

Honest and Skilled

Have you fished with a bobber? I drove through Chandler, Indiana last month and was reminded of the days with a pole, worm, bobber and a john boat. The stripper pits in southern Indiana are full of feisty bluegills. The joy of one hitting a worm on a line with a bobber is a treat.

The K.I.S.S. (Keep it simple, stupid) principle has served me well.

Owning a home offers all sorts of surprises. Shoddy work, theft, feisty wildlife, harsh weather and entropy have all cost me time and money. But one simple life hack has saved me on the opposite end of the scales. It's such a game changer, I am hesitant to give it away free in this publication.

OK, we're friends. Hire **honest** and **skilled** contractors whatever your endeavor.

Suppose I need my windows cleaned. A friend recommends a contractor, and they hit the ground running with their squeegees, scrubbers, buckets and water. That's like the bluegill taking a run at my worm. They have shown interest in doing business with me.

However, for them to get the bobber all the way under the water level long enough for me to yank the pole, they must complete the job with clean windows at a fair price.

The lifetime value of a contractor is the compounded value of how long you intend to do business times the number of times they work with you times their ordinary bill. They may not understand that principle, but you can. Buddy has served our heating and air needs since 2008. I suppose we have spent \$10,000-20,000 with him over time.

I was looking for a long-term relationship when I threw the worm of opportunity his way. I can make a quick call or send a short video when a problem or concern arises. The white part of the bobber represents honesty. Buddy has my trust.

The red part represents skill or competency for which he has proven himself repeatedly.

Your life will be immeasurably better if you fill your tackle box full of bobbers!!

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Never Forget: Heroes Trump Cowards



Keith Tyner

Several of the Capsuoto family from lower Manhattan started their day on September 11, 2001 shopping at the farmer's market at the World Trade Center and witnessed firsthand the horror of cowards in action.

As the plane crashed into North Tower, the Capsuotos began running north, away from the destruction. Their house was five blocks north of the World Trade Center, but its integrity was challenged when the towers collapsed. They made their way to the family restaurant on Washington Street, Capsuto Frères.

The family rallied together representing the American spirit of generosity and kindness. **Heroes are the foundation of the United States of America.**

The family opened the restaurant and began serving three complimentary meals daily to anyone

in need. Along the way someone said to their daughter, Magee, "hey, you play the violin!" Eleven-year-old Magee began playing the soothing sounds of her violin for patrons to ease their pain from the stage of a tabletop.

The trauma of the day impacted the Capsuoto family deeply. Magee is a concert violinist today and her brother, Asa, is now a firefighter.

9/11 revealed thousands of heroes and only a small number of cowards. Nineteen cowards were directly involved in the 9/11 attacks in 2001. Their actions only deserve the name – coward.

The motto "Never Forget" is 25 years old and seems ironic that maybe some have lost track of the horror of the day. Remember it is the heroic acts of Americans that sets our country apart as you look to the future. Our freedom is constantly under attack, and the preservation of such a great place is our gift to the future!

Keep the faith!

A New Camaro Z28 or a Used Datsun 200SX

Texas Instruments offered me an attractive salary and a great opportunity in Houston, TX. My friend, Steve, received a similar offer from IBM in Dallas. The Chevrolet salesman gave us amazing attention as we roamed his parking lot in Evansville.

We negotiated the purchase of two 1984 Camaro Z28s that afternoon.

I told my dad at dinner that night of my plans to return to the dealership the next day and sign the loan agreement to drive that sweet ride.

Dad shockingly told me that was a horrible idea. I was offended by his ignorance and candor.

Didn't he know I was a big deal? Sure, Steve had a job with "Big Blue", IBM, but Texas Instruments wasn't a bad alternative! Somehow, I had enough humility at that brash time in life to heed his advice. Together we shopped for a decent, road-ready alternative.

Dad encouraged me to build a budget. His advice also influenced me to spend less on cars than I would

Continued on back

What's The Opposite of Progress?

City Barbeque has a sign on the wall: "The opposite of progress is congress."

I spent a little time considering the 2026 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds preparing for this article. These are the overseers of Social Security. You're welcome!

Social Security is a socialist idea. It takes the production of retirement income away from private sources and places the responsibility on the government.

Socialism means government

controls the means of production – factories, land and resources rather than private owners. Social Security technically transfers money from one person to another. Arguably, we would be in a much better position to provide for the future if the money extracted from the taxpayers had been moved away from the government into private managers.

The bottom line is that the trustees reported the trust fund will be depleted in 2032 and after 2034 incoming taxes will cover about 83% of scheduled benefits. Congress knows about this and continues to do nothing. The report suggests

increasing Social Security taxes from 12.4% to 16.65%, reducing benefits to current and future recipients by 25.2% or reducing future benefits by 30.2%. They believe any one of these changes will extend benefits until 2100.

I believe your benefits are secure for the foreseeable future. Our government's inability to live up to their promises suggests that they will likely inflate the economy to hide their mismanagement.

I think the government should incorporate a future that reduces their involvement with the retirement benefits for those in their 20s and 30s and privatize their contributions. The cost on existing beneficiaries would include a combination of delaying benefits for those in their 40s and 50s. I also think a reduction in cost of living adjustments going forward would be punitive to existing recipients, but would delay the insolvency issues.

Be sure to let your representatives know you are not in favor of them doing nothing. This strategy of ignoring the problem continues leaving millions of American retirees at risk for the future!

A New Camaro Z28 or a Used Datsun 200SX



Continued from front

otherwise be tempted to do. I found a two-year-old Datsun 200SX that was in great operating condition that served me for five years.

The decision to buy the used car caused some humility at first, but some significant savings along the way. I was able to eliminate the \$191 monthly payment from my monthly expenses much more quickly than a \$349 one. I had better cashflow and

less concern for driving a used car in a busy city.

Ironically, those Camaros were in big demand and my roommate's' similar version was stolen and stripped down within a year of moving to Houston.

Don't be tempted to go new when you are young and have a bright future in front of you. Let your possibilities shine and not the loan payment on a car.

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