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Finding the Right Vendor 6 Honeymoon Registry 6 **Ask Your** Photographer 8 **Saving Strategies** 10 Wedding Budget Checklist 11 **Cutting Reception** 12 Costs 12 **Choosing the Music** Social Media & Wedding Planning 14





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6 (How to Find the Right Wedding Wendors

Weddings are a careful balance of many elements that culminate on one special day. Making all of the components of a wedding come together seemlessly requires a well organized bride and groom and the cooperation of professional wedding vendors who understand their unique roles.

Vendors, including florists, transportation companies, musicians, and dressmakers are essential to a successful wedding. Competent wedding vendors will remove much of the worry and work from a couple's shoulders.

But not every couple ends up with top-notch wedding vendors. Research, planning and verifying references are some ways to ensure your vendors make your wedding day that much more enjoyable.

Seek recommendations from trusted friends and family members. Talk to friends and family members whose insight you value about which wedding vendors they used. If you attend a wedding or another party and find the flowers or the music particularly well done, ask for the name of the florist or band. Word-of-mouth advertisement is a great way to find quality wedding vendors who will help make your dream wedding a reality.

Consult with a wedding planner. If budget allows, work with a wedding planner. He or she will

have an extensive list of wedding vendors you can contact. A wedding planner wants the job to get done right and efficiently, and many wedding planners have already vetted and verified certain vendors as quality workers.

Always ask for references and don't ignore them. Busy wedding vendors should provide you with a list of names of satisfied customers. Talk with couples who used the vendors' services in the past and ask the questions that are most important to your decision-making process. Unbiased feedback also may be available through online review sites, but direct contact with references may make you feel more comfortable. If a vendor fails to provide references, this should raise suspicions about the person's reliability.

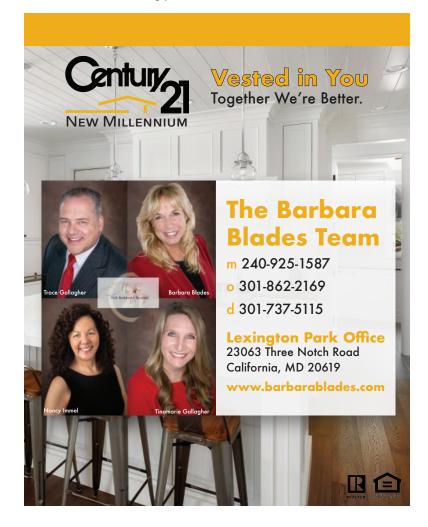
Deposits should be a fraction of the total price. Avoid wedding vendors who insist on hefty deposits. A deposit is a good-faith agreement to hold the date of the wedding, and it should be a small percentage of the overall cost of the services.

Do not pay balances too far in advance. Many wedding vendors require the balance be paid on the day of the wedding or shortly before. Good vendors realize couples will not want to pay the tally until they have received the products or services they signed up for. A photographer may ask

for the final payment when albums are delivered. The exception may be a caterer or reception site that needs the funds to order food and beverages a few weeks in advance. Paying off a vendor too early means you run the risk of that vendor having your money and then not coming through on the wedding day. It's difficult to track down a person for a refund, plus you're left with finding a replacement at the last minute.

Contracts are your friends. Every agreement should be in writing. You have a better chance of fighting for a refund or restitution in court when you have a contract in writing.

Consider wedding insurance. Even the bestlaid plans can go awry on a wedding day. Anything from freak weather events to illness to vendor absences can wreak havoc. The Better Business Bureau advises purchasing wedding insurance to protect yourself when weddings are especially costly. Such insurance may cover vendors who fail to show up, cancellations, inclement weather, military deployment, medical emergencies, and travel delays. With wedding insurance, you won't lose money if plans change. A basic insurance policy that covers loss of photos, videos, attire, presents, rings, and deposits usually costs between \$155 and \$550, depending on the amount of coverage you want.



Honeymoon Registry



Many couples who are planning to get married have lived together during the engagement period or even longer. A Pew Research Center study found that about two-thirds of married adults who lived with their spouses before they were married say they saw cohabitation as a step toward marriage. According to Brandon Gaille Small Business & Marketing Advice, 65 percent of couples who get married live together at some point before their weddings. Individuals who live together must outfit their homes with furniture and other essentials, including kitchen supplies. That means

that couples may already own traditional wedding registry gifts like kitchen and bath items and accessories. Brides- and grooms-to-be can think creatively when registering for gifts if they already have many of the items found on traditional registries. Target has partnered with HoneyFund, a free honeymoon registry and cash wedding gift registry, to allow couples to register for honeymoon travel and other experiences. Honeymoon registries can be great ways for couples who already own household items to simplify the process of gift-giving for their wedding guests.

