

CENTRAL FLORIDA'S

Health & Wellness[®] MAGAZINE

January 2024

Polk/Brandon Edition - Monthly

www.healthandwellnessfl.com

FREE



**GLAUCOMA:
WHAT YOU NEED TO KNOW**

POST PREGNANCY LEG HEALTH

**RADIOFREQUENCY ABLATION
FOR PAIN MANAGEMENT**

**INNOVATION SENIOR LIVING –
REDEFINING VALUE IN SENIOR LIVING**

SENIORS AGING IN PLACE



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Glaucoma: What You Need to Know

January is Glaucoma Awareness Month, the perfect time to raise awareness for this sight-stealing disease. Nearly all of us begin to experience some vision changes as we age, even if it's just having to rely on a cheap pair of readers from the grocery store. In order to remain independent as we get older, we need to know about age-related changes that could potentially affect our day-to-day lives. And vision loss – primarily glaucoma – is one of those changes.

What is Glaucoma?

According to the CDC, more than 3 million Americans have glaucoma, but only half actually know it. It is the second leading cause of blindness worldwide. Glaucoma is a group of diseases that damage the eye's optic nerve due to increased pressure inside the eye. The progression of the disease is usually gradual. However, once glaucoma has caused damage resulting in vision loss, the damage is permanent and irreparable.

Early Glaucoma Symptoms

Because vision loss caused by glaucoma cannot be restored, it's important that seniors watch out for signs and symptoms that could be an indication they have the eye disease. If caught early, glaucoma's progression can be slowed by various treatment methods, including surgery.

Some of the early signs of glaucoma include:

- Loss of side vision
- Inability to adjust to darkened rooms
- Blurred or foggy vision, especially when awakening
- Eye pain
- Severe headaches

Who's at Risk for Developing Glaucoma?

While anyone can get glaucoma, the risk is higher in people over the age of 60. Others with an increased risk of getting glaucoma include African Americans over the age of 40 and people who have diabetes. Glaucoma is also hereditary, so it's important to know your family history. According to the Glaucoma Research Foundation, your risk of developing primary open-angle glaucoma is up to nine times higher than average if one of your parents or siblings has the disease.



Other possible risk factors include:

- High myopia (nearsightedness)
- Hypertension
- Central corneal thickness less than .5 mm

Take Action to Prevent Glaucoma

Vision loss and glaucoma aren't a given just because you get older. There are steps you can take to protect your eyes and lower your risk of getting glaucoma. When it comes to this progressive eye disease, early detection and prevention are key.

Whether you fall into a high-risk category or not, make sure you're getting routine comprehensive dilated eye exams. These exams help to catch glaucoma and other eye diseases early when they are most treatable. Your eye care specialist will instruct you on how frequently you need to receive these exams. However, Medicare covers a glaucoma test once a year for people in high-risk groups, so be sure you take advantage of this benefit.

In addition to getting your eyes checked, you should try to do the following steps to help prevent glaucoma:

Exercise – Regular physical activity can help to lower intraocular pressure (IOP).

Maintain a stable weight – A high Body Mass Index (BMI) causes pressure in the eyes, while a low BMI can cause the optic nerve to press inward.

Stop smoking – Smoking causes thinning of the retinal nerve fiber layer, a symptom of glaucoma.

Monitor your blood pressure – Increased blood pressure results in increased eye pressure.

Glaucoma Treatment Options

Early onset of glaucoma usually affects your peripheral vision first – what you can see on the side of your head when looking ahead. If not treated in time and effectively, your central vision – vision used to see objects clearly – will also begin to be affected.

Early treatment intervention is vital to preserving your eyesight. Glaucoma is treated with eye drops, oral medication, and surgery. Treatment methods may be combined depending on your specific needs. The goal of treatment is to reduce the pressure in your eye.

You should always follow any specific directions given by your healthcare professional, whether it be your primary care provider or your eyecare specialist. Glaucoma is a highly detectable disease and one that can be managed properly. Make your eye health a priority. Schedule an appointment with a VIPcare provider to discuss your risk and what preventative measures you can take to protect your eyesight. Call (727) 263-3786.



Jason Waugh, D.O.

vipcare 

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VIPcare Holiday
2537 U.S. 19, Holiday, FL 34691

SELFIES



A SELFIE is a photograph of yourself taken with a mobile phone or other handheld device, and uploaded to social media – Facebook, Instagram, Twitter, etc.

