



## TEACHING A CHILD TO “FISH”

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*If I Were Your Daddy ... I'd equip you to be financially self-sufficient. When you are challenged, I'd provide coaching and unconditional love. But I'd never weaken you by stepping in, rescuing, or lessening your responsibility.*

*IM* JOHNSON

Entrepreneur & Real Estate Investor

My father taught me something very important about money. As I was growing up in Calgary, Alberta, Dad had a small business changing the advertising on the city buses. It was tough dirty work, but if we wanted money, we'd go and work side by side with him. I learned early that money is always tied to some form of work.

When I was sixteen my dad died suddenly. I had four sisters, so I quit school and moved out to relieve the burden at home. I found an hourly wage job and managed to go to university only because I could work my way through. Then during the summer of 1982, all the work dried up, and the job I had was cancelled. I had no money, no food, no job, and no one to turn to. So I went down to Hire-A-Student, hoping they would find me another hourly wage job.

But they said, “Listen. There’s a line out the door for that stuff. But we

have a few contracts we need people to bid on.”

“How does that work?” I asked.

“Well,” the woman said, “here’s a guy who wants his backyard sodded, and no one will bid on it.”

Being a pretty resourceful kid, I said, “OK, I’ll take it.”

So I went to this guy’s house and said, “I’m here to bid on the job.” I measured length times width in feet, and divided by three. I contacted the sod company, found out the cost per square yard, and gave the owner my bid. I got the job.

So I ordered the sod and hired an experienced guy to help. We did all the prep work; then this big truck showed up and started unloading the sod—reams and reams and reams of sod. And I wondered what the heck was going on. When I saw the homeowner walking out, I knew he was wondering too. So I quickly asked my hired guy, “To get square yards, it’s length times width divided by three, right?”

And he said, no, *you divide by nine*. And that’s when I realized I’d ordered exactly three times more sod than we needed. By the time the owner walked over and asked, “What’s all this sod for?” I was ready.

“We’re doing several jobs in the area” I said, “and I thought it would be easier if we just unloaded it all here. It’ll be gone in two days.” That evening I went knocking on doors cold-calling. I drummed up other jobs in the area, and two days later that sod was gone.

Because I was up against the wall, I stumbled across an incredible lesson that has served me well throughout my life; the power of contract work (entrepreneurship). That summer I made three or four times more than I would have made working by the hour. Because I had no one to turn to, I became resourceful and figured it out myself. And at the end of the day this is true for all of us; we all have to make our own way.

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## HOW NOT TO WRECK YOUR KIDS BY GIVING THEM EVERYTHING

Having kids was always a high priority for Dawn and me. We filled our home and our lives with five great kids, three girls and then two boys. I was fortunate to have been successful in my business dealings, so I had the freedom to spend lots of time with my kids to experience and influence their childhoods. It's been proven that the lessons and behaviors children learn between conception and puberty, good or bad, are the lessons they carry through life.

Some of our strongest values, the lessons we wanted to pass forward to our kids, concerned the value of work and personal effort. We both agreed early that money had to be tied to work, so our kids' allowance was kept at a minimum and was always tied to doing chores. We knew eventually their wants lists would grow, and become a natural motivator for wanting to earn additional income. Among some of our friends we've seen what happens to kids when money isn't tied to personal effort. When kids are just given

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whatever they want because their parents can afford it, it's pretty much a disaster. The wisdom we gained from watching all this? If you want to ruin your kids, give them everything.

Since we live on an acreage in rural Canada, it was easy to find chores for our kids, but when the three girls—Juli, Laura, and Alana—got into their teens, a new plan was needed. They were sixteen, fifteen, and fourteen and they were all looking for more—more money, more time, more of everything—and most likely that would be with minimum-wage summer jobs. This meant Mom and Dad would ultimately be driving them around, and they'd get paid very little.

So around Easter we had a family meeting and presented them with this dilemma. I told them about my college sod-contracting success; how—I earned far more than any hourly job would have paid. Then I said, “What

do you think about doing contract work?”

“What kind of contract work?” they asked.

