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Health & Wellness[®]

MAGAZINE

June 2021

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BRMC Debuts on Fortune/IBM Watson List of Top Hospitals



Bartow Regional Medical Center is now a Fortune/IBM Watson Health 100 Top Hospital.

It is the hospital's first appearance on the list on the small community hospital category. The news comes from Fortune/IBM Watson Health®, which identifies the top hospitals from a rigorous evaluation of 2,675 short-term, acute care, non-federal hospitals in the U.S. Those on the Top Hospitals list had better results on key clinical and operational performance indicators compared to similar hospitals.

"This is incredible news," said Bartow Regional Medical Center President Karen Kerr. "There's no doubt – our entire team is responsible for this achievement. It has also built a robotics program that was recently named a Center of Excellence by the Surgical Review Corporation, and earned a Pathway to Excellence designation from the American Nurses Credentialing Center.

The achievement is a result of a long-term effort to build the hospital's services to better serve a growing and changing community. In the last few years, the hospital has upgraded its cardiac Cath lab to handle severe heart attacks. It has also built a robotics program that was recently named a Center of Excellence by the Surgical Review Corporation, and earned a Pathway to Excellence designation from the American Nurses Credentialing Center.

Bartow Regional Medical Center is joined by other BayCare hospitals on this year's Fortune/IBM Watson Health 100 Top Hospitals list:

- St. Joseph's Hospitals (including St. Joseph's Hospital, St. Joseph's Women's Hospital and St. Joseph's Children's Hospital in Tampa as well as St. Joseph's Hospital-North in Lutz and St. Joseph's Hospital-South in Riverview.) With a combined total 1,396 beds, St. Joseph's Hospitals operate under the same license and makes the list as a large community hospital.
- Morton Plant Hospital made the 100 Top Hospitals list as a top teaching hospital.

BayCare is in the top 20 percent of large health systems in the country. This is the third year in a row BayCare has been recognized with this honor.

For more information, visit
<http://www.100tophospitals.com/>.

About BayCare Health System

BayCare is a leading not-for-profit health care system that connects individuals and families to a wide range of services at 15 hospitals and hundreds of other convenient locations throughout the Tampa Bay and central Florida regions. Inpatient and outpatient services include acute care, primary care, imaging, laboratory, behavioral health, home care, and wellness. Our mission is to improve the health of all we serve through community-owned, health care services that set the standard for high-quality, compassionate care. For more information, visit www.BayCare.org.

About the Fortune/IBM Watson Health 100 Top Hospitals® List

BayCare is in the top 20 percent of large health systems in the country. Organizations do not apply or pay for this honor or pay to promote their award. Award-winning hospitals and health systems serve as a model of excellence for the industry.



BayCare

Bartow Regional Medical Center

Brent Myers

You Deserve a BREAK TODAY...



I know it's ironic to quote a famous fast-food chain advertisement in a health and wellness magazine, but on this one – they got it right!

They understood one of the most overlooked principles of our health: the need for rest. (How they recommend fulfilling that need, and what many others think is where we differ...)

Most studies indicate that we operate at our best when we have sufficient rest. Our bodies were not created to be able to go without stopping and taking a break. We were designed to wear down, be refreshed, and go again. Rest is important for all areas of our lives...

PHYSICALLY. Sleep and metabolism are controlled by the same area of the brain. Sleep releases hormones that control appetite. Researchers at the University of Chicago found that dieters who were well rested lost more fat. And a 2010 study found that C-reactive protein, which is associated with heart attack risk, was higher in people who got six or fewer hours of sleep a night.

EMOTIONALLY. Sleep and stress have similar affects on your cardiovascular stress. Being well

rested can reduce stress levels and improve your overall health.

MENTALLY. Lack of sleep can make it difficult for you to concentrate and retain information. When you sleep, your brain goes through all the activities and impressions of the day which is important for memory formation.