Personally, I am fascinated with the whole selfie concept. I wonder: do people think so much of themselves that they want others to look at them? Or do they think so little of themselves that they portray an unrealistic image through photos? Or maybe they just do it for fun? Who knows? But what I do know is that the selfie tells others a lot about ourselves.

And probably more than you even realize.

I read this the other day: “We (people) are God’s selfie.” When I first read it, I thought to myself: what a disappointment. But then as I spent more time letting the statement soak in, I began to understand the truth behind it – and the impact it could have on our lives if we began to embrace the whole idea.

We are God’s selfie.

In the Bible we see in Genesis chapter one that God created the heavens and the earth. He created the seas, the animals, and all that we see everyday. “Then God said, “Let us make human beings *in our image, to be like us*. . . So *God created human beings in his own image*. In the image of God he created them; male and female he created them.” (Genesis 1:26-27)

That passage also tells us what God thinks of “His selfie”. When God created all of the other things, at the end of the day He said it was ‘good’. When God created humans in His image, He said it was *very* good.

So here’s the deal: we are God’s selfie.

But what does that mean for us? It means that when you look in the mirror at yourself you should see something different. When you think that you don’t have value as a person you should think again. Because God sees great value in you.

The Apostle Paul write this: “. . . we are God’s *masterpiece*. . .” (Ephesians 2:10) King David wrote a song in which he wrote these words: “For you formed my inward parts; you knitted me together in my mother’s womb. I praise you, for *I am fearfully and wonderfully made*.” (Psalm 139:13-14)

No matter how breath taking the sunset may be. No matter how majestic the scenery may look. No matter how beautiful the painting appears or how wonderful the symphony sounds. None of it compares to you. Because you are God’s masterpiece.

You are God’s selfie.

Brent Myers



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CHURCH**

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you were created for.

www.christfellowship.church



POST PREGNANCY LEG HEALTH

Pregnancy can cause varicose veins which persist after delivery. Post pregnancy, with time, they only get worse; especially if there are further pregnancies. Vascular Vein Centers is here to help during and after pregnancy and treat your varicose veins with minimally invasive procedures.

POST PREGNANCY Q & A

WHY DOES PREGNANCY CAUSE VEIN PROBLEMS?

Pregnancy causes significant changes in your body, and these can adversely affect your legs. The fluid in your body increases by as much as 50% during early pregnancy, and you retain more sodium from the salt you eat. These two factors can cause edema resulting in swollen legs and ankles. Levels of hormones like relaxin, estrogen, and progesterone change dramatically during pregnancy, causing your veins to dilate and weakening the vein walls. At the same time, your growing baby is compressing the veins in your pelvis, increasing pressure in the veins of your legs, and resisting the outflow of blood from the legs.





These factors make pregnancy a tough time for your legs. Although the causes of vein problems reduce after you give birth, the effects of pregnancy can leave you with lasting issues.

WHAT POST-PREGNANCY VEIN PROBLEMS MIGHT I HAVE?

Common post-pregnancy vein problems are:

Varicose veins

Varicose veins develop because of the pressure and dilation of your veins and resistance to the outflow of blood from your legs. The result can be spider veins with underlying varicose veins even if they aren't visible. Most often there are visible rope-like, bulging varicose veins which may be tender or itchy.

Vulvar varicosities

Vulvar varicosities are varicose veins that affect your vulva. There are rare during pregnancy, and usually disappear over the months following delivery. If you have vulvar varicosities that don't clear up, Vascular Vein Centers provides effective treatments. Pregnancy and post-pregnancy for up to 3 months is a time when you are at greater risk of developing deep vein thrombosis (DVT). DVT risk is higher during pregnancy and peaks after giving birth. Your body is dealing with high hormone and fluid levels and an enlarged uterus, as well as a more sedentary lifestyle.

HOW ARE POST-PREGNANCY VEIN CONDITIONS TREATED?

