



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

## Great Quotes

*Be yourself, everyone else is already taken.*

Oscar Wilde

Robert Livingston

January 2023

[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.

## 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](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."*

## Contact Information

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