

T A M P A B A Y ' S

Health & Wellness®

MAGAZINE

September 2021

South Tampa Edition - Monthly

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ALTERNATIVE TO
TRADITIONAL
HGH

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BayCare:

VACCINES ARE THE BEST LINE OF DEFENSE

On July 27, 2021 the Centers for Disease Control and Prevention once again recommended all individuals, even those who have been vaccinated, wear masks indoors in certain circumstances as COVID-19 infections increase across the country. The main culprit is believed to be the Delta variant, a highly contagious form of the virus that is now believed to account for most of the cases in the country.

Locally, hospitals reported a dramatic spike in hospitalizations. On August 16, BayCare clinicians were caring for more than 1,100 hospitalized COVID-19 patients across its 14 acute care hospitals throughout the Tampa Bay area. The majority of those patients were not vaccinated. In comparison, July 2020 peaked at about 700 COVID-19 patients before any vaccinations were available.

Prevention

Scientific data has shown that COVID-19 vaccines approved by the U.S. Food and Drug Administration (FDA) can help prevent serious complications from the virus, hospitalizations and even death.

Currently, there are three approved COVID-19 vaccines including Pfizer, Moderna and Johnson and Johnson. All three vaccines have proven to be effective against COVID including the highly contagious Delta variant.

“BayCare urges everyone who is eligible to get vaccinated,” said Chief Medical Officer Nishant Anand, MD. “Vaccines are the best line of defense against serious complications from a COVID infection.”



Why aren't the vaccines better at fighting off the Delta variant?

The COVID-19 vaccines are believed to be providing good protection against every strain of COVID thus far. And the vaccines are protecting most of those vaccinated individuals who have a “breakthrough” case of COVID from having worse medical complications which could require hospitalization. But no vaccine is 100% effective and until there is herd immunity – meaning enough people have developed immunity to COVID so that the virus has difficulty finding new hosts to

infect – we can anticipate the virus will continue to evolve. Scientists believe the United States could obtain herd immunity when about 70 percent of the population is vaccinated.

For more information about COVID-19, visit [BayCare.org/coronavirus](https://www.baycare.org/coronavirus).





Dr. Sunil Panchal

A PATIENT'S EXCRUCIATING BACK AND LEG PAIN...

Relieved in One Day!

One year ago, David was lifting a fire pit in his back yard and fell to the ground in infuriating pain. He could not get up as the pain was completely unbearable. EMS transported him to the emergency room, and he was admitted to the hospital. David had a herniated disc and was prescribed pain medications and discharged.

"The pain medications worked for a while, but eventually, the pain returned, and I had excruciating pain in my left leg as well." Said David.

After seeing multiple doctors, including a spine surgeon, and getting CT scans, ultrasounds, and MRIs, no one could figure out why David's pain was so immense, and they also had no idea why his left leg was painful, even more so than his back. Unable to accurately diagnose and treat him, David was left to suffer for another five months.

His Primary care physician finally referred him to a pain specialist that has been helping numerous patients find relief through regenerative and alternative procedures. Dr. Panchal is the founder of the National Institute of Spine and Pain.

David continued, "At the very first visit that I had with Dr. Panchal, he looked over my images and immediately knew the root cause of my pain, and he explained to me in full detail exactly what he needed to do to relieve it."

From the images, Dr. Panchal saw that David had a nerve that was being impinged and compressed by spinal neural foraminal stenosis of L3. Spinal neural foraminal stenosis refers to the narrowing of the foramen, which are small openings between each vertebra in the spine. Nerve roots pass through the foramen, so in David's case, his nerve was severely compressed in the gap and causing him unyielding leg pain along with lower back pain.

Dr. Panchal explained that David needed a procedure to shave the disc down to relieve the pressure on the nerve. The procedure is called endoscopic discectomy and decompression of the nerve root.

This procedure is performed while the patient is under light anesthesia, which allows open communication for patients to express pain thresholds with Dr. Panchal. David was not happy about having to have any surgery, even though Dr. Panchal explained that it was minimally invasive. After two months, David decided he needed to do it to relieve his daily pain that was disrupting his life.

David told us that after the surgery, which was this past December, he has no pain! David no longer needs pain medications, and he is back to living the quality of life that he and his family enjoy, pain-free with complete resolution.

Endoscopic discectomy and decompression is an outpatient procedure done under x-ray fluoroscopy to remove herniated disc material through a small, half-inch incision. It's done under light sedation and local anesthetic.

A 3-D video is used to guide guidance, tiny instruments through an endoscopic probe. The procedure takes approximately an hour and causes minimal discomfort, and a small bandage is usually enough for the closure of the tiny incision.

Dr. Sunil Panchal of the National Institute of Spine and Pain has been committed to regenerative medicine and stem cell therapy for several years. Dr. Panchal explains exosome therapy further, "This is an exciting new approach for regenerative medicine. Unlike PRP which has limited growth factors, or bone marrow and fat aspirate, which has an unknown quantity of stem cells, or growth factors from the patient, or the use of fetal cord blood stem cells (which has unknown function after thawing and

also the risk of tumor formation from foreign DNA), exosomes are a highly concentrated and reproducible source of growth factors for regenerative techniques.

"The other approaches typically take six months to see any results. With exosomes, I've had some patients begin to notice improvement as early as 2-3 weeks. And since this is an acellular product, there is no risk of tumor development." said, Dr. Panchal.

Dr. Panchal has treated patients with exosome therapy for pain in the cervical and lumbar facet joints, sacroiliac joints, knees, hips, ankles, elbows, shoulders, ligament injuries, and also degenerative discs. These tiny exosome communicators that secrete therapeutic and regenerative effects to the cells and tissues throughout the body are becoming highly-sought-after by many patients that have suffered from pain and chronic disorders. Some of the additional findings within peer-reviewed studies are as follows:

- Self-Renewing Capabilities
- Cellular Differentiating Ability
- Tissue Repair
- Anti-Inflammatory Effect
- Immunosuppression
- Neuroprotection

Although surgery is critical in certain situations, finding alternative methods to treat the underlying condition is always the first step. The National Institute of Spine and Pain is a state-of-the-art facility that specializes in the treatment of spine and orthopedic conditions, as well as acute and chronic pain management. They provide the utmost quality of care for patients to address the problem directly, and if needed, provide for their pain management needs.

At The National Institute of Spine and Pain, they treat each patient individually, using the latest equipment and various innovative procedures to diagnose pain and determine your care needs. The National Institute of Spine and Pain's President and Founder, Sunil J. Panchal, MD, is a board-certified interventional pain/ minimally invasive spine physician.

At The National Institute of Spine and Pain, their goal is to strive to deliver the highest quality of comprehensive care for those who are suffering from spine, joint, and nerve injuries. They have many alternatives to help you with your personalized treatment needs. Please visit their website at www.nationalinstituteofpain.org, or call them at (813) 264-PAIN (7246).

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Call to book your next appointment as an office visit or telehealth visit.

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Why do some people age well, and others struggle with their energy levels, weight, sexual drive, joint inflammation, and other age-related disorders? The answer isn't always so cut and dry, and while genetics and lifestyle choices both play a significant role, there is a little-known secret that many physicians and patients are increasingly starting to adopt.