But what's most interesting about rest, is that God knew the importance of rest long before the golden arches recommended it. God created us with the need for rest; He modeled it and even commanded it.

His Model

“By the seventh day God had finished the work he had been doing; so on the seventh day he *rested* from all his work. Then God blessed the seventh day and made it holy, because on it he *rested* from all the work of creating that he had done.” (Genesis 2:2-3, NIV)

God didn't NEED rest. But he CHOSE to rest – giving us an example to follow. Think about this: if the Creator of the heavens and earth and the Sustainer of all living things was able to rest, then I think I could carve out some time to make sure I'm resting, too.

His Command

““Remember the Sabbath day by keeping it holy. 9 Six days you shall labor and do all your work, 10 but the seventh day is a sabbath to the Lord your God. On it you shall not do any work, neither you, nor your son or daughter, nor your male or female servant, nor your animals, nor any foreigner residing in your towns. 11 For in six days the Lord made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore the Lord blessed the Sabbath day and made it holy.” (Exodus 20:8-11)

This, by the way, is in the Ten Commandments. Consider this: of all the possible things God could tell us to do – if you pared them down to the “top ten”, most of us would start with the Ten Commandments. And one of the top ten things God tells us to do is: REST.

As God's creation, He knows us better than we know ourselves. He designed us and put us together so He knows exactly what we need. And with all that knowledge and wisdom, what does He tell us to do? Rest.

We should be working hard to make sure that we rest daily (getting a good night's sleep); rest weekly (taking at least one day off from work); and rest annually (retreating for an extended time of refreshment).



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UNSIGHTLY VEINS CAN INDICATE DEEPER PROBLEMS

“YOU CAN’T TELL A BOOK BY LOOKING AT ITS COVER.”



Many women are concerned about the appearance of spider veins and varicose veins. These veins, which can cause a spider web appearance in the skin, or big, unsightly bulges underneath the skin, can also cause a person to have symptoms and are signs of vein disease.



Ignoring these problems and not treating them can lead to a progression and further damage to the tissue of the lower leg. Some of the symptoms and signs of vein disease occur **predominately in the lower leg.**

Some of the symptoms include:

- Subtle feeling of fullness
- Mild aching, heaviness or pressure
- Fatigue as the day progresses

Some of the signs include:

- Swelling, which can be minimal but significant
- Rough, dry skin sometimes accompanied with itching
- Big, unsightly bulging veins underneath the skin
- Spider veins, the unsightly 'webs' in the skin itself, while considered cosmetic, usually indicate deeper problems

Over time, if untreated, vein disease can lead to more significant issues and more damage to the lower leg including, thickening and drying of the skin and discoloration, prominently a brownish color or, if the patient has been up on their feet for long periods of time, these sometimes subtle signs can lead to the possibility of an ulceration or sore around the ankle area.

Fortunately, with today's technology, these issues can be dealt with in a very minimally invasive way with very little discomfort. Patients can return back to normal activities very quickly. At Vascular Vein Centers we use Endovenous Laser Treatment, which employs the thermal closing of diseased veins. We then use a foamed chemical to treat the actual varicose or bulging veins. These two measures are used to close the source veins. We then use a foamed chemical to treat of the actual varicose or bulging veins. This is done in an outpatient clinical setting avoiding surgery. These procedures are covered by most medical insurances, including MEDICARE.

Anyone concerned about the appearance of their veins should have a thorough physical and ultrasound evaluation to examine the underlying cause. This can be done quickly with very little disruption in one's normal schedule and activities. We strongly recommend wearing graduated compression stockings, hose or leggings while working or in situations where a person is on their feet or sitting for prolonged periods of time.

Vein health equates to leg health.

"A stich in time to save mine"!



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SHOULD YOU GET AN EPIDURAL STEROID INJECTION?

