

CENTRAL FLORIDA'S

Health & Wellness[®] MAGAZINE

February 2021

Polk/Brandon Edition – Monthly

www.HealthandwellnessFL.com

f t **FREE**

**SPIDER VEINS
TREATMENT AND CAUSES**

**SPINAL STENOSIS
STAND TALL & WALK FARTHER**

**HEARING LOSS &
VIDEO CALLS**

**OUR TEAM
WILL TAKE CARE OF YOU –
A COMPREHENSIVE TEAM
APPROACH TO YOUR HEALTH**

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- Cervical Spine Surgery
- Thoracic and Lumbar Spine Surgery
- Brain Surgery



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CONTACT US

OWNER / ACCOUNT EXECUTIVE
Sybil C. Berryman
sybil@sflhealthandwellness.com

OWNER / ACCOUNT EXECUTIVE
Bryan Berryman
bryan@sflhealthandwellness.com


BERRYMAN
Marketing Group LLC

GRAPHIC DESIGNER
Sonny Gensing
sonny@gwhizmarketing.com

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sybil@sflhealthandwellness.com

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Health & Wellness MAGAZINE

SPIDER VEINS

TREATMENT AND CAUSES



Spider veins (also called telangiectasias) are small superficial blood vessels in the skin. They get their name because their appearance is similar to that of a spider web. They most commonly appear as blue or purple spider web-like patterns on the inner and outer thighs, calves, back of the knees and the ankle area.

Spider veins can be the tip of the iceberg as a sign of underlying vein disease. Some people complain of warmth or discomfort over spider patterns. Do your spider veins or profession indicate high risk factors for vein disease?

WHAT'S CAUSING YOUR SPIDER VEINS?

Many factors can contribute to the development of these unattractive veins. Some can be avoided or improved, but many of these factors are out of your control:

- Heredity
- Hormones
- Pregnancy
- Weight gain
- Age
- Trauma
- Surgery

Prolonged standing or sitting required by many professions can contribute to the development and reoccurrence of spider veins.

YOUR TREATMENT OPTIONS

Our spider vein treatment options improve the appearance of your legs with minimally invasive procedures that let you get back to normal activities the same day. They require no prolonged recovery or discomfort. We use injection sclerotherapy for the best results eliminating spider veins. It is important to realize that more spider veins can occur over time.

Stop hiding your legs because of spider veins. You don't have to wait to get spider



vein treatment that will eliminate the embarrassing webs of blue, red and purple veins. We offer regular cost-saving specials to help you regain the confidence and self-image you may have lost. Take a moment to visit our website and review our Cycle of Care, which outlines the Vascular Vein Centers' treatment process, to see how quickly you can get back legs you'll want to show.



**CALL TODAY FOR YOUR
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next to IMA Pichardo Clinic

is this you?



Do you experience **pain** or **numbness** in your **lower back** when **standing** upright?



Do you experience **pain**, **numbness**, or **tingling** in your **legs** or **buttocks** when you **walk**?



Is your **discomfort** relieved when you **bend forward** at the waist or **sit down**?

SPINAL STENOSIS

Stand Tall & Walk Farther

Here at Spine & Pain Institute of Florida in Lakeland, Florida, Navdeep Jassal, MD, our board-certified pain management national expert, not only offers highly customized treatments for spinal stenosis, but he can help you protect your back and overall health to prevent back pain.

WHAT IS SPINAL STENOSIS ANYWAY?

Spinal stenosis is a condition that develops when your spinal column narrows. The condition usually develops in either your lower (lumbar) or neck (cervical) spine.

Your spine consists of a series of vertebrae separated by rubbery discs that provide support, flexibility, and shock absorption. Your vertebrae create a column that surrounds and protects your spinal cord. That column is narrow, and any inflammation or structural irregularity can make it narrow.

The narrowing of the spinal canal can cause a number of symptoms such as pain, numbness, or tingling sensation in your lower back, legs, or buttocks. Typically, these symptoms worsen when you are standing or walking and get better if you sit or bend forward. Sitting or bending forward

MANY PEOPLE THINK THAT ACHES AND PAINS, INCLUDING BACK PAIN, ARE AN INEVITABLE PART OF AGING – BUT THEY’RE WRONG. WHILE AGE IS A FACTOR IN CONDITIONS LIKE SPINAL STENOSIS, HERNIATED DISCS, ARTHRITIS, AND OTHER BACK PROBLEMS, THAT DOESN’T MEAN WE’RE ALL IN FOR A FUTURE OF PAIN.

provides relief because it “opens” the space in the spinal canal and alleviates the pressure on your spinal cord. If left untreated, symptoms of spinal stenosis gradually worsen over time, limiting your ability to stand, walk, and perform daily activities.

WHAT CAUSES SPINAL STENOSIS?

Several factors can cause spinal stenosis. For example, herniated discs, arthritis, bone spurs, thickened ligaments, and tumors can all lead to spinal stenosis. You might also develop spinal stenosis from general degenerative wear and tear on your spine.

While your age is a risk factor for all of the conditions that can cause spinal stenosis, that doesn't mean it's inevitable.

