



STAFF PHOTO/SJOERD WITTEVEEN

Stouffville District Secondary School Spartan Micky Rochon (left) and Markham District High School Marauder Steph Dovatson battle for the puck during the York Region girls' high school hockey final at Markham Village Community Centre Wednesday. Markham won 3-0, but both team qualify for the provincials.

# SDSS blanked in final

BY JIM MASON  
Staff Writer

Stouffville District Secondary School's girls hockey team got a good look at the brick wall that is the Markham District High School squad Wednesday afternoon.

Grade 9 goaltender Katie O'Hagen was perfect as Markham defeated Stouffville 3-0 in a one-game playoff for the York Region high school title at Markham Village arena.

Markham defeated Stouffville 2-1 in both of their other meetings this year.

O'Hagen and fellow goalkeeper Melissa Mullet, who was stuck at school writing a test Wednesday, have goals against averages below Martin Brodeur territory.

"They're both so good, we're lucky," Markham co-coach Phil Howard said. "Their goals against averages are disgusting."

In a good way. Try well under two per game. The pair allowed three goals during the team's first nine games.

Stouffville co-coach Brian Shankman wasn't surprised with the result.

"It didn't happen for us, but that's a strong Markham team we played," he said. "We've got a lot of Grade 9s and a lot of players not used to playing at this level. Plus, we were sluggish and didn't bring our A game."

Both finalists already qualified for the Ontario high school championships, March 20 to 22. Markham will play in the AAA/AAAA event for larger schools in Ottawa. Stouffville will attempt to defend its A/AA championship in Belleville, with 10 players

back from last season.

Markham won four straight York titles, from 2003 to 2007. Stouffville's lone championship came in 2005.



**girls inc.**

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# TAX & INVESTMENT

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If you are anything like us, the first time you heard the phrase "pay yourself first" followed by "even before you pay your creditors," you wouldn't have been able to wrap your head around it.

However, I began to understand what many authors such as David Bach (The Automatic Millionaire) and David Chilton (The Wealthy Barber) are saying. They aren't encouraging people to not pay their bills, but rather to pay themselves first and pay their bills with what is left over. Seems simple enough, right?

The underlying concept of "pay yourself first" is to take 10% of your pre-tax income and invest that for the long term. You can accomplish this through your RRSP's or numerous other investment vehicles. When you invest \$1,000 in your RRSP, you can use this amount as a deduction against your annual income. Not only are you not paying tax on that \$1,000 investment, but the interest you earn on that money is also not incurring any tax gains.

Albert Einstein once said that "the power of time and compound interest should be the eighth wonder of the world." You may be asking what that has to do with you, and with

good reason. Well, if we were to use the median age of a Stouffville resident (39 according to the 2001 Census), and assume that 10% of the median income (\$4,404) is invested per year into an RRSP, what would be the total value of your RRSP? In this case, you will invest \$114,504 out of pocket by the age of 65, but your RRSP balance would be equal to \$352,119!

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Chris Karram is a Financial Consultant with SAFE BRIDGE Financial Group. Greg Holohan is an Investment Executive with ScotiaMcLeod. Chris and Greg specialize in unique investment,

insurance and retirement strategies, and have provided financial solutions for many families in the Markham-Stouffville area. Chris can be reached at 416.466.5858 or [chris@safefridgefinancial.com](mailto:chris@safefridgefinancial.com) and Greg can be reached at 905.479.8238 or [greg.holohan@scotiacleod.com](mailto:greg.holohan@scotiacleod.com). ScotiaMcLeod is a division of Scotia Capital Inc., member CIPF.

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