

S O U T H W E S T F L O R I D A ' S

# Health & Wellness<sup>®</sup> MAGAZINE

June 2020

Lee Edition - Monthly

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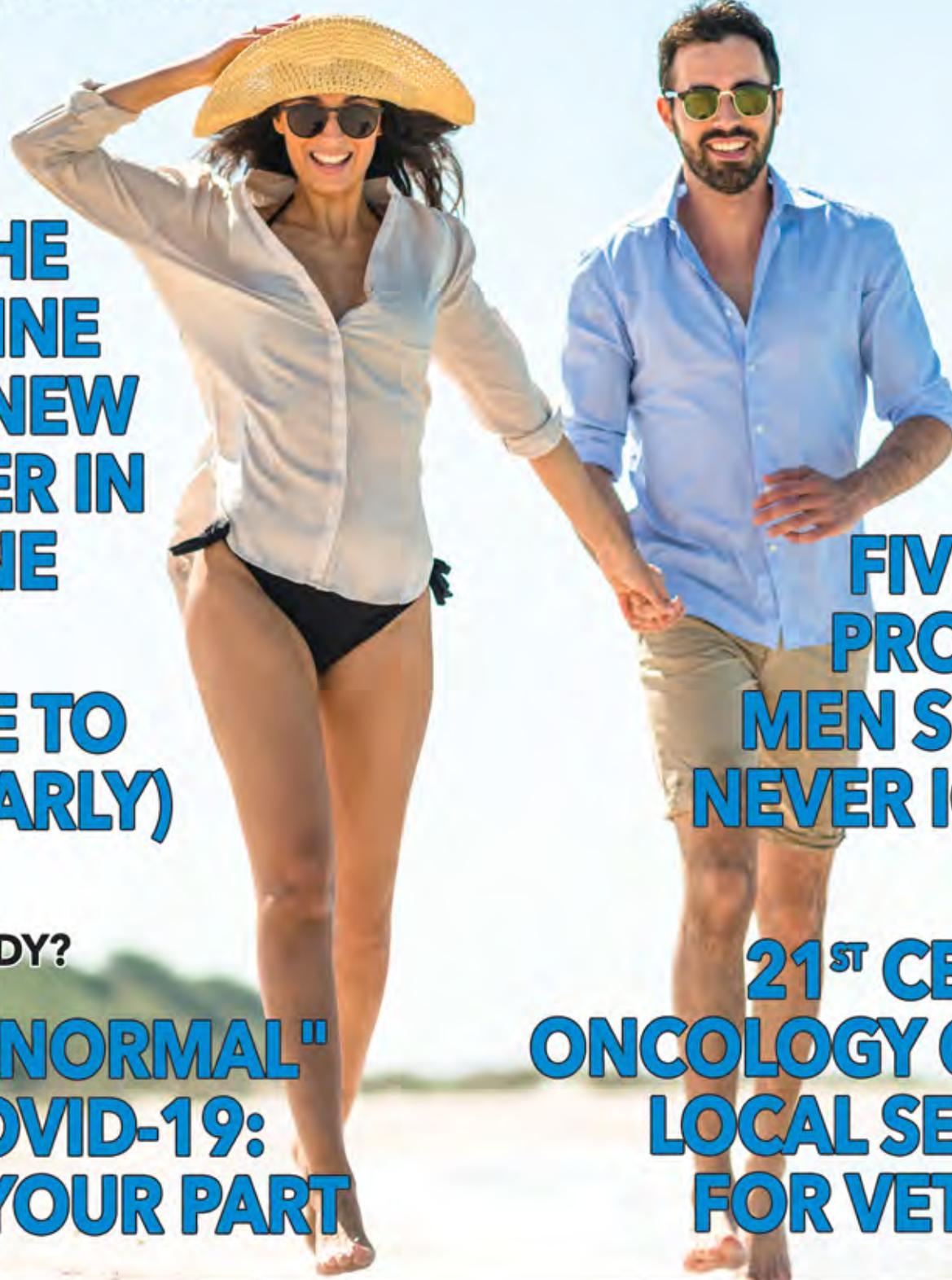
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TO THE NEW  
FRONTIER IN  
MEDICINE**

**IT'S TIME TO  
GET (NEARLY)  
NAKED!**

**ARE YOU READY?**

**A "NEW NORMAL"  
WITH COVID-19:  
DOING YOUR PART**



**FIVE FOOT  
PROBLEMS  
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**21<sup>ST</sup> CENTURY  
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# ASSOCIATES IN NEPHROLOGY

## Welcomes Dr. Gautham Mogilishetty



We are excited to announce that board-certified transplant nephrologist, Gautham Mogilishetty, MD, has joined Associates in Nephrology.

Dr. Mogilishetty has more than 20 years' experience, completing Fellowships in both Nephrology and Transplantation.

**His areas of expertise include:**

- Kidney transplant care of immunosuppressed patients
- Cardiovascular outcomes in kidney recipients post-transplantation
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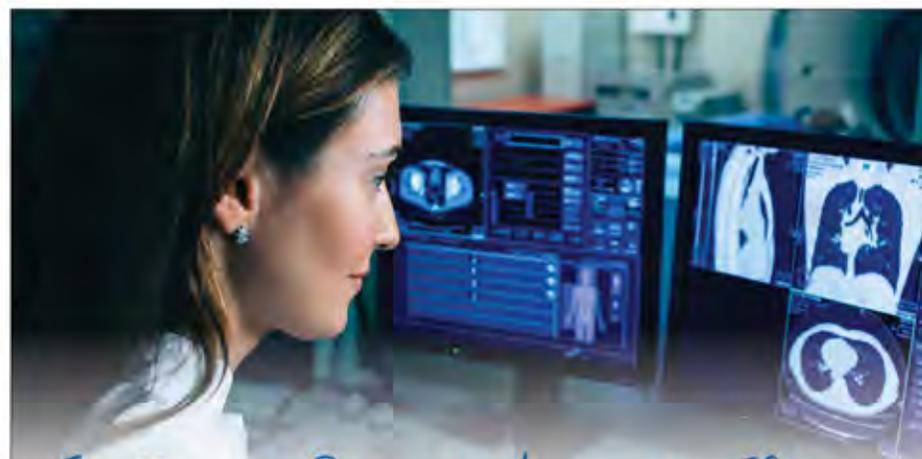
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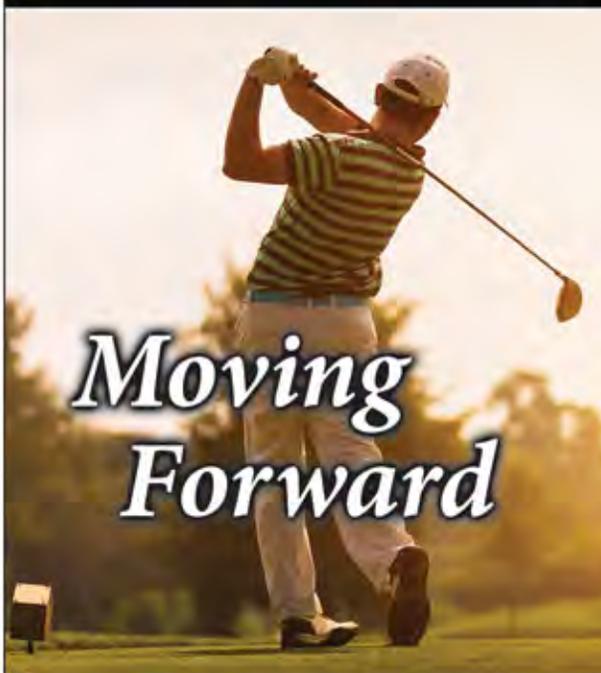
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### 4 New Facts About Your Feet & Ankles

- 1 Heel pain in the morning can be easily resolved.
- 2 Diabetic infections kill more people than breast cancer and AIDS. If diabetic, must see us now.
- 3 Ingrown toenails can lead to bone infection; we treat them fast.
- 4 Top pickleball injuries seen include foot fractures from ankle sprains.

**MEDICARE AND MOST PPO'S ACCEPCTED**

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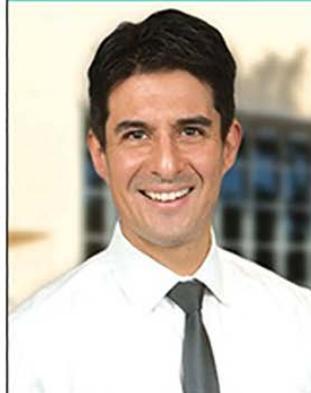
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DR. MIRANDA-SOUSA and the rest of our highly-equipped staff members are always available to help address your urological concerns. When you visit Urology Experts, you'll find an open and welcoming environment where you'll be met by a team who is dedicated to providing individually catered care for each patient's unique needs. We take pride in our urological experience and expertise, and are skilled in diagnosing numerous urological symptoms, from simple to complex. Peruse our website and learn more about our excellence in both the services we offer and our level of skill. We look forward to giving you the best care possible.

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# DIABETES AND KIDNEY DISEASE

By Neetu Malhotra, MD

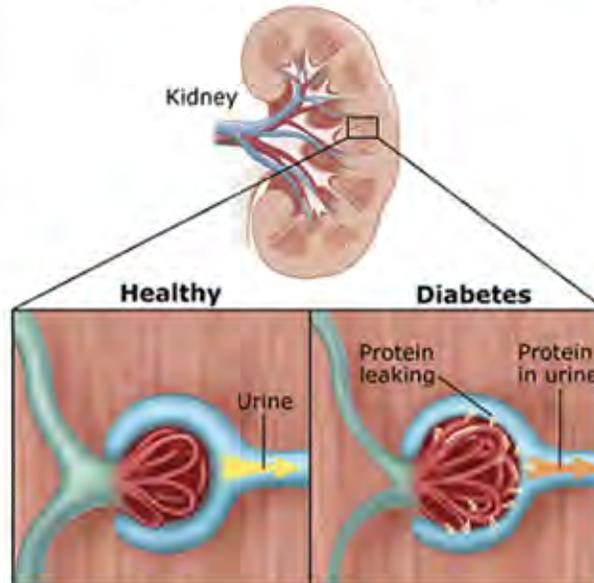
**D**iabetic kidney disease is a type of kidney disease caused by diabetes. Diabetes is the leading cause of kidney disease. In fact, about 1 out of 4 adults with diabetes has been diagnosed with kidney disease. Kidney damage from diabetes can get worse over time. Kidney failure means that your kidneys have lost the ability to function - less than 15 percent of normal kidney function.

The main job of the kidneys is to filter wastes and extra water from your blood to make urine. Your kidneys also help control blood pressure and produce various hormones to keep you to stay healthy and well. Hence, when they become damaged (i.e from elevated blood glucose, elevated BP, etc), they cannot filter blood like they normally should, which leads to accumulation of waste products in your bloodstream. Kidney damage can also lead to cause other health problems. Elevated blood glucose (also called blood sugar) can damage blood vessels in your kidneys. When these vessels are damaged, they do not work as well. Having diabetes for a longer time increases your chances to have kidney damage.

Diabetic kidney disease tends to run higher in African Americans, American Indians, and Hispanics/Latinos than in Caucasians. However, diet and lifestyle choices also are beginning to play a more significant role in developing diabetes as well.



## Diabetes Affects the Kidney



Hence, it is imperative to maintain a healthy weight, eat foods low in salt and exercise regularly. Smoking has also been linked to higher risks of developing diabetes and kidney disease as well.

The best way to slow or prevent diabetes-related kidney disease is to try to reach your blood glucose and blood pressure goals. Your health care professional will often test your hemoglobin A1c. The A1c is a blood test that shows your average blood glucose level over the past 3 months. The goal A1c for most people is below 7 percent. Reaching your goal numbers will help you protect your kidneys and overall health.

**Associates in Nephrology** have been providing services in Southwest Florida since 1984. Our physicians are currently Medical Directors for the Acute Dialysis Center at Cape Coral Hospital, Lee Memorial Health System, and Health Park Hospital. We are the Medical Directors for Davita dialysis centers located in Lee and Collier Counties.

