



Shoveling Snow For A Living



Keith Tyner

My worst job overpaid me – did yours? Up Your Average #68 reflected on Doug and my worst jobs and how our ‘lessons learned’ were as valuable as the paychecks

we received. You can watch the conversation on Gimbal Financial’s YouTube channel.

There was a season in which I shoveled snow for a living, though it wasn’t my worst job.

Everyone has their own snow-shoveling style – I certainly do. Picture last month’s heavy snowstorm: you’re bundled up with all the winter gear, shovel in hand. What’s your approach?

Mine was shaped by the blizzard of 1978, which dropped a foot of snow on the Evansville area.

My dad was away on business, and I was the man of the house. The snow came fast and heavy. I realized waiting until it stopped would be a mistake, so I tried something new - short bursts rather than steady shoveling. Every time I cleared a

Show the Love

Cupid, hearts and chalky candy all make their rounds this month as symbols of affection. Valentines’ affection reminds me more of emotional attraction than the “til death do we part” or “for better or worse” kind of commitment love.

Who doesn’t love love? But who really enjoys expressing the down-and-dirty, difficult side of love? **Up Your Average #66** dives into that deeper kind of love. Dr. George Elmes joined us to talk about loving aging loved ones through the hard

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section, more snow piled up.

Even so, I gradually conquered the white “manna from heaven.”

Life is a lot like shoveling snow. No two people tackle it the same way. We each see the world differently and we bring our own perspective to the task.

“Inch by inch, life’s a cinch, yard by yard it’s very hard.” The power of compounding effort took root in me back then - as a lawn mower or snow shoveler – and remains a favorite strategy for tackling big goals.

Once you realize that everyone brings a unique framework to work and life, it is easier to respect and work with those differences.

As a new advisor, I assumed my clients would naturally adopt my approach to money. Over time I learned their experiences, goals and patience levels were different from mine. Still small, consistent efforts can make a big difference with your resources. If you would like to hear more about our “inch by inch” mindset, we’re happy to offer ideas for 2026!

Tax Time, Tax Documents

The federal government offers guidelines and deadlines for financial organizations to issue 1099s. Fidelity recently updated us with their schedule.

- 1099-R, 1099-SA were sent 1/16/26
- 1099s are mailed in waves – first mailing was sent 1/24/26
- 1099 second mailing is set for 2/7/26
- 1099 third mailing is set for 2/21/26
- 1099 fourth mailing is set for 3/11/26

Our hope is that most of you will receive all of your documents by the middle of this month.

Does Driving Aggressively Save Time?

A young friend reminded me of a younger version of myself. We were exploring as a caravan through a remote area. He was trailing the vehicle ahead by a second and a half when there was a *click* – a rock shot up and cracked his windshield. Fifteen minutes later, another *click*.

Don Watson taught me in driver's ed to trail the car in front of me by three seconds. At twenty, it was easier to cruise a little closer - my reflexes seemed quicker, and my testosterone flowed more freely. But eventually, I learned.

There were no interstates in Evansville when I began driving. Later, I landed in Houston, TX at twenty-five and found myself navigating ten-lane interstates with feeder roads in both directions. It became normal for me to slingshot



Photo by Adam Zubek-Nizol

from the fast lane to the slow lane and back again just to save three or four seconds.

That sort of driving was common. However, it wasn't typical when I

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moved to Indianapolis - but I brought the habit with me. I soon discovered

that my shoulders were tight when I arrived at the office. Who knew the cause?

As I began living a more faith-based lifestyle, I sensed the connection between who I was and how I drove. (Thankfully, road rage wasn't much of a thing back then.) I realized I wasn't using my time efficiently in other parts of life either, the same rushed mindset carried over.

I also discovered that this driving behavior was hard on my car. It was costing me both time and money. And since time is money, the time I thought I was saving was costing me. I had to work to buy extra gas, tires, brakes - and who knows what else.

I learned that driving with the flow of traffic, keeping a safe distance, actually saved time and money in the long run. Taking a few minutes before a trip to check the oil, tire pressure and other fluids turned out to be a better time-saver than switching lanes and riding bumpers and brakes.

Funny thing is, I seldom find my shoulders tense from driving anymore. Maybe this change was healthier for me, too!

Show the Love

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choices that come with time.

George's steady wisdom offers comfort for life's challenging seasons. It's human nature to push away things we don't like to face – and aging is one of those realities that can get messy and difficult to navigate.

George pointed out that you can lose money, loved ones and independence. "You can recover from losing money," he said. "There's more of an impact when you lose a loved one. But independence is something people tend to hold onto tightest."

Consider this: my desire for independence doesn't always control my ability for it.

As time wears on our mind and bodies, we naturally lose some measure of control. When that happens, it is crucial to have trusted people ready to help you navigate the future with grace and reason.

A health care power of attorney is a great starting point. We suggest grabbing a cup of coffee with your designated agent and having an open conversation about your wishes - long before the need arises.

Waiting until a crisis only adds emotion and potential conflict.

So take 30 minutes, give the conversation a listen and share it with friends who are walking this same path. It might just be the most loving thing you do this Valentine's season.

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Published by Gimbal Financial

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