

CENTRAL FLORIDA'S

# Health & Wellness<sup>®</sup> MAGAZINE

August 2015

Lake/Sumter Edition - Monthly

[www.healthandwellnessFL.com](http://www.healthandwellnessFL.com)



## INCOME FOR LIVING FEATURING PARADY FINANCIAL GROUP

*Parady explains, "each stage of retirement is different – and since each stage is different, each requires a different strategy to help ensure that you can continue to enjoy the life you want to live."*



Greg Parady, CEO of the  
Parady Financial Group

Feature on page 2



# INCOME FOR LIVING

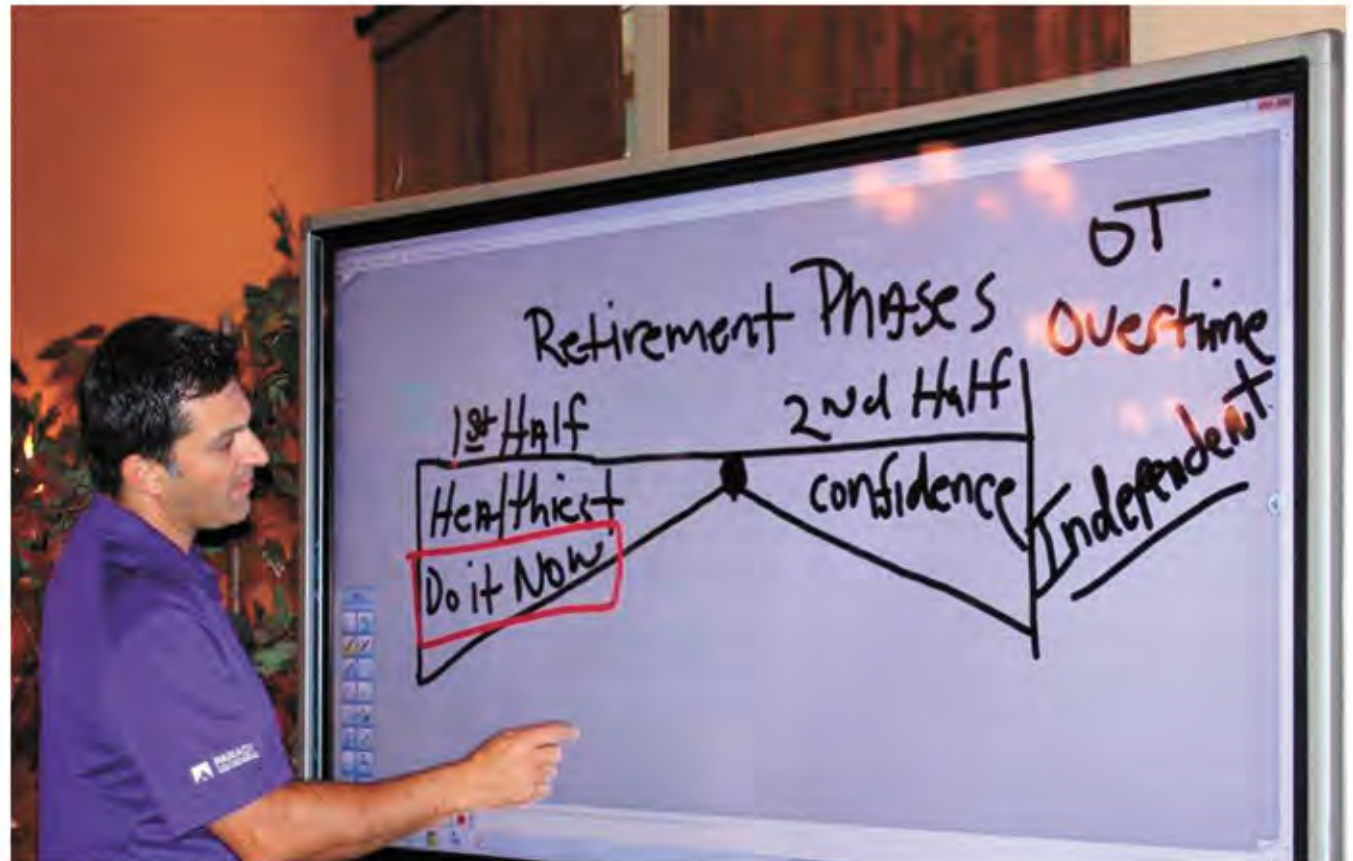
Everybody loves sports, right? Well, maybe not everybody, but there's something about the way sports are structured that just makes sense. Which is why, when Greg Parady sit down with clients to discuss how insurance products, including annuities, can be used to help them prepare for their retirement, he likes to use a sports analogy to break down the three phases of retirement.

He calls them:

- The 1st Half
- The 2nd Half
- Overtime (OT)

Parady explains, "each stage of the retirement game is different – and since each stage is different, each requires a different strategy to help ensure that you can continue to enjoy the life you want to live."

Parady Financial Group is dedicated to customizing tax efficient retirement income strategies by maximizing the guaranteed living benefits of life insurance and annuity contracts. "We create flexible income models that eliminate market uncertainty, low interest rate environments," Parady says, "And our Tax Team of CPAs will work with you to make sure that you aren't over paying or under paying when it comes to income tax planning."



Parady explains more about the first half, second half and overtime analogy to retirement and how Parady Financial Group can help retirees find financial peace of mind.

## FIRST HALF = LIVING... DO IT NOW!

Parady calls the First Half the "DO IT NOW" stage of retirement. Why? Because this is when retirees are most healthy, fit and excited to finally not be working! Now is the time to start checking those big things off your bucket list – the cruises, the road trips across the U.S., the travels to Europe, or maybe just spending more time with your extended family.







Of course, activities like these cost money. In the First Half of retirement, your cost of living may actually go up because of consumption.

*Living* is what this First Half of retirement is all about – you’re doing as much *living* as you possibly can! That’s one of the distinctions I like to address in your retirement income plan – income for life vs. income for living. This is a strategy that allows you to live a full life in your “DO IT NOW” years.

During the First Half, our goal is to use annuities to increase your income so you have more than you need to cover your expenses. This provides you with an income flow that is guaranteed by the issuing carriers, which can allow you some flexibility in how you spend your money. But that doesn’t mean you’re going to spend it all!

Look at it this way: If the cost of gasoline is \$4 a gallon and I give you enough for \$12 a gallon, does that mean you’re automatically going to search for the most expensive gas available? Of course not.



“Front-loading” your income strategy simply means that you have some options to choose from. You have more income than you probably need so you can spend some now – and continue to save some for later.

We are always mindful of your financial goals and your situation; we would never suggest living more for today if it meant jeopardizing your financial future in later years. In many instances, we discover that retirees actually under-spend in the first half of their retirement because they are concerned about running out of income later. This means they often times miss out on doing things today – like making memories – by saving their assets for when they get into their later retirement years. Do you think you will be healthier in the first 10-15 years of retirement or following the 10-15 years?

Eventually the first phase of retirement will end. Maybe it will be a question of health, or energy level, or having checked enough of those bucket list items off.

## 2nd HALF = BEEN THERE DONE THAT

This is the stage where most retirees want to relax more or stay close to home. Maybe it’s getting harder to walk all over Greece and Italy. Maybe you don’t want to sit through another 13-hour plane ride. Or maybe you’re just content to enjoy life and family right where you are.

In this second phase, the primary concern is financial confidence, and ensuring the longevity of your retirement assets. You want to make sure you have enough money to live, and that your money will last for the rest of your life. Of course you may want enough money to fly the grandkids down for a visit, or to take that occasional cruise with friends, if one comes up . . . regardless of where it’s going! But mostly, the Second Half is about **MORE FINANCIAL CONFIDENCE**. So that’s what we focus on.



## OVERTIME = INDEPENDENCE

Finally, we move into Overtime stage of retirement, which is a different story. As much as you love your kids and grandkids, you probably don’t want to move in with them, right? “OT” is about staying *independent*. In addition to receiving guaranteed income throughout your life – which is all the way to the end of your retirement – another way to help address the complexities and expense of living a lot longer than you might expect is through life insurance. The primary purpose for life insurance is to provide a death benefit to your beneficiaries. The proceeds can be used to go to your spouse for income replacement or your children and grandchildren as a gift in the event of your death.

(Continued on Page 4)



In addition to the death benefit, some types of life insurance may offer living benefit riders that allow you to accelerate the death benefit early, and while you're still living. Some life insurance policies allow you to access the death benefits for daily living expenses and healthcare costs—of course, certain conditions must be met, but these contracts are growing in popularity and may add value to your overall strategy. Working with an insurance agent that understands these contracts is very important in the decision making process.

It's also worth noting that life insurance has some of the most attractive tax benefits in the current tax code – death benefits are generally distributed income tax free, cash accumulation inside the contracts generally grows tax-deferred, and can be accessed on a tax-free or tax-favored basis.

There are several types of life insurance contracts. They may be complicated and can be expensive, but I love life insurance. When suitable for you, it is worth every penny, and can offer a wide range of benefits. However, I could write an entire book on the complexities of life insurance. Be sure to talk to an insurance professional about the different types and options to help you determine a policy that fits your needs. Please take your time and be careful purchasing life insurance, especially if you're at or nearing retirement.

**An important aspect of the First Half, Second Half and Overtime strategy is giving you a game plan for a retirement strategy that can help you live your life. It's your life, and it should be lived your way.**

I know retirees often don't feel confident spending their "extra" First Half money until they know they have measures in place to help them remain financially confident throughout the Second Half, and be able to remain independent when they reach Overtime. *If we don't include a strategy for the end of the game up front, it doesn't matter how much income you receive at the beginning. If you aren't confident that you will have financial vehicles to help carry you through the end of the game, you'll probably be concerned about enjoying it now.*

**Greg Parady's documentary presentation, "YOUR LIFE, YOUR WAY", tells the story of Parady Financial Group and the philosophy behind helping people maximize the living benefits of annuities and life insurance to establish guaranteed income for life and create a tax-efficient retirement. Call us for your free copy at 1-800-RETIRED.**



***There's a real art to designing a customized income strategy. It starts with identifying and understanding your goals and concerns, and then making sure that those goals and concerns are addressed in the strategy that we design together.***

For example, your biggest concern might be, "What will happen if my spouse passes away and there's a drop in income?" If you aren't 100% sure you've protected your spouse down the road, you may not be comfortable enjoying the First Half of your retirement.

