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LAW OFFICE OF ANDREW CURTIS, ESQ

LLM in Taxation New York
University Law School 1986

JD Georgetown University Law School 1983

MBA University of Michigan 1978

- BS Cornell University 1977

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

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ATTENTION SENIORS:

- Why Forbes Magazine says that the middle class may need living trusts
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- How a trust may protect your child's inheritance from divorce
- How a trust may protect your child's inheritance from sons-in-law and daughters-in-law

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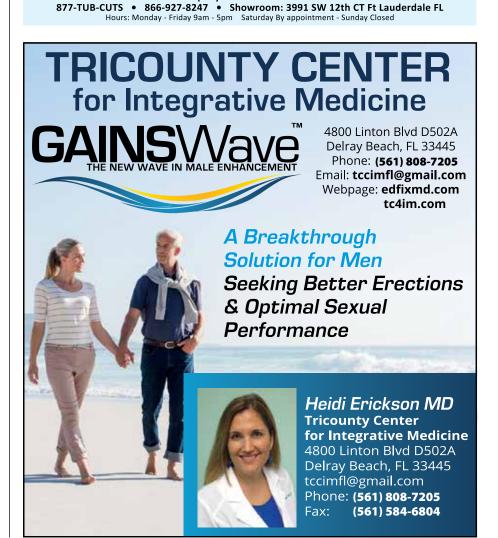
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Little-Known VAPENSION Can Be a LIFE-SAVER

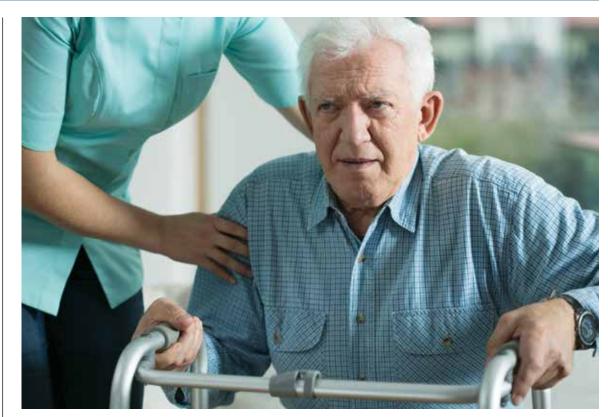
Written By Thomas Gregory - U.S. Navy Veteran



Established in 1952 under Title 38 of the United States Code, Congress created two types of benefits for war Veterans and their survivors within the Department of Veteran Affairs. The first is "compensation for servicerelated disability or death" and second, "a pension for non-service connected disability or death". A little-known VA pension, which falls under the non-service connected section of Title 38, is called **Aid & Attendance**. The **Aid & Attendance** Pension pays for a caregiver to assist with activities of daily living such as meal preparation, bathing, dressing/undressing, transportation, light-house keeping, laundry and various others.

f you are a war veteran or surviving spouse of a war veteran 65 years of age or older, who served 90 days or more on active duty, with one of those days occurring during a declared period of war, you may qualify for Aid & Attendance. In addition to the war service requirements, to qualify, you must have the medical need (i.e. assist with activities of daily living) and meet certain financial requirements. In general, Aid & Attendance is intended to pay for homecare or assisted living care and in some rare cases, independent living facilities. This significant monthly benefit can pay as much as \$25,000 per year toward your care. Very few war veterans know about this benefit and even fewer surviving spouses are aware of this help available from the VA.

There are approximately 600,000 war veterans currently living in Florida that are 65 years of age or older. If we include surviving spouses of war veterans, the number is easily in excess of one million. Conservative estimates indicate that at least 25% of these veterans and spouses would qualify for Aid & Attendance Pension, if they only knew it existed. Maybe that's you.





If you are veteran of foreign war or the surviving spouse of a war veteran, and you feel you may qualify, please call Attorney Andrew Curtis at 561-998-6039 and his staff will review your situation with you and determine if you qualify.



Benefits of Multi-Therapy Approach to Hair Loss

By Alan J. Bauman, MD, ABHRS

UGUST IS NATIONAL HAIR LOSS AWARENESS MONTH, which means it is a great time to become aware of and educated about the many tools and treatments available to help the 80 million Americans suffering from unwanted hair loss. Don't be fooled, hair loss is more than a simple cosmetic problem, it is a medical condition that can have a deep psychological impact, but also one that you don't have to live with. What many hair loss sufferers don't know is that today, unlike any other time in history, hair loss is a truly treatable condition.

TREATMENT OPTIONS

Hair loss science is progressing very rapidly and there have been several recent medical advancements that are improving the quality of hair restoration as well as helping patients assess in advance how at risk they might be.

A few of the exciting cutting-edge treatment options to consider and ask your ABHRS (American Board of Hair Restoration Surgery)-certified Hair Restoration Physician about include:

- Minimally-Invasive, Permanent, No-Linear-Scar Follicular Unit Excision/Extraction (FUE) Hair Transplant using SmartGraft®, NeoGraft®, ARTAS robotic-assisted, or other devices.
- PDOgro[™] Implanted Polydioxanone threads for hair growth
- Non-surgical 3D-Printed Hair Systems or Cranial Prostheses
- High-Density Platelet Rich Plasma (HD-PRP)
 "Vampire" Hair Regrowth Therapy with Extracellular Matrix (ECM)
- Compounded Formula 82M Minoxidil a more powerful, non-greasy Rogaine alternative
- Compounded Formula 82F Topical Finasteride + Minoxidil - designed to reduce the risk of side-effects from oral finasteride (Propecia).
- Low-Level Laser Therapy FDA-cleared, drug-free, side-effect-free hair regrowth using powerful physician-only devices such as CapillusRX 312 or the "Turbo" LaserCap devices for at-home use.
- Nutritionals & Nutraceuticals: SuperBiotin, Nutrafol & ViviscalPRO

- Hair Mass measurements using HairCheck®
 to help non-invasively evaluate hair loss
 conditions, measure early responses to therapy
 over time months before they're noticeable
 to the naked eye -- and also determine exactly
 when to repeat your PRP treatments.
- Scientific "Scalp Makeover®" evaluation, diagnosis and treatment regimens for itchy, dry, flaking or oily conditions and other scalp imbalances that can impair healthy hair growth.
- Hair Loss Risk Management the identification and reduction of medical and lifestyle risk factors that detrimentally impact hair growth.

BENEFITS OF A MULTI-THERAPY APPROACH

While hair loss is a treatable condition, and there are a variety of effective treatment options available, it's important for patients to understand that there isn't a quick fix. Often, as it is in many areas of medicine, "multi-therapy" or a combination of several different treatments, may have the best chance for achieving long-term success depending on the patient's risk factors, the severity of their condition, and their unique hair restoration goals.

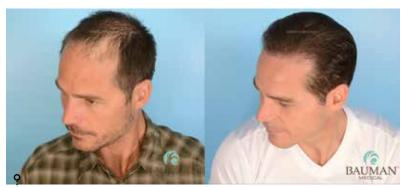
This approach not only focuses on restoring hair that has been lost but also sets up a plan to protect the hair that you have against suffering the same fate. Again, each patient may require a slightly varied treatment regimen, but our experience shows that 90% of patients benefit from this approach. The multi-therapy treatment plan also avoids the patient putting all their eggs in one basket, so to speak, and wasting time and money on treatments that aren't giving them the results they desire.

Depending on the severity and stage of one's hair loss, the treatment regimen may be simple or more complex. Medical treatments that will synergistically help mitigate hair loss may include a specially-compounded prescription minoxidil solution, Platelet-Rich Plasma (PRP), prostaglandin analogs, low-level laser therapy, and nutritional supplements. In advanced cases, hair transplantation may be the patient's best strategy for treating hair loss. For transplant patients, a multi-therapy approach may still be recommended to protect the non-transplanted hair follicles from loss.

Some examples of powerful combination multitherapy regimens that Bauman Medical prescribes for hair regrowth include:

- Topical Compounded Formula 82M Minoxidil and Turbo LaserCap or Capillus Laser Therapy
- HD-PRP Platelet Rich Plasma with ECM and Topical Compounded Formula 82M Minoxidil
- Oral Compounded FinPlus Finasteride and Turbo LaserCap or Capillus Laser Therapy
- Topical Compounded Formula 82M Minoxidil and Oral Compounded FinPlus Finasteride
- Turbo LaserCap or Capillus Laser Therapy and HD-PRP Platelet Rich Plasma with ECM
- Oral Compounded FinPlus Finasteride and HD-PRP Platelet Rich Plasma with ECM

Because hair loss can be influenced by a number of factors including genetics, medications, lifestyle, illness, stress, diet, poor sleep, hormones, autoimmune conditions, inflammation and more, it is always important to seek out a proper diag-



Before and 12 months after FUE Hair Transplant by Dr. Alan Bauman





Before and 12 months After PRP+ECM Platelet Rich Plasma with Extracellular Matrix by Dr. Alan Bauman

nosis from a full-time experienced ABHRS-certified hair restoration physician. Working along with your other doctors, this physician can provide a "Master Plan" for vour individual hair loss situation as well as measure and track your progress over time so you know if you are reaching your hair restoration goals – or if your treatment regimen needs to be adjusted to optimize results.