“Well, what skill do you have that you can offer someone else for money?” They came up with a few ideas like baby sitting, dog walking, and swimming lessons, but we kept guiding them back to something they could do *together* as a group—like landscaping, painting, or window washing. Certainly the team approach would make transportation easier. But more importantly, I told them, “If you work together as a team you’ll be much stronger and earn far more than you could individually.” Having all played team sports, the girls got this concept. They settled on exterior painting, and we formed a contracting company called 3 Sisters Painting™.

## LEARNING TO “FISH”

Although my kids were primarily interested in getting “more,” I saw 3 Sisters Painting as a vehicle to teach them self-sufficiency and financial responsibility. So I happily accepted my role as coach and business mentor. My goal wasn’t to equip them for a summer, but for a lifetime. Whether or not they made careers of contract work wasn’t the point; learning how to use their own skills and initiative to solve problems and become financially self-sufficient—anywhere, any time—was. An old proverb says, “Give a man a fish and you feed him for a day. Teach a man to fish and you feed him for a lifetime.” I wanted to teach my girls to “fish.”

Teach them to use their own skills and initiative to solve problems and become financially self-sufficient.

“It’s all about relationships,” I began as I centered them on how to work with people successfully. “Relationship,” I said, “has four components:

*1. Always show up on time. 2. Do what you say you’re going to do. 3. Finish what you start.* If you bid on a job and you get it, once you start, no matter

what happens, you have to finish it. *4. Always say please and thank you.*”

First we had to market our services, so we worked through the basics of creating ads, and the hard skill of cold-calling. Sure enough, the work started coming in, and kept coming. They learned to play when it rained, and to keep moving their business forward. For the first year I did most of the estimating, teaching the oldest, Juli, as I went. They learned how to get pricing for paint and supplies, and rent scaffolding. We worked through drafting contracting agreements; they learned to pitch the estimate and

the contract with me standing by their side. They learned that rejection is part of business, and life, and not to take it personally.

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Teaching three teenage girls to paint a house brought me lots of lessons in patience. They began slowly, but picked up speed as they learned. They made mistakes, but making mistakes was how

they improved, and this led to a profound lesson for me. I realized my girls learned nothing when I was telling them something. When I found myself saying “I *told* you how to do this,” they would look at me like I was from outer space. It was far more effective to just give them the paintbrush and let them make mistakes. I discovered that kids simply have to make their own mistakes in order to learn.

The next part was really fun, because when the job was finished, the girls got paid. They learned to pay for their supplies, rental equipment, advertising and then pay themselves. We tracked and reviewed the job and they learned how to keep a set of books, an invaluable life skill no matter how they ended up earning their living.

With Mom and Dad’s help, the girls assembled a thick portfolio of before-and-after photos and glowing referral letters, which they then used to pitch new jobs.

Somewhere in that first year they started getting very proficient, communicating, and working as a team. I was pretty impressed. They were far more inquisitive, and brighter, than I ever was. But the biggest “wow”

for me was watching them move outside the realm of just showing up to work a nine-to-five job, then leaving, and never worrying about it again. Instead, they were arriving early, working hard, cleaning up, going the extra mile to make clients happy, and saying “thank you” at job’s end. By taking care of the four aspects of relationship, they were transforming themselves from hourly wage workers into *successful* self-employed business owners.

So this is a sketch of the mind-set, planning, and skills my wife and I helped them with. We didn’t just say, “OK, kids, time to be self-sufficient; figure it out.” Instead we equipped them, step by step, with how to do it. And along the way, we all learned invaluable lessons.

## FINISH WHAT YOU START AND CREATE VALUE

Most of the jobs were straightforward, but then there were the tough jobs. There was one owner who was one of those difficult people who is never happy. As the job went on and on, the girls’ spirits sank. “It’s a tough job,” I agreed. “It’s a tough owner, but it’s not up to you to make this person happy. Your job is to do the best you can, and finish what you start.” The girls rallied and worked incredibly hard. At job’s end there was a huge sense of satisfaction because they had done everything they could, and the place looked great. From this experience they realized you can’t please everybody; sometimes you miss high or low on the quote, but it’s still important to finish and do what you said you would—one of the four aspects of relationship.