I can't tell you how many times the husband will tell me that his primary concern is making sure that there will be enough money for his wife and family when he passes away. If we address this issue head-on, we may be able to eliminate the risk with life insurance. Wouldn't it be nice to know that you could spend as much money as you want to on those "extras," like more travel or flying the grandkids down, no matter how long you live, and know that the ones you care about most will be taken care of financially when you're gone? That's what retirement is all about— and that's what my company is all about!

That's why we start with a strategy; one that looks down the road, and work our way backwards to the present. In a way, we reverse engineer your retirement strategy. We start with Overtime planning, then Second Half strategies, which leaves everyone with a much better view of what the First Half could look like. Then we look to find the right life insurance and annuity products that can be used to help meet your retirement needs.

Our unique process starts at our dedicated Retirement Learning Lounge, which is located in the heart of Brownwood. Learning about financial strategies, taxes, and income strategies can be overwhelming—our no pressure Learning Lounge has been built with this in mind. Our first priority is to teach you about us, and to learn about you.

If your going to maintain financial health, it has to be on equal footing, and it has to be on your terms and at your own pace. The Parady Learning Lounge is a great place to start.

**Call 1-800-RETIRED or 352-750-4029 to receive your free copy of Parady Financial Group's documentary or to sign up for the next Learning Lounge.**





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# Stem Cells Take Center Stage

By David Ebner  
Staff Writer

The world will never forget the fate-filled day when four young men from Liverpool, England walked onto the stage of the Ed Sullivan show in 1964. The bright stage lights and the squeals from the crowd rained down on the smiling group, and that grainy black and white image was pinned as a moment of transformation in music history.

The introduction of stem cell research onto the world stage was not filled with as much fanfare. There were no screaming fans or standing ovations when the first stem cell therapy was conducted in the form of a bone marrow transplant in 1956. The long hours that scientists spent diligently researching and studying cells in laboratories across the world were not recorded in the pages of Life Magazine. Even in 2012, when the two scientists who discovered the application of stem cells as the building blocks for human life won a Nobel Prize, the response was limited mostly to the medical community.

The introduction of stem cell research to the world community may seem dwarfed in comparison to that of the Beatles or Elvis Presley, but its impact on the healthcare and medical industry is anything but small. Although embryonic stem cells have a long history of being in the public spotlight, adult stem cells, those that are already inside the body of a fully grown adult, are not as well known. These stem cells live in the blood, fat, bone marrow and other areas of the body and can be extracted, and reintroduced into a different part of the body. This results in the stem cells specializing as whatever type of cell they are near. For example, if the stem cells from a patient's abdominal fat were removed, cleaned and separated, and then reintroduced to the lungs of the patient with a progressive

lung disease like chronic obstructive pulmonary disease (COPD), the stem cells would become lung cells. The difference is that the new cells would be disease free and would regenerate into even more healthy lung cells, inevitably increasing lung function. For someone suffering from a debilitating disease, a stem cell treatment like the one described above could mean the difference between struggling for air and breathing easier.

The physicians at a medical clinic called the Lung Institute have been performing such procedures for some time now and boast that they have treated over 800 patients and have a 70 percent success rate in increasing the quality of life among their patients. The Lung Institute's Medical Director, Dr. Burton Feinerman, who has been treating patients with stem cells for over 15 years, said, "Stem cells are very important because they offer a different approach. Instead of just treating symptoms and making the patient a little more comfortable, stem cells target the disease and can repair the damaged tissue. It is a whole new ball game and gives people realistic hope that we can challenge the incurable."

It's difficult to imagine a medical breakthrough taking center stage over a story about the newest trending celebrity. However, that isn't to say that advancements in medical therapies, like stem cell treatments, aren't occurring every day and won't completely change the longevity and quality of our lives. The people that have sought these innovative treatments are already seeing these advancements in action, and although they may not be screaming like the crazed Beatles fans of the sixties, the stem cell fan base is growing every day with people that can now breathe easier.



The Beatles changed the world of music; stem cells are changing the world of medicine.

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If you or a loved one suffers from a chronic lung disease, contact the Lung Institute to find out if stem cell treatments are right for you

**Call (855) 914-3212 for more information or visit [lunginstitute.com/health](http://lunginstitute.com/health)**



# A Matter of Balance: *Managing Concerns About Falls*

**F**alls are one of the most serious health risks for older adults. They are not only the leading cause of injury-related deaths in this population, but they are also a significant cause of disability. In fact, falls cause ten percent of all emergency department visits and more than half of injury-related hospitalizations.

Approximately one in three older adults fall each year. As the number of older adults increases rapidly over the next decade, the annual cost for fall-related injuries is expected to skyrocket, reaching \$44 billion by 2020. Although most falls don't result in severe physical injuries, a fall or near-fall often produces a psychological fear of falling. This contributes to a self-imposed decrease in activity, followed by functional declines and a greater risk for falls.

Falls in older adults are often viewed as unpredictable and unavoidable accidents. However, identification of the factors linked to falls combined with appropriate interventions to correct these conditions can dramatically lessen the risk of a fall. In many cases, falls are caused by a loss of balance or the inability to maintain the body's center of gravity over its base of support. There are two types of balance:

**Static balance**, which is the ability to control postural sway during quiet standing; and **Dynamic balance**, which is the ability to react to changes in balance and to anticipate changes as the body moves. Dynamic balance includes maintaining balance while walking and stepping over or around objects.

The ability to balance depends in large part on sensory, muscular and motor systems. The three most influential sensory systems are the visual, vestibular and somatosensory systems. However, with advancing age, sensory function decreases, which negatively affects balance. Understanding these systems is essential to providing exercise programs that target balance for older adults.

The visual system is a major contributor to balance, providing information about the environment, the location of the person and the direction and speed of the person's movement in the environment. Visual acuity, depth perception, peripheral field and sensitivity to low spatial frequencies (requiring more contrast to detect spatial differences) decrease with age. As a result, older adults tend to have a reduced ability to use visual cues to control balance.



The vestibular system, located in the ears, provides information about movement of the head, independent of visual cues. One component, the otoliths, detects head movement in relation to gravity, such as degree and direction of head tilt. The other component, the semicircular canals, are fluid-filled canals composed of three half circles positioned in three different planes. As the head moves, fluid in the canals triggers receptors and information is sent to the brain where it provides input about head orientation. At approximately age 40, vestibular neurons start to decrease in number and size, resulting in various impairments including dizziness.

The somatosensory system provides information about the body's position and contact from the skin through pressure, vibration and tactile sensors, as well as joint and muscle proprioceptors. Skin sensation via tactile, vibration and pressure sensors is important in all activities of daily living, especially those involving movement. Skin sensitivity is reduced with increasing age. Lack of input from tactile, pressure and vibration receptors makes it difficult to stand or walk and detect changes in heel-to-toe body weight shifts, which are important in maintaining balance.



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### Muscle Strength and Exercise are Important for Proper Balance

In addition to the three sensory systems, muscle strength plays a role in balance and mobility. Muscles are particularly important in stability, since they work to keep the center of gravity within the base of support.

Balance exercises involve maintaining standing and postural stability under a variety of static and dynamic conditions. Activities in a balance-training program can include standing with one foot in front of the other to alter the base of support, shifting the body weight in different directions and lifting the feet from the floor. Exercises can also be performed with the eyes closed, while moving the head and/or while standing on foam to target the visual, vestibular and somatosensory systems respectively. A variety of activities are used to increase strength using body weight or equipment such as cuff weights or elastic resistance bands. Exercises which simulate activities of daily living, such as reaching forward to put something on a shelf, can then incorporate resistance and dynamic balance to challenge balance further. However, when performing these exercises it is important to have a chair or other sturdy surface within reach in case it becomes necessary to steady one's self.



*Even if exercise improves balance, accidents still happen and knowing that help is available with the push of a button is relieving for individuals and their loved ones.*

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# AMERICAN HEART ASSOCIATION SURVEY REVEALS AMERICANS HAVE POTENTIALLY DANGEROUS MISCONCEPTIONS ABOUT HEART FAILURE

**Data to inform ongoing efforts and outreach about heart failure – a life-threatening condition and major public health issue**

**N**early six million Americans currently live with heart failure, yet a recent national survey found potentially dangerous misconceptions and knowledge gaps about the disease. In fact, nearly half of those surveyed got fundamental facts about heart failure wrong and two-thirds of respondents confused signs of heart failure with signs of a heart attack.

The American Heart Association, with support from Novartis Pharmaceuticals Corporation, commissioned the survey of more than 1,600 people as the first in an annual review of heart failure knowledge and attitudes in America. Survey respondents included the general public, as well as people living with heart failure and those who care for them.

While most general population respondents (70 percent) said they were aware of heart failure, survey results showed many people, including patients and caregivers, have misunderstandings about the condition and its causes and symptoms. Fifty-eight percent of those surveyed mistook heart failure as a natural cause of death that occurs when the heart stops beating. Additionally, nearly half (46 percent) of respondents incorrectly said heart failure is a silent killer with no symptoms.

In reality, heart failure occurs when the heart can't pump blood efficiently enough to meet the body's needs. Heart failure results from the added stress of health conditions that either damage the heart or make it work too hard. There are important symptoms to recognize, including difficulty breathing, fatigue, weight gain of three or more pounds in a day and swelling of the feet, ankles and legs. There is no cure for heart failure, but there are ways to help manage the condition.