TAKEAWAYS

Because science shows that you can lose 50% of your hair without it being noticeable to the naked eye, the earlier you can get started on a treatment regimen, the more likely you are to retain your current hair with the minimum amount of treatment. Just remember, hair loss is no longer inevitable, it's optional, but only if you take action and take advantage of the effective tools and treatments available. When executed properly, hair restoration can be a fantastic, rewarding and life-changing decision that most patients regret not doing sooner.

For more information on the causes and treatments for hair loss, or to learn what treatment regimen is right for you, please visit www.baumanmedical.com or call 561-220-3480.

TIPS ON FINDING A HAIR RESTORATION PHYSICIAN

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

About Dr. Alan J. Bauman



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

Dr. Alan J. Bauman is the Founder and Medical Director of Bauman Medical Group in Boca Raton, Florida. Since 1997, he has treated over 20,000 hair loss patients and performed over 9000 hair transplant procedures. An international lecturer and frequent faculty member of major medical conferences, Dr. Bauman was recently named one of "10 CEOs Transforming Healthcare in America" in Forbes.

His work has been featured in prestigious media outlets such as The Doctors Show. CNN, NBC Today, ABC Good Morning America, CBS Early Show, Men's Health, The New York Times, Women's Health, The Wall Street Journal, Newsweek, Dateline NBC, FOX News, MSNBC, Vogue, Allure, Harpers Bazaar and more.

A minimally-invasive hair transplant pioneer, in 2008 Dr. Bauman became the first ABHRS certified Hair Restoration Physician to routinely use NeoGraft FUE for hair transplant procedures.

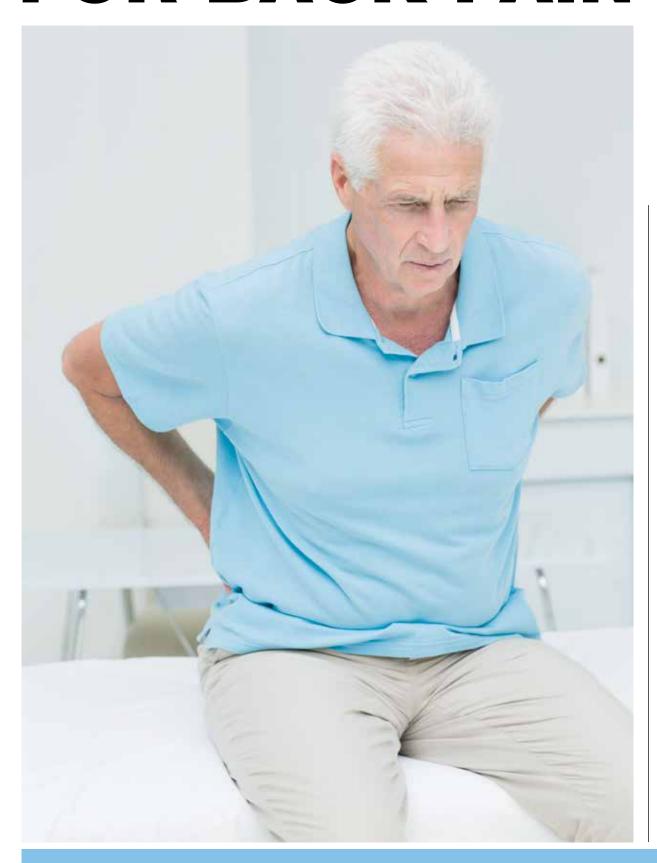


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FACET JOINT INJECTIONS FOR BACK PAIN





eck (cervical), mid back (thoracic) and low back (lumbar) pain are common ailments which can be acute or chronic. This may be debilitating and stop people from their usual activities of daily living. As many do not know, this pain from the spine can easily be treated by a qualified Interventional Pain Management Specialists, like Dr. Aaron Rosenblatt. Aaron Rosenblatt, MD is a double board certified medical specialist whose brand new state-of-the-art facility is located conveniently in the heart of Delray Beach, FL. He has been successfully treating patients in south Florida now for over 10 years. Patients also come from all over the country to see Dr. Rosenblatt due to his expertise in spine pain, joint pain (knee, hip, shoulder, wrist and ankle) and their treatment options. Spine pain from arthritis of the neck, mid back and low back are the most common pain syndrome he sees among his patients and he wants to spread awareness how this issue can be treated.

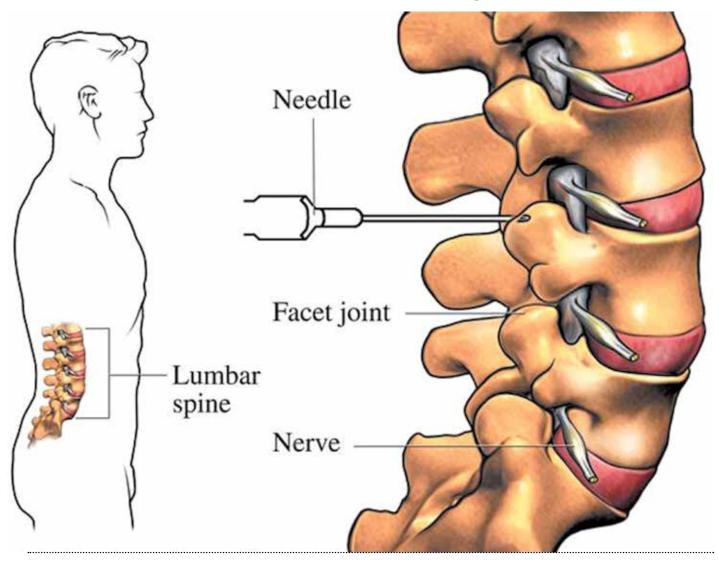


Facet joint injections link the bones of the spine together in the posterior or back part of the spine. Two facet joints are in the present at each spinal segment. They are named after the spinal bones that they connect. Because there are two joints per level, there is a right and left joint. The facet joints are important in restricting the motion of the cervical and lumbar spine, but they also allow twisting, flexion, and extension motions.

Facet joints are common sources of neck pain and lower back pain and also go under diagnosed and under treated. Trauma and arthritic changes can cause the release of pain generating substances that sensitize nerve endings located in the joint. This is easily treatable.

For patients with facet joint pain from the lower back, complaints usually consist of pain or tenderness in the lower back slightly over to one or both sides, pain with lower back extension, pain with twisting, and radiation of pain to the buttocks or back or front of the thighs. Similar symptoms can be found in the mid back and neck with pain, headaches and shoulder discomfort.

A facet joint block involves the injection of a local anesthetic into or next to the joint itself. This is always done under fluoroscopic guidance so Dr. Rosenblatt can see exactly where the medication needs to be placed. A local corticosteroid is commonly administered as well to provide extended relief. This simple procedure, which takes less than 5 minutes to perform, is done to help diagnose where the pain is gen-



erated from and then to also treat the painful condition. Patients normally resume their usual activities immediately after this minimal procedure.

Dr. Rosenblatt explains, "This simple procedure to help people of all adult ages is extremely easy to perform and provide an immense amount of relief." In Dr. Rosenblatt's interventional pain management clinic in Delray Beach, FL, thousands of individuals have been able to benefit from this technique. Please look forward to more articles about Dr. Aaron Rosenblatt and the vast number of procedures he performs to help people with all types of pain. His main focus is to help individuals avoid surgery, eliminate pain medications and to ultimately feel much better on a daily basis and enjoy life!

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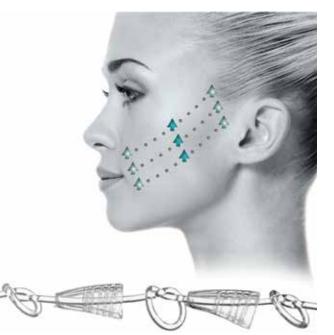


ore and more patients prefer to avoid or at least postpone surgery, or simply are not a candidate for surgery due to medical reasons. This is a good alternative for those

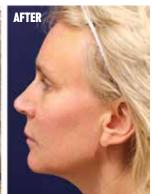
First let's discuss what aging really is in order to understand how we can combat it effectively. Aging consists of volume loss and sagging skin. If we want to "naturally" rejuvenate our face and body we need to address both these issues. The Silhouette Instalift™ is the only non-surgical procedure that addresses both issues.

This Silhouette technology is in a class of its own, it's not a filler and it's not your typical thread. It is both, "dual action" means it lifts and volumizes at the same time. It is an advanced microsuspension technology that uses small (3D) 360 degree cones made from PLLA (also known as "Sculptra") to simultaneously lift skin and build collagen. The lifting effect is immediate while collagen production is gradual and peaks at about 8-12 weeks.

After the patient's needs are assessed, and the entry points are marked, a local anesthetic is injected and the sutures are placed. There is very little discomfort during and after the treatment.