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At some point the girls began to realize the difference between good work and bad. Sometimes they’d notice a spot up high that the previous painter had left—because he knew the owners wouldn’t see it. “You always do your best,” I told them, “but the value always hinges on your client’s perception.” They learned to point it out to the owner and do that extra

bit, things that might make the job better but were not in the contract—for no charge. It added great value in their client's mind, creating happier clients and better referrals.

## HOUSE RULES THAT ENCOURAGE SELF-SUFFICIENCY

After the first year, 3 Sisters Painting was a great success, and they had their spending money banked for the entire next year. Laura and Alana were still in high school, and Juli headed off to her first year at university.

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We have three house rules designed to move the kids into self-sufficiency as they go to college and beyond: (1) they have to earn their own spending money, even in high school; (2) once in university, if they want to live at home during their four-month summer break, they have to be working full-time, and pay room and board of fifty dollars a week; (3) they can live at home only

while they're still enrolled in school. Once they finish school, they have to leave the nest. And we didn't wait until they hit their teens to tell them these rules; they grew up knowing them.

As parents, there are many financial responsibilities which the girls know they can count on us for. While they're at college or graduate school, we'll pay their tuition, food, room and board. If they're on the honor roll, we'll also pay for their books. But as far as spending money goes, they've always had to earn it, and that never changes. This means they have to earn enough during the summer to last the entire school year. Currently that's about sixteen hundred dollars for the eight months at university, plus the cost of a cell phone and a little extra for Christmas. They also know that if they fail a course, they have to pay us back that tuition.

But by Thanksgiving that first year, some of the girls had spent most or all of their money. As we watched this happen, Dawn and I were in total agreement: we would not rescue them by lending them money. If they were unable to go out to a movie it was because of *their* actions, and had nothing to do with us. And yes, it was difficult watching them—especially over Christmas when they couldn't go out with their buddies—but we stuck to our guns.

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So the next year I came up with an idea we termed “pay forward,” to help them budget. At the end of the summer, they each gave us, from their earnings, the spending money needed for the entire year. On the first of every month we put the monthly budgeted amount (about two hundred dollars), into their bank accounts. We continued this until one by one they indicated they were ready to take over the budgeting themselves with newfound awareness.

## LESSONS FROM ROCK BANDS

When you look at the careers of famous rock bands, you notice a pattern. First there's the meteoric rise to fame. Then there's infighting, and living without consequences. The next thing you know, nobody gets along, the band splits up, and they can't figure out what the heck happened to their fame and fortune. As we moved into our fourth summer of painting, a similar pattern began to unfold.

Sometimes on workdays the girls would sleep in. On rainy evenings they didn't want to make cold calls. They stopped caring about the details and the extras. If I caught it of course they'd do it, but they now had an attitude.

My first year with them was full-on, working side by side with them. The second year, not so much; the third year, even less. As we moved into the fourth year, they said, “We really don't need you showing up on the job

anymore, Dad. We have it all figured out. This is our thing now; we know our stuff.”

I could clearly see that their quick rise to the top was the result of following certain success protocols, like following the four aspects of relationships and creating extra value. And now they were starting to chintz on those protocols. They were arguing and fighting on the job and at home. Then partway through that summer there was an absolutely catastrophic blowup, after which they all announced, “We’re done with 3 Sisters Painting. Next summer, we’re all going our different ways.” The phone kept ringing with new jobs, but they wouldn’t work. They were done.

### THERE IS NEVER, EVER A LESSON LEARNED IF YOU RESCUE

By now, all the girls were at university and living away from home. In January, Juli was accepted into Teacher’s College in Saskatoon, beginning in September—eight months away. She opted to remain in Saskatoon, pay rent there, and get two different hourly wage jobs. Then, near the end of January, she called us and said, “I don’t have enough money to make rent; I need to borrow some money.”