"Being aware of the risks and symptoms of heart failure and receiving prompt and proper treatment are key to battling this disease, and that's why these survey results are concerning," said Gregg C. Fonarow, M.D., Director of the Ahmanson-UCLA Cardiomyopathy Center and Co-Chief of the UCLA Division of Cardiology in Los Angeles. "Heart failure is a serious, chronic condition. It requires recognition, treatment and constant monitoring of signs and symptoms to make sure the condition is not worsening, so that quick action to adjust medications or behaviors may be instituted."

It's estimated that 1 in 5 Americans will develop heart failure in their lifetime and 1 in 9 deaths in the U.S. includes heart failure as a contributing cause. There are more than 870,000 new heart failure cases in the U.S. each year, which means that at least one person is diagnosed with heart failure every minute. Hospitalizations and other costs associated with heart failure exceed \$30 billion dollars a year, making it one of the most common and costly heart diseases in the U.S.

"Many people with heart failure can lead full, enjoyable lives managing their condition with proper treatment and healthy lifestyle changes," said Fonarow, who is also a Professor of Medicine at the UCLA Division of Cardiology. "This is why it is so important for patients and caregivers to understand the disease, and to work together to manage it."

Survey results showed caregivers were more likely than patients to correctly identify the signs and symptoms of heart failure — and feel more impacted by it.

- 71 percent of caregivers feel heart failure impacts their relationships vs. 56 percent of patients with heart failure.
- 86 percent of caregivers say the condition impacts their ability to travel vs 54 percent of patients with heart failure. It also effects their ability to participate in family events (82 percent vs. 65 percent, respectively) and to participate in hobbies (87 percent vs. 71 percent, respectively). Additionally, caregivers were more likely than patients to report feeling anxiety (75 percent vs. 63 percent) or depression (69 percent vs. 56 percent) as a result of dealing with heart failure.



In the coming months, the American Heart Association will seek feedback from patients, caregivers and healthcare providers to hear more about their experiences and challenges in managing heart failure. People can visit [heart.org/heartfailure](http://heart.org/heartfailure) to share their personal stories and sign up for more information and regular updates on heart failure news and activities.

"The significant issues associated with heart failure can't be solved by any one organization," Fonarow said. "These insights and further findings from the survey can guide us as we bring together individuals and organizations to provide solutions that will truly make an impact on patients and their loved ones."

## About the Survey

During the Spring of 2015, the American Heart Association, with support from Novartis Pharmaceuticals Corporation, commissioned an online survey of more than 1,600 people as the first in an annual review of heart failure knowledge, awareness, impact and attitudes in America. The survey polled over 1,000 members of the general public, as well as 400 patients with heart failure and 200 caregivers.

## Additional Resources:

- Video: Dr. Mariell Jessup, immediate past president of the American Heart Association, discusses the impact of heart failure.
- Video: Heart failure survivor, Jennifer, and her family tell their story.

The American Heart Association/American Stroke Association receives funding mostly from individuals. Foundations and corporations donate as well, and fund specific programs and events. Strict policies are enforced to prevent these relationships from influencing the association's science content. Financial information for the American Heart Association, including a list of contributions from pharmaceutical companies and device manufacturers, is available at [www.heart.org/corporatefunding](http://www.heart.org/corporatefunding).

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## Addressing Hearing Loss on the Job – a Workplace Wellness Priority

**H**earing health should be a workplace wellness priority and employers are encouraged to include hearing tests and hearing health as part of their workplace wellness programs.

Hearing health affects many aspects of an individual's wellbeing and is linked to several health conditions. The earlier hearing loss gets treated the better. Fortunately, hearing aids, as well as other appropriate treatments and workplace accommodations, can often help individuals function optimally on the job and enjoy a better quality of life.

Almost all (95%) of employees who suspect they have a hearing problem but have not sought treatment say they believe their untreated hear-

ing loss impacts them on the job in at least one way, from asking people to repeat what they have said, to misunderstanding what is being said, to even pretending to hear when they can't.

Today, about half of U.S. employers offer wellness promotion initiatives. By including hearing tests and hearing health information in workplace wellness programs—as well as including hearing aids as an employee benefit—employers encourage workers to treat hearing loss rather than hide it. Not only does this help the



worker, but it creates a work environment where employer and employee can team up to ensure that a worker's hearing difficulty does not interfere with job performance, productivity, safety, quality of life, morale, opportunities, or success in the workplace.

In today's rapidly changing business landscape, where organizations are coming to rely more heavily on maturing workers who have valuable experience and expertise, and at a time when we seem to be seeing an increase in adult hearing loss at younger ages, this employer-employee partnership is critical for bottom-line success. Empowering America's workers with information on hearing health and options for addressing hearing loss can help them become more informed healthcare consumers and more productive, satisfied employees.

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## 5 Sound Reasons for Employers to Promote Hearing Health

**1. Many people with hearing loss are in the workforce.** America is experiencing a demographic shift toward a maturing labor force. People are staying in the workforce longer. And research suggests that we're seeing an increase in adult hearing loss at younger ages, particularly among those in their 20s and 30s. In fact, more than 10 percent of full-time employees have a diagnosed hearing problem, and another 30 percent suspect

**2. Treating hearing loss can enhance worker performance.** Most hearing aid users in the workforce say it has helped their performance on the job. What's more, most people who currently wear hearing aids say it helps their overall ability to communicate effectively in most situations and has had a positive impact on their relationships at work.

**3. Leaving hearing loss unaddressed doesn't pay.** Brushing off hearing loss can limit our ability to communicate effectively and can negatively—and unnecessarily—affect productivity, job performance, and earnings; lead to fatigue and distress; restrict interpersonal interactions; make it difficult to receive and interpret auditory information from computers, machines, and individuals; pose a risk to our ability to hear sounds that signal hazards in the work environment; increase sick leave and disengagement from work; and diminish overall quality of life.

**4. Hearing loss is tied to other health conditions.** Hearing loss may signal or exacerbate other important health issues. Research shows that hearing loss is linked to depression, diabetes, cardiovascular disease, obesity, dementia, cognitive decline, moderate chronic kidney disease, sleep apnea, and the risk of falling and hospitalization.

**5. State-of-the-art features make today's hearing aids better than ever.** Today's hearing aids make it easier to hear sounds and people from all directions and filter out noise. Many sit discreetly and comfortably inside the ear canal and out of sight; and many are wireless, so they can interface easily with other high-tech devices like smartphones, conference-room speaker phones and hearing loops. Some are even waterproof, and others are rechargeable. The bottom line?

As many as 91 percent of owners of the newest hearing aids—those purchased in the last year—are satisfied with their hearing aids, and 90 percent of people who purchased their hearing aid within the last four years say they'd recommend a hearing aid to a friend or family member.



### Meet our Audiologist: Danielle Rosier, Au.D., F-AAA

Audiologists complete, at minimum, an undergraduate and master's level degree in audiology and a supervised clinical fellowship program prior to obtaining state licensure and national certification.

Originally from Ocala, Dr. Rosier became interested in hearing health after observing an audiologist work with a hearing impaired patient. She was amazed at how the patient's life transformed and decided she wanted to help people and make positive changes in their lives.

Dr. Rosier graduated Summa Cum Laude with a Bachelor of Arts degree in Communication Sciences and Disorders from the University of Florida in 2008 and stayed in Gainesville to earn her Audiology Doctorate in 2012. She is a recipient of the Thomas B. Abbot Excellence in Audiology Award in 2012. Dr. Rosier is also on the Board of the Hearing Loss Association in the area.

Currently a fellow of the American Academy of Audiology and the Florida Academy of Audiology, Dr. Rosier focuses on adult and pediatric diagnostic audiometry, tinnitus evaluation and management, amplification, auditory electrophysiology, and aural rehabilitation counseling.

"Being an audiologist is my passion. Improving the quality of life for my patients and their families by offering one-on-one personalized care is so rewarding. My goal is to empower patients to manage their hearing loss and improve their quality of life by providing patient-centered care that incorporates evidence-based practice, compassion and expertise."



# Red Eye VS Pink Eye

## Do you know the difference?

**E**ye infections, commonly referred to as "red eye" or "pink eye," can be elusive. You may not know what is causing the infection or how best to treat it. There are a myriad of reasons one can get a red, irritated eye. Some of these reasons can lead to permanent vision damage if not diagnosed and treated in a timely manner.

### TYPES OF PINK EYE

Pink eye is the common name for an eye condition called conjunctivitis. Pink eye is inflammation and irritation of the conjunctiva part of the eye. The conjunctiva is a thin membrane that covers the white part of the eyes and the eyelids. The purpose of the conjunctiva is to keep the surface of your eyes moist and protected.

Usually, the tiny blood vessels contained within the conjunctiva are very difficult to see. However, conjunctivitis causes these blood vessels to expand and turn the white parts of the eyes red. Pink eye can develop in one or both eyes.

*There are three primary types of pink eye, or conjunctivitis:*

#### Viral Conjunctivitis

**This is the most common type of pink eye and is highly contagious.** The virus associated with viral conjunctivitis is the same virus that causes symptoms of a runny nose, sore throat and watery eyes that are prevalent with colds and flu.

#### Bacterial Conjunctivitis

This type of pink eye is caused by bacterial infections such as Staphylococcus or Streptococcus and **is contagious**. Bacterial conjunctivitis causes one or both eye to become red and may discharge mucus. Antibiotic eye drops are typically used to treat bacterial conjunctivitis.

#### Allergic Conjunctivitis

This type of conjunctivitis is caused by something that triggers an allergic reaction such as pollen or an irritant like smoke or fumes. Unlike other types of pink eye, **allergic conjunctivitis is not contagious**. This form of pink eye is characterized by redness, burning, itching, tearing and swollen eyelids. Antihistamines are often used to treat this type of conjunctivitis.