If you have vein problems after giving birth or persisting swelling, it's advisable to seek an evaluation at Vascular Vein Centers. Hormonal changes continue to affect your veins and fluid volume for some months after having your baby and when you're breastfeeding. This is a good time to wear compression and begin exercising. You might find that once the hormones and fluid volume return to normal, the problem veins get smaller, but they don't go away and will become worse with time. Vascular Vein Centers provides advanced treatments for varicose veins, spider veins and vulvar varicosities, including:

- Foam sclerotherapy using Varithena®; an FDA approved treatment
- Endovenous laser therapy (EVLT)
- Ultrasound-guided sclerotherapy
- Cosmetic sclerotherapy for spider veins

These treatments seal off and eliminate affected veins, so your body directs your blood through healthy veins. The treated veins disappear over time. The procedures are all minimally invasive outpatient procedures that the Vascular Vein Centers team performs in-office. To find out more about post-pregnancy vein therapy and the challenges of maintaining healthy legs during and post pregnancy, call Vascular Vein Centers today. For your convenience, appointments can be booked online.



**WE'RE OPEN & SAFE,
EXCEEDING CDC SANITIZATION
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RADIOFREQUENCY ABLATION FOR PAIN MANAGEMENT



ARE YOU
ONE OF THE
MILLIONS OF
AMERICANS
SUFFERING FROM CHRONIC BACK
OR NECK PAIN? HAVE YOU TRIED
MULTIPLE TREATMENT OPTIONS WITH
LITTLE OR NO SUCCESS? IF SO,
RADIOFREQUENCY ABLATION MIGHT
BE THE SOLUTION TO YOUR
CHRONIC PAIN.

At Excel Pain and Spine, their team are experts at performing radiofrequency ablation. This minimally invasive treatment can get rid of your pain for months, years, or even forever.

What is radiofrequency ablation?

Radiofrequency ablation is a treatment that uses electromagnetic waves to create heat. The heat destroys the nerve tissue that's causing your pain. With the nerve destroyed, the pain signal is no longer sent.

What conditions are treated by radiofrequency ablation?

Excel Pain and Spine uses radiofrequency ablation to help patients with chronic pain in the lower back, neck, and sacroiliac joints, which are located in the pelvis. Patients with joint pain related to arthritis may also benefit.

It's also possible to treat other pain conditions with radiofrequency ablation. The team at Spine & Pain Institute of Florida will give you a thorough evaluation to determine the best course of treatment for your symptoms.

How does radiofrequency ablation work?

Radiofrequency ablation is minimally invasive, and the procedure typically takes less than an hour. It's performed on an outpatient basis, and patients are usually allowed to go home after a short recovery period.

Typically, you are given a local anesthetic at the treatment site. Then, using a special X-ray, Dr. Jassal inserts a needle near the nerve that's causing your pain.

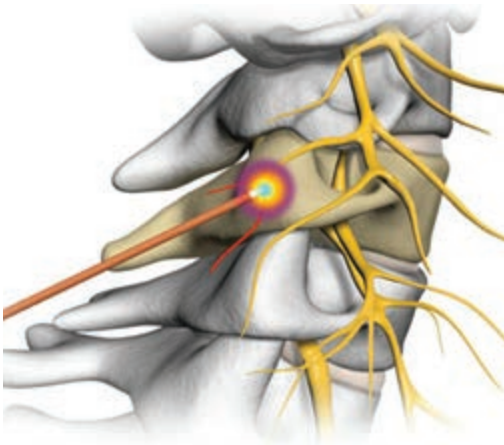
Once the needle is in place, a radiofrequency current is passed through the needle to create a precise burn on the nerve. This destroys the part of the nerve responsible for transmitting pain and disrupts the signal to the brain.

Excel Pain and Spine will provide you with specific post-procedure instructions, and these usually include avoiding driving for 24 hours as well as resting and avoiding strenuous activity for 24 hours.

Is radiofrequency ablation effective?

Yes. More than 70% of patients experience lasting relief with radiofrequency ablation. It usually takes 1-3 weeks for the treatment to take its full effect.

Pain relief typically lasts 6 months to 2 years, and for some patients, the pain never returns. It's possible, however, for the nerve to regrow. In these cases, radiofrequency ablation may be required again.



Are there any risks associated with radiofrequency ablation?

Radiofrequency ablation is a safe procedure with few risks of complications. Serious complications, such as infection and bleeding, are rare. Temporary side effects – which are also uncommon – usually only last 2-3 days.

They include:

- Localized numbness or weakness
- Mild discomfort or an increase in pain
- Swelling or bruising at the incision site

The treatment is not a good option for women who are or may become pregnant, people with an infection, or those who suffer from bleeding disorders.

