

BRIDAL'S GUIDE

Publisher Name Here | 2012

BANDS OF OUTSIDERS
WEDDING RINGS
WITH A LITTLE
LESS BLING

HIGH-TECH PLANNING
WHAT YOU NEED
TO KNOW ABOUT
MIXING TECH WITH
TRADITION

ROSES
THE LITTLE
BLACK DRESS
OF FLOWERS

MODERN TIARAS
THAT MULTITASK

DELICIOUS CAKES,
NO FUSS

A Material World

The touch.
The feel.
It's the
fabric that
makes the
dress.

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Bride's Guide 2012

A Material World

Image courtesy Waters

It's the dress's fabric that reflects a bride's personality and flatters her body. Here, designers open up about their go-to textiles and which styles they work best for

Band of Outsiders

Gold's rapidly rising price has paved the way for alternative-metal jewelry – and placed further emphasis on the importance of appraising and insuring your jewelry

Today's Tiaras

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Coming Up Roses

With so many colors and varieties, roses are a true classic that always work well – especially for weddings. Preston Bailey, author of "Preston Bailey Flowers," opens up about the 'little black dress' of wedding flowers

Simple, and Slightly Perfect

These desserts eschew the showy details and put flavorful cake front and center

The Do's and Don'ts of Wedding Tech

Thanks to technology, planning a wedding has never been easier! But before you go sending evites, here's what you need to know about mixing technology with tradition

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The Recession Registry

Fashion: The Latest in Celeb-inspired Gowns

Coming Up Roses

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By TIMOTHY R. SCHULTE
CTW Features

Some things are perennially en vogue. Like roses.

The iconic floral may have a reputation for red, but it's the versatility in its vast spectrum of varieties that led floral couturier, Preston Bailey, to dub the rose "the little black dress of floral design." Like the classic closet piece, roses just always work.

"They have become this really standard thing that you see – but not just boring red roses," says Bailey, author of the new book "Preston Bailey Flowers" (Rizzoli, 2011). But ubiquity doesn't mean they can't serve as wedding florals. In fact, it's an invitation to. It just means taking the rose and using it in an unexpected way, Bailey says.

Bouquets, Bouts and Centerpieces

In a world of hydrangeas and gerbera daisies, a bouquet of white or cream roses might seem unexpected enough, but Bailey also likes the idea of incorporating a little bit of bling to add another dimension.

"Just add a little crystal to them, so whenever the bride is walking down the aisle she has a little extra sparkle," Bailey says.

For boutonnieres, the rose blossom should stay in proportion to the lapel on the groom's jacket. For a slimmer

lapel, that means peeling the petals to get it to the right size, or just not allowing the bloom to open as fully.

With centerpieces, Bailey likes to go high and low on tables – "it gives the room a lot of movement." He even suggests creating different designs for different tables, that way guests get to see different arrangements.

Dashes of Drama

The escort card table is a great place to add a dramatic statement with flowers. One method Bailey has found effective is to tie a rose so that it can be worn as a corsage and placing it next to the card. When women take their card, they also get a keepsake they can wear.

A similar touch, if the event has valet parking, is to have the valet attendant simply hand women a rose at the



end of the evening.

"It's just a nice, special touch," Bailey says.

Color Coordination

The standard of what roses represent is romance, says Bailey, but the color of the rose is what really exudes a mood.

The vibrants – hot pink and fuchsia roses – are all about celebration. "It just says party, it says passion, all the

great things," Bailey says.

Lavender and purple roses imbue an air of softness; cream and white roses, elegance. Apricot or peach roses strike a balance: not passionate, not understated.

Bailey's one rule on color: monochromatism.

"I tend to like them in bunches of the same color," he says. "I'm not big on mixing."

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TAKE IT SLOW

Preston Bailey's secret for fantastic-looking roses? Let them open slowly. "Get them at least seven days before [the event]," he says. "The idea is that they want to be

as fully open as possible on the day they're being used." When tending to them, be very careful in removing leaves from the stem, Bailey warns. Like a straw, if you puncture

the stem, it won't get any oxygen, which will prevent it from opening properly. Beyond that, give them a daily dose of clean, tepid water, and they should be ready to go.

FASHION

Keeping
Up

Ivory georgette mermaid gown with draped straps and Chantilly lace appliqués at bodice. Dramatic skirt features basket-weave organza blossoms and petal embroideries, inspired by one of Kim Kardashian's reception gowns



Ivory tulle ball gown with Chantilly lace appliqués at bodice, basque waist and cathedral train, inspired by Kim Kardashian's ceremony gown



The red carpet is a great source of inspiration for everyday fashion, but for the wedding fashion, there's only one place to look: the aisle. For her Spring 2012 White by Vera Wang collaboration with David's Bridal, now in its second year, the designer included two gowns inspired by the custom gowns she designed for reality star Kim Kardashian's lavish nuptials. The two styles, a tulle ball gown and a georgette mermaid gown, are both price at \$1,500.

