

Is It a House or a Home?



Keith Tyner

We sold the house we had lived in for 22 years. Your home is where you love; your house is where you live!

This was a challenge at home. I am pragmatic

and unemotional toward most assets. They are utilities that serve needs. I own things for what they do for me, not for my soul. This isn't ordinary, yet it's how I think.

I've helped others dispose of possessions to which they were deeply and sentimentally attached. And when I say I helped, it was under duress. I found enthusiasm in the prospect of completion, not in the task itself.

You can transfer ownership of a share of stock in a matter of moments. Physical possessions are completely different. Everyone values their possessions uniquely. Possessions have both a fair market value and an invisible sentimental value. The combined valuation heavily influences the decision to let something go.

Sentimental value is where a soulful connection is made with possessions. That is personal, and no one else shares your exact valuation. For example, a house cannot hug you or tell you it loves you. But all those shared holidays, birthdays, and ordinary days build memories that can feel emotional and sentimental when attached to the house.

But if home is the gathering of those you love rather than a location, your home is where you love. And when you leave that house for a



Celebrating a clean garage after 22 years!

vacation spot, you transfer your home from your usual house to a condominium in Hilton Head, an RV in Chicago, or a hotel in Carmel.

And when those beautiful children grow up and buy their own houses, rather than requiring them to come to your house to celebrate, you can take your home into theirs and transform their house into your new

home for a day.

A house is an element of the journey, and the destination is a home. Just as you've had several cars transporting you along life's journey, a house is a place of shelter for those you love. One day, your house will hopefully become someone else's vehicle for making memories!

Yellow Journalism and True News

The latest sensational claim is that artificial intelligence (AI) will kill us all by 2030. I recall similar warnings in 1998 and 1999 about Y2K. Network news and newspapers have long been associated with the mantra "If it bleeds, it leads." Fear sells advertisements, and whether the subject is the current AI scare, Y2K, swine flu, recessions, or the threat of nuclear war, sensational coverage capitalizes on it.

Yellow journalism is the practice of packaging sensational stories as news. William Randolph Hearst and

Joseph Pulitzer famously competed for cartoonist Richard Outcault in the 1890s. Outcault's character, the Yellow Kid, was hugely successful. When Hearst hired him away from Pulitzer, Pulitzer hired another cartoonist to draw his own version of the Yellow Kid. Their rivalry helped popularize the term "yellow journalism."

Yellow journalism was associated with publications such as the National Enquirer and the Star in the 1970s. Sensational stories prompted con-

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Where Is Vacation?

Travel is one of life's great teachers. Engaging sight, sound, taste, touch, and smell in an experience can engrain it in your personal memory much faster than a lecture. It is worth considering how to balance your travel budget, since money doesn't grow on trees.

Where is vacation? Some define it as a time of respite from something, while others define it as time away from home. Vacation is a state of mind. It offers the possibility of reducing the stress you might feel in your daily life and giving yourself a mental reset. And yet, stretching your finances to accomplish that can create frustration and challenges.

Thinking differently about travel can greatly improve your financial future. Creativity is key to vacation success.

There is a season for everything. Adopting the belief that vacation is a state of mind rather than an elegant destination can pave the way for more travel days ahead. Travel possibilities ebb and flow with your



season of life. They are different for a young single person than for a retired empty-nest couple.

Remember that travel is a luxury as you build your plans and budgets. Social media posts can stir discontentment and envy, tempting you to spend beyond your means. But a patient, long-term view can offer possibilities beyond your imagination.

Consider vacations a habit rather than a major event. A trip to

a bed-and-breakfast an hour or two away can open your mind to local curiosities. As you consider your travel possibilities, look for ways to save by traveling during less busy times and dining at less expensive places. Small shifts in mindset can creatively stretch your budget.

Travel is a big deal. Budget for travel not only financially but also according to your season of life. Your future is bright, so save some of those cool destinations for the years to come. That way, you can preserve cash flow today for the luxuries of life that are more pressing.

Give us a call for travel ideas to help you build a fun vacation without blowing through your savings!

Yellow Journalism and True News

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sumers to grab tabloids off the shelf while waiting to pay for groceries. The rise of 24-hour news, pioneered by Ted Turner's CNN, created additional pressure to fill the news cycle every day.

Snopes.com, a mildly left-leaning website, sorts through various sensational claims. You can test a story on your favorite antagonistic politician on the site to see whether your news source was sensationalizing or not. You'll be surprised at what you find.

No one knows exactly how AI will develop. However, my experience with sensational predictions

throughout my lifetime suggests caution about accepting the most alarming claims. I believe the future of AI is best served by multiple competitors and minimal government involvement. It is a brave new world of technology and a bit concerning. But allowing adversaries to lead the way seems riskier to me than letting private-sector organizations drive our path forward.

The September 11, 2026, episode of the "All-In" podcast discusses the risks and possibilities of AI. I found its conclusions reasonable rather than sensational. Give it a listen for another point of view.

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