You don't have to live with pain any longer. If you're suffering from chronic pain, book an appointment online or over the phone with Excel Pain and Spine today.



Our clinic, Excel Pain and Spine, was founded with one principle in mind – to provide the best possible care to patients above all else. Every decision made by our providers is and will continue to be made with this principle in mind. We always defer back to how we would want a family member treated and base our clinical and non-clinical decisions with the goal in mind. We are the most comprehensive pain management team in Central Florida.

Many of the challenges and frustration patients face are the same ones that providers struggle with day-to-day. We understand these challenges and have built a company that teams up with our patients to navigate the modern health care system and provide solutions for patients' suffering from pain.

All of the physicians are double board certified physicians. Our physicians have various academic titles, bring world class pain management treatment options to Central Florida. We understand that to provide the best patient care and be our best as physicians, we need to have the best trained clinical staff. We are lucky to have an attentive team with many combined years of pain experience, all aligned on the same goal of giving the best care above all else.

Pain and the limitations that result is a very personal problem. Pain is not simply a statistic like cholesterol. Every patient responds differently to the various treatment options available. Having a treatment plan based on the latest medical research is key to ensure the best possible outcomes for our patients. Additionally, we understand the need to constantly re-evaluate, make adjustments, and incorporate other options as we go through the pain relief journey together.

We pride ourselves on making sure every patient leaves with an understanding of their personalized treatment plan as well as educational materials specific to their recommended treatments so that they can make the best possible decision regarding their own care.

Navdeep S. Jassal, M.D.
Board Certified - Pain Medicine
Board Certified - Physical Medicine & Rehabilitation

Arpit Patel, D.O.
Board Certified - Pain Medicine
Board Certified - Physical Medicine & Rehabilitation

Corey Reeves, M.D., M.B.A.
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Neal Shah, M.D.
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Board Certified - Anesthesiology

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Innovation Senior Living – *Redefining Value in Senior Living*



The Innovation Senior Living family of senior living communities offers an exceptional array of options for Florida members and their loved ones. Our unique communities stretch across the state

When we envision getting older, many times we picture it in our current homes. While this may work for some, many decide not to stay in their long-time home after retirement.

Remaining at home can be an overwhelming and isolating experience.

When researching senior living options, many adults do not consider senior living because of the cost. However in looking further, many find communities like those at Innovation Senior Living, may be more affordable than they think.

In senior living, there is no more mortgage payments, utility bills, property taxes, home repairs, grocery bills. There are also several resources available to older adults to help cover the cost of senior living.

These resources include Long Term Care Medicaid and Veterans Adi & Attendance. Please call our community for more information.

COMMUNITY OPTIONS

Our senior assisted living communities are full of vibrant activity while offering a warm and comfortable feel throughout. The Club is home to a wide range of people, including independent members, who appreciate the security a community brings. Members who need physical assistance, members who may need a little support and those living with dementias. 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 members at an ice-cream social, or joining a live entertainment performance, The Club offers an abundance of opportunities for maintenance free living, meaningful engagement and value.

Assisted Living

Assisted living at The Club is individualized. Residential private apartments with support and care close at hand. The Club communities offers support and personalized lifestyle while encouraging privacy and independence.



Life is resident centered.

The associates at The Club provide support based on individual member needs.

Members are able to remain as independent as possible with the peace of mind that support is steps away if needed. Members 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.

Short Term Respite Care

The Club's 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 members enjoy the experience so much, they either move-in becoming permanent members or they return again and again!

Adult Day Services

Day Programming is perfect for seniors who need a little socialization during the day! Generally available 5 days a week, The Club's Adult Day Care Programs are a great alternative to staying at home!

Community Benefits

The goal is offers worry free living to all members, their families and our guests. Members enjoy the benefits of a chef, housekeeper, concierge, chauffeur, maintenance team as well as a vibrant social calendar.

**\$1000 off
Community Fee**

Our communities are home to our Enrichment Department that tailors their programming to the personalities that live at The Club. From arranging small poker nights to throwing the Annual BBQ, the programming team makes members feel right at home – and keep members engaged and excited about what's next.