#### How Do You Get Pink Eye?

As outlined above, viral conjunctivitis and bacterial conjunctivitis can be highly contagious. Pink eye can be contracted in a variety of ways including:

- Failure to wash hands frequently. Then touching or rubbing eyes.
- Use of a hand towel that has been used by somebody who has pink eye.
- Use of cosmetics after they have been used by someone with pink eye.
- Failure to clean contact lenses properly.

Children are particularly susceptible to pink eye given their close contact with other children in school, sports and other activities.

#### RED, IRRITATED EYE

Red eye is a very general term that not only includes pink eye, but a wide variety of other eye conditions that cause redness in and around the eyes as well.

While pink eye is a leading cause of red eye, other common causes of red eye include such things as:

- Foreign objects in the eye.
- Injuries to the eye.
- Dry eyes or lack of tears.
- Infections in or around the eyes.

#### Visit Your Eye Doctor

Regardless of whether the eye condition is pink eye or red eye, a visit to your eye doctor for proper diagnosis, treatment and guidance. The best way to protect your eye is to visit an eye doctor when your eye is red, irritated and/or vision is reduced. Proper equipment and professional knowledge of your eye care practitioner will lead to faster treatment and relief.

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# Take Pain and Stress to The Mat

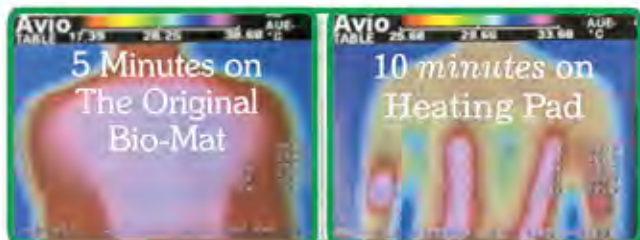
If someone told you that you could relieve that stiff back, those nagging joint pains and reduce stress while you were at it and all you had to do was lay down for a while—what would you say? Odds are it's either, "Sign me up!" or "I don't believe it."

BioMat by Richway is hard at work relieving pain and stress for those in the first category and making believers out of hundreds in the second. What is BioMat? It is a 17-layer mat of carefully selected materials that combine three complementary technologies in one to accomplish exactly what it promises. Simply lie down on it, choose from a variety of settings on a touch pad controller and relax. Let the principles of far infrared spectrum therapy, negative ion infusion and the superconducting properties of amethyst combine their effects in a non-invasive, whole body treatment that bridges the gap between traditional and nontraditional medicine.

Far infrared spectrum treatment harnesses the effectiveness of light wavelengths concentrated at an end of the spectrum safe from the effects of UV/UVB radiation. The scientific community has conducted several studies on far infrared—NASA did research decades ago—that highlight its abilities to stimulate healthy cell growth and promote faster tissue healing.

Negative ions promote optimum cellular health by opening cellular channels in the cells to increase the flow of nutrients in and waste products out. By essentially "flooding" the body with negative ions, BioMat literally "purifies" the body at the cellular level.

The topmost layer of the BioMat contains amethyst and tourmaline crystals whose physical properties help them concentrate the far infrared rays and ions in a powerful, consistent stream that can penetrate the body—painlessly, of course—up to a depth of 7 inches.



No matter whether your particular needs may be stress reduction, detoxifying or other health issues, BioMat has much to offer. In fact, the end results are often felt after only one treatment and can be nothing less than amazing:

- Reduces stress and fatigue
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- Reduces inflammation
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- Provides warm, soothing pain relief
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- Reduces allergy symptoms
- Improves immune system function
- Improves cardiovascular health
- Burns calories and controls weight
- Improves muscle tone and skin quality

AIRS Global, Inc. in Lady Lake, FL is a local provider pursuing a nontraditional, holistic approach to optimum health and life. Those who may be interested in the healing powers of the BioMat are encouraged to contact AIRS for an initial assessment and treatment session online at [airsglobalinc.com](http://airsglobalinc.com) or by calling 352-462-0860.



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# INTERCOMMUNITY CANCER CENTERS AND INSTITUTE AND THE AMERICAN CANCER SOCIETY PROVIDE ENERGIZING TIPS TO HELP PATIENTS OVERCOME CANCER FATIGUE

**A**ccording to the American Cancer Society (ACS), cancer-related fatigue is the most common side effect of cancer and cancer treatment. Research suggests that anywhere between 70% and 100% of cancer patients getting treatment have fatigue. And about 30% of cancer survivors have said that their fatigue lasts for months or even years after they finish treatment.

In its continued efforts to educate the community about cancer treatments and its effects, InterCommunity Cancer Centers (ICCC) and Institute (ICCI) in Lady Lake and the ACS are teaming up to provide important tips on how to overcome cancer-related fatigue.

## What Causes Fatigue in People with Cancer?

The ACS describes fatigue as a common side effect of many cancer treatments like chemotherapy, radiation, stem cell transplant, and immunotherapy. These treatments often kill fast growing healthy cells, especially the cells in the bone marrow that make blood. As a result, this causes fatigue because red blood cells carry oxygen to fuel all the cells in the body. Too few red blood cells (anemia) mean too little energy to meet the body's needs.

Fatigue presents itself differently for every cancer patient. While many treatment-related and disease-related factors are linked to fatigue, you should be also checked by your physician for other emotional and physical factors that can enhance its effects including:

- Anemia
- Pain
- Emotional distress (including depression and anxiety)
- Sleep problems
- Medicines you are taking
- Other medical problems (such as infection; low thyroid function or other gland problems; or heart, lung, liver, kidney, or nervous system disease)
- Nutrition problems
- Low level of physical activity
- Use of alcohol and other non-prescribed drugs

"Cancer can take an incredible emotional and physical toll on patients and their caregivers. It is extremely important that medical professionals regularly screen and measure fatigue in patients so that we can prescribe an action plan to help them remain strong in both body and mind," said Herman Flink, M.D., radiation oncologist at ICCC/ICCI. "We also want patients to feel comfortable with speaking to their physician or nurse should they begin to feel even the mildest signs of fatigue."



## Tips for Managing Fatigue

Doctors, nurses, social workers, physical therapists, nutritionists, and a number of other medical providers might all be involved in treating your fatigue and their help should be welcomed. In addition, we encourage you to take advantage of local support groups and counseling to help further educate yourself about how to save energy, reduce stress, and distract yourself from the fatigue.

Sometimes it's challenging even for a doctor to figure out exactly what's causing your fatigue. However, a program of regular exercise, stress management, and finding ways to deal with anxiety and depression helps most patients overcome their fatigue. Keep in mind that it may take up to eight weeks of treatment before you notice your fatigue getting better, but for some people it happens faster.

- Save your energy
- Use distractions like listening to music, visiting with friends or reading a book
- Use attention-restoring activities like walking in a park, sitting in a peaceful setting, and gardening
- Reduce stress by talking about it in support groups and learning relaxation exercises
- Exercise your body by participating in aerobic and strength-building exercise programs (discuss with doctor prior to beginning any exercise program)
- Get nutrition counseling
- Improve sleep

"Following their cancer treatments, we encourage our patients to participate in and maintain a moderate exercise program that includes activities such as walking and yoga. These activities will help reduce stress and reenergize the body," added Jeffery Kanski, M.D., radiation oncologist at ICCC/ICCI.

For more information, please visit ACS' "Fatigue in People with Cancer" web page located at <http://www.cancer.org/treatment/treatmentsandsideeffects/physicalsideeffects/fatigue/fatigueinpeoplewiththecancer/fatigue-in-people-with-cancer-causes-of-fatigue-in-cancer>

## THE EXPERIENCE OF INTERCOMMUNITY CANCER CENTERS

ICCC has 25 years of cancer-fighting experience having treated over 10,000 patients. They are dedicated to empowering patients to have the confidence they need to change their lives. Radiation Oncologists Drs. Hal Jacobson, Herman Flink, Maureen Holasek and Jeffrey Kanski bring exceptional expertise in treating breast, lung, prostate, gynecologic, skin and other cancers.

As part of a larger, nation-wide oncology group of physicians and specialists under Vantage Oncology, the oncologists at ICCC have access to aggregated clinical information and best practices from the treatment of more than 1,000 patients per day, enabling them to develop highly-effective and peer-collaborated treatments. This gives many of the centers that work with Vantage, including ICCC, the ability to offer university-quality treatment services in smaller and more rural areas. It gives local communities exceptional services closer to home and in a non-hospital setting. To learn more, please visit [www.ICCCVantage.com](http://www.ICCCVantage.com).

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# STRESS INCONTINENCE IS NOTHING TO SNEEZE AT

**"Stress incontinence" is a reality for millions of women in America today.** The "stress" is not emotional or mental pressures. Rather, it's physical pressure put on the bladder that can cause urine leakage. Something as simple as a sneeze or a cough might trigger a leak. Standing up suddenly, lifting something heavy, exercise—sex; anything that puts pressure on a bladder can be problematic.

Stress incontinence is the most common form of incontinence in women. It's an unwelcome embarrassment for 1 in 4 women aged 15 through 44—1 in 3 women aged 45 to 64. It is so embarrassing in fact, that *fully two out of three women never mention it to their doctors.* Those who do, wait an average of *over six years* before seeking help.<sup>1</sup>

The good news is, when they finally do speak up they discover that their problem is, for the most part, easily cured. Often all it takes are a few lifestyle changes—exercise, lose weight, quit smoking, forgo the diet soda refills—and voilà—no more problem! Here's why....

The root cause of stress incontinence comes from weak pelvic floor muscles, simple as that. How you came to *have* those weakened muscles could be from pregnancy and/or childbirth, carrying excess weight, decreased estrogen levels due to peri-menopause or menopause, or simply aging.

