

Resetting your retirement after divorce

Retirement planning can face derailment after a divorce. Married, two-income couples have the advantage of splitting living expenses and pooling all their investment assets, including retirement accounts. Once the marriage is over, costs for separate households may limit the ability of ex-spouses to keep their retirement on track.

After a divorce, individuals generally walk away with a share of joint retirement assets based on how they negotiate that split. However, returning to singlehood means the end of shared expenses with housing, food, transportation and related expenses now being paid out of one wallet, not two. This can mean considerably less money to direct toward retirement and other savings and investments.

To assure a comfortable retirement, many experts advise individuals to save and invest over time so they can live annually on at least 70 percent of their pre-retirement income. Divorcing couples should retain separate qualified financial experts to assure an equitable split of assets and a continuing plan to build a solid retirement in single life.

Here are a few steps to reset one's retirement goals after divorce.

Gather a personal finance team. It's a good idea to hire a financial professional to offer advice on all relevant financial, investment, tax, estate and retirement details of a divorce negotiation. Afterward, individuals may continue with these advisors or interview new ones. Personal referrals are best, but the following resources may help:

- The Certified Planner Board of Standards
  - The Association for Financial Counseling and Planning Education
  - The Financial Planning Association
  - Your state CPA society
- Budget. Spending priorities can change after a divorce. Newly divorced spouses should track all new spending diligently so they can reset their budget for retirement. (<http://www.practicalmoneyskills.com/retirementcalc>) Qualified



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financial advisors can help review a divorcing individual's budgeting strategy to make sure as much money goes to savings as possible.

Evaluate all retirement assets. When divorce is finalized, it is a wise idea to take inventory of all retirement assets to determine whether they still fit investment goals. If one's 401(k) or employer plan administrator does not have a calculator to help estimate how accounts will grow under certain investment scenarios, refer to Bankrate.com's various retirement calculators for help.

Review Social Security benefits. Most experts urge individuals to wait as close to age 70 as possible to start drawing their Social Security benefits. Check the Social Security Administration's Delayed Retirement Benefits page (<http://www.ssa.gov/retire2/delayret.htm>) for a discussion of how and when to start taking payments. Also keep in mind that retirees married 10 years or longer who have stayed single may be entitled to Social Security benefits on their ex-spouse's record if they meet certain requirements.

Be honest about new financial limitations. If a serious retirement shortfall emerges after divorce, it's important to reset financial priorities. That may mean speaking with family members about necessary cutbacks in certain expenses. It is important to have retirement in the best shape possible to avoid stress on family finances later.

Bottom line: The personal and financial disruption caused by divorce can make it easy for newly single individuals to neglect their retirement planning. It is important to seek advice and take all necessary steps to keep one's retirement on track.

— Jason Alderman directs Visa's financial education programs. To follow Jason Alderman on Twitter: [www.twitter.com/PracticalMoney](https://twitter.com/PracticalMoney)

O So Kleen welcomes new local employee

O So Kleen in Hermiston welcomed a new team member, Johnny Kayembe, recently. According to a press release, O So Kleen owners are pleased with the hire because Kayembe challenges them to improve new ideas, professionalism and customer service. Kayembe is described as one of the "most honest



Kayembe

and friendly people" by his coworkers. Kayembe, a carpet cleaning technician and water technician journeyman, is a Hermiston native who enjoys traveling, playing basketball, mixed-martial arts, fishing and pool.



The Cell Fix owner Albin Presley stands in front of the many cell phone and tablet accessories at the business Monday. The Cell Fix provides same-day repairs on phones, tablets and MP3 players.

THE CELL FIX

New Hermiston business provides same-day phone, tablet repairs

BY SEAN HART  
HERMISTON HERALD

Fixing a broken cell phone can be much less expensive than replacing it, and a new business in Hermiston can complete many repairs the same day.

Owner Albin Presley said he was excited to open The Cell Fix in the Hermiston Plaza. The business opened Thursday, and Presley said it's already doing well.

Presley opened The Cell Fix in La Grande a little more than two years ago and wanted to expand to offer repairs in Hermiston.