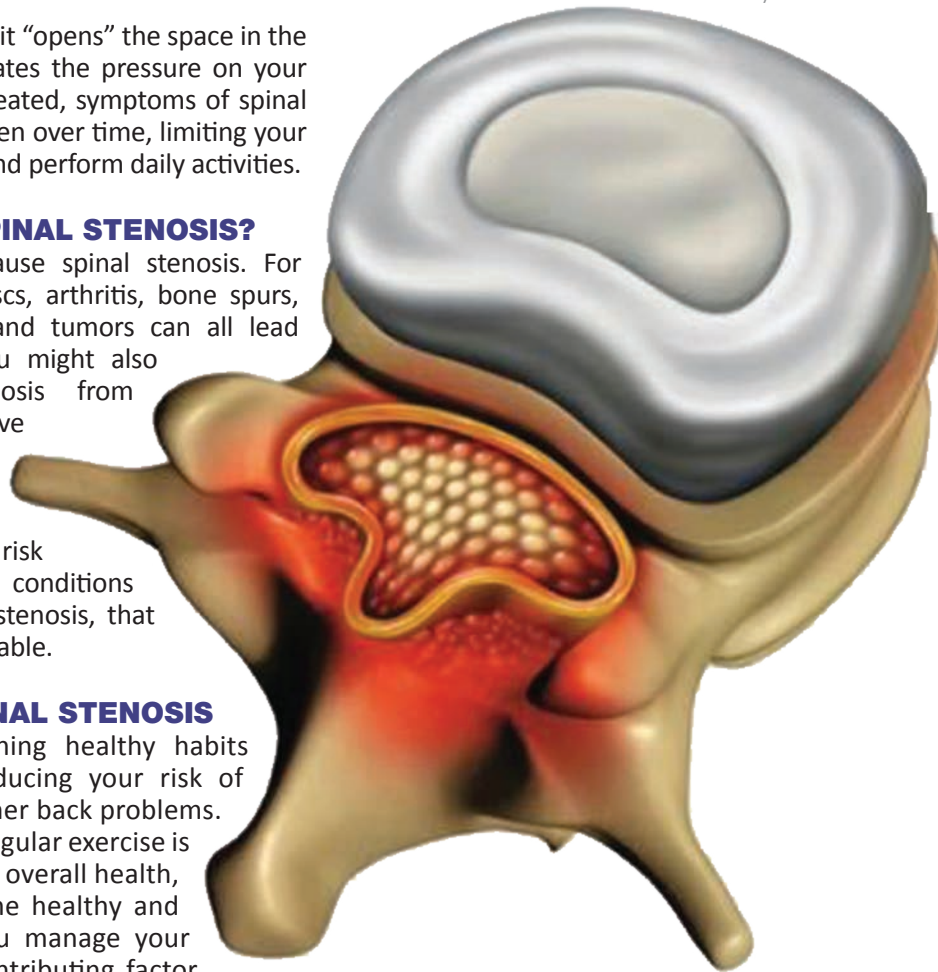
PREVENTING SPINAL STENOSIS

Starting and maintaining healthy habits now is critical to reducing your risk of spinal stenosis and other back problems. For example, getting regular exercise is not only great for your overall health, but it keeps your spine healthy and flexible and helps you manage your weight — another contributing factor to a variety of conditions that cause spinal stenosis. Even taking a brisk 30-minute walk every day can help.

You should also make time to stretch. We're not saying you have to become a yoga devotee, just take time to stretch your body. Keeping your muscles and connective tissues supple and flexible decreases your risk of injury.

You should also pay attention to your posture. Too many of us spend our days slouched at a desk or hunched over scrolling through our phones. Poor posture stresses your muscles, connective tissue, and vertebrae, which can eventually contribute to spinal stenosis and other problems.

Avoid unhealthy habits like tobacco use, vaping, and excessive alcohol consumption. Protecting your overall health reduces your risk of a variety of health problems.



WHAT IF I ALREADY HAVE BACK PAIN?

Even if you already have back pain, it doesn't condemn you to a life of discomfort. We offer customized pain management services, including treatments like the mild® procedure and Superior® interspinous spacers, to create more space in your spine. These are two Medicare approved options that will help you decrease pain, stand tall and walk farther. Dr. Jassal has experience amongst his own patients to reduce pain by 72% and opioid reduction by 64% on average with such treatment options.

We're committed to helping you lead a pain-free life. Give our office a call or make an appointment online today to learn more about how we can help alleviate your back and neck pain and help you lead an active and healthy life.



About Dr. Jassal

If you want an award-winning expert who offers the latest treatments to reduce pain, look no further than Navdeep Jassal, MD. At his practice, Spine & Pain Institute of Florida, located in Lakeland, Florida, Dr. Jassal treats a wide variety of pain types with comprehensive, personalized, evidence-based care.

Dr. Jassal started his medical education at the University of California, San Diego, where he earned his bachelor of science in biology. He then continued onto Ross University School of Medicine in Dominica, West Indies, completing his Doctor of Medicine degree. He completed his physical medicine and rehabilitation residency at the Zucker School of Medicine at Hofstra/Northwell in Great Neck, New York, and was elected chief resident during his final year. Dr. Jassal then rounded out his medical training with a pain medicine fellowship at the University of South Florida Morsani College of Medicine in Tampa, Florida.