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Gautham Mogilishetty, MD

*We are excited to announce that board-certified transplant nephrologist, Gautham Mogilishetty, MD, has joined Associates in Nephrology.*

**Gautham Mogilishetty, MD**, is a board-certified transplant nephrologist. His areas of expertise include kidney transplant care of immunosuppressed patients, cardiovascular outcomes in kidney recipients post-transplantation, and living kidney donations with long-term outcomes.

Dr. Mogilishetty earned his medical degree from Osmania Medical College in Hyderabad, India. He completed his internal medicine residency at the University of Missouri-Kansas City. Dr. Mogilishetty completed a nephrology fellowship at the University of Arkansas in Little Rock, Arkansas, and a fellowship in transplant medicine from Oregon Health and Science University in Portland, Oregon.

Dr. Mogilishetty is a member of the American Society of Nephrology, the National Kidney Foundation and the American Society of Transplantation and is a member of the Royal College of Physicians, London.

He treats patients 18 years of age and older.

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# From the Frontline to the New Frontier in Medicine

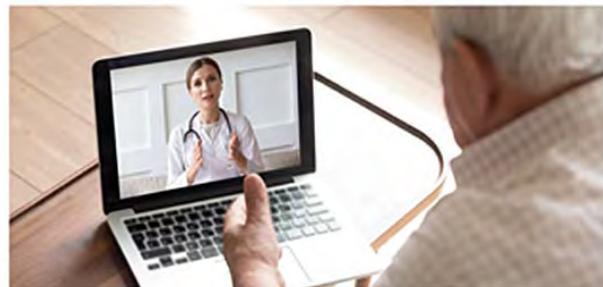
## How Southwest Florida's Largest Primary-Care Group Rallied to Care for Its Patients During the COVID-19 Pandemic

**T**alk about the front lines of the COVID-19 Pandemic, and your primary care provider's office might not be the first place that comes to mind. But that is, in fact, where health officials urged concerned Floridians to turn for proper screening, assessment and guidance on the novel coronavirus.

"And this makes sense," says Millennium Physician Group Chief Medical Officer Dr. Alejandro Perez-Trepichio. "Who better to assess patients than their primary-care provider, considering their knowledge and understanding of each patient's individual factors, like medical history, chronic conditions and current medications? I know my patients' risk factors, and I can tell, in many cases, by looking at them in a holistic way how they are faring."

The acute-care hospitals saw and treated many severe COVID-19 cases, but it is the role of the primary-care provider to intervene and guide their patients, especially when uncertainty abounds like during a pandemic. That is why Millennium's 100-plus locations across the state remained open. "Our first duty is to our patients," adds Dr. Perez-Trepichio.

Health official also recognized the value and importance of lowering the barriers for the medical community to employ telehealth as a tool to help slow the spread of COVID-19. Millennium again responded. "We had been developing our own fully-integrated telehealth approach since last year and had been piloting it with a handful of our physicians," says Millennium's Chief Medical Information Officer Dr. David McAtee. "But with the swift arrival of COVID-19, it became imperative that we adopt this technology enterprise-wide, and our 500-plus healthcare providers were up to the challenge."



In the last weeks of March and during much of the governor-issued "safer-at-home order," more than half of Millennium's patient visits were being conducted through its telehealth platform "MPG Connect." Heading into June, about a third of visits are consistently being done through the platform, with the total number visits conducted through "MPG Connect" topping 50,000.

"What's exceptional about our telehealth service is that it connects our 450,000 patients with their healthcare provider, which is a departure from many third-party telehealth services whose providers don't know the patients nor have their medical records on hand," adds Dr. McAtee. "This allows us to provide meaningful healthcare that truly honors the continuity of the patient's care."

Millennium's Naples-based Dr. John Diaz is taking telehealth one step further by integrating it with a home-monitoring device about the size of a cell phone. "For one patient showing symptoms of COVID-19, I was able to listen to her lungs and monitor her health safely while she stayed home," says Dr. Diaz. That patient is recovered and grateful for his innovative care.

Types of visits performed through telehealth:

- New-patient visits
- Follow-up visits
- COVID-19 screenings
- Wellness check-ups

"Each and every one of our 3,000 team member mobilized at every level of the organization in response to the threat of COVID-19," says Dr. Perez-Trepichio. "I think in the end, our relationship with our patients will be even stronger through this team approach."

### About Millennium Physician Group

Millennium Physician Group is the largest comprehensive, independent physician group in Florida with more than 130 locations in 17 Florida counties. With more than 500 healthcare providers, Millennium offers primary care, specialty care, walk-in centers, imaging centers, labs and more. We maintain a strong commitment to high quality care with state-of-the-art technology combined with a friendly family atmosphere. Learn more at [www.MillenniumPhysician.com](http://www.MillenniumPhysician.com).



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# OVERACTIVE BLADDER

By Alejandro Miranda-Sousa, MD and Kailen Gonzalez, PA-C

**T**he bladder's function is to collect urine from the kidneys and expels it when it is full. It acts much like a reservoir for urine. Overactive bladder is characterized by a group of four symptoms: urgency, urinary frequency, nocturia, and urge incontinence. When the bladder is overactive, urgency to empty the bladder may feel overwhelming and more frequent. Most of the time, a person cannot control the strong desire to urinate and the number of times they feel like they must empty their bladder during the day increases. The desire can be so intense, there's not much time to get to the bathroom and urine may leak out uncontrollably. The condition is usually the result of miscommunication between the brain and the bladder. The person's bladder squeezes frequently or without warning and the brain signals to the bladder that it is time to squeeze and empty, but the bladder isn't full. As a result, the bladder starts to contract. This causes a strong urge to urinate.

Some risk factors for overactive bladder include obesity, caffeine, and constipation. Poorly controlled diabetes, poor functional mobility, and chronic pelvic pain may worsen the symptoms. This condition is more common in women, especially when associated with loss of bladder control but it can also occur in men.

The cause of overactive bladder (OAB) is unclear, and multiple causes are associated with this condition. It is often associated with overactivity of the detrusor muscle. It is also possible that the increased contractile nature originates from within the urothelium (the lining of the bladder wall) and lamina propria (also part of the lining) and abnormal contractions in this tissue. Overactive bladder can be categorized into two different variants: "wet" (i.e., an urgent need to urinate with involuntary leakage) or "dry" (i.e., an urgent need to urinate but no involuntary leakage). Wet OAB is more common than dry.

The diagnosis of OAB can be made clinically with a full history from the patient, a bladder voiding diary and urodynamics. Cystoscopy can also aid in the diagnosis to rule out abnormalities of the bladder. Additionally, a urine culture may be done to rule out infection which can sometime mimic or increase symptoms of OAB.



Treatment for OAB can start with lifestyle modifications such as fluid restriction, avoidance of caffeine and other bladder irritants, and pelvic floor muscle exercise and physical therapy. Biofeedback is used to reduce the frequency of accidents resulting from poor bladder control. This method is aimed at improving the person's control over the time, place and frequency of urination.

Several anticholinergic medications are frequently used to treat overactive bladder.  $\beta_3$  adrenergic receptor agonists (e.g., mirabegron), may be used, as well. Within the appropriate setting, both anticholinergic drugs and  $\beta_3$  adrenergic receptor agonists may be used in combination to improve symptoms of OAB. PTNS (peripheral tibial nerve stimulation), Interstim (sacral nerve stimulation) and Botox (Botulinum toxin A) are also treatment options done when lifestyle modification and oral medication have failed.

Living with OAB can be difficult. For this condition, you're likely to start by seeing your primary doctor. After your initial appointment, you may be referred to a Urologist. Some things to keep in mind prior to seeing and during your urological evaluation is: keeping a bladder diary for a few days, recording when, how much and what kind of fluids you consume. Tell your doctor how long you've had your symptoms and how they affect your day-to-day activities. Note any other symptoms you're experiencing, particularly those related to your bowel function. Let your doctor know if you have diabetes, have a neurological disease, or have had pelvic surgery or radiation treatments. Make a list of all the medications, vitamins or supplements you take. With appropriate diagnosis and treatment, OAB is a common condition that can be mitigated by various options. Every patient's clinical course may be different. Overactive bladder is a common condition but luckily, there are several ways to improve the symptoms for better quality of life.

For more information, please visit our website [www.UrologyExperts.com](http://www.UrologyExperts.com) or call Urology Experts today at (239) 226-2727 or email [info@UrologyExperts.com](mailto:info@UrologyExperts.com) to schedule your consultation!

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## 21st Century Oncology Offers Local Services for Veterans.

### Veterans Initiative Provides Convenient Access To Healthcare, Resources & Education



Integrated cancer care leader, 21st Century Oncology, offers services to veterans to assure they get the cancer care they need and deserve. The company works in conjunction with the Department of Veterans Affairs (VA) to provide veterans with equal access to healthcare at the time they need it most.

While the Department of Veterans Affairs (VA) can provide care in a VA facility, there are some instances in which the VA is unable to provide services in certain specialties close to home. Non-VA care is medical care provided outside of the VA to eligible veterans when VA facilities are not locally available or accessible or when the required specialty, technology, or physicians are unavailable to patients.

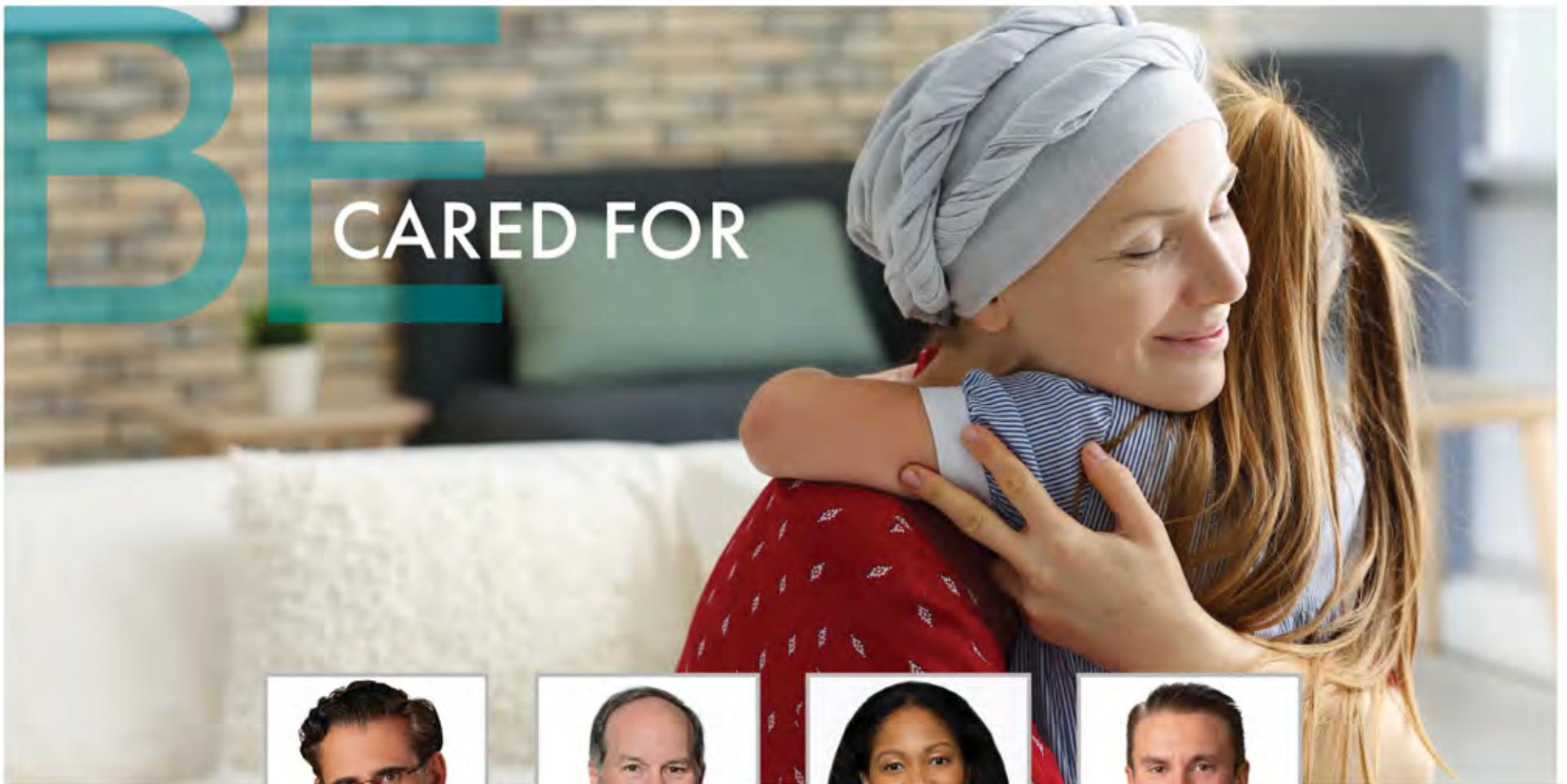
At the local level, we provide educational efforts to local veterans through our "lunch & learn" programs at American Legion and VFW posts. We also host an annual "Homeless Veterans Collection Drive" and support local events such as Memorial Day picnics, Veterans Day parades, Salute to Troops Ball, Vietnam Traveling Memorial Wall and many others. We are proud to support and give back to these American Heroes who serve and have served our country.

