



THE FORUM

May/June 2018 • Volume 17, No. 3 • The Official Magazine of Collier County Medical Society

Dr. Cesar De Leon to become 61st CCMS President



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CALENDAR OF EVENTS

Register at www.ccmsonline.org or
call (239) 435-7727

Saturday, May 19, 6:30pm
2018 CCMS Annual Meeting
Wyndemere Country Club

Wednesday, May 23, 6:00pm
CCMS After 5 Social
Hyatt House Naples

Thursday, June 7, 6:00pm
CCMS After 5 Social
Location TBD

Sunday, June 10, 4:00pm
Foundation of CCMS Day at the Ballpark
Ft. Myers Miracle Baseball Game

Thursday, June 14, 11am-9pm
Foundation of CCMS
Dine Out for the Cause Fundraiser
California Pizza Kitchen

Thursday, July 12, 5:30pm
CCMS After 5 Social
Collier Neurologic Specialists, LLC

Friday, August 3 – Sunday, August 5
FMA Annual Meeting
Loews Sapphire Falls Resort at Universal Orlando

Thursday, September 6, 6:00pm
CCMS Fall General Membership Meeting
Vi at Bentley Village

Thursday, September 13, 6:00pm
CCMS Women Physicians Social
Naples Sailing & Yacht Club

Saturday, October 6, 8:30am
Foundation of CCMS
"Docs & Duffers" Golf Tourney
Bonita Bay Club East in Naples

Thursday, October 25, 5:30pm
CCMS & GGN 21st GI Symposium
The Club at Pelican Bay

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Cesar De Leon, D.O.

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David Wilkinson, M.D.

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Alejandro Perez-Trepichio, M.D.

Directors at Large: Rebecca Smith, M.D.; Gary Swain, M.D.

Ex Officio Directors: Christina Freise, CCMS Alliance President
April Donahue, Executive Director, CCMS

Views and opinions expressed in *The Forum* are those of the authors and are not necessarily those of the Collier County Medical Society's Board of Directors, staff or advertisers. Copy deadline for editorial and advertising submission is the 15th of the month preceding publication. The editorial staff of *The Forum* reserves the right to edit or reject any submission.

MEMBER NEWS

New Members:



Omar P. Hussain, M.D.
Premier Inpatient Partners
2338 Immokalee Rd #186
Naples, FL 34110
Phone: (239) 330-2933 Fax: (239) 330-2933
Board Certified: Internal Medicine



Jennifer E. Jameson, M.D.
Gulf Coast Direct Primary Care
17595 S Tamiami Tr #204
Ft Myers, FL 33908
Phone: (239) 322-3860 Fax: (239) 437-4548
Board Certified: Family Medicine



Pia Myers-Wolfe, M.D.
NCH North Naples Hospital - Pediatric ER
11190 Health Park Blvd
Naples, FL 34110
Phone: (239) 552-7827 Fax: (239) 436-5910
Board Certified: Emergency Medicine,
Pediatric Emergency Medicine

New Practice:

Kiran K. Gill, M.D.
Plastic and Reconstructive Surgeon
Aesthetics in Plastic Surgery by Kiran Gill MD
6610 Willow Park Dr Ste 104
Naples, FL 34108
Phone: (239) 596-8000 Fax: (239) 596-4015

New Locations:

Connie E. Alford, M.D.
South Florida Institute for Reproductive Medicine
1265 Creekside Pkwy Ste 202
Naples, FL 34108
Phone: (239) 687-5600 Fax: (239) 687-5606

Collier Neurologic Specialists, LLC
3200 Bailey Lane Ste 200
Naples, FL 34105
Phone: (239) 262-8971 Fax: (239) 430-1553

Laurie A. Troup, D.O.
Midwest Concierge Of Naples, LLC
501 Goodlette Rd N Ste A103
Naples, FL 34102
Phone: (239) 529-4100 Fax (954) 510-2086

Radiology Regional Center
new North Naples office location
1875 Veterans Park Dr
Naples, FL 34109

Skin Wellness Physicians
new downtown office location
1300 Goodlette Rd N
Naples, FL 34102
Phone: (239) 732-0044

Reinstated:

Pedro Garciaarena, M.D.
Physicians Regional Medical Group
6101 Pine Ridge Rd Desk 21
Naples, FL 34119
Phone: (239) 348-4221 Fax: (239) 348-4144
Board Certified: Psychiatry and Neurology
Specialty: Neurology

Charina Yango-Cadavos, M.D.
Naples, FL
Phone and Fax Number: (855) 636-8283
Board Certified: Family Medicine, Geriatrics

CCMS Physician Directory Notice:

Planning is underway for the 2018-19 CCMS Physician Directory. Members who have changes to their office information or new photos for the Directory should email updates by May 25th to info@ccmsonline.org.

