

Getting serious? Five important money questions to ask

Valentine's Day is often a time to reflect on your relationship, and consider the next step. If your relationship is heading toward joint finances, it's essential to talk about it first — openly and honestly.

A 2014 survey (<http://www.nefe.org/press-room/news/financial-infidelity-poses-challenge-for-couples.aspx>) by the National Endowment for Financial Education found that 13 percent said they had failed to share information about their personal debt or income, which had "an effect on the relationship."



JASON ALDERMAN
MONEY MATTERS
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habits. It's intended to identify which person in the relationship is the spender or the saver. It's particularly important to ask each other whether you save or spend to make sure you're on track to achieve your long-term goals.

- How do you want to live?

This question is about shared financial and personal goals and how you will achieve them together. Discuss how you've been living thus far and what you might change. Be honest about where you want to live, what kind of home and family you want to have, what kind of career or retirement you want and start discussing concrete ways you both will get there.

- How will you handle everyday spending?

Determine how you will share accounts, pay bills, budget, save for the future and bank — jointly, separately or both. Figure out how you will jointly manage credit and the smartest ways to save for retirement. If you want a family, decide how you'll plan for children financially. Finally, work together when problems come up. As with all issues in a relationship, ongoing communication is key.

- What if you need help?

There are options if you or your partner doesn't know where to start. Licensed financial and tax professionals can provide guidance on issues from basic budgeting (<http://www.practicalmoneyskills.com/personalfinance/savingspending/budgeting/>) to prenuptial agreements. Friends and family are a good resource for recommendations. Also keep in mind that some religious denominations actually offer solid financial planning advice as part of premarital counseling and the NEFE has a quiz (<http://www.smartaboutmoney.org/Tools-Resources/LifeValues-Quiz.aspx>) for potential spouses. For debt issues, the National Foundation for Credit Counseling is a good independent resource that can offer advice on improving credit issues as a couple. The earlier you can put together an advisory team that fits your needs, the better.

Bottom line: If you and your sweetheart are considering tying the knot or expanding your family, don't ignore money issues. It can be a difficult conversation to initiate, but it's an important one to start planning your financial future together.

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This year, consider thinking beyond the roses and candlelight dinners to a potential future of merged finances. Here are five key questions that should drive your conversation:

- Where are you financially as individuals?

Take time to talk about your household debt — including student loans, credit cards, mortgage and medical bills, and share your credit reports from the three major credit reporting agencies (Equifax, Experian and TransUnion). Each can be obtained once a year for free (<https://www.annualcreditreport.com/index.action>). It's also important to discuss assets — not only the savings and investments you hold, but also how future job or education plans can improve the marriage or family's financial health.

- What are your money personalities?

This is a personal finance question that many financial planners still ask to get a sense of your money management



SEAN HART PHOTOS

Certified personal trainer Cindee Henderson holds her body off the ground in an exercise she teaches clients at Higher Power Fitness, 1055 S. Highway 395, Suite 202, Hermiston. Henderson said the facility is not a gym, and she uses few machines while working with people privately or in small groups.

A FITNESS JOURNEY

Hermiston personal trainer describes experience that led her to lead others

BY SEAN HART
HERMISTON HERALD

As the sun rose over a lake during an extended hiking trip Cindee Henderson took in 2008, she knew she wanted to continue backpacking and take her fitness regimen to the next level.

She said the excursion had been miserable up to that point because her body was ill-prepared for the strenuous march. She was in pain, and, until that dawn, she wasn't sure whether she would continue trying to improve her physical endurance or just give up on backpacking.

"God shows us what we need to see, and when I saw that sunrise, I knew I wanted to do it," Henderson said.

Henderson had already lost about 50 pounds she accrued during the sedentary routine of a long corporate office career, but after the hiking trip, she embarked on a journey to further improve her fitness and her life, which led to her current midlife career of helping others make the same journey.

When she returned from the hike, Henderson began researching how others had achieved their



Higher Power Fitness owner Cindee Henderson shows some of the balance exercises she teaches at her business.

health goals so she could reach her goal to be prepared for extended backpacking trips. She decided to enlist the help of a personal trainer, who helped her prepare and eventually encouraged her to become a trainer herself.

