



*Dreams cost nothing...  
Implementation gets expensive.*

## Anyone Can Touch a Life

*You can get everything in life you want if you help  
enough other people get what they want.*

Zig Ziglar

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[www.dreamscostnothing.com](http://www.dreamscostnothing.com)

The views and opinions expressed in this essay are solely my personal views and opinions based upon my personal experiences, and do not represent the views or opinions of my employer.

## Introduction

Reaching out to touch a life is a choice accompanied by a commitment. The choice is motivated by love and gratitude; the commitment requires compassion, knowledge, wisdom, and time.

Most people work hard all their lives to achieve success. They might define "success" as a good marriage, strong family values, a good job/career, financial security, or recognition in the community. Whatever the definition, the point is that those who are successful have usually worked very hard to accomplish their success.

Some, however, reach a point in their lives where they have all the toys and yet there is something still missing. Surely, there must be more to life than owning a house, a cottage, a luxury car, and a membership at a prestigious golf club.

They become restless living a self-centred life. They have established their values, developed their skills, and have used both to achieve their success. They begin to recognize the opportunities they have been given. Their success wasn't always just about them. Sometimes they were in the right place at the right time. They recognize the responsibility they have to share their success with others. Their life is no longer just all about them but rather their life begins to focus on giving back and reaching out to help others.

They are ready to begin a new adventure in life — a self-fulfilling life.

Are you ready to reach out and make a difference in someone's life? Do you have the motivation but feel you do not have any skills to share? Do you possess valuable skills but lack the motivation to take the first steps?

I wrote *Anyone Can Touch a Life* to help both groups. This essay examines the qualities needed and the rewards discovered when we reach out to touch a life. There is a choice involved — a choice best motivated when it comes from the heart.

I hope *Anyone Can Touch a Life* will stir your imagination, instill the inspiration, and provide the confidence needed to help you reach out and touch a life.

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# Chapter 1: Preparing for the Journey

*There is no power on earth like unconditional love.*

Warren Buffet

## Outline

Qualities needed to reach out and touch a life:

- > Compassion
- > Knowledge and Wisdom
- > Commitment

Compassion provides the spark; knowledge and wisdom provide the roadmap; and commitment provides the means to reach out and touch a life.

### 1.1 Compassion

A compassionate spirit requires an understanding of the challenges the other person is facing. Too often in life we fail to put ourselves in "their" shoes when we provide them with "our" advice. Compassion is needed before we can recognize and understand the challenges life has dealt them. We must remember that reaching out and touching a life is not just creating a good deed project for us — it is about helping others.

Our compassion must also be accompanied by respect for others.

**Compassion requires an empathetic heart, wise counsel, and most importantly, good listening skills.**

*When I am getting ready to reason with a man, I spend one-third of my time thinking about myself and what I am going to say and two-thirds about him and what he is going to say.*

Abraham Lincoln

## 1.2 Knowledge and Wisdom

A good starting point is to recognize your skills and understand your strengths — this is where you can add value when you reach out to help others. There is little point in trying to help others in areas where you have little or no skills yourself. As Confucius said many years ago: "When you know a thing, to acknowledge you know it; and when you do not know a thing, to allow that you do not know it — that is knowledge."

I have come to realize my wealth management skills and my commitment to personal development are two important areas where I can help others. In the past I have been tempted to stretch beyond my competencies. But I have seen too many people reach out to help others in areas they have little or no expertise. Not only will these misguided intentions lead to disappointments, they will also undermine the areas where you can add value.

However, we need more than just knowledge — we also need wisdom. Not everyone is ready for my message when it comes to managing their finances. It takes sensitivity to know when the time is right. It takes patience and finesse to convey the message. For example, they must buy into the process of taking control of their finances, before they can understand the importance of preparing a budget.

**Knowledge requires an understanding of who we are; wisdom requires an understanding of when to share our knowledge.**

*Knowledge without wisdom is a load  
of books on the back of an ass.*

Japanese Proverb

### 1.3 Commitment

Time, in most cases, is far more important than money when it comes to helping others. It takes little time and effort to give money; it usually takes little money, but a lot of time and effort, to reach out and touch a life.

When our time is more precious than money, we must allocate it very carefully. I recommend you start slowly with your journey. Take the time to understand what you are prepared to do and more importantly what you are not prepared to do. In the past five years, I have made over a dozen presentations on the basics of wealth management. In almost all cases people want to speak with me in private regarding their unique situation. I have to be careful that I don't over extend myself. It is best to focus on quality, not quantity.

