A weekly note from Shelly Berryhill

Things I'm Thinking About

This newsletter is for the topics I am interested in. Maybe you will be also.

November 9, 2026

About



Shelly J. Berryhill is an honor graduate of Georgia Tech and the founder of Georgia Appraisal Services in Hawkinsville, Ga. For more than 20 years, he has served his community as a city commissioner while serving on numerous local and state boards including the Municipal Employee Benefit board and the Gas Authority of Georgia. He chairs the Pulaski Archway Executive Board. He was previously selected as Citizen of the Year by the local Chamber of Commerce.

He teaches Sunday School at Broad Street Baptist Church where he serves as a deacon. He and his wife Vonnie raised two children, Kristen and Kyle.

AI

A Calculator That Won't Blush

ChatGPT got a new trick last month.

OpenAI started rolling out GPT-6 on October 7. Ask it certain questions now and you don't just get paragraphs back. You might get a chart, or a diagram, or a little working calculator right there in the chat that you can fiddle with. Paid plans got it first, on the 7th. The free version started getting it the next day.

I think this is useful for a small business owner. How many times have you opened a spreadsheet just to compare two prices, or figure a payment over three years? Now you can just ask, and get something you can play with.

One fellow who writes about this stuff, Brett Gavaghan, said it better than I could: "A calculator that looks official is still only as right as the formula behind it, and it won't blush when it's wrong."

That's the whole thing, isn't it? A nice-looking answer isn't the same as a right answer. In my business, a pretty report with bad numbers is still a bad report. So use it. Enjoy it. But check the math before you send it to a customer or bet money on it.

Appraisals

Even Zillow Doesn't Trust Zillow

A meme has been going around that says Zillow doesn't trust its own Zestimate. I looked into it, because memes aren't always right.

Some of it holds up. In 2021, Zillow's home-buying arm, Zillow Offers, used its own pricing to buy houses to flip. That business lost $881 million for the year. Zillow shut it down and cut about a quarter of its workforce. The CEO at the time, Rich Barton, said what it boiled down to was "our inability to have confidence in pricing in the future, enough confidence to put our own capital at risk."

The meme also says a Zillow CEO sold his own house for 40% under its Zestimate. That's true too, with some context. Back in 2016, then-CEO Spencer Rascoff sold a Seattle house for $1,050,000. The Zestimate the day after the sale was about $1.75 million. Zillow said the odd lot on a busy road threw the model off, and the market set the price, not him.

The meme also claims Zillow lost $40 billion in stock value. I couldn't find that number anywhere. What I can say is the stock lost about two-thirds of its value in 2021.

Zillow itself calls the Zestimate "a starting point" and "one of many opinions of value." I'd agree with that. It's a fine place to start your curiosity. But when it's your largest investment, an algorithm that's never walked through the house isn't an appraisal.

City government

Five Minutes in Millen

Down in Millen, the city council kept it simple.

On October 6, they voted 5 to 0 to set the city's millage at the rollback rate, 5.978 mills. City Manager Jeff Brantley put it in one sentence: "This would mean no tax increase for 2026."

The public hearing opened at 6:01 and closed at 6:06. Five minutes.

I don't know all of Millen's budget. Every city has its own roads, payroll and water lines to keep up, and I'm not here to tell anybody's council how to run their town. But I do like the simplicity of it. Values went up, and the city didn't take the extra.

Rollback means the city brings in about the same money as last year from the property already on the books. When it rolls back, a homeowner's rising assessment doesn't automatically turn into a bigger check to city hall.

The city of Hawkinsville has done the same since 1987. Our millage rate has either stayed the same or been rolled back each year. I'm proud of that, and I hope you are too.

Productivity

Not Every Interruption Is the Enemy

Most of us treat interruptions like the enemy of getting anything done. A new study says it's not quite that simple.

It came out in October in the journal Applied Psychology. The researchers surveyed 319 pairs of supervisors and employees in manufacturing, retail and service jobs. They sorted interruptions into four kinds: intrusions, like somebody walking up needing something; distractions; spotting a problem that pulls you off task; and breaks.

Distractions and those problem detours just hurt. The more of them, the worse people performed. Intrusions and breaks were different. A few of them went right along with better work. Too many, and performance fell off. Kind of like salt. A little helps. A lot ruins the pot.

It also depended on the person. How much those interruptions helped or hurt changed with how mindful somebody was, meaning how well they notice what's going on and stay present with it.

That rings true. A neighbor stopping by with a real question isn't the problem. A phone buzzing over nothing that matters is. So maybe the goal isn't zero interruptions. Maybe it's fewer of the useless kind, a few honest breaks, and learning to let a thing go once you've handled it.

I'd still turn the phone notifications off, though.

Personal

Falling Back

The clocks went back Sunday before last, November 1. At 2 in the morning it was 1 o'clock again, and daylight saving time was done for the year.

So now the sun comes up earlier and goes down earlier. More light at breakfast. Less at supper. By the time a lot of folks get home from work, it's just about dark.

Some people love the extra hour of sleep. Some people hate driving home in the dark. Most of us, I think, fuss about it for a week and then forget it ever happened. Did you remember the clock on the stove? I'd bet half of us didn't.

There's something about early dark in a small town this time of year. Porch lights come on sooner. Friday night football under the lights feels more like fall. Supper feels a little cozier.

It won't last forever. We spring forward again on Sunday, March 14.

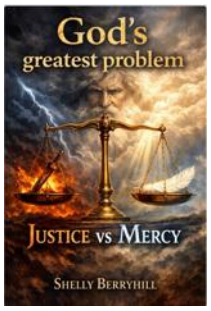
Shellyism

I'm done with tucking in shirts. Too many people complaining I'm invading their "personal space."

— Shelly

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From the bookshelf



God's Greatest Problem: Justice vs. Mercy

How can a perfectly just God forgive without becoming unjust? Ten short chapters walk that old question to the cross, and to why Jesus had to be fully God and fully man. Written from Sunday school questions, not a faculty lounge.

A short book by Shelly Berryhill.

Buy it here: payhip.com/b/l0GNg · $7.95 PDF

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