As we age, our growth hormone levels decrease progressively, and by the age of 35, they can be reduced to 50% of what they once were. This is the reason we "age," but aging doesn't have to be daunting. You can still look and feel great with the right tools.

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— Dr. Cabrera, Genesis Health Institute, Miami, FL

"It may seem like a cliché to state BioPro+ has saved my life but it's true! I originally started taking BioPro+ because of the anti-aging properties and for bone health. I found not only did my bone density improve but the damaged nerve in my back, from two failed surgeries, seemed to like BioPro+ too! Meaning, the horrible chronic back pain I had experienced has lessened from taking the product every day. With my increased sexual libido, lessened back pain, improvement of bone density, increased energy, I am not only grateful for BioPro+ but I am ready to be a Rock Star! Thank you!"— Dinneen, Los Angeles, CA

BioPro+ gives you the energy to make lasting memories and improve your daily life. What would it be like to mitigate and reverse some of the major damaging effects of aging? As with any valuable journey, you have to decide if you are ready to take the steps necessary to live a healthier more satisfying life.

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Acne Treatment & New Therapeutic Options

Acne affects 50 million individuals in the U.S. It is a well-known skin condition where the pores become clogged, eventually developing into whiteheads, blackheads, pimples, or deeper nodules and cysts. Acne can be attributed to numerous causes, such as dietary habits to hormonal changes. Having a qualified dermatologist evaluate and prescribe the right treatment is critical for clearing up your skin. Because of the varying degrees and types of acne, getting it under control or stopping it in its tracks is most often unattainable without the help of a qualified dermatologist.

Acne affects millions of individuals and distresses teens and adults of all ages and genders. Since acne affects nearly 85% of the teen population and 40% of adults, the number of people dealing with this skin condition shouldn't be taken lightly.



Acne is not just skin deep

There have been numerous studies on the social and psychological effects that even mild acne has on individuals. Social withdrawal is a common side effect, as is lack of self-confidence, fear, worry and anxiety.

Acne can affect teens and adults for many years. Getting it under control now is optimal. A dermatologist will treat the acne issues deep within the dermal layers. Dermatologists will also evaluate and work with you on the root cause of your skin disorder. If you or your teen has any old scarring from prior rashes or cystic acne, the doctor can use laser treatment to help erase the scars.

Seeing a qualified dermatologist is imperative for not only clearing the skin and preventing permanent scars, but also to lessen the social and psychological withdraw symptoms and phobias that unfortunately go along with this common skin condition.

Acne Treatment

There are many treatment options available for acne, including:

- At-home care – Cleaning the skin daily with mild soap and using water-based products
- Over-the-counter medications – Benzoyl peroxide, salicylic acid, toners, and acid peels

- Antibiotics – Topical and oral
- Retinoids – Topical and oral
- Hormonal therapy – Estrogen-based contraceptives and spironolactone
- Surgical therapy – Extractions for comedones, scar revisions for pitted, hypertrophic and keloid scars, subcision for pitted scars, carbon dioxide or erbium laser resurfacing and/or deep or medium depth acid peel
- Photodynamic therapy – Aminolevulinic acid with blue light exposure

While there are treatment options available, ForCare Clinical Research is paving the way for newly developed treatments with an advanced clinical trial.

Clinical Research

ForCare Clinical Research is seeking participants in the Tampa area. Acne can have a serious impact on a person's life. ForCare's research study is now underway in Tampa seeking participants. Study-related care will be provided to participants at no cost. Reimbursement for time and travel may be provided. Participants will receive study-related care and investigational treatment at no cost.



Seth Forman, M.D. is The Lead Physician Overseeing ForCare Clinical Research

Dr. Seth B. Forman, award-winning Dermatologist, is owner of the ForCare Medical Group and has

provided patient care for 12 years. He is Board Certified in Dermatology and Dermatopathology.

Dr. Forman graduated from the Medical College of Virginia in Richmond and completed his residency in a training program dedicated to dermatology and skin care at the Medical College of Virginia. He served as Chief Resident during his final year of training. Following that, he completed an advanced fellowship in dermatopathology at the Geisinger Medical Center in Danville, PA. Additional fellowships include the Radiation Oncology Summer Fellow at The Medical College of Virginia and the Microsoft Interactive Fellow at the University of Southern California.

Dr. Forman's research has led to his writing numerous peer-reviewed articles about various dermatological issues printed in select publications. Additionally, he is the primary author of two

chapters in Comprehensive Dermatologic Drug Therapy, the leading reference textbook for dermatological therapeutics.

Dr. Forman is the winner of the AAMC/Pfizer Caring for Community Grant, American Cancer Society Community Service Grant and Mellette Cancer Scholarship. He is a member of the American Academy of Dermatology, Hillsborough County Medical Association and The American Medical Association.

A much sought-after speaker, Dr. Forman is a Regional Board Member for the American Cancer Society, Board Chair of Hillel Academy and has served as Board Member of The Liaison Committee for Medical Education (LCME), The Medical College of Virginia.

ForCare Clinical Research (FCR), an independent, multi-specialty clinical research facility, is located in Tampa, Florida. Since its inception in 2012, FCR has focused on providing access to novel treatment and therapies for both chronic and acute conditions. Our Investigators have over 40 years of combined research experience and a proven record of successful execution of Phase I through Phase IV industry-led trials. Our Investigators are board certified in dermatology, rheumatology, internal medicine, family practice, anatomic pathology, dermatopathology and internal medicine. ForCare Clinical Research routinely exceeds enrollment expectations, preserves subject retention, reduces trial timelines and delivers reproducible, quality data.



ForCare Medical Practice in Tampa, FL

ForCare medical practice is dedicated to improving the health of Tampa, FL and surrounding areas. With advanced treatment options and passionate providers. They have a comprehensive practice that includes, dermatology, rheumatology, primary care and a clinical trials division.

To learn more about clinical trials, please call ForCare Clinical Research today at (813) 264-2155.



FORCARE

Medical Practice

15416 North Florida Ave., Tampa, FL 33613

Is My Rotator Cuff Tear the Cause of My Shoulder Pain?

By Regenexx Tampa Bay, Regenerative Medicine

What's causing your shoulder pain? Is it due to instability? Could it be a rotator cuff tear? A labral tear? Arthritis? Inflammation? Swelling? Bone edema? Tendinosis (tendon degeneration)? A pinched nerve? More and more studies continue to show that shoulder MRI results often cannot predict why the patient is experiencing pain.

This is the case for various body areas including the lumbar spine, knee, and certainly shoulder. The MRI can provide a lot of good information, but it has been repeatedly shown not to substitute for a thorough history, exam and a diagnostic ultrasound by the physician. This takes time and focus.

Although most patients and providers will blame the rotator cuff tear as the cause of pain, it is never a given that a rotator cuff tear is actually the source of the pain. In fact, the studies we will cover in this article show that it is often inaccurate to assume that a rotator cuff tear is what is causing your shoulder pain despite what is seen on an MRI. Let's dive a bit deeper into rotator cuff tears, surgery, and determining the cause of your shoulder pain.

What is a Rotator Cuff Tear?

The rotator cuff is a complex series of muscles and tendons that surround the shoulder and help lift the arm and stabilize the shoulder joint. A rotator cuff tear is simply a tear in the tendon usually close to where it attaches to the bone. While some rotator cuff tears result from trauma, the vast majority happen from wear and tear as we age- this is referred to as a degenerative tear.

