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CALGARY WILDLIFE
COMMON MERGANSER:



Diving the Rivers

By: Katie Fisher, Photo: Niket Sura

Occupying much of Alberta during the warm summer season, the Common Merganser can be found diving into our rivers and lakes in search of food. Early enough in the season, females can be found in hollow tree cavities. Here, they remain until their young hatch and bounce out of their nest to the forest floor, in search of food and new adventures. The young mergansers usually start diving for their food as early as 12 days old.

We can identify the Common Merganser by their large, long bodies that are equipped with thin, pointed wings. Males are dressed in white and dark colours, topped with iridescent-green heads and red bills. Females and young are gray in colour, boasting a white chest with rusty-cinnamon heads. Both males and females sport straight and narrow bills that assist them when diving into the water.

The Common Merganser spends their time afloat in a large group of other mergansers. When one bird dives, the others will follow; remaining below water for 30 seconds and up to two minutes. Though they are in search of fish, they will not turn down insects and worms and will even take down frogs, small mammals, birds and plant matter.

When the weather is colder, this duck will stay intermingled with his float-mates, convincing them to share company with other ducks often found on our waterways. They remain as a group until it is time to migrate south to warmer climates in the United States. Common Mergansers are unique, such that they are usually the last species of duck to migrate South in the winter and the first to return North in the winter.

If you come across an injured Common Merganser, or any other wild animal in distress please contact Calgary Wildlife Rehabilitation Society wildlife hotline at 403-239-2488 for tips, instructions and advice.

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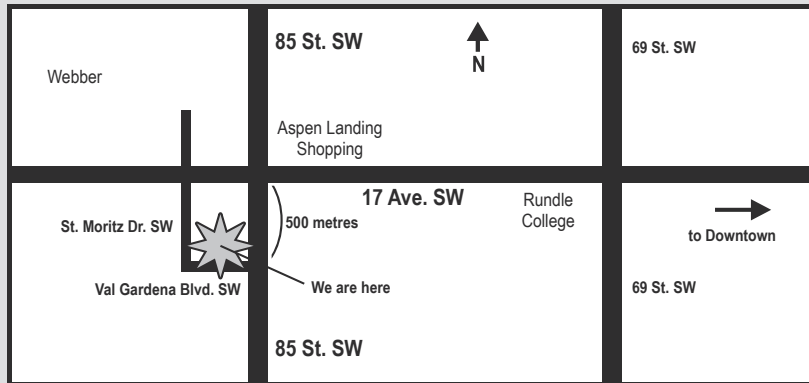
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Goldfish, Shubunkins and Koi...

Only One Is A Snack!

Jennifer L. Scott, D.V.M.

Few veterinarians treat fish, especially in small animal practice. I have had the privilege to treat fish once. Together, the client and I successfully eliminated a parasite from his breeding cichlids (a tropical fish originating in Africa) using a cat dewormer and calculating the dose to dissolve in his tanks. I love fish, especially goldfish, and these happy little pets have reached 50 years of age in captivity with the right care.

Goldfish come in a variety of shapes and colors with some types being bred to have tails, body shapes and protruding eyes so exaggerated they have difficulty swimming or seeing. These lines of fish could never survive out of captivity and cannot compete for food if kept with other goldfish. Shubunkin goldfish, often referred to as "the poor man's koi", are extremely hardy and have calico coloring. They come in shades of red, gold, purple, blue, black and white. Koi originated from a different species of carp than goldfish and shubunkins and although they can interbreed, the offspring will be sterile. Koi tend to be larger with prominent barbels on their lips.

With enough space and clean water, goldfish will quickly grow to the space available to them. The problem is goldfish are messy fish producing toxic amounts of ammonia waste. The classic goldfish in the bowl is not healthy. Goldfish like cooler water at 18 to 23 C. Goldfish are prey animals and like lots of hiding places. Don't use any rough decorations if you have fancy goldfish with impaired vision. My husband and I knew we had the health issues licked when we emptied our outdoor pond one fall and our shubunkins had reproduced giving us twice the number of fish we had in the spring.