Veterans, VA caregivers, or family members may contact a member of our VA clinical care team for assistance in navigating the VA system to obtain Non-VA care.

**BE** 21<sup>st</sup> Century Oncology

For more information visit [21co.com/veterans](http://21co.com/veterans) or contact us at 855.728.4282 or [veterans@21co.com](mailto:veterans@21co.com).

# BE CARED FOR



As our community wrestles with an imposing enemy in COVID-19, at 21st Century Oncology we have not relented in our own battle against cancer. Supported by a capable and motivated team of health care providers, we continue to see new cancer patients daily, and we have not had to interrupt patient care due to the coronavirus. Following CDC guidelines, we are taking all necessary precautions to protect our vulnerable patient pool and our employees from COVID exposure. This includes simple measures such as social distancing and hand washing, but also more advanced precautions such as taking the temperatures of all patients and employees and sanitizing our medical offices multiple times per day. If you need a telemedicine appointment or would like more information, please contact your local office.

**BE safe, and we look forward to continuing  
to care for your oncology needs!**

**BE 21<sup>st</sup> Century Oncology**

Pictured left to right: Constantine Mantz, MD; Keith Miller, MD; Kristina Mirabeau-Beale, MD, MPH; Jason Shumadine, MD

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## RADIOLOGY REGIONAL Remains Open For All Of Your Imaging Needs

The COVID-19 pandemic has created unusual adjustments in our daily lives. With these changes, and unforeseen circumstances, you can rest assured that all of Radiology Regional's locations remain open. During this unprecedented time, patients and physicians will continue to have a need to rely upon imaging centers, and Radiology Regional is providing all diagnostic imaging needs, including mammogram screenings.

### Radiology Regional Has Elevated their Infection Control Protocol

The safety and well-being of Radiology Regional's patients and staff is their primary focus, which is why they are utilizing extra precautions to ensure the safest possible environment for their services. Radiology Regional has elevated their infection control procedures to minimize the risk of COVID-19 contamination at all of their centers by sanitizing exam rooms and equipment thoroughly after each patient, utilizing safe distances, washing hands, and sterilizing patient areas routinely. They've installed sneeze guards at the front desk to protect their receptionists, and their team wears gloves and face masks. Hand sanitizer is also readily available to everyone.

### As Radiology Regional continues to take precautionary measures to keep their centers accessible to you, please be advised of these new patient guidelines:

- To limit the number of people in waiting areas, nonessential guests who accompany patients must wait outside.
- The waiting areas are arranged, so that you can comfortably sit at a safe distance away from other patients.
- Patients who have traveled outside Lee, Collier, or Charlotte must reschedule their appointment until 14 days after their return.
- Patients who are experiencing symptoms consistent with Covid-19 must cancel their appointment and contact their primary physician for further direction. These symptoms include cough, fever, body aches, and shortness of breath.
- Hand Sanitizer is available for patients being treated.
- Please wear a face covering while entering the facility.



While Radiology Regional is operating a little differently these days, some things will always remain the same. You will feel welcomed by their friendly, compassionate, and professional staff, and you can trust that they're committed to providing the highest quality radiology services in Lee, Collier, and Charlotte counties.

### Patient Testimonials:

*"Staff was super friendly, despite the things that are going and the risk they are taking! Thanks again to you guys! Everyone was super helpful and nice!"*

*"I was nervous going out during this pandemic but everyone there made me feel safe and took all the necessary precautions!"*

*"Despite the unusual COVID-19 circumstances - everyone was welcoming, processing time was quick, and the entire experience was painless. Hats off to all of these professionals."*

*"Due to Covid-19, I got a friendly greeting outside with a squirt of hand sanitizer...nice touch. Doors were opened by staff, coming and going, front desk and tech in masks. All very professional."*

*"Felt comfortable and safe during these scary times. Very professionally handled. Everyone I met on the staff had 1 thing in mind, Everybody's Safety! Job well done; I'm impressed ..."*

*"I was impressed with the caution taken about the corona virus. A pleasant young man greeted me on your patio and asked me a number of questions regarding the possibility I had been exposed to the virus, my current heart status and my recent travels. Afterwards, he poured some disinfectant in my cupped hands and held the door open for me. The people inside were wearing masks and gloves and plenty of hand disinfectant was available for patient's usage. The receptionists were extremely courteous and efficient. After a reasonable waiting period, a lovely knowledgeable and efficient X-ray tech quickly took about 6 images of my neck area. Great professional service all around! It is obvious that Radiological Regional imposes a "can-do", let's get the job done efficiently and with a professional manner and friendly culture on its entire organization. Good luck and thank you very much. A lot of organizations can learn a lot from the way that you do business."*

### Radiology Regional

For over 50 years, Radiology Regional has expanded its scope of services and number of outpatient facilities to meet the growing needs of their patients and referring physicians. **Radiology Regional has twelve, ACR accredited and convenient locations from Naples to Port Charlotte to serve you.** Their dedicated team of board-certified radiologists, registered technologists, and other specialists are committed to providing their patients with exceptional care utilizing the most advanced technology and techniques available.

Ask your physician to refer you to Radiology Regional for your imaging needs. Make your choice the best choice for you!

**Contact Radiology Regional today at (239) 936-2316, Español (239) 425-4678.**



### New Port Charlotte Location

*Radiology Regional has been a trusted leader for diagnostic imaging in Southwest Florida for many years. The recent opening of their state-of-the-art facility in Port Charlotte has allowed them to provide a vital component of health care to the community.*

### New Location

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239-936-4068 (alternate phone)

# Five Foot Problems Men Should Never Ignore

**F**eet are the Rodney Dangerfield of body parts; they don't get no respect. That's especially true for men's feet. Men often resist going to the doctor when they're sick or in pain. But most foot conditions are treatable, and easier to treat, when diagnosed early.

Patrick Bartholomew, DPM, AACFAS, a foot and ankle surgeon with offices in Cape Coral and Fort Myers, wants men to know about Five Foot Problems they should never ignore:

- Heel pain is often caused by tissue inflammation, but can also result from a broken bone, a tight Achilles tendon, a pinched nerve, or other problem. A qualified physician will know how to diagnose and treat the true cause of heel pain.
- Ankle sprains always, always, always require a prompt visit to the doctor. Men who skip out on medical care are more likely to suffer repeated ankle sprains and then develop chronic ankle instability.
- Big toe stiffness and pain develops slowly over time, as cartilage in the big toe joint wears down. This eventually leads to arthritis. The sooner a man has this diagnosed, the easier it is to treat.
- Achilles tendonitis usually develops from a sudden increase in physical activity, such as when men play weekend sports. Chances of an Achilles tendon rupture can be reduced by treatment of the symptoms of Achilles tendonitis: pain and tenderness on the back of the foot or heel.
- Ingrown toenails can pierce the skin, open the door for bacteria to enter the body, and convince some men to perform dangerous "bathroom surgery." Few men know that a doctor can perform a quick procedure that will end the pain and permanently cure an ingrown toenail.



The American College of Foot and Ankle Surgeons (ACFAS) has a list of five additional foot problems men should never ignore on its consumer Web site, FootHealthFacts.org. Should you have any of these problems, please contact Family Foot & Leg Center to be examined by one of our doctors.



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**Dr. Patrick A. Bartholomew Jr.**  
DPM, AACFAS

Dr. Bartholomew is a member of the ACFAS and board qualified forefoot and rearfoot reconstructive surgery. He earned his podiatric medical degree from Temple School of Podiatric Medicine and practices in Lee County.



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# Protect Your Vision by Avoiding Digital Eye Strain

The average adult spends as much as 11 hours a day staring at some kind of screen.

In recent months, the use of our screens became increasingly prevalent as adults and families spent more time at home to reduce the spread of COVID-19, utilizing electronics for work, school and recreational time with friends and family.

While our screens allow us to stay connected regardless of the circumstances, this time spent on digital devices also presents the added risk of developing symptoms of Computer Vision Syndrome.

Computer Vision Syndrome, also referred to as Digital Eye Strain, describes a group of vision problems brought on by prolonged use of computers, tablets, smartphones and e-readers. Symptoms of eye strain include headaches, blurred vision, dry eyes, with the possible bonus of neck and shoulder pain after using such devices.

Those most at risk of experiencing symptoms typically spend two or more hours continually using screens per day.

We don't just look at our computer screens, we stare at them. In fact, our blink rate plummets from about 12 blinks a minute to six when we stare at computer screens. As a result, tears evaporate off the eyes, and they don't accumulate again until we step away from the screen and start blinking. This causes inflammation on the eye's surface. That's why your eyes feel dry and tired after a day spent at the computer. If you don't blink enough, your eyes dry out, causing blurry vision and discomfort.

Dr. Trevor Elmquist, a board-certified ophthalmologist at Elmquist Eye Group, recommends following the 20/20/20 rule: Every twenty minutes, take a twenty-second break and look at something at a distance of 20 feet or more.

"Doing so will allow the eyes to rest and recuperate, and it can alleviate a lot of the strain," said Dr. Elmquist. Extended focus on screens can also lead you to forget to blink, so be sure to stop every few minutes and blink a few times to keep the eyes lubricated and clear. There are many apps available to remind you to follow this rule.



It's also important to position screens correctly. A computer screen should be four or five inches below eye level and 20 to 28 inches away. The screen should also be positioned to avoid glare from overhead lights or windows. Screens should be kept clean of fingerprint smears and dust.

Looking at screens taxes the eye more than other activities for many reasons. Backlighting, high contrast between light and dark areas, and small fonts and images all make it more difficult for the eye to properly focus and adjust to provide a clear picture. Eye strain may result from difficulty focusing on the text and images on computer screens, since they are made of pixels that create blurry edges.

In addition, people with prescription glasses or contact lenses may experience additional strain if their lens prescriptions are not specifically designed to work with screens. Glasses wearers can consider using a high-quality, anti-glare treatment in your eyewear lenses that will help protect your eyes when using electronic devices.

Computer Vision Syndrome can be diagnosed during a comprehensive eye examination. By testing how the eyes focus, move and work together, the doctor can understand how your eyes function under strain and advise ways to treat the condition.



In this digital era, the responsible use of electronic devices is more important than ever. Ophthalmologists and optometrists can help you keep sight of healthy vision by highlighting the tools and techniques available to relieve your symptoms and use your devices comfortably.

*If you have concerns about your vision, it is important to speak to a doctor to discuss treatment options. With more than 25 years of service to the Southwest Florida community, Elmquist Eye Group offers experienced doctors who are dedicated to patient care. Dr. E. Trevor Elmquist, Dr. Kate Wagner, Dr. Sarah Eccles-Brown and Dr. Nina Burt of Elmquist Eye Group are available to answer your questions. With three U.S. military veterans leading the practice, rest assured knowing that Elmquist Eye Group's team stands ready to serve you with knowledge and experience right here in Southwest Florida.*

*For more information, visit [www.Elmquist.com](http://www.Elmquist.com), call 239-936-2020 or stop by an Optical Boutique location in Fort Myers or Cape Coral.*

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# It's Time to Get (Nearly) Naked! Are You Ready?