After giving it some thought we said, “Juli, you’re twenty-one now, and we’re not going to lend you money. You’re mature, strong and capable, and you have to stand on your own two feet. You’re great and bright and talented, and we know you can figure this out.” She was shocked. She’d

always thought she’d be able to borrow money from Mom and Dad if she had to.

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This was a very tough time of soul searching for Dawn and me. First, if we’re not on the same page, *if any one of our kids can actually divide us, it’s over*. Second, we have a twenty-one-year-old daughter who’s away from home and can’t

make rent. As parents we kept asking ourselves, “Should we help?” I kept wondering, did I miss something? Is there something I should have worked on a long time ago that’s showing up now?

But we stood by our decision. We felt strongly that if we rescued her from this situation, we’d be weakening her—perhaps planting the idea, even subconsciously, that she wasn’t self-sufficient. We knew this wasn’t so, and we gave her the time, space, energy, and love to work through her problem without our jumping in to save her.

My goal when we began had been to teach self-reliance. That previous summer they collectively had said, “We have it all figured out, Dad.” I respectfully and lovingly reminded Juli of these words, and then I said, “It would appear that you don’t have everything figured out, and you need to, because until you solve the issue you have today, life will keep giving you the same test over and over again until you pass. So the fact that you have a situation this early in your life is great, and we know you are powerful and smart and enormously talented. We have every faith you will figure it out

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Although we said no to loaning our daughter money, we didn’t cast her adrift—just the opposite. Daily by phone we kept telling her, “You’re bright and resourceful. You can figure it out. We love you, and we believe in you.” We gave her *loads* of emotional and mental support. We just wouldn’t loan her money and thus plant the idea that the solution to any problem is to go and find someone to rescue you. There were lots of waterworks. But she dug deep, summoned her strength and resourcefulness, and guess what happened? She figured it out.

She got out her painting overalls. She made a trip home, picked up her painting stuff, returned to Saskatoon, and started making cold calls. She understood that relationship was about showing up on time, doing what you say, finishing what you start, and always saying please and thank you.

She started bidding on and winning contracts with the 3 Sisters Painting portfolio, which showed the track record of their success.

Juli began employing her sisters on the weekends and in the summer, whatever their school classes allowed. 3 Sisters Painting was back in business. Money started coming in, and Juli figured out how to start budgeting herself—again. But this time she was doing it 100 percent by herself. She assembled a set of books to reconcile the money and pay bills. She started paying forward on her own, and actually organized herself so she could spend the last three weeks of the summer out at the lake with us and her brother.

Once again I saw my own “aha” playing out. No matter how much you guide and teach them, kids—like adults—just have to make their own mistakes in order to learn. Being in dire straits was one of the best things that ever happened to Juli. If we had rescued her, she might never have discovered how truly powerful she really is, and the results could have been quite different. When we bail our kids out, we handicap instead of

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strengthen them; we deny them the opportunity to experience the life lesson of failure, which ultimately provides them with the tools they need to move forward.

All three sisters tell me this fifth year in the painting business is different. They have a tremendous level of respect for

their clients, and for each other. They now understand how to create value by doing more than they're paid for. They're relying on each other, and I can hear the difference in their voices. As their coach and their dad, I'm overjoyed, because they're doing it on their own.

My kids now have the foundation to be successful at *any* business venture, should they ever want or need it. Juli plans to be a schoolteacher, but if there's ever a shortage of teaching positions, no problem—she's got a backup plan. And Juli's now teaching Laura and Alana the parts of the

business they didn't understand or care about before. Big Sister has taken over my job as the teacher, and she's passing it on. I get to sit back, love them, admire their self-sufficiency, and watch them "fish."

### THREE SISTERS AND A BOY

The summer their younger brother Levi was eleven, he entered the world of "more." Levi had been playing golf with my old set of golf clubs. He saw a new driver that he wanted, but the cost was somewhat prohibitive for him to buy on his own. "If you want that driver," I offered, "you need to earn half the money working for 3 Sisters Painting. If you do, I'll put up the other half."

