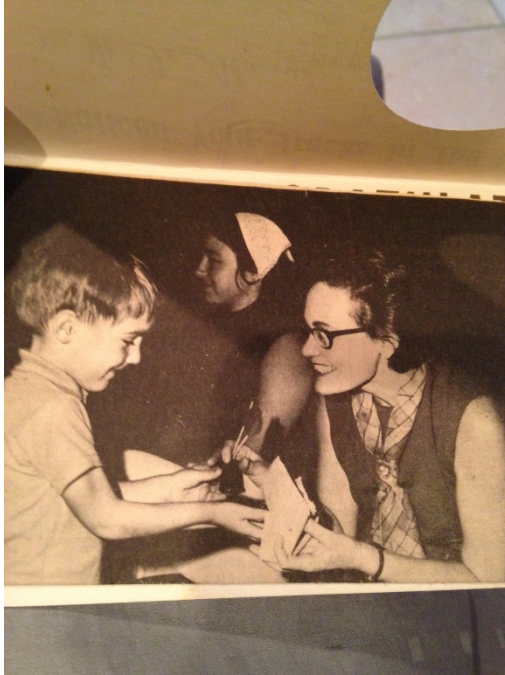


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YOU INC.



**Never too young to starting investing in YOU INC.! My mom
and a young me, 1970.**

Invest in yourself; you are your number No. 1 asset. When I was a young employee, in my head I called myself Tim Shiner INC. I viewed myself as my most important asset to provide long-term happiness and wealth to myself. Nobody was interested in me being successful as much as me. I invested countless dollars on books seminars on improving my skills. Knowing every dollar spent would pay an outstanding pay off during my lifetime. Famous Author Jim Rohn says, "Learn to work harder on yourself than you do on your job. If you work hard on your job, you can make a living, but if you work hard on yourself you'll make a fortune."

In the era before cell phones when you were a traveling salesman, you had long drives and the non-investment in yourself choice was the radio. You could get really good at singing poorly someone else's song that they were getting paid every time it played. Another option was getting really pissed by listening to highly paid people bitching about politics or what went wrong with yesterday's game. If there are 32 NFL teams and one wins the Super Bowl, you are almost guaranteed to be mad about your team each and every day of your life.

The Dallas Cowboys have won the Super Bowl five times in my 50 years, so five great days out of my 18,250 days. Instead, I chose listening to sales and self-help tapes during those hours in the car. Because I am my No. 1 most-valued asset and so are you! Don't get me wrong, I love sports and I care about the country but the president doesn't care what I think and the Cowboys didn't hand me a Super Bowl ring for caring so much about their team. Team Shiner has given me a ton of happiness, experiences and wealth.

It's funny when you invest in your success and education, people think you are crazy! You paid \$1,000 to go to Negotiation School? What?! They think nothing of spending \$5K on season tickets for a team that has a 96% chance of not winning the Super Bowl and if they do win you aren't one ounce better for it.

When I went to Karrass Negotiation School (thanks Keith Marshall for the heads up!) I walked in with the goal that I wasn't

going to pay for the class. I would pay and did pay the cool \$1K, but I went in with the goal I would make that \$1K back in a week with what I learned. By not thinking I have or had all the answers and being willing to always learn I went to the two-day class. I did extremely well with the lessons being taught and in less than a week I made my \$1K back. I was having a sprinkler system put in a rent house and negotiated \$1K off. So now that class was free and every dollar I've saved because I'm a better negotiator is mine to keep! I've saved hundreds of thousands since the class.

At this particular writing, I'm flying back from Kentucky after having bought two very nice used trailer homes from a dealership. It was a bitter cold day and negotiated the purchase of one that I wanted, then asked Tom, the owner of Austin Mobile Homes, what trailer has he had on his lot for way too long (no business man likes old inventory). He walked me to a great two-bedroom unit. The challenge for him was the unit runs on gas and many people don't like gas. I agreed that would be tough and heading to the holidays he would probably have it until spring.

What Tom didn't know was I get free gas on the site where I'm putting them (crazy Kentucky easement law, so I LOVE GAS TRAILERS). I said work me a price for the both. He did, then I said I had to sleep on it (no one else was coming in to buy those today, so don't be in a hurry). Called him the morning, worked him to split the sales tax burden and we had a deal! Collectively I saved over \$4K (4x the cost of the class that was so-called expensive). Got them delivered and set up for \$28K total. They will rent for \$450-\$550 each a month so my payback is 28 months and it's a free \$1k a month for a long, long time to come.

So, why wouldn't you invest in yourself? You are responsible for your own, health, wealth and happiness. This isn't a trial run on the planet. This is it! In the test of life you should use a cheat sheet, shouldn't you?! The cheat sheet is other successful people's books, tapes, and knowledge that you can get for pennies on the dollar. Take that knowledge and invest in yourself!