The most common cause of a rotator cuff tear is simply a slightly more demanding movement than usual. How might this happen? It has been known for a considerable amount of time that the rotator cuff does not have a great blood supply which makes it harder for the body to heal an injury in that area.



So, what is the problem? It is likely to be a lack of healthy progenitor cells and stem cells to repair the damage as it occurs over time, and at some point with little provocation, the unhealthy tissue simply fails and a tear occurs.

What Happens During Rotator Cuff Surgery?

Rotator cuff surgery involves cutting into the shoulder and stitching the tear back together. Recovery time from surgery can be lengthy and there is a good amount of research showing that this surgery is often ineffective for many types of rotator cuff tears. The tissue is often too weak to stay together with a stitch.

In larger tears, approximately 6 in 10 do not heal properly, even with surgery. For patients over 60, shoulder surgery recovery is even more difficult, with 1 in 3 rotator cuff tears not healing.

It is also notable that a good number of surgical patients never return to their full range of motion following surgery and pain can linger. Additionally, many studies show that shoulder pain prior to surgery actually has little to no correlation with the rotator cuff tear or the severity of the tear. So, what is causing the pain?

Shoulder Pain and Inflammation

One study performed in Japan analyzed joint fluid obtained from 38 patients before and after orthopedic rotator cuff surgery for various chemical messenger molecules (cytokines). These cytokines work for the immune system and call our immune cells into action when there is inflammation, infection, or trauma.

Imagine that our immune cells are like firefighters, always ready and waiting. The firefighters might be at the station cleaning trucks, training, or stocking their equipment, but when that alarm sounds, they jump into action and race to the fire. For us, that alarm is our cytokines, and when it sounds, our immune cells race straight to the inflammatory fire as our first responders.

Interestingly enough, the study that we referenced earlier concluded that larger rotator cuff tears were associated with less pain and that more pain was accurately predicted by more IL-8 (interleukin 8) in the joint fluid. IL-8 is an inflammatory cytokine or an alarm sounding when inflammation is present. The pain that was studied in this study was due to the inflammation and not the tear itself.

Another study states that "the prevalence of full-thickness rotator cuff tears increases with age [and] many patients are asymptomatic and may not require surgical repair." Even while there was pain present, the study concluded that physical therapy rather than surgery should be sufficient to address the symptoms in most cases.

Does Rotator Cuff Repair Surgery Fix Pain?

Unfortunately, the answer is no. One study proved this disappointing result that rotator cuff repair does not fix pain or function in the shoulder. This should be eyeopening for patients, whose primary goal for undergoing a rotator cuff repair is to reduce or eliminate their pain. There are countless studies showing that shoulder pain is often not due to the presence of



a rotator cuff tear. If a surgeon repairs a tear in your rotator cuff to eliminate your pain, but your tear is not the actual source of your pain, why was it necessary to have the surgery? It may be that the tear caused inflammation which thereby causes the pain. Sewing up the tear may not get rid of the inflammation.

Why not use Cortisone or Anti-inflammatories to get rid of Inflammation?

The problem is that cortisone gets rid of inflammation at a cost. The tissue gets even weaker and unhealthier. The local stem cells are damaged or killed leaving the tissue in worse condition than it already was in. If someone receives a cortisone injection within a year of a rotator cuff repair, it is more likely to fail and need a revision.

In regards to NSAIDS, aside from the myriad of systemic problems they can cause (gastrointestinal bleeding, kidney damage, stroke and heart attack to name a few), they also have been shown to inhibit tendon healing and in Regenexx's laboratory, they have been shown to negatively impact stem cells.

The Best Alternative

If the reason that the rotator cuff fails in the first place is a lack of local stem cells, doesn't it make logical sense that replacing those cells is critical to get the structure as healthy as possible?

What if you could avoid rotator cuff surgery and have a much quicker recovery? Well, for about 70-80% of rotator cuff tears, you can. We have pioneered a procedure to do just that over the last 14 years that includes an ultra-precise injection of your own stem cells under image guidance using a patented protocol.

Rotator cuff tears are one of the most commonly treated conditions at Regenexx Tampa Bay, and we consistently see successful outcomes in these patients. With that said, while most tears will heal with

just a precise injection, there are a few massive tears that are unlikely to be helped without surgery. Keep in mind that even after surgery to repair a massively damaged rotator cuff, stem cell injections may assist in the healing and improvement of the tissue. For example, one study showed that using stem cells after surgery reduced the retear rate by half.

The Regenexx procedure addresses more than just the rotator cuff tear. Precise injections of the surrounding ligaments improve stability, injections of the other nontorn rotator cuff tendons and biceps tendons improve their strength and function, injections of the labral tissue, when there is evidence of damage, strengthens that tissue and injections of the joint and cartilage can improve any arthritis that is present.

In some cases, when there is edema (swelling) in the bone itself seen on MRI (which represents small microfractures), injections will help heal the bone. There may even be a component of a pinched nerve in the neck that is contributing to the pain and accelerated degeneration of the tissue in the shoulder. In these cases, platelet lysate injections around the nerve (epidurals) can help as well.

Following the procedure, skilled physical therapy will likely be recommended. For our patients in the Tampa Bay region, we recommend Competitive Edge Performance (CEP) therapy at our Tampa location with EXOS. As you can see, this is a comprehensive plan to get you back to the activities you love to do. CEP offers the latest in recovery science and "bio-tech" to expand the scope of physical therapy practice beyond injury rehabilitation into the realm of achieving optimal health and wellness for all clients.

Whether you've had surgery to repair your rotator cuff or not, Regenexx may be able to help you with your shoulder pain. Contact us today to find out how.



Dr. James Leiber

James Leiber, DO, is the founder and medical director of Regenexx Tampa Bay. He is a former officer, physician, and educator in the Air Force, including personal physician to the vice president and president at the White House. He is triple board certified in Neuromusculoskeletal Medicine (AOBNMM), Pain Medicine (CAQPM), and Family Medicine (ABFM), as well registered in Musculoskeletal Sonography (RMSK).

Dr. Leiber specializes in Interventional Regenerative Orthopedics with years of experience and is honored to have been the first Regenexx Network Provider in Florida. In 2012, Dr. Leiber began offering the nation's most advanced non-surgical stem cell and platelet treatments (PRP) for injuries and arthritis under image guidance utilizing ultrasound and fluoroscopy (X-ray).



Ron Torrance II, DO, FAOASM - Board Certified in Sports Medicine and recent co-author of *Exercise 2.0* for Regenexx and author of the 2018 best paper of the year on *The Concussed Athlete*. Dr. Torrance has achieved semi-professional ranking as a beach volleyball player and trains as a competitive CrossFit athlete.



Ignatios Papas, DO, is a non-surgical orthopedic physician specializing in Physical Medicine and Rehabilitation at Regenexx Tampa Bay. Dr. Papas has taught courses in musculoskeletal ultrasound to residents across multiple specialties and to medical students at Carolinas Medical Center in Charlotte.

He is a member of the American Medical Society for Sports Medicine, the American Academy of Physical Medicine and Rehabilitation, and the American Academy of Orthopedics just to name a few. When he isn't practicing medicine he enjoys spending time with his wife and new baby, playing soccer, practicing guitar, and listening to historical podcast.