Today, Dr. Jassal is certified by the American Board of Physical Medicine and Rehabilitation in both pain medicine and physical medicine and rehabilitation. He leverages his pain medicine specialty to help patients manage even the most complex pain.

Dr. Jassal treats chronic and acute pain, including cancer pain, neurological pain, and musculoskeletal pain. To do this, he offers each patient a personalized interventional treatment plan that may include tailored physical therapy, medication, and procedures like implantable spinal cord stimulators, intrathecal drug delivery systems, lumbar decompression, minimally invasive sacroiliac joint fusion and more.

When he's not treating patients, Dr. Jassal extends his expertise to others. He serves as an assistant professor for the Department of Physical Medicine & Rehabilitation at the University of Central Florida as well as an assistant clinical professor for the University of South Florida's pain medicine fellowship. He is also actively involved in research to uncover new, minimally invasive ways to treat spinal pain.

Dr. Jassal is an award-winning physician. In the Tampa edition of Top Doctor, he was voted the #1 Tampa pain physician in 2018 and was runner up in 2019. The University of South Florida named him Pain Faculty Attending of the Year in 2018. In addition, he recently won first place at the annual meeting of the American Society of Interventional Pain Physicians for his research and consistently presents at regional and national conferences on his outcomes.



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HEARING LOSS & VIDEO CALLS



HAS THE PANDEMIC MADE HEARING LOSS AN EVEN GREATER CHALLENGE FOR YOU OR A LOVED ONE? YOU'RE NOT ALONE. FROM INCREASED ISOLATION AND DIFFICULTY FOLLOWING VIRTUAL CONVERSATIONS TO MANAGING HEARING AIDS WHILE WEARING MASKS, CLEAR COMMUNICATION CAN FEEL LIKE AN UPHILL BATTLE FOR MANY IN TODAY'S TIMES.

At Audiology & Hearing Center, we're here to help. In addition to providing the highest quality hearing health care in a safe and welcoming environment, we're offering practical communication tips to help keep you empowered and engaged:

- Video-chatting for people with hearing loss
- Wearing hearing aids with a face mask

As more conversations move online whether for work or fun times with family and friends, video chats have become part of the new norm. Speaking through screens and monitors rather than in person, however, can come with some roadblocks — especially for those with hearing difficulties. Our videoconferencing tips for people with hearing loss can help.

GET TO KNOW THE PLATFORM

- Whether using Skype, FaceTime, WhatsApp, Google Meet, or another option, familiarize yourself with the videoconferencing software ahead of time.
- Exploring the software settings — including audio preferences, screen views, backgrounds, and more — can help you approach chats with confidence.

OPTIMIZE YOUR ENVIRONMENT

- Set up your virtual communication in a quieter area of the house.
- Close the room's door and — in the case of loud outdoor sounds — nearby windows to curb noise.
- Turn down the TV and radio to limit competing sounds.
- Wear connected headphones, which can help improve audio quality and further block out noise.
- Adjust the room's lighting and screen's brightness to aid in lipreading and seeing facial expressions.



LEVERAGE THE FEATURES

- Functions such as closed captions can help you follow the conversation in real time.
- The chat window can be an asset — especially in group conversations — to ask clarifying questions if you missed a point or want to follow up.
- Some videoconferences may also be recorded for helpful playback later, so be sure to ask the host, who may need to initiate the recording option.

MAXIMIZE THE POWER OF STREAMING

Did you know? With today's sophisticated hearing aids, you can receive audio from your compatible smartphone, tablet, laptop, desktop computer, stereo, or other device — directly to your ears, making it even easier to engage in virtual conversations.

Want more virtual-communication tips? Winter Haven Audiology & Ridge Audiology are here to help. Call our Doctors of Audiology at **(863) 594-1976** today for strategies and solutions to stay fully connected in a changing world. You can find our Doctors and other healthy hearing tips online at **WinterHavenAudiology.com**.

CALL TODAY to schedule your appointment 863.594.1976

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OUR TEAM WILL TAKE CARE OF YOU – A Comprehensive Team Approach to Your Health

Total Spine and Brain Institute

Do you ever feel like doctors do not provide the personalized attention you deserve? Do you feel like you are just a number? Total Spine and Brain Institute provides “World Class Care,” and they take pride in treating each patient with the personalized approach that is necessary to build the relationship between their staff and you for optimal results.

They are the experienced experts offering personalized spine care in the Tampa Bay area. Undergoing spine or brain surgery is one of the most important decisions a patient will ever make. That is why you cannot settle on just anyone. Dr. Tien Le is trained in the most cutting-edge neurosurgical techniques, resulting in the most precise surgical care.

The friendly staff at Total Spine & Brain Institute will work with you, your family, and your referring physician to ensure that you receive the best care possible. Dr. Tien V. Le is patient-focused and explains every possible course of action. He listens and treats you with the respect, care, and compassion you deserve. Patient conditions are thoroughly discussed, and options are explained in a way that empowers you to make the best treatment choices. We often focus on treatment options that don't involve surgery whenever possible. Our team works seamlessly to ensure you receive the highest quality of care available.