Reserve advertising space for the Physician Directory by May 15th. Rates start at \$425. The Directory is a great way to reach the community - 10,000 copies are distributed each fall throughout Collier County. Visit ccmsonline.org or call the CCMS office, 239-435-7727 for details.



RCC 2018 RCC Cards:

CCMS Members receive special \$10 pricing on the 2018 RCC Card, which provides discounts at restaurants and merchants. Order a card at ccmsonline.org/membership or call CCMS, 239-435-7727. Cards will be mailed to the office address on file unless otherwise specified.

FMA Resolutions Submission:



It's not too late to submit FMA Annual Meeting Resolutions for consideration to the CCMS Board, who will review submissions for potential County sponsorship. Follow these guidelines at <https://bit.ly/2IN5adJ>. The due date to submit resolutions to the CCMS Board for the FMA Handbook Addendum deadline is June 4th. Email to april@ccmsonline.org or fax 239-435-7727.

A Message from the President

Catherine Kowal, M.D., President, Collier County Medical Society



By looking at the cover of this issue of *The Forum* you will realize that it's time for a change. Yes, my year as your President of CCMS is coming to an end. It is time for a new President with a continuation of the rest of the CCMS Board of Directors and one new member as well.

I would like to say Thank You for letting me try to make a difference as your President. It has been a wonderful year for me. I have tried to help foster a community of physicians working, learning, and socializing together.

Among the items on the CCMS Board's agenda this year was increasing our medical society's efforts in helping to prevent physician burnout, which is escalating in our profession. Addressing the political milieu and advocating for physicians and patients has also been part of my role as President. I have been honored to represent CCMS in meetings with legislators and at the Florida Medical Association, along with the Board and Dr. Corey Howard, FMA President-

Elect. We also have started some family events, fostering comradery without spending time away from our families. We continued with a successful Women's Health Forum as well. Thank you for your support.

In this issue you will read about the upcoming CCMS Annual Meeting and the incoming Board of Directors, as well as our 2018 Physician of the Year, Dr. James Talano. He has done so much for our physician community, as well as for his patients and colleagues. I am thrilled that he will receive the award at our installation dinner.

Also in the following pages we have a Political Action Committee update. This year is a VERY important election cycle. We need your help with donations of any amount to the CCMS PAC and FMA PAC to help further our goal of physician-friendly legislation and governance. To provide some educational information, we also have an article about breast cancer and tips on financial wellness.

I hope you enjoy *The Forum* magazine every two months. Any suggestions for content or article submissions are always appreciated.

All of this would not happen without CCMS Executive Director April Donahue and Executive Assistant Nancy Wood. I cannot say enough thank yous to them both. They make our job as your Board of Directors easy and seamless. Also thank you to my Board members for their help, ideas, support, and sense of humor! I will miss meeting with you monthly. But don't worry, I am not fading away, as I will continue to stay active on the PAC board, the Foundation of CCMS Board, and the women physicians and Women's Health Forum committees. Can't get rid of me completely!!!!



CCMS 61st Annual Meeting

Saturday, May 19th Wyndemere Country Club

register at ccmsonline.org or call 239-435-7727

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CCMS to Install 61st President and New Board of Directors at Annual Meeting

Collier County Medical Society invites all members and guests to attend its 61st Annual Meeting and Installation of Officers, May 19, 2018 at Wyndemere Country Club. Since 1957, CCMS has celebrated the installation of its new board by hosting this annual dinner celebration. The program includes a reception with vendor exhibits and networking, guest speakers Dr. John Katopodis – FMA President and Dr. Joshua Lenchus – FOMA President, and the Physician of the Year Award to Dr. James Talano.