SNEAKY STYLE

Brides are on their feet all day, but they don't have to spend their big day balancing in heels. Vouelle, the French designer shoe line, partnered with Twins for Peace, the Parisian shoe company that donates a pair of shoes for each purchased, on a capsule collection of bridal tennis shoes. The six-shoe collection features Keds-like kicks in silk satin (one pair leather) in either white or ivory. They're perfect for all-day wear or as less fussy pre-ceremony footwear. At 110 to 130 euros, they're a bit pricier than Keds, but each with each purchase a pair of shoes is donated to an all-girls orphanage in Cambodia.



CAKES

Simple, and Slightly Perfect

These desserts eschew the showy details and put flavorful cake front and center

BY ANNA SACHSE
CTW Features

Sure, towering tiers of woven fondant blooming with hand-formed sugar flowers and topped with a chocolate diorama of the city where you live make for quite a spectacle, but they can also take up a sizeable portion of your wedding budget. Instead, consider opting for a simple or “rustic chic” design and make the actual cake - what’s inside - the star of your big-day dessert. By focusing on fantastic flavor instead of over-the-top flair, not only will you save money, you’ll have a nice cake that you actually *want* to eat it, too.



A Cake to Remember

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Design Within Reach

A simple design doesn't mean you have to forfeit character or style – it just means making smart choices. If you want to make a bold statement, for example, pass on the expensive techniques like detailed piping or elaborate monograms and look to color, suggests Sally Kilbridge, deputy editor of *Brides* magazine. “A brilliant orange cake with simple white stripes would be stunning.”

But for a more rustic feel, fresh flowers are a perfect fit and will be less expensive than sugar, gum-paste or marzipan versions, Kilbridge adds. Over-sized blossoms or branches with tiny buds look especially chic, but whatever you choose, ask your florist first to be sure your flora is nontoxic and pesticide-free. Other sweet decorative options include: fresh fruit, such as berries, champagne grapes, miniature pears, plums or apricots arranged around tiers enrobed in a softly-rough cream cheese frosting

that evokes tree bark; feathery ferns fanning up from the cake's base; or, for a beach wedding, small (and thoroughly cleaned) pebbles or seashells arranged in a pattern on smooth, white buttercream.

You can also opt to forgo the icing altogether and simply showcase the colorful layers of cake and filling like the famous frosting-free tiers from Momo-fuku's Milk Bar in New York City. Marilyn DeVault, owner of Portland,



It's what's on the inside that counts. A chocolate fudge cake with peanut butter meringue, covered in rough-stroked vanilla buttercream icing, left. On the opposite page, a three-tiered yellow cake with strawberry Italian meringue, covered in vanilla rough-stroked vanilla buttercream. Both cakes from Kara Buntin of A Cake to Remember.

Ore.-based Piece of Cake Bakery, has done an elegant version topped with fresh strawberries swirled in white chocolate.

Can't imagine cake without frosting but still want your wedding sweets to be unique? DeVault recommends playing around with size

– consider a spread of three single-tier cakes in your favorite flavors, a smaller two-tier cake paired with luscious fruit pies, or a simple three-tier cake that looks grand thanks to risers

that augment the height. Or you can just concentrate on decorating the table on which your simple cake sits, suggests Kara Buntin, owner of Richmond, Va.-based A Cake to Remember. Teapots filled with flowers, mason jars filled with sparklers, mismatched vintage votive holders and slices of trees that serve as cake stands are all great options.

Impeccable Taste

Even if your cake is about \$19,800 cheaper than Kim Kardashian's \$20K treat, you're wasting your money if it doesn't taste good – all you've done is pay for a lot of cake that nobody wants to eat, Buntin says.

To prevent a flavor fiasco, Buntin advises asking bakers if they use “pre-weighed dry ingredients” (i.e. a

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cake mix) and if they make their own fillings and buttercream. "Pre-made components are usually more chemical than natural, and the taste reflects that." In addition, she recommends asking background questions, such as how many years of experience the baker has, if they went to culinary school for pastry and if they will bake and decorate the cake themselves or if a staff person will handle it.

You'll also want to ask about what flavors they offer and, if applicable, whether or not they can accommodate special dietary needs in a special way. Piece of Cake Bakery, for example, specializes in gourmet vegan, wheat-free, gluten-free, and sugar-free wedding cakes that come in flavors that are just as tasty and varied as "normal" cakes - think red velvet, lemon coconut, chocolate raspberry, chocolate mint, chocolate peanut butter, blueberry and pumpkin.

Of course, tastings are a helpful (and fun!) way to find more interesting flavor profiles and the most deli-



cious cake, but there may be a fee involved, warns Kilbridge. As an alternative, she suggests selecting a bakery that you already love - chances are the cake will taste fantastic and since you're going for a simple or rustic look anyway, it isn't necessary that they be pros with a pastry bag.