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Top Five Reasons to Enjoy THE WOODHOUSE DAY SPA in St. Pete

The more we become educated on the benefits of staying healthy and inducing overall wellness, many people are incorporating spa services, and for good reason. In days past, it was often believed that a spa service was for the elite or just reserved for special occasions, but in today's fast-paced, stress-inducing world, we now understand that these treatments are beneficial for overall health.

How our spa treatments promote health and wellness:

1. De-Stress

Atmosphere—To begin with, a relaxing spa visit is a great way to de-stress and calm your mind. Once you walk through our gorgeous wooden doors you will be greeted with our signature blend of essential oils. The scent is designed to immediately put your mind at ease. You will be provided a luxurious robe and reflexology sandals to start your tranquil spa experience in the "quiet room". All of which attributes to your ability to further de-stress before your unforgettable spa experience.

Massage—Following a massage, science has found that the body benefits from increased levels of serotonin and dopamine. This is why many people who suffer from depression choose to regularly treat themselves to a relaxing spa treatment. In these stress-related, pandemic times, we all need a spa day more than ever!

Getting a massage can also provide other health benefits such as deeper sleep, relieves muscle tension, lowers blood pressure, decreases chronic pain, and much more.

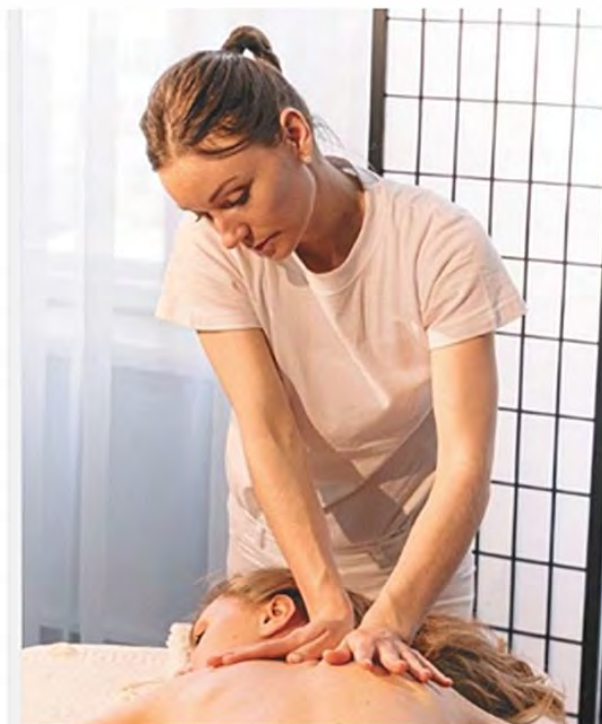
2. More Radiant Skin

As we know, our skin ages over time and can take on a dull complexion. As a matter of fact, natural anti-oxidant production in our skin begins to decline in our 20's. Our facials are designed to not only cleanse the skin but to also uncover brighter, smoother, and more radiant skin.

We offer several facials, below are two examples of what sets Woodhouse Day Spa apart:

THE WOODHOUSE SIGNATURE MINKYTI

Our age-defying, award-winning facial Combining organic seaweed and expert massage techniques



throughout, this facial offers deep hydration, relaxation and nourishment with immediate results. The Minkyti facial includes cutting-edge exfoliation using an integrated blend of AHAs. Great for all skin types to establish and maintain pH balance. Most definitive results are typically experienced with a series of 3 to 6 facials.

COLLAGEN INFUSION FACIAL

Plump and densify the skin with this collagen booster therapy. Ultra-potent hyaluronic acid, marine collagen and BABOR's powerful tripeptide boosts the skin from the inside out, visibly smoothing lines and wrinkles. The results achieved with this treatment are heightened by BABOR's indulgent and expert facial techniques using an innovative silver foil mask that intensely hydrates and plumps the skin. The result is visibly improved skin firmness and tone with a youthful, lifted look.

3. Relieves Pain

Pain Reduction—If you've been experiencing aches and pains, a massage can remarkably help alleviate and reduce numerous painful conditions. Our experienced therapists provide a top-quality massage that can help diminish mild to moderate aches and pains. The scalp massage helps to target areas of pain with the body and assists with reduction of headaches.

We offer several options for massage, below are a few examples:

THERAPEUTIC STONE MASSAGE

This full-body massage incorporates warm stones with a light- to moderate-pressure massage. Experience this time-honored practice that brings deep, restorative rest. Our massage therapist gently glides smooth stones over the body, providing warmth that soothes the mind and muscles, increases circulation, improves tone, and induces tranquility. Himalayan Salt Stone or Volcanic Stone available by location.

DEEP TISSUE MASSAGE

This therapeutic massage uses strategic strokes to increase circulation and release muscle tension. A combination of trigger point therapy, stretching, sports massage and other unique modalities works to relieve strain, stress, and inflammation.

RELAXING BACK, NECK AND SHOULDER MASSAGE

Ease stress with this focused tension-releasing massage. A therapeutic blend of essential oils is applied to remove lactic acid and eliminate chronic deep "knots." Knead-and-release techniques are used to relax the muscles and increase circulation. Arise relaxed yet invigorated.

4. Improves Blood Flow and Circulation

On top of that incredibly relaxed feeling that you get after a massage, it can also benefit our body in that it can improve blood flow and circulation. This helps our body to fend off illness. When our lungs, heart, and muscles are functioning properly the entire body feels better and provides a greater sense of well-being, which leads to the final point...

5. Enhances Confidence

When you take care of your body you naturally feel better. Your skin will be glowing after a facial. Your muscles will feel relaxed after a massage. With so many amazing options to treat yourself to at The Woodhouse Day Spa-St. Pete, you will love the relaxing experience and the confidence that comes with it.

Give yourself the gift of relaxation—You deserve it!

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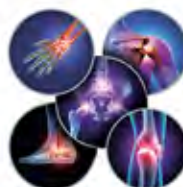
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Mark Gunderson, MD
Age Management Institute Reno, NV

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The Importance of Researching Your Dermatology Office: Are You Getting The Best Care?

The health of your skin shouldn't be overlooked. When it comes to getting screenings, medical dermatology care, and aesthetic procedures, it's critical that you make informed choices as to which provider is best for you and has the most advanced training, experience, and outcomes.

When researching any physician or specialist, it's essential that your provider is board-certified. At ForCare Dermatology, they have several physicians and practitioners, all of which are board-certified with advanced training and experience in dermatologic care. The three ForCare dermatologists are all fellowship-trained, have notable experience, and are well-respected by their peers. The staff is under the direct supervision of Dr. Seth Forman, a well-regarded dermatologist who is known nationally for his expertise and innovation.

ForCare physicians and staff always put patients first and provide exceptional care.

MEDICAL DERMATOLOGY

Skin Cancer Screenings

A skin cancer screening is a visual assessment of your skin by Dr. Forman and trained professional staff. All areas of the skin are examined from the scalp down to the toes. The medical professional team will look for any suspicious lesions like basal cell carcinoma, squamous cell carcinomas, atypical moles, and malignant melanoma. It is recommended to have a yearly skin cancer screening with your dermatologist.

