

Hints For The Perfect Wedding Day Toast

A wedding day toast is a tradition that has long been a part of wedding celebrations. Toasts are

a personal way of commemorating the good fortune of the newly betrothed and looking forward to future happiness.

The best man traditionally gives the main toast at the wedding.

At different occasions on the road to the wedding there may be other opportunities for toasts from the maid of honor or even the parents of the bride and groom.

While some people are natural orators and have no trouble speaking in front of large crowds of people, the majority of toasters approach the toast with a bit of trepidation.

Apart from the anxiety of speaking in front of a group of friends and relatives, it can be nervewracking to come up with sentiments for the toast, which can mean the difference between a memorable or an embarrassing wedding day experience.

While there are no toasting guarantees, following a few tips can help nervous toasters do a bang-up job.

* Be prepared: Individuals who try to "wing it" the day of the wed-

ding may find their nerves get the best of them. It's best to write out your thoughts in advance of the wedding and fine tune your sentiments many times.

Think about whether you want to go funny or sentimental. Consider your relationship with the bride and groom and try to personalize the speech as much as possible.

Practice the toast in front of others and get some unbiased opinions before the wedding.

* Time it right: If the thought of spending the entire reception waiting to give the toast has you on edge, ask the prospective couple if you can give the toast early on in the night.

This way you can relax afterward and enjoy the party.

* Jot down notes: If you think your nerves will get the best of you, bring some index cards with key phrases of the toast.

You could write out the entire speech, but if you simply read it, the toast could seem stiff and impersonal.

* Hold off on cocktails: While it's generally fine to have one or two drinks prior to the toast to loosen up, it's not recommended to be intoxicated.

Alcohol and public speaking often do not mix. You don't want to say something you will regret later on or make a mockery of the wedding.

* Keep it short: Aim for a two- or three-minute speech.

Something long-winded won't hold the attention of wedding guests who are looking to get on with the fun of the wedding reception.

* Speak slowly and clearly: Articulate and speak loud enough so



everyone can hear the speech.

You will likely be handed a microphone. If you get nervous and trip up, simply make a quick joke and get back to it. Others will understand if you are tense.

* Don't be afraid of getting

emotional: "Wedding guests would rather see real feelings than a beauty-pageant speech," says Sharon Naylor, author of "Your Special Wedding Toasts." So if you get choked-up, don't worry.

Engagement Advice: Insure Your Ring

If you've recently become engaged, you may want to check your homeowners or renters insurance policy. That's because your engagement ring may not be fully covered by that policy.

An engagement ring is a cherished gift and one you will want to protect.

No one wants to imagine their ring being damaged, lost or stolen, but the fact is that these situations can and do happen.

Typical insurance policies for your home or apartment set limits for certain categories of personal property, like jewelry.

They may only cover \$500 to \$1000 on a stolen ring. If the theft or loss occurs outside of the home, you may not be covered at all.

Talk to an insurance agent to see if you can amend a policy or pur-

chase other insurance if you want to protect your ring in case of theft or if it becomes lost or damaged.

Here are some questions to ask if you're considering jewelry insurance.

* Is there a deductible on the insurance, and if so, how much?

* Do I need to have the ring appraised for insurance? Can I use my own appraiser or does the insurance company need to handle the appraisal?

* Will the insurance cover theft or loss of the ring wherever it takes

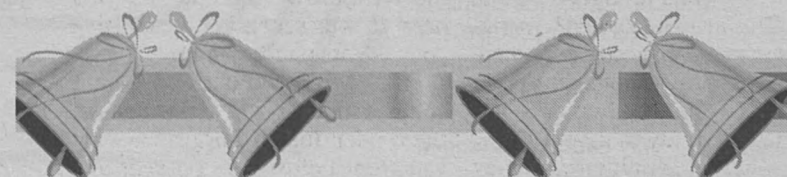
place, even if it occurs in a foreign country?

* Can I receive a cash settlement for the value of the ring, or must the ring be replaced with another?

* Does the policy cover repairs to damaged jewelry?

* Can I purchase a "valued at" plan if my ring is one of a kind and cannot be replaced?

This policy allows you to value your ring at a higher dollar amount than its appraised worth.



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