Budget Basics

Just because a cake seems "simple," it won't necessarily be lower in cost - a three-tier Momofuku cake that serves

60 to 75 people starts at \$400, for example, even without frosting.

If budget is a concern of yours, keep in mind that buttercream is typically less expensive than fondant because it requires less work, says Kilbridge. "Just be sure the cake stays refrigerated until it's time to cut it, as a melted cake isn't a bargain at any price."

You'll also want to note that while most bakers will charge more for liqueurs, additional fillings, fancy techniques and off-the-menu flavors,

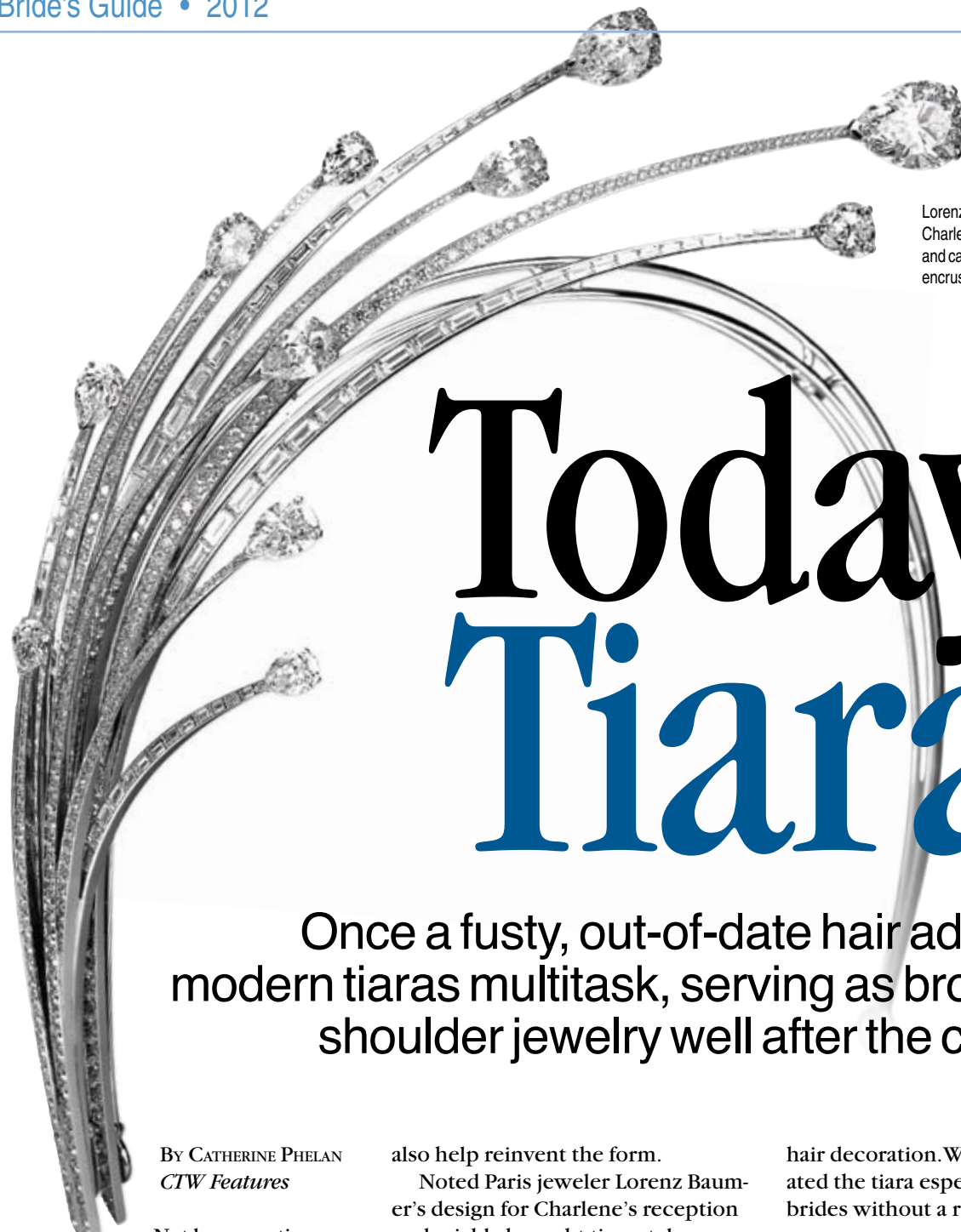
“ You’re wasting your money if it doesn’t taste good - all you’ve done is pay for a lot of cake that nobody wants to eat. ”
 — Kara Buntin

some will actually charge extra for *every* change to a yellow cake batter or anything other than basic border piping, Buntin says. She advises shopping around and warns against ordering too much - you only need servings for about 80 percent of your guests, as some folks don't eat cake and others will leave before it's cut. "But the best thing you can do is tell a baker what your budget is and ask what they can do to help you stay within it."