Once the sutures are placed, the skin will be repositioned to obtain the desired lifting effect. The ends of the suture are then cut. The number of sutures applied depends on each individual patient's skin elasticity and condition of the skin. Possible side effects are, as with any procedure that involves needles, bruising and minor pain and swelling. This is an office procedure that takes about 45 minutes and lasts about 18-24 months. The Silhouette Instalift™ was FDA approved in April 2018 for use in the mid-face and was awarded the prestigious 2018 New Beauty Magazine breakthrough award. It has been popular in both South America and Europe for many years.

Silhouette Instalift™ now has different sutures with varying numbers of cones, depending on where on the body it is being used. The 8 cone suture is used on the face, whereas the 12 and 16 cone sutures can be used to lift butts, saggy skin above the knees, elbows and saggy belly skin. It also works well for cellulite.

Why choose Silhouette Instalift™?

- Non-surgical procedure
- Minimally invasive
- Minimal recovery time/no down time
- Immediate lifting effects
- Volumizing in addition to lifting effects due to PLLA collagen stimulation
- Sutures are entirely re-absorbable
- Natural looking

I am so excited to be able to perform this procedure right here in my office. Call today to see if you are a candidate for the Silhouette InstaliftTM. MD Beauty Labs **(561) 655-6325.**



Medical Director, Daniela Dadurian M.D.

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- * Board Certified Laser Surgery

Daniela Dadurian, M.D. received her medical degree from the University of Miami School of Medicine. She is certified by the Board of Anti-Aging & Regenerative Medicine and the Board of Laser Surgery. Dr. Dadurian has also completed a fellowship in Stem Cell Therapy by the American Board of Anti-Aging Medicine. She is a member of the International Peptide Society, the American Academy of Anti-Aging Medicine and the Age Management Medicine Group. Dr. Dadurian is the medical director of several medical spa and wellness centers in palm beach county with locations in West Palm Beach and on the island of Palm Beach. She is a leading expert in anti-aging & aesthetic medicine. Her state of the art facilities offer and array of anti-aging, functional medicine, cosmetic and laser therapies.

The specialty recognition identified herein has been received from a private organization not affiliated with or recognized by Florida Board of Medicine.



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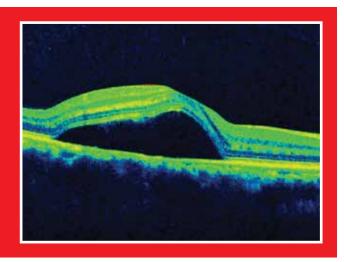
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WHAT IS CENTRAL SEROUS RETINOPATHY?

By Lauren R. Rosecan, M.D., Ph.D., F.A.C.S.

n central serous retinopathy (sometimes called central serous choroidopathy), fluid builds up under the retina and distorts vision. Fluid leakage is believed to come from a tissue layer with blood vessels under the retina, called the choroid. Another layer of cells called the retinal pigment epithelium (RPE) is responsible for preventing fluid from leaking from the choroid under the retina. When, for unknown reasons, tiny areas of the RPE become defective, fluid builds up and accumulates under the RPE, much as liquid in a blister collects under the skin. As a result, a small detachment forms under the retina, causing vision to become distorted.





Central serous choroidopathy usually affects just one eye at a time, but it is possible that both eyes may be affected at the same time.

CENTRAL SEROUS RETINOPATHY SYMPTOMS

If you have central serious retinopathy, your central vision will be distorted. In addition to distorted central vision, your vision may also appear blurred or dim. You may have a blind spot in your central vision. You may also notice a distortion of straight lines in your affected eye, or objects may appear smaller or further away than they actually are. When you look at a white object, it may appear to have a brownish tinge or appear duller in color.

WHO IS AT RISK FOR CENTRAL SEROUS RETINOPATHY?

Men are more likely to develop central serous choroidopathy than women, particularly in their 30s to 50s. Stress is a major risk factor. Some studies suggest that people with aggressive, "type A" personalities who are under a lot of stress may be more likely to develop central serous retinopathy.

OTHER FACTORS THAT MAY INCREASE YOUR RISK FOR CENTRAL SEROUS CHOROIDOPATHY ARE:

- Use of steroids (by mouth, through a vein or even inhaled)
- Caffeine
- Hypertension (high blood pressure)

CENTRAL SEROUS RETINOPATHY DIAGNOSIS

of your eye using fluorescein angiography and optical coherence tomography (OCT).

During fluorescein angiography, a fluorescein dye is injected into a vein in your arm. The dye travels throughout the body, including your eyes. Photographs are taken of your eye as the dye passes through the retinal blood vessels. Abnormal areas will be highlighted by the dye, showing your doctor whether you have central serous retinopathy.

OCT scanning is an imaging technique that creates a cross-section picture of your retina, which helps to measure retinal thickness and detect swelling of the retina.



CENTRAL SEROUS RETINOPATHY TREATMENT

Most cases of central serous retinopathy clear up in one or two months without any treatment. During this time, your Eye M.D. will monitor your eye to see if the liquid is being reabsorbed. In some cases when the vision isn't regained in a timely manner you Eye M.D may consider laser or Anti VEGF injection to help restore vision.

Most people with central serous retinopathy regain good vision even without treatment. However, vision may not be as good as it was before the condition appeared. About half of patients who have had central serous retinopathy will have it return. It is important to have regular, thorough follow-up exams with your Eye M.D. since long-term fluid accumulation can lead to permanent vision loss.



The Retina Institute of Florida

Lauren R. Rosecan

M.D., Ph.D., F.A.C.S.

The Retina Institute of Florida with four offices conveniently located in Palm Beach and Martin Counties.

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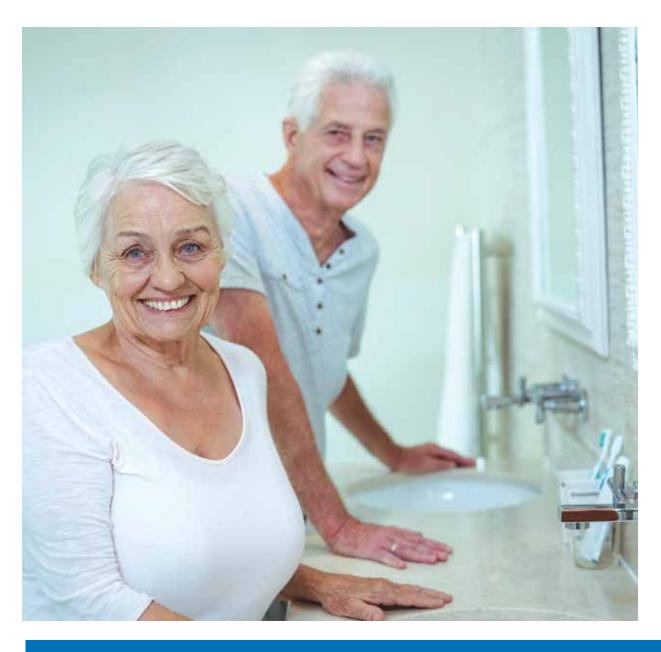
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TubcuT SAFETY YOU CAN TRUST WITHOUT BREAKING YOUR BUDGET

By Charles Etgen Certified Aging in place consultant



magine being able to safely and easily get in and out of your tub and enjoy the warm, soothing water without fear of slipping or falling.

Bathrooms can often be a dangerous place for the aging population because of unforgiving slippery surfaces, or because the height of a traditional tub is difficult to climb over. At One Day Bath, we ask: Why walk over your tub when you can walk through it?

One Day Bath offers two convenient and budget-friendly options for revitalizing your bathroom, completely with your safety in mind: The TubCut, which is custom-fit to your tub to become an integral part of the bathtub with a seamless, factory appearance; and the tub to shower conversion, which is a specially designed acrylic shower system that includes a shower surround.

"A lot of people are perplexed about how the TubCut works. When folks first take a look at it, they think that it goes over the existing tub. Instead, it actually modifies your existing bathtub into a walk-in shower. There's no ripping out, no mess, no demo and no high expense," says Paul Echavarria, CEO of One Day Bath. "Or, people will ask us, 'Won't the water come out?' and our answer is that a simple shower curtain can stop the water from coming out, just like any other shower."



"YOU WON'T HAVE ANYMORE TROUBLE GETTING IN AND OUT OF THE BATHTUB WITH TUBCUT®"

Why is the TubCut becoming such a popular option for bath modifications? It gives you the same convenience and access of getting into a shower that a traditional renovation would – only, the TubCut is finished in less than one day, and costs significantly less (and doesn't involve touching any of the plumbing). Even better? TubCut is the only shower conversion that can be reversed by saving the cut out section and using it to restore your tub to its original condition. In the event of the sale of your home, the modification won't take away value.

The process of working with the One Day Bath team is simple, and gets you into your new tub as soon as possible.

"When you talk about a TubCut, that's a simple process and we can quote you a price right over the phone," says Echavarria. "It's all based on the width of the opening, so with just a few questions we can give you the exact cost of the project. And, there's no deposit."