We are Spine and Brain Experts and Specialize in the Following Procedures and Techniques:

Minimally Invasive Spine Surgery

Minimally invasive spine surgery has revolutionized the field within the last two decades. Prior to its introduction, traditional spine surgery required extensive dissection of the normal tissues surrounding the spine.

Kyphoplasty

A compression fracture or a break in one of your vertebra can be painful. It can also make it difficult to move freely. That's because a break can result in bone fragments rubbing against each other. Surgery can help treat such fractures. For example, kyphoplasty and vertebroplasty are minimally invasive procedures that are often performed

together. Usually, they can be done without a hospital stay.

Non-Fusion Spine Surgery For: CONDITIONS

- Carpal Tunnel Syndrome
- Ulnar Neuropathy
- Spinal Tumors
- Non-Fusion Spine Surgery

PROCEDURES

- Carpal Tunnel Release (Median Nerve Neurolysis)
- Ulnar Nerve Neurolysis (release)

Cervical Spine

CONDITIONS

- Radiculopathy / Pinched NerveRadiculopathy / Pinched Nerve
- Herniated Disc
- Bone Spurs
- Spinal Stenosis
- Myelopathy
- Kyphosis and Deformity
- Instability
- Fractures
- Neck Pain

PROCEDURES

- ACDF (Anterior Cervical Discectomy and Fusion)
- Artificial Disc Placement to preserve motion (Cervical Arthroplasty)
- Anterior Cervical Corpectomy
- Posterior Cervical Laminectomy (+/-) Fusion
- Posterior Cervical Laminotomy and Foraminotomy
- Cervical Stabilization Procedures
- Vagal Nerve Stimulator Placement

Thoracic and Lumbar Spine

CONDITIONS

- Radiculopathy / Pinched Nerve
- Sciatica
- Bulging Disc / Disc Protrusion
- Herniated Disc



- Bone Spurs
- Facet Synovial Cyst
- Spinal Stenosis
- Foraminal Stenosis
- Spondylolisthesis
- Scoliosis and Deformity
- Fractures
- Instability
- Degenerative Spine Disease
- Back Pain
- Bulging disc treatment

PROCEDURES

- Microscopic Discectomy (Microdiscectomy)
- Microscopic Decompressive Laminotomy / Laminectomy
- Microscopic Foraminotomy
- Percutaneous Instrumentation
- Kyphoplasty / Vertebroplasty
- Spinal Cord Stimulator
- Spinal Fusion Techniques
- ALIF (Anterior Lumbar Interbody Fusion)
- OLIF (Oblique Lumbar Interbody Fusion)
- DLIF / XLIF (Lateral Lumbar Interbody Fusion)
- TLIF (Transforaminal Lumbar Interbody Fusion)
- PLIF (Posterior Lumbar Interbody Fusion)
- Synovial Cyst Resection
- Posterolateral Fusion
- Reconstructive Spine Surgery
- Scoliosis Correction
- laminectomy

Brain Surgery

CONDITIONS

- Brain Tumors
- Meningiomas
- Gliomas
- Metastases
- Facial Pain Syndromes (Trigeminal Neuralgia)
- Subdural Hematoma
- Chiari Malformation
- Intracranial Hemorrhage
- Skull Fractures

PROCEDURES

- Craniotomy for Tumors
- Stereotactic-Navigated Craniotomy for brain tumor resection

- Stereotactic-Navigated Brain Biopsy
- Burr Hole / Trephine Craniotomy
- Suboccipital Craniectomy for Chiari Decompression
- Microvascular Decompression of Cranial Nerves
- Ommaya Reservoir Placement

Robotic Spine Surgery

At Total Spine & Brain Institute, we specialize in minimally invasive spine surgery and complex spinal disorders. We employ the latest in cutting edge technologies including robotic assisted spinal surgery platforms for better accuracy and results. In fact, Dr. Le was the first surgeon in Hillsborough county to utilize the cutting-edge Mazor X™ technology.

Robotic-assisted spine surgery has many advantages that can lead to a faster recovery time, ultimately returning patients to their active lifestyles faster. This includes:

- Improved surgical accuracy and precision
- Smaller incisions
- Less risk for surgical complications
- Less exposure to radiation
- Plus, shorter hospital stays

MAKING THE DECISION TO HAVE SPINE OR BRAIN SURGERY IS COMPLEX, TRUSTING THE EXPERTS SHOULD BE EASY. CONTACT TOTAL SPINE AND BRAIN INSTITUTE TODAY TO FIND OUT MORE ABOUT HOW THEIR TEAM CAN HELP YOU.

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ABOUT US – TOTAL SPINE AND BRAIN INSTITUTE'S TEAM

Tien V. Le, MD, FAANS

Diplomate, American Board of Neurological Surgery

Dr. Tien V. Le is a Board-Certified and dual Fellowship-trained Neurosurgeon who earned his Bachelor's degree in Biology from the University of North Florida, where he graduated summa cum laude with Baccalaureate Honors. He then received his medical degree at the University of South Florida Morsani College of Medicine (USF), having earned the distinction of Neurosurgery Student of the Year during his senior year. His neurosurgery residency training was done at the world-renowned Cleveland Clinic and USF, where he was elected and served as Chief Resident during his final year.