Goldfish in aquariums require a careful caregiver who changes the water as needed, measures the pH, and

uses an adequate filter. But even in Calgary, with our chinooks and extreme temperature changes, we love our outdoor fish ponds. The technology has exploded. There are companies who will come in and do all the work for you so you can just meditate by your Zen space. We simply turn off our waterfall, throw in some bubblers and a heater and stop feeding the fish entirely below five degrees centigrade. We do need to place a cover over the pond to insulate against the more extreme changes. Goldfish prefer quiet water without a current so don't go overboard with your filter or waterfall.

Better quality goldfish foods tend to contain more protein and less complex carbohydrates, so your fish absorb more nutrients and produce less waste. Feed the fish twice daily. Err with too little food rather than too much food. Goldfish can survive up to two weeks without food at warmer temperatures. Some fancy goldfish breeds have swim bladder problems and struggle to control their buoyancy. Experts associate these problems with gulping air when the fish eat at the water surface. Feed these fish below the water line or soak floating food to make it float lower. Goldfish are omnivorous and eat anything, supplement the pellets or flakes with tiny quantities of vegetables such as spinach or romaine lettuce. Remove uneaten food within an hour so it can't decompose.

While you are never going to cuddle your fish like a furry pet, a goldfish will get to know its caregiver and come to be hand fed or just to visit on the side of the tank or a pond. One website describes teaching goldfish tricks. Records of goldfish kept as pets extend back to Chinese Buddhists in the seventh century, so do some research and enjoy a "finny" friend.

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Dental Myths and Facts

Know the Truth

Humans are interesting creatures – incredibly intelligent and inventive, while equally as superstitious and cynical. Over the course of time our fellow beings have had us believing some pretty far-fetched things about dental care – ‘carry a nail in your pocket to prevent a cavity’ and ‘if you have a toothache it’s caused by burrowing worms’. Interesting take on things! But even today there are modern myths surrounding dental care that require dispelling.

I Should Stop Flossing if My Gums Bleed

Please don’t stop flossing! Just like your muscles ache after a new workout routine, your gums will bleed when you’re new to flossing or haven’t flossed in a while. The bleeding is not a signal to stop – it’s actually reconfirming

the need to floss more frequently to reduce gum inflammation. Gums bleed because they are inflamed – they’re inflamed because the build-up of dental plaque on tooth surfaces is an irritant – the only way to remove plaque is to floss daily and see your hygienist for a dental cleaning on a regular basis. **Stopping flossing isn’t the solution – seeing your hygienist and flossing regularly is the answer.**

If My Teeth Don’t Hurt, They’re Fine

Just because a tooth doesn’t ache, doesn’t mean it’s healthy. In some cases a patient may experience significant discomfort that is associated with a small cavity. But this isn’t the case in every situation as some patients may not have any pain until the cavity is very large and the decay has destroyed the outer layer of the tooth and is now affecting the softer inner tissues. Having x-rays taken at an interval that has been discussed with your dentist will help catch decay in its earliest stage, enabling it to be treated when there is minimal or no discomfort and treatment can be of a conservative nature. **Never having pain doesn’t mean teeth are perfect – that’s why it’s important to stay current with dental x-rays.**

I Have Adult Teeth So I Don’t Have To Worry About Cavities

While most adults lose teeth to periodontal disease, dental decay doesn’t just impact baby teeth but can cause considerable damage to permanent dentition. When a person’s oral hygiene is lacking and dental plaque is left to build on tooth surfaces; dental decay becomes a real risk. Dental plaque contains bacteria, which feeds off food remnants, releasing acid. The acid attacks and erodes the enamel of a tooth, causing decay and gum irritation. Just because the tooth fairy no longer visits doesn’t mean you’re not at risk for dental decay and tooth loss. **Seeing your dentist for regular cleanings and exams is essential at all ages – as decay has no age limits and can wreck an old, or young, smile.**

Stephanie McIntyre

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November is Lung Awareness Month

*Written by The Robson DNA Science Centre (part of the Arnie
Charbonneau Cancer Institute at the University of Calgary)*

**Become a citizen scientist and protect your family
from cancer. Cancer researchers want you to test
your homes for radon gas**

Did you know that even non-smokers can get lung cancer? Did you know that the cause of these cancers may be in your home, but cannot be seen? Each year one to four thousand new Canadian lung cancer cases are caused by inhaling a colourless and odourless gas called radon, the leading cause of lung cancer in non-smokers. Radon is a natural part of soil gas, the air that exists in the ground underneath our homes that can seep through foundations and accumulate in houses. The problem is that radon is radioactive and, once inhaled, will damage the DNA of the lungs, enormously increasing the risk of those lung cells turning into cancer. What is especially scary is that decaying radon can even precipitate in lungs, where it sticks forever constantly emitting radiation. It is no wonder that the World Health Organization classifies radon as being just as cancer-causing as asbestos or mustard gas.