STATISTICS SHOW THAT MOST PEOPLE WON'T MAKE IT THROUGH THEIR ADULT YEARS WITHOUT SUFFERING AT LEAST ONE BOUT OF NECK OR LOW BACK PAIN, WHETHER DUE TO EVERYDAY MUSCLE STRAIN, AN INJURY, OR DEGENERATIVE CHANGES. UNFORTUNATELY, THE PAIN BECOMES CHRONIC FOR ABOUT 10% OF PATIENTS, OFTEN TURNING INTO A DEBILITATING PROBLEM THAT DOESN'T IMPROVE WITH CONVENTIONAL MEDICAL TREATMENT.



When your neck or back pain persists despite medical care, it's time to try our interventional pain management options at Spine & Pain Institute of Florida. While we offer many effective therapies, one of the best for relieving back and neck pain is an epidural steroid injection. Read on to learn when you may benefit from this pain-relieving treatment.

EPIDURAL STEROID INJECTIONS HELP THESE SPINE CONDITIONS

Epidural steroid injections specifically treat nerves in the spinal cord that are compressed due to problems with your spine. The conditions most often responsible for pinched and damaged nerves -- and the conditions that may benefit from an epidural steroid injection -- include:

HERNIATED DISCS

Each disc in your spine consists of a gel-like center surrounded by a tough, fibrous covering. When the covering becomes damaged, the gel-like center can herniate, pushing out through the weakened area and pressing against nearby nerves.

BONE SPURS CAUSED BY OSTEOARTHRITIS

When the vertebral facet joints are damaged by osteoarthritis, your body naturally responds by growing bone spurs. As these bony growths enlarge, they can pinch nerves.

DEGENERATIVE DISC DISEASE

Over time, the discs between vertebrae weaken and dehydrate, ultimately collapsing and either directly pinching nerves or leading to bone spurs that cause nerve problems.

SPINAL STENOSIS

Spinal stenosis is a condition in which the spinal canal narrows and compresses the nerves. Stenosis is caused by all the conditions in this list, as well as other problems such as ligaments that thicken over time.

SPONDYLOLISTHESIS

When you have spondylolisthesis, a vertebra slips out of position due to a defect or fracture in the bone. As a result, it compresses nerves and causes pain.

Depending on the location of the compressed nerves, you'll have neck, shoulder, or lower back pain. Compressed nerves can also cause pain, tingling, and numbness along the affected nerve as it travels down your arm or leg.

The best example of this type of nerve pain is sciatica, which occurs when the sciatic nerve is pinched in the lumbar spine. Sciatica is well-known for causing severe, electric-shock type pain that radiates down your legs and sometimes into your feet.

EPIDURAL STEROID INJECTIONS EXPLAINED

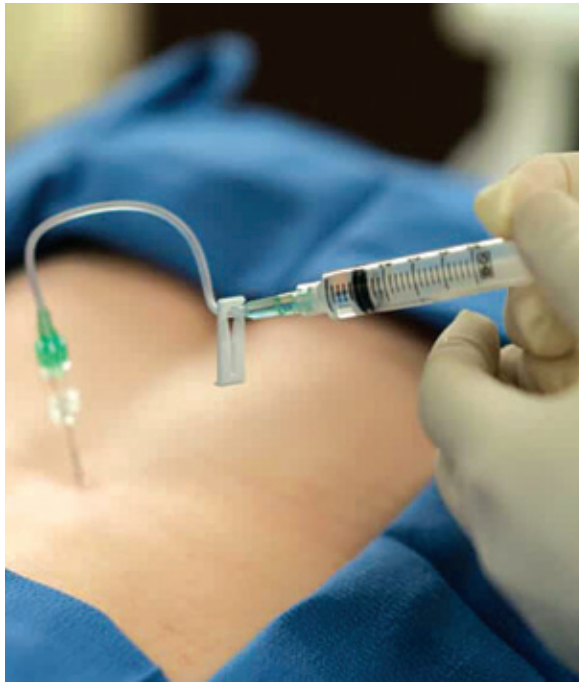
Epidural steroid injections provide exceptionally effective pain relief for three reasons. First, they contain a corticosteroid, which is a potent anti-inflammatory medication. After the steroid is injected, it takes a little time to work, but before long, you'll feel the pain ebb away as the medication reduces inflammation and swelling.