New Bladeless, Superficial Electron Therapy (SET) for Skin Cancer

Superficial electron therapy, also known as electron-beam therapy, is a non-invasive alternative to surgery for non-melanoma skin cancer, specifically basal cell carcinoma and squamous cell carcinoma. The device works through amplified X-ray technology, and the electron beam passes through healthy skin without damaging the cellular structure. The non-melanoma cancer can be easily and effectively treated without cutting, and patients do not need to stop taking certain medications such as blood thinners as with traditional skin cancer surgery. Patients can also continue with their normal activities. There is no downtime as with traditional surgery. ForCare Medical Group is on the leading

edge of advanced procedures and treatment options. They are one of the only offices that provide Bladeless Electron Beam Therapy here locally.

** ForCare Dermatology offers numerous medical dermatologic treatment options.*

Aura MedSpa

ForCare also offers aesthetic dermatology procedures and treatment options through Aura MedSpa, and they are one of the only dermatology centers to have an onsite clinical research team as well.

MedSpa Services

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- Dermaplane
- Dysport
- Extractions
- Hydrafacial Signature Treatment
- Jeaveau®
- Micro Needling – Eclipse MicroPen® Elite
- Radio Frequency (RF) Skin Tightening Therapy
- Restylane®
- Sculptra Aesthetic®
- Skinceuticals Advanced Corrective Peel
- Skinceuticals MicroPeel 30
- Skinceuticals Pigment Balancing Peel
- Ultrasonic Cavitation
- Xeomin®
- ZO 3 Step Peel
- ZO Stimulator Peel

Be Proactive About Protecting Your Skin

Because early detection is the key to successful treatment, continual emphasis on the importance of regular skin screenings is critical to your health. Proactive prevention through sun protection and early diagnosis continues to be the smartest strategies.

ForCare Medical Practice in Tampa, FL

ForCare medical practice is dedicated to improving the health of Tampa, FL and surrounding areas. With advanced treatment options and passionate providers. They have a comprehensive practice that includes, dermatology, rheumatology, primary care and a clinical trials division.

Let the ForCare team help you take charge of your health for both preventative and proactive medical care.



Seth B. Forman, M.D.

Dr. Seth B. Forman, award-winning Dermatologist, is owner of the ForCare Medical Group and has provided patient care for 12 years. He is Board Certified in Dermatology and Dermatopathology.

Dr. Forman graduated from the Medical College of Virginia in Richmond and completed his residency in a training program dedicated to dermatology and skin care at the Medical College of Virginia. He served as Chief Resident during his final year of training. Following that, he completed an advanced fellowship in dermatopathology at the Geisinger Medical Center in Danville, PA. Additional fellowships include the Radiation Oncology Summer Fellow at The Medical College of Virginia and the Microsoft Interactive Fellow at the University of Southern California.

Dr. Forman's research has led to his writing numerous peer-reviewed articles about various dermatological issues printed in select publications. Additionally, he is the primary author of two chapters in Comprehensive Dermatologic Drug Therapy, the leading reference textbook for dermatological therapeutics.

Dr. Forman is the winner of the AAMC/Pfizer Caring for Community Grant, American Cancer Society Community Service Grant and Mellette Cancer Scholarship. He is a member of the American Academy of Dermatology, Hillsborough County Medical Association and The American Medical Association.

A much sought-after speaker, Dr. Forman is a Regional Board Member for the American Cancer Society, Board Chair of Hillel Academy and has served as Board Member of The Liaison Committee for Medical Education (LCME), The Medical College of Virginia.

To schedule your appointment, please call ForCare today at 813-960-2400.



15416 North Florida Ave., Tampa, FL 33613

Emerge180 Helping Businesses Regain Momentum & Funding After COVID

Is your business suffering due to the COVID pandemic? If you have a business in place that was formed before December 31, 2020, you may be eligible to receive money back from the government due to a decrease in revenue or limited liability.

This option is called the Employee Retention Credit Program, and business owners can even apply for it if they've already applied for or received a PPP loan. Many businesses were forced to choose between paying their taxes or keeping their employees paid. If this sounds familiar, this program might be a good fit for you.

Employers, including tax-exempt organizations, are eligible for the credit.

Qualifications:

- Must be established before December 31, 2021
- Must have under 500 employees
- Employees must receive W2 wages
- 1099 contractors are ineligible

How Emerge180 helps get clients the money they deserve:

Jonathan Field, President of Emerge180 said the following, "You must be licensed tax professionals, to navigate the system. At Emerge180, we have a dedicated team of tax professionals that are familiar with the Employee Retention Credit Program. They know the ins and outs and how to maximize the amount for our clients because they are working with this program every day."

A few of the IRS Rules and Regulations:

1. the full or partial suspension of the operation of their trade or business during any calendar quarter because of governmental orders limiting commerce, travel or group meetings due to COVID-19, or
2. a significant decline in gross receipts.

A significant decline in gross receipts begins:

- on the first day of the first calendar quarter of 2020
- for which an employer's gross receipts are less than 50% of its gross receipts
- for the same calendar quarter in 2019.



The significant decline in gross receipts ends:

- on the first day of the first calendar quarter following the calendar quarter
- in which gross receipts are more than of 80% of its gross receipts
- for the same calendar quarter in 2019.

The credit applies to qualified wages (including certain health plan expenses) paid during this period or any calendar quarter in which operations were suspended.

Emerge180 makes it easy

Mr. Field continued, "We've had clients receive over two and half million dollars. The pandemic hurt countless individuals and their businesses; the money from this program can be used to keep their business afloat, to reimburse themselves or their employees. Ironically, not many people know about this program. We are experts at helping clients work through the intricacies and reap the benefits. There is also a great deal of misinformation about the program, so working with us is really a welcomed opportunity for so many people."

Emerge 180 accepts walk-in appointments, has a dedicated phone line set up for specifically ERC program inquiries, an online calendar for appointment bookings, and a resource center that provides webinars about the Employee Retention Credit Program.

More details about Emerge180

For over 20 years, Emerge180 has kept family businesses in the family by negotiating financial solutions when they ran into serious and even catastrophic trouble. We've shepherded viable companies through the negotiation process, bringing business owners back from the brink of bankruptcy, restoring their family's livelihood, and making them solid, strong, and whole once again.

Emerge180 can engage your creditors at any point and immediately establish an action plan that first gives you, the owner, the most important thing you need: Time. Creditors usually realize that they stand a better chance of getting money from a business that is generating revenue. Emerge180 talking with your creditors buys valuable time. Time to operate your business and time to generate more revenue. It also lets your creditors know you're serious about settling your outstanding business debt.

Emerge180 is adept at negotiating settlements that successfully retire debt in a shorter period at a reduced sum. The negotiated savings are passed along to you. The net result is that you settle your debts for less than what was originally owed. Guaranteed.

Emerge180

Call Emerge180
and emerge debt free.

**Emerge Solid. Emerge Ready.
Emerge180.**

**Call us today at (800) 805-1138, or visit us
online at Emerge180.com.**



DON'T LET A TAX PROBLEM LEAD TO A HEALTH PROBLEM

By John S. Wood, CPA

Falling behind on tax payments to the IRS is something that millions of Americans have dealt with at one time or another. Owing money to the IRS can be very intimidating.

Tax problems can impact all aspects of your life. They can take a heavy toll on you both financially and emotionally. Tax problems are stressful. That stress can lead to health problems. And much like medical issues, early intervention is the key when dealing with tax problems.