If a customer is interested in the traditional tub-to-shower conversion or they want a consultation to go over both options, a One Day Bath representative can visit their home with materials outlining both processes. Regardless of which choice is made, the turnaround time for either project is less than 24 hours. With a tub to shower conversion, there are a few additional

decisions that need to be made, such as the walls (liner system), style of doors, and the fixtures.

"As far as practicality is concerned, most homeowners are just looking to solve the 'problem' of the existing bath being unsafe. The TubCut solves the problem and because of the reversibility, it mimics the same thing that a shower stall would give you and it's practical for budgets of any level.

"Our clients are happy with the installed product," says Echavarria. "I've been installing the TubCut for 27 years, and have never had a failure. And the bottom line is, it makes accessibility simpler."



The Tub Cut Company 866-927-8247 Paul@tubcut.com

www.southfloridatubcut.com



GAINSWave is a Revolutionary New Therapy

that Treats Erectile Dysfunction (ED)

WHAT CAUSES ED?

As men age, the vessels in the penis weaken, contract and fill with micro-plaque just as they do elsewhere in the body. This prohibits men from achieving an erection or decreases the firmness of a man's erection. At the same time, the penis decreases in sensitivity, making it harder to achieve a pleasurable orgasm. Finally, the time necessary between orgasm and the ability to achieve an erection (the refractory time) increases. The bottom line is that most erectile dysfunction is a result of poor blood flow, known as vasculogenic ED.

COMMON TREATMENT FOR ED:

As many as 50% of men experience some form of ED by the age of 50. For many years men with ED have resorted to oral ED medications to relieve their symptoms. Oral medications for ED can be an effective temporary relief of the symptoms of ED, they don't target the root cause of most patients' ED, they can often bring unwanted side effects, and they can fail to work up to 50% of the time in some men.

Expensive oral medications such as Viagra and Cialis may cause unwanted side effects, such as nasal congestion, headaches, upset stomach, vision changes, facial flushing, and dizziness. They also have to be taken before intercourse limiting spontaneity. Finally, there are many men with cardiovascular disease who are not candidates for treatment with these medications.

Depending on the severity of ED, The Journal of Urology reported oral ED medications may only yield up to a 27% effective rate in those with severe ED. This leads patients with more severe ED to invasive treatments like penile injections, where medication is injected directly into the penis before intercourse. This again limits spontaneity and chronically drains the wallet.

WHY MEDICATE WHEN YOU CAN CURE?

Introducing the only Erectile Dysfunction Treatment that treats the underlying couse of ED, GAINSWave is revolutionary, noninvasive and heals the underlying causes of ED. GAINSWave uses FDA-cleared, scientifically proven non-invasive technology that uses Acoustic Pressure Waves to stimulate cellular metabolism, enhance blood circulation and stimulate tissue regeneration creating new blood vessels in treated areas. GAINSWave is about regenerative medicine - helping men return to their younger, healthier selves, and enabling a spontaneous, active sex life.

SCIENTIFICALLY PROVEN RESULTS

There are over 40 clinical studies showing GAINSWave technology to be effective in treating ED. Patients are reporting great improvements to their sexual health, including:

- Longer lasting erections
- More Spontaneous erections
- Fuller Erections
- Relief from symptoms of Erectile Dysfunction and Peyronie's Disease
- Enhanced sensitivity
- Improved sexual performance
- Decreased recovery time between orgasms



IS IT SAFE?

Yes. This is an FDA cleared technology that originally developed in Europe and is used worldwide. GAINSWave uses state-of-the-art technology that has extensive applications including orthopedic medicine, urology, and anti-aging treatments and wound healing. While a specific indication for treating ED has not yet been granted, we know that it is only a matter of time given the extraordinary success. In clinical practice, over a 79% of the men who utilize this treatment report improvement in symptoms related to ED. We have even seen improvements in those men who have lost functioning after some forms of prostate surgery. GAINSWave has virtually no risks or side effects and no downtime. This therapy has been used extensively in Europe for over 10-15 years, but is relatively new to the U.S. for erectile dysfunction.

HOW TO GET STARTED

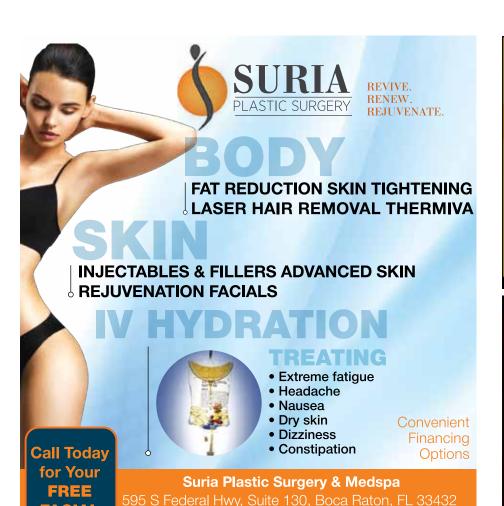
Dr. Erickson, takes on each case with individualized care. Return to the sexually confident and active man you were before suffering from erectile dysfunction. Some men in their 40's and early 50's even find it helpful for reinvigorating their sex life and improving their performance to levels they enjoyed in their 20's.

Contact Dr. Erickson for a private consultation today, 561-808-7205.

Tricounty Center for Integrative Medicine

4800 Linton Blvd D502A Delray Beach, FL 33445 Phone: (561) 808-7205 EDfixMD.com

75% of men with ED who have received the GAINSWave procedure saw a reversal of their condition, and gave up taking oral ED medications. Nearly 75% of men receiving GAINSWave have reported positive results and improved sexual performance. The majority of patients with ED reported an improvement of their condition and gave up taking oral ED medications.



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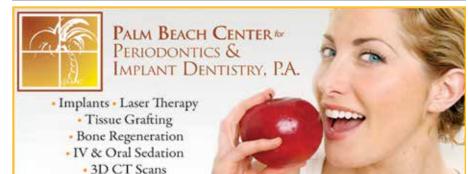


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CANCER SCREENINGS CAN SAVE LIVES

When it comes to treating cancer, the earlier the cancer can be found, the better. The development of improved screening tests for various types of cancer means that physicians can now identify and diagnose cancer at an earlier stage, many times before any symptoms are present. With all types of cancer, early detection and diagnosis can make a big difference and result in improved outcomes.

Recommended Cancer Screening Tests

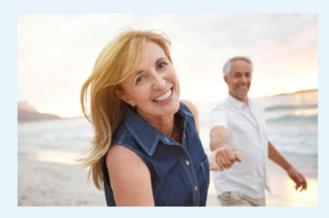
Skin Cancer: Screening for skin cancer involves checking your skin and any moles for changes that could be signs of cancer. An annual skin check by a dermatologist or your regular physician is recommended for those with a family history of skin cancer.

Breast Cancer: In addition to monthly self-examinations, the American Cancer Society (ACS) recommends that, starting at age 40, all women should have annual screening mammograms. Talk to your doctor about what is right for you, based on your own family health history and your risk factors.

Colorectal Cancer: Colonoscopy screening for colorectal cancer should start at age 50 and be done every 10 years - unless recommended more often by your doctor - up until age 75. This type of screening not only detects cancer early, but, in many cases, it can prevent cancer from developing by identifying and removing polyps, which are abnormal, precancerous growths within the colon.

Lung Cancer: Low Dose CT scanning is recommended for some people who are at a higher risk for lung cancer. This group includes adults, ages 55 to 80, who have a 30 pack-year smoking history and who currently smoke or have quit within the past 15 years. To determine a packyear score, multiply the number of packs smoked per day by the number of years smoked. So, if you smoked two packs a day for 20 years, your pack-year score would be 40.

Oral Cancer: Screening for oral cavity and oropharyngeal cancer may be done during a routine check-up by a dentist or medical doctor. The exam will include looking for lesions or abnormal-looking areas in the mouth and throat. 75 percent of all head and neck cancers begin in the oral cavity.



Prostate Cancer: The PSA test is used to screen men for prostate cancer. However, it is not clear if the benefits of testing all men outweigh the risks, such as finding and treating slow-growing cancers that do not require treatment. It is important to talk with your doctor about the risks and potential benefits based on your personal and family history.

Cervical Cancer: An annual Pap test is advised for all women, beginning at age 21. Women from 21 to 29 should have a Pap test every three years. Beginning at age 30, ACS recommends a Pap test combined with human papillomavirus (HPV) testing every five years. Testing should continue until the age of 65.

A Vaccine that Prevents Cancer

According to the Centers for Disease Control (CDC), all children ages 11 to 12 years old should be vaccinated against the human papillomavirus, which causes several types of cancer, including:

- · cancers of the cervix, vagina, and vulva in women
- · cancers of the penis in men
- · cancers of the anus
- · cancers of the back of the throat, including the base of the tongue and tonsils (oropharynx), in both women and men

The HPV vaccine protects against many of these cancers caused by HPV infection. Most people with HPV never develop symptoms or health problems and the vast majority of HPV infections go away by themselves within two years. However, some HPV infections last longer and can cause certain cancers and other diseases. Getting your child vaccinated before they become sexually active can prevent over 90 percent of these cancers.

