



# THE FORUM

September/October 2013 • Volume 12, No. 5 • The Official Magazine of the Collier County Medical Society

## CCMS Delegation Represents Membership at FMA Annual Meeting



CCMS Delegation



Dr. Zeitler presents to the Lower West Coast Caucus



Dr. Howard presents an AMA Delegation report



Dr. Talano with Florida Senate President Gaetz



Dr. DeLeon and a Credentials and Rules Committee colleague distribute election devices to delegates

Updates on Alzheimer's Disease and Cognitive Decline: the Next Epidemic  
Everything You Ever Wanted To Know About the Health of Collier County  
Geriatrics Lecture Series Brings Some of Medicine's Big Hitters to Naples  
Member Event Photos

## CALENDAR OF EVENTS

Unless otherwise noted, please register at  
(239) 435-7727 or [info@ccmsonline.org](mailto:info@ccmsonline.org)

**Thursday, September 19, 6:30pm**

### Fall General Membership Meeting & CME Presentation

"From Pharma, to the Ivies, to the trenches - what you really need to know about today's psychiatric medications"

Hilton Naples

Support provided by LJ Knoll/Edward Jones, Hazelden, Healthcare Underwriters Group of Florida

**Thursday, September 26, 5:30pm**

### CCMS Women Physicians & CCMS Alliance

"Women Networking with Women"

a Professional Women's Networking Event

Hosted by First Citizens Bank, 3055 Tamiami Trail North

**Wednesday, October 2, 7:30am**

### Avow & CCMS Breakfast CME

"Delivering the Diagnosis: Navigating Difficult Conversations with Patients and Families"

Ispiri Community Center at Avow Hospice

RSVP: (239) 430-3197 or [asmith@avowcares.org](mailto:asmith@avowcares.org)

**Thursday, October 3, 5:30pm**

### After 5 Social

McCormick & Schmick's

Hosted by Doctor's Choice, Imperial Healthcare Center and The Aristocrat

**Saturday, October 5, 6:30pm**

### CCMS Alliance Seat Rotation Dinner & Fundraiser

RSVP: (239) 287-3866 or [kristina.jay@gmail.com](mailto:kristina.jay@gmail.com)

**Thursday, October 10, 5:30pm**

### Custom-Tailored Pretax Planning Exclusively for Doctors

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**Saturday, October 12, 6:30pm**

### PLAN Annual Fundraiser and Casino Night

Naples Yacht Club

Call (239) 776-3016 for details

**Thursday, October 17, 5:30pm**

### GI Symposium

Presented by Gastroenterology Specialists of Naples Kensington Country Club

**Thursday, October 24, 6:00pm**

### Healthcare Legislation Trends and the Potential Impact on Florida's Physicians

Hodges University

**Saturday, October 26**

### NCH Hospital Ball

Ritz-Carlton Beach Resort

Call (239) 624-2000 for details

## NEW MEMBERS



**Lisa Aenlle-Matusz, M.D.**

Neurology

Neuroscience & Spine Associates

1660 Medical Blvd. #200, Naples, FL 34110

Phone: 566-3434 Fax: 877-812-5411



**John P. Canterbury, M.D.**

Hospitalist

Collier Hospitalists

501 Goodlette Rd. N, Naples, FL 34106

Phone: 263-2799 Fax: 263-2694



**Chethana C. Gottam, M.D.**

Dermatology

Riverchase Dermatology

261 9th Street S, Naples, FL 34102

Phone: 216-4337 Fax: 216-5594



**Alexandre M. Rosen, M.D.**

Urology

Specialists In Urology

990 Tamiami Trl. N, Naples, FL 34102

Phone: 434-6300 Fax: 434-7174



**Brad A. Snead, M.D.**

Ophthalmology

Snead Eye Group

5335 Airport Pulling Rd. N, Naples, FL 34109

Phone: 594-5550 Fax: 592-5744



**Benjamin B. Storey, M.D.**

Urology

Specialists In Urology

990 Tamiami Trl. N, Naples, FL 34102

Phone: 434-6300 Fax: 434-7174

### Reinstated Member:

### Steven J. Fontana, M.D.

Oral, Maxillofacial Surgery - Gulfshore Oral Surgery, PA

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## A Message from the President

# It May be Off-Season, But CCMS is Busy

by Richard Pagliara, D.O., President, Collier County Medical Society

*"I never worry about action, but only about inaction."*  
Winston Churchill

The CCMS office has been a busy place this summer. Many agenda items have crossed our desks and email accounts; some from the outside, but many created from within while keeping membership benefits in mind. A few of these are outlined below.