In 2013, Henderson became a certified personal trainer through the National Academy of Sports Medicine, and in January, she moved her business, Higher Power Fitness, from her home to a dedicated location on the back side of Cornerstone Court, 1055 S. Highway 395, Suite 202, Hermiston.

Through her personal health journey, Henderson lost more than 100 pounds, and, at age 58, with her personal experience, she said she offers a different perspective and approach than a typical 20-something trainer.



Higher Power Fitness owner Cindee Henderson uses a suspension training device at her new facility on the back side of Cornerstone Court in Hermiston.

Henderson said she focuses on "functional fitness" to improve areas such as core strength and balance, and she provides individual attention by only working with people one on one or in small groups. Her new fitness facility has some free weights and a bike and a treadmill for warming up, but the space is mostly empty with several suspension and resistance training tools and a rack with items such as weighted medicine balls and a large rope.

"It's not a gym," she said. "My clients don't want a gym. They want someone to help them and encourage them and show them what to do. They want personal assistance. I don't believe I have to have a lot of equipment. I train the body that's in front of me that day."

Henderson customizes the training depending on an individual's personal goals and fitness level for her private 30- and 60-minute sessions, and she also offers a variety of 45-minute small group sessions, where she leads between six and eight people. She uses a variety of different techniques and exercises to keep people interested in the workouts.

"I don't want anybody to ever be bored when they come," she said. "I just like the body to function."

In addition to general fitness, Henderson is a correctional exercise specialist and helps people remedy muscle imbalances. Although she is not a nutritionist, Henderson also offers healthy eating tips and overall wellness education, advice and encouragement.

Henderson grew up in the area, graduating from high school in Stanfield, and has lived here since the late 1980s. She said business has been going well, and she hopes to grow to help more people.

"It's a leap of faith, but there's a need," she said. "I think I'm a complement to what's already here (for health and fitness). We can't be everything to all people. I just want to help as many people as possible, one rep at a time, one person at a time."

For more information, visit higherpowerfitnessllc.com, the business's Facebook page or call 541-289-5483.

BUSINESS BITES

O So Kleen employee receives new certification

Rob Markwick recently completed his water damage restoration technician training in Spokane, Washington, with the Institution of Inspection Cleaning and Restoration Certification. Rob has been with O So Kleen for six years, serving in capacity of estimator, carpenter and now as a water damage restoration technician.

Certified technicians have passed hands-on, classroom and assessment testing to ensure proper water damage procedures are understood. O So Kleen has served Umatilla and Morrow counties for the past 25 years with carpet and duct cleaning and fire, smoke and water damage restoration.



Markwick

Hermiston Enterprise Zone meeting scheduled

A public meeting about the Hermiston Enterprise Zone and the proposed process to renew the classification will take place from 3 p.m. to 5 p.m. Feb. 20 at the Hermiston Conference Center, 415 S. Highway 395. Co-sponsored by the city of Hermiston and Umatilla County, the HEZ is an economic development tool that grants property tax abatements to qualifying companies that increase employment within the zone. The HEZ classification is set to expire in June, and the city of Hermiston intends to apply for a 10-year renewal. The public and representatives of the taxing districts within the HEZ are invited to attend the meeting to learn more about the program and offer comments. Background information about the state Enterprise Zone program and the impact of the

HEZ will be provided. For more information, contact HEZ Manager Mark Morgan, 541-567-5521, mmorgan@hermiston.or.us.

Latino Business Network meeting planned

The Hermiston Chamber of Commerce Latino Business Network meeting will take place at 9 a.m. Feb. 11 at Radio La Ley, 295 E. Main St., Hermiston. Owner Gaudencio Felipe will speak about marketing strategies for businesses. The chamber's vision is to promote, educate and support Latino businesses in the greater Hermiston area through networking, advocacy and business community partnership. Donuts and coffee will be offered at the event. For more information, contact chamber CEO Debbie Pedro, 541-567-6151.