By Dr. Doreen DeStefano, ARNP

It's summer in Florida and it's hot and humid. The layers are thin and few. Do you have a few wobbly bits that you would like to shed? Losing weight can be a difficult process. "Dieting" is not the best way to lose weight. It's more about changing your eating habits than "going on a diet". In this segment, I would like to help prevent some common mistakes of weight loss and give you a few easy to live with tips that can help you lose weight and keep it off.

Let's discuss weight a little bit first. Your optimal weight is a healthy weight. Some of us tend to be thinner than others. A goal weight is about being healthy and not necessarily looking like a supermodel. So be realistic when you're setting goals for weight loss. Consider that you have to burn 3500 cal more than you take in. The standard person burns approximately 2000 cal a day. So in order to lose weight, we recommend that you eat about 1500 cal a day. You can accelerate your weight loss by increasing the amount of calories you burn or decreasing the amount of calories you intake. Be careful though. If you cut your calories too much for too long then your metabolism slows down. So it's better to keep your calorie consumption at about 1500 and increase your activity level.

## 5 Painless Tips for Success

**1. Cut the cocktails!** Alcohol contains about 150 cal on average per cocktail. That's not much right? . If you add soda or juice, that's another hundred 100 to 150 cal., making one cocktail about 250 cal. Add two of those to your daily intake and that's 500 cal. For some of us, just cutting out the evening cocktails will reduce our calorie intake by 500 cal per day, netting a 1 pound weight loss per week.

**2. Learn to like your salad with less dressing.** Most salad dressings are about 150 cal per serving. However, no one ever uses just one serving of salad dressing. Typically people use two or more servings of salad dressing. Using homemade vinegar and oil dressing is best. It has the least amount of calories. If you want to get really serious, vinegar and lemon juice have the least amount of calories. Even if you just cut your salad dressing in half each night that will save you 1050 cal per week, netting one third of a pound weight loss per week.



**3. Sugar beverages.** Soda, sweet tea, sport drinks, coffee drinks, smoothies, and fruit juices have anywhere between 150 to over 300 calories each. Many of the fancy coffee drinks have 400-500 calories each. Are you a mocha or Frappuccino drinker? These are easily 500 calories each. Foregoing your fancy coffee can net you a whole pound of weight loss in one week!

**4. Move it move it move it!** You gotta move it! To burn calories efficiently you need muscle and oxygen. If you can walk 30 minutes a day at a brisk pace you will build muscle in your legs and burn about 200 calories while walking. It's not just about the calories you burn while walking, but the residual calories that burn from an increased metabolism. If you walk 30 minutes a day at a brisk pace you will burn 1750 cal a week approximately. That's about two thirds of a pound.

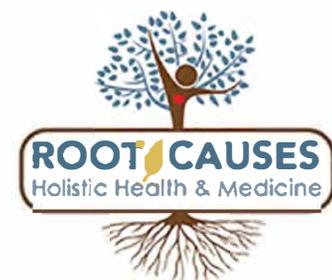
**5. Timing is everything!** This is true with so many things in life. Eat early and don't eat after dinner. Finish your dinner at least three hours before you go to bed. Don't finish eating and sit on the couch until bed either. Get up and do something! Putter around the house, go outside and do something, but don't just sit. The more time between dinner and sleep, the less dinner will end up stored as fat.

*There are many things you can do to speed your weight loss. You need to balance your hormones.*

Sometimes your metabolism needs to be revved up with the assistance of supplements, hyperbaric oxygen therapy, pulsed electromagnetic frequency, nutrient IV therapy, and even sometimes medications. You may need assistance controlling your appetite. We can do that naturally as well. We can help you can get your body into optimal fat burning mode, and help you lose those wobbly bits that you just don't want!

Make an appointment to learn how we can help you optimize your metabolism and your health by reaching your optimal weight. Losing weight can help you decrease blood sugar, cholesterol, some types of pain, and can help you sleep better. Don't delay. Call Root Causes today!

Join us on Facebook Live for: "In the Kitchen with Dr. D and Sandra!" on June 27th for some fun cooking tips and tricks for weight loss.



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# TELEHEALTH IS HELPING PROTECT CANCER PATIENTS DURING THE COVID-19 CRISIS

In March, 2020, Florida Cancer Specialists & Research Institute (FCS) launched telehealth services across all FCS sites statewide, allowing patients continued and convenient access to care, while mitigating the impact and spread of COVID-19. Since the implementation of telehealth, thousands of patients have taken advantage of the service and have participated in more than 16,000 virtual visits (about 22% of all patient visits) with FCS physicians and other clinicians in the past three months.

## Cancer Patients Are at Increased Risk

Cancer patients are among the most vulnerable populations in terms of contracting viral infections due to a compromised immune system, which can occur as a result of chemotherapy or other underlying health conditions, such as heart disease, diabetes or hypertension, that are often found in older adults. Wearing masks, increased handwashing, social distancing and other extra precautions help to reduce exposure to the virus. Beyond these measures, Florida Cancer Specialists has instituted visitor restrictions and other safety protocols at all of its clinics across the state and is providing telehealth visits to continue vital cancer care for those patients who are not required to come into the clinic for treatment.

## Telehealth Helps Reduce Risk of Exposure

Using video chat, FCS providers consult with patients remotely to share their laboratory results, treatment plans and more. To date, more than 600 providers, including physicians, advanced practice providers, nurses, social workers and nutritionists, have embraced the adoption telehealth not only to fulfill immediate healthcare needs in response to the outbreak, but also to support the delivery of high-quality patient-centered care. Telehealth visits are now covered by most insurance plans; patients may pay the same or possibly less than an in-office visit.



Prior to the COVID-19 crisis, telehealth did not play a significant role in oncology; however, due to the relaxation and updating of previous guidelines from the Centers for Medicare & Medicaid Services (CMS), we have now been able to introduce video meetings with our patients that maintain the high level of care and experiences our patients deserve and expect.

## Technology Makes Telehealth Simple for Patients and Physicians

Connecting providers and patients is easy, thanks to advanced technologies, which allow FCS to successfully integrate multiple electronic platforms to ensure our patients have the critical access needed for their continuation of care and communication. Further, and most importantly, personal health information is protected and secure in virtual visits, just as it is with an office visit. While telehealth is not suitable for every patient served by FCS, physicians can identify appropriate patients who are a good fit.

This virtual care solution plays a vital role in response to the pandemic crisis, maintaining patient access to care directly from home for cancer patients who are among the most immunocompromised populations. FCS was among the first cancer care groups in Florida to launch telehealth resources to cancer patients during the pandemic.

## WORLD-CLASS CANCER TREATMENT CLOSE TO HOME

Florida Cancer Specialists & Research Institute (FCS) has a statewide network of expert, board-certified physicians who bring world-class cancer treatments to local communities, both large and small, in nearly 100 locations throughout Florida. FCS is also on the leading edge of clinical trial research that provides FCS patients with access to the newest, most innovative and promising new 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, that deliver the most advanced and personalized care in your local community.



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# A “NEW NORMAL” WITH COVID-19: Doing Your Part

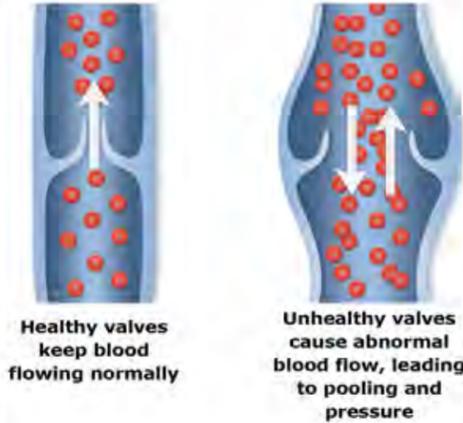
By Joseph Magnant, MD, FACS, RPVI and Jill Layman, MSN, FNP-BC

**W**ith authorities proclaiming our present state to be the “new normal,” we must assess what that means. Many people have had to transition to self-isolation as they work from home and have limited contact with the public. While this isolation is essential for decreasing the spread of COVID-19, it can result in a more sedentary lifestyle that limits the opportunity for healthy activities and may lead to increased weight gain. For people with venous disease, sitting or standing for prolonged periods of time may lead to weight gain and result in significant pain and discomfort due to venous disease.

Veins are blood vessels that are specially designed to pump blood toward the heart against the force of gravity. Inside the veins, there are a series of one way or check valves that open and close with the rhythm of muscle contractions. Healthy valves close tightly, keeping blood moving upward toward the heart. With vein disease, or venous insufficiency, the valves do not properly close. This allows blood to flow back down the legs and pool in the veins. The pooled blood can lead to bothersome symptoms, such as swollen, achy legs and leg cramping, most commonly worse by the end of the day. More severe venous disease cases may manifest or present as varicose veins and skin changes that may process to bleeding veins and leg ulcers.

Venous insufficiency is a very common and underdiagnosed condition affecting millions of Americans. Heredity is a major risk factor and the disease becomes more prevalent in both men and women after age 50. Other risk factors include a history of blood clots or DVT, obesity, standing or sedentary occupation, and female gender and prior pregnancies.

Times of stress and change can disrupt healthy behaviors. It’s possible to take charge and make healthy habits at home by continuing to eat nutritious foods and engaging in physical activity. Furthermore, certain habits will help lessen the symptoms associated with venous disease.



- **Regular exercise**
  - Walking or biking for 30 minutes per day, 5-7 days per week will help reduce aching, pain, or tiredness in your legs
- **Elevate your legs**
  - Elevating your legs above your heart for ten minutes once or twice daily may diminish aching and swelling
- **Maintain a proper weight**
  - Even moderate weight loss may reduce aching in the legs due to varicose veins
- **Wear compression hose**
  - Its best to wear compression hose that are labeled as “graduated,” as this benefits vein function the most
- **Move your legs frequently**
  - Flexing your ankles ten times will pump the blood out of your veins like walking does. Repeat this every ten minutes when standing or sitting. Also, try to walk at least two minutes every half hour.

Navigating this “new normal” may seem daunting at times, but it’s important to be proactive in your personal health by keeping your lifestyle active even when at home.

## 50 Million Americans have Treatable Vein Disease!

**Risks**

- Genetics
- Long Periods of Standing
- Long Periods of Sitting
- Pregnancy
- Age
- Obesity

**Signs**

- Spider Veins
- Varicose Veins
- Leg Swelling
- Leg Skin Discoloration
- Leg Vein Bleeding
- Leg Ulcers

**Symptoms**

- Heavy Legs
- Swollen Achy Legs
- Itchy Leg Skin
- Restless Legs
- Charlie Horses
- Neuropathy

**FACTS**

**1 out of 3 men and 1 out of 2 women will have vein problems!**

### May Thurner Syndrome / Pelvic Congestion Syndrome

Pelvic Pain • Painful Intercourse • Buttock Pain • Posterior Thigh Pain • Labial/Gluteal Varicosities

Left common iliac vein pinched by right common iliac artery.



Vein pinched by artery



Stent placed



**Patient Case Study:** For example, take C.D., a 58 year old female who presented through a podiatrist for a evaluation of venous insufficiency. She had been told by several physicians that she had “fat and swollen legs”, and since she did not have any visible bulging varicose veins, venous insufficiency was never considered as a potential cause. Clinically, her legs were swollen, red, tender and extremely tight to the point that she could not perform activities of daily living. She decided to search further for a curable cause and her podiatrist astutely referred her for a venous evaluation. Her ultrasound subsequently confirmed severe superficial venous insufficiency. Endovenous closures were performed on both legs, 2 weeks apart and she returned for her post-op follow-up, smiling from ear to ear, with ankle bones that she could actually see for the first time in many months. The swelling had resolved, and she remarked that she was wearing tennis shoes, rather than slippers, for the first time in nine months.



