Coach runs legends' dream team

from GRIN on page 21

Special Olympics.

"It was the thrill of a lifetime," said Hancott, coach of the single A bantam Winterhawks. "I was most excited about meeting (Guy) Lafleur and (Lanny) McDonald. They were really warm and friendly."

Hancott said he was somewhat intimidated walking into the dressing room before the game, but that his favourite all-time Leaf immediately put him at ease.

"I asked Lanny who was the best coach he ever played for, and he said 'You mean besides you, Glynn'. He was just great."

He was amusingly announced as 'the legendary coach Glynn Hancott' at the start of the game and constantly looked to for work. I was just in awe of these players, it was one heck of an guidance by the always good-natured McDonald — who scored experience."

twice and helped his team to a 15-10 triumph.

"He wasn't scoring at first and asked me what he should do," recalled Hancott. "I asked him how he use to score with (Darryl) Sittler and he said off the rebound.

"I said 'Well, there you go."

Among those completing the NHL Oldtimers' lineup were Steve Shutt, Norm Ullman, Gilbert Perrault, Brad Park and Terry O'Reilly. Eddie Shack, Yvon Cournoyer and Ron Hogarth were the celebrity officials.

After the game the players all autographed a stick for Hancott and presented him with a Maple Leafs jersey.

Said the local coach, "Everyone's been asking me about it at

More accolades for Darren Haydar

from MVP on page 21

and a competent penalty killer, O'Flaherty is the second Merchant in three years to be named most improved player.

Milton captain Jeff Haydar took the honour in 1995/96.

The Merchants' netminding trio, comprising Jeremy Wenzel, David Cinelli and Daniel Jacques, posted the best goals-against average this season and won the top goaltending award.

Defensive anchor Mark McPhail was edged out in Best Defenceman voting by Hamilton's Wes Booker, who logs a considerable amount of ice time with the steeltown squad.

Bramalea's Mike Cammalleri was Rookie of the Year while the Coach of the Year award went to Rob O'Brien of Brampton.

Matt Sirman of Streetsville and Matt McRae of Brampton were co-winners of the Most Gentlemanly Player award.



Merchants seem to be back

from SLUMP on page 21

and earned his team a four-minute powerplay, during which they scored their fourth goal.

Milton also got big production from Mark McPhail, Raitis (Razor) Ivanans, Matt Bannan, Shawn Smith and Jeff Haydar, who assisted on all three of his brother's goals.

Merchant notes: Still reeling from a sprained shoulder suffered Sunday in Bramalea, Steve French dressed but didn't play Tuesday ... Shane Sullivan has two more games to sit out in a four-game suspension ... Milton will most likely battle lowly Mississauga in the first round, which will start Sunday afternoon at Iceland.

What Is An Appropriate Strategy For RRSPs?

Ihor Dzubak, CA, MBA Financial Advisor

Here are 9 important RRSP strategies and tactics:

- 1. Contribute your maximum limit as early as you can: Time, money and tax savings are a powerful combination.
- 2. Develop a fully balanced portfolio: Consider the full range of investments available, along with the risk and return ratio of each.
- 3. Consider a Spousal RRSP: You get the tax savings but the money compounds tax-free in your spouse's name for retirement.
- 4. Take advantage of the foreign content allowance: Many Canadians are not aware that you can invest up to 20% of your RRSPs book value in certain non-Canadian securities.
- 5. As a last resort, consider borrowing to contribute: With today's interest rates, it may make sense to borrow money to invest in an RRSP, as long as the RRSP is earning a good rate of return.
- 6. Understand over-contribution rules: All RRSP holders now have a lifetime over-contribution allowance of \$2,000. Beyond that, a penalty of 1% per month is payable on the excess contribution.
- 7. Rely on professional advice": An independent investment professionals like a Financial Advisor can help you set your goals and determine the right choice for your RRSP - one that fits your personal investment objectives.
- 8. Avoid taking a short-term view: Remember: RRSPs are intended to be longterm investments.
- 9. Investigate a RRIF: Subject to transition rules, generally by the end of the year you turn 69, you must choose a maturity option for your RRSP.



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