November is Lung Awareness Month. Contracted certified professionals are providing tests which are very simple to conduct and are available (at cost) for only \$45. All data will go towards cancer research efforts in Alberta, and will be made anonymous (meaning researchers only get readings by postal code region) to preserve confidentiality. Volunteers will receive their own radon readings and professional advice on what to do if their home comes back high.

If you are interested in becoming a citizen scientist and testing your house, please visit dnascience.ca/radon.



Managing Your Money Retirement lived in phases

Andrea Nemeč, Financial Planning Consultant

The retirement you choose will be unique to you, and that's as it should be – but in a general way, all retirements travel through three phases.

Phase 1: Figuring it out

Becoming retired is a change and while you might have dreamt about it, you really won't know what it will be like until you experience it. Much of who we are comes from work – our sense of accomplishment, our status and even our social connections – but the shift to retirement may mean figuring out who we truly are and learning how to be content through many retirement years. Before you retire, 'try on' different potential retirement lifestyles and chat with other retired friends about their retirement journey that may lead to discovering something new that you had not considered. Financially, you're likely to spend more during your early retirement years as you try out new things – so budget for these additional expenses but also remember that some fulfilling things (such as volunteering) are not expensive and provide a strong sense of self worth.

Phase 2: Settling in

At this point, you'll know exactly what you want out of retirement – and to be sure you'll enjoy it, always take care of your health. Financial planning becomes easier because most of your expenses are stable and predictable – but ensure you plan for the unexpected like a sudden health issue or major repair bill and periodically

review your spending plan to ensure you've captured all your costs, including the effects of inflation.

Phase 3: Winding down

In this phase, folks usually slow down due to declining health or finances. You'll find yourself thinking more and more about the financial and other legacies you'll leave.

Do what you can to maintain and improve your health – but be aware that health care costs can be significant. Although Canada's health care program is very good, you'll likely want to enhance your control over your own health – so be sure to understand your health care options and choices, especially what would happen if you become chronically or acutely ill.

These three phases of retirement aren't necessarily linear – for example, if a significant health event led to retirement, you may live for a time like you're in Phase 3 but with recovery, move back to Phase 1. And keep in mind that your spouse may not always be in the same phase as you.

To be sure you live your retirement dreams through all the years – and phases – of your retirement, discuss your retirement plans with your professional advisor.

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Every Body is Different

Each person has their own unique nutritional requirements. Several factors such as your typical diet, your current level of health, the amount of exercise you participate in each day, a diagnosed illness that requires prescription medications, your patterns of behaviour and thinking patterns, and acute injury caused by a fall or car accident are some of the things that influence specific nutrients that a body might require.

If your days are hectic, you are more likely to choose pre-packaged foods or eat out more often. Processed foods generally have higher amounts of sugar, contain preservatives and other chemicals that may strip your body of certain nutrients, or cause an adverse reaction such as hives or hyperactivity.

If you have had several bouts of cold or flu, your immune system is weakened which can create additional demands for specific nutrients such as vitamins A, C and the mineral zinc. If you were prescribed antibiotics for your illness, your intestinal system needs to be replenished with good bacteria, so a probiotic supplement should be considered.

If you participate in a regular exercise routine, you may require more protein, calcium, magnesium, and potassium for example. Strained or tight muscles can be made worse if the specific nutrient needs your body is calling for is not met.

If you have been diagnosed with or have a higher risk factor for heart disease, you may benefit from extra B vitamins, vitamin C, essential fatty acids, CoQ10 and garlic. Certain medications may interact with supplements or herbal remedies, so you should always check with a health practitioner before adding a new supplement.

