

My daughter's wedding

WHEN A TREASURER'S OFFSPRING DECIDES TO GET HITCHED, THERE IS ONLY ONE PROPER RESPONSE: IT'S TIME TO CREATE A SPREADSHEET.

My daughter got married recently. I have never been Father of the Bride before, and I was a complete novice. Obviously, I have seen the film *Father of the Bride*, but, as you might expect from someone of my age, I much prefer the Spencer Tracy original to the Steve Martin re-make. I gathered from Spencer Tracy that, in modern Western society, the Father of the Bride does not have to hand over a dowry in pigs or oxen, but he is expected to pay for the wedding.

I also gathered from Spencer Tracy that my first task was to hold in check the extravagances being dreamt up for the wedding day. For instance, my daughter had talked of hiring the entire City of Birmingham Symphony Orchestra to provide cheerful music as the guests gathered in the church. I was able to persuade her that their sound might not be so ethereal now that Simon Rattle has gone off to conduct the Berlin Philharmonic. Each issue of a bridal magazine seemed to offer a new temptation – everything from jugglers through sword swallows to fire eaters who would entertain the guests at the reception. And did you know that, nowadays, it is possible to hire the Red Arrows display team to do a fly-past over the church, with the colours of the vapour trails co-ordinated to the bridesmaids' dresses? Why, the owner of the reception hotel even told me that, for one recent wedding, his front lawn was transformed into a beach with real sand and real deck-chairs.

I fought off the wilder excesses, and tried to impose some sensible controls. I set up a spreadsheet on my PC for the wedding spending - although I should warn you that all this does is give a quicker, more accurate reading of the rate at which money is flowing away. (I am frequently stopped in the street and asked two questions about the spreadsheet - (1) whether the total should include wedding insurance? - which gives protection against the lens cap being left on the photographer's camera, and against a hurricane blowing away the marquee, but not against a Change of Mind, and (2) whether the total should include the cost of hiring Morning Dress for the Father of the Bride? My answer has been that, since the first item represents the Father of the Bride's personal tendency towards Risk Aversion and the second the State of his Wardrobe, I have decided to leave them both out of the running total, but to show them as a footnote at the bottom).

I should also tell you that for the Father of the Bride a PC is a more important possession than a morning coat. With database software, it is easy to keep track of the number of invitations, the

number of acceptances, the number of children who will need a high chair, the number of guests who have clubbed together to buy one miserly toaster, and who as a result will have to be seated together at the Naughty Table near a draught. I truly do not understand how weddings could have been organised before the invention of the PC.

Wait a minute, I thought. Keeping running totals of the cash spending is no better than a Neanderthal could have done by scratching on the walls of his cave. I really needed a budget. Budgeting for a wedding is difficult. How many guests will accept their invitations? Should there be a vegetarian choice for the wedding breakfast? How many bottles of wine should there be on each table? How many red and how many white? Shall I

look like a cheapskate and make the guests pay for every drink during the disco, or shall I look lavish and have a free bar, or should I be a mixture of cheapskate and lavish and offer the first drink at the disco for free? I could model parts of the spending with my PC, but I really wanted an overall total.

As building up the budget from its components is so difficult, I thought it best to settle on an upper limit, based on the mean of the upper quartile of the cost of a UK wedding. There are lots of bridal magazines that track this average cost, but the trouble is that each magazine carries a different average – just as the Nationwide and the Halifax indices of house prices give different answers. Gold Brocade Waistcoats and

Burgundy Cravats puts the average cost of a wedding at £ 14,820, but Taffeta and Silver Slippers puts it at £ 19,130. (An Asian wedding in the UK I should tell you, falls into the £30,000-£40,000 range, although the wedding of Vanisha Mittal was said to have cost £5.3 million). "I think that the budget should not exceed the upper quartile mean in Gold Brocade Waistcoats and Burgundy Cravats," I said to my daughter sternly. "Funny that," she replied, "for I thought that the other figure sounded more realistic". "I'll settle for the mid-point between the two averages which comes to," I said, reaching for my calculator and gulping breathlessly, "£16,975. But I warn you that every penny above that will be deducted from my wedding present to you". I hurried upstairs to change my spreadsheet so that it would make this adjustment automatically.

Did the day go well? Yes, thank you. Nobody's dress clashed. The two families did not swap punches at the bar. The vows were exchanged reverently. And the whole thing came in at more-or-less the budget figure. JF