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Lorenz Baumer's "Diamond Spray" tiara for Princess Charlene of Monaco, above left, featured rounded and calibrated diamonds on white gold, with 11 encrusted diamond pears.

Today's Tiaras

Once a fusty, out-of-date hair adornment, modern tiaras multitask, serving as brooches or shoulder jewelry well after the ceremony

BY CATHERINE PHELAN
CTW Features

Not long ago tiaras were reliable mainstays of beauty contests and dowagers at hunt balls, but two royal weddings helped bring these sparklers back into the bridal spotlight this year. Now even fashion-forward brides are searching beyond recent trend headpieces like feathery hair combs and French veils to give tiaras a second look.

The fresh tiara styles Princess Charlene of Monaco wore last July during her wedding to Prince Albert and for her gala evening reception not only helped dust the cobwebs from this classic ornament but may

also help reinvent the form.

Noted Paris jeweler Lorenz Baumer's design for Charlene's reception undeniably brought tiara style into the 21st century. The glittery creation, a modern spray-like masterpiece studded with diamonds, won raves from the fashionable crowd assembled for the Monte Carlo nuptials. Baumer says the wave and foam allusion was intended to reflect the bride's love of the sea. (The Princess, an avid surfer, was once an Olympic swimmer.) Dubbed the "Diamond Foam" Tiara, this hip piece multitasks, too. It can be taken apart and worn as a brooch or smaller

hair decoration. While Baumer created the tiara especially for Charlene, brides without a royal budget and



Silver floral spray comb accented with freshwater pearls and crystals, from David's Bridal

interested in a spray-style hair accessory may want to check out David's Bridal new fabric flower clip with crystal sprays, style C8020.

Baumer's tiara wasn't the only headpiece winning raves during the two-day gala fete. For the church ceremony Princess Charlene had diamond flower brooches styled to form a luminous diadem rimming her chignon. After the wedding ceremony, her tulle veil cascaded from this brooch arrangement at the nape of her neck.

Tina Gutierrez, owner of Princess Bride Tiaras, Cincinnati, says Charlene's brooch look can be easily recreated, with silvertone crystal-studded wedding combs positioned to form a back-of-the-head-style tiara.

For brides opting for more classic styles, heirloom tiaras a la Kate Middleton are now big. After the British royal weddings, Gutierrez saw an increase in sales, "especially for pieces like Kate's tiara," a 1930s Cartier halo-style piece on loan from the queen.

Even bridal accessories companies that don't offer tiaras are adapting certain styles to meet increased demand. Alexandra Augustine, co-owner of Brides Head Revisited, New York says, "We're introducing wider head-

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Peaked crystal tiara with silvertone setting and side combs, left, and floral-inspired tiara of Austrian crystals, rhinestones and pearls, both from Princess Bride Tiaras.

bands for a more formal, tiara-style feel.”

For brides choosing tiaras – whether cutting edge or traditional – Gutierrez recommends focusing on gown style and face shape first. Many brides like to “match the type of sparkle,” she says, pairing crystal appliqué fabrics with crystal-embellished tiar-

as; pearl lace embroidery with pearly diadems. Sometimes tiaras serve as counterpoint. “A simple dress with a lavish hair accessory and vice versa,” says Alexandra Augustine. For face shapes, as with choosing eyewear, there are some general rules. Avoid peaked-top tiaras if you have an oval face, but try them if your face shape

is round, Gutierrez suggests. The wedding gown’s color – its whiteness, how deep the ivory hue – influences whether a tiara should be gold or silver-toned, as does hair color. (See “How to Select a Wedding Tiara” on PrincessBrideTiaras.com.)

As for other bridal jewelry, Alexandra Augustine says that while some brides like to bling out, “you should really consider the lavishness or simplicity of your hair accessory when selecting an earring or necklace for your wedding day.”

Even with all the royal wedding

buzz, tiaras may be not for everyone. Regina Shafir, of Regina B., a New York firm specializing in custom bridal jewelry, says 1920s Deco-style hair combs and flapper-style headbands are popular with her trend-conscious clients. And for those who can’t settle for one style, Alexandra Augustine points out that brides now opt for several headpiece looks, as Charlene of Monaco did, wearing one combination to the ceremony, another for the start of the reception, and a third for the post-reception dinner dance party.

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A woman with long dark hair, wearing a white, strapless, ruffled wedding dress, is sitting on a thick tree branch. She is smiling and resting her chin on her hand. The background is a lush green forest with sunlight filtering through the leaves.

Living in a Material World

*By Nola Sarkisian-Miller
CTW Features*

The best wedding dress is the one made with a fabric that reflects a bride's personality and flatters her body. Here, designers open up about their go-to textiles and which styles of gowns they work best for

everybody knows that strapless gowns are the favored silhouettes of brides. But, what about the fabric of the gown? Should brides opt for something like a heavy duchess satin, which lends itself well to beading, or a silk tulle for an incredible fairy tale ball gown, or a sheer chiffon for a soft, drapey feel?