World-Class Cancer Treatment Close to Home

Florida Cancer Specialists & Research Institute (FCS) has put together a network of expert, board-certified physicians who bring world-class cancer treatments to local communities, both large and small, across the state. With nearly 100 locations, FCS is the largest independent oncology/ hematology group in the United States. That status puts the practice on the leading edge of clinical trial research and gives FCS physicians access to the newest, most innovative treatments.

Florida Cancer Specialists treats patients with all types of cancer, and offers a number of services, such as an in-house specialty pharmacy, an in-house pathology lab and financial counselors at every location, all to deliver the most advanced and personalized care in your local community.



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Palm Beach Gardens

3401 PGA Blvd Suite 200 Palm Beach Gardens, FL 33410

Wellington North

1037 S State Road 7 Suite 303 Wellington, FL 33414-6140

West Palm Beach

1309 North Flagler Drive West Palm Beach, FL 33401

For more information, visit FLCancer.com



All the Rage with Celebrities, The Vampire Facelift and Facial Can Give You Your Youthful **Appearance Back**



s we age skin can become dull, lose elasticity and droop. There are of course surgical options and hyaluronic acid fillers, but the procedures that are topping everyone's wish list are the Vampire facelift and the vampire facial.

Naturally found in your blood, platelets are a rich source of proteins called growth factors, which promote healing and regeneration. Platelet-rich plasma (PRP) contains a higher concentration of platelets than the amount normally found in your blood. To create PRP a sample of your blood is drawn and placed it in a centrifuge, which separates out the platelets. These concentrated platelets are recombined with your blood plasma to make PRP. Platelet Rich Plasma (PRP) is then reinjected into the problem areas.

PRP injections are an alternative to Botox and fillers. Platelet Rich Plasma is taken from the patient's own blood, spun down and reintroduced into the face just like a filler to create and stimulate your body's own growth factors. PRP produces collagen, hyaluronic acid, elastin, and plumps the skin. PRP injections with the vampire facelift maintain the facial contours of the natural look of the patient.



With just four to six PRP treatments over a two to four-week period, patients are seeing results that last for up to 2 years, so over the long-term, it's very cost effective and 100% safe. You don't have to be concerned about toxins or chemicals with vour own PRP.

Vampire Facelift

For the "facelift", the PRP is injected into various areas of the face to create a plumping effect. The procedure is safe because it's utilizing the patient's own blood and it's free of toxins. The body begins to "repair" itself and regenerates collagen, elastin and healing properties, which create a youthful appearance.

Vampire Facial

The facial works in much the same way as the "facelift", but with tiny perforations in the skin as opposed to injections. The tiny perforations allow the PRP to penetrate into the dermal layers, and the results continuously improve the glow of the skin within two to three months. Many patients report plumped skin, a brighter complexion and seeing less noticeable dark circles.

Bring out your inner beauty naturally. Your beauty will be revived with a natural face shape, increased collagen, smoother skin, increased blood flow, youthful glow, and a younger appearance.

The O-Shot

Non-surgical procedure to treat sexual dysfunction and improve orgasms in women.

P-Shot®

Penile rejuvenation for peyronie's disease & erectile dysfunction.

Vampire Breast Lift

The Vampire Breast Lift is a non-surgical way of enhancing the breasts, and giving them a lift, without causing the downtime and pain that implants or even a standard breast lift would involve. It can give fullness, lift and enhance cleavage.

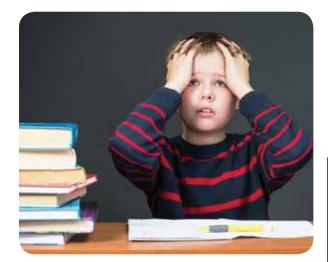
Aesthetic Treatment Centers

As a leader in the industry, ATC always offers the latest technology in skin and body care. By combining their expertise through industry leaders, innovative procedures, and cutting-edge products, you will always receive remarkable results within the serene, inviting atmosphere of the Aesthetic Treatment Centers.



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Irying to figure out why your child is not successful in the classroom can be a frustrating and exhausting endeavor for parents to undertake.

- Is it Attention Deficit/Hyperactivity Disorder (ADHD)?
- Is it an Attention Deficit Disorder (ADD)?
- Is it a Central Processing Disorder?
- Or is it an Auditory/Visual Processing Disorder?
- Could it be a Sensory Processing Disorder?
- Or does my child have a low IQ?
- Are they on the Autism Spectrum?
- Or are they lazy or oppositional and a behavioral problem?

The truth of the matter is, if your child is struggling in school, they may have one, several, all, or none of these. In most cases, children of all ages want to learn. We are programed as human beings to value education. It's only when what we want is inconsistent or incongruent with how we perform that an issue will arise. For example, if a child is 5 years old and hasn't developed language, we say that there is a developmental delay and investigate the causes. The same holds true for a child that is struggling to learn. Instead of constantly demanding that the child change their behavior so that they can learn, instead it is more important to look for the reasons why they can't. Detecting the inconsistency is the key to helping them succeed.

HOW DO I KNOW? AND WHAT DO I DO TO FIX IT?

There are different ways that you can determine what is happening with your child to prevent school success. They can be evaluated by teachers; evaluated by school staff; sent for specialized testing; evaluated by a physician; or by a therapist. You may also be able to use Google, search the internet, and read books that will point you to a reason or cause. However, the best, most effective, way of know what is going on inside your child's brain is to look at it. With NEUROFEEDBACK and a QEEG (Quantitative EEG or Brain Map), it becomes possible to see the neural patterns in the brain that help us learn, focus, concentrate, and even follow directions. Once we identify the patterns that

IF YOUR CHILD IS STRUGGLING TO LEARN, Neurofeedback can help!

By Renee Chillcott, LMHC

are not working properly NEUROFEEDBACK TRAINING (Brain Biofeedback Training) teaches the brain to correct these patterns.

WHAT SHOULD I EXPECT **TO SEE CHANGE?**

Symptom relief with Brain Training can vary from person to person; some common improvements we see in people with learning issues are:

- Increased Focus time
- Less Homework Struggle
- Increased amount of completed assignments
- Improved working memory
- · Calmer and less fidgeting
- Improved grades
- More compliance
- Better motivation

WHAT IS NEUROFEEDBACK?

Neurofeedback, also known as EEG biofeedback, has been studied and practiced since the late 60's. Neurofeedback is exercise for your brain. It allows you to see the frequencies produced by different parts of your brain in real-time and then through auditory feedback, teaches the brain to better regulate itself. Neurofeedback can be used to help detect, stimulate, and/or inhibit activity in the brain safely and without medication. It can help restore a wider "range of motion" in brain states, much like physical therapy does for the body.

While the client sits comfortably watching a movie or pictures appear on the screen (a calm and focused state), the EEG equipment measures the frequency or speed at which electrical activity moves in the areas where electrodes have been placed. This information is sent to the therapist's computer. The therapist is then able to determine what frequencies are out of balance. For example, when the EEG shows that you are making too many "slow" or "sleepy" waves (delta/theta) or too many "fast" waves (high beta), the therapist adjusts a reward band to encourage more balanced activity. This encouragement or "reward" happens through the auditory reinforcement of "beeps".

It is important to understand that the neurofeedback approach does not magically "cure" or "fix" anything. We teach and guide your brain to produce frequencies which help it relax and/or focus. We provide the brain with gentle "challenges" and encouragement in a userfriendly, stress-free format so it learns to regulate or shift to healthier states more smoothly on its own at the appropriate time. This new behavior carries over into the classroom and at home.

WHAT IS A QEEG (QUANTITATIVE EEG) **OR BRAIN MAP?**

The QEEG is a quantitative EEG. It's also called a brain map and does just that...it gives us a map of what is going on with the entire brain at one time. We attach electrodes to the entire head, 19 spots, and then record the brain waves with eyes open for 5 minutes and with eyes closed for 10 minutes. This recording is then read and analyzed. We provide a summary of significant findings as well as a full report that shows the results of analyzing the data several different ways. The brain activity is not only compared by individual locations over the entire head, but we can also look at connections, symmetry, how different parts are communicating and all of this data is compared to a database of peers (same sex, handedness and age). It can help us see what areas need to be addressed more efficiently than just training spot by spot. We don't always need this data to make improvements in symptoms but we do recommend it in certain situations. A QEEG can also be helpful information when diagnosing and/or trying to decide the best medication/supplement recommendations.

HOW DO I GET STARTED?

Getting started is easy, just give us a call. The Brain and Wellness Center staff will answer all of your questions, and help you get scheduled. If you are wondering what services are best for you? We can help determine that at the time of the intake, in a telephone consultation, or you can schedule a face to face consultation and see our facility. Call, email or message us today! Brain and Wellness Center, 7301 W. Palmetto Park Rd., Suite 102A, Boca Raton, FL 33433. (561) 206-2706, e-mail us at info@bocabraincenter.com, or text us at (561) 206-2706 or visit our website at www.BocaBrainCenter.com.