Dr. Le has completed two fellowships in Minimally Invasive Spine Surgery. His first fellowship was during residency at USF where he trained under Dr. Juan Uribe. After completing his residency, Dr. Le was then selected by Dr. Kevin Foley to the prestigious post-graduate Spinal Surgery Fellowship at Semmes-Murphey Neurologic & Spine Institute. While there, he also obtained additional fellowship training in scoliosis, deformity, and complex reconstructive spine surgery with Dr. Julius Fernandez.

Julianne Wilkins, PA-C

Julianne Wilkins grew up in Akron, Ohio. She moved to Florida and received her Bachelor's degree in Nutrition from Florida State University. She then went on to Kent State University, and received a Master's of Science in Nutrition. Upon graduation, she worked as a Clinical Dietitian and was empowered to help people improve their health and quality of life. To further her ability to do so,

Julianne went on to the University of South Florida and received her Master's of Science degree in Physician Assistant Studies. Her clinical acumen and passion for the complexity of the neurosciences led her to pursue a career in neurosurgery at Total Spine & Brain Institute, where she is integral in both the operating room and the clinic. Her goal is to provide the best possible care for her patients by helping them understand their medical condition and treatment plan. Outside of work, Julianne enjoys exploring new places, playing softball, and spending time with her friends and family.

Niraj Patel, PA-C

Niraj Patel grew up in the suburbs of Atlanta, Georgia and received his Bachelor's degree in Biochemistry and Molecular Biology from the University of Georgia. He went on to study at Nova Southeastern University in Orlando and received his Master's of Medical Science in Physician Assistant Studies, graduating with highest honors. Following graduation, he moved back to Atlanta to work in primary care and urgent care serving the community that he grew up in. He then built on his excellent outpatient clinical experience in general medicine to propel him to a career in neurosurgery with Total Spine & Brain Institute. Niraj values educating and establishing a personal connection with his patients and guiding them through various treatment options, both surgical and non-surgical. In his leisure time, he likes traveling, exploring different cultures, playing basketball, and going to the gym. Niraj is an avid Georgia Bulldogs, Atlanta Falcons, and Atlanta Hawks fan and enjoys spending quality time with his friends and family.

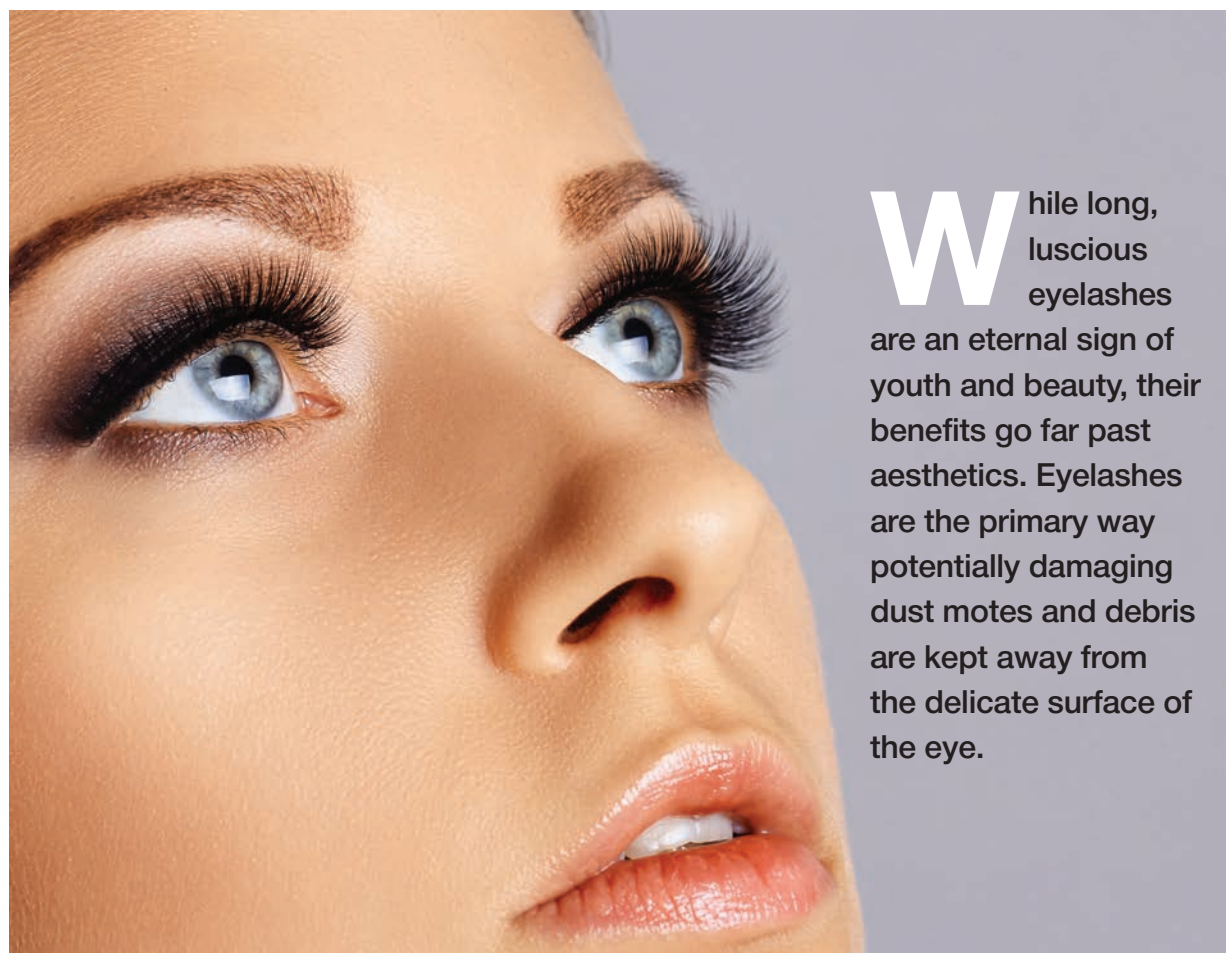
Tien V. Le, MD, FAANS
Neurological Spine Surgery.
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1110 Nikki View Drive | Brandon, FL 33511
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totalspinebrain.com