## SO, HOW DO YOU FIX IT?

Weight loss may be one of the most effective ways to drastically improve or even "cure" stress incontinence. According to Kristene Whitmore, M.D., chair of urology and female pelvic medicine and reconstructive surgery at Drexel University College of Medicine in Philadelphia, "Dropping pounds eases the pressure on your bladder and pelvic floor.... In one study, women who lost 17 pounds reduced leaking episodes nearly 50%. Even those who lost a mere three pounds were 28% drier."

1. <http://www.goodhousekeeping.com/health/a13570/urinary-symptoms/>

Also, watch what you drink—sip don't chug—and you can also make a huge difference. Coffee is a major culprit. If you must drink it, think moderation. Water or herbal teas are better but even those need to be sipped over time. Finally, cut back or eliminate those elements in your diet that are known to irritate bladders: caffeine, carbonation, alcohol, artificial sweeteners, citrus and tomato juice.

One word—*kegels!* Many are already familiar with these go anywhere, exercise anytime little gems. Kegels are pelvic floor strengthening exercises. A doctor or physical therapist can show you how to perform the moves correctly to derive the most benefit. Keep at it daily for six to eight weeks to give the exercises the best chance to work.

All of the above are steps you can take to mitigate the effects of or even cure stress incontinence on your own. If those prove less than satisfactory, treatment can become more aggressive with a little help from your doctor. There are devices available he or she can prescribe to help.

A vaginal pessary is a specialized device shaped like a ring with two bumps on it. It is placed around the urethra to support the bladder and reduce leakage during activities. A urethral insert is another choice. Similar to a small tampon, it's inserted for extra help when certain physical activities are anticipated—though it can be worn all day if desired.

Surgery is the final choice available to someone suffering from the effects of stress incontinence. There are several procedures that can be performed. Consult with your doctor to see which one he or she may recommend.

The bottom line is, stress incontinence is more inconvenient and embarrassing than it is life threatening. Clearly, there are options out there. Most are non-medical lifestyle changes a person can adopt to take control of their particular situation. Many will greatly reduce or even eliminate the problem altogether. And while stress incontinence is nothing to sneeze at...it's not a condition you'll have to live with, either.



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what you can do to create more smiling in your life! Research has PROVEN that smiling will lower your blood pressure, relieve stress, boost your mood, get more out of relationships, and release endorphins? Those five are free. Your smile is one of the healthiest exercises your body can perform!

Dr. Rich is a double board certified facial plastic surgeon and a leader in The Villages when it comes to facelifting, with or without surgery. He has thousands of satisfied patients from locally, across

the country, and even internationally, and the one thing he has found that holds true for everyone he meets - they always look better when they are wearing a smile!



"My friend likes to say that when you smile more, you make more money and have more intimate relationships," Dr. Rich says, "And I can't disagree with him - It is true!! Our smile is Mother Nature's FREE FACELIFT, there is no downtime, and nothing will ever make our face look better than our smile!"

Dr. Rich likes to use his artistry to help people look and feel younger, and with a few simple strategies discussed in his new book, The Smile Prescription, you will find a complete solution for helping you to look and feel your best. Do you want to turn heads when you walk into a room? Maybe you have a relationship that you want to save or turn around? Perhaps you need help connecting better with your children or grandchildren? Look no further than Dr. Rich's tested smile strategies, The Smile Prescription! He has been sharing these strategies with his patients for years, and now you have them at your fingertips. ( :

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*Dr. Castellano*



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Patient and any other person responsible for payment has a right to refuse to pay, cancel payment, or be reimbursed for payment for any other service, examination, or treatment that is performed as a result of and within 72 hours of responding to ad for the free, discounted fee, or reduced fee service, examination, or treatment. \*One volunteer will be chosen for a free filler demonstration.



# SPOTLIGHT

## ON COMPREHENSIVE VEIN CENTER

**C**omprehensive Vein Center (CVC) is a medical practice dedicated to the treatment of vein disease management only.

CVC was established in 2008, by Owners Tom Tran PA-C, MPAs and Michael Richards PA-C, MPAs with supervising physician Anthony Alatraste MD. With over 30 years experience between them the practice has grown to over 1000 patients. The practice started out on the east side of the villages and now is in the heart of Lake Sumter Landing at the Creek Side Medical Center. CVC has become one of the leading vein centers in all of the Villages that is completely dedicated to the treatment of vein disease. CVC hosted and sponsored the first free healthcare festival at Creek-side Medical Center that raised donations for the Moffitt Cancer Center and left the Villagers rocking away to the music of the Beatles Tribute Band. CVC has been on the front page of the Lifestyle section of the Daily Sun newspaper explaining vein disease management and is a current supporter of the Villages High School Medical program. CVC is a supporter and donor of the local community Catholic Church Diocese. It is also a site for clinical research in the advanced treatment of vein disease. A current study at CVC has been selected to be presented at the 26th Annual American College of Phlebology Congress this month. The providers have performed over 3000 Laser procedures and over 10,000 injections of surface veins.

CVC is dedicated to treating vein disease; which includes leg pain, swelling, aching, discomfort, unsightly varicose and spider veins, and vein ulcers. CVC uses only the newest technology for the treatment of the various vein diseases. This includes minimally invasive laser and radiofrequency technology



Tom Tran PA-C, MPAs, NCCPA Surgery Board Certified

along with advanced ultrasound guided foam sclerotherapy; thereby, negating any downtime and eliminating scars. All procedures are done in the office with the use of topical anesthetics, which help to eliminate any pain. Initial consultations are free and same day appointments are available.



COMPREHENSIVE  
**VEIN CENTER**  
AT THE VILLAGES

**(352) 259-5960**

1050 Old Camp Road Suite 202,  
The Villages, FL 32162

2754 Dora Avenue  
Tavares, FL 32278

[www.thecvc.net](http://www.thecvc.net)



CVC is dedicated to treating their patients with the respect, patience, promptness, and honesty they deserve, while accurately educating them on vein disease and the high tech treatments they offer. The doctors and staff of CVC is happy to announce that the October 29th grand opening of their second location in Tavares was well received and they look forward to helping even more patients find relief from their vein problems. CVC believes that educating the community about vein disorders and treatment options is an important part of empowering patients to take a more active role in their care. Because of this strongly held belief, they routinely host free informational seminars, so keep an eye out for information about upcoming sessions.



Before



After



# Health & Senior Expos

**W**hether you're 50 or 90, or anywhere in between, you'll love the Health & Senior Expo. Come out and meet the experts who can make your life healthier, wealthier and happier!

Get connected with Leesburg and Lady Lake's largest Health & Senior Expos. This fun, informational event brings seniors together with the products and services that are invaluable to maintaining a high quality of life.

The Leesburg Health & Senior Expo will take place August 15 from 9am to 2pm at the Leesburg Community Building at Venetian Gardens. The Lady Lake Health & Senior Expo will take place September 12 from 9am to 2pm at the American Legion Post 347.

## With the support of the 2015 sponsors:

- Bathfitters
- BSJ Enterprises
- Wellcare
- Osprey Lodge

The Health & Senior Expo is the place for area seniors to receive cutting edge information on a wide range of products and services while having a lot of fun!

The Health & Senior Expo features over 40 booths, health and wellness info, interactive activities and educational workshops. The Expo hosts free Bingo with prizes, samples from local and national vendors, lifestyle exhibitors, and advice from holistic health professionals!



Learn hundreds of ways to improve your health and extend your life. Find out more about retirement, investments, travel and leisure options for seniors, holistic healthcare alternatives, and local community resources.

Celebrate by participating in a full line up of activities to keep you safe, healthy, and informed. Walk through the exhibit hall and learn more about healthy aging.

According to Margaret Buckler, Coordinator of the event, "The information offered at the Health & Senior Expo will be of special interest to folks fifty plus that have different needs as they age. The Exhibitor mix is excellent: Healthcare, Hospitals, Insurance, Homecare, Mobility products, Hearing, Healing and much more... dozens of top companies with representatives on site to answer all your questions."

For more information about the Expos, call Buckler Promotions at 386-860-0092 today!

*See you at the Expo!*



## Health & Senior Expos

### August 15

Saturday 9am-2pm

**Leesburg Community Bldg  
at Venetian Gardens**

109 E. Dixie Ave. Leesburg

### September 12

Saturday 9am-2pm

**American Legion Post 347**

699 W. Lady Lake Blvd, Lady Lake



Free Health Screenings - Travel & Leisure  
Retirement - Fun Shopping - Nutrition  
Health & Wellness - Free Bingo  
Senior Living - Free Samples - Workshops  
Holistic Health - Community Resources

**FREE ADMISSION  
PARKING**

(386) 860-0092

[www.BucklerShows.com](http://www.BucklerShows.com)





# URGENT CARE

**DON'T LET A SUDDEN ALIMENT INTERFERE WITH YOUR LOVE LIFE!!**

**T**hey are the "after hours" of health care – the weekends and evenings when your regular doctor's office is closed and a trip to the emergency room isn't necessary. Perhaps you suffered a minor cut or injury from a fall and you don't want to wait all night or all weekend without medical attention. The most common illness especially during the COLD season is Sinus Pressure, Congestion and Post Nasal Drip (PND). The question is: do you wait until your symptoms could potentially get worse? No, says William Goellner, M.D., medical director of 441 Urgent Care Center. Physician Assistant, Adam Santos, add: "It is better to prepare and prevent than to repair and repent." It is 441 UCC goal to keep patients out of the Hospital. Early detection of Upper Respiratory Infection (URI) can prevent an elderly patient from going to acute bronchitis to pneumonia. "For most non-emergency medical ailments, 441 UCC is a convenient and cost-effective alternative to emergency room care," Adam Santos explains

441 Urgent Care Center opened its door on June 1, 2009 at Summerfield Location. The original idea was to provide excellent care to local retiring communities mainly Spruce Creek South, Spruce Creek North at Del Webb and Stone Crest. In response to Villages resident, we extended our services to The Villages in March 2011 by opening our Buffalo Ridge Location on CR - 466. With the exponential growth in The Villages and the increase need for more urgent cares, our third location was open in March 2013 at Lake Sumter Landing. "We are excited about having three locations to meet the urgent care needs of our patient," PA

Santos says. "The three locations are open late because we realize not everyone can fit healthcare needs into an 8a.m. To 5p.m.. Monday through Friday schedule. We want people to know we are there for them so they can receive passionate, quality healthcare whenever they need it. They really like our services because they see results quicker and do not have to go through bureaucratic layers to accomplish their goals."