"We just looked at expanding the business and with Hermiston being a fast-growing town with a lot going on and there being no repair business here, we picked Hermiston," he said. "I think it'll do great. People walking in are happy to have something in town. I'm really happy with what's going on and the amount of people we've got coming in. I don't think we can do anything but grow and get bigger."

Presley said the location near Subway in the Hermiston Plaza has a lot of foot traffic and many people have stopped in during his first week in Hermiston. On Monday, he said the business repaired four iPhones.

"We try and do same-day repair on almost everything we do," he said.

The Cell Fix repairs phones, tablets and MP3



The Cell Fix employee Brian Thomas, 27, Hermiston, repairs an iPhone 6 Monday at the new business in the Hermiston Plaza. The Cell Fix is open from 10 a.m. to 7 p.m. Mondays through Fridays and from 10 a.m. to 5 p.m. Saturdays at 824 S. Highway 395.

The Cell Fix

What: Same-day cell phone and tablet repairs; accessory sales; buy, sell and trade used and reconditioned cellphones and electronic tablets  
When: 10 a.m. to 7 p.m. Mondays through Fridays and from 10 a.m. to 5 p.m. Saturdays  
Where: 824 S. Highway 395, near Subway in the Hermiston Plaza  
Contact: 541-303-1542, [www.thecellfix.com](http://www.thecellfix.com)

players and buys, sells and trades used and reconditioned phones and tablets. The business also offers a wide variety of accessories, including cases, cords and batteries.

Presley said replacing screens is the most frequent

repair.

"It's just a matter of taking the phone apart and putting it back together (with a new screen)," he said. "Each one's a little bit different. An iPhone 5 will cost about \$100. If you have to buy the phone outright, you're going to pay \$500 or \$600."

Presley said The Cell Fix can also try to fix liquid damage, but, unlike other repairs, he cannot guarantee the results because the extent of the damage varies. He said people should consult a repair shop with liquid damage because other remedies are less effective.

"The best thing to do is to not turn it on, take the battery out, if possible, and take it to a repair store as quick as you can, so they can get it taken apart, cleaned out and dried out," he said. "The biggest fairy tale is putting it in a bag of rice. It doesn't work. It doesn't have the

ability to pull the moisture out of the phone."

Presley learned about repairs at a school in Phoenix, and he takes ongoing training online. He said he will be training his three-person staff during the next six to eight months while the Hermiston business is established.

Presley, 58, said he enjoys the new career he started a few years ago.

"I was a building contractor and got tired of traveling all over for work," he said. "I researched businesses, and this is the one we picked as an up-and-coming business. A lot of people don't know (cell phones) can be fixed. It's been fun learning something new."

The Cell Fix is open from 10 a.m. to 7 p.m. Mondays through Fridays and from 10 a.m. to 5 p.m. Saturdays at 824 S. Highway 395 in the Hermiston Plaza.

BUSINESS BITES

ConAgra Foods to host hiring event

Job opportunities with ConAgra Foods in Boardman and Hermiston will be available at a hiring event from 10 a.m. to 3 p.m. Monday at the SAGE Center, 101 Olson Road, Boardman.

ConAgra Foods is hiring at Hermiston and both Boardman Lamb Weston potato plants, Morrow Cold Storage and Watts



Brothers Re-Pack Facility for positions including general laborers, sanitation, lift truck operators, ADR operators, hand-packers, mechanics, packaging

operators, lab technicians and heavy laborers.

Event attendees should be ready for interviews and must also apply online at [www.conagrafoodscareers.com](http://www.conagrafoodscareers.com).

Auction, sidewalk sale Saturday

Elephants Trunk Antiques will be hosting an auction, and other downtown Stanfield businesses will be having sidewalk

sales from 8 a.m. to 4 p.m. Saturday on Coe Avenue in Stanfield.

Elephants Trunk will be auctioning remaining inventory and items included in the estates of former owners Davie Stephens and David Meyers beginning at 10 a.m.

Chamber 101 session planned

The Hermiston Chamber of

Commerce will host a Chamber 101 informational session to explain how to maximize member benefits from 3:30 p.m. to 4:30 p.m. Wednesday at the Hermiston Conference Center, 415 S. Highway 395. The event is free for chamber members and \$20 for non-members, who can learn about the benefits of membership. For more information or to R.S.V.P., call 541-567-6151.



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