

## Is it Creeping or Observing??

My observation skills are good. I don't know. Is the power of observation the same as eavesdropping? I'm going to say 'no'!

I observed a man at a Hardee's 20 years ago. He was interesting. It turned out he had compounded money more than 20% annually for more than 20 years and developed a lotion into a national product known today as Icy Hot. Our friendship resulted from a wonderful observation.

You might say I have a knack for watching and learning from others.

I heard a young woman exulting the virtue of living with low monthly expenses. I heard her describe it as freeing. She said this principle freed her from financial worry, budgeting efforts and the ability to use her time and spunk on energizing efforts.

As much as I tried, I couldn't stop observing her practical thoughts. I wondered if I might summarize these for our younger readers. To my surprise, she kept offering some workable ideas. My observations might bring wisdom to the young needing some course guidance.

She itemized three key ideas for young people:

1. Real world learning is much more valuable than classroom ideas. Accept the good and bad as gifts for the future.
2. You don't have to have everything figured out, no matter the pressure to seem like you do. Enjoy the journey.
3. Make mistakes now. They are small and normally not fatal!

Would you agree my observations were valuable? Confidentially, it was our very own Amanda Hineman that I was creeping on!! I bet she has other nuggets of wisdom your young adults could benefit from!!

## Thinking Differently Involves Changing Your Mind



Keith Tyner

You have to change your mind to think differently. Think about that for a moment.

Mike was my first boss in the professional world - a go-getter

who achieved remarkable business success. I was a bit intimidated when he sat me down in a conference room to offer some personal feedback. "Keith, it is easier to get forgiveness, than permission around here."

He was telling me to think and then act. Don't wait for someone to tell you what to do; everyone is too busy focusing on their own work. His words have echoed through the years, reminding me to reconsider ideas - especially those viewed as locked in for the long term.

Maybe sooner is better than later if you are in your sixties and haven't started your Social Security. I have encouraged you to consider delaying filing taking advantage of the 8% annual increases available until age 70. However, I recently asked Caleb to revisit the math behind some of the key variables.

**Use this article as a catalyst to call us if you are considering Social Security options, not a definitive directive.**

One reason to delay starting your benefits is if you're still working and haven't reached full retirement age. For someone born in 1959, full retirement age is 66 years and 10 months; for those born in 1960 or later, it's 67. Anyone born before 1959 has already reached full

retirement age.

There's a natural temptation to stop working if your income feels penalized due to the benefit reduction rules. However, that penalty disappears once you reach full retirement age—so keep working if you enjoy what you do.

If you don't expect to earn more than the annual earnings limit of \$24,480, it may be worth considering starting your Social Security income sooner rather than later. One advantage of doing so is that you'll receive benefits while you're younger and more active.

This shift in thinking acknowledges both the time value of money and today's higher inflation rates. You'll likely be well into your 80s before breaking even if you delay. Don't decide based solely on this article—call your Gimbal Financial advisor to discuss your personal circumstances and find the right timing for you.

## Silver and Gold

Sam the Snowman (voiced by Burl Ives) sang of Silver and Gold in the classic 1964 Rudolph the Red-Nosed Reindeer.

*Silver and Gold*

*Silver and Gold*

*Everyone wishes for Silver and Gold*

*How do you measure its worth?*

*Just by the pleasure it gives here on Earth.*

It may be as simple as that! Both metals soared in January like a space shuttle launch. Silver traded around

*Continued on back*

## Demographics are a HUGE Deal

**H**arry Dent was a prominent economic speaker on the financial circuit during the 1990s. He predicted a major rally in stock prices driven primarily by U.S. demographic trends. His premise was simple: Baby Boomers created waves of demand in nearly every economic niche they touched—whether baby food, hula hoops, or houses. He foresaw another surge as this generation increased its retirement savings.

At the core of any economy lie supply and demand.

At Gimbal, we focus on two key metrics: a net worth summary and a cash flow review. Net worth compares assets and liabilities to present a snapshot in time, while cash flow examines income and expenses. Together, these provide the foundation for sound financial guidance.

There is a saying, “Children are a gift from God.”

### Silver and Gold

*Continued from front*

\$50 per ounce near Thanksgiving and gold hovered around \$4,200 per ounce. By late January, Silver rocketed to \$120 per ounce while gold climbed to \$5,300.

These kinds of price movements are rarely sustainable.

If you hold physical metals, it is important to have a strategy for liquidating them before swings like these happen. During the recent surge, market activity was frenzied and many investors struggled to sell their holdings.

If you're unsure how to manage or sell your metals, give us a call. We can help you develop a personalized strategy for selling your precious metals investments.



A gift, by definition, is an asset – it adds value. It would logically appear on one's balance sheet.

However, something shifted culturally in 1964. That year, the U.S. Department of Agriculture began publishing an annual report estimating the cost of raising a child from birth to age 17. This simple report reframed how families—and society at large—viewed children. Over time, the mindset changed: children were no longer seen primarily as **assets** but as **expenses**.

In 1964, the average household had 3.1 children. The population replacement rate is 2.1 children per family. A cynic might argue that the government's emphasis on child-rearing costs subtly discouraged larger families.

Today, the U.S. fertility rate stands at just 1.7 children per household. Many developed nations have taken different paths but arrived at similar outcomes: Japan (1.2), France (1.1), China (1.0), Norway

(1.6), and Canada (1.3). Israel is a notable exception, with a robust fertility rate of 2.9.

Fertility rates provide a clear window into future demographics. Nations with declining populations face mounting challenges—fewer producers, consumers, and taxpayers—placing long-term pressure on economic growth.

At Gimbal Financial, we firmly believe that children are a blessing, not a burden. We'll explore this theme further in future *Anchors*.



Published by Gimbal Financial

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