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- Pets – allowed



BARBARA BERRY
Senior Executive Director

TILLIE BRICKNER
Senior Marketing Director



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Assisted Living License 9917



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at Bartow**
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T.: 863-397-9770

Assisted Living License 9888

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SENIORS AGING IN PLACE

For today's seniors, the desire to stay at home is strong. In fact, the modern elderly population is much different from its past counterparts. Almost 90% of people over 65 want to live in their home and community as long as possible, according to a report by the AARP Public Policy Institute and the National Conference of State Legislatures. A whopping 80% believe they will stay in their home for the remainder of their life. Aging in place allows seniors to enjoy all the comforts their familiar home has to offer. Today's options to support seniors in their home offer seniors and their families the peace of mind and support to make staying at home a healthy option.



AGING IN PLACE PROVIDES A SENSE OF COMMUNITY

Seniors have spent a lifetime building family relationships and likely years bonding with neighbors. Removing older adults from their long-time homes can make them feel like those connections have weakened. According to research published in *The Gerontologist*, the majority of seniors want to age in place because of the attachment and familiarity they feel with their home and communities.

IT FIGHTS ISOLATION

That sense of community provided through aging in place does more than make seniors feel comfortable. It is also integral for fighting feelings of isolation, a dangerous trend among seniors. Researchers from the University of Chicago found a link between loneliness and high blood pressure in older adults. The study authors noted that feelings of loneliness can occur even when a senior is surrounded by people. This further demonstrates the importance of the familiarity and sense of community provided through aging in place.

Besides being preferred by seniors, aging in place offers another benefit: savings.

While it may seem that aging at home would be more expensive than moving to a nursing or assisted living home, the opposite is actually true. With help from a home healthcare worker, staying in your home costs about 20% of what a nursing home costs on a monthly basis.

HOME HEALTH CARE CAN HELP

For many families and seniors, home health care is a beneficial choice – a safe and affordable solution that supports the family, while allowing seniors to stay in the comfort of their own homes and communities.

HERE ARE TEN WAYS HOME HEALTH CARE CAN SUPPORT YOU:

1. Home health care professionals can be there when needed. If family and loved ones are a distance away, home health care can give you peace of mind. Trained and qualified professionals

can assess safety risks and make simple corrections in the home – from placing a rug on a slippery floor, to recommendations for ambulatory assistance.

2. Home care supports activities of daily living (ADLs). In-home services allow adults to receive day-to-day help with the personal care they need, preserving their dignity and maintaining a good quality of life. Assistance with activities of daily living can include bathing, grooming, and medication reminders.
3. Access to skilled nursing care at home. Skilled medical care can be delivered at home by thoroughly supervised nurses, certified, licensed and knowledgeable about high-technology medical equipment. Home health care can ensure that your loved one's complex medical needs are met.
4. Support with diet and nutrition. Adults age 65 and older, people with chronic conditions, and those recently discharged from a hospital or nursing facility are likely to be nutritionally at-risk. Aging, bed rest, illness, and injury can all contribute to the loss of lean body mass. Home care may include nutritional counseling and home-cooked meals to protect against malnutrition.
5. Medication management. Multiple prescriptions it can be confusing to manage. Home health care professionals can ensure the right medications are being taken at the right times to control health conditions and prevent harmful drug interactions.
6. Home health care professionals provide caring companionship. Research shows that aging adults stay healthier with social interaction. Home health aides can become trusted friends for walks, reading, cards, games, movies, meals, and other social activities. Accompaniment on errands such as grocery shopping, medical appointments, and other activities are also added benefits.
7. Home care helps with light household chores. When aging adults struggle the daily demands of housework, such as laundry, vacuuming, dishes, and simple chores home care helps to consistently maintain a safe and healthy living environment.

8. Home health care clients have comparable or better health outcomes. Research has shown that clinical results are comparable or better with fewer complications when home care is provided to individuals with chronic conditions such as pneumonia, diabetes, or COPD.

9. One-on-one focus and support. Home health care services are truly unique, providing meaningful, one-on-one personal and skilled care that builds strong bonds between professionals and their clients. According to the *Cleveland Clinical Journal* a person who is seen by a clinician in the comfort of home more readily trusts that the health care team places their needs first.

10. An affordable alternative to facility or hospital care. According to the National Association of Home Care, the average cost of care from a skilled nursing facility is \$544 dollars per day, while the average cost of home health care is \$132 dollars.