We know the story: things are tight financially, so you either 1) do not file the tax return or 2) file the return but don't pay the balance due. But do not worry, you tell yourself, next year will be better. Now it is 2 to 3 years later, and a letter arrives from the IRS. The threats start. Maybe it has even gotten to the point of actual levy seizure activity. Now the IRS is wreaking havoc on your financial life, and you simply do not know what to do.

We know. We have helped many clients with that exact scenario. Fear not; there is a light at the end of the tunnel.

Many Americans end up in a situation where they owe more to the IRS than they can afford to pay. Lots of people end up with significant debts to the IRS. The IRS is the world's most powerful collection agency. They can do some scary things like seize your home or bank accounts, garnish your wages, and a bunch of other things that no other collection agency can do. Your options often look something like this: pay the amount in full or pay it back over time with interest and penalties.

The IRS does not like to be ignored. They want their money, and they want it now.

As it turns out, the IRS is actually happy to work with taxpayers, but there are some ground rules you need to be aware of and a roadmap to follow.

What to do if you cannot pay the taxes?



1. Tax Compliance

The first step in resolving your tax issue is to get into "tax compliance." Compliance means that you have filed all tax returns due for the last six years and have made your current tax payments. Once you are in tax compliance, we can now work on resolving the back tax issue.

2. Collection Alternatives

There are three main collection alternatives to resolve a back tax debt: 1) Installment Agreement, 2) Uncollectible Status, and 3) Offer In Compromise.

Installment Agreement

An installment agreement is an agreement to pay the taxes back over time. There are three variations of the installment agreement: 1) Regular, 2) Streamlined, and 3) Partial Pay. Which type of agreement that works best for you will depend upon your personal circumstances and is something we can help you address when you are ready.

Uncollectible Status

Uncollectible status is when the IRS determines that you are unable to make current tax payments. When a taxpayer is deemed, the IRS may still file a Notice of Federal Tax Lien to secure its position in the taxpayer's assets but will not otherwise take enforcement action to seize (or levy) the taxpayer's assets or income streams.

Offer in Compromise

An Offer in Compromise is an agreement where the IRS agrees to accept less than the total amount owed to it, and the taxpayer agrees to pay the amount negotiated as well as maintain their tax compliance for five years following the acceptance of the Offer in Compromise ("Offer").

The basis for an offer is a formula referred to as "Reasonable Collection Potential" or "RCP." RCP is effectively the net equity in assets plus the taxpayer's excess future income for 12 or 24 months, depending upon how the Offer is structured. There can be significant planning done to help a taxpayer maximize the potential for the Offer's acceptance.

Suncoast Tax Solutions has helped many Florida residents get back on track with the IRS. We can help you reach a tax relief agreement with the IRS. Using proven strategies, along with our knowledge and experience, we can assist you through tax audits, help you reduce your tax debt, and stop wage garnishments and bank levies from happening. In some cases, you may be able to settle tax debts for much less than you originally owed. We are available to be your dedicated resource to save you the most money while resolving your tax problems quickly and efficiently. When you are ready to learn more about what we can do for you, we encourage you to contact us.

If you, or someone you know, has an issue with paying their federal taxes and needs help to end their IRS nightmare, please contact us by either phone at 813-463-8348 or email at johnwood@suncoasttaxsolutions.com.



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The Link Between Hearing Loss & Alzheimer's Disease

There is no cure for dementia including Alzheimer's Disease. That's why taking care of the body and brain on multiple levels is critical to staving off the onset of memory-related issues. This includes things like daily exercise, staying socially and mentally active, maintaining a healthy diet, getting proper rest and (perhaps surprisingly) protecting our hearing.

How Are Hearing Loss and Cognitive Decline Connected?

It's important to note that not all hearing loss will result in cognitive disorders, but there is an interrelated reason why it may escalate a person's risk. Age-related hearing loss, known as sensory-neural hearing loss, is a normal part of growing older. Approximately 50% of people will have significant hearing loss by age 75. Preventing this type of hearing loss through things like avoiding loud noise exposure and getting early treatment for sensory-neural hearing loss is critical for maintaining good hearing.

Over the past decade, studies have also shown the negative effects of hearing loss on cognitive function. When there is auditory deprivation, AKA hearing loss, there is a significant reduction of activity in the area of the brain that processes communication. This area is the temporal lobe, which is considered the primary auditory cortex. It not only controls hearing, but also the way language is processed.

Individuals who struggle with hearing often become less social as a result, and therefore, their cognitive decline is affected by fewer interactions and reduced mental processing. It is also believed that decline in other special senses, like smell and vision, can exacerbate cognitive issues due to degeneration in these other areas of the brain.

Receiving early treatment (such as hearing aids) can help slow down the natural progression of hearing-loss-related cognitive decline. Nonetheless, hearing loss is progressive and tends to get worse with age in most people.

In all, it's important to do all we can to keep the brain engaged in social interaction and verbal communication, because when a person becomes isolated or has trouble communicating effectively, it tends to exacerbate the onset of dementia. Protecting and preserving hearing is one of the lesser-known items we can control, and that makes it something that's worth thinking about right now.

Aston Gardens At Tampa Bay utilizes a nationally recognized curriculum within its SHINE® Memory Care neighborhood.

Aston Gardens Provides Multiple Living Options

Aston Gardens is among the Tampa Bay area's most sought-after communities. That's due in large part to its commitment to enriching the lives of each resident senior and their family by providing personalized care, welcoming living spaces, and superior amenities. There are also three, distinct living options, which include Active Independent Living, Assisted Living and the exclusive SHINE® Memory Care program.

Active Independent Living

This lifestyle delivers the best of active senior living and includes some extended services such as restaurant-style dining, robust health and fitness programming, and a full calendar of activities and social events.

At Aston Gardens, spacious, well-appointed apartment homes and a limited number of for-sale villas come complete with full-size kitchens, in-unit laundry and many designer upgrades. There are also world-class amenities located throughout the Grande Clubhouse and elsewhere across the community. Those include multiple, casual and upscale dining venues; a heated, resort pool; bar and lounge; high-tech senior fitness center and more. Taken together, it's all part of a more flexible, choice-driven way of life; one that empowers seniors to lead an independent lifestyle on their own, unique terms.

Assisted Living

This more care-focused living option was designed for seniors who enjoy living independently, but who need or could benefit from having some regular assistance with daily living activities such as bathing, ambulation, medication and/or insulin management and more. It also comes with a host of all-inclusive features and lifestyle services, things like daily, chef-prepared meals, personal laundry service, chauffeured transportation and specialized care plans designed to suit each, individual resident's needs and preferences.

Assisted Living provides 24-hour care and service from dedicated health and wellness professionals. Plus, at Aston Gardens, Assisted Living is all-inclusive, with residents paying just one price for full community access, amenities, and care and services.

SHINE® Memory Care

Built upon a single foundational principle—personalization—SHINE® utilizes six (6) individual points of focus to create a holistic memory care plan that's made to fit each person's unique needs and capabilities. Those include:

- 1) Superior Communication
- 2) Team Member Training & Certification
- 3) My Story, a Personalized, Biographical Journey
- 4) Specialized Dining Programs
- 5) Life Enhancement Experiences
- 6) Safety-Minded Neighborhood Design

For utilizing the latest, scientific evidence and industry best practices, the SHINE® program curriculum in 2020 received a National Certificate of Recognition from the Alzheimer's Association®. The honor is a testament to the quality of the SHINE®, and shows that its person-centered approach is at the leading edge of the dementia care universe.