For most people, the pain relief lasts three months, but for some patients it can last a year or longer.

There's no way to predict your response because the results vary from one patient to the next.

The second reason epidural steroid injections alleviate nerve pain so well is because they're injected into the epidural space. This space is a small area between the vertebrae and the protective membrane surrounding the spinal cord. As the injection is released, the medication infuses through the sac and flows around the targeted nerves, essentially bathing them in pain-relieving medication.

Finally, the injection is placed directly at the inflamed, painful nerves. We use real-time imaging, which allows us to see the vertebrae, nerves, epidural space, and the needle as we guide it into the spine. With this technique, we can precisely target the compressed nerves.



HERE'S WHAT TO EXPECT DURING AN EPIDURAL STEROID INJECTION

The total epidural steroid injection procedure takes about 15-45 minutes, but the actual injection goes quickly. We numb the area with a local anesthetic, so you shouldn't feel pain. Most patients do feel some pressure from the needle.

You should be able to walk around when the procedure is over. You'll be monitored in the office for a short time, and then you can go home. It's normal to have some soreness around the injection site, but you should be able to get back to your usual activities the same day.

If you only experience mild pain relief over the next few days, you may need to have one or two additional injections to achieve the full effect. These shots are spaced 1-4 weeks apart.

When back or neck pain persists despite conservative treatments, call our office at Spine & Pain Institute of Florida or schedule an appointment online. We'll give you a thorough examination and determine if you're a good candidate for an epidural steroid injection.



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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Savannah Court Senior Living Communities — *Offering You so MUCH more*



Recently Savannah Court of Lake Wales was awarded the “Pinnacle Award” and “The Best of 2021” in senior living by SeniorAdvisor.com. The Savannah family of retirement living communities offers an exceptional array of retirement options for Florida residents and their loved ones. Our unique communities stretch across the state, including eleven Savannah Court Assisted Living Support Residences, two Savannah Grand Residences, several Savannah Cottage Memory Support Residences and two Savannah Cove locations specializing in rehabilitation and skilled nursing.

Enjoy the finest in assisted living accommodations at Savannah Grand and Savannah Court Assisted Living Residences. Each of our communities offers residents several choices in floorplans, tastefully decorated common areas and immaculately maintained grounds. Our signature service program provides supervision, personal care and many other services designed to provide a fulfilling lifestyle for seniors. We specialize in independent, assisted living, and memory care communities.

Residents are escorted out for shopping, dining, and sightseeing on a regular basis. It’s truly the best lifestyle!

All of our communities offer different amenities, lifestyle choices, healthcare and programs. Below is a snapshot to paint the picture more clearly of what one of senior communities is like and why so many residents love to call our communities “Home.”

SAVANNAH COURT OF LAKE WALES SENIOR LIVING OPTIONS

Savannah Court of Lake Wales, senior assisted living community is full of vibrant activity while offering a warm and comfortable feel throughout. Savannah Court is home to a wide range of people including independent residents who appreciate the security a community brings, residents who need physical assistance, residents who may need a little support and those living with dementias. Savannah Court of Lake Wales has it all. The community represents a true Central Florida retirement lifestyle with comfort throughout. Whether relaxing in the quaint lobby or one of several comfortable living rooms, mingling with new residents at an ice-cream social, or joining a live entertainment performance, Savannah Court of Lake Wales offers an abundance of opportunities for any lifestyle. This is assisted living at its finest.

Assisted Living

Assisted living at Savannah Court of Lake Wales is individualized. Residential private apartments with support and care close at hand. Savannah Court of Lake Wales offers support and personalized lifestyle while encouraging privacy and independence.