For spring 2012, bridal designers are thinking about the lightness of being. Sheerer staples like chiffon, crepe back satin, silk tulle and charmeuse are some popular fabrics at New York-based Sarah Jassir, such as the silk crepe back satin dress with lace trim or silk taffeta ball gown in tulle and lace. Romantic embroidered lace and silk embellished with metallic lace for a bit of sheen are key in

Ivory washed silk organza layered raw-edge bias-cut A-line skirt with Vanilla Bean double-faced satin sash from Watters Brides, opposite page.

Sarah Jassir silk taffeta ball gown in tulle and lace, right.

Ivory washed silk organza strapless gown with draped sweetheart neckline, flutter over skirts and handcrafted leather and matte organza belt from Watters Brides, below.



number of factors can help brides whittle down the fabric list:

Think about all the activities you will do at the wedding – dancing, eating, drinking and more – Jassir says.

Pick a fabric that reflects your venue. A formal event typically calls for something grand, such as a ball gown or mermaid silhouette, created out of silk tulle, says Shoji. Fluid silk chiffon gowns are ideal for beach affairs.

Search for a fabric that reflects your personality, says bridal designer Heidi Elnora. It doesn't hurt if it also flatters your body. For instance, silk chiffon moves with the body, and sturdier fabrics, such as taffeta, won't cling to your bottom half.

If necessary, Paige says to "embrace your inner Carrie Bradshaw and pull inspiration from your own closet!" Notice the fabrics of your favorite cocktail dress or visit the eveningwear section of a department store to try on some gowns and get a better feel of what fabrics imbue you with confi-

the collection by Los Angeles-based designer Tadashi Shoji. And, textured organzas and cotton voiles are favorites of designer Hayley Paige, the new designer behind JLM Couture's Blush line and an upcoming namesake line, which will have a soft launch in spring.

"The airy and gauze-like qualities cater to my favorite type of fabric manipulations," Paige says. "It's a form of happy drama and tangibility."

For the non-initiated, sifting through fabric choices can sound daunting. A

dence. Here's a cheat sheet to all your fabric options:

Silks

Silk is the revered fabric when it comes to bridal gowns. Prized for its luster, drape and hand, it's made from silkworm cocoons and woven

with different fabrics to net various lusters and finishes.

Silk duchesse satin – This heavier fabric exudes luxury with a sheen and richness. Its structural stability makes it a great canvas for designer ornamentation.

Silk charmeuse – Renowned for its drape, durability and shine, silk charmeuse is a fabric that feels like heaven to brides with its smooth, free-flowing texture. Great for sheaths, this gown creates an elegant silhouette and emphasizes the curves of the body.

Silk dupioni – A lustrous fabric crisp to the touch with a nubby texture. It comes in medium- to heavy-weight and doesn't wrinkle, which it makes it great for a free-flowing gown.

Silk taffeta – This flat fabric rustles as it moves and is instrumental in creating fuller-bodied gowns.

Sheers

Chiffon – With a see-through quality, this elegant fabric gives with a slight stretch and crepe-like texture. Available in



Ivory thin taffeta rouched one-shoulder gown with jewel detail from Tadashi Shoji



Ivory lace bateau neck gown with corseted under bodice and soft A-line skirt with sweep train, from Watters Brides.

Italian alencon lace jacket over an off-white raw silk gathered full ball gown with scoop neck from Heidi Elnora, right.

silk and polyester, chiffon can keep brides warm or cool with its absorbency and ability to keep temperatures at bay.

Organza – Lightweight and sheer, this fabric is a workhorse both in silk and polyester. Its stiffness lends itself to great architectural styles and provides interest as a layering piece.

Tulle – This lightweight fabric, made from silk, nylon or rayon, is often starched for stiffness. Soft and airy, tulle is great for layering for a voluminous effect without the weight.

Laces

Alencon – A French needlepoint with a floral design on a sheer net background. Its light, delicate appearance belies its strength.

Chantilly – A lighter lace on a mesh background usually done in elaborate

floral patterns and outlined in heavy silky thread.