In addition to urgent care, all three locations offer travel medicine, shingles vaccine, allergy testing, laboratory testing, school and sports physical, pre-employment exams, and DOT physicals for their patients.

The 441 Urgent Care team prides itself on offering affordable, fast and friendly services. They have vast medical expertise and years of experience. By combining their medical experiences they have more than 50 years in the field of caring for local communities. Their diagnosis are fast and accurate so that they can get you on the road to recovery. Follow up also is an integral part of their care. Every patient is encouraged to follow up with their primary care provider or they have the option to return to 441 at any time.

## SUMMERFIELD

**OPEN DAILY**  
**8am to 10pm**  
**365 days a year**

**Office:**  
**352-693-2340**  
**Fax: 352-693-2345**



**Spruce Creek Medical Plaza • 17820 SE 109 Ave, Ste 108**  
**Summerfield • Across from Wal-Mart on Hwy 441**

## THE VILLAGES - BUFFALO RIDGE - CR466

**OPEN M-F**  
**8am to 6pm**  
**SAT & SUN**  
**8am to 6pm**

**Office:**  
**352-350-1526**



**Golf Cart Access**

**3602 Wedgwood Lane, Buffalo Ridge Shopping Plaza,**  
**2 Doors Down From Bonefish Grill, Inside The Villages Lab, Hwy 466**

## THE VILLAGES - LAKE SUMTER LANDING

**OPEN M-F**  
**7am to 5pm**  
**SAT & SUN**  
**8am to 5pm**

**Office:**  
**352-350-1525**



**Golf Cart Access**

**910 Old Camp Road, Suite 182, Across from Too Jay's in between Citrus**  
**Cardiology and the Medicine Chest (yellow building with blue trim)**



## URGENT CARE'S MANY BENEFITS OVER EMERGENCY ROOM

441 Urgent Care Centers offer a number of benefits, according to Adam Santos, PA-C, before you head to the ER, you need to consider several things:

- First, urgent care offers better value because patients receive the same quality of care at a more affordable cost and friendly staff members are there to greet them and answer their questions. The majority of insurance companies have lower co-pays for urgent care than they do for the emergency room. In addition, when you go to the ER, you will pay additional facility fees and doctors' fees. Patients who go to 441 Urgent Care receive only one bill, that is it. Simple and easy.
- Second, Emergency rooms prioritize everyone who walks in with a triage process. This results in someone with a nonlife-threatening illness spending hours in the waiting room with other sick and contagious patients before they ever see a physician or mid-level provider. At 441 Urgent Care, the door-to-door time is less than one hour.
- Another advantage that 441 Urgent Care provides is prompt follow-up care. If you go to the ER, you are told to follow up with your primary care physician, this process may take weeks. Instead at 441 Urgent Care is open seven days a week, 365 days a year; you can simply walk back in for your follow up appointment or if your condition worsens, providing you the adequate follow up you deserve. For example: Patients that come in with dehydration, they can be brought back in have IV fluid hydration or serial antibiotic shots. No appointment necessary. This is truly concierge medicine.

## A TEAM EFFORT

The physicians at 441 Urgent Care are board certified in both emergency medicine and family practice. In addition, their Physician Assistants (PA) and Nurse practitioners (ARNP) are also board certified and experienced in multiple specialties including: emergency medicine, internal medicine, pediatrics, surgery, oncology, occupational medicine and family practice. In alliance with The Villages Regional Hospital and Lake Medical Imaging (LMI) 441 Urgent Care utilized laboratory and imaging services to allow the physicians and mid-level providers to treat higher and acute problems. We plan to complement the emergency department by providing healthcare to patients who may be too acutely ill for a primary care office, but not critical enough to warrant an emergency department visit. And the extended hours of operation allows them to provide services after hours, weekends and holidays.



**William Goellner, MD, Medical Director**  
Duke University Medical School (1974)  
Surgical Internship, Dallas, TX (1974-1975)  
Surgical Residency, Miami, FL (1975-1977)  
Board Certified in Emergency Medicine  
American College of ER Physicians, former president  
American Heart Association, Emergency Care Committee  
American Medical Association, member  
Florida Association of EMS Physicians, Charter member

Our medical director Dr. William E. Goellner is a graduate of Duke University Medical School and is board certified in emergency medicine and tropical medicine. He completed his residency training in general surgery in Dallas, Texas and Jackson Memorial in Miami, Florida. 441 Urgent care is primarily staffed by board-certified emergency medicine physicians, Dr. William Goellner and Dr. Mark Sbarro. Together our physicians have over 50 years of emergency and urgent care experience. To complement our physicians we also are blessed with experienced physician assistants (PA) and nurse practitioners (ARNP)

## SIMPLY THE BEST

The after hours team is here to care for your immediate and urgent care needs. "There was a big need for an urgent care center because people were typically going to emergency rooms and discovering that the wait time is long, tedious, and stressful," PA, Adam Santos says. "They are grateful we are here and truly appreciate that we can see them anytime, day or night, weekend or holiday." "The emergency room is an over-utilized, expensive and stressful place to seek healthcare for those who do not have a true emergency," PA, Adam Santos states. "We believe Urgent Care is a solution for this complex healthcare system and bridges the gap between primary physicians and emergency rooms." One local physician, Dr. Hammersfahr, a neurologist agrees when he stated that "When I need results fast for my patients and my family, I send them to 441 Urgent Care." After all, your health is important and you deserve the best care possible, regardless of whether you are facing an unexpected illness or emergency.

When you come to 441 Urgent Care Centers you experience the best of all medical worlds: you are treated with respect and compassion by our friendly staff members. "It is my personal and professional opinion that patients should consider urgent care before going to the emergency room," says PA Santos.



Adam Santos, PA-C

*"Your care means more to us than your wallet"*



John Santos, ARNP

## MISSION STATEMENT

It is our mission statement to provide the highest level of healthcare by utilizing medical experience and technology equivalent to what one would find in an emergency department.

## MOTTO

Hard work pays off and honesty will prevail

## 441 URGENT CARE GOALS

- We will take care of our patients in a timely fashion
- We will explain the patient's condition in layman's term, so that they will fully understand their diagnosis and treatment plan
- We will allow ample time to answer any patient's questions regarding treatment
- We will assure that their care is continued by their primary care provider (PCP) or referral source, or a combination of both
- We will assure that every patient that leaves 441 Urgent Care will know that someone has cared about his or hers health and well-being in a holistic way.

## OUR PHILOSOPHY

*See you at your convenience*

*Provide top level care without top level pricing*

*Be ever mindful that your time is valuable*

*Create a warm and relaxed environment*

*Include you in the medical decision process*

*Treat you as we would treat our own*

## ADULT AND PEDIATRIC CARE ON SITE LAB, X-RAY AND EKG

### ILLNESSES:

- Colds, flu, and other viral illnesses
- Bronchitis, pneumonia, asthma attacks
- Ear, throat and sinus infections
- Rashes and Poison Ivy / Oak
- Nausea, vomiting and dehydration
- Urinary Tract Infections / STD's
- Migraines and chronic / acute LBP

### INJURIES:

- Fractures, sprain, strains and dislocations
- Lacerations (cuts) abrasions (scrapes)
- Splinters and foreign body removal
- Wound care / repair and abscess drainage
- Work related injuries w / authorization



# Active Joints & Amazing Skin

*The nutraceutical breakthrough that's completely changing the way we age.*

**J**oint discomfort can come with age, strenuous work, and athletic activity, but what you're really experiencing is the progressive degeneration of connective tissue, where both collagen and hyaluronic acid are essential. Taken orally, in patented, highly absorbable form, Liquid BioCell™ allows you to preplenish these important substances and is clinically shown to work! It's Bio-Optimized™ manufacturing process produces an ideal molecular weight that your body can effectively absorb, and it mirrors the joint's natural composition so the body readily accepts it.

## Look Better. Feel Younger. Try Liquid BioCell™

Liquid BioCell™ Life is the award-winning super nutraceutical clinically shown to promote healthy aging, active joints and younger-looking skin. This state-of-the-art formula combines the multi-patented power of Liquid BioCell™ with the added benefits of 13 potent, antioxidant-rich superfruits, and resveratrol, widely studied for its roles in longevity and cardiovascular health, infused into a unique liquid delivery system that provides unsurpassed absorption and fast results. Visible signs of aging and joint discomfort are a result of the progressive degeneration of connective tissue where collagen and hyaluronic acid are essential. Liquid BioCell™ replenishes these important substances and is clinically shown to work! So remarkable, it has been awarded 7 US and international patents.

**LIQUID BIOCELL**

The mobility discovery orthopedic surgeons are talking about!



Advanced joint breakthrough is clinically shown to work, unlike anything else!



So unique, it has received multiple industry awards, and it's been featured on NBC, Good Morning America, and Fox News. Feel what it's like to live life without joint discomfort. See what happens to your skin. Available in liquid and sugar-free soft chews. Try Liquid BioCell for yourself and experience the difference.

## Naturally and effectively repair and rejuvenate your skin.

Liquid BioCell™ Skin is advanced science. This Bio-Optimized™ nutricosmetic is clinically designed to counteract wrinkles from the inside-out, while reducing the enzyme that can make your skin age. Look younger, and stay that way longer with the patented, award-winning science of Liquid BioCell™, 14 antioxidant phytonutrient fruits, ceramides, vitamin C, pomegranate, and bamboo, green tea and grape seed extracts, all in a unique, fast-acting liquid delivery system. Liquid BioCell™ Skin delivers clinically-studied, effective ingredients and a promise of unparalleled results.

