

Local goalie makes 47 saves in 6-4 win over Maple Leafs

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The 18-year-old Georgetown native made a strong case for obtaining an entry-level contract from the Canadiens as he made 47 saves in Montreal's 6-4 win over the host Toronto Maple Leafs at Budweiser Gardens.

"It was awesome. I faced over 50 shots out there, but the boys blocked a lot more of them and that made it easier on me. After making the first few saves, I was right in there and I felt great. I was getting tired near the end, but we held it together and we got the win," said McNiven on the Canadiens' website.

"With it being my first start, it meant the world to me with all of these guys here. They worked hard, and I worked hard, too. We all just came together as a team."

It's been a quick ascension for McNiven, who just last year was named an Ontario Junior Hockey League First Team All Prospect in his rookie season with the Georgetown Raiders.

Then with the OHL's Owen Sound Attack this past year, the Georgetown District High School grad earned the F.W. 'Dinty' Moore Trophy for having the best goals-against aver-

age (2.79) amongst rookie netminders during the regular season as he posted a 15-8-0-0 record with a .914 save percentage.

Although he wasn't taken at the NHL Draft in Miami three months ago, McNiven received an invitation to attend the Habs' July development camp in Laval, where he was told he needed to trim down his 6-foot-1, 207-pound frame and he has since dropped 10 pounds.

"Sometimes, messages are hard to take for some kids. It's like when they make a mistake, [it's important to look at] how they react and what they do to get better. They need to understand that we're there to help them. Michael took that to heart and he did what was asked. Now, he's seeing that it's working," said Sylvain Lefebvre, head coach of the Canadiens' American Hockey League affiliate in St. John's Nfld.

"He battled. He made some big saves. He sees the play well. I'm sure that he wanted to play well because he's from the area, but you've got to give him credit. He's a battler. We saw some good things."

Former Raiders' captain Scott Wilson of Oakville also took part in the four-team Rookie Tournament in London with Pittsburgh.

Heartbreak for Rams at provincials

Both Halton Hills entries in the Ontario Masters Lacrosse Association Provincial Championships this past weekend were knocked out of the tournament at the semifinal stage.

Held at Oakville's Toronto Rock Athletic Centre, the tournament featured 12 teams in the junior division (22+) and 10 squads in the senior category (35+).

The Halton Hills juniors won all three of their round-robin games to set up a clash with Bramalea in Sunday morning's semifinal, with the Rams coming out on the short end of a 6-5 score against the eventual

champs, who defeated Orangeville 5-4 for the championship.

Austin Nix (2), Mike Brown, Liam Hunt and Tony Intranuovo had the Halton Hills goals.

On the senior side, the Rams were denied their second provincial title in the past three years following a 7-4 loss to Six Nations in the semis. Sean Holmes, Grant Thompson, Wayne Burke and Gerrad Kurtz scored for Halton Hills.

Huntsville went on to edge Six Nations 6-5 in the senior final.



TEAM OF THE WEEK: It had been seven years since the North Halton Highlanders appeared in their last league final before rallying to beat the Oakville Crusaders 24-22 for the Toronto Rugby Union Tier II under-18 boys title recently. Matt Senos scored the winning try late in the match to clinch the Champions Cup for the North Halton squad at Fletcher's Field in Markham. The U-18 Highlanders finished the season with a 6-2 record and will have several 17-year-olds eligible to return to play in the spring. Team members, front, from left, are: Team captains Brad Murphy, Curtis Vanstone. Middle row: Braden Vanstone, Ayden Langille, Connor Rowland, Matt Senos, Kyle Skinkle, Liam Fowler, Justin Vanstone. Back row: Haran Arumugam, Jake Bridge, Matt Palmieri, Nick Florian, Jaish Amin, David Rodrigues, Paul Keating, Nick Owens. Absent from photo: Stephen Inniss, Ben Rabuzin, Troy Bishop.

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Q
A

What happens if I don't pay my mortgage?

A mortgage at its core is a loan of money in which your property is the security, or collateral, for the repayment of the loan. If you default on your loan, the lender is entitled to the security. With respect to mortgages, the lender (ie: mortgagee) has a variety of rights and remedies: it can sue you for repayment, take possession of your property, or foreclose, among others.

The most common remedy, however, is the Power of Sale. Built into your mortgage contract is a provision that simply allows the mortgagee to sell your property after you've been in default for a certain period of time. The mortgagee must also provide adequate notice, and you would have a chance to bring your mortgage into good standing. But if you don't, then you might just find your property listed for sale.

Even after the mortgagee sells your property, if the proceeds from the sale fall short of the amount owing, the mortgagee can sue you for the balance. On the upside, if the proceeds of the sale exceed the amount owing, you are entitled to the surplus.

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