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Questions to Ask Before Booking a Photographer



Various components combine to make weddings beautiful and memorable. Couples rely on photographers to capture the smiles and moments that helped make their events unique and to ensure the big day is remembered for years to come.

Couples who want to find the best photographer for their wedding day can ask several questions before making their final decision.

What style do you specialize in?

Photographers may be able to shoot various styles of photos, but may specialize in a specific type. For example, some photographers specialize in photojournalism, while others may excel at portraiture. Going with a photographer who has the most expertise shooting the style you prefer will help produce the desired results.

Who will be shooting my wedding?

Certain photography studios have several photographers working under one roof. Just because you meet with one does not necessarily mean that photographer will be on site, unless it is specified in the contract.

Have you ever worked at my venue before?

Photographers may be familiar with several local wedding venues and houses of worship. A photographer who has experience working in the locations where couples will tie the knot and subsequently celebrate might produce the best results, but lack of experience with particular venues need not exclude other professionals.

Can we see a full gallery of a recent wedding?

According to Brides magazine, un-

like an album or a highlight gallery, a full gallery provides a better sense of a photographer's style and attention to detail.

Will photos be color balanced and retouched?

Skilled photographers are capable of capturing winning photos. But photos can be enhanced further in the studio with retouching software to bring out specific effects. Some photographers will polish all proofs, while others only will work on the images ultimately ordered. Confirm retouching details before signing the contract.

What's included in the photo packages?

A detailed price list helps you compare one photographer to another and decide which elements are covered. Additional prints, having a photographer's assistant, ordering albums for the parents, or ordering a large framed print can alter costs significantly. Explore all prices to ensure you're getting the best value. In addition, consider how many hours of event coverage are included in the price.

What is the payment timeline?

Photographers may accept deposits for their services but expect a different timeline of payment. Some may require payment in full before the wedding, while others may offer a payment plan that includes a final payment when picking up proofs or albums.

Wedding photography is one of the essential elements of a wedding and helps tell the story of couples' special day. Asking key questions can help couples find a photographer who will produce the desired results.

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The question was popped; the engagement ring presented. What's the next step on the road to the wedding? Saving should definitely be on couples' minds.

A wedding is likely the most costly party couples will ever throw. The average cost of a wedding in 2019 was \$33,900. There are many different costs associated with weddings. Some are predictable, while others are unexpected.

Investopedia says the vast majority of couples budget too little for their weddings and also end up spending more than they had planned. Various strategies can make it easier to save for a wedding and avoid a post-wedding financial hangover.

Get informed

It's impossible to budget for a wedding and ultimately save without knowledge of what services and items cost in the region where you live. A wedding in New York City will be expensive, while a wedding in Mississippi will cost a lot less, indicates Super-Money's guide to wedding costs.

Conduct some research and find out what

photographers, florists, transportation providers, reception halls, and wedding wardrobe vendors charge for common services. This will paint a vivid picture of what a wedding may cost in your area.

Flesh out the budget

Once you have gathered estimates, you can then figure out a financial goal. This also is when you can determine where to rein in spending and where you might want to splurge. If having a video memory of the wedding is not a top priority, you can skip videography services. If you have a special flower that you like, you may want to budget more for that bloom even if it isn't in season.

Set up a dedicated savings account

One of the easiest ways to save for bigticket items like a wedding, home purchase or other financial goals is to use an automatic savings account that may be available through your bank or employer. An automatic savings plan will pull a set amount from a personal checking account into a savings account through auto-draft. The bride and groom can link individual checking accounts to one savings account to contribute jointly.

Avoid overspending

An analysis of your spending habits will likely reveal areas where you can scale back so you can devote more funds to wedding savings. Do you need a takeout coffee in the morning or can you brew a pot at home? Might you be able to scale back on streaming services? Do you feel comfortable buying less expensive store brand groceries over name brands? Small cost savings can quickly add up.

Add up gifts

Factor in deduction of expenses that other people will commit to covering for wedding expenses, but only if you have concrete confirmation. A parent may host the rehearsal dinner. One's relative may offer to pass down an antique wedding gown to wear. But rather than simply removing these gifts from your savings calculations, keep them as a safety net to put toward unforseen expenses.