The CCMS Nominating Committee recently announced its slate of candidates for the 2018-19 president and board of directors, including Dr. Cesar De Leon for CCMS President. The board of directors joining Dr. De Leon on the slate are: Dr. David Wilkinson, Vice President; Dr. Rebekah Bernard, Treasurer; Dr. Alejandro Perez-Trepichio, Secretary; Dr. Rebecca Smith, Officer/Director at Large; and Drs. George Brinnig and Gary Swain, Directors at Large. The board members will lead CCMS in its mission to serve the needs of our physician members so they can better serve the needs of the community. Dr. Katopodis, FMA president, will lead the installation ceremony.

A few seats are still available at the Annual Meeting, which are complimentary to CCMS physician members, \$25 for the first CCMS member guest, and \$125 for all additional seats. Please register at ccmsonline.org or call CCMS by May 14th.

CCMS 2018-2019 Officers of the Board



Cesar R. De Leon, D.O. – President

Dr. De Leon joined the Naples Medical Center in January 2004 and is board certified in Family Practice. He obtained his Doctor of Osteopathy with the President's Award and Recognition at Western University of the Health Science College of Osteopathic Medicine, California. He completed his family practice residency at Broward General Medical Center in Ft. Lauderdale. Dr. De Leon's previous experience includes the VA Medical Center in West Palm Beach and Kaiser Permanente Medical Center of Sacramento. He recently graduated with honors from Colorado State University with a Master's in Healthcare Administration, and has served as Family Practice Department Chair at NCH the last four years. He is also Associate Professor of Medicine for University of Central Florida, President of the Collier County Osteopathic Medical Society, and serves as the editor for the CCMS magazine, *The Forum*. Dr. De Leon is married to Diana De Leon, a physical therapist in Naples, and they have three children.



David R. Wilkinson, M.D. – Vice-President

Dr. Wilkinson began his career as a respiratory therapist and returned to medical school at The Boonshoft School of Medicine at Wright State University in Dayton, Ohio. He graduated with honors and was elected into the international honor society of Alpha Omega Alpha. Dr. Wilkinson completed his urologic surgery training at the University of Kentucky, Albert B. Chandler Medical Center in Lexington, Kentucky. During his residency he received the Excellence in Medical Student Education Award. Dr. Wilkinson is board certified, a Diplomat of the American Board of Urology, and practices with Specialists in Urology.



Rebekah Bernard, M.D. – Treasurer

Dr. Bernard is a Family Physician in a private Direct Primary Care practice in Estero. A Florida native, Dr. Bernard grew up in the rural town of Clewiston, attended the University of Florida graduating with a degree in Sociology, and received her medical degree from the University of Miami. She completed her residency at Florida Hospital in Orlando, and served for 6 years in Immokalee as a National Health Service Corps Scholar. Dr. Bernard is the author of *How to Be A Rock Star Doctor* and writes a monthly blog for the Medical Economics website. She is also a national speaker on the topic of Physician Wellness and practice management.



Alejandro D. Perez-Trepichio, M.D. – Secretary

Born in Argentina, Dr. Perez-Trepichio is a 1985 graduate of the National University of La Plata. He pursued a research career at the Cleveland Clinic Foundation, where he received grants from the National Institutes of Health as co-investigator and published several articles in peer reviewed journals. He then completed his Internal Medicine residency at the Cleveland Clinic and relocated to Naples. In 2009 he was appointed a member of the physician leadership for Millennium Physician Group. From 2014-17 he represented CCMS as an FMA delegate and currently is a PHO/SWFPA board member.

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**Rebecca G. Smith, M.D. – Officer/Director-at-Large**

Dr. Smith, Medical Director for VITAS Healthcare, earned her BS in Biology and MS in Physiology from The Pennsylvania State University, and MD from St. George's University School of Medicine. She began her internship in Internal Medicine and residency in Physical Medicine and Rehabilitation (PM&R) at Louisiana State University Medical Center, which was completed at Temple University Hospital. She completed a fellowship in Pain Medicine at Harvard Medical School. Dr. Smith is Board Certified in PM&R, Hospice and Palliative Care Medicine, and Pain Medicine. In her spare time, she has co-authored peer reviewed publications, teaches at St. George's University School of Medicine, and enjoys spending time with her family and traveling.