EYELASH TRANSPLANTS OFFER BEAUTY AND PROTECTION FOR WEAK AND DAMAGED LASHES

By Alan J. Bauman, M.D., ABHRS



While long, luscious eyelashes are an eternal sign of youth and beauty, their benefits go far past aesthetics. Eyelashes are the primary way potentially damaging dust motes and debris are kept away from the delicate surface of the eye.

Most people don't realize how delicate and fragile natural eyelashes really are. Aging, heredity, false lashes, injuries, illness and obsessive hair pulling can result in permanent weakening or hypotrichosis of the lash follicles or total loss leading to lash baldness. While certain long-term topical treatments can help to boost the length of weak lashes, only eyelash transplantation can permanently replace lashes that are dead and gone.

If you have experienced a loss of your lashes through injury, trauma, overuse of eyelash extensions, hair pulling, or you simply want longer thicker lashes without mascara, an Eyelash Transplant procedure may be for you.

WHAT IS AN EYELASH TRANSPLANT?

Unlike false lashes or eyelash extensions, eyelash transplantation is a safe, effective way to permanently restore living and growing lashes to your eyelid.

Eyelash transplants are an advanced microsurgical procedure that takes living, growing hair follicles from the scalp and implants them into the upper eyelids. The procedure can be used to enhance the density and fullness of the eyelashes for purely cosmetic purposes, and it's also an effective treatment to restore permanent loss of the lashes due to the misuse of eyelash extensions, eyelid trauma, burns, chemotherapy, radiation and trichotillomania (aka hair or lash pulling).

The newly implanted lashes will continue to grow long, just like the hair on the head and require regular maintenance and trimming.

A FIX FOR WEAK, DAMAGED OR MISSING LASHES

For some patients, the overuse of eyelash extensions can cause permanent eyelash loss. It is assumed that this eyelash loss is a result of 'traction alopecia'— similar to the damage to scalp follicles from tight braiding, hair extensions or chronic hair-pulling. For those who choose eyelash extensions, gentle removal and/or replacement of your eyelash extensions by a highly-trained aesthetician or cosmetologist is recommended to prevent damage to your eyelashes. Should eyelash damage occur, it might be temporary. Oftentimes, after six to twelve months, eyelash growth will 'rebound' somewhat if the damage is not severe. However, if the eyelash damage is permanent, eyelash transplantation can be used to replace lost lashes.

ABOUT EYELASHES AND EYELASH TRANSPLANTS

- Eyelashes are the primary mechanism by which the eyes are protected from dust motes and debris.
- Eyelashes provide symmetry and beauty to the eye area and face.
- Eyelash transplant procedures can be used to enhance the cosmetic appearance of the eyes or to restore lashes to a damaged eyelid.



Before and 12 months after Eyelash Transplant by Dr. Alan Bauman



Before and after Eyelash Transplant by Dr. Alan Bauman

- Patients who may benefit from an eyelash transplant are those who have lost their eyelashes through trauma or trichotillomania, as well as those who are looking for an increase in the number or length of their eyelashes.
- In a safe and minimally-invasive same-day procedure, hundreds of donor hair follicles are harvested from the back of the scalp and comfortably implanted into the eyelid using a modified “sewing insertion” technique.
- Healing is complete and the transplanted eyelashes are shed about one week after the procedure with the new lashes beginning to grow in about six weeks.
- The transplanted lashes are permanent, grow long and need to be periodically trimmed and curled routinely.

Since 1999, Dr. Bauman’s Eyelash Transplant procedures have been featured across the national media, including ABC’s Good Morning America, CNN, Access Hollywood, FOX News and other

news programs. He is recognized as a pioneer of the procedure and has authored scientific articles and textbook chapters on eyelash transplantation. Dr. Bauman was a featured lecturer at the International Society of Hair Restoration Surgeon First Regional Live Surgery Workshop on Eyelash Transplantation held in Los Angeles in 2006, where he also performed a live surgery demonstration of an eyelash transplant. Demand for eyelash transplants have skyrocketed since this procedure has been proven to be safe and effective when performed by highly skilled, properly trained surgeons who are committed to providing ALL aspects of care during and after eyelash transplant procedures.