Renee Chillcott, LMHC

Renee Chillcott is a Licensed Mental Health Counselor that has been practicing Neurofeedback training since 2005. Renee holds a BA degree from The University of Central Florida and a Master's Degree in Psychology from Nova Southeastern University. She is a

Licensed Mental HealthCounselor and is the owner/operator of The Brain and Wellness Center, located in Boca Raton. At The Brain and Wellness Center, adults, teens, children and families enjoy a variety of services from multiple providers. Neurofeedback, Brain Mapping, Acupuncture, Nutritional Counseling, Learning Programs, and counseling are among a few of the services offered.



7301 W. Palmetto Park Rd., Suite 102A, Boca Raton, FL 33433. (561) 206-2706, www.BocaBrainCenter.com.



MEDICAL MARIJUANA GOES MAINSTREAM

t's been Twenty-two years since the first American state legalized Medical Marijuana. In the Spring of 1996 California changed the direction of health, healing, and happiness in America. This was after decades of countless arguments and court battles between the doctors with their scientific research and the legal titans with their politics. Ultimately Medical Science prevailed proving the facts that support Medical Marijuana and Cannabis Oil can treat and alleviate symptoms of the following medical conditions: Cancer * Seizures * Anxiety * Epilepsy * Glaucoma * Parkinson's Disease * Reduces beta-amyloid plaque * Reduces cognitive impairment * Multiple Sclerosis * Crohn's Disease * Positive HIV/AIDS * Posttraumatic Stress Disorder (PTSD) * and Amyotrophic Lateral Sclerosis (ALS). More are added as Doctors prescribe treatment for Other Debilitating Medical Conditions of the same kind of class or comparable, as determined by the Florida Board of Medicine.

At last count, twenty-nine states have followed suite behind California's lead and I can not believe anything other than "a matter of time" all states will legalize. Florida signed the law in 2016 and in October 2017 Florida Medical Marijuana Health Center opened to the public in Palm Beach County. With such an outstanding response, 2 additional locations were opened within 90 days, with an additional 3 to follow. FMMHC plans to continue to grow and serve you as the industry moves forward.

Florida Medical Marijuana Health Center makes the process as easy as possible. The highly experienced staff will guide and direct you through the protocols to make sure you are receiving the best possible care and attention that you deserve. A typical patient process / evaluation consists of:

- 10-15-minute examination by the doctor
- If you have a qualifying condition you will be entered into the state system and given a patient number.
- They will supply you with all state required forms and instruct you on the application process
- Once the application is submitted to the state you will receive an email in about 30 days with your card number

 Once you obtain the card NUMBER you may purchase, possess, and use the medical marijuana according to your prescription

Your actual card will typically arrive in 7 to 14 days. (Patient cases vary so a few may take longer)

TREATMENT

There are two different forms of medical treatment through cannabis. The first is the natural marijuana plant that contains both CBD (Cannabinoid) & THC (Tetrahydro cannabinoid). The second is the altered version of the plant that has been through a hybrid process to lighten the THC level. CBD can treat many different forms of diseases and disorders without THC. THC is the euphoric component of marijuana that ignites the mood altering "high" feeling. With CBD plants, the THC levels have been extracted through a vigorous process, leaving zero to very little THC levels. CBD is an excellent alternative for patients that benefit from Cannabinoids alone, while other more complex medical cases require the additional advantages of THC to be included with their treatment.

Our brains and nerve cells have cannabinoid receptors. We have the Endocannabinoid System (ES), it works synergistically. CBD and THC merge directly with our cells. Simply explained, our bodies naturally react to CBD oil and THC creating a multitude of beneficial reactions in the body.

Because this is strictly for medical use, there are multiple regulations and protocols that physicians must adhere to when prescribing medical marijuana. Florida Medical Marijuana Health Centers are certified in the state of Florida and have a longstanding reputation of experience in diagnosing and deciphering the need for THC and CBD in their practice. When you visit one of their clinics, you will receive treatment from our physician that specializes in providing reliable access to medical marijuana certification.



A simple process with amazing results. The popularity grows daily, and access is gaining momentum.

Medical Marijuana is now Mainstream... and it happened only 22 years after the first state went "legal". My guess is ... in another 20 years Medical marijuana will be standard procedure.

TESTIMONIALS:

"My 13 year old, 80 pound, chow/lab mix had to be helped to stand because of arthritis in her rear hips. I bought the CBD oil from this establishment and one hour after the first dose she actually stood on her own. She is also walking up and down the steps on her own. It hasn't turned her back into puppy status, but it sure has eased her pains. I started her on 7 drops, twice a day. Last week I upped it to 8 drops, twice a day. A 1 ounce bottle has lasted just over 2 months. Many thanks to the helpful, knowledgeable, and friendly staff at Florida Medical Marijuana Health Center for their excellent service and advice. Great place to go!!"

"I had the best experience ever in front of me when I had my appointment with Fla medical marijuana health. Center The doctor was so concerning and helpful in making my decision on getting my card. I would recommend this health center to anyone. Great experience!"

"Professional service with informative doctor and staff to help make the process go smoothly. I would highly recommend to anyone considering a medical marijuana card. They also have great quality CBD products."

"I have been with the Clinic since around September 2017 and I love these guys! They have helped me through the process to receive my MMJ card at an affordable price. I have even renewed there at my 6 months because the Medical Marijuana helps to relieve some of the pain I have due to a Tarlov Cyst 1.1cm on my S3. It helps with depression caused by the Cyst pain. The MMJ helps relieve some of the pain which allows me to be able to stand longer and walk better. I also suffer Wet AMD and take quarterly eye injections to prevent further blindness which is depressing too. I take it before receiving the shot which calms me. At night I use the Concentrate which improves my sleep. The clinic has an office lady named Stephanie that has helped me through issues when I was first certified. The owners have worked with changing their doctor that is much more understanding to patients needs. I will continue to use this place because I know I am taken care of!"

Get your **MEDICAL MARIJUANA** CARD today Call 888-THE-CARD

LOCATION

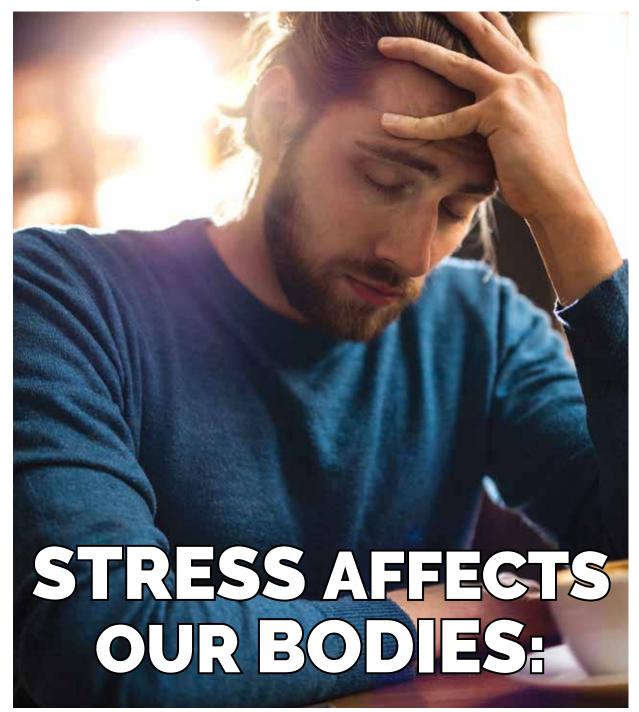


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HOW ACUPUNCTURE AND FUNCTIONAL **MEDICINE IS HELPING?**

By: Chaas Gantt and Maria Gantt

tress is something that cannot be avoided. In fact, a healthy stress-response mechanism plays a role in everything we do to survive and thrive. The original definition of stress by Hans Selye, who coined the term as it is presently used, was, "the non-specific response of the body to any demand for change". This poses the very important questions: how is our body dealing with life's demands and stressful episodes? And, how do we increase our capabilities of handling stressors? As an individual-based intervention, acupuncture and functional medicine can improve overall wellbeing and positively influence long-term health.

Our experience of stress is subjective. Based on sensory input and processing (i.e. the things we see and hear in a situation) as well as on stored memories (i.e. what happened the last time we were in a similar situation). These lead our body to interpret the experience as stressful or not. If the situation is judged as being stressful, a cascade of "fight or flight" biochemical responses in charge of helping the body to react to the "threat" at hand begin to play.