**Gary D. Swain, M.D. – Director-at-Large**

Dr. Swain attended medical school at the University of Nevada School of Medicine where he was elected to Alpha Omega Alpha. He completed his residency in family medicine at the David Grant USAF Medical Center at Travis Air Force Base. Following his residency, he was stationed in Italy where he was Chief of Clinical Services at the San Vito Air Station. He then returned to a faculty position at the Travis AFB residency program prior to retiring as a Lt Colonel. He practiced in Decatur, Texas in a solo practice prior to moving to Naples to accept a position with NCH physician group.

**George Brinnig (Jastrzebski), M.D. – Director at Large**

Dr. Brinnig continues his 26-year career as a general ophthalmologist most recently joining the Montgomery Eye Center in Naples. He has practiced in numerous settings including solo practice in California, large group in Massachusetts, and single specialty group in Connecticut. Dr. Brinnig has served in several organized medicine venues including on the governing boards of California Medical Society, Stanislaus County Medical Society (also as President and CEO), and New Haven County Medical Society. His BS is from SUNY Albany, PhD from UC Berkeley, MD from UC Berkeley, and MMM from Carnegie Mellon. His interests include inventing, foreign language, and travel.

FMA Delegation Additions

Rafael C. Haciski, M.D.
FMA Delegate



Jose M. Baez, M.D.
FMA Alternate Delegate



James V Talano, M.D.
FMA Alternate Delegate



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Dr. James Talano Named the 4th Annual CCMS Physician of the Year



CCMS is pleased to announce that James Talano, M.D. is the recipient of the 4th Annual CCMS Physician of the Year Award. The award honors a CCMS member who deserves special recognition for exemplary contributions to the practice of medicine and/or outstanding service to our community. Members of the Medical

and beyond the usual call of duty in sharing their time and talents with our community," commented CCMS President, Dr. Catherine Kowal. "Congratulations, Dr. Talano, and thank you for all you do to enhance the quality of medical care in Collier County."

Congratulations to all the CCMS member nominees for Physician of the Year, who will also be recognized at the CCMS Annual Meeting on May 19th: Dr. Kurtis Biggs, Dr. Corey Howard, and Dr. Raymond Phillips.

Society submitted nominations for this prestigious award to the CCMS Board of Directors, who have selected Dr. Talano from the talented pool of candidates.

The award will be presented at the CCMS 61st Annual Meeting & Installation of Officers, May 19, 2018 at Wyndemere Country Club. Details on attending the event are available online at ccmsonline.org.

"I am humbled and honored in being selected to receive the CCMS Physician of the Year Award. My efforts with the Medical Society have been focused on better enabling our physician members to practice high quality medicine, unencumbered by organizational, institutional, or government influence," said Dr. Talano. "As Physicians, not just providers of care, we must continue to work together as a respected voice to best serve the healthcare needs of our community. CCMS is that voice. I accept the nomination!"

Dr. Talano was nominated by his colleagues Dr. Paul Jones and Dr. Sajan Rao. The nominations described Dr. Talano's contributions to the community as founder and clinical director of The SWICFT Institute of Southwest Florida; numerous publications in cardiovascular disease; appointments as professor, director, and chief of top cardiology programs; leadership positions with CCMS, the Southwest Florida Physicians Association, Collier County Emergency Medical Services Board, and NCH Healthcare System; and his volunteer work at the Neighborhood Health Clinic. Dr. Talano is also a retired Major in the US Army Reserve Medical Corp.

Dr. Jones commended Dr. Talano as a "truly outstanding physician and a role model to us all", and Dr. Rao noted Dr. Talano's "commitment to the Medical Society, Collier County, and most importantly his patients."

"We are honored to acknowledge those physicians who go above

CCMS Physician of the Year 2018 Nominees



Dr. Kurtis Biggs



Dr. Corey Howard



Dr. Raymond Phillips

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2018 State & County Elections – Open Seats, High Stakes

CCMS and FMA Political Action Committees

What are the CCMS and FMA PACs?

The CCMS and Florida Medical Association Political Action Committees were established to elect candidates to state office who will help advance the advocacy agenda of their medical societies. The CCMS PAC can also help elect candidates in county and local races. The FMA and CCMS PACs do not participate in federal elections.

The CCMS and FMA PACs solicit voluntary contributions from healthcare professionals, their spouses, medical students, and residents to research, select, and support the election of medicine-friendly candidates. With the support of healthcare professionals from around the state, the FMA PAC is Florida's No. 1 medical PAC.