OUR PROMISE

Through Trusted HomeCare Home Care Services, you can rest assured that your loved one and family will be safe and secure in a positive environment right at their home. Even if you simply have questions or want to understand how to better care for your elderly loved one experiencing the inevitable process of aging, we are able to help with that.

TRUSTED HOMECARE SERVICES MISSION STATEMENT

As a whole group, our mission statement says that we are here to access the needs of each client to help them maintain their independence while living in their own homes and communities.

Contact our team at
Trusted HomeCare and let's discuss
how we can support
you or your loved one
352-240-7522

The Play for 2024? International Stocks!

By Chris Rowe



I sent a special briefing to our flagship *Sector Focus* members.

In it, I give them everything they'll need to know to stay well ahead of other investors at least for the first half of this year.

And while I can't reveal all of that here, I think that the main points are so important that you deserve to know them.

So here are some of them.

Climbing the wall of worry, U.S. stocks seem to be stumbling up the stairs. (At least they're stumbling up and not down.)

International stocks, however, are running up the stairs like children who just ate a sugar-filled dessert. While everyone you know is debating the strength of the U.S. markets, you'll be cranking out profits using stocks and ETFs they've never heard of.

Here's some context...

The current global bull market in stocks is in its early stages, although International stocks got a major head start right under the noses of many investors.

Expect to continue to hear bad economic news but don't let that sway you from buying stocks. Especially International stocks. The economy is not the stock market.

The stock market behaves based on what investors believe the economy will be doing in 6-9 months. In fact, today's stock market strength suggests the economy will be doing pretty well in 6-9 months. Unlike a *mature* bull market, where stock prices advance due to clear economic skies ahead with the world partying like it's 1999, an *early-stage* bull market happens when life is scary. In this type of bull market, stocks advance as they "climb the wall of worry".

The "wall of worry" is when there's clearly bad news but as the bad news is removed, the stock market moves higher.

Inflation subsidies so stocks climb...

China's economy comes back online after being hampered by harsh covid restrictions so stocks climb...

You get the idea.

The Play Is in International Stocks.

Don't take this as just another article in a sea of stock market jargon you see each week that's quickly forgotten about before the week ends.

The pivot to International Equities is the most important shift you can make in 2023. So far it looks like, although U.S. stocks look good, we should focus even more on non-U.S. stocks.

Notice how strong the **Vanguard Total International Stock Index Fund (VXUS)** (Diversified Global Stocks, all Except U.S. Stocks) looks. It has broken well above both trend lines and confirmed that the old resistance level is a new support level.



And if you think that's impressive, wait until we narrow down to the strongest International stock markets, long-term and short-term.

Subtle Brag: As far as I can tell, I am **the** top dog in the industry when it comes to calling market direction and specifically the areas of the market liable to be strongest or weakest. I've had a knack for it since the 90s.

The stock markets of Emerging Europe and Latin America are the strongest with confirmed long-term market strength. But Asia-Pacific is the strongest in the short-term.

Even though the Asia-Pacific stock markets haven't yet shown enough confirmation to be considered strong in the long-term, for sure they are **the strongest markets in the short-term**.

One very easy and great way to quickly gain exposure to a stock market with huge upside potential and confirmed strength is to own the **iShares MSCI All Country Asia ex-Japan ETF (Symbol: AAXJ)**.



It has a quick 21% - 33% upside in it just in the next 6 months or sooner. This is based on a 100% or 161% Fibonacci extension of the recent move off of the low.

Look at how much higher Fibonacci studies say these Asia-Pacific markets are likely to go this year. First, look at the strongest China Market ETFs.

- China Internet (KWEB) – Fibonacci ext. 45% higher
- China Consumer Cyclical (CHIQ) – Fibonacci ext. 45% higher
- "Chindia" (FNI) – Fibonacci ext. 33% higher
- Hang Seng Tech (KTEC) – Fibonacci ext. 47% higher
- China Tech (CQQQ) – Fibonacci ext. 35% higher
- China 50 Large-Cap (FXI) – Fibonacci ext. 37% higher

Here are some other indexes based on **Asia Pacific excluding Japan**.