Dr. Nadine Burke Harris wrote in her book *The* Deepest Well: Healing the Long-Term Effects of Childhood Adversity: "When a stress response is triggered, it sends signals to two other structures: the pituitary gland, and the adrenal medulla. These short term responses are produced by The Fight or Flight Response via the Sympathomedullary Pathway (SAM). Long term stress is regulated by the Hypothalamic Pituitary-Adrenal (HPA) system." After the "situation" is dealt with, the body is supposed to recover homeostasis and deactivate the stressresponse cascade. "The main problem is that when stress response is activated too frequently or if the stressor is too intense, the body can lose the ability to shut down the HPA and SAM axes. The term for this is disruption of feedback inhibition, which is a science-y way of saying that the body's stress thermostat is broken. Instead of shutting off the supply of "heat" when a certain point is reached, it just keeps on blasting cortisol through your system."

This overstimulation leads to many health imbalances. Selye identified three stages of stressresponse - alarm, resistance, and exhaustion. With the stages of resistance and exhaustion, we find suboptimal adrenal function or hypoadrenia accompanied by a variety of symptoms. For example, Cortisol is a stress hormone released by the adrenal glands during stressful situations. When we are dealing with chronic stress, cortisol levels are too high for too long leading to inhibition of the thyroid function. As a consequence, the release of TSH (Thyroid Stimulating Hormone) is inhibited and the conversion from T4 to T3 is blocked or diminished. This leads to a person feeling tired. In this situation, adrenal glands will have a hard time producing



cortisol as they are exhausted from producing so much over a period of time, this dysfunction will make you feel even more tired because your cortisol levels are now too low.

Another example, DHEA is also produced in the adrenal glands which helps produce sex hormones (testosterone and estrogen), it helps us recover from stress, keeps our bones strong and helps our brain to think clearly. If we are stressed for too long our DHEA levels drop dramatically which leads to more fatigue. There is also a connection between hormone production and mitochondrial health. If we are making more cortisol, we will be making less estrogen and progesterone. This explains why our reproductive drive is less and we experience low libido under stress.

This kind of prolonged activation of the stressresponse system can disrupt many organ systems. It increases oxidative stress in the body and the risk for stress-related disease, cognitive impairment, IBS and Leaky Gut. It can decrease our immune system and inflame the brain. It can also lead to musculoskeletal pain and osteoporosis.

HOW CAN ACUPUNCTURE AND FUNCTIONAL MEDICINE HELP?

Acupuncture is part of Traditional Chinese Medicine (TCM). The term Traditional Chinese refers to the science's roots in early Chinese naturalist thought, sometimes called Daoism, but the science is now a worldwide medical practice, with medical schools around the world teaching TCM, and integration into hospital settings and medical doctors' practices, especially in China, Japan, South Korea, Australia, Europe and Brazil. A wide-variety of clinical areas have been studied and demonstrated positive results, including pain, cancer, pregnancy, stroke, mood disorders, sleep disorders and inflammation, to name a few. Acupuncture applied to stress, works by stimulating your body's endocrine and immune systems to clear out stress hormones, rebalance neurotransmitters and influence many other homeostatic mechanisms. It stimulates the parasympathetic nervous system to shift you out of 'fight or flight' mode, and into a more 'calm and collected' mode. Holding tension in different places in the body is often unconscious and can add discomfort in addition to feeling "stressed out", even after the event that stressed you out has already passed. Removing this physical tension can have a huge impact on your ability to stay calm and present.

Functional Medicine addresses the underlying causes of disease, using a systems-oriented approach. It is an evolution in the practice of medicine. Functional lab testing is used to assess the overall function of your body with an optimal range of comparison vs the standard range. It also looks beyond traditional diagnostic testing to establish an individualized plan of action for each patient. Instead of looking for and treating the symptoms of disease, functional medicine combined with acupuncture looks at networks of function and a number of factors that are contributing to the dysfunction in your body.

MINDFUL PRACTICES

Mindful practices you can do throughout the day to support wellness and help you learn more about yourself are: mindful breathing, exercising, contemplation and meditation. It is profound the contribution this can provide both for you and loved ones around you. This may seem overly simplistic, but it can have a profound impact on your reaction to stressful situations and act as an anchor throughout your day.

Feel free to contact us for more information or to schedule a free consultation with the clinic at 561-533-7475 or visit the website at www.palmbeachacu.com



Chaas Gantt L. AP is board certified by The National Certification Commission for Acupuncture and Oriental Medicine (NCCAOM®), Functional Medicine Practitioner, Board Certified Herbalist, Injection Therapy Certified and State Licensed. He has learned and apprenticed under renowned physicians and master acupuncturists in the United States, Europe and Asia.

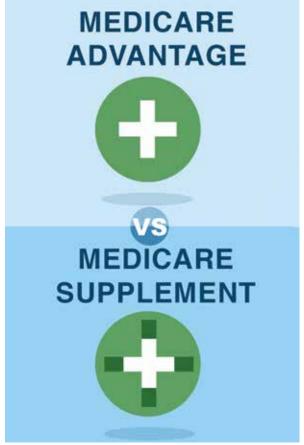
Palm Beach Acupuncture (PBA) is a family-run acupuncture and integrative medical clinic in Lake Worth, Florida. Their mission is to partner with you on your way to enhance, regain and maintain optimum health and vitality. By systems-oriented approach and combining Functional medicine, Japanese and Chinese acupuncture techniques, cupping therapy, moxibustion, clinical nutrition and herbal medicine, PBA's aim is to provide a road map to successful outcomes that complement the diagnosis and care of standard medicine.

At PBA they strongly believe in the innate wisdom of the body. Your body knows how to heal itself; sometimes it just needs a little support and guidance. PBA accepts most major insurance carriers.



Please call (561) 533-7475 to schedule your appointment or find out more at palmbeachacu.com





What's the Difference Between MEDICARE ADVANTAGE and MEDICARE SUPPLEMENT Insurance Plans?

here are different ways that you can receive your Medicare coverage, or add onto that coverage. Medicare Advantage and Medicare Supplement Insurance are options that may sound familiar, but they're quite different. They do have one main thing in common: they're both offered by private insurance companies.

There are two options commonly used to replace or supplement Original Medicare. One option, called Medicare Advantage plans, is an alternative way to get Original Medicare. The other option, Medicare Supplement (or Medigap) insurance plans work alongside your Original Medicare coverage. These plans have significant differences when it comes to costs, benefits, and how they work. It's important to understand these differences as you review your Medicare coverage options.

Original Medicare, Part A and Part B, is a government health insurance program for those who qualify by age or disability. Part A is hospital Insurance, and Part B is medical Insurance. There are some out of pocket costs associated with Original Medicare, such as co payments, coinsurance, and deductibles. To help with those costs, if you are enrolled in Original Medicare, you can purchase a Medicare Supplement (Medigap) Insurance plan.

Medicare Advantage plans offer an alternative plan; you're still enrolled in the Medicare program; in fact, you must sign up for Medicare Part A and Part B to be eligible for a Medicare Advantage plan. The Medicare Advantage plan administers your benefits to you. Depending on the plan, Medicare Advantage can offer additional benefits beyond your Part A and Part B benefits, such as routine dental, vision, and hearing services, and even prescription drug coverage.

If you decide to sign up for a Medicare Advantage plan, you will want to shop around because costs and coverage details are likely to vary significantly.

MEDICARE SUPPLEMENT INSURANCE PLANS

Medicare Supplement insurance, also known as Medigap or MedSup, is also sold through private insurance companies, but it is not comprehensive medical coverage. Instead, Medigap functions as supplemental coverage to Original Medicare. Current Medigap plans don't include prescription coverage.

Medigap plans may cover cost like Medicare coinsurance and copayments, deductibles, and



emergency medical care while traveling outside of the United States. There are 10 standardized plan types in 47 states, each given a lettered designation (Plan G for example) Plans of the same letter offer the same benefits regardless of where you purchase your plan.

