

Beautiful Beginnings Lasting Memories

Get the wedding 'do' you really want

We've all heard the hair horror stories. Trusting bride submits to highly-recommended hairstylist, only to leave the salon on her wedding day with a hairdo that resembles a basket of brioche. Or, the glamorous updo that looked so photo-worthy indoors promptly flops in the middle of the seaside ceremony. How can you make sure that your hair is as dreamy as your dress, bouquet and bling-bling ring on the big day? "It takes a village," laughs Damien Carney, international artistic director for JOICO. "But with some forethought and collaboration with your hairdresser, it's possible to have the hairstyle you love on your wedding day."

Plan Ahead

As soon as you have the guy, the ring, the date and the place, dial your hairdresser. Book an appointment and set up a two-, three- or six-month schedule for your cuts, your hair color, a practice session and the actual wedding day. "You'll want regular trims, even if you're growing your hair out," notes Carney, "and frequent deep conditioning treatments with a formula like JOICO'S K-PAK Deep-Penetrating Reconstructor so that your strands positively gleam when you walk down the aisle."

Schedule your final hair cut two weeks prior to the wedding, to give your ends time to recover from "snip shock." (If your hair is short, schedule this appointment one week before your wedding.) At that time, stock up on wedding day hair helpers. (Carney's go-to product for many of his glamorous looks is JOICO'S Brilliantine Spray Gloss. This weightless shine booster helps control frizz and split ends, and it leaves hair

looking glossy and lustrous.)

Book your final hair color application one-to-two weeks prior, so that by aisle-time, your hue will be beautifully blended. (Look for salons that use JOICO's Vero K-PAK color - these high-quality formulas condition and protect and the color is so shiny and vibrant it's found on the sets of "American Idol," "Grey's Anatomy" and many more.)

And don't forget the groom! Pick up a lightweight style-minder like JOICO's new Design Collection Molding Putty while you're at the salon - it offers just the right amount of clean, flexible hold plus shine.

Be Real

Work with your stylist to honestly assess your hair type, facial shape and personal style. While that ornate updo worthy of Marie Antoinette might seem like a good idea at first, if you're more of a natural type, you might want to consider something less structured. Bring lots of photos to the salon to help clarify the communication between you and your stylist. Also, think about the location of your wedding. If you're gathering on your parents' terrace, plan for the possibility of wind, humidity, even rain. "Be sure to carry the styling formula that your hairdresser recommends," suggests Carney. "A quick spritz of JOICO'S new Design Collection Humidity Blocker Finishing Shield, for example, will lock your style in place and tame frizz without making your hair stiff or sticky."

Get the Picture

It's your big day and you're going to be photographed more than Lindsey Lohan leaving rehab. So when designing your style, it's important to think about how it will look in all those photo opps. "Make



Learn the tips and products professional stylists use to create carefree wedding hairdos.

sure there is some visual interest to your hair when it's viewed from the front," suggests Carney. "It's a mistake to have all of the detail - the flowers, the hair jewelry, the curls, the extensions - at the back of the head, out of view 90 percent of the time." Your best bet? Use

your digital camera or your cell phone to snap pictures from every angle when you're in the salon for your run through.

Rehearse

That's right. You're going to practice walking down the aisle the night before your wedding, and in the same vein, it's wise to do a practice session with your stylist a few days before the ceremony. Bring your veil, and have your hairdresser do the 'do from start to finish. That way, your stylist will have a practice session under her belt in order to perfect her work, and you'll have a chance to tweak the look, photograph it and "feel it" so that you'll know it's right. The payoff? There will be no surprises when you're trying to get to the church on time.

Relax!

Try to maintain your perspective on what's really important - your fiancé, your family, your friends, and your future. "Remember, in the years to come, your happiest memories will center on your proud dad as he walked you down the aisle, your groom's happy smile and the love of your guests," notes Carney.

So plan ahead and do prepare as much as possible in advance. But once the big day arrives, let go and enjoy your wedding. That's the secret to looking truly beautiful!

For more information on hair-care tips, products and information from the experts at JOICO, visit www.joico.com or call 1-800-80-JOICO. January 2008 marks the 30th anniversary of Joico's K-PAK Reconstructor, the salon industry's Gold Standard of Reconstruction since 1978.



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Discussing finances an important first step for newlyweds

(MS) - With wedding costs getting higher each year, much of a bride and groom's pre-wedding focus is on finances. But as any newlywed knows, the focus on finances isn't lifted once the walk down the aisle is complete and the honeymoon is over.