- iShares MSCI Pacific ex-Japan (EPP)
- The above has a "total return" index that reinvests its dividends (EPP.TR)
- Australia (EWA)
- The above has a "total return" index that reinvests its dividends (EWA.TR)
- BetaBuilders Developed Asia (BBAX)
- All Country Asia ex-Japan (AAXJ)

U.S. stocks may be going up but their strength, relative to International, is declining. It's not even that they're accelerating at a slower pace than International. It's that the strength of U.S. stocks is slightly decelerating. Again, we are talking about relative direction and relative speed. And relative strength tells us much more about the likely future than absolute direction or strength.

Now is the time to erase your old stock market stance and quickly get with the program if you haven't yet done so.

The global markets' price behavior reveals it currently makes sense to also have exposure to the U.S. stock market, but definitely direct your attention to International markets. That's the real play.

Thanks for reading, and I'll have a LOT more to say about International Equities in the coming weeks and months.



Chris Rowe
Founder and CEO
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Some Hair Today, Tomorrow More!

Say “Hello” to Great Hair in 2024

by Alan J. Bauman, MD, ABHRS



Did you make a New Year’s resolution for 2024?

(I did. Read to the end to find out what it was.)

We’ve all made New Year’s resolutions at some point in our lives, but have you ever asked yourself where the word “resolution” comes from? It’s a word that has particular meaning for us at Bauman Medical. Here’s why:

“Resolution” is derived from Latin. It’s a combination of “re” meaning “intensive force,” and “solvere,” which means to loosen, untie, or “solve.” Boy, does that ever sum up our practice’s recurring New Year’s resolution, and it’s one we keep all year long!

We see lots of patients after the first of the year who finally resolved to do something nice for themselves by partnering with us. We help them solve their hair loss problems, and we doggedly tackle those problems with an intensive force we maintain all year because of our passion for what we do. You’ll find us perpetually on the cutting edge of new techniques and technologies; in fact, we’re often part of developing new ones.

If you’re experiencing hair loss, you may think that a hair transplant* is your only option, but we offer a dizzying array of alternative solutions to help you ring in the new

year with hair growth you didn’t think possible. Here are just a few I think you’ll like.

PRESCRIPTION MEDICATIONS

Fin.481

This customized oral medication contains 25% more finasteride than Propecia®, which lowers DHT, a primary trigger for male pattern baldness. It also includes a unique blend of 481 milligrams of supplemental nutrients to optimize healthy hair regrowth by improving blood circulation, converting the food you eat into energy for the high energy demands of hair follicles, and decreasing inflammation in the body.

Taken once a day, it works for most people within 90 days to slow, stop, and reverse miniaturization of hair follicles.

Formula 82M

This highly effective alternative to topical over-the-counter minoxidil (generic Rogaine) consists of a non-greasy, quick-absorbing compounded minoxidil formula available only by prescription. Its specially designed packaging allows direct application to the scalp, so the active ingredients get directly to the follicles, not on your hair—which can cause hairstyling problems. It also contains a number of other ingredients that promote hair growth, including tretinoin. Studies show that minoxidil with tretinoin works more powerfully than minoxidil alone due to enhanced penetration and activation of the minoxidil at the hair follicle.

Formula 82F

This topical formula contains finasteride (generic Propecia®), minoxidil, and other beneficial ingredients in a powerful, synergistic mixture for the scalp that improves hair growth. This treatment gives the benefit of addressing hair-miniaturizing DHT at the level of the scalp with fewer risks than oral finasteride. Used twice daily, this pairing has been shown to regrow hair in up to 85% of men and 60% of women (safe for most postmenopausal women).

Low-level laser therapy (also known as red light therapy or photobiomodulation)

The medical grade Bauman TURBO LaserCap® is FDA-cleared for hair regrowth. This low-level laser device is portable, hands-free, cordless, rechargeable, and fast, requiring only five minutes of treatment per day for improved hair growth at home. It’s drug- and chemical-free with no risk of side.

Proper and consistent use of medical-grade low-level laser therapy has been *scientifically proven to improve hair quality, strength, and thickness, as well as promote hair regrowth.* (Hint: Avoid clunky helmets and weak consumer versions seen online, as they are almost certainly underpowered, and many aren’t very portable.)

TED (TRANSEPIDERMAL DELIVERY)

This popular non-invasive hair growth treatment doesn’t use needles or anesthesia of any kind. Because it’s needle-free, it is ideal for people who’ve avoided getting medical treatment for their thinning hair because they’re averse to surgery or needles.

This powerful treatment involves a high-tech device that looks like a small massage tool. The TED handpiece is moved slowly over the scalp, emitting safe ultrasonic sound waves and air pressure.