Saving for a wedding can be challenging. But various strategies can help couples plan their dream weddings without breaking the bank.



Did You Know?



A wedding is a tough time to experience a bad hair day. Clothing styles, time of day and weather all can dictate a wedding hairstyle, but ultimately one of the most important factors in a wedding hairstyle is finding a stylist who understands you and can exercise your vision.

A patient, understanding stylist who is open to viewing different photographs and drawing inspiration from various places, as well as running through a few trial styles, can help brides (and grooms) look their best. In fact, trials are a must to ensure that a chosen style will work with your hair texture. If you plan to get your hair colored, professionals recommend doing so about three weeks in advance of the big day so it looks natural and any potential snafus can be remedied beforehand. Your stylist may suggest a light trim prior to the wedding so that the ends are fresh and healthy. And since you're putting your faith in a qualified stylist, trust their expertise and vision. Keep an open mind to their suggestions. You may fall in love with one of the options vou hadn't considered.

1)eddind

BUDGET CHECKLIST

TOTAL BUDGET

- **45% RECEPTION** _____ VENUE _____ CATERING & CAKE
- RENTALS (FURNITURE, LIN-
- ENS)
- ____ ENTERTAINMENT
- _____ FAVORS

12% PHOTO & VIDEO

- _____ PHOTOGRAPHER
- _____ VIDEOGRAPHER
- ENGAGEMENT PHOTOS

12% FLOWERS & DECOR

- CEREMONY FLOWERS
- ____ RECEPTION FLOWERS
- CENTERPIECES
- BOUQUETS & BOUTONNIERES

3% MISCELLANEOUS

____ GIFTS ____ PARKING/TRANSPORTATION ____CUSHION

3% CEREMONY

- _____ MARRIAGE LICENSE
- _____ OFFICIANT FEES
- ____ CEREMONY VENUE
- _____ CEREMONY MUSICIANS

12% ATTIRE ___

- _____ WEDDING DRESS
- _____ ALTERATIONS
- TUXEDO
- WEDDING RINGS
- ____ ACCESSORIES
- _____ HAIR & MAKEUP

8% PLANNER _

- WEDDING PLANNER
- ____ DAY-OF COORDINATION

3% STATIONARY

- ____ INVITATIONS
- _____ SAVE THE DATES
- ____ POSTAGE
- _____ THANK YOU CARDS

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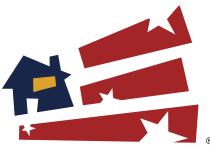
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5 Ways To Cut Reception Costs



Weddings have a tendency to be expensive endeavors. The national average cost of a wedding is \$33,931. Nearly half of that (\$15,439) is spent on the reception venue alone.

As expensive as wedding receptions can be, couples should know that there are many ways to reduce reception costs without sacrificing fun.

1. Choose foods wisely

Pour over the details of catering costs. The Knot says the average price for catering will be \$68 per person. If you opt for an appetizers and cocktails reception. you may be able to shave several dollars off the bill. Look closely at the pricing for buffet versus plated meals. Buffet service often means having a greater quantity of food on hand, which could drive up the cost. Find out if the catering hall can work with your budget to provide cost-conscious options, like familiar comfort foods instead of gourmet fare.

2. Serve a custom-made cocktail

A themed drink, such as punch or a classic spirit with a reimagined, wedding-friendly name, can be less expensive than offering full open bar service. Some couples also opt to pay for only wine and beer rather than a full open bar that includes liquor and mixed drinks.

3. Book a weeknight

Weekend weddings are easier on guests' schedules, but not on couples' budgets. Couples can save thousands of dollars by hosting weeknight weddings instead of weekend affairs. Book the venue from Monday through Friday, as even Sunday prices have escalated. The further away from the weekend, the lower the prices tend to be.

4. Fake the cake

The Knot indicates a wedding cake runs roughly \$530. Consider displaying a mock cake for photos and then serve a sheet cake during dessert hour. Decorating foam tiers to look like an extravagant cake can save a few hundred dollars, and guests won't know the difference when they're biting into a delicious, less costly dessert.

5. Skip the extras

Reception venues may upcharge for all the little details, such as linens in custom colors or chair covers. If you can live without these extras, do so. Ask for a list of itemized extras so you can assess what you want to pay for and what you'd prefer to avoid.

Wedding receptions are costly, but there are many ways to save money and still enjoy a memorable evening.