The CCMS and FMA PACs are bi-partisan, supporting candidates of all parties who are pro-medicine. The FMA works closely with County Medical Societies and their Physician Board Members from around the state to identify pro-medicine candidates as they seek elected office.

The local CCMS PAC board members are Dr. Rolando Rivera, Dr. Catherine Kowal, Dr. Mitchell Zeitler, Dr. Julian Javier, and CCMS Executive Director April Donahue. Ms. Donahue also sits on the FMA PAC board as its medical society executive representative. The FMA PAC Board & Executive Committee are comprised of up to 65 physician members from around the state, one medical student member, one resident member, one medical executive, and up to seven FMA Alliance members.

Why should you join the CCMS and FMA PACs?

There are at least 145 reasons to participate. This year, Floridians will elect a new governor and lieutenant governor, 3 Florida Cabinet members, 20 state senators, and 120 state House representatives. The 2018 elections will determine Florida's future—and yours. Here are 3 more reasons:

1. Your future depends on it.

The CCMS and FMA PACs directly support pro-physician candidates. When they succeed, physicians gain allies in the Legislature who will protect the medical profession.

2. A medicine-friendly court is possible.

Whoever wins the governor's race will appoint at least 3 state Supreme Court justices. For the last 5 years, the current Supreme Court has struck down every piece of FMA-supported medical liability reform legislation that has come before it. With the right governor in office, there is significant opportunity to have more medicine-friendly justices on the bench.

3. Our candidates win.

In the 2016 General Election, 92 of 98 FMA PAC-endorsed candidates won their races. That's a 94% victory for medicine. Your profession is worth the investment.

Visit fmapac.org to become an FMA PAC member, or take your involvement to higher levels by joining the 1000+ Club, which provides extra support for candidates who are in especially tight races (monthly payment options available). To contribute to the CCMS PAC, visit ccmsonline.org/membership/#dues.

Questions? Contact CCMS Executive Director, April Donahue at april@ccmsonline.org or call 239-435-7727; and/or FMA Vice President of Political Affairs, Sarah Hickman at shickman@flmedical.org or call (800) 762-0233.

Important 2018 Election Dates:

Primary Election: August 28

Voter registration/party designation* deadline: July 30

General Election: November 6

Voter registration deadline: October 9

*Florida is a closed primary state, to vote in a party's primary election you must be registered as a voter in that party. For more details visit colliervotes.com.



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What you need to know about the new

Opioid Prescribing Law

The bill was signed into law in April 2018 and will go into effect on July 1, 2018.

It was created in response to the rising number of opioid-related deaths in Florida.

The law is intended to reduce the amount of opioid prescriptions in Florida

while using state dollars to fund addiction recovery and treatment programs.

**NOTE: these are highlights of the new law, and are not intended to constitute legal advice. Read the full bill at <https://bit.ly/2J2nkrU>.*



3-Day Limit

- Applies to all acute pain Schedule II opioid prescriptions
- Does not apply to:
 - Pain related to cancer
 - Terminal conditions
 - Palliative care
 - Certain severe traumas
- 7-day supply allowed if:
 - Script includes "Acute Pain Exception"
 - Reason for exception documented on chart
- No limit for chronic pain patients, but you must add "Nonacute Pain" to the script and maintain patient data including:
 - Complete medical record
 - Controlled substances agreement
 - Driver's license



PDMP

- The E-FORCSE state Prescription Drug Monitoring Program (PDMP) must be accessed for every Schedule II-V prescription
 - Only exception is Schedule V non-opioid
- PDMP may be accessed by designated staff with individual login
- If the PDMP is down at the time of the script, you must document the script, time, and reason you are unable to access.



CME

- All physicians with a Florida Medical License and a DEA License must complete a two-hour mandatory CME course before Jan. 31, 2019
- CME must be completed for each subsequent license renewal
- By law, the CME course is only accessible from certain state-wide medical societies
- The FMA and FOMA will offer online courses at a discount or free to FMA/FOMA Members

July 1,
2018

Law Takes Effect

For More Information Contact:

April Donahue

Executive Director

Collier County Medical Society

(239) 435-7727

april@ccmsonline.org

www.ccmsonline.org

The Face of Breast Cancer

Elizabeth Ann Arguelles, MD, FACS, Hidden Scar, Oncoplastic Surgery and Board-Certified Breast Surgeon
Southwest Florida Breast Surgery