At Savannah Court of Lake Wales, life is resident centered.

The associates at Savannah Court provide support based on individual resident needs.

Residents are able to remain as independent as possible with the peace of mind that support is steps away if needed. Residents in our assisted living community have all the benefits of a full support staff, chef, activities program, housekeeping, maintenance along with personal care services for assistance with daily activities and access to a nurse.

Short Term Respite Care in Lake Wales, FL

The Savannah Court Respite Program provides temporary and short term residential opportunities. Relax in a fully furnished senior living suite as our team assists you with whatever you need!

Respite is ideal for those who need transitional assistance after an illness, surgery, or a hospital stay and are not quite ready to go home alone. A Respite Stay also allows primary caregivers to take a break by going on a vacation or just taking a few days to relax while knowing your loved one is being well cared for. Respite stays may be as short as a few days, or as long as a few months. We find that many respite residents enjoy the experience so much, they either move-in becoming permanent residents or they return again and again!



Adult Day Programming

Savannah Court is glad to offer Adult Day Care for Lake Wales' Seniors. Day Programming is perfect for seniors who need a little socialization during the day! Generally available 7 days a week, Savannah Court's Adult Day Care Programs are a great alternative to staying at home! They are also a great worry free glimpse into the LIFE at Savannah Court for prospective residents

Community Benefits

Savannah Court offers worry free living to all residents, their families and our guests. Residents enjoy the benefits of a chef, housekeeper, concierge, chauffeur, maintenance team as well as a vibrant social calendar.



Savannah Court is home to Resident Programming Department that tailors their programming to the personalities that live at Savannah Court. From arranging small poker nights to throwing the Annual BBQ, the programming team makes residents feel right at home – and keep residents engaged and excited about what's next.

COMMUNITY AMENITIES

- Recreation Room
- Meal Service
- Media Room
- Housekeeping
- Library
- Group Exercise
- Availability 24 Hours
- Courtyard
- High Speed Internet

APARTMENT AMENITIES

- Private Senior Apartments
- Renovated Apartments
- Private AC
- Private Bathrooms
- Full Kitchenette
- Handicap Accessible
- Pets – allowed

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Thanks, Dad!

Why Your Father's Genes Could Be Playing a Role in Your Hair Loss

by Alan J Bauman, MD, ABHRS
Board-certified hair restoration physician

“LIKE FATHER LIKE SON” IS USUALLY A GOOD THING ON FATHER’S DAY, BUT BEING LIKE A FATHER WHO LOST HIS HAIR IS SOMETHING MOST MEN WOULD RATHER DO WITHOUT.

Did you know that more than a third of men experience thinning hair by age 35, and half of all men are dealing with some hair loss by age 50?

That equates to tens of millions of men in America going bald.

You may be wondering why so many men experience hair loss.

A big factor is genetics.

GENETIC HAIR LOSS

A common misconception about male hair loss is that it's inherited from your mother's side of the family. That's only partly true because it's now known that of the 200 “SNPs” (Single Nucleotide Polymorphisms aka “genes”) we inherit that affect our hair can also come from your father's side. Or it could be a double whammy and come from both sides.

Most male pattern hair loss is believed to be due to a combination of genetics and hormones called androgens that play a role in male traits. The biggest androgen culprit is DHT dihydrotestosterone, which is made in various parts of the body from testosterone. In men with certain genetics, DHT causes hair follicles to progressively shrink and produce weaker, thinner, and shorter hair over time in a very predictable pattern. The result is Male Pattern Baldness, or in medical terms – Androgenetic Alopecia, which starts as a receding hairline and thinning in the crown and can result in the loss of all hair up top, sparing the sides and back of the scalp.

This doesn't mean that a guy with male pattern hair loss has more testosterone or DHT than guys without



hair loss, however. He's just inherited sensitivity to DHT, and that causes his follicles to miniaturize in the typical pattern.