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Whether you are recently retired or heading off to college, if you are concerned about your lower extremity symptoms of fatigue and achiness, or if you have obvious signs of venous disease such as varicose veins, swelling or skin discoloration, please consider a venous evaluation. Remember, you do not have to have visible signs to have venous disease. For more information please visit our website at [WeKnowVeins.com](http://WeKnowVeins.com) or contact our office at 239-694-VEIN (8346).



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- Tips for Looking Young
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**Featured Article**

**"The Other Side of Parkinson's Disease"**  
By Ramon A. Gil, M.D. - Medical Director, Parkinson's Disease Treatment Center of SW Florida  
Parkinson's Disease (PD) is traditionally recognized as the motor signs that typically bring the patients to the attention for medical evaluation. Tremor, rigidity, slowness of movements and changes in their gait pattern, associated later on with balance problems. These problems are due to:

# Pain, Dryness & Irritation:

## How Women Are Rejuvenating Their Lives

By Joseph Gauta, MD, FACOG

**W**ho doesn't want to feel better and more confident about their sexual health? Many women try to hide their condition from their partner, or suffer in silence because they believe it's "normal" for them. That couldn't be further from the truth. Whether your pain is caused by endometriosis, pelvic conditions, vulvovaginal atrophy, hormonal dysfunction, or from medications, there are answers.

### Female Sexual Dissatisfaction Has Many Causes

Natural processes like aging, childbirth and menopause can have deleterious effects on a woman's sexual well-being and sensations. Since we all tend to avoid anything that doesn't feel good, a woman's sexual desires and success in achieving them are inversely related to the atrophy and scarring in the vaginal canal that these life-events can create, like tearing of the vagina during childbirth, dryness of the vaginal tissues after menopause, and the laxity of the vagina causing decreased sexual sensation. Sexual satisfaction can be negatively impacted by hormonal changes after menopause, but many women cannot take vaginal estrogens or do not find this treatment to be effective or convenient enough. This is where laser energy comes in: CO2 laser energy has been proven to regrow normal collagen (a necessary protein found in all of our organs) in the vaginal and vulvar tissues leading to improved "accommodation" and "stretchiness" of the vagina which in turn leads to greater sexual satisfaction and lubrication and a decrease in discomfort during and after sex.

### CO2RE Intima

Although, hormone therapy can be used to treat vaginal vulvar atrophy and dyspareunia (painful intercourse), sometimes it isn't enough. The CO2RE Intima procedure has helped countless women enjoy life like they used to. It is noninvasive, nonsurgical and is performed in your physician's office.



**You don't have to live with pain and dryness any longer. There is a better way to age well, enjoy intimacy again and regain your life.**

### CO2RE Intima Benefits:

- CO2RE Intima is an in-office, non-surgical laser procedure to restore vaginal health, by improving hydration and promoting healthy vaginal pH
- Each CO2RE Intima treatment relieves symptoms of vulvovaginal atrophy, rejuvenates vaginal tissue and treats exterior tissue to improve vaginal cosmetic appearance.
- 100% showed significant improvement in vaginal health (elasticity, fluid volume, pH level, epithelial integrity and moisture)
- 91% reported an improvement in dryness



[www.FloridaBladderInstitute.com](http://www.FloridaBladderInstitute.com)

NAPLES:  
1890 SW HEALTH PKWY., SUITE 205  
[info@floridabladderinstitute.com](mailto:info@floridabladderinstitute.com)

### CO2RE Intima might be for you if:

- You want to relieve the signs of childbearing and aging in the vaginal area.
- You desire enhancement in sexual functioning and a better sexual experience.
- You seek vaginal cosmetic improvement and you want to feel more confident about your feminine health.

**10 Minute, Hormone Free,  
In-Office Procedure**

Ask us today if CO2RE Intima is right for you

**To discuss CO2RE Intima or any other options that are best for you, please call 239-449-7979**



Nicole Houser, PA



Joseph Gauta, MD



Amber Thompson, PA-C

### Joseph Gauta MD

*Dr Gauta is the founder of The Florida Bladder Institute located in Naples, FL. He is the first physician in SW Florida to be dual board certified in Female Pelvic Medicine & Reconstructive Surgery as well as OB/Gyn. The Florida Bladder Institute continually delivers the highest quality of care with compassion, discretion and dignity to their patients. A full array of the latest diagnostic, therapeutic, rehabilitative and surgical techniques are offered. The Florida Bladder Institute is an independent healthcare practice, not employed by a hospital or insurance companies.*

# Post Traumatic Stress Disorder and Binge Eating Disorder, What is the Link and Treatment

By Chrisanna Harrington, MA, RDN, LMHC

**P**ost Traumatic Stress Disorder is a psychiatric disorder that is a direct consequence of experiencing trauma. Experiencing war, working in emergency response areas, sexual, emotional or physical abuse, a threat of death, even childhood neglect can cause changes in the brain. Also, if the traumatic event did not happen to you directly and you were a witness, you can experience PTSD. Traumatic events can make changes to the brain. In time post-trauma can change how the person interacts with themselves and others. In post trauma, one's ability to be present becomes altered for themselves or others. Some people have a heightened sense of alertness or hyper-vigilance; other symptoms include intrusive memories, irritability/anger, or poor impulse control. PTSD and depression are linked. Often alcohol, drugs or food can offer temporary relief from intrusive thoughts or numb heightened emotions associated with PTSD.

At Psychiatric Associates of Southwest Florida, we are treating PTSD from a multidiscipline approach. When food becomes the go-to source for self-soothing, to calm the heightened emotions, it does two things. First, most foods that have the right amount of sugar, fat, and salt (known in the food industry as the "bliss point") serve to fuel the brain into a false sense of well being; the second is that the expanded girth size can act as a physical buffer to keep people away. Clients who suffer from Binge Eating Disorder talk about the "food coma" or a place where they zone out from interacting with others. Or food can also become the vehicle for emotional interaction with self (eating in secret) or others (making all social events around copious amounts of food).

How do you treat such a complicated situation? The first step is getting the brain and body cleared from toxic substances, and this includes processed foods. Through medical nutrition therapy, provided by a Registered Dietitian, we can provide a personalized nutrition plan that will help the body to receive specific nutrients needed to promote a sense of wellness. We also have particular nutraceuticals, not sold over the counter, which will target the mitochondria of the cells to heal the gut (microbiome) and brain!



After the brain and body are functioning better, our therapists can use Cognitive Behavioral Therapy (CBT) to aide in changing behaviors that stem from PTSD. CBT works with the relationship between thoughts, feelings, and actions. For example, when negative thoughts, cause negative emotions, which then lead to isolating or problematic behaviors, CBT helps to reverse that cycle.

Since many of the medications used to treat PTSD have side effects that include weight gain and increased appetite, alternative therapies for treatment are available to work hand in hand with medical nutrition therapy and CBT. These treatments include non-invasive brain stimulation or Ketamine treatment as well as repetitive transcranial magnetic stimulation (TMS) and Theta Burst Stimulation (TBS). These treatments are safe non-pharmaceutical alternatives to treat PTSD and depression. You see PTSD and depression go hand in hand.

So, if you or someone you know suffers from PTSD, we offer a multidiscipline approach to get you back to being whole.

#### About Chrisanna Harrington, MA, RDN, LMHC

*Chrisanna Harrington, MA, RDN, LMHC is a registered/ licensed dietitian and a licensed mental health therapist. She practices in the area of treating trauma with associated Binge Eating Disorder.*

*We look forward to continuing to serve SW Florida in a compassionate and technologically sound manner.*



#### About PASWFL Psychiatry

Psychiatric Associates of Southwest Florida (PASWFL) is a privately owned psychiatric medical practice located in Fort Myers, Florida. The practice was founded on the principle of providing the highest caliber of care for patients in an atmosphere of compassion, professionalism, and humanity. While we embrace the most up-to-date science, we never lose sight that we have been entrusted by our patients with their lives and their futures.

PASWFL's current practice is representative of contemporary medicine. In appreciation of the working public, PASWFL accepts most commercial insurances including Medicare and Tricare. Patients receive the necessary care provided by multiple types of professionals. All records and accounting are done electronically, and there are no longer any paper files. As a result, all information is readily available and legible.

**PASWFL**.com  
**PSYCHIATRY**

6804 Porto Fino Cir #1, Fort Myers, FL 33912

Office: 239-332-4700

# PREPARING YOUR HOME TO SELL

**S**o you've decided to sell your home, or at least thinking hard about the possibility. Now what?

As part of the process of selling your home, prospective buyers will be touring your home to see if they are interested in owning the home.

In order for someone to buy your home, two things must happen. First, buyers need to appreciate the value of the home, and secondly they need to picture themselves living there. The best scenario for this to happen is to see the home at it's best. Take some time to consider some of these helpful hints that can reduce your selling time and land you the deal you are looking for in this competitive market.

## 1) BEFORE EACH SHOWING MAKE SURE THE HOME IS CLEAN AND CLUTTER FREE.

If the prospective buyer has to first visually remove you and your family from the home and then picture themselves living there it becomes a two step process that many buyers aren't able to do.

## 2) CONSIDER STAGING YOUR HOME.

You can make your move sooner with staging your home to sell. Staging companies can help with the removal of clutter and transition your belongings effortlessly.

**3) BUYERS ARE VERY CURIOUS.** The more serious they are about buying your home, the more deeply they will look. Expect that closets, medicine cabinets, kitchen cabinets and drawers will be opened. Expect buyers to go into the attic, or out-buildings. Anything that comes with the home, they will want to fully inspect. Buyers will not open furniture drawers or personal bags, backpacks or briefcases. These are great places to store items listed below as "remove from view".

**4) REMOVE DANGEROUS ITEMS FROM VIEW.** Handguns, rifles or any other weapons should ideally be removed from the home, but if that is not feasible, they should, at the very least be locked in a secure box or case out of view. This is for the safety of all.



**5) REMOVE RELIGIOUS, POLITICAL, OR CONTROVERSIAL ITEMS FROM VIEW.** In order to attract the largest pool of buyers, it is best to not exclude anyone as a prospective buyer. This means the removal of items of a religious or political nature. By the same token, some people are sensitive to animal rights and firearms, so items that are controversial in nature should also be considered.

**6) REMOVE CLUTTER.** Any items that detract a potential buyer from noticing all of the wonderful features of your home such as excessive rugs, collectibles, and too many items on surfaces, will be distracting to the buyer.

In addition, you may wish to consider making a move to an all-inclusive luxury rental community, such as Campo Felice, where you can live a maintenance-free lifestyle without the hassles of home ownership. Enjoy resort style living with an abundance of amenities for one low price each month. This would also include meals, housekeeping & linen service, concierge, valet, private transportation, utilities, and a robust social and activities calendar for our 55 and older residents. If you are looking to make a move to a senior lifestyle community without the burden of high priced community fees or high interest mortgages, consider Campo Felice as a next move. Mention this article and receive discount pricing on several of our stunning models. To learn more about this hidden senior living secret, call us at 239-935-5029 or visit us online at [www.LiveatCampoFelice.com](http://www.LiveatCampoFelice.com).

