

Wisdom is as Scarce as Gold or Silver



Keith Tyner

We frequently say “buy wisdom. Wisdom is scarce and invaluable. Expertise is important along life’s journey and finding the right people to help you

is critical.

We take pride in the wisdom we’ve gained over the years, especially in 2025. Last winter, at a conference in Myrtle Beach, South Carolina, we had the opportunity to meet our friend Stan Weinstein.

Stan was a frequent guest on *Wall Street Week* and *The Nightly Business Report* before 24-hour news. His book, *Secrets to Profiting in Bull and Bear Markets*, is a best seller among

investors.

I’ve read my copy so many times it has multiple highlighter colors decorating the pages. It is an amazing resource.

Stan offered his newsletter at the conference and his friendship throughout 2025. We added him as a consultant beyond his writings near the end of the year. His wisdom is amazing. He has trained many of the wisest on Wall Street. Mark Minervini is one of his protégé’s who has helped us as well.

Stan’s expertise lies in assessing market risk and identifying strong investment opportunities. He regularly shares insights that help us better serve you in the months ahead. His goal is to instill his disciplined approach to risk management into our process

We featured Stan on our *Up Your Average* podcast #30 and worth checking out on YouTube. You can also enjoy the photo below of Doug and Stan at a recent reunion.



Dale Carnegie Can Up Your Average!

Dale Carnegie was a remarkable teacher. While he didn’t work in a traditional school setting, he taught professionals how to build meaningful relationships and succeed through his famous philosophy of “winning friends and influencing people.” His bestselling book, *How to Win Friends and Influence People*, was first published in 1936 and has sold more than 30 million copies worldwide.

Carnegie also developed a weekly course based on the principles in his book. This program gives participants the opportunity to build confidence, strengthen communication skills, and overcome anxiety. The course had a significant impact on my own career, helping me grow in ways I hadn’t imagined. I encourage both students and professionals to explore it.

Our podcast, *Up Your Average*, is designed to help elevate your lifestyle by exploring topics that improve both the quantity and quality of your life. There’s a well-known idea that you become the average of the four or five people you spend the most time with. Each episode is created with the goal of giving you insights that positively influence your “average.”

In *Up Your Average* #39, we sit down with Steve Hanes, President of Dale Carnegie Training of Central Indiana, to discuss the benefits of the course.

Steve emphasizes that effective communication starts with listening, really listening, and thinking before speaking. As the saying goes, we have two ears and one mouth for a reason: we should

listen twice as much as we speak. This principle is fundamental to strong communication.

The Dale Carnegie Course provides practical tools to improve social skills, reduce stress, and build confidence. According to Steve, it helps people develop stronger relationships and live happier, more fulfilling lives.

Carnegie also authored another influential book, *How to Stop Worrying and Start Living*, which offers actionable strategies to manage worry and enhance overall well-being.

Take a few minutes to visit Gimbal Financial’s YouTube channel (@gimbalfinancial) and listen to the valuable insights Steve shares in our conversation.

Retirement Specialists

Gimbal Financial has helped hundreds of families retire since 1990. **It is with humility that we call ourselves retirement specialists.**

Those early families who chose to work with us were investing not in a proven track record, but in potential. We remain profoundly grateful for their confidence, loyalty, and friendship. Because of them, we've developed strong perspectives, valuable experience, and a team grounded in wisdom and service.

In 2001, acclaimed author Mitch Anthony introduced *The New Retirementality*, a work he has since expanded through multiple updates. His message is clear and enduring: retirement should be defined by your personal worldview—not by the financial services industry.

A challenging season in the mid-1990s forced me to consider the math, philosophy and approach to retirement the financial services industry portrayed. I concluded it was greatly flawed and dug in with the help of spreadsheets and wise counsel like Mitch. I defined retirement as 'doing what I want to do.' That was my definition and everyone must define their own. I retired in 1997 and have continued working all these years. Doing what I want to do included helping you and others. Maybe one day it will include more time in other places.

I found Mitch's words greatly helpful.

"When we strip away the annoying personalities and frustrating tasks that our current job offers, we realize that work can provide great

intangible rewards to our mind and spirit; camaraderie; shared victories; and disappointments; identity; the adrenaline rush of the chase; building something out of nothing; moving the concept to a reality; the realization that our efforts have influenced or helped people and the world we live in; relationships; and a sense of accomplishment."

Retirement is much more than the quantitative aspect we gladly and skillfully help people with regularly. It is a target for the future which is best framed with great purpose. We know helping people appreciate the purpose in what they do today and what they will do once work is behind them is likely as important as our investment skills. If you know someone gauging their future who would benefit from our expertise, please make an introduction.

Think about it!

Gimbal Financial has offered five unique key financial principles for our perspective.

1. Think differently;
2. Buy wisdom;
3. Like what you do;
4. Live adventurously;
5. Generosity wins.

These ideas guide our thinking in the same steady way as the Ohio River flows through Evansville.

This article is geared toward Indiana residents who want to support their children's financial future—though the concept may be worth considering more broadly!

Indiana offers a valuable incentive: a 20% state tax credit for contributions to its college savings program, commonly known as the Indiana 529 plan. For example, if you contribute \$7,500 to a 529 plan for your child or grandchild, the state

provides a \$1,500 tax credit.

In addition, the funds grow tax-deferred and can be withdrawn tax-free when used for qualified education expenses.

All the while the federal government gives you an out if your kids don't use it for college expenses. The federal government allows your beneficiaries (your kids) to convert the money to Roth IRAs after 15 years with a maximum of \$35,000. What if you funded \$35,000 worth of tax-free retirement for your kids that compounded for 15-20 years? They could conceptually have \$100,000 of tax-free retirement income compliments of your generosity!

Of course, there are important details and limitations to consider, especially if the funds are not used for education. One possible alternative is changing the beneficiary to a

future generation, allowing the funds to continue supporting educational goals.

This strategy is a bit outside the box, but Caleb Tyner is familiar with the ins/outs of the idea. Feel free to call him at 317.342.4232 to discuss the process and limitations.

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