While you can't undo the genetics causing your hair loss, today there are both invasive and non-invasive ways to encourage your hair to grow back or to stop or slow down hair loss.

More about that in a minute.

TESTOSTERONE REPLACEMENT THERAPY

A common contributor to hair loss is testosterone replacement therapy. It's growing in popularity among men because of its many benefits. It can increase energy, improve sex drive and reduce erectile dysfunction. It's great for muscle mass, stamina, strength, and brain function. But it has risks when it comes to your hair.

Even without a severe genetic predisposition to male pattern hair loss, testosterone therapy might have hair loss side effects. Extra testosterone might end up converted to DHT and can accelerate an otherwise slow male pattern hair loss process. In other words, it can have the same hair loss effect as a man with a stronger genetic predisposition who isn't doing testosterone therapy.

Fortunately, whether you're wrestling with genetics, or an unwanted side effect of testosterone therapy, or both, there are things that can be done to help you avoid the same follicular fate as your father may have had.

NON-INVASIVE HAIR GROWTH OPTIONS

Platelet Rich Plasma (PRP) with Extracellular Matrix (ECM) for Hair Growth

PRP is an in-office treatment that takes about an hour and has no recovery or downtime. A blood sample is obtained, platelets are separated from the other elements of the blood like red blood cells, concentrated, then applied into the scalp under painless local anesthesia, and followed

by professional microneedling. When performed by a hair restoration specialist, the procedure is 100% painless because a local anesthetic ring-block is used. The infusion of a high density of platelets triggers hair growth through a release of powerful platelet-derived growth factors. ECM is added to the PRP to maximize the quality, strength, and duration of the PRP treatment so most patients treated with this method—PRP+ECM—typically need only one treatment per year instead of monthly visits.

PDOgro™

Performed within about the same time as a PRP treatment, PDOgro™ combines PRP with the use of thin, absorbable polydioxanone threads that are implanted painlessly into the scalp. PDO is an FDA-cleared synthetic absorbable material that stimulates endogenous collagen production, elastin, hyaluronic acid, new blood vessel formation, and fibroblast activity through a release of growth factors, synergizing with high-quality PRP, to stimulate hair regrowth that has been clinically shown to be more powerful and longer-lasting than PRP alone.

Exosome Therapy

Exosomes are tiny “packets” of powerful regenerative biosignals derived from adult stem cells in FDA-registered laboratories which are collected, purified, quantified, sterilized, and then provided to medical clinics for use. In a typical treatment, 30-50 billion exosomes are applied comfortably into the scalp under local anesthesia. There is no recovery or downtime associated with Exosome Therapy. Consistent hair growth measurements would determine how often the treatment would need to be repeated.

Compounded Formula 82M Minoxidil

A more powerful, non-greasy Rogaine or generic minoxidil alternative.

Compounded Formula 82F Topical Finasteride + Minoxidil

Topical hair growth formula that blocks DHT production at the level of the follicle and reduces the risk of side-effects from oral finasteride (Propecia).

Low-Level Laser Therapy

The FDA-cleared Bauman “Turbo” LaserCap stimulates hair regrowth and is a highly portable cordless and rechargeable device for use at home. Improved hair growth can be achieved in only 5 minutes per day without drugs or side effects.

Vitamins and Nutraceuticals

Published peer-reviewed research supports the use of these supplements for hair growth, including SuperBiotin, Nutrafol & ViviscalPRO.

Non-surgical 3D-Printed Hair Systems or Cranial Prostheses

Medical-grade hair and scalp prosthetics are more natural than traditional wigs, weaves, toupees, and extensions. They are created with 3D printing and 100% unprocessed human hair for a beautiful and customized short or long-term non-surgical hair replacement option.

HAIR LOSS RISK MANAGEMENT

We identify medical, lifestyle, and other risk factors that impact hair growth so you can make adjustments.

