Picture This

The projection of the 35mm color slide from the 1950s was an airplane wing and the sky from the porthole inside the jet. The picture is ordinary today and not necessarily worth sharing with your friends and family. But imagine the photo and flight technology were both relatively new and flying was primarily limited to people with means.

The photographer probably wanted to share the experience with their friends and family with lesser means.

Picture this, you have a box of slides like this one from your late uncle. What do you do with it? Do you tuck it back in the corner of your closet for the kids to ponder the same question? Do you project a few to the wall and take pictures of the ones you enjoy with your phone? Or do you recognize many people alive today don't know the people in the slides and may not care to and simply toss the seemingly sentimental box?

Now imagine you have a phone full of thousands of similar pictures you have snapped along the way. What exactly is your plan for your pictures? How often do you reflect on them? Does anyone else ever enjoy them? Would a rainy day be a great opportunity to have one final view of some of them before you click the delete button?

Christmas in August is now. Act on this idea today! Pick a friend or family member who would enjoy the pictures on your phone and buy two digital picture frames. Move the mutual pictures from your phone to the two frames. One frame is for you and the other is your Christmas gift this winter.

Once that gift is completed, grab another frame for another friend. Wash, rinse and repeat until you have given the gift of memories to yourself and friends. The Aura picture frame is available for $200-300 each and is a great way to view your favorite photos and eliminate the others.

Give it a try today!

The Anchor

August 2026

Published by Gimbal Financial

A Dwelling Versus A Home

Keith Tyner

A house is not a home and yet it can feel like it. A home is the location of those eyes that create memories and express love. Our home is mobile and divisible.

A Murray State apartment served as a home when we visited our kids there. A resort house in Maine was our home for a week a few years back. A hospital was our home during some difficult days. Yet the temptation to claim a house as your home can create unnecessary challenges and unrealistic expectations.

The size of one's house dictates a large percent of future income requirements. The Bureau of Labor Statistics estimates housing costs to consume 30 to 45 percent of Americans' income.

A challenge to this data point is governments tend to inflate economies over time. If you buy a $200,000 house your maintenance and operating costs are likely $60,000 to $90,000 annually from the start. A 3 percent inflation figure can be moderated to 1.2% with a fixed rate mortgage impacting a smaller portion of your future costs by inflation.

Your future costs with inflation costs after a year would more closely approximate $60,720 to $91,080, and after 10 years $67,600 to $101,400. This is manageable in good times, but bad times might accelerate these numbers faster and create more challenging situations at home.

Bad times normally surprise cultures and people are caught unaware. Bad times usually destroy housing prices for this reason. Moderating your housing costs as a percent of your household income protects your family from future hard times.

Your home is where you love. **Your house is where you live**. It can sometimes adversely affect your home by the added pressures to keep up with the Joneses or to revisit memories in that location that can be transferred to your digital pictures.

Connie and I visited a friend in her 90s last month. She told us about all the family members who visited her beautiful assisted living apartment. She then told us she liked her apartment, "but it's no home". I helped reframe her thoughts by telling her that her house isn't her home and she has a lovely home as her loved ones enjoy her presence. May you never confuse your home with your house as we all have to find a new house one day!!

Have You Been Overpaid or Overpaid Someone?

Have you overpaid for an object? Maybe you arrived home from the grocery store and realized your discount wasn't credited to your total.

Have you ever been overpaid for a project? More specifically, have you ever been paid more than your work was worth? The truth is, every one of us has gotten more out of job than what was paid monetarily.

"But Keith, you have no idea how badly they treated me." "You can't imagine how difficult that job was." "You have no clue."

I've had contractors chase me out of town instead of paying me, been used as a racetrack for roaches on jobs, been paid an eighth of minimum wage, watched coworkers smoke pot while driving to the work site, and many other glorious experiences. And yet, I can't say I was ever overpaid. *Continued on back*

What Inning Are We In?

I played 10 years of baseball. I always looked forward to the final innings as a catcher. An extra inning game normally sent me home exhausted. Since my career ended in high school I normally only played seven innings and not the regulation nine innings in other leagues.

2026 has proven to be a challenging year for the us in the markets. It has proven devastating to some who own individual stocks and yet beautiful to some with individual stocks. Professionals have called this market "heavily rotational".

Mixing my metaphors, it is like you have a big fish on the hook and it gets away when the market rotates. There are many individual examples to consider that got off the line.

Here are some common names with their prices throughout 2026.

	Start 2026	Current Price	Gain Percent	12 Mo. High	12 Mo. Low
Apple	278	333	20%	333	262
ATT	25	24	(4%)	30	20
Coca-Cola	70	82	17%	86	65
Eli Lilly	1076	1196	11%	1250	624
Google	317	320	1%	409	191
Microsoft	484	382	(21%)	555	349
Proctor Gamble	143	147	3%%	167	137
Tesla	458	313	(32%)	499	289
Whirlpool	73	38	(48%)	100	36

Upward trending markets are called bull markets while downward ones are referred to as bear markets. Bull markets tend to run for 3-4 years. It is normal for the market to rotate stocks from leader to laggard the longer a bull market lasts. This process is called volatility, and volatility normally increases near the final innings of a bull market.

Market expert, Stan Weinstein, recently told us this market appears to be in the 7th inning. The 7th inning means there is still room for opportunity, but some people are leaving the game. He also said this is one of his most difficult markets in more than 60 years as a professional investor. The data proves out this is a difficult market.

We are working on your behalf and making the most of this market as we can while managing the risk for every decision.

In the meantime, go check out our **Up Your Average** 91: Andy Benes and The Home Run That Gave Him Chills. It's best watched on Gimbal's YouTube channel.

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Up Your Average

Overpaid Someone?

Continued from front

The experience, wisdom, insight and friendships you make in a role are far more valuable than the sum you were given in a paycheck.

Amanda suggested that these are a few of the bonus payments received via additional wisdom through the years.

- Enjoying what you do matters
- Who you work with can energize you or deplete you
- Feeling valued is a non-monetary work perk
- Being in a grace-filled environment is better than a bigger paycheck
- Flexibility is invaluable
- Helping others nourishes your soul

I've found learning to learn from a job might be one of life's greatest benefits. Reframing negativity as training and gratefully appreciating the environment you've been given immeasurably improves your effort and likely your financial compensation.

Is there someone in your circle who needs a little encouragement with their work situation? Maybe they would benefit by you passing this on?!

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Published by Gimbal Financial

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