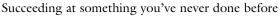
## Step Outside Your Comfort Zone

## WE ALL HAVE OUR COMFORT ZONES.

In personal finance, they determine the risk levels we're willing to accept in investments, the type of investments we look for, even the amount we spend in retirement.

But I'm not talking about finance in this column, I'm talking about stepping outside your comfort zone in your personal life.



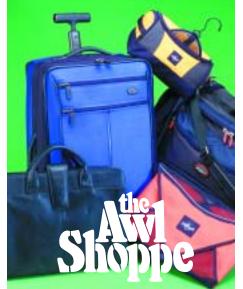
can be one of the greatest thrills of your life. With the time available in retirement, why not challenge yourself by pursuing a personal first? Here are some ideas you might want to explore.

- Programs like Outward Bound (www.outwardbound.ca) are not just about facing physical challenges. They give people of all ages an opportunity to test themselves. While you learn wilderness skills, you also discover more about confidence, leadership and team building.
- If you've always been afraid of speaking in front of a crowd, perhaps it's time to face your fears. Join Toastmasters and learn how to speak in a relaxed, supportive environment. To find a club in your area, go to www.toastmasters.org.
- Get off the couch and start training to run a half or full marathon. Jean's Marines (www.jeansmarines.com) has members throughout Canada who provide professional coaching and injury prevention advice. If you want something less demanding, check out the list of half marathons, 10K and 5K runs at www.canuckrunner.com.
- Exercise your mind and enhance your next trip abroad by learning a new language. Or if you have some expertise, you could become a tour guide. Imagine yourself shepherding an organized group through the ancient ruins of Greece and getting paid for it!

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