For more information on weak or damaged eyelashes, or to learn if an eyelash transplant is right for you, please call **561-220-3480** or point your camera at the QR code below to schedule your consultation at **www.baumanmedical.com**.



TIPS ON FINDING A QUALIFIED HAIR RESTORATION PHYSICIAN

- A Hair Restoration Physician is someone who specializes exclusively in the medical diagnosis, treatment, and tracking of hair loss and hair growth in addition to hair transplantation.
- Look for full-time hair transplant surgeons who are certified by the American Board of Hair Restoration Surgery (ABHRS) and accepted by the International Alliance of Hair Restoration Surgeons (IAHRS).
- Due to the limited number of full-time, experienced ABHRS-certified Hair Restoration Physicians worldwide, prospective patients should be prepared to travel and-or consult “virtually” via phone or video-call using Zoom, Skype, Facetime, etc.
- Before choosing your doctor, visit the clinic, read reviews, ask for before-and-after pictures and most importantly, ask questions about how to achieve your desired results and what should be done to maintain them.
- The ISHRS or International Society of Hair Restoration Surgery recently urged patients to avoid unprofessional clinics and unscrupulous hair transplant practices that offer unsolicited financial incentives upfront. Ask yourself if a practice offering “free consultations,” deeply discounted coupons, or financial rebates truly has your best interests in mind.
- Ask for a referral from your primary care doctor or dermatologist to a qualified, credentialed, experienced, full-time Hair Restoration Physician who is fully equipped and trained to diagnose, treat and track your hair loss process and achieve your hair restoration goals.

About Dr. Alan J. Bauman



Alan J. Bauman, MD, ABHRS, IAHRS Hair Loss Expert

Dr. Alan Bauman is a full-time board-certified hair restoration physician who has treated over 30,000 patients, has performed nearly 10,000 hair transplant procedures and over 7000 PRP’s since starting his medical hair loss practice, Bauman Medical in 1997.

Dr. Bauman is one of approximately only 200 physicians worldwide to achieve the certification from the esteemed American Board of Hair Restoration Surgery (ABHRS).

Dr. Bauman is known for pioneering numerous technologies in the field of hair restoration including minimally-invasive FUE Follicular Unit Extraction, VIP|FUE™, Low-Level Laser Therapy, PRP Platelet Rich Plasma, PDOgro™, Eyelash Transplants and others.

Dr. Bauman was voted “#1 Top Hair Restoration Physician” in North America by Aesthetic Everything for the 4th consecutive year and was recently named by Forbes as one of “10 CEOs Transforming Healthcare in America.”



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Cheryl Masters – MORTGAGE PROTECTION: WHAT YOU SHOULD KNOW

If something happens, the last thing a family should have to worry about is making the mortgage payment. Some programs will return all the premium you paid, when the policy expires. Cheryl Masters is the life insurance agency owner at Masters Life Insurance in association with Family First Life. She is an expert at bridging the gap between the community and well-established insurance agents. Her years of experience and relationships allow her to help you in multiple situations. When it comes to your mortgage and unexpected disruptions, she can help you navigate the situation by supplying you with essential analytics and information, reputable agents, accessibility, and follow through.

Cheryl shares her expertise and advice below:

You are among the fortunate Americans who have made their dream of owning a home come true. Many families have to leave their home due to economic hardship caused by death, disability, or unemployment, so protecting your home for you and your family could be one of the wisest decisions you make.

Consider the following:

If you died, would your family have enough money to pay off the mortgage?

If you were unable to work for an extended period, would your family have enough money to pay the mortgage each month?

If you lost your job, would you still be able to afford your insurance premiums?

PROTECT YOUR FAMILY AND HOME TODAY!

Home Mortgage Series Plus from Americo Financial Life and Annuity Insurance Company (Americo) is a portfolio of term life and universal life insurance products that may help you and your family keep your home and your valuable insurance protection if the unexpected happens.

HMS Plus and its optional benefit riders may help:

- Pay off the mortgage in the event of your death.
- Receive 100% of the base premiums at the end of the Cash Back Option period.¹
- Make the mortgage payment during a disability.²
- Protect your valuable coverage if you become involuntarily unemployed or totally disabled.²
- Pay a lump sum if diagnosed with a qualifying critical, chronic, or terminal illness.³

I can schedule a time to see if you qualify for an HMS Plus policy. Feel free to call me at (786) 338-0481 or email ms.cheryl.masters@gmail.com for more information or to schedule an appointment.

Sincerely,

Cheryl Masters Independent Agent

¹HMS Plus CBO build a cash value that is available to you upon request, less any loans, if the policy is terminated. If the Enhanced Surrender Value Benefit (Cash Back Option benefit) is in effect at the end of the Enhanced Surrender Value Period, the surrender value of the policy will equal the total amount of premiums paid for the base policy, not including any premiums paid for riders.

²Riders are optional, available for an additional cost and may not be available in all states.

³Living Benefit Riders are included at no additional cost on HMS Plus 100, 125, and CBO. Subject to state variations.

