



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

Great Quotes

Be yourself, everyone else is already taken.

Oscar Wilde

Robert Livingston

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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.

Family

A grandparent is a little bit parent, a little bit teacher, and a little bit best friend.

Anonymous

The trouble with being a parent is that by the time you are experienced, you are unemployed.

Anonymous

Children have never been good at listening to their elders, but they have never failed to imitate them.

James Baldwin

The perfect amount of money to leave children is enough money so that they would feel they could do anything, but not so much that they could do nothing.

Warren Buffet

Parents can only give good advice or put them on the right paths, but the final forming of a person's character lies in their own hands.

Anne Frank

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

Proverbs 13:22

Personal Development

You have to tell yourself, when you fail at something I am not a failure. I failed at doing something. There's a big difference.

Erma Bombeck

Teachers open the door, but you must enter by yourself.

Chinese Proverb

Success is not final, failure is not fatal: it is the courage to continue that counts.

Sir Winston Churchill

When you know a thing, to hold you know it; and when you do not know a thing, to allow that you do not know it – that is knowledge.

Confucius

There is no education like adversity.

Benjamin Disraeli

People can have the Model T in any color – so long as it's black.

Henry Ford

Tell me and I forget. Teach me and I remember. Involve me and I learn.

Benjamin Franklin

By failing to prepare you are preparing to fail.

Benjamin Franklin

Success is not the key to happiness. Happiness is the key to success.

Albert Einstein

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

Japanese Proverb

You've got to find what you love.

Steve Jobs

The only handicap we have in life is not achieving our potential.

John Maxwell

The terrible truth is that all roads to achievement lead through the land of failure.

John Maxwell

A journey of a thousand miles begins with one small step.

Old Chinese Proverb

Discipline is the bridge between goals and accomplishments.

Jim Rohn

Time is more valuable than money. You can get more money, but you cannot get more time.

Jim Rohn

A formal education will make you a living; a self-education will make you a fortune.

Jim Rohn

Work harder on yourself than you do on your job.

Jim Rohn

The major value in life is not what you get. The major value in life is what you become.

Jim Rohn

The future belongs to those who believe in the beauty of their dreams.

Eleanor Roosevelt

Luck is when preparation meets opportunity.

Seneca

The mass of men lead lives of quiet desperation.

Henry David Thoreau

Philanthropy

To give away money is an easy matter and in any man's power. But to decide to whom to give it, and how large, and when, and for what purpose and how, is neither in every man's power nor an easy matter.

Aristotle

For it is in giving that we receive.

St. Frances Assisi

Service is the rent we pay for the privilege of living on this earth.

Shirley Chisholm

We make a living by what we get, but we make a life by what we give.

Winston Churchill

Life is a gift. It offers us the privilege, opportunity and responsibility to give something back by becoming more.

Anthony Robbins

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

John Wooden

Unless life is lived for others, it is not worthwhile.

Mother Teresa

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

Zig Ziglar

Values

No one on their deathbed ever wished they had spent more time in the office.
Anonymous

The perfect amount of money to leave children is enough money so that they would feel they could do anything, but not so much that they could do nothing.
Warren Buffet

All man's possessions are but a loan from the Creator of the universe.
Andrew Carnegie

A people that values its privileges above its principles soon loses both.
Dwight Eisenhower

Integrity is the first chapter in the book of wisdom.
Thomas Jefferson

Better to remain silent and be thought a fool than to speak out and remove all doubt.
Abraham Lincoln

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

The choices we make are ultimately our responsibility.
Eleanor Roosevelt

Patience is the companion of wisdom.
Saint Augustine

Some people are born on third base and go through life thinking they hit a triple.
Barry Switzer

Be yourself, everyone else is already taken.
Oscar Wilde

Bob's Favourite Five Quotes

A vision is a dream with a game plan.

Dreams cost nothing. Implementation gets expensive.

A goal without a plan will remain but a dream.

Dreams require imagination. Goals require inspiration. Plans require perspiration.

It usually takes little time and effort to leave your money; it often takes little money but a lot of time and effort to leave your values.

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, 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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