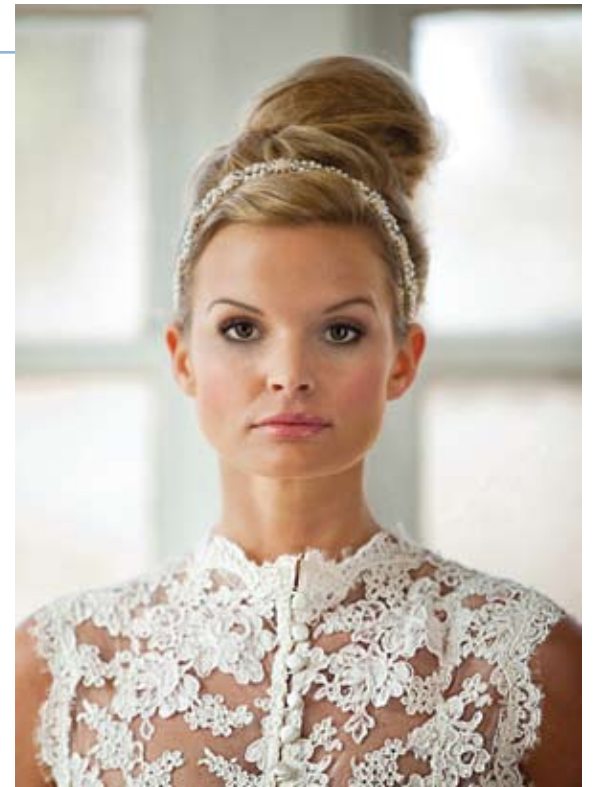
As beautiful and plush as these fabrics are, designers know they can be temperamental and require the deftest of hands when used to create their bridal gown masterpieces.

Elnora, a “Project Runway” alum based out of Birmingham, Ala., loves working with organza for its movement and raw silk for its natural texture. On the downside, she says, silk organza can wrinkle easily, and if it’s held too close to a steamer, it can singe. Also, the slubs in raw silk can provide an uneven surface.

“[The slubs] vary in thickness in

certain parts of the dress,” Elnora says. “This can be unappealing to some brides.”

Working with chiffon is like working with a rose for its pros and cons,



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Ivory tulle sculpted strapless gown with draped bodice and shirred skirt, with black beaded grosgrain and organdy ribbon sash with brooch details from Watters Brides



says Jassir.

“It’s one of the most beautiful fabrics, because it moves with the body,” she says. “However, chiffon is also one of the hardest fabrics to work with because it’s so delicate and fragile.”

A fabric can make a specific silhouette sing. Elnora suggests buying a sheath in chiffon or allover lace for a romantic effect. Body-conscious styles, such as the mermaid silhouette, take to silk taffeta, Shoji says, while he prefers to use silk crepe or embroidered lace in his slip gowns.

Designers also love to manipulate and modify fabrics. Paige says she isn’t afraid to meld unconventional combinations out of contrasting fabrics, such as pairing those known for structure with their lightweight counterparts.

“A soft silhouette can be toughened up by an origami-inspired taffeta flower just as a tailored fit-to-flare can be charmed by a trickling petal arrangement.”

At Watters, fabrics are getting makeovers. The spring line includes a v-neck gown in hammered silk charmeuse, a silk mousseline gown in a textured chiffon and a separates ensemble with a skirt crafted from washed silk organza.

“It’s about creating fabrics that are formal, yet not fussy,” says Maria Prince, vice president at Dallas-based Watters. “These fabrics provide a beautiful relaxed feel that’s not stiff and invites movement and ability to mold and shape the bride.”

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Bands of Outsiders

The price of gold skyrocketed more than 200 percent in the past five years, paving the way for alternative-metal jewelry and placing further emphasis on the importance of appraising and insuring your jewelry

BY MARILYN KENNEDY MELIA
CTW Features

“With this ring I thee wed.”

Yes, a band is integral to the wedding ceremony, but there's no dictate on what it should be made of or how it should look.

As the cost of gold has climbed over the past few years, more couples are sealing their vows with bands of “emerging” or “alternative” metals like titanium, tung-

sten carbide and cobalt.

According to TheKnot.com's 2011 Engagement and Jewelry Study, the average wedding-band cost was \$1,126 for brides and \$491, and that 70 percent of brides and 34 percent of groom choose white gold rings. Jewelers report that many of these emerging-metal bands retail for anywhere from around \$100 to a few hundred dollars.

“There has been a big jump in emerging metals since 2008 for men's bands,”

Two tone
White gold band
inlaid with titanium

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observes Amanda Gizzi, spokeswoman for Jewelers of America, an industry trade group. Gizzi points to an independent report showing “that in 2008 just 8 percent of men’s bands were made of tungsten carbide and now it is 20 percent, and now titanium makes up 13 percent of men’s bands.”

Made of industrial-sounding metals, men like the rugged image these alternatives convey, says Gizzi. Adds David Craig Rotenberg, a certified gemologist and owner of David Craig Jewelers, Langhorne, Pa.: “And some men work a lot with their hands, and they’re saying, ‘I don’t want to damage an expensive ring.’”

Moreover, many men are worried about the costs of their marriage, and are attracted to the lower price tag, Rotenberg notes.

While men are the main market, more couples are choosing matching bands made of a mix of titanium and gold, relates Edessa Kerkinni of WeddingBands.com.

To be sure, all that glitters may not be gold.