Allocate your resources carefully. It is best to focus on quality, not quantity, in a mentoring situation.

*You can do anything, but not everything.*

David Allen

Unlike in baseball where you are encouraged to hit for average, I find it better to go for the fences. It is better to hit one home run rather a bunch of opposite-field bloopers. It is better to deeply touch one life, rather than simply graze over the surface of several contacts.

**Commitment requires our time.**

## CHAPTER 1: PREPARING FOR THE JOURNEY A SUMMARY

- > Compassion — requires an empathetic heart
- > Knowledge and wisdom — both are needed
- > Commitment — requires our time

## Chapter 2: The Journey

*You can get everything in life you want if you help enough other people get what they want.*

Zig Ziglar

### Outline

The rewards discovered when we reach out and touch a life:

- > Personal Growth
- > New Adventures
- > A Legacy Left Behind

### 2.1 Personal Growth

There comes a time in your life when you start to recognize the opportunities around you and begin to take advantage of them. Personal growth occurs when you match up the opportunities with your values and skills. One of my keys to happiness is constantly expanding my comfort zone while at the same time stretching my existing skill set.

There is a natural tendency in life to avoid change but change is an important part of life. On the other hand, staying in your comfort zone leads to complacency, boredom, disappointment, and even despair.

When you learn how to deal with change, you will become a better person. Confidence, happiness, new adventures, and success can be the results.

Reaching out to others expands your comfort zone and helps you become a better person. You are provided with an opportunity to say thank you for everything you have been given.

**Reaching out to touch a life will enhance personal growth.**

*When you're finished changing,  
you're finished.*

Benjamin Franklin

## 2.2 New Adventures

It is so important to seek out new adventures. To do so you must have an open mind and be willing to take some risks. You must not be afraid to fail.

Let me share a good story with you.

In January 2008, our son Blair asked if I would be the guest speaker at Wilfrid Laurier's annual business conference. My immediate response was to say no. I was in my comfort zone and saw no reason to venture outside it. Upon reflection, I approached the conference organizer and soon realized the address would present an interesting opportunity. This speaking engagement has now developed into a new career in public speaking.

This initiative has helped me both personally and professionally. When I am asked why I speak to so many groups, my answer is simple: "It expands my comfort zone, it is my way of giving back to the community and most importantly, I am having fun doing it."

Opportunities to expand your comfort zone can come at any time. Be prepared to take advantage of them when they happen. Remember luck is when preparation meets opportunity.

**Reaching out to touch a life will result in new adventures.**

*In order to do something you've never done,  
you've got to become someone you've never been.*

Les Brown

## 2.3 A Legacy Left Behind

We leave a legacy when we become significant in someone else's life. Significance is not about us; it is all about others. We may never be recognized for our significance except perhaps by the person whose life we have touched, and maybe not even then. True significance is not a step up from success; in some ways it is a step down. When we achieve success, we usually receive the recognition and rewards that go with our achievement. When we achieve "true" significance, we may never be given the recognition, and the "material" rewards will go to someone else.

*Success is when you add value to yourself.  
Significance is when you add value to others.*

John Maxwell

A legacy is a dynamic process that must be improved and nurtured each day; it is a journey that must never end. Otherwise, there is a risk complacency will cause us to retreat into our comfort zone.

Your legacy can touch so many:

- > Your community
  - o Your community, through your vision, passion and generosity, becomes a better place.
- > Your family
  - o Your family, through planning and working together, will become more trusting and cohesive.
- > Yourself
  - o You can discover and practice your core values.
  - o You can expand your comfort zone, leading to new adventures.
  - o You will encounter new challenges in your life. You can take the passion, the values, and the skills that made you successful and use them to help others achieve their success.
  - o You can have fun in leaving your legacy!

**Reaching out to touch a life will be your "best" legacy.**

## CHAPTER 2: THE JOURNEY A SUMMARY

- > Enhances personal growth
- > Creates new adventures
- > Leaves your best legacy

## Chapter 3: The Greatest Gift

*Mentoring is your true legacy. It is the greatest inheritance you can give others.*

John Wooden

One of the greatest adventures and most important ways you can reach out to touch a life is becoming a mentor. Mentoring is a wonderful way to achieve personal growth, encounter new adventures, and ultimately to leave a legacy. Helping another person establish their values, discover their skills, and create plans to carry out their dreams is a precious gift. It is a gift that will "keep on ticking" long after you are gone.