In all, the SHINE® program ensures the finest-quality memory care available anywhere, and Aston Gardens communities are among the fewer than 50 communities in the nation that have it!

Why Aston Gardens?

Want to know why so many people choose to live at Aston Gardens? It's the resort-style life, the caring staff, friendly community, and attention to detail that makes Aston Gardens surpass expectations.

Aston Gardens At Tampa Bay is a luxury senior living community offering the best combinations of active-adult lifestyles and personalized care services. Wake up inspired each morning with a wealth of amenities, activities, and support at your doorstep. Explore the stylish Grande Clubhouse and indulge in our unique lifestyle services: Sensations Dining, Celebrations Activities and Dimensions Wellness. Let dedicated team members handle transportation, maintenance, housekeeping, concierge services and more. Plus, Aston Gardens At Tampa Bay also offers one of the area's best values in senior living, with transparent pricing, three-year rent lock protection and no hidden fees.

Now is the time to schedule your personalized tour! See why so many people want to call Aston Gardens their home!

Call 813-438-7345 today or visit astongardens.com.



HELPING TEENAGERS PREPARE FOR THE 2021-22 SCHOOL YEAR

Being a teenager is not easy! Teens are working to become more independent and learning to manage the changes in hormones, all while keeping up with friendships, relationships, break-ups, schoolwork, sports, applying to colleges, social media, family and first-time jobs. Even the best teenagers still have piles of work and emotions on their shoulders each and every day.

For some teenagers, the 2021-22 school year isn't just these responsibilities, but also that they are coming back to in-school for the first time since Spring Break, 2019! Whether or not the young adult is excited to go back to in-school or not, it can be anxiety provoking getting back into the groove having been away for so long.

Here are 5 ways you can prepare your teenager for the upcoming school year:

1. Help Your Teen Set Realistic Goals

About 90% of people who write down their goals, reach them. Help your teen set realistic goals for the 21-22 school year. While we want our children to be successful, it doesn't need to come at the cost of them having a mental breakdown or losing clarity over their life. They still are children, and it is ok if they have a free weekend day or some fun, occasionally. Many teenagers are slammed with AP classes, sports after school and hours of homework. Teach them balance and that it is okay to relax once in a while, (something we as adults could benefit from understanding, too).

Pro Tip: Ask your teen to list three goals they want to achieve for the overall school year. Then, help them identify smaller, realistic and achievable goals for the first term. As you keep in mind setting realistic goals, be cognizant that certain years of high school are tougher than others. As the school year begins, identify and plan for the upcoming year and balance accordingly.



2. Set Boundaries with Social Media

Social media causes many issues for teenagers from procrastination to drama and bullying. These platforms can really hurt a student emotionally and academically if there are no limits or boundaries set upon them.

Pro Tip: Use social media as a reward for your teenager. Set limits on their social media during school hours by turning off their ability to access these various platforms from their computer and cell phones. By setting limits on social media, students will focus much more inside the classroom and complete more in and out of class homework. Be sure to always stick to the reward you have in place and turn their social media back on for them after school hours or after homework is completed.

3. Educate Your Teen on How to Stay Out of Drama

High school comes with drama. Educate your teen on not being the instigator of drama and on how to not insert themselves into drama they have nothing to do with. Many teenagers play the middleman or savior when peers within their friend group argue. In fact, they think it is the right thing to do, only to then discover their good deeds have now turned around on them and they are the bad friend.

Pro Tip: Encourage your teen to stay away from taking sides with friends or trying to rescue a situation that has nothing to do with them. Educate them on how to remain neutral with friends who are arguing, the power of just listening versus giving advice and how to encourage their friends to seek guidance or support in different ways.

4. Discuss Support Systems Upfront

Every year of high school varies in challenges for teenagers. Freshman year is about adjusting to high school and finding a friend group. Sophomore year is about learning to stay out of drama. Junior year is about survival and managing a huge load of homework all while coming to the realization that the SAT/ACT needs to be studied for, scheduled, and taken. Senior year is about applying to colleges, learning to say goodbye to best friends and avoiding senioritis. Each stage of high school calls for students to be reminded of what support systems they have access to.

Pro Tip: Sit down with your teenager and ask them what is on their mind regarding the upcoming school year. Then, listen. Together come up with a specific list about who their support systems are and how to contact them. List out their support



systems in the community, school and even consider professional supports that they can lean on. Not all teenagers feel comfortable talking to mom or dad when things get tough. Provide your teenager with this list and at some point in the four years, they will use this!

5. Create a Plan

Children and young adults benefit from routine, structure and planning. Knowing what to expect next and having an idea of what is coming up, minimizes anxiety at both a conscious and unconscious level. Even for older children, it is important that you do not expect that they know how to plan effectively, this is a skill that is taught and learned over time.

Pro Tip: High school has a lot of moving parts, and your teenager will benefit from you helping them plan things out. Once you sit down and educate your teenager on how to plan, they will catch on quickly and procrastinate less. After your teen comes home with their syllabi from each class on the first or second day of school, take 30 minutes to help them write out their due dates for assignments, tests and projects in their planner. Then, create a plan to study and prepare for the first set of upcoming tasks. Make sure requirements such as sports, work, babysitting, picking up a sibling, doctor's appointments, church, etc. are blocked in their schedules as well.



Dr. Jaime Kulaga is The Bay Area's Life Coach! She is a licensed mental health counselor, entrepreneur, author, motivational speaker, wife and mother.

Dr. Jaime empowers people to overcome barriers, discover their own greatness, and in turn, achieve success. She educates, guides and holds accountable, women, men, adolescents and families to make better lifestyle decisions and provides practical tools for overall health and success.

Dr. Jaime is the International Author of *The Super-Woman's Guide to Super Fulfillment: Step by Step Strategies to Create Work-Life Balance*. Her book was named one of the best work life balance books of all time according to Book Authority. The Super-Woman's Guide to Super Fulfillment has been translated and published in over 15 countries over 4 continents.

When it comes to balance and happiness, Dr. Jaime is the go-to motivational speaker for companies. With her engaging personality and sense of humor, audiences are inspired to use the content in order to enhance their personal and professional lives.

Dr. Jaime is a frequent mental health expert on national TV and radio. She was featured as the lead interviewer on CNBC's *The Job Interview*, as well as the spokeswoman for Wendy's, British Airways and LaLa Yogurt Smoothies.

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VOLUNTEER FOR BETTER HEALTH

You may think volunteers help people in need and improve your community. But did you know the benefits of volunteering can be just as great to you? The right volunteer opportunity can improve your mental and physical health. Check out these 6 health benefits of volunteering.

1. Volunteering improves social connection.

When we come together for a common purpose, we create community. Studies have shown daily social interaction can significantly increase life expectancy. You can have social interaction simply by volunteering in the community, but when you choose a volunteer activity you are passionate about the impact increases, providing an opportunity to meet other like-minded individuals with similar interests. This opens the possibility to build meaningful friendships that last long after the volunteer event is over.

2. Volunteering reduces stress.

Whether we are working with children, veterans, or seniors, a purposeful volunteer experience can take our mind off our worries and focus our attention on someone or something else. The more valuable the experience, the more we feel satisfied with giving of our time and talents, and that results in improved mood and less stress.