Incosing the Music For your Wedding



Few things set the mood of a wedding more effectively than music. Beautiful songs often are incorporated into wedding ceremonies, and romantic or upbeat songs intermingle to create a festive mix at receptions.

Playlists curated specifically for weddings can be found online to help couples narrow down their options. According to Wedding Forward, a wedding planning guide, wedding planning experts and modern couples agree that wedding playlists should be have a 60/40 split of classics and new wedding songs.

Music is a personal choice, but couples may benefit by considering who will be in attendance at their weddings. In so doing, couples can ensure the music played at their weddings reaches as many people as possible there:

• Wedding processional song: The wedding processional is the moment the wedding party walks down the aisle. Music may be a traditional hymn, classical music or a favorite contemporary song.

• Bridal processional song: In many traditional wedding ceremonies, the bride walks down the aisle separately, with her father or both parents. She customarily will have a different song from the rest of the wedding party. While "Bridal Chorus/Wedding March" is a traditional choice, some brides may prefer a different tune.

• Wedding recessional song: Again, depending on the

ceremony location and choices, the recessional may be a classical piece or a hymn. Some couples choose an upbeat song for their first official promenade as a married couple.

• Wedding party entrance song: Couples can ask their music vendor to put together the majority of the songs for their reception, but they may want to choose their own wedding party entrance. This song typically is a fast-paced, upbeat song that gets the crowd pumping and ready for a fun night. Think "Dynamite" by Taio Cruz or "Can't Stop the Feeling!" by Justin Timberlake.

• First dance: The first dance song is another personal choice for the couple. Slow songs traditionally are chosen, but couples who want something a little different have increasingly selected faster songs and paired them with rehearsed choreography. "Thinking Out Loud" by Ed Sheeran has become a popular first dance song.

• Other songs: Couples also will select songs to complement dances with their parents, cake cutting, garter toss, and any other special traditions or moments. They also can make requests to include songs of different eras to appeal to guests of all ages.

Music is an important component of wedding celebrations and deserves some extra consideration to ensure everyone has a great time while cutting a rug.



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14 Useful Ways to Incorporate Social Media in Wedding Planning

Since its inception decades ago, social media has changed the world. As the popularity of social media exploded in the early part of the 21st century, various platforms emerged and ultimately affected movements pertaining to everything from politics to social justice to charitable efforts.

Social media also has emerged as a great tool for couples on the cusp of getting married. The following are some useful ways that couples can employ social media into their wedding planning.

• Create your own hashtag.

A couple-specific hashtag can be a great and simple way to share information on Twitter, which remains one of the most popular social media platforms across the globe. Your own hashtag can alert friends and family who are on Twitter whenever you post new information and photos.

• Share a photo album online.

Photographers serve as something akin to

unofficial documentarians on couples' wedding days. Many photographers are there from the moment the bride begins to get ready until the last person leaves the dance floor at the end of the night. Many couples love leafing through their wedding albums for the rest of their lives together, but guests also may enjoy reliving the night. The photo sharing social media platform Instagram is a great way for couples and their guests to relive the special moment a couple ties the knot and all the ensuing fun at the reception. Create a wedding-specific Instagram page and post all the photos you want to share.

Include guests who could not attend the festivities.

No matter how hard couples may try to pick a date that's convenient for all of their guests, some invitees will inevitably decline the invitation. That's especially true while the world continues to confront the COVID-19 pandemic. Elderly guests or loved ones with underlying medical conditions that make them more vulnerable to getting seriously ill from COVID-19 may be forced to reluctantly decline their invitations. But couples can utilize social media platforms like Facebook Live to include loved ones who couldn't make it in real time.

• Encourage others to pitch in with the planning.

Planning a wedding should be fun, and what better way to add to the fun factor than encouraging loved ones to share their ideas via a social media platform like Pinterest? Couples can create a Pinterest board and ask interested friends and family members to share ideas on everything from attire to decor to floral arrangements. This can be an especially effective way to involve bridesmaids and groomsmen if social distancing guidelines and travel restrictions related to the pandemic are still in place when planning your wedding.

Social media has changed the world, and it also has changed how couples plan their weddings.

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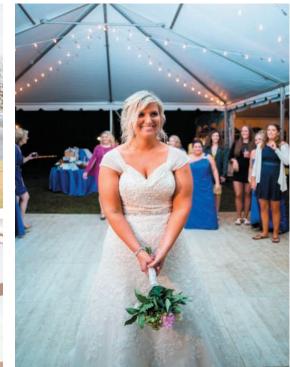
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