



Keith Tyner

Connie and I didn't have a strong agreement when we walked the aisle. She favored having six children and I thought zero was a reasonable idea. At 30 years old, I

was focused on building a financial business and convinced that worldly success was the ultimate prize.

Several significant events challenged my world view early in our marriage.

About nine months after our wedding, I went through a bout of depression. I was succeeding at all of the measurable things for which many businesspeople strive. And yet I couldn't eat, sleep or think clearly. Some changes in habits allowed the fog to clear over a few weeks.

About a year later, our first child, Caitlin, was born. She revolutionized me. I realized I would walk on hot coals, go to war, or endure almost any hardship for her well-being. I was completely smitten, not only with her, but with the idea of being a dad.

The following spring, I attended a small men's conference with roughly 30 attendees. During the weekend, I decided to ask each man how he and his wife had determined how many children to have. Prior to that time, I hadn't given it much serious consideration.

The average man attending had 4 children. More importantly, when I asked whether they had any regrets about family size, the answer was nearly unanimous: more is better. Those with fewer children admitted they would have had more had they "known then what they knew now". I

How About One More?

left that weekend realizing our future family would likely look much closer to Connie's original vision than mine.

If you are able to have children, consider one more than you originally thought. When we approached the end of our multiplication years, we were at a standoff whether to have one more or not. I was the deciding vote to have 5 rather than 4. It was absolutely worth the additional years of work and responsibility. The possibilities that come with one more child multiply geometrically, not only through their own life experiences, but through the grandchildren they may someday bless you with.

Encourage your young friends

to go for it! Children are an asset, not an expense. It's as simple as framing their presence as a blessing rather than a cost. I believe it is so important in 2026 that it's worth helping your children with their overhead if it allows them one more child into the family.

As I write this in my mid-60s, I'm still able to work and still find great joy in helping our team. That continued cash flow has also allowed Connie and me to support our children financially at times, helping lighten some of the economic pressures surrounding family decisions.

Look to the future with a smile!

Wisdom Cries Out

There's an old saying: "Wisdom cries out in the street; she lifts her voice in the square." The problem is that the street and the square are noisy places, and wisdom is often confused with foolishness.

Wisdom is beyond intellect and common sense. It is a giftedness able to address difficult situations with little warning and produce a great or even reasonable solution. Dad won't quit driving. My son quit going to college classes. My employer eliminated my role. Grandma was diagnosed with dementia. WHAT DO I DO? Wisdom steps in while your emotions are screaming PANIC!

Consider the ancient king, Solomon. Wisdom can judge a situation beyond rules, regulations, popular opinion and common sense. Wisdom enters emotionally charged situations and cuts to the heart of the matter with an acceptable solution.

Two single, pregnant women shared a house and bore their babies at nearly the same time. One of the

women rolled on top of her baby during the night as the two slept. She took the dead baby and switched it with the living one once she discovered her problem.

Once the sleeping mom awakened and discovered the dead baby, she began inspecting it. She discerned it was in fact not her child and the conflict began. The judicial system elevated the issue all the way up the line to King Solomon.

He listened to both women describe the situation and immediately proposed a solution. He instructed his guard, "Bring me a sword." Then he declared, "Cut the baby in half and give each woman half."

Upon this declaration, the biological mom said, "no, give her the child." The other woman said, "OK".

Solomon instructed the baby be delivered to the mom who said, "no".

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The Screen Door: Backdoor ROTH IRAs

Our screen door in the 1970s had a third aluminum panel on the bottom and two pieces of plate glass above it. The rattle of the screen door at our back door had a distinct sound. Today's storm doors are much more solid and avoid the fragile glass of olden days.

That flimsy screen door is a great picture of the limitations on many people contributing to a Roth IRA.

Traditional contributions to a Roth IRA are limited to people with incomes below certain levels. To contribute to a Roth IRA in 2026, a single person must have an adjusted gross income below \$168,000. For married couples filing jointly, that number is \$252,000.

However, there is a flimsy back door possibility that opens the door for many people interested in contributing to a Roth IRA. It's affectionally known as the backdoor Roth contribution.

The IRS allows non-deductible contributions to IRAs regardless of income. This is the welcome mat to the backdoor Roth IRA. You are allowed to contribute \$7,500 to a non-deductible IRA this year and \$8,600 if you are 50 or older. Also, you must have at least the amount of



income you intend to contribute to the strategy. For married couples, this income requirement is based on joint income.

Warning: You likely don't want to do this if you have large traditional IRAs already in place. Our team can coach you through idiosyncrasies if you are still curious.

As long as you have a small

Screen Time Requires Wisdom and Depletes Wisdom

It's impossible to prove definitively, but it often seems there is an inverse relationship between the amount of time we spend focused on screens and the development of unique wisdom. More studies continue to emerge highlighting the dangers of excessive screen time.

Young families have especially been on my mind and the minefield they navigate while raising children in the age of screens. One of my summer goals is to write a best-practices white paper on raising young children in today's digital environment.

What tips, strategies, or lessons are you observing as young couples

navigate this difficult challenge? Please email your suggestions, experiences, and ideas to KTyner@GimbalFinancial.com.

1. Contribute the amount you want in your Roth account into your traditional IRA. Make sure to include in your 2026 tax files the notation that you made a non-deductible contribution.
2. Work with your Gimbal team to convert the contribution to a Roth IRA. This is a simple process.
3. Remind your accountant to complete Form 8606 and provide them your statements showing the contribution and the conversion.
4. Repeat yearly, as long as it is feasible for you.

There are a number of other details necessary to make this work for your situation. If this is something you are curious about, give your friendly Gimbal Financial advisor a call.

Wisdom Cries Out

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Solomon is widely regarded as the wisest man who ever lived. Wisdom is rare today. At Gimbal, we are committed to deepening our insight and wisdom for your benefit. When we encourage you to "buy wisdom," we mean that it is available, but increasingly hard to find in today's culture.

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Our Mailing Address:
Gimbal Financial
620 N. Rangeline Road
Carmel, Indiana 46032

Our Telephone Number:
(317) 578-1600

| | |
|----------------|--------------|
| Keith Tyner | 317-863-3811 |
| Doug Shrieve | 317-863-3815 |
| Amanda Hineman | 317-863-3808 |
| Phil Byers | 317-863-3810 |
| Libbi Ritz | 317-836-0013 |
| Caleb Tyner | 317-342-4232 |

Our Website:
www.gimbalfinancial.com

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