

## Couples are borrowing more and more for their big day



**Till  
debt  
us do  
part...**

**A**S CORK brides-to-be plan bigger weddings than ever before, the cost of saying 'I do' is getting them further into debt.

A new survey conducted by the personal financial gurus GE Money recently revealed Cork women borrowed 38% more last year in personal wedding loans than in 2005.

Women in their 20s are driving the boom by borrowing an average of €13,115 to fund their wedding. Not to be outdone, men in the same age category also increased their borrowings from 2005 by 21%.

Experts claim the Irish wedding market is now worth between €600 and 800 million annually.

On closer inspection it appears couples are relying less on their parents when it comes to paying for the big day.

Head of marketing at GE Money, Rosie Dunne, said: "The general trend we see emerging from this study is that, while young Cork people, particularly women, are planning bigger and more expensive weddings, they are increasingly financially independent, relying less on their parents to fund their big day."

### By DENISE O'DONOVAN

However, in comparison to their younger counterparts, women in their thirties are taking a back seat in the borrowing game.

Last year they increased their borrowings by only 10% to a total of €11,596. However, their male counterparts last year borrowed an extra 32% for their wedding.

When asked for her opinion on the changing nature of borrowing by brides-to-be, Maria Muldoon, proprietor of Brides of Éire in Clonakilty, said she had seen enormous changes over the past 10 years.

"Young brides are meticulous about their weddings and want everything to be perfect. They are inclined to borrow as much as they feel is right for the perfect day", she said.

"I think very few parents pay for weddings nowadays. Maybe you'll find from 100 brides that 10 will have received a fraction of the cost of their wedding day from their parents," said Ms Muldoon.

"I don't know how young women are affording to live nowadays. Many of the girls I deal with have recently moved into their own homes with partners with a hefty mortgage hanging over their head.

"Now they are taking out loans for their wedding day too. Everything is money, it seems", she said.

In recent years, specialist wedding companies have multiplied.

Dripsey-based wedding entertainment company Big Day Specialists is one example of a

business which has benefited from the wedding spending boom.

Its founder, Brenda Griffin, said the changing of attitudes over the last 10 years to financing weddings was a reason for his firm's success.

"Recently, I was dealing with a bride who said she wanted the entertainment aspect to be massive and impressive. Money appeared to be no object. She gave me a budget of €1,500 for the church music alone, well over double the usual price.

"A string quartet playing during the meal can set you back €650. You might want Irish dancers after the meal or a harpist for the interval, really anything to add a personal touch to the day.

"I think weddings, even ten years ago, were a smaller family-orientated affair. I think a lot of girls want something bigger and better every year, which will have a tumbling effect on the costs," she said.

The GE Money survey also revealed that women over 40 last year were likely to borrow an average of €11,423 for their wedding, a huge rise of 52% on 2005.

#### Average amount borrowed for weddings in 2006

Males	Females
Aged 20-29: €12,617	Aged 20-29: €13,115
Aged 30-39: €13,630	Aged 30-39: €11,596
Aged 40-49: €11,423	Aged 40-49: €11,423



**ROBERT O'SHEA**

THERE is an old joke that there are two seasons in Ireland: winter and Tuesday. Or it goes something like that, I can't really remember. The gist of it is that we have a long winter and a short summer. I don't know why the joke doesn't incorporate autumn and spring — perhaps it does and I can't remember.

Something else I am confused over is the difference between colds and flus.

We happen to be slap-bang in the middle of cold and flu season right now.

Certain medical experts will claim that cold and flu season is in November of any given year, but the day I start believing medical experts over my own powers of observation, it will be too late.

There may be two cold and flu seasons.

Look around you, if you don't believe me. Look at these people. Their hang-dog expressions; their sleepless eyes; their red noses, nostrils glinting with mucus; their hacking cough; their a-a-a-almost sneezes, their pinched internal sneezes (the ones that sound like a bomb going off underwater), their ground-shaking, cramp-inducing sneezes.

Something I have never quite understood is why when someone sneezes, people say "God Bless You" (though I favour "Gesundheit" for its Nietzschean irony) yet when you have a coughing fit people look at you as if you have been swearing out loud and insulting them.

I think it may be because during a sneeze you have to close your eyes (if you could somehow keep them open, they would fall out from the pressure created by the force of the sneeze, which travels at around 90mph). A sneeze also has a slight pleasing nuance as it releases the same amount of serotonin (the happiness chemical) into your brain as 12 per cent of an orgasm.

Whereas, in a coughing fit, your eyes bulge out until you look like Gerard Houllier, you turn purple, veins crawl up your neck and you make the closest human equivalent noise to a dog's bark.

The journalist Craig Brown described it best when he compared having a cough to having a malevolent companion with you at all times: "It is like living with a Mr Hyde version of yourself, an alter ego liable to bark indecipherable abuse at the drop of a hat ... this is why some people are so sheepish when it

comes to coughing, clamping their mouths shut, anything to keep the madman under lock and key."

There is also that old chestnut that women believe that if someone says "God Bless You" to you after you sneeze that means they care intimately about you and if a stranger says it to you, he might be your soulmate.

Unfortunately, men know that women think this and soon women will in turn know men know this and similar to the way our bodies have started to become immune to antibiotics, women will become immune to men who say "God Bless You".

But, of course, the road to soulmatehood is tougher than three little words and you have to follow it up with the correct conversation.

**RIGHT:** Did you know that sneeze was one-eighth of an orgasm?

**WRONG:** Do you need some snotpaper?

Which has taken us some way away from my original question of what is the difference between a cold and flu?

I was hoping the doctor could sort this out for me last week.

"How are you feeling?" she asked.

"There is a blade impaled in my forehead piercing both temples; I have toothpicks sticking out of both eyes; my gums have scurvy; my nose is cold, my feet are hot; my hair hurts; my throat is full of sawdust and a John Philip Sousa marching band are practicing somewhere in my ears."

She was impressed with my metaphorical description of my symptoms, I could sense, but she merely looked in my ears, then in my mouth (I said Awww!) and fudged the cold/flu dilemma by plumping for the improbable "infection".

To say I wasn't impressed by the diagnosis would be to underestimate my disillusionment and after I got my sicknote I stormed towards the door.

Just as I was reaching for the doorknob, I sneezed.

"Robert."

"Yes, doctor," I knew what was coming.

"That's the door to my closet."

"I know that," I said, before quickly changing direction and sweeping out of her office, never to return.

**● IMPORTANT NOTE:** When I said your eyes will fall out if you sneeze with them open, I was only joking. Usually only one will fall out.