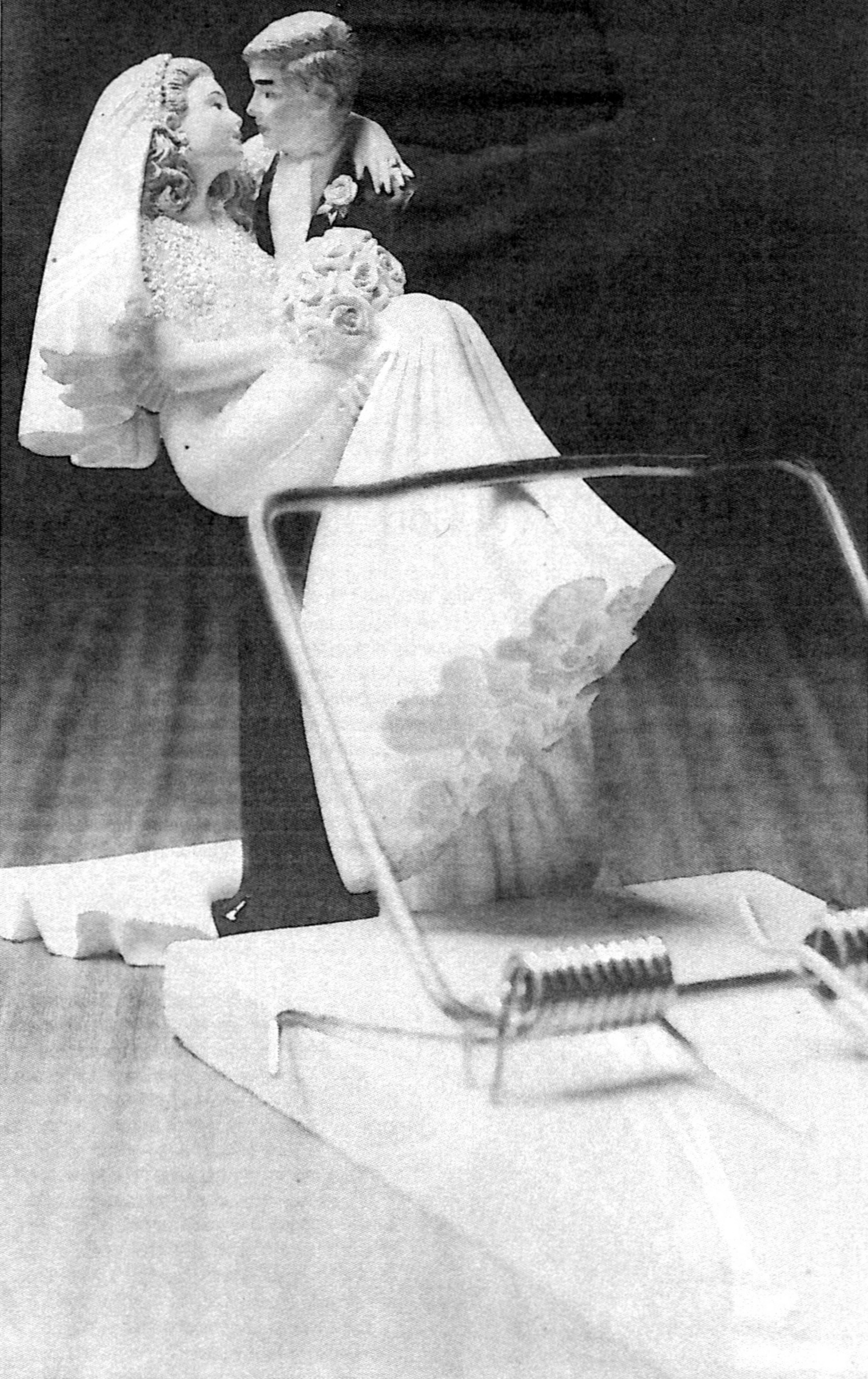


WEDDING BUDGET TRAPS

Brides, beware of dodgy dresses, bogus gems & flaky photographers

BY ELOISE PARKER



As if planning a wedding on a budget wasn't stressful enough, these days it's vital to guard against dishonest vendors looking to make a fast buck on everything from your rings to your ride to the altar.

"Because of the economy and the way it is right now, con artists are on the rise," warns Ed Magedson, founder of RipoffReport.com, a free online archive of consumer complaints which includes a number of wedding vendors, from photographers to limo companies.