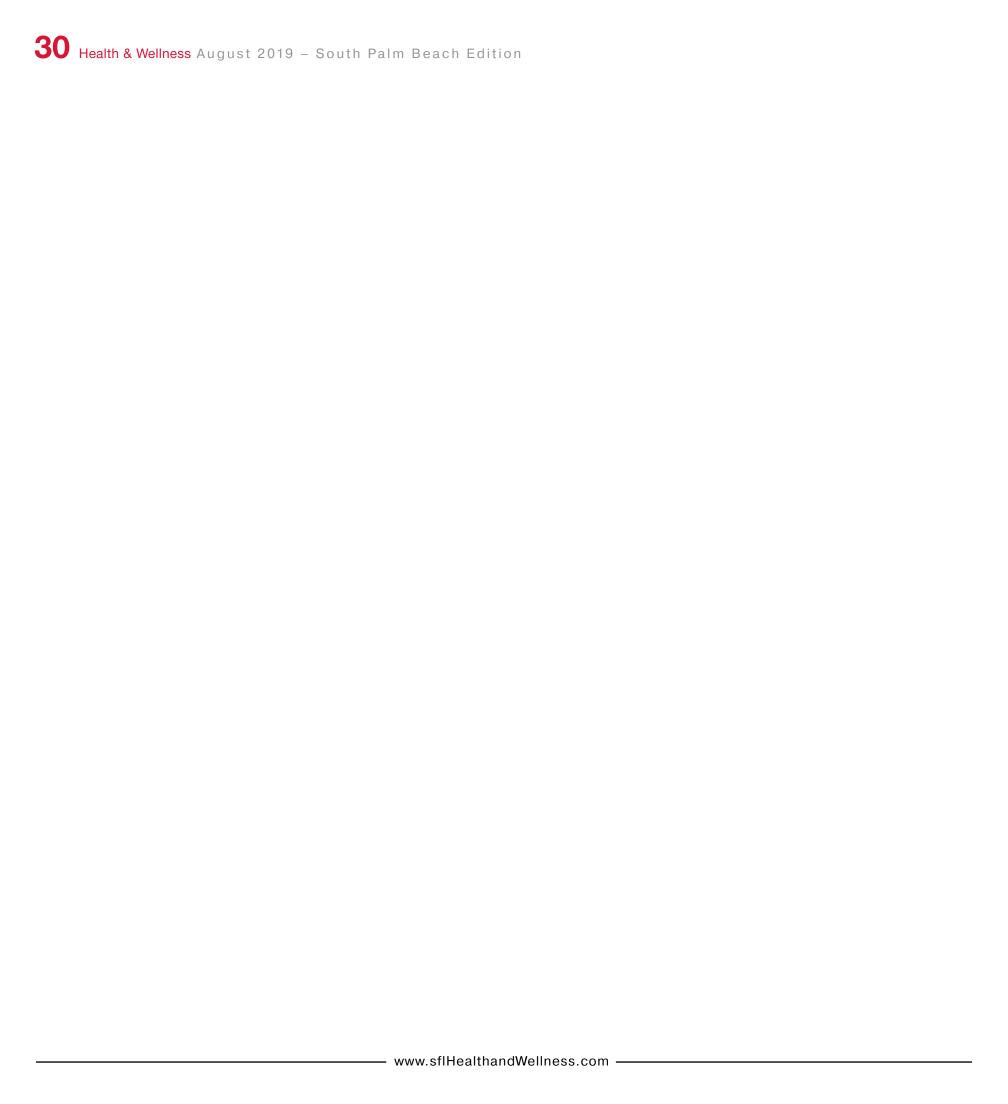
You will want to compare the Medigap policies carefully, because while benefits are standardized, the costs are not, meaning they could fluctuate widely depending on the insurance company offering the plan and location.

If you decide to sign up for a Medigap policy, the best time to enroll is actually 6 months prior to

turning 65, as this is when the plans will be their cheapest. If you wait until 3 months or less before turning 65 to sign up for coverage, you will pay on average 10% more. This period of time up until 6 months after you turn 65 is called , Initial Open Enrollment period. If you enroll in a Medigap plan during this period, you can't be turned down or charged more because of any health conditions. But if you apply for a Medigap plan after age 65, you may be subject to medical underwriting; and your acceptance into a plan isn't guaranteed.

Let Licensed Medicare Consultants educate you on the differences in coverage so you can make the best decision based on your individual situation.

toll free # 866-300-3520 local # 561-277-6846



Spiritual)/ellness

our years ago this very month I found myself in what was seemingly a perpetual series of events that turned our world upside down. It was one of the most difficult times of my life. In a very short span of a couple of weeks I found myself having been betrayed by people I love very much,;criticized, and even cast out. My family experienced the loss of a loved one. And I was without a ministry home – in between jobs.

I needed a breakthrough. I needed the clouds to separate just for a moment so I could make it through the rainstorm of life. I was on the edge of chaos in my life and I needed to keep moving forward. I was faced with a choice: would I give up and stop pursuing God? Or would I press on? Truthfully... I wasn't so sure.

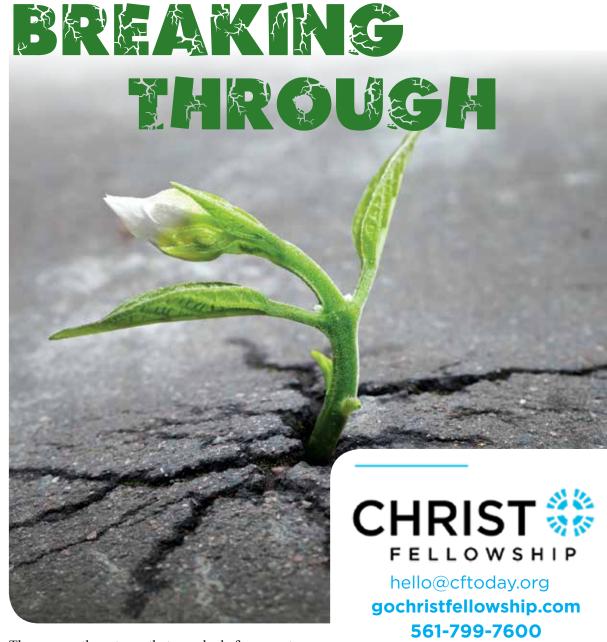
But I knew I had a choice.

Looking back I've learned that there are four things we can do when needing a breakthrough.

1. DON'T HAVE ALL THE ANSWERS.

It's OK to not know why... to not know how... to not know when... God desires for our hearts to be open and honest – to realize that we may never have all the answers. Jesus said, "blessed are the poor in spirit, for theirs is the kingdom of heaven." (Matthew 5:3) God can much better fill an empty vessel.

- **2. LISTEN.** Once we get to a place where we admit we don't know it all, then we go looking and listening to the One Who does. "For the word of God is living and active, sharper than any two-edged sword, piercing to the division of soul and of spirit, of joints and of marrow, and discerning the thoughts and intentions of the heart." (Hebrews 4:12). The Bible is God's resource for daily living. It can cut through all the garbage and give us the direction we need.
- **3. WRITE IT DOWN.** When we listen and take heed to what God is saying, I recommend writing it down because I can almost guarantee that at some point, you're going to question whether or not that really happened. Keep a journal of the times you choose to break through. If the Creator of the universe is willing to speak, I should be willing to take notes.
- **4. DO IT.** Now the hard part: move on. Whatever you choose to break through, then now get to it. Sitting around waiting for circumstances to be perfect will result in never doing anything because they'll never be perfect. Get to it!

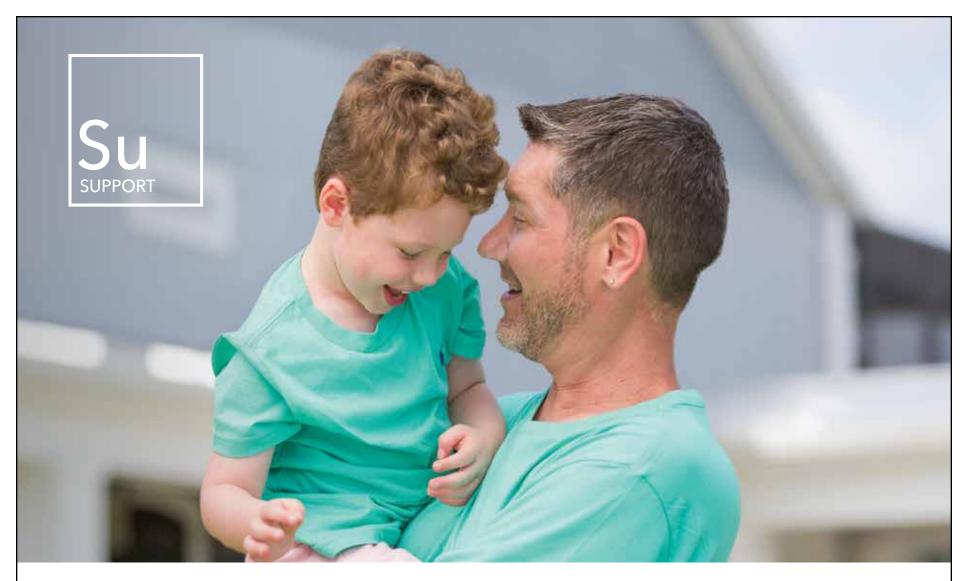


These are the steps that worked for me to experience the breakthrough I longed for during that unbelievable tough time two years ago. I'm grateful today because I can now see the good and the "better" that God had for us on the other side of the tough times.

No matter what you're going through remember this: "And we know that for those who love God all things work together for good, for those who are called according to his purpose... For I am sure that neither death nor life, nor angels nor rulers, nor things present nor things to come, nor powers, nor height nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord." (Romans 8:28, 38-39)

Brent Myers

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Support. A powerful element in fighting cancer.

With a cancer diagnosis, every day matters. When Chris Manis was diagnosed with stage 3b esophageal cancer, Florida Cancer Specialists started his treatment within a week. Years after his cancer battle, Chris and his son, Greyson, are inseparable. And with a new set of twins, Chris and his wife are ready for the next chapter of their lives.

"As my family grows, I am forever grateful to Florida Cancer Specialists and the care they gave me, so I can continue to care for my family."

-Chris Manis, Patient & Cancer Fighter

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