## The Discovery of Liquid BioCell™

Liquid BioCell is a result of research that was being done on an ingredient called hyaluronic acid or HA, which was thought to be associated with longer life spans. The medical community, including Harvard University researchers did everything possible to make ingestibles and injectables based upon the science. The issue they had was that the natural state of HA was too large for the body to absorb.

That's where Jusuru stepped in. After discovering a unique natural source of HA, and that coexisted with collagen and chondroitin sulfate, as it does in the human body. The team tested and developed this raw material into something that when you ingest it, it would actually reach your tissues. This was a complete breakthrough in the industry. We were awarded 7 US and international patents, and called it BioCell Collagen. This is what became the inspiration behind Jusuru.

## Safe and supported by science.

Liquid BioCell is the highly bioavailable liquid form of BioCell Collagen, which has been safely and successfully used by millions of consumers since its introduction in the market in 1997. It was affirmed GRAS (Generally Recognized as Safe) by an independent experts safety panel following rigorous scientific reviews, not only in safety and toxicology data, but on Good Manufacturing Processes (GMP) for food. Numerous clinical studies support its safety, bioavailability and effectiveness. BioCell Collagen has been granted multiple US and international patents for being unique and highly useful. Manufactured in Anaheim, CA, Liquid BioCell meets the most stringent criteria of cGMP compliance in manufacturing practices.

## Liquid BioCell™ is beneficial for everyone.

Everyone can benefit from taking Liquid BioCell. Diet, age, stress, digestive system and physical activity (sports that impact joints), all affect our ability to provide the body with the nutritional raw materials it requires to properly support joint and connective tissue health. Liquid BioCell is for for adults wanting to remain healthy and active throughout their life.

**3 FOR FREE**  
**LIQUID BIOCELL**



For more information about the age-defying Liquid BioCell™ products, call 239-834-2172 today.  
[www.healthyjointsandskin.com](http://www.healthyjointsandskin.com)



## Dr. Anand Kesari Offers Innovative Full Spectrum Endoscopy Procedure for Improved Early Detection of Colon Cancer



**Gastro-Colon Clinic is one of the first in the nation to use EndoChoice's Fuse™ endoscope system to reduce the 'miss rate' of lesions during colonoscopy**

**A**lthough colonoscopy exams prevent many colon cancer deaths<sup>1</sup> and are the gold standard, for detecting colorectal cancers,<sup>2</sup> the procedure is not completely effective in preventing cancer cases.<sup>3</sup> For this reason, Gastro-Colon Clinic has invested in an innovative technology that significantly improves the accuracy of colonoscopy exams and can greatly reduce the number of potentially pre-cancerous lesions missed by standard, forward-viewing endoscopes.

The Fuse™ endoscope system from EndoChoice®, Inc. uses three small cameras at the tip of a flexible GI endoscope. "Unlike standard, forward-viewing endoscopes that use a single camera, the Fuse system lets doctors see nearly twice as much surface area," said Dr. Kesari.

"The Fuse endoscope is all about seeing more of the GI tract. It projects the expanded view on three screens to give physicians previously unseen views, such as behind colonic folds and difficult anatomy. We are pleased to offer this important new technology to our community."

The Fuse system recently received FDA 510(k) clearance for marketing in the U.S. "As an early adopter of the innovative Fuse system, Gastro-Colon Clinic is at the forefront of U.S. healthcare providers offering the best technology and procedures for detecting colorectal cancers," said Dr. Kesari. "Our team is proud to be using the new system in our ongoing effort to reduce cancer and provide the highest quality care to our patients."

In a multi-center trial conducted in the U.S., Europe and Israel, researchers performed a series of colonoscopies comparing standard, forward-viewing endoscopes and the new Fuse system.

The endoscope used in the first examination was selected randomly. After the first inspection, each patient immediately underwent a second colonoscopy performed by the same doctor, but with the competing endoscope. The 185 patient trial showed standard, forward-viewing endoscopes missed 41% of potentially pre-cancerous lesions,

or adenomas, while the Fuse system missed just 7%. Additionally, Fuse found 69% more adenomas when compared to standard, forward-viewing endoscopes. The results of this clinical study were presented at a major medical society meeting earlier this year and recently published in The Lancet Oncology.

"Standard, forward-viewing endoscopes provide up to 170 degrees of forward vision. The advantage of Fuse is that it allows endoscopists to examine twice the anatomy with a wide 330 degree view. This is especially advantageous because adenomas can be missed in difficult to find areas of the anatomy," said Dr. Kesari. "The findings are compelling and support the data from previous studies showing the limitations of standard, forward-viewing endoscopes. EndoChoice's innovative Fuse technology dramatically improves the effectiveness of this life-saving procedure. And improving the effectiveness of every procedure we perform here at Gastro-Colon Clinic is what we're all about."

Patient scheduling with the new Fuse system is now underway at Gastro-Colon Clinic. More than 15 million colonoscopies are performed across the United States each year and most insurance companies cover the costs for those patients over age 50.

**Ask your Doctor to refer you to Dr. Anand Kesari of Gastro-Colon Clinic for all your GI and Colonoscopy needs. Get the best possible endoscopic evaluation around.**

### Gastro-Colon Clinic Dr. Anand Kesari

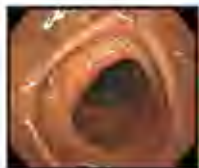
7535 SW 62nd Court,  
Ocala, FL 34476

1400 US 441 N. Bldg. 930,  
The Villages, FL 32159

1389 S. US 301,  
Sumterville, FL 33585

7578 SE Maricamp Rd. #102,  
Ocala (Shores), FL 34472

10435 SE 170th Pl.,  
Summerfield, FL 34491



**Standard Colonoscope  
Limited 170° Field of View**



**Fuse™ Colonoscope  
Panoramic 330° Field of View**



(352) 237-1253  
[www.gastro-colon.com](http://www.gastro-colon.com)

<sup>1</sup> Zauber AG, Winawer SJ, Waye JD, et al. Colonoscopic Polypectomy and Long-Term Prevention of Colorectal-Cancer Deaths. N Engl J Med 2012; 366:687-696

<sup>2</sup> Rockey DC, Paulson E, Niedzwiecki D, et al. Analysis of air contrast barium enema, computed tomographic colonography, and colonoscopy: prospective comparison. Lancet. Jan 22-28 2005;365(9456):305-311

<sup>3</sup> Brenner H, Chang-Claude J, Seiler CM, Stürmer T, Hoffmeister M. Potential for colorectal cancer prevention of sigmoidoscopy versus colonoscopy: population-based case control study. Cancer Epidemiol Biomarkers Prev. Mar 2007;16(3):494-499.



# The Right Food May be Wrong For You

By Compton Chiropractic Care

**Y**ou've seen your doctor, but nothing seems to explain the cause of these symptoms. Well get ready to change everything you ever thought you knew about your diet, nutrition and how to be healthy! Compton Chiropractic is now offering a new test that pinpoints exactly what foods are toxic to your body so you can stop feeling lousy, tired moody, or bloated.

Years ago scientists discovered your body has an internal chemical balance that is as unique to you as your fingerprint. Likewise, every food you eat has its own "chemical imbalance"; a unique set of natural or man-made chemicals. As your body reacts differently to each and every food, the food you eat each day will enhance proper body chemistry, or disrupt the correct balance. In fact, 95% of the patients that are tested show that one or more foods they regularly eat cause a toxic reaction in the body. You might not even notice these inflammatory reactions. Most of them work at a cellular level, and may cause symptoms that you will not notice right away. Nutritious foods you eat (like corn, soy, egg whites, green pepper or chicken for example) may actually act like an invader to your body. When you eat foods that form inflammation in your system, those foods can cause harmful, chronic problems with your health.

## What can I do?

Compton Chiropractic is now partnering with Immunolabs in order to determine how your body reacts to the foods you eat is through a test called a Bloodprint. This simple blood test pinpoints the foods that support healthy body chemistry and those that are toxic to you.

This is not a standard blood test nor is it a regular food allergy test that most doctors order. While most doctors test life-threatening types of allergic reaction, this bloodprint tests for foods that are slowly causing inflammatory responses in your body. This could explain why you are experiencing chronic pain or flare ups of autoimmune reactions (such as rheumatoid arthritis psoriatic arthritis, multiple sclerosis etc).

## What makes immunolabs different to other diet problems?

It is simple, we help you find foods that your body does not want you to ingest. Then, Immunolabs offers a customized meal plan for your exact body chemistry including special reporting available on 154+ foods. Your custom meal plan will include "good" foods and eliminate any toxic foods. This nutritional plan will also work to remove cravings, eliminate binge eating and line up your food intake with your unique body chemistry in order to achieve and maintain your ideal weight as well as

decreasing inflammation in your body. Immunolabs will continue to work with you in order to improve your diet by offering personalized coaching phone sessions with trained health ad-visers and a free online forum.



With foods that support healthy digestion and proper functions you can unleash your physical, emotional, and mental energy. Set up a consultation today so you can start a pathway to experiencing better health and a positive outlook to a new glow in health!



## Ask yourself if you experience any of the following:

- **Musculoskeletal:** osteoarthritis, rheumatoid arthritis, multiple sclerosis, gout, neuropathy, thyroid dysfunction, Addison's Disease, diabetes, lupus erythematosus?
- **Digestive Tract issues:** belching, bloated feeling, constipation, diarrhea, nausea, passing gas, stomach pains, vomiting, Irritable Bowel Syndrome, Diverticulitis, Celiac's Disease?
- **Ears:** Drainage from ear, ear aches, ear infections, hearing loss, itchy ears, ringing in ears?
- **Emotions:** Aggressiveness, anxiety/fear, depression, irritability/anger, mood swings nervousness?
- **Energy and activity:** Apathy, fatigue, hyperactivity, lethargy, restlessness, sluggishness?
- **Eyes:** Blurred vision, dark circles, itchy eyes, sticky or swollen eyelids, watery eyes?
- **Dizziness:** Faintness, headaches, insomnia, light-headedness?
- **Skin:** acne, dermatitis, eczema, excessive sweating, flushing/hot flashes, hair loss, hives, rashes itching?