But whatever your ring is made of, if it’s costly, you’ll probably want to insure it against theft or loss. Here, a look at the growing popularity of non-traditional materials, and how to protect your precious choice:

The Gold Rush

The price of an ounce of gold has climbed during the past years of economic turmoil, rising by some 28 percent in the first nine months of 2011.



BlackTi band from Edward Mirell

Besides price, there are many attractive attributes to alternatives, a primary one being “that they are usually hypoallergenic so they can be worn by people allergic to other metals,” notes Brenna Neal, Sears jewelry marketing officer.

The Jewelers of America’s online arm, the Jewelry Information Center (jic.org), lists titanium, stainless steel and tungsten under “white metals,” a category that also includes sterling silver, platinum, white gold and palladium. Cobalt, another white metal, also is gaining popularity, notes Glenn Miller, vice president of contemporary metals at Stuller, a jewelry manufacturer. Edward Mirell, a contemporary-metal designer, offers lines of wedding bands in BlackTi, a titanium that has been treated to change its natural

Jewelers must keep buying gold, and that’s why their price tags also rise. The price of a gold ring will depend on its weight and design, Rotenberg explains. Some plain, narrow bands of 14-karat gold may be relatively inexpensive, perhaps in the \$300 range for a woman and \$600 for a man, but they can rise considerably from there.

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Titanium with texture
Multi-textured titanium, inset in
white gold

color, and Timoku, a “wood-grain metal” that combines both black and gray titanium.

One important caveat: Should your ring size change, these rings can't be made smaller or larger. However, many jewelers offer a ring replacement plan for an extra fee, Gizzi adds.

Ceramic is another option that tends to be favored by women, adds Miller, since it comes in colors and is lighter, but it could shatter or chip if dropped on hard surface.

The Right Protection

Indeed, experts advise asking about



the properties and care of any ring you consider.

“The first thing I did after I got engaged last year was to call my [insurance] agent,” relates Nicole Mahrt Ganley, who, as spokeswoman

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for the Property Casualty Insurers Association of America, says she knows the importance of establishing special coverage for a valuable ring. At typical homeowners or renter's insurance policy will pay for theft of jewelry.

But reimbursement amounts are limited, and may not be enough to compensate for an expensive ring, notes Joseph Harrington of the American Association of Insurance Services. For broader coverage, add specific endorsements to your policy, or a separate "floater" policy specifically for jewelry coverage, says Harrington. For either, ask your agent what specific risks are covered—such as "mysterious disappearance," Harrington suggests. The extra costs for endorsements vary, but Mahrt Ganley shares: "I pay \$50 extra annually for an extra \$4,000 in coverage."

Moreover, you don't have to have renter's or homeowners insurance to obtain coverage, some companies offer specific jewelry policies, says Gizzi.

The Current Value

An insurer will want to know that it's compensating you for a piece that is worth what you say it is.

Often, if you've recently purchased a ring, the receipt is proof enough of value, relates Mahrt Ganley.

With the escalation in the price of gold and other precious metals, it's important to have an independent appraisal to verify current worth about every two years, says Howard Rubin, secretary of the National Association of Jewelry Appraisers in Rego Park, N.Y., a trade group which provides referrals of certified appraisers who charge by the hour.

Insurance firms vary in how they want to establish jewelry values, says Harrington. Some policies, he explains pay an "agreed value", whereby the insurer and insured agree to an amount that would be paid in the event of a loss, while others may specify an appraisal.

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The Recession Registry

Get cooking – and keep your budget in check – with these go-to kitchen tools

BY TIMOTHY R. SCHULTE
CTW Features

Plain and simple, Americans eat out too much. With all the “50 percent off!” offers sent to our inboxes, it’s no wonder. According to the first ever “Dining Out” survey conducted on behalf of daily-deals site LivingSocial, the average American eats 4.8 meals per week (dining in and carryout).

Um, aren’t we in a

recession?

Well, your pending nuptials – and the inherent gift-registering process – is a great time to get reacquainted with your kitchen. Or introduced.

Focus on a few items that offer quality and functionality, without cluttering the kitchen, and you’ll be dining at ChezYou sooner than you think.

Multifunction Pans

First homes aren’t big, so you’ll want pieces that offer plenty of function without taking up a ton of space.

Together, the Le Creuset 2-in-1 Pan is a 2-quart lidded saucepan; separately, it’s a saucepan and frying pan. The enameled cast iron design offers great heat retention and long-lasting wear protection, so you’ll have plenty of years of soups and pasta sauces, or fried eggs and stir fry, depending on how you use it. Of course, the smart design means it takes up minimal cup-



Lodge 12-inch cast iron skillet, \$27.95, Crate and Barrel

board space.

Le Creuset 2-in-1 Pan - Bed Bath & Beyond, \$209.99

No grill? No worries. A cast iron skillet will sear the heck out of a steak, giving it a great caramelized crust, and will roast it to perfection in the oven. The next morning it will fry up bacon and eggs for breakfast. And it will work just as good 50 years from now as it does today. There isn’t a more versatile pan you can have in the kitchen.