Let me share a good story with you.

A friend of the family asked me to spend some time with their son, a recent university graduate but who was having a tough time finding the "right" job.

We talked about the importance of personal development and how important it was to "work harder on yourself than you do on your job." I gave him copies of two essays I have written on personal development, *Three Coins from the Fountain* and *The Times They Are A-Changin'*. I also gave him a copy of Jim Rohn's CD set, *The Art of Exceptional Living*.

Two weeks later he sent me the following email.

*I just wanted to let you know that having lunch with you and listening to Jim Rohn has given me a change in mentality that I believe was the tipping balance for those people interviewing me. I am very grateful for your influence.*

Becoming a mentor provides you with the opportunity to achieve significance rather than just accomplish success in your life. Your success is all about what you accomplish in your life. Your significance is all about what others will accomplish in their lives, perhaps long after you are gone.

Reaching out and touching a life is a wonderful gift.

That email made my day.

### CHAPTER 3: THE GREATEST GIFT A SUMMARY

*You can get everything in life you want,  
if you will just help other people get what they want.*

Zig Ziglar

## In Closing

*A good man leaves an inheritance to his children's children.*

Proverbs 13:22

Let me share a good story with you.

About a month before my father passed away from cancer, our son Michael, Dad's eldest grandson, wrote him a wonderful letter.

Here is part of that letter:

*My grandfather is a family man and a loving supporter. He takes me to my first hockey game, where strangely, a game puck flies off the ice and lands in my pizza box, becoming a keepsake for years to come. He is the proper gentleman who meets my girlfriend for the first time with a twinkle in his eye, helping her with her coat and offering a gentle kiss on her cheek. He looks at me knowingly. "Take your time, son. Take your time."*

*Above all, my grandfather is a good man who bears good fruit. For "No good tree bears bad fruit, nor does a bad tree bear good fruit. People do not pick figs from thorn bushes, or grapes from briars. The good man brings good things out of the good stored in his heart..."*

*The thorn bushes and briars may wither and burn, but in my grandfather there is a vine that endures. He is my friend, my mentor, and one of the finest examples of how to share the good stored within. He pours hope and support into my future and guides me toward that which is admirable and pure.*

When Michael was born, Dad made the decision to be the best grandfather he could be. Dad was extremely successful in his career but being a good grandfather provided something more. It provided him an opportunity to reach out and touch the lives of his nine grandsons.

On his death bed I know my father was blessed to receive such a letter. I also believe Michael was blessed to write such a letter. And lastly I was blessed to see the love a grandfather and grandson had for each other.

On our tombstone will be our name, perhaps a message, two numbers — the day we were born and the day we died, and a dash between the numbers.

The dash represents our life; the dash represents who we were; the dash represents what we stood for; and lastly the dash represents what we will be remembered for.

**What will be the story behind your dash?**

## About the Author



Bob Livingston has spent over 40 years on Bay Street, on both the sell-side and buy-side. In the last 15 years he has made numerous presentations on wealth management and has spoken at several conferences on the part philanthropy can play in managing your wealth. In addition to Bob's financial management experience, he has become very interested in personal development. He has made numerous presentations to high school and university students, stressing the importance of wealth management and personal development.

Bob has written numerous essays on family issues, personal development, philanthropy, and wealth management. Two common themes in his essays are the importance of developing financial responsibility in your life as well as increasing personal involvement in your community. These goals can be realized by learning the basics of wealth management and making personal development an integral part of your operating DNA. Bob uses numerous family anecdotes to illustrate his personal journey in pursuit of these two goals.

When asked why he has such a passion for personal development, Bob's answer is simple: "It is my way of giving back to the community, it expands my comfort zone, and most importantly, I am having fun doing it." Bob has come to realize one of his true passions in life is helping others achieve their dreams.

Bob has developed a website, [dreamscostnothing.com](http://dreamscostnothing.com), where you can access his reflections on family issues, personal development, philanthropy, and wealth management. There is also resource material available regarding specific topics like organizing your financial documents and starting a personal development library.

Bob suggests that you never forget: "Dreams cost nothing. Implementation gets expensive."

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