- **Weight:** binge eating, compulsive eating, cravings excessive weight, underweight, water retention?
- **Other:** anaphylactic reactions, chest pains, frequent illness, genital itch, irregular or rapid heartbeat, urgent urination?
- **Joint and Muscles:** aches in muscles, arthritis, feeling of weakness, limited movement, pain in joints, stiffness?
- **Lungs:** Asthma, bronchitis, chest congestion, difficulty breathing, shortness of breath, wheezing?
- **Mind:** Confusion, learning disabilities, poor concentration, poor memory?
- **Mouth and Throat:** Canker sores, chronic coughing, gagging, sore throat, swollen tongue, lips, or gums?
- **Nose:** excessive mucous, hay fever, sinus problems, sneezing attacks, stuffy nose?



**Compton Chiropractic Care**  
**352-391-9467**

**If you experience any of these symptoms, then consider the blood print challenge today!** The bloodprint study is considered an elective test by insurance companies and is not a covered service. Compton Chiropractic has worked with Immunolabs to bring introductory pricing to The Villages. The first 100 participants will qualify up to 50% in discounts and rebates.

And remember: every participant receives a money back guarantee: if you do not see any clinical change in your condition, Immunolabs will refund the lab portion of the test.



## COMPTON CHIROPRACTIC CARE

Providing Quality Chiropractic Care to patients in and around The Villages, Florida.

### Our Philosophy

- Treat patients as individuals and perform a thorough exam
- Deliver an accurate diagnosis
- Treat patients with the highly reliable and world-known Palmer "hands on" Technique
- No long-term treatment plans or large out-of-pocket expenses
- Provide patients with non-surgical alternatives to pain

### Our Facility Offers

- Medicare accreditation for DME bracing
- State-of-the-art treatment tables
- On-site digital x-ray
- Physical Rehab suite with cold laser technology
- Use of blood and urine testing to evaluate for food allergies and heavy metal toxicity
- Clinical Nutrition
- Quality care without the wait

# FREE consultation

The patient and any other person responsible for payment has the right to refuse to pay, cancel payment, or be reimbursed for payment for any other service, examination or treatment that is performed as a result of and within 72 hours of responding to this advertisement. Expires 8/31/15



### TESTIMONIALS

• *I suffered from numb feet for 2 years before I decided to see the doctors at Compton Chiropractic. Within 6 visits my feet were back to normal and so was my golf game.*

—Male Patient

• *Dr. Compton, Thank you for being extremely knowledgeable in multiple areas of medicine. The doctor you referred me to solved my problem that had been ongoing for 15 years. Seems like you were the only one who diagnosed it correctly.*

—Female Patient

• *Your group really puts patients first and that is becoming a rare quality these days.*

—Local Physician

Doctor Compton's office is located in The Palm Ridge Plaza off CR 466 and they accept all major insurances. Office hours are M-F from 9am to 5 pm and Saturdays 9-2.

Feel free to set up a free consultation to meet with one of our doctors in order to determine what treatment plan may be right for you!

352-391-9467.

## Compton Chiropractic

11974 County Rd., STE 101

The Villages, FL 32162.

Located in the Palm Ridge Plaza off CR 466.

**(352) 391-9467**

[www.comptonchiropractic.com](http://www.comptonchiropractic.com)

**New Patients Welcome!**



## PARADY LEARNING LOUNGE

August 4th & 17th  
4:30 pm

Call 352-750-4029

\*Annuity guarantees are backed by the financial strength and claims paying ability of the issuing carrier. They are not FDIC insured. Annuities may be subject to surrender charges and/or holding periods. Before making a purchase decision, have a complete discussion with your insurance professional.



## COMPTON CHIROPRACTIC CARE

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**Dr. Daniel Taylor**  
Chiropractic Physician  
Palmer Graduate  
U.C.F. Graduate  
B.S. Molecular & Microbiology Sciences



# National Immunization Awareness Month

**C**an you remember back when you were a kid when mom said you had a doctor's appointment, your hair stood up on the back of your neck and all that flashed across your mind was Oh No A SHOT.

Well August is known as National Awareness Month. Immunizations help prevent against dangerous and deadly diseases. To stay protected against illnesses like the flu, measles and tuberculosis adults need to get their vaccines just like children do.

All adults should get vaccines to protect their health. Even healthy adults can become seriously ill, and can pass certain illnesses on to others. It is important for adults of 60 years of age and older, and for those who have chronic conditions such as asthma, COPD, diabetes or heart disease. It is also very important for older individuals who are in close contact with young children to be vaccinated and anyone with a weakened immune system.

All adults should be vaccinated each year with the influenza vaccine to help prevent the seasonal flu.

Every adult should get the TDAP vaccine once if they did not receive it as an adolescent to protect against pertussis (whooping cough), and then a TG (tetanus, diphtheria) booster shot every 10 years. In addition, women are also recommended to get the TDAP vaccine each time they become pregnant, especially between 27 and 36 weeks of their pregnancy.

Other vaccines for shingles, hepatitis, HPV are given but this depends on the age, health statues, occupation and travel.

Vaccines are not just for kids. Stay healthy and get vaccinated in August.

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## The **GAME** **CHANGER**

By Alex Anderson, Senior Associate Pastor at Bayside Community Church

**O**ne morning I was praying in my study at home and asked God for His help on something that is very important to Him and me. In my prayer, I was asking Him for specific things.

Shortly after my prayer, I was preparing to head to my office at Bayside Community Church and I had these thoughts come to me. *Do you want my blessing or yours?* In an instant, I recognized that God was trying to help me differentiate between the size of His blessings and the size of the blessing I had asked for in prayer.

Then this verse came to mind.

*Now to Him who is able to do immeasurably more than all we ask or imagine, according to his power that is at work within us, to Him be glory in the church and in Christ Jesus throughout all generations, forever and ever. Amen!*  
*Ephesians 3:20-21 NIV*

*Immeasurably more than all we could ask or imagine stood out in my mind. Then I thought, Do I want my size blessing or a God-sized blessing on my morning's prayer request?*

Well, I was born at night, but not last night. I quickly said, "Lord I want your size of blessing, because I cannot think your way or as big as you think." It's true. I can think pretty big and imagine a lot. But I cannot begin to touch the fringes of God's ability to imagine or to dream. One look into a vast winter sky can tell us that.

In the book of Genesis, in chapter twenty-seven we read a very sad story. It's about an old and almost-blind father, Isaac, giving his younger son Jacob a blessing that was intended for his older son, Esau. Once Isaac realized that he had been tricked by Jacob to get Esau's blessing, he was heartbroken and sad. Later Esau found out and begged his father for the blessing, but Isaac could not give the same blessing to two sons. Esau wept bitterly.



Why all the sadness over a simple prayer from a father to his son? It was the blessing. God was the one who was responsible to back up this blessing and make it actually happen. God gave Abraham, Isaac's father, a special promise, a blessing. This blessing would follow to whomever it was transferred. That's what all the crying and bitterness from Esau was about.

The blessing was not just the largest inheritance portion of Isaac's estate going to the one being blessed (which was huge) it also included God's help with life--the Blessing of God.

### **The blessing of God is the game-changer as far as I am concerned.**

I believe those who worship the God of Abraham, Isaac and Jacob can have a blessed life. I believe this for two reasons, and here is the first one.

The New Testament of the Bible says so.

*He (God) redeemed us in order that the blessing given to Abraham might come to the Gentiles through Christ Jesus, so that by faith we might receive the promise of the Spirit.*  
*Galatians 3:14 NIV*

The game-changer in the promised blessing for us today is God's spirit--The Holy Spirit or The Spirit. He, the Spirit, is the blessing. He is the one who changes the game for all of who believe in God's son. And I'm not just talking about going to Heaven (which will be mind-blowing all on it's own), but I'm talking about everyday life.

Imagine this. You have this person who lives with you 24/7, knows everything, is all powerful, can be anywhere at anytime all the time and loves and wants to help you--no matter what kind of knucklehead you may be. I'm not saying He's a genie, I'm saying He is a person who can make life very good for you. And if you think wanting a good life is being selfish and not of God, then you should try Him first before really you decide. Because...what if I'm right (and I am)? Then you have nothing to lose but an unblessed life.

The second reason I believe those who worship the God of Abraham, Isaac and Jacob can have a blessed life is...we have a bunch of them a Bayside Community Church. I know this because I am one of them.

So anyway, I'm running out of word space. But it's true; Holy Spirit is the game-changer for all Christ followers. He is the blessing. Christ followers have problems in life like everyone else, but we also have a person to help us, and He is amazing at it.

To your spiritual health,

**Alex E. Anderson**  
Author of the book, *Dangerous Prayers*  
[www.dangerous-prayers.com](http://www.dangerous-prayers.com)



# 441 Urgent Care Center



## **BUFFALO RIDGE**

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Everyday 8:00a.m. to 6:00p.m.

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## **SUMTER LANDING**

PH 352.350.1525

Mon-Fri 7:00am - 5:00pm

Saturday and Sunday 8:00am - 5:00pm

*Located across from Too Jay's  
In Btwn Citrus Cardiology and Med Chest  
Adjacent to The Villages Lab  
(The Yellow Building with Blue Trim)*

## **SUMMERFIELD**

PH 352.693.2340

Everyday 8:00a.m. to 10:00p.m.

*Located on Hwy 441 at Spruce Creek Medical  
Center, 1 mile north of The Villages Hospital,  
across from Wal-Mart, behind CVS pharmacy*

## **Open Holidays**

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