



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

## Personal Development Library

*Work harder on yourself than you do on your job.*

Jim Rohn

Robert Livingston  
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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.

## Books

**Working on You:** *The 7 Habits of Highly Effective People* by Stephen Covey<sup>1</sup>  
Covey's best-known book, has sold more than 15 million copies worldwide since its first publication in 1989. He promotes what he labels "The Character Ethic": aligning one's values with so-called "universal and timeless" principles.

**How to Work with Others:** *Never Eat Alone* by Keith Ferrazzi<sup>2</sup>  
In his insightful bestseller, Keith Ferrazzi makes the point that relationships are one of the most important keys to success. Of course, we all know relationships are highly significant in our lives – but Ferrazzi really takes the concept to the next level, organizing his entire career and lifestyle around relationships.

**General Business Advice:** *Swim with the Sharks without Being Eaten* by Harvey Mackay<sup>3</sup>  
This comprehensive book on salesmanship, negotiation and management teaches you how to out sell, out manage, out motivate and out negotiate your competition. Harvey Mackay shares his winning techniques for professional and personal success.

**General Life Philosophy:** *The Essential Drucker* by Peter Drucker  
Peter Drucker's wide-ranging book, drawn from his best work, looks at management, the individual and society. He connects these themes of today's world with his usual clear-sighted and far-reaching style to create a work which encapsulates his essential and strongest writings in one volume.

**General Life Advice:** *How to Succeed in Anything by Really Trying* by Lyman MacInnis<sup>4</sup>  
For anyone ready to work their way to the top, Lyman MacInnis delivers the essentials. Advising on topics from networking, leadership, conflict resolution, negotiation, to never embarrassing yourself when addressing a crowd, and even how to give and take advice.

**Overcoming Adversity:** *Failing Forward* by John Maxwell<sup>5</sup>  
Maxwell discusses how "the difference between average people and achieving people is their perception of and response to failure". This book contains a lot of great insights and pearls of wisdom about the process of learning and life.

**Preparing for University:** *I Wish I Had Known* by Blair Livingston<sup>6</sup>  
Blair Livingston wrote this book for anyone heading off to university or college in the near future, as well as anyone currently a student. It is a collection of advice, lessons, and insights covering topics that teachers don't teach in the classroom — from jobs to life skills.

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<sup>1</sup> Stephen Covey, *The 7 Habits of Highly Effective People* (New York: Free Press, 1989)

<sup>2</sup> Keith Ferrazzi, *Never Eat Alone* (San Francisco: Crown Publishing Group, 2005)

<sup>3</sup> Peter Drucker, *The Essential Drucker* (New York: HarperCollins Publishers, 2001)

<sup>4</sup> Lyman MacInnis, *How to Succeed in Anything by Really Trying* (

<sup>5</sup> John Maxwell, *Failing Forward* (Nashville: Thomas Nelson, 2000)

<sup>6</sup> Blair Livingston, *I Wish I Had Known* (New York: Lulu, 2012)

## Speeches

[Stanford Commencement Address](#) by Steve Jobs

[Harvard Graduation Address](#) by Bill Gates

[Stanford Commencement Address](#) by Oprah Winfrey

## Teaching CDs

[Lessons on Leadership](#) by John Maxwell consists of John's best teachings on leadership. The 24 CD set provides valuable insights on such vital topics as Leadership Development, Success and Teamwork.

[The Art of Exceptional Living](#) by Jim Rohn is one of the best guides that show you how to begin living life. You don't have to be a super-achiever or unusually creative. You don't have to endure great obstacles. You don't even have to do exceptional things. You just have to do ordinary things exceptionally well.

[Success Master Academy](#) by Brian Tracy a 16 CD set focuses on many aspects of personal development. It is a must for anyone looking for success in business; relationships; life!

## Ezines

[Financial NewsBrief](#) by the CFA Institute

This is a daily ezine sent out every weekday around 6:00 am. It highlights about a dozen investment stories written in the previous 24 hours in the major newspapers around the world.

[Sales Caffeine](#) by Jeffery Gitomer

This is a weekly ezine written by Jeffery Gitomer and his team. The way Jeffery puts it "I provide the best free sales advice on the web." It includes lots of good marketing ideas.

[Jim Rohn International](#) by Jim Rohn

This is a weekly ezine written by Jim Rohn's team. It includes lots of good material written on personal development, strategic planning, etc.

[Thoughts from the Frontline](#) by John Mauldin

This is a weekly ezine written by John Mauldin. His free newsletters help you understand what's happening in the economy so you can make informed investment choices.

## 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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