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(239) 935-5029

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### Additional tips for a successful showings:

- Turn on all the lights inside
- Turn on outside lights if any of the showing will take place after dark
- Turn on the TV or audio system to a music channel; Jazz, Soft Rock, Classical or Standards is recommended
- Make time to Campo Felice to learn more about all-inclusive living in Fort Myers for as low as \$1,995 per month
- Remove from view and lock any weapons or valuables
- Remove from view any medications.
- Remove from view any pet food or water dishes
- Clean and hide litter boxes
- Remove pets from the home, if at all possible
- Remove from view any personal documents
- Open the door to the basement and attic, if applicable
- Turn heat to 70 or A/C to 68 if applicable
- Remove from view all clutter from counters, tables, dressers, desks, vanities etc.
- Make all the beds
- Remove from view all personal items in the bathrooms
- Wipe down any water from sink, tub and shower
- Hang fresh towels in the kitchen and baths
- Remove from view all family photos
- Remove from view any religious articles
- Remove any taxidermy
- Put away garden tools, hoses, lawn movers, shovels etc
- Open all blinds, curtains, shutters etc.
- Pull weeds and keep the lawn mowed and watered where applicable
- Remove solar cover from pool, where applicable
- Open patio umbrellas and put cushions on outdoor furniture where applicable
- Purchase a few plug-in air fresheners and locate them discreetly throughout the home. Clean scents such as linen or cotton are advised
- If there is a strong odor purchase an odor eliminator product such as Gonzo Odor Eliminating Crystals, available at home improvement stores or on Amazon. Locate them discreetly in a vessel, not the bag it comes in!
- Remove any unhealthy plants or plants that block windows or architectural features



# HERNIAS AND ORGAN PROLAPSE: What You Need to Know

Nicolas Perez, M.D. - Korunda Pain Management Center

**H**ernias can happen at any age, but as we get older, the structures that surround and protect our organs may become weakened, stretched, less elastic and resilient. The weakened muscles can subsequently allow organs to prolapse and fall into the groin area or abdominal wall, which can cause a great deal of discomfort and pain.

## Symptoms of Organ Herniation

- Bulging of the Organs
- Feeling of Pelvic Heaviness or Fullness
- Leakage of Urine
- Problems Having a Bowel Movement
- Pulling or Aching Feeling in the Lower Abdomen, Groin or Lower Back

## What Causes Hernias?

- Age
- Lifting weights or heavy objects
- Injury/Trauma
- Prior Surgery
- Chronic Coughing or Sneezing
- Straining
- Constipation
- Acid Reflux

## Common Types of Hernias

- **Inguinal**—70% of all hernias are inguinal. This is usually caused by the intestines pushing through a weak spot or a tear in the abdominal wall.
- **Hiatal Hernia**—Typically happens in older adults and is usually the result of chronic acid reflux. A portion of the stomach prolapses and the symptoms typically start with difficulty in swallowing.
- **Incisional Hernia**—this is the result of a prior abdominal surgery incision site that prolapses due to the weakened underlying muscles.

## Hernia Treatment Options

Hernias can be treated with specific exercises or manipulation to push the organ back into place, but these are not permanent methods of correction. Some medications can be given to alleviate



distressful symptoms and discomfort like antacids for hiatal hernias. However, the best method of treatment is surgery:

- Laparoscopic surgical procedure (Minimally Invasive)
- Full open abdominal surgery dependent on the size of hernia prolapse

Minimally invasive surgery is a permanent option for putting your organs back in place and reconnecting ligaments while strengthening the surrounding muscular structure with a sling or mesh.

The Physicians at the Korunda Medical Institute offer premier primary care services with a comprehensive approach focusing on prevention strategies.

*To schedule your appointment, please call them at (239) 591-2803 today.*

## Patient Testimonials:

*I have never had a doctor such as Dr. Nena Korunda. She is caring, generous, and her medical wisdom and courage is not very common to find in a doctor. I am well aware that without the courage to take a chance I might not be here right now. For this, I will be forever grateful. —Nina M*

*There are no words to express the gratitude in my heart for the tremendous medical care I have received from Dr. Nena Korunda. In the 50 years of my life, I have never had a doctor that I trust so fully. —Martin N*

 **Korunda Pain**  
Management Center

**239-591-2803**

14131 Metropolis Ave. Ste 103  
Ft. Myers, FL 33912

**NAPLES** 4513 Executive Drive Naples, FL 34119  
**BONITA SPRINGS** 26741 Dublin Woods Circle Bonita Springs, FL 34135



# Ignoring Common **CARDIAC** Symptoms Leads to Critical Issues

**Dr. Joseph Freedman MD, MBA**

**J**ohn F. Kennedy once said, “The time to repair the roof is when the sun is shining.” This statement holds true when we focus on many of the issues in life, especially our health. Some of the most common cardiac risk symptoms are often overlooked. Ideally, individuals should start to be mindful of their heart health from a younger age, but it’s never too late to improve your cardiac function or to get the treatment you need to enhance your lifestyle and overall health.

People are living longer, and staying healthy is at the forefront of most our minds. The aging population is primarily concerned about keeping up with their grandchildren and having the capability to freely live an active lifestyle well into their eighties and nineties, but without being proactive about our cardiac health, we set ourselves up for critical heart disorders and issues.

Some of the things we can do are to follow a heart-healthy nutrition plan like the Mediterranean diet. We should also incorporate regular exercise and keep our stress levels down. If you smoke, you **MUST** quit now to help your body heal from the damage to the blood vessels and arteries that have already taken place. It’s never too late to stop smoking.

### Cardiac Risk Factors & Indicators

- High Blood Pressure
- High Cholesterol
- Tightness in Chest
- Shortness of Breath
- Jaw pain
- Arm Pain
- Back Pain
- Fatigue

These symptoms are significant indicators of heart disease, but the most common warning sign that people have is —Ignoring their symptoms!

It’s the familiar adage of denial—if we ignore or avoid the symptoms, then we don’t have to deal with any of the accountability. However, just like most things, if you ignore them, they’ll go away, but not in a right way.



If left untreated, they will go away through deterioration and damage, and eventually death. Being proactive about your heart’s health is imperative.

Unfortunately, many people are more sedentary than they’d like to believe. A limited or lack of physical activity is not going to do your body or your heart much good. In our modernized world, we have grown complacent. We don’t walk as much to get from A to B; instead, we drive a car to work, sit at a desk all day, drive home, sit down to eat dinner and then sit in front of the television until we go to bed. If this sounds even remotely familiar, you need to have a consultation with a cardiologist to test your cardiac condition.

Coupled with a sedentary lifestyle, the prevalence of individuals being diagnosed with diabetes is astronomical. Diabetes is a significant risk factor for cardiovascular disease. Very often obesity and diabetes work in conjunction to damage your heart and arteries, deplete your nutrient, oxygen-rich blood, and can cause venous insufficiency and blood clotting issues. If you have diabetes or suspect that you may, it’s critical to seek medical attention to get your blood sugar levels to a manageable state and to assist you with an overall healthy lifestyle plan.

### Risk Factors For Heart Disease

- Age
- Family history
- Smoking
- High cholesterol
- High blood pressure
- Diabetes
- Overweight
- Chronic stress

### What You Can Do

- See a cardiologist for important diagnostic testing
- Don’t ignore symptoms
- Eat a heart-healthy diet
- Avoid sugar and salt in excess
- Stop smoking
- Exercise daily (at least a 30-minute walk)

At the Cardiac Care Group in Cape Coral, they provide a wide range of services that focus on the prevention, prompt diagnosis, and state-of-the-art treatment of cardiovascular disease. They pride themselves on being an exceptional practice where patients come first. All of their physicians and medical staff are highly trained professionals, maintaining the highest level of accreditation in cardiology to address the unique needs of those they are privileged to serve.

**Don’t Ignore Your Symptoms!** If you or someone you know needs to have a cardiology consultation, are concerned about your risk factors, or are experiencing symptoms of chest discomfort, shortness of breath or other related issues, please contact the Cardiac Care Group at (239) 574-8463.

### Joseph Freedman, M.D.

Dr. Freedman brings many years of experience as a cutting edge cardiologist specializing in the prevention, diagnosis, and treatment of all cardiac disease. He trained at the prestigious Cleveland Clinic, continually ranked #1 in Cardiovascular Care, where he focused on cardiac imaging. He achieved five board certifications in Internal Medicine, Cardiology, Comprehensive Adult ECHO, Nuclear Cardiology and Cardiac CT. During his tenure as the lead noninvasive cardiologist at Florida Medical Center in Ft. Lauderdale, he helped lead the hospital to achieve Level 5 chest pain certification, the highest designation of cardiac excellence.



3208 Chiquita Blvd S., Suite 110, Cape Coral, FL 33914

**(239) 574-8463**

[www.flccg.com](http://www.flccg.com)

*This information is for educational purposes only and is not intended to replace the advice of your doctor or health care provider. We encourage you to discuss with your doctor any questions or concerns you may have.*

# TELEHEALTH PHYSICAL THERAPY AT KRIZ PHYSICAL THERAPY

By Michael E. Kriz, PT, DPT, OCS, CFMT

**T**o start this article on the right note I will begin with a quick riddle perfect for this time. Where did the Terminator find toilet paper?

Aisle B Back.

How about another:

I'm making a documentary about how to fly a plane...

Today we are filming the pilot.

Seriously, and we have all been very serious now for what seems like ever, this virus has changed so many things in our society.

We have decided to add telehealth to our services for a variety of reasons. You're bound to the house by a virus but you don't have to delay your treatment.

One major shift in healthcare taking place as a result of the virus is ushering in the age of telehealth in many facets of healthcare including physical therapy. The fallout from the impact of the virus has simply moved the medical world towards a telehealth model much faster than the medical world was planning. Many physicians and some physical therapists have been practicing telehealth in some



shape or form prior to this point, but the percentage of those employing it is very small relative to the general medical population.

Yes, physical therapy done virtually is different from the traditional model but so much can be accomplished through it. Physical therapists have always used our highly trained senses of vision and hearing to assist us in determining the cause and effects of the symptoms presented by our clients. In the virtual realm, the power of touch is the only inaccessible sense. Granted, it is a very powerful and useful component in the practice of physical therapy, but plenty can be accomplished without it. We can discuss the history of your condition that provides insight into the nature of the condition that we will be treating.

We can servations of both static posture and dynamic posture providing further clues. Telehealth provides the added benefit of being able to see clients in their environment allowing us to see what habitual postures and movement patterns are adopted or made in the home or work setting. This is not possible during an in person visit and provides valuable information that can help us to see the entire picture of potential contributors to someone's pain and dysfunctions. Cell phones make the Telehealth concept even more flexible than a desktop or laptop so that observing someone outside of the home performing tasks is easy as well.

Outside of the coronavirus epidemic Telehealth is a great option for those who find it difficult to leave the home either because of pure physical inability or transportation issues. Those busy in the workplace can also benefit from Telehealth because a secondary trip to the PT office is not always possible in a day packed with obligations.

**Contact Kriz Physical Therapy Today!**

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krizpt1@gmail.com  
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**Joseph Freedman**  
MD, MBA  
*Joseph Freedman is a Board Certified physician with specialization in the field of Cardiology.*  
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\*We are right next to Carrabba's Restaurant in the Plaza Di Bonita across 41 from Bonita Bay

# Digital Dental X-ray Exams Lower Radiation Exposure

By Dr. Ricardo S. Bocanegra, DDS

Computers are a part of daily life. They also play an important role in our dental office. We use computers to track your appointments, treatment details and insurance records. We also use them to capture, store and transmit your dental x-ray images.

Many diseases of the oral cavity (which includes the teeth and surrounding tissues and bone) cannot be seen by the eye alone when the dentist visually examines your mouth. An x-ray exam may help the dentist see what is happening in areas that the eye can't see, such as:

- small areas of decay between the teeth or below fillings
- bone damage from a tooth infection (such as an abscess) or a cyst
- bone loss due to periodontal (gum) disease
- developmental defects
- some types of tumors
- the effects of trauma
- the position of unerupted teeth in children and adults

Finding and treating dental problems at an early stage can save time, money and unneeded discomfort and help prevent more serious health problems. X-ray images may be able to help the dentist detect damage and disease not visible during a regular dental exam.

Our practice uses digital x-rays because they have many benefits over film x-rays. Digital x-ray images can be simpler to make, provide enhanced pictures and can save time for the dental team. They also make it easier for us to show these images to you, our patient.

Digital imaging uses an x-ray machine like that used for traditional dental x-ray images made with film. But instead of using film in a plastic holder, digital images are made using a small electronic sensor that is placed in your mouth to capture the x-ray image.