Did Levi *need* a new driver? We didn't think so, but he definitely *wanted* one. There's a big difference between wants and needs, and it's always a judgment call whether something children say they "need" is *really* a need, or actually a "want." Do they need swimming lessons, golf lessons, or upgrades on golf clubs? Our position was that kids need swimming lessons, but they don't need new, top-of-the-line golf clubs. We're happy to provide basic sports equipment, but if they want top-end stuff, they have to contribute.

So last summer, Levi started painting with his sisters, and saving money for his new driver. They changed the company name to "3 Sisters and a Boy," and my son started learning contract work from *three superb* teachers. If the girls hadn't been around, I would have just started the same education all over again with him.

Levi earned his deluxe driver. Now I'm around the golf course a lot, and I see that the way kids who are *given* golf clubs care for them is very

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different from the way Levi cares for his. He knows exactly how many hours he had to work to pay for his half of that driver, and respects that.

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The story of 3 Sisters Painting is a case study in allowing my children to develop into self-sufficient and financially responsible young adults. It all goes back to the foundational wisdom: having money has to be tied to work. I wanted to teach my kids something that would empower them and endure, but the irony is that during this process, they taught *me* to be a warmer, more tender, more loving, more understanding, more patient man. At the end of the day, I'm left with the

strong feeling that they taught me way more than I taught them. And for that, kids, I'm forever grateful.



*To read a longer description of what Tim taught his kids, a step by step approach to teach contract work, go to*

[www.ifiwereyourdaddy.com/timjohnson](http://www.ifiwereyourdaddy.com/timjohnson)



*“The number one problem in today’s generation and economy is the lack of financial literacy.”*

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Alan Greenspan, American economist who served as chairman of the Federal Reserve System of the United States from 1987 to 2006.

# WHO IS TIM JOHNSON?



*Tim with (wife) Dawn, (children) Sam, Juli, Laura, Alana, and Levi*

Highly successful real estate investor, engineer, and Ironman triathlete, Tim Johnson graduated from the University of Alberta, in 1984. While working at his first job, he began buying “fixer-upper” investment properties in his spare time. Within a few short years he had built a net worth and positive cash flow from his real estate portfolio that dwarfed his annual income.

With a new bride and a family on the way, Johnson left his cozy salaried job to become a full-time real estate investor. Soon realizing his approach to real estate investment was unique, he began offering insights and consulting to fledgling investors by co-creating R.E.I.N., the Real Estate Investment Network. In 2006 real estate values soared. Knowing this exponential spike was unsustainable, in less than a year Johnson sold his sizable real estate portfolio and bought up a large position in a junior oil sands company.

Johnson and his wife, Dawn, have raised five “great kids,” Juli, Laura, Alana, Samuel, and Levi. In 1999 tragedy struck when six-year-old Sammy ventured out onto the thin ice of the pond at their home in Millarville, Alberta, fell through, and lost his life. The event shook the Johnson family to its core. In the year after Sammy’s passing, Johnson poured his heart into his first book, *Searching for Sam: A Father’s Quest for Meaning*. Today Johnson has come to terms with his son’s passing, and has always been a tender, loving, and present father.

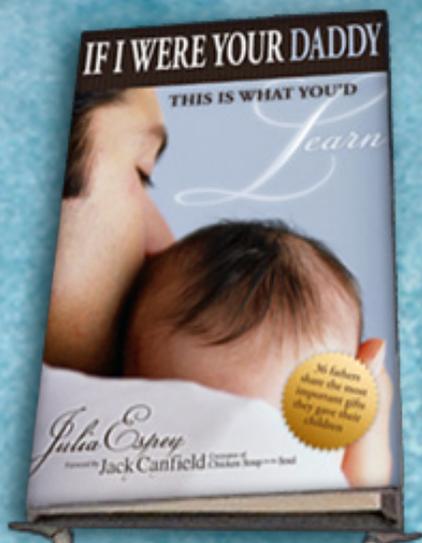
Although Johnson has successfully acquired significant wealth, he measures the richness of his life by the love he shares with Dawn and their children. The Johnsons live on a lake in British Columbia and give generously of their time and money to their community.

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