3. Volunteering helps you stay physically active.

There are many fun ways to be active as a volunteer without committing to strenuous work. You can garden, tutor a child, or help at a food pantry. Getting you out of the house and moving your body helps you stay healthy.

4. Volunteering provides an opportunity to learn.

Continuing to learn at any age does good things for your brain. Research shows learning keeps brain cells working at optimum levels, which can limit cognitive and memory decline as we age. As long as you are acquiring new knowledge, you are keeping your brain healthier.

5. Volunteering decreases the risk of depression.

Not only does volunteering prevent social isolation that can lead to depression, it also increases motivation by providing a sense of accomplishment. By measuring hormones and brain activity, researchers have discovered that being helpful to others delivers immense pleasure. Human beings are hard-wired to give to others. The more we give, the happier we feel.



6. Volunteering gives a sense of purpose.

Psychologists encourage those who have experienced loss, retired from a career, or live with a chronic disease to volunteer, because it can occupy their time in a meaningful way, giving them a new purpose. Volunteering can give you a sense of pride and identity. The better you feel about yourself, the more likely you are to have a positive outlook on life.

GET THE MOST OUT OF THESE HEALTH BENEFITS

It's important to find the volunteer opportunity that's right for you. Here are some things to consider to ensure you have a positive experience and maximize the health benefits of volunteering. Find a cause you care about.

Giving your time to a cause you care about will bring even greater joy and fulfillment to volunteering, maximizing your sense of purpose and social fulfillment.

In-person or remote? Your safety is important.

COVID-19 is still a factor. Not ready to volunteer in-person? There are many opportunities to help remotely from the comfort of home. Want to connect with others in person who share your commitment to personal and community health? Look for opportunities to serve with organizations that follow CDC and local guidelines to stay healthy and safe.

Look for a volunteer commitment that works for your schedule.

Volunteering should reduce stress, not create stress by overcommitting. There are volunteer opportunities for every schedule. Look for the one that's right for you. Giving even just a little time can have a big impact.

Know your abilities and be ready to share them.

You may find an organization you are passionate about, but their current volunteer opportunities don't work for your schedule, abilities, or comfort level. If you have a skill that could benefit them, don't be afraid to speak up and offer your services. You just might be the volunteer they need.

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The Employee Retention Credit is part of the federal stimulus packages and could be worth up to \$33,000 per employee. This is real tax-free cash for your business that does not have to be repaid.

Pediatrics Group
14 full time employees; ERC is
\$160,000
between 2020 and Q1 2021

Sports Bar
5 full time, 6 part time employees; ERC is
\$113,000
between 2020 and Q1&Q2 2021

If you answer "YES" to these 3 questions, your business may be eligible for the ERC.

- ☒ Does your business have 500 or fewer full-time employees?
- ☒ Did your business open before December 31, 2020?
- ☒ Do you pay W-2 wages?

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- Gail Dolan, MD

About Emerge180

Emerge 180 has specialized in tax credits for companies for many years. Their clients include small organizations, Fortune 1000 companies, and professional sports franchises. That is why accounting firms consistently refer their clients to Emerge 180 for their expertise in programs like the ERC.



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Tampa Bay's Health & Wellness Magazine is the most effective and affordable way to reach customers. More than 20,000 copies are distributed every month at hospitals, health and wellness centers, shopping plazas, grocery stores and many other locations.

The screenshot shows the homepage of the Health & Wellness Magazine website. At the top, there's a navigation bar with links for Charlotte Edition, Collier Edition, Lee Edition, Advertise with Us, H&W Archives, and Contact Us. The main content area features a large image of a woman wearing a sun hat, with the headline "Skincancer". Below this, there's a section titled "Read Our Flip Book Version" showing three magazine covers for Charlotte, Collier, and Lee counties. To the right, there's a "Sign Up For Our Newsletter" form with fields for Name and Email. Below the flip book section, there's a "Featured Article" titled "The Other Side of Parkinson's Disease" with a photo of an elderly couple.

Hope and Optimism

By Pastor Timothy L. Neptune

Hope is confidence in God...not wishful thinking. To have hope is to trust in God to meet our needs...even in the midst of difficult times. When we do go through tough times our confidence in God can get a little rattled, as the Old Testament figure Job experienced. In the midst of his pain and heartache he cried out, *"Where then is my hope? Who can see any hope for me?"* (Job. 17:15)

Ultimately, hope comes from God. The Scriptures say, *"May the God of hope fill you all with joy and peace as you trust in him, so that you may overflow with hope by the power of the Holy Spirit."* (Romans 15:13) Hope is an essential element of the Christian's life. In 1 Corinthians 13 the Apostle Paul included hope as one of the top three qualities of a person's life: *"And now these three remain: faith, hope and love. But the greatest of these is love."* (1 Cor. 13:13)

As followers of Christ, we are called to be dispensers of hope. We should exude a confidence and trust in God that demonstrates that we have hope. Yet I pose the question, "Can a person be filled with hope without being filled with optimism?" According to the encyclopedia, optimism is "to anticipate the best possible outcome." Can we demonstrate hope in God without anticipating the best possible outcomes of the situations we face?

I believe we can. In fact, I think hope is best exemplified when it is demonstrated in the face of negative circumstances. There are many times when hope and optimism go hand in hand. David had both when he faced Goliath. He had confidence in God and he expected the best possible outcomes...Goliath's defeat and an Israelite victory over the Philistines. And yet, there are many examples of people who had hope in God but did not anticipate the best possible outcomes.

Simon Peter is a good example. He and the disciples had been fishing all night and had caught nothing. They had worked so hard and yet still had nothing to show for their labors. And then Jesus tells them to cast out the net one more time. Simon did not expect to catch any fish. He was pessimistic. But, he had confidence in Jesus, so he cast the net. Though the circumstances did not look promising, his hope in God made up for his lack of optimism.

Esther is another good example. She had confidence that God would ultimately provide deliverance for the Jews but as she prepared to go before the King she said, *"...I will go to the king, which is against the law; and if I perish, I perish!"* (Esther 4:16) She demonstrated hope but not necessarily optimism.

The point is this: hope and optimism are not the same thing. You can still be hopeful even if you are not optimistic. You can still be a dispenser of hope even if you think you are going to face hard times ahead because you know that God will meet your needs.

Jesus didn't sound very optimistic when he said, *"These things I have spoken to you, that in Me you may have peace. In the world you will have tribulation (a rather pessimistic view); but be of good cheer (maintain your hope), I have overcome the world (which is the basis of our hope)."* (John 16:33)

Hope doesn't mean that the best possible situations will always occur, but it does mean that in some way God will bring something good or useful out of the situation. As we look into the future, we may not always be filled with optimism, but we must always be filled with hope...God is still in control!





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As a company that's served the best interests of seniors for nearly 30 years, we are no stranger to emergency management. Our commitment to the health and safety of our residents has long been paramount, and although COVID-19 is a new threat, it is by no means the first one we've faced head on.

In any emergency situation, it's imperative to know where trusted resources can be found. For seniors and families specifically, the importance of safeguards required for COVID-19, in many ways highlight the numerous benefits of living in a supportive community setting like the many we offer.

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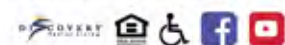
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