## There are many benefits to using digital dental x-ray images.

- Digital x-ray images may require less radiation. Even though conventional dental x-rays required a small amount of radiation, digital x-rays use even smaller amounts making them safer and more appealing to those patients concerned with radiation exposure.
- When the digital x-ray image is exposed, it can be sent directly to a computer and viewed right away. For x-ray film to be exposed, a staff member must process it in special chemicals. This takes longer than simply viewing the x-ray on a computer screen.
- Digital x-ray images can be enlarged on the computer screen. This makes it much easier for you and the dentist to see the pictures. Traditional x-ray films are viewed actual size.
- Digital x-ray images can often be corrected without having to make another x-ray exposure.
- The dental office can print or copy your digital x-ray images. They can also be sent electronically to insurance companies, which may help claims get processed faster.
- Digital x-rays are environmentally friendly. They eliminate the need for film and film processing chemicals.

## Dental X-rays and Safety Concerns

The main concern about being exposed to radiation is the risk of getting cancer years later. Dental x-ray exams require very low levels of radiation exposure, which makes the risk of potentially harmful effects very small. Dental X-ray exams have radiation levels equal to 2 to 3 days of naturally occurring background radiation. For example, a set of bitewing x-ray images creates only a small fraction of the radiation you are exposed to when flying on an airplane. Chest and spine x-rays and CT scans have much higher levels of radiation.

Digital dental x-ray tools and techniques are designed to limit the body's exposure to radiation. Dental practices limit the area exposed during a dental x-ray exam by limiting the size of the x-ray beam to the size of the film or sensor being used and by using a leaded apron and thyroid shield that x-rays cannot pass through.

Our office is committed to the safety of our patients and their oral health. We invest in the latest digital x-ray technology to minimize the exposure of radiation to our patients. Dental x-ray exams are an important part of your oral health care, don't put them off because of unwarranted safety concerns. If you have any questions concerning how often dental x-rays exams should be performed or would like more information regarding the safety and benefits of digital x-rays please contact our office at 239-482-8806.

\*source: American Dental Association



Ricardo S. Bocanegra, D.D.S.

## Porto Fino Dental

6805 Porto Fino Cir., Fort Myers, FL 33912

239-482-8806

[www.portofinodental.org](http://www.portofinodental.org)

# Medical Marijuana Delivery: A New Booming Sector in The Industry

**A**s of the lockdown, medical marijuana delivery and contact-free pick up services have seen a huge rise in popularity. The state of Florida saw a 40% increase in medical marijuana sales with delivery focused dispensaries such as One Plant potentially reaching even higher numbers. With the looming uncertainty of things returning to normal, many patients have stocked up on products as this also limits exposure by reducing the number of visits to the dispensaries. Most dispensaries have had delivery services for some time now, and that option was mostly used by those either too far from the dispensary or those who are homebound. But this sentiment has shifted, and the majority are resorting to safer, contact-free options such as this and taking advantage of telemedicine to recertify over the phone.

Unfortunately, while convenient, it does leave patients limited as they cannot go and drive to the storefront and mostly have to abide to the delivery window. To address this, dispensaries such as Grow Healthy have shown a game changing service with delivery times as short as a couple hours; now making it as quick and simple as ordering a pizza. As new standards are set through the upcoming months, time will tell whether or not the delivery sector will continue to see the same amount of growth within the industry as we enter uncharted territory.

## Why is Medical Marijuana so Effective and in Demand?

The endocannabinoid system (ECS) is a group of endogenous cannabinoid receptors located in the mammalian brain and throughout the central and

peripheral nervous systems, consisting of neuromodulatory lipids and their receptors. The endocannabinoid system can be found in nearly any mammal with a vertebrae. The endocannabinoid system is involved in regulating many key bodily processes, including blood pressure, immunity, stress, inflammation, neurotoxicity, and digestive functions. The endocannabinoid system within the human body is a network of cell receptors that respond to key molecules found in marijuana – THC and CBD in particular. CB1 receptors are most densely concentrated in parts of the brain and central nervous system, and less densely found throughout the rest of the body. CB2 receptors, on the other hand, are less densely located in the brain regions, and more concentrated in the peripheral nervous system and organs. The mapping of these receptors fits well with the diverse range of symptoms and conditions that are found to respond positively to medical marijuana.

In addition to regulating neuronal excitability and inflammation in pain circuits, the endocannabinoid system has been shown to play a regulatory role in movement, appetite, hypothalamic-pituitary-adrenal axis modulation, immunomodulation, mood, blood pressure, bone density, tumor surveillance,

## Certified Marijuana Doctors

**Get Your Florida Medical Marijuana Card.  
Call Today!**

**Cape Coral - 239-236-5311**  
**Port Charlotte - 941-208-3444**  
**Naples - 239-317-3300**  
**www.cmmr.com**

neuroprotection and reproduction. The endocannabinoid system has also been shown to affect sensory perception, cardiac output, cerebral blood flow and intraocular pressure.

## How to Become a Patient

You must first be Certified by a Licensed and Certified Marijuana Doctor who will provide a patient number for you to order your Medical Marijuana Card from the State of Florida Department of Health Office of Medical Marijuana Use.

**Patients with a qualifying medical condition can become a Florida Medical Marijuana Patient in two easy steps:**

1. Fill out the form above, or call us at (844) 420-7277 or call one of our Local Offices: Certified Medical Marijuana Doctors Offices
2. Once you are certified by one of the Medical Marijuana Doctors you will receive an email link to order your medical marijuana card from the State of Florida.

## Florida's Qualifying Conditions

- Cancer
- Epilepsy
- Glaucoma
- HIV
- AIDS
- Seizures
- Post-traumatic stress disorder (PTSD)
- Amyotrophic lateral sclerosis (ALS)
- Crohn's disease
- Parkinson's disease
- Multiple sclerosis (MS)
- Chronic nonmalignant pain caused by a qualifying medical condition or that originates from a qualifying medical condition and persists beyond the usual course of that qualifying medical condition
- Patients can be considered for alternative disorders



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# Lost Medical Insurance Coverage Options!

By Ulla-Undine Merritt (Dee) National Producer Number (NPN) 8853366

**M**ost of the major insurance companies that sell a Major Medical Plan, Employers Group Plans, Medicare and Medicaid have for many of us we have never had to choose our own insurance, our parents or our employers have done it for us most of our lives. If you are not on Medicare, you have a couple of options.

- Affordable Care Act/ Market Place/Obama Care (all the same thing)
- Cobra
- Short Term
- Tri-Term
- Indemnity
- Medi-Share

It is important to understand how the plan works and the terminology associated with it.

- **Contracted Price** – This is the price the insurance company has contracted with the provider.
  - Most deductibles and coinsurance are based on the contracted price which most of the time is much less.
- **Deductible** - A specific amount of money that you must pay before an insurance company will pay a claim.
- **Copays** – A fixed dollar amount for a covered service
- **Coinurance** – Percentage of the cost you pay normally after the deductible
- **Maximum out of Pocket** – This is the maximum you can pay for your services in a policy or calendar year based on how your plan was set-up. Many of the newer plans include prescription drug costs in the out of pocket maximum. Medicare Advantage Plans do not include them in the health portions deductible or out of pocket maximum.
- **Maximum Benefit Amount** – What is the most the plan will pay overtime not just the plan year.

If you are considering retiring, or maybe choosing Medicare vs. Employer Group there is a lot to know and it could hurt you not understanding the



facts. Work with a Local Insurance Agent that has an office that you can verify their location, you want to be able to meet with them in the future and you should not have strangers in your home unless it is medically necessary. You also want a local company that works with most of the insurance companies in your area. Our office specializes in Medicare, we offer free workshops that you can attend and virtual sessions.

Coronavirus also known as COVID-19 how are insurance companies handling it? Most of the major insurance companies that sell a Major Medical Plan, Employers Group Plans, Medicare, and Medicaid have your back. Most are waiving all members cost sharing, including copays, coinsurance and deductibles for COVID-19 diagnostic testing provided at approved locations in accordance with CDC guidelines. You can login to your providers website to find information on how your plan will handle the virus. You can also call the customer service number on the back of your card, but we highly recommend going online and logging in so urgent needs can be handled faster. Our clients are always welcome to call us, and we will help with questions. That is why having a local agent that is dedicated to their clients is important. CDC is the Center of Disease Control <https://www.cdc.gov/>, this is the site that is most important. Many news media put a spin on things, the CDC is your best resource for up to date information.

If you think you may have been exposed to COVID-19, call your primary care provider right away. Your health care provider will determine if you should be tested, they will work with local and state health department to coordinate testing. The most common places are providers offices and clinics.

The care or treatment for COVID-19 will be covered in accordance with your health benefits plan. The initial test is free but if you have the virus your deductibles, copays and coinsurance will apply. If drive-up testing options become available in your area you need to check if it is an FDA approved facility/location.

Things have been changing daily, so check on the CDC website for updates also [www.floridahealth.gov](http://www.floridahealth.gov) for state specific information. DO YOUR PART! Social Distancing, stay home as much as possible, enjoy our outdoors, bike, walk, boat etc. Always wash your hands, do not touch your face unless you have carefully cleaned your hands first.

Hurricane Season is here! Do you know the best time to get Flood Insurance is when you are NOT required to have it? The cost of Flood Insurance is not that much, especially when you consider the benefit. Flood Insurance is closed to purchase when a storm is named and a threat to your area. In many cases it is less than \$40 a month. Do you know that 30% of all flood insurance claims are filed in low-to-moderate-risk areas? That is, the percentage of claims now, think how high that number would be if FEMA knew those that did not have flood policies. (\* [www.fema.gov](http://www.fema.gov))



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We are happy to help, we have agents from Bradenton down to Marco Island, our headquarters are in Fort Myers and we also have an office we use part time in Naples.

To learn more about your options call to schedule an appointment contact:

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# Prevent Falls with Home Safety Strategies

**A**s we age, our risk for falling increases. According to the Centers for Disease Control (CDC), one out of three people 65 and older falls each year, and one out of five falls results in a serious injury. A fall can be a life-changing event, however, there are many means by which seniors can help prevent falls, and maintain health and independence. This begins by taking steps to improve the safety of your home.

Falls are the leading cause of injury to seniors in the United States. Yet simple adjustments to the inside of your home, such as rearranging your furniture or increasing the lighting, can drastically reduce this risk. Consider making the following changes in your home to enhance the safety of your space.

- Create a clear pathway by rearranging furniture
- Remove loose throw rugs or secure them using slip-resistant padding beneath your rugs
- Eliminate clutter in walkways
- Repair loose or uneven flooring
- Store items within reach, and safely in cabinets and drawers
- Keep a lamp within reach to the bed
- Use non-slip mats and install grab bars in showers, bathtubs and next to toilets
- Have handrails and lights installed on staircases
- Improve lighting, install motion detector lights in bedrooms, bathrooms and hallways
- Wear properly fitted shoes with slip-resistant soles
- Get up slowly after you sit or lie down
- Utilize a medical alert device in the event of a fall



In addition to taking precautionary steps to improve the safety of your home, it is also important to maintain your overall health to ensure that your body is performing its best when you are on the move. Schedule an appointment annually to have your vision and eyewear evaluated by a medical professional. Maintain an active lifestyle with regular exercise routines dedicated to improving balance, muscle tone, strength and coordination. As we age, we are all going to become weaker, therefore not as steady on our feet. We all lose our agility, balance, and coordination. I recommend symmetrical exercises like swimming, walking, cycling and kayaking. Finally, gauge any side effects caused by medications you are taking, and have your health care provider or pharmacist review your prescriptions if you are at risk of, or experiencing, dizziness or sleepiness due to your medications.

I believe women should have a DEXA Scan done by their family physician around the age of 60. This will give you a baseline of the quality of your bones. Appropriate maintenance therapy also should be started in women in their 40's of Calcium and Vitamin D Supplements.

If a fall should occur, remember that you should not try to break your fall by extending your arms. Instead, you

can raise your arm to protect your head as you attempt to fall on your bottom or side. The most important thing to remember after a fall is to not panic, so take a deep breath and then assess the current situation to determine if you are injured. You can then slide or crawl to the nearest couch or chair to try to get up. If you are unable to get up, call for help or carefully crawl to the nearest telephone to call 911 or relatives for assistance.

If you have questions regarding the steps you can take to prevent falls or injuries, Dr. Edward R. Dupay, Jr. and his staff are ready to answer all of your questions.