Susan, Naomi, Donna, Lisa, Ronald, Christine. Breast cancer is not just a disease. It is a person, a woman, a man, a mother, a sister, a coworker, a friend. It is my mother-in-law who has a BRCA gene and who faced ovarian cancer as well as breast cancer, twice. It is a grandmother who survived breast cancer and is now watching her granddaughter deal with the

disease. It is a physician, who stepped out of the exam room with her patient, to pick up the phone and learn that her biopsy results are positive for cancer, and now she will be a patient too. It is a father who after having his son face breast cancer, asked his cardiologist to examine his chest at his check up, and never thought a lump would be found, but is now starting his own journey with breast cancer treatment. Breast cancer has many forms, types, and faces, but it touches us all with each patient's unique journey.

Breast cancer is the most common cancer in women besides skin cancer. One in eight women will develop breast cancer during her lifetime. In the U.S., 252,000 women will develop invasive breast cancer this year. Another 63,000 will develop in situ cancer. Of those 315,000 women, 15,570 live here in Florida. One percent of all breast cancers develop in men.

The incidence of breast cancer increases with age, with a median age of diagnosis of 62. While the incidence of breast cancer decreased in the early 2000s with the decrease in use of hormone replacement therapy, it has remained stable over the last 10 years. The death rate has been decreasing since 1989 and the 5-year survival rate for localized breast is 98.9%. However, the 5-year survival rate decreases to 26.9% with metastatic disease. Early diagnosis is key.

Advances in imaging technology have improved the way we screen our patients. 3D mammography (tomosynthesis) allows a radiologist to page through dense breasts and increases the rate of detection of invasive cancers for all levels of breast density. The images are acquired in the same manner as a standard mammogram, however the x-ray tube moves in an arc during the mammogram, allowing for acquisition of several pictures during each standard mammogram view. The test takes a few seconds longer than a standard mammogram and uses slightly more radiation but, the benefit of increased detection and decreased rate of call backs is certainly worth it. Tomosynthesis is available in SW Florida, but as providers we must request it,

or educate our patients to request it. Most insurance companies cover it, and if not, it is usually available for a \$60 fee.

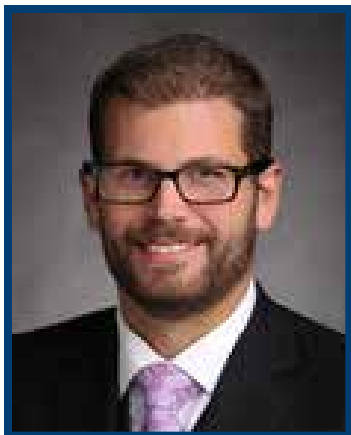
The surgical treatment of breast cancer has improved tremendously as the fields of oncoplastic breast surgery and Hidden Scar breast surgery, for both breast conservation as well as nipple sparing mastectomy, have become more utilized. Both Hidden Scar breast surgery and oncoplastic surgery require specialized training as they involve advanced tissue rearrangement techniques. These techniques permit removal of the tumor in combination with placement of the surgical scar in an area of the breast that will be hidden once the patient heals. Although this may not seem like a large change, scar placement and preservation of the natural shape of the breast is exceedingly important to patients as they recover from breast surgery. The vast majority of patients report they are uncomfortable with their scars when undressed, choose certain clothing to cover their scars, and are left with a constant visible reminder of the breast cancer journey they faced.

When Hidden Scar surgery is utilized, the scar is placed in an inconspicuous location, such as in the areola, underneath the breast, in the axilla, or along the lateral aspect of the breast, and the glandular tissue is rearranged to prevent dimpling and deformation that is so common with radiation, so that when the patient heals, the scar is not visible to her or her partner and the breast retains its natural form. Sexual, functional, and aesthetic satisfaction is improved tremendously, and this can be life changing for patients. Nipple sparing mastectomy, in appropriate patients, allows all glandular tissue to be removed, and reconstruction to be performed within the natural skin envelope providing the most natural form of breast reconstruction, and retains the nipple areolar complex which is the most difficult aspect of the breast to reconstruct.