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Home Mortgage Series Plus (Policy Series 301/302/303/315) and Accidental Death Benefit Rider (Rider Series 2165); Enhanced Surrender Value Rider (Rider Series 2200); Critical Illness Accelerated Death Benefit Rider (Riders Series 2190/2195), Chronic Illness Accelerated Death Benefit Rider (Rider Series 2191/2196), and Terminal Illness Accelerated Death Benefit Rider (Rider Series 2192/2197); Disability Income Rider (Rider Series 2145); Waiver of Premium for Disability Rider/Waiver of Monthly Specified Premium Rider (Rider Series 2158/2158-UL); Involuntary Unemployment Waiver of Premium Rider (Rider Series 2140) are underwritten by Americo Financial Life and Annuity Insurance Company (Americo), Kansas City, MO, and may vary in accordance with state laws. Certain restrictions apply. Consult base policy and riders for all terms, exclusions, and limitations. Cheryl Masters is an independent, authorized agent of Americo.



Tell us a little about yourself...

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Date of Birth: _____ Date of Birth: _____

Sex: ☐ Male ☐ Female Sex: ☐ Male ☐ Female

Tobacco Use: ☐ Yes ☐ No Tobacco Use: ☐ Yes ☐ No

Phone Number: _____

Please mail or email this information to:

Cheryl Masters
1251 NE 141 St
Miami, FL 33161

Email: ms.cheryl.masters@gmail.com

A representative will contact you.

This form will only be used by Cheryl Masters to determine which products to offer. It will be kept in strict confidence and will not be shared or sold to other companies.

By completing this form, you authorize an insurance agent to contact you by phone, text or fax at the phone number listed to provide automated and/or pre-recorded advertisements. You are not required to sign this to purchase any product. This consent applies to all products currently or in the future marketed or sold by us. This authorization continues until it is revoked by you. Further, you waive your right to commence or be party to any group, class or collective action against us relating to any communication made by us to you. This waiver extends to protect any third party on whose behalf or for whose benefit, in whole or in part, we initiated any communication. This waiver applies even if you revoke your consent to be contacted in the future.



Cheryl Masters
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In 1967 the Beatles released a song titled “All We Need Is Love” which sat atop Billboard's charts for eleven consecutive weeks. Their manager at the time stated, “... they really wanted to give the world a message... it is a clear message saying that love is everything.” In fact, the simple chorus repeats the words: “all you need is love...”

What a message for the world to hear!

During the month of February, many of us focus on the idea of love (thanks to Valentine's Day), but really the message of love is timeless and not bound by a simple holiday.

And to be totally truthful, The Beatles did not invent the idea that “all we need is love.” That was a message taught and written long before they made it popular... about 2,000 years earlier by Jesus.

Jesus often found Himself in a tight spot as He had a tendency to upset what traditional religion had established in His lifetime. Jesus often spoke against the religious leaders of His day and offered a better way – a way founded in grace (not rules) and love (not guilt).

In fact, there was one exchange recorded in the New Testament where a lawyer came to ask Jesus a question with the hopes of trapping Him with His words. Here is that exchange as recorded in the Gospel according to Matthew:

"Teacher, which is the most important commandment in the law of Moses?" Jesus replied, "'You must love the LORD your God with all your heart, all your soul, and all your mind.' This is the first and greatest commandment. A second is equally important: 'Love your neighbor as yourself.' The entire law and all the demands of the prophets are based on these two commandments." - Matthew 22:36-40 NLT

Do you see that? What does Jesus say is the most important thing? Love. We are supposed to learn to love God with all that we are – our minds, our hearts, our bodies. And then we are supposed to love others. But then He goes on to say this: everything else hangs in the balance of these two things.

So, what does that mean for you and me? It's simple – not easy – but simple. If we learn to love God and love others, then everything else will take care of itself.

Think about it – if I learned to love everyone (not just the people I like), how differently would my relationships look? If I learned to love God, how differently would my priorities look? If I could learn to love, then everything else falls in place.

The apostle Paul describes the kind of love we should have: “Love is patient and kind. Love is not jealous or boastful or proud or rude. It does not demand its own way. It is not irritable, and it keeps no record of being wronged. It does not rejoice about injustice but rejoices whenever the truth wins out. Love never gives up, never loses faith, is always hopeful, and endures through every circumstance”. - 1 Corinthians 13:4-7 NLT

Here is an exercise for us to see how we are doing. Go back and read the quote above, but this time, every time to get to the word “love” or “it” put your own name in its place. Then ask yourself: how am I doing? (It's a simple formula – not an easy one.)

So in this month where we set aside a day of love, let's make it a lifestyle not just a holiday Because remember, The Beatles were right (just not the first) to say: “All You Need Is Love.”

Brent Myers



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- LLM in Taxation New York University Law School 1986
- JD Georgetown University Law School 1983
- MBA University of Michigan 1978
- BS Cornell University 1977

Andrew Curtis is an attorney whose practice concentrates in the areas of trusts, estates, and elder law. He is a graduate of some of the top universities in the country. He devotes his time to estate planning for the middle class, charging moderate fees, and then getting referrals from happy clients.

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