Lodge Cast Iron Skillet - Crate and Barrel, \$27.95

No-Nonsense Knives

Kitchen novices armed with a registry

Wüsthof Classic Black
7-inch Nakiri Knife,
\$89.95, and 3-piece
Starter Set, \$29.95, Crate
and Barrel





Giada De Laurentiis for Target 6-piece ceramic bakeware set, \$49.95

scanner are quick to zap the knife block with the most handles sticking out of it. They should be doing the opposite.

There's no sense in getting stuck with a bunch of knives you'll never end up using. Go for a starter block that only comes with kitchen shears and a knife sharpener, then build your knife collection to suit your needs.

A great Chef's or Japanese-style Santoku knife is a great go-to, but this Nakiri knife is the best of both worlds, offering the all-around versatility of a Chef's knife with the slice 'n' dice quickness of a scalloped-blade Santoku. As you find yourself needing specific-need knives, go for 'em. You'll have about a dozen knife slots to fill, after all.

Wüsthof Classic Black 3-piece Starter Set - Crate and Barrel, \$29.95

Wüsthof Classic Black 7-inch Nakiri Knife - Crate and Barrel, \$89.95

Name Recognition

It's OK to name-drop ... or name-scan, if you will. There is an abundance of celebrity chef-emblazoned cookware

for two reasons. One, the name adds an assurance of quality (Giada DeLaurentiis says this pan is awesome!). Two, it gets you excited to use it (I'm going to go braise some beef like Mario Batali!). In addition, going back to mul-



Le Creuset 2-in-1 pan, \$209.99, Bed Bath & Beyond

tifunctionality, there's nearly limitless possibilities on what you can do with a piece, whether it's a grill pan, roasting pan or dutch oven. And, for oven-to-table readiness, they look good, too. *Giada De Laurentiis for Target; Mario Batali for Crate and Barrel*

© CTW Features



Mario Batali Reversible Grill-Sear Pan, \$29.95, and Lid, \$19.95, Crate and Barrel

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Wedding Tech Do's and Don'ts

Thanks to technology, planning a wedding has never been easier! But before you go sending evites, here's what you need to know about mixing technology with tradition

BY LINDSEY ROMAIN
CTW Features

The virtual world is endless. Naturally, implementing virtual assistance into wedding planning is equally endless. How do curious brides and grooms-to-be decide what fun Internet wizardry to utilize on the big day and what's better left alone? Here are some wedding tech dos and don'ts.

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DO:**Use online services to help plan a wedding.**

Websites like Google Wedding, The Knot and Wedding Wire are great places for wedding planning and inspiration, with ideas for themes and lists of vendors and registries, says Jeff Kear, founder of My Wedding Workbook, another online planning resource. Websites can hold more information than phone apps, so the majority of the planning and organization can take place there.

DON'T:**Send evites instead of invites.**

Breaking tradition might be tempting, but print invitations really are the only way to go. "You want your guests to take your wedding as seriously as you do," says Anna Post, co-author of "Emily Post's Etiquette"

(William Morrow, 2011).

Not everyone uses the Internet, so evites threaten to seclude older guests and relatives that are less tech-savvy. Also, the novelty of the printed invitation is something many guests will appreciate.

"A computer screen just doesn't have the same gravitas," Post says.

DON'T:**Use Twitter or Facebook to track RSVPs.**

When it comes to the RSVP, avoid social media. "I do not recommend a situation when your wedding guest list is public," Post says. "Who are you showing it to? All of the people who are not invited? It's not even the traditional aspect - it could hurt someone's feelings."

Adds Kear: "If people are responding to you via Facebook, other Facebook friends might see messages and wonder why they weren't

invited, causing lots of unnecessary stress. It's best to keep the RSVP process private so you can control it."

DON'T:**Just use phone apps to help plan a wedding.**

There are hundreds of apps available for use, ranging in price and in-depth features, but trying to fit every detail into a phone can be jarring and complicated. "Real planning requires a fair amount of data entry, and mobile phones are ill-fit for that," Kear says.

DO:**Webcast your wedding.**

Services like Ustream make it possible for long-distance or disabled invitees to sit in on a wedding from home.

"I think it can be a really cool way to keep the day focused on the people you love," Post says.

Kear agrees. "Although there's no substitute for being there in person, the people who can't make it will still appreciate the gesture."

DON'T:**Let a webcam dictate the ceremony.**

Post recalls a story she heard about a grandmother watching a wedding via webcam and complaining about the sound the whole time. It's wise to think ahead so that the technology doesn't threaten the peaceful mood of the ceremony.

"If you're using a webcam, it needs to be planned, and it needs to be pretty discreet," says Post, who suggests having someone assist with taking the video and worrying about the technical difficulties so the wedding party doesn't have to. "Definitely have your rent-a-geek on standby."

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