We then apply a specialized topical hair growth serum of growth factors and peptides onto the treatment zones and use the device to push it through the skin. (This process is known as sonophoresis.)

The 20-25-minute process gently enhances the penetration of the serum into the scalp by temporarily increasing scalp permeability. At the same time, increased blood flow optimizes scalp health and stimulates hair follicles to produce thicker, stronger, healthier hair. This FDA-cleared Class 1 medical device is clinically proven to address shedding and improve hair growth and scalp health within minutes. Many patients have also noticed improvements in pigmentation.

TED is ideal for patients who want to improve the overall thickness and appearance of their hair.

*WHEN SURGERY IS THE BEST SOLUTION

There are some hair loss situations that are simply too advanced for non-surgical solutions. We’ll let you know



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



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

if that's the case once we've had a consultation with you. If we go that direction, you can feel confident we'll offer you indisputable state-of-the art options. Those include:

FUE (Follicular Unit Extraction)

FUE is minimally invasive, uses no staples or stitches, and requires little downtime. This technique replaces the older, invasive method of cutting out a strip of skin known as "strip harvesting."

With the aid of robotics and other microsurgical instruments, hair follicles are harvested directly from the

scalp without leaving behind a telltale linear scar.

VIP|FUE™

VIP|FUE™ offers patients all the advantages of traditional FUE, as described above.

What makes it different? It's the only transplant procedure not requiring any trimming or shaving of the donor area. That means *no dramatic change in your hairstyle* after the procedure (such as looking like you had a buzzcut), making it totally discreet. It often includes the unique benefit of the "long hair preview," which allows you to see the results of your transplant immediately after your procedure. In short, No-Shave VIP|FUE™ is the most discreet hair transplant available today.

CONTACT US

Ready to make that New Year's resolution to do something good for yourself by partnering with us to tackle your hair loss?

Call **561-220-3480** or point your camera at the QR code below to schedule your private one-on-one in-person or virtual consultation at www.baumanmedical.com.



P.S. – Here are my personal New Year's resolutions: I'm looking forward to further optimizing my health and longevity through biohacking, spending more quality time with friends and family, and devoting more time to Grey Team and other non-profit organizations.

Genetics and Hair Loss

- There are now over 200 known DNA locations ("genes" or SNPs) that contribute to genetic baldness.
- Hair loss genes can be inherited from either your mother's or father's side of the family, or a combination of the two.
- Hair loss can start as soon as puberty ends, depending on your hereditary sensitivity to DHT.
- Color quality, texture, length of growth cycles, balding patterns, the speed of balding – all of those put together will determine how quickly you see loss occur, how quickly it progresses, and at what age it will start.
- Because it's a recessive gene, hair loss can skip generations and siblings.

About Dr. Alan J. Bauman



**Alan J. Bauman, MD, ABHRS, IAHRs
Hair Loss Expert**

With over 25 years of specialization in hair restoration, he offers an impressive array of state-of-the-art technologies, including proprietary hair restoration procedures, low-level laser light therapy, customized hair growth medications, supplements, and other modalities that produce excellent results. Thanks to his many tools, you may not even need a transplant!

Dr. Bauman's "Hair Hospital," housed in a dedicated 12,000-square-foot building, is recognized as one of the premier hair restoration practices in the country.

As one of approximately 250 physicians worldwide to achieve board certification from the American Board of Hair Restoration Surgery (ABHRS), Dr. Bauman has treated over 34,000 patients. He's also a pioneer in numerous technologies in the field of hair restoration, both for diagnostics and treatment.

In recognition of his expertise, Dr. Bauman was voted "#1 Top Hair Restoration Surgeon" in North America by Aesthetic Everything for the 7th consecutive year, "Top Hair Restoration Surgeon of the Decade", and received the 2022 "Lifetime Achievement Award in Hair Restoration."

Forbes magazine recognized him as one of "10 CEOs Transforming Healthcare in America" for bringing restorative hair treatment into the mainstream and pioneering robotic technologies.

Dr. Bauman is a sought-after guest expert at international scientific meetings and live surgery workshops, and a frequent expert source on national news and educational shows.



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Jason Waugh, D.O.

Benefits, costs, and other details vary from plan to plan.
Discuss with a licensed broker or agent for more details.



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