On Nov. 1, Meaghan Buchan of Hoboken was due to pick up her \$3,700 wedding gown from Calvary Bridal in Livingston, N.J., only to discover the dress had never even been ordered.

"I chose them because they were so nice and helpful, and she didn't push anything on me," says Buchan, who paid for the gown in full in July.

"The owner said, 'If you pay upfront we'll waive the rush fees,'" she recalls.

Despite being reassured that the dress was on its way by the store's owner, Elga Koehler, Buchan dug deeper and discovered that Calvary Bridal had filed for Chapter 11.

"She treated me like a bank to give her a loan to keep her business afloat and ultimately admitted that there was never going to be any dress," exclaims Buchan, one of several brides left high and dry by the store, which recently closed its doors and could not be reached for comment.

Fortunately, Buchan acted quickly and was able to get her credit card charges reversed and appeal directly to the designer of her chosen gown to arrange a rush order in time for her New Year's Eve wedding.

But not all brides are so lucky.

Gemologist Jennifer Rosenthal Ganz, who runs jewelry concierge service 27facets.com says she often encounters newlyweds horrified to discover their wedding jewelry is worth just a fraction of the price they paid.

"A woman recently brought in a diamond ring to be appraised. It came up as a diamond simulant called Moissanite. Unfortunately, she had paid for a real diamond. It had been a few years after the fact and she was unable to return it," explains Ganz, who charges \$250 per day to accompany shoppers making major jewelry purchases. She suggests couples going it alone to stick to reputable stores and carry a \$5 loupe to analyze gems for flaws before purchasing.

Dodgy diamonds and ripoff dresses

are among the most common complaints heard by Jeff Ostroff, CEO of consumer advocate Web site BridalTips.com, which receives about six complaints daily from shortchanged newlyweds across the U.S.

"We're also hearing about a few photographers who don't supply the number of proofs or number of pictures as promised," he adds.

Last month, New Jersey's Division of Consumer Affairs announced it would begin the arduous process of returning thousands of wedding photos to local couples left without their wedding memories after the sudden closure of the New Jersey photo agency Celebration Studios this year.

One New Yorker who doesn't want her name revealed spent \$5,000 on a photo and video package from Celebration Studios for her November 2007 wedding, which she never received.

"They offered a really good deal if we paid upfront and when you're planning a wedding you try to save in any way you can," maintains Nancy, who remains hopeful that her prints and video will be among those seized by the Division of Consumer Affairs.

"In many cases, customers have nothing in writing to fall back on, so they don't have any documents to bring up in court," warns Ostroff, who advocates doing a quick background check on vendors before you do business.

"Look them up through the Better Business Bureau and check their name with the borough county clerk in the local courts. It takes 30 seconds," he suggests.

Sites such as TheKnot.com and OneWed.com also provide online forums where brides can check out recommendations and reviews of local vendors before taking the plunge.

"Most salon owners are reputable and are running a business that depends on good service and good referrals from brides to be," reasons Millie Martini Bratten, editor-in-chief of Brides magazine.

But, she adds, "In the quest to find a deal, people might often find something that sounds really great, and anything that sounds too good to be true probably is." ♦

'Because of the economy ... con artists are on the rise.'

STAYING SCAM-FREE

"Occasionally, you do get someone who is unethical and you have to protect yourself as best you can," warns Millie Martini Bratten, who suggests sticking to the following guidelines:

- **ASK AROUND** Get referrals and recommendations from friends or other businesses you're working with.
- **DO A BACKGROUND CHECK.** Contact the the Better Business Bureau to see if any complaints have been lodged against the company you're considering.
- **SHOP WELL IN ADVANCE.** Order your dress six to nine months in advance to avoid rush-order charges.
- **DON'T PAY IN FULL.** Only pay a deposit up-front, and beware of companies who offer big discounts for payments in full.

- **AVOID PAYING CASH.** Pay by credit card to ensure you have a record of the transaction if the store defaults.
- **KEEP THE PAPERWORK.** Ask for a detailed receipt and a written contract signed by both parties specifying return or cancellation policies.
- **CHECK IN BEFORE YOUR BIG DAY.** Call vendors booked months in advance the week before your wedding to ensure everything is going the way that you planned it and you're aware of any changes.

E.P.