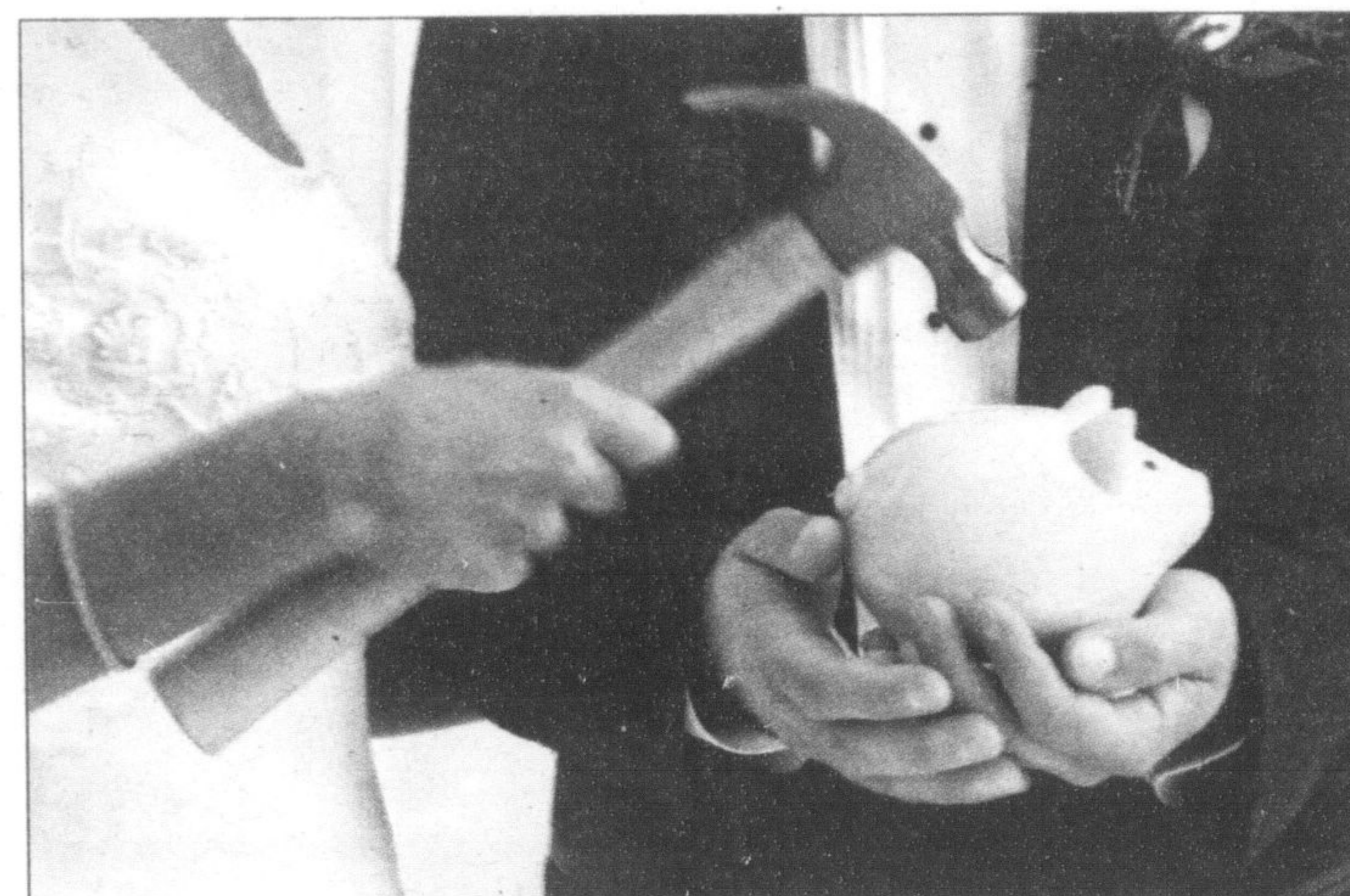
In fact, newlyweds face a number of financial to-do's once they've arrived home. Though some might seem obvious, due to the hectic nature of weddings it's important to review just what you have and haven't done.

Changed policies? Chances are, both spouses have separate insurance policies, investment accounts, 401(k) plans, etc. Once married, it's prudent for couples to change the beneficiaries on such accounts should something happen to either person. Regardless of what each individual's assets are, it's important to make these changes as soon as possible after the wedding, when doing so is still fresh on your mind.

Examined your coverages? Couples should compare each other's insurance policies. Oftentimes, couples save money when combining policies such as automobile insurance. Check for duplicate coverage as well, so you can avoid essentially paying for the same thing twice. If you both have renter's insurance, one person can now drop it, since it's likely you'll be living together.

It's also important to reconsider health insurance plans offered by both your places of employment. Most companies offer a choice of coverages, some which are better for singles and others that benefit married couples. Also, sometimes it makes more sense for each spouse to keep their own coverage. Either way, examine both the existing policies and other options and determine what's best.

Updated your will? Most singles don't even have a will, but it's important for married couples to have one in case of an accident. Many couples prefer their spouse have the power of attorney should they get in an accident, but unless there's a will stating that preference, that position can be



To avoid breaking the bank, newlyweds would be wise to sit down and discuss finances as soon as possible.

challenged by family members. A will ensures your assets will go where you want them to go in case of an accident, and will make sure the person you want to handle such matters is the one who will end up handling them.

Discussed debt? While most couples have discussed long-term financial goals before walking down the aisle, even the closest of couples might be too embarrassed or ashamed to discuss their personal debt with their spouse. However, each person's financial background will impact the couple's financial future, so if you haven't discussed each other's debt already, do it soon and develop a plan for eliminating debt.

This is also a good time to bring up a budget. Due to the escalating cost of real estate, many newly married couples cannot afford to purchase a home right after they've gotten married. Since home ownership is a goal of most married couples, when discussing debt it's best to establish a mutual budget as well. Lots of couples feature one spender and one saver, but the way for both to be happy and ultimately realize financial goals is to agree upon and adjust to an established budget.