**Edward R. Dupay, Jr, DO**  
Board Certified

*Dr. Dupay graduated from Xavier University in Cincinnati, Ohio. He received his Doctor of Osteopathy at the University of Health Sciences, College of Osteopathic Medicine in Kansas City, Missouri.*

*Dr. Dupay completed his Internship and Orthopedic Surgery Residency at Flint Osteopathic Hospital in Flint, Michigan. Dr. Dupay has been in the Fort Myers / Cape Coral area since 1987. Dr. Dupay enjoys seeing the "Weekend Warrior" athlete, as well as all patients suffering from crippling osteoarthritis.*

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# NON-TRADITIONAL ESTATE PLANNING FOR UNMARRIED COUPLES IN FLORIDA

By Steven J. Gibbs, Esq.  GIBBS LAW OFFICE, PLLC

**T**he definition of “family” has expanded to become more inclusive over the past 25 years to include many variations in lifestyle. For those who live a non-traditional lifestyle, the importance of non-traditional estate planning in Florida may be even greater than for traditional families. This is especially true for those who decide to forego legal marriage in Florida.

## Florida Estate Planning for Unmarried Couples

The art of estate planning is to use the strategies available under the law in the most effective manner to achieve your personal goals. Just as no two people are the same, no two estates are the same. And no two estate plans should be exactly alike, either.

Cookie-cutter templates might sometimes help with the basics, but, in the end, as I’ve cautioned about do-it-yourself (DIY) estate plans in Florida, your estate plan should be fitted to your unique situation and objectives.

Individuals in non-traditional living arrangements need to pay special attention to their estate plans. Many laws and legal concepts have been around for centuries, and default assumptions are often geared toward traditional nuclear families. But, as we all know, not everyone is married with 2.5 children and a spotted dog behind a white-picket fence (not that there’s anything wrong with that!).

Today, it’s not uncommon for two adults (whether same or opposite sex) to live together in a long-term committed relationship without ever officially getting married. However, absent an individualized estate plan, a lifelong unmarried romantic partner has no inheritance rights in most cases. This can sometimes lead to results that not only seem unfair, but also make little sense in the situation.

## Asset Ownership Issues for Florida Unmarried Couples

Under Florida law, surviving spouses have robust inheritance rights in a decedent spouse’s estate. However, those rights are not afforded to unmarried partners, who, in the absence of an estate plan, generally do not have any inheritance rights. So, when unmarried co-owners own property together in Florida, they need to take special care to ensure that lawful title to assets is properly documented and that both estates are appropriately planned to achieve the couple’s desired outcomes.

When no Florida last will or comparable estate-planning instrument is present, assets pass according to Florida’s intestate succession laws. Basically, surviving spouses and children have the strongest claims, followed by parents, siblings, and other close relatives. This system provides a certain level of predictability in conventional settings, but it can cause problems for people in long-term romantic relationships but who are not legally married.

Absent careful planning, a surviving long-term partner often discovers that he or she does not have any legally recognized rights in property that has been effectively shared but is not officially co-owned. Even when assets are legally co-owned, you need to make sure the form of joint ownership eventually leaves title where you want it to be.



Let’s say, for example, an unmarried couple have lived together in “their” house for twenty years, but only one name is actually on the deed. If the property’s legal owner dies—and she doesn’t have an estate plan providing otherwise—the home will be inherited by her closest living relatives, and not by the long-term life mate who has been sharing the home and helping to pay the mortgage for the past two decades.

On the other hand, let’s say both their names are on the deed as joint tenants in Florida. Upon the first death, the survivor inherits the property—so far, so good, right? However, when the survivor passes on (absent an effective estate plan), his or her closest living relatives inherit 100% title to the property. But the earlier-deceased partner’s family doesn’t have any claim to the property. That can be a problem if the couple wanted both of their families to benefit from their estates.

In some jurisdictions, “common law marriage” provides a work-around for some long-term couples who never officially tied the knot. Common law marriage is the concept that, if a couple live together long enough, they are effectively a married unit, with most rights (including inheritance rights) that entails. The State of Florida does not recognize common law marriage. So, in Florida, a couple is not “married” unless they have gone through the state-sanctioned process.

## Titling Joint Assets for Unmarried Co-Owners in Florida

Estate planning for unmarried co-owners begins by identifying your goals and appropriately titling jointly owned assets in Florida. In some cases, this means re-titling property technically owned by one person into the names of both. Joint ownership ensures that, when one owner dies, the other retains at least some interest in the asset.

**Florida recognizes three categories of joint ownership:** tenancy in common, joint tenancy, and tenancy by the entireties. However, tenancy by the entireties is only available to legally married couples. The defining feature of joint tenancy is the “right of survivorship,” which means, when one owner dies, the other takes over complete legal ownership of the asset. The asset doesn’t need to go through probate because title automatically vests in the surviving owner immediately upon death.

By contrast, when assets are co-owned as tenants in common, each owner holds a percentage interest in the property. When a co-owner dies, his or her heirs inherit the decedent owner’s ownership interest. With this in mind, the form of ownership you choose depends in large part on whether you want your significant other / co-owner to inherit your interest and where you want the property to go after both partners have passed away.

Once you’ve decided on a form of ownership for a particular asset, you need to formally title the asset. For real estate, this usually means recording a new deed recognizing the co-owners as joint tenants (if you want the right of survivorship). For personal property with an official title (like a vehicle), you ask the titling agency (such as the DMV) to issue a new title in both names. Likewise, with a bank account, you’ll need to ask the financial institution to include both names on the account.

For property with no title, you can create a signed and notarized “assignment of ownership” (or similarly titled document), identifying personal property the two of you intend to own jointly.

A joint tenancy or co-tenancy won't provide the same level of protection against creditors as a tenancy by the entireties, but it will ensure that both life partners have a legally recognizable ownership interest in the shared property. In the case of a joint tenancy, it will also ensure that, after one party's death, joint assets still belong to the other. Importantly, though, Florida law assumes co-owned property is held as tenancy in common unless joint tenancy is expressly elected.

### Individually Owned Assets in Florida Estate Planning

Whether married or unmarried, couples don't always want to own all of their property jointly. With individually owned property, you first decide whether you want your significant other to inherit your interest. If so, you'll need to use one or more estate-planning strategies to make that happen. Otherwise, the assets will end up with your legal heirs under Florida's intestate succession rules. And that will not include your unmarried significant other.

Assets that aren't jointly owned (or that are owned in a co-tenancy) can be addressed through a will or trust. For instance, if you want to keep only your name on the title to a vehicle but you want your long-term love interest to inherit the vehicle after your death, you might create a will (or codicil to an existing will) that includes a bequest of the vehicle. A few states recognize TOD ("transfer on death") designations on vehicle titles, but Florida does not.

You can use a living trust similarly to a will so that, when you or your partner pass away, assets held by the trust are distributed to the survivor and/or to any other beneficiaries named in the declaration of trust. Trusts have the advantage of providing more flexibility and durability than wills and can also avoid probate and help save on estate taxes.

As an example, say you want your long-term partner, after your death, to be able to continue living in a home you alone own. But, after you are both gone, you want your siblings to ultimately inherit the property. In that scenario, you might create a testamentary trust to hold the real estate for your partner's benefit until his or her death, at which point the trustee would be instructed to distribute title from the trust to your siblings.

Individually owned financial accounts can usually be designated as "POD" (payable on death), allowing the account to automatically transfer to the designee upon the account-holder's death. If you place a POD designation in Florida on your bank account in favor of your significant other, you retain exclusive control over the account for life, and, if your significant other is still living when you die,

the account will automatically transfer to him or her outside probate. Most IRAs and other investment accounts allow account-holders to name a beneficiary, which more or less works out to a POD designation.

### Florida Advance Directives for Unmarried Couples

Another estate-planning issue that unmarried couples need to carefully consider involves end-of-life decisions in Florida. Florida law recognizes anatomical donations, living wills (which identify the medical treatment you do or don't want if you become incapacitated); and healthcare surrogate designations (which authorize another person to make healthcare decisions on your behalf).

Absent a valid advance directive, a court appoints a guardian to make healthcare decisions in the event of incapacity. Court-appointed guardians are usually close relatives, and courts will favor blood relations when choosing guardians. For unmarried couples in long-term relationships, this can result in an appointed guardian other than the person the patient would have chosen. By executing a designation of healthcare surrogate (also called "medical POA") in advance, you can make sure that, if you ever need a healthcare guardian, it is the person who you trust most.

Like a designation of healthcare surrogate, a durable power-of-attorney ("durable POA" or sometimes just "POA") empowers another person to make important decisions on the declarant's behalf. However, a durable POA provides more general authority and can include financial and legal decisions in addition to medical decisions. Similar to a medical POA, a durable POA helps ensure that a guardian appointed to make financial decisions on your behalf is someone you choose yourself. Effective estate planning always requires knowledge of the relevant areas of law, and, for people in non-traditional living arrangements, the need is particularly acute. Importantly, though, the law isn't static. As cultural changes take shape, legislatures revise statutes and judges revisit common law principles to reflect current society (though the law does tend to lag behind the culture). An experienced Florida estate-planning attorney stays abreast of the latest legal developments to meet the estate-planning needs of clients in all living situations.

As always, these are unique circumstances which require an in depth analysis of the specific situation. Complex estate planning, and in particular non-traditional estate planning in Florida, should always be conducted by an experienced Florida estate planning attorney.

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# When You Are At Your Wits End

**H**ave you ever been at your wits' end? Have you ever been so confused that you didn't really know which way was up? Have you ever had the feeling, "I know I need to do something...but I don't know what'something'to do."

The Bible tells the story of a group of sailors who went out to sea and encountered a huge storm that almost killed them:

*<sup>23</sup>Others went out on the sea in ships; they were merchants on the mighty waters. <sup>24</sup>They saw the works of the LORD, his wonderful deeds in the deep. <sup>25</sup>For he spoke and stirred up a tempest that lifted high the waves. <sup>26</sup>They mounted up to the heavens and went down to the depths; in their peril their courage melted away. <sup>27</sup>They reeled and staggered like drunken men; they were at their wits' end. <sup>28</sup>Then they cried out to the LORD in their trouble, and he brought them out of their distress. <sup>29</sup>He stilled the storm to a whisper; the waves of the sea were hushed. <sup>30</sup>They were glad when it grew calm, and he guided them to their desired haven. <sup>31</sup>Let them give thanks to the LORD for his unfailing love and his wonderful deeds for men. Psalm 107:23-31*

**Can you relate to this group of sailors?** Maybe the circumstances in your life have caused your courage to melt away. Perhaps you are going through a storm of your own. You may find yourself at your wits' end without any clear direction as to what to do next. If so, follow the example of the sailors in the Bible.

The first thing they did was cry out to the LORD in their trouble. Don't underestimate the power of prayer. An old gospel song says, "when God is all you have, you'll find He's all you need." God responded to the sailor's prayer by bringing them out of their distress. In fact, it says he stilled the storm to a whisper and the waves of the sea were hushed. God can do that in your life and in your situation as well. Call out to him. His timing is not always as quick as we may like but He knows what is best for each of us.

When the storm was over, the text says that God guided the sailors to their desired haven. They found their place of rest and peace. Storms don't last forever... and neither will yours. Keep your faith in God. Cry out to Him in your pain. Trust that He knows what's best and keep praying and seeking your desired haven... it may be just around the corner.

And then, don't forget to thank God when He does bring you through the storm. The story concludes by saying, "Let them give thanks to the LORD for his unfailing love and his wonderful deeds for men."

Storms, crises, pain and problems are an unfortunate reality of life. We grow through the pain and learn valuable lessons during these times. Don't give up, give in, or quit. When you find yourself at your wits' end...hang on, cry out to God, and look for His deliverance.



*Tim Neptune is the lead pastor of Venture Church in Naples, Florida. Venture Church meets on the campus of FSW State College on Lely Cultural Blvd. in East Naples. For times and directions, visit [www.venturenaples.com](http://www.venturenaples.com).*



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