HAIR TRANSPLANT PROCEDURES

FUE (Follicular Unit Extraction)

No plugs, no rows, and no linear scar, FUE is an advanced minimally invasive method of harvesting DHT-resistant hair follicles directly from the sides and back of the scalp, as little as one follicle at a time without a scalpel incision or the need for sutures or staples. It replaces the older invasive method of “strip” or linear harvesting, aka FUT Follicular Unit Transplantation, which always left a long telltale linear scar to hide. FUE has a shorter, more comfortable, and less restricted recovery than a strip-harvest FUT procedure. Skillfully and artistically performed with the help of sophisticated robotic or mechanical/manual devices, FUE hair transplantation provides a permanent and undetectably natural result.



Before and after FUE Hair Transplant by Dr. Alan Bauman



Before and one day after No-shave VIP|FUE™ by Dr. Alan Bauman

VIP|FUE™ No-Shave Long-Hair Preview

VIP|FUE is the most discreet hair transplant available. It has all the advantages of the traditional FUE but doesn't require any trimming or shaving of the donor area and therefore no dramatic change in your hairstyle. It's called a “preview” because it allows you to see the results of your transplant immediately after your procedure. VIP|FUE is a highly advanced, more difficult technical procedure that requires special skill and instrumentation, so treatment times and costs may be higher than traditional FUE.

As you can see, there are lots of options, so... if you're a guy looking to “turn the clock back” on your hairline or crown or simply just prevent any further hair loss, connect with us today. We'll give you straight answers about which of the many options are right for you.



TIPS ON FINDING A TOP HAIR RESTORATION PHYSICIAN

- A Top Hair Restoration Physician is someone who specializes exclusively in the medical diagnosis, treatment, and tracking of hair loss and hair regrowth, as well as the latest in hair transplantation procedures. A Top Hair Restoration Physician has typically been recognized by his peers and the industry as a pioneer, leader, expert, and educator in the field.
- Look for a full-time hair transplant surgeon who is certified by the American Board of Hair Restoration Surgery (ABHRS) and accepted by the International Alliance of Hair Restoration Surgeons (IAHRS).
- Avoid part-time or “non-core” cosmetic physicians/plastic surgeons who may offer multiple types of cosmetic procedures on their “menu,” but lack specific expertise, training, credentials, and experience in hair restoration.
- 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 Zoom or FaceTime, etc. one-on-one with your doctor.
- Avoid the lure of coupons, discounts, or free consults when seeking cosmetic treatments or procedures, especially hair transplants. Consider if a surgeon offering a “Free Consultation” or “Rebate” truly has your best interest in mind.
- 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.
- Ask for a referral from your primary care doctor or dermatologist to a 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 Surgeon” in North America by Aesthetic Everything for the 5th consecutive year, “Top Hair Restoration Surgeon of the Decade”, and he was recently named by Forbes as one of “10 CEOs Transforming Healthcare in America.”



ADVANCED TREATMENTS. EXCEPTIONAL RESULTS.
THE ULTIMATE HAIR RESTORATION EXPERIENCE.

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for Men and Women**
www.BaumanMedical.com
561-220-3480



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.

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

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

Americo is authorized to conduct business in the District of Columbia and all states except NY.

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...

Name: _____ Spouse: _____

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
Masters Life Insurance
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A Top 100 Hospital right in your own backyard.

Bartow Regional Medical Center has been named a Top 100 Hospital in the United States by IBM Watson Health, the only hospital in Polk County to have this honor. But it's not about winning awards. To provide you with extraordinary care, our physicians and team members focus on striving for clinical excellence every day. And we're constantly improving to meet the growing needs of our community. For over 95 years, we've cared for generations of Polk County families, keeping them healthy and happy. Being a Top 100 Hospital just means we'll keep right on doing it. **Learn more: [BartowRegional.com](https://www.bartowregional.com)**



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