Stress, accidents and surgeries can also create additional demands on your nutritional requirements. Digestion is slowed down and sometimes halted depending on the level of stress your body is feeling. Stress can be emotional or physical. Accidents and surgery are examples of physical stress that can increase the demands on your body for specific nutrients.

The state of your emotional health directly affects how your body will call for and utilize nutrients. If you are tired, you likely reach for coffee, tea or a sugar filled snack. If you are depressed, you might reach for salty snacks. Your body will always give you an indication of what it needs. Learning to listen to your body's signals will help you achieve better health!

There is a lot of information on the internet, in magazines and social media about the best diet and the benefits of taking a certain supplement. What the majority of these articles lack is the consideration of your own personal body's specific needs by taking into account extenuating factors. There is no such thing as a generalized diet or supplement routine that works for and in every body.

Penny Hodgson C.H.N. C.T.C.

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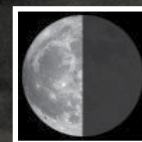
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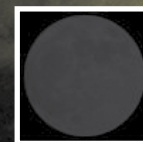
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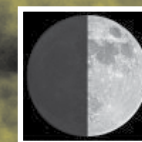
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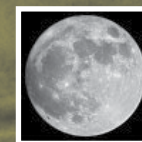
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in & around your community

Yielding to Emergency Vehicles

Time is the enemy in any emergency. For everyone's safety it is important for motorists to understand how to correctly yield right of way to emergency vehicles with lights and siren activated. You can help EMS, police, and fire get to the scene quickly and safely by following these rules of the road.

When an emergency vehicle approaches with lights and siren activated:

- If you're in the middle of an intersection when an emergency vehicle approaches with lights and siren activated, safely clear the intersection.
- On a one or two lane road, motorists should move to the right side of the road, slow down, and then stop. Remember to signal.
- On a road with three or more lanes, motorists should move to the nearest side of the road and stop. If driving in the centre lane, move to the right side of the road and stop. Remember to signal.
- Come to a complete stop and wait for the emergency vehicle to pass. Shoulder check for more emergency vehicles (there is often more than one!) before re-entering traffic flow. Remember to signal.
- Emergency vehicles might use any available road space to manoeuvre. This could include the shoulders or left hand turning lanes in order to pass other traffic.

When operating a vehicle:

- Drive attentively and defensively at all times. Be cognizant to sirens and be prepared to yield the right of way.
- It is Alberta law for motorists to slow down to at least 60 km/hour (unless a lower speed is posted) when driving past a stopped emergency vehicle. This includes EMS, police, fire, and tow trucks with their lights activated.
- Do not break the rules of the road in order to give right of way to an emergency vehicle. This could include proceeding through a red light or making an illegal turn. Actions such as these jeopardize all motorists in the area.
- Drivers must place their full attention on the roadway and toward the safe operation of their vehicle at all times. The fine for distracted driving in Alberta is \$287.00.
- Always leave plenty of space between your vehicle and an emergency vehicle should it be required to stop suddenly.

ARE YOU IMPLEMENTING STRATEGIES TO MINIMIZE TAX?

Ask an Expert



Sheri MacMillan,
Senior Trust & Estate Practitioner,
CEO of MacMillan Estate Planning Corp.
and Host of The Strongroom on QR77

Q Are there certain assets that I should give special consideration to in order to avoid paying undue tax?

A Each year, countless individuals pay an excessive amount of tax to Canada Revenue Agency. In order to preserve the value of your assets, it is vital to structure your estate in a strategic manner. Although tax is an unavoidable reality within even a well-composed estate, there are many tools available that may significantly reduce or defer an estate's taxation liability. A proper tax plan should account for both domestic and international issues. Many families are unaware that internationally held assets, such as U.S. vacation properties or U.S. investments, are liable to both Canadian and U.S. estate taxes. Failure to structure these assets within a larger tax scheme will inevitably cause their real values to be reduced. In addition to the aforementioned risks, foreign assets can also legally create multiple estates. By owning U.S. property or U.S. investments, you are recognized to possess both a Canadian and U.S. estate. Upon an individual's passing, these two estates will need to be settled, adding considerably to the amount of time and money required. Ultimately, your assets both inside and outside of Canada require careful planning. In order to reduce tax, it is vital to use the most qualified experts available. Always consult with a professional to ensure you are properly protected.

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