No one ever wants to learn they have breast cancer. But now there are options. Treatment is tailored to each patient – through genomic and genetic testing, and with advanced surgical techniques. Patients should be encouraged to find a medical team with whom they are comfortable and who will inspire hope by individualizing their care and helping them transform their lives during their journey through breast cancer and beyond.

5 Tips to Help Improve Your Finances Immediately

Provided By: Bobby Davis, Northwestern Mutual



While juggling the demands of everyday life, it's easy to put your financial planning on the back burner. Between working, home repairs, caring for your pets or children – it can be hard to find time for anything else. But when you make your financial health a priority, you can rest easy knowing that you'll be building a brighter future for yourself and your loved ones.

Whether your goal is to get out of debt or save for the things you want today – achieving your goals starts with a comprehensive financial plan. This plan will be one of your keys to preparing for potential financial risks, saving for the future, and planning for retirement. Get on track with these five easy tips:

1. Know where you stand. Before you know where you're going, you must know where you are today. Review your current assets, debts, expenses, and income sources. Get a clear view of your financial situation by:

- Tracking your spending to see where your money is going.
- Checking your credit profile.
- Reviewing past financial successes and failures.
- Making sure your finances are adequately protected.
- Calculating your net worth.

2. Create detailed and personal goals. When setting goals, it's important to make them specific and relatable. For example, 'saving for vacation' isn't as motivating as saving \$5,000 by January for a vacation to Hawaii. Making sure your goals are SMART – Specific, Measurable, Attainable, Relevant and have a Timeline – will help propel you to achieve them.

3. Partner to create a plan. Partnering with a trusted financial representative will help you to map out strategies that can get you to your goals and set a time frame for reaching them. A financial professional can help you build a personalized plan to meet your short- and long-term goals – no matter how big or small. With some expert help, you can easily crunch the numbers, weigh options and map out a saving and investing strategy that's right for you.

4. Take control. Not all financial priorities are based on big life milestones. Sometimes achieving a seemingly small financial feat can be just what you need to get on the right

track. Unsure where to begin? Here are some items to consider putting on your financial to-do list:

- Set a budget and stick to it.
- Build an emergency fund—aiming to have 6 months of living expenses socked away.
- Manage debt wisely (pay off high-interest and non-deductible debt first).
- Be strategic in your investment and saving decisions.
- Build your credit score.
- Save for retirement—and take full advantage of your employer's retirement plan.
- Protect your assets and your income.
- Update your estate planning documents.

5. Review your plan regularly. Life is filled with changes, both personal and financial. Milestones like a new job or a new family member will impact your strategy. Make sure to meet with your financial representative before one of these milestones and at least annually to ensure your mix of investments, budget and insurance options are current and accurately reflect your goals and risk tolerance. To help you remember, plan to review your financial plan around the same time each year; the start of the new year or your birthday often work well.

As you strive to get your financial house in order, be sure to stay focused on the big picture. Keep in mind that financial planning isn't a once-in-a-lifetime activity, it takes a strategic, steady effort to arrive at your destination. With a little thought, effort and planning, you may confidently achieve your financial goals.

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CCMS Spring General Membership Meeting CCMS/CCMSA Everblades Outing CCMS/LCMS After 5 Social



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See more photos at facebook.com/ccmsonline

The Foundation of Collier County Medical Society presents

Docs & Duffers 2018

5th Anniversary Charity Golf Tournament/Raffle benefiting scholarships for future medical professionals and funding for local healthcare programs in need

Saturday, October 6, 8am-2:30pm

(non-golfers purchasing raffle tickets need not be present to win)

Bonita Bay Club Naples

3700 Wildwood Blvd, Naples, FL 34120

This event is open to the public!

Register at ccmsfoundation.org

or call (239) 435-7727 or email info@ccmsonline.org

Sponsors

from \$550 - \$4000

Golfers

\$175/person, \$650/foursome

Raffle Tix

\$25/one or \$100/five

Highlights

8:00am: Registration & Refreshments

8:45am: Shotgun Start
Scramble Format

1:15pm: Luncheon & Awards

*Golfer Goodie Bags, Hosted Beverages,
Hole Contests, and more!*



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THE FORUM

Cesar De Leon, D.O., Editor
Rebekah Bernard, M.D., Associate Editor
1148 Goodlette Road North
Naples, Florida 34102
Ph. 239-435-7727
Fax 239-435-7790
E-mail info@ccmsonline.org
www.ccmsonline.org

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