Many issues in health care are simultaneously materializing; implementation of the Affordable Care Act, stage 2 meaningful use, ICD-10, EMR/HIEs, and ACO development to name a few. Mastering these relatively mundane topics while practicing medicine, obtaining CMEs and keeping MOC current can be overwhelming to many. We realize that physician education on these complex and dynamic topics is absolutely necessary in order to stay current and successful. Your medical society is currently working to help you prepare by providing pertinent articles, lectures, and CME events.

We hope you took advantage of our Meaningful Use Stage 2 seminar on August 22<sup>nd</sup>. We are currently planning an ICD-10 lecture to address the when, how and how much questions, especially for independent physicians. We are also planning an Affordable Care Act lecture and will continue to work with SWFPA for EMR/HIE implementation and integration.

Secondly, I'd like to sincerely thank our FMA delegation: Drs. Cesar DeLeon, Joseph Gauta, Rafael Haciski, Catherine Kowal, James Talano, and Mitchell Zeitler, for attending the annual FMA House of Delegates meeting in Orlando, July 26-28<sup>th</sup>. Drs. Talano and Zeitler participated on reference committees at this event, and Dr. DeLeon served on the Credentials and Rules committee. Our delegation presented the following resolution submitted by past-president Charles Anderson, MD, which was successfully adopted:

*Resolution 13-309*

*Maintaining Physicians as Team Leaders in Primary Care  
Collier County Medical Society*

*Reference Committee III – Legislation House Action: Adopted as amended.*

*RESOLVED, That the Florida Medical Association maintain its policy that MDs and DOs are the only appropriate leaders in primary care and the patient centered medical home,  
and be it further*

*RESOLVED, That the FMA reaffirm Policy 450.009 encroachment of non-physicians on the practice of medicine.*

I strongly believe that increasing CCMS involvement in the FMA, our state's largest organized medical association, is an important method to voice our local physician concerns. CCMS goals this year for the FMA are two-fold: increase FMA membership and double CCMS member involvement in FMA committees for the 2014-2015 year. It's simple; the more FMA members our medical society enrolls results in more FMA delegates, which therefore increases our influence.

Thirdly, some of our committees are in full swing. The legislation committee will be meeting with State Representative Kathleen Passidomo and U.S. Congressman Mario Diaz-Balart voicing our concerns. An ad-hoc committee formed to investigate the possibility of new oil drilling in Golden Gate Estates. The women's health forum committee is currently planning their annual event for March 1, 2014. The programs committee is currently planning social events and investigating topics for future lectures and CME.

Lastly, on behalf of the CCMS Board of Directors, I want to thank those of you who have taken the time to answer our surveys. These are critical for us to gauge our performance, make improvements, and honor your suggestions. Because of your responses, our magazine will feature a "Member Spotlight" article highlighting member accomplishments. We have done this in the past; however, I too believe it should be done with more regularity. We have an incredibly talented membership and to share this would benefit us all. Your member suggestions are most welcome.

Thank you.

# CCMS Delegation Represents Membership at FMA Annual Meeting

Collier County Medical Society's delegation to the Florida Medical Association 2013 Annual Meeting returned home from a weekend of non-stop activity. The meeting, which took place July 26-28, included the House of Delegates, CME events, FMA PAC luncheon, and, for the CCMS delegation, meeting with the Lower West Coast Caucus.

The 2013 CCMS delegation was a group comprised of first-time delegates and seasoned: Cesar DeLeon, D.O., Joseph Gauta, M.D., Rafael Haciski, M.D., Catherine Kowal M.D., James Talano M.D., and Mitchell Zeitler M.D. CCMS President Dr. Pagliara also participated in the delegates' preparations. CCMS was fortunate to have representation on two reference committees: Dr. Talano on Legislation and Dr. Zeitler on Health, Education and Public Policy. Dr. DeLeon was part of the Credentials and Rules Committee, which helps oversee the proceedings of the House and its elections. CCMS Member Dr. Corey Howard participated as FMA's Vice Speaker of the House and was re-elected to another term. He was also re-elected to the position of AMA Delegate.

The House reviewed nearly 50 resolutions and reports and approved over 20 recommendations and resolutions, including the CCMS proposed resolution "Maintaining Physicians as Team Leaders in Primary Care" [see pg. 3]. In addition, many others were referred to the Board of Governors for further study. Some of the approved resolutions include:

## **Resolution 13-101: Opposition to the FSMB Maintenance of Licensure (MOL) Program Adoption in Florida**

(co-sponsored by CCMS)

Oppose certification from a specialty medical board as a condition of licensure in the State of Florida

## **Resolution 13-311: Prohibiting the Sale of Tobacco Products in Retail Pharmacies**

Support legislation amending current Pharmacy laws to prohibit the sale of tobacco products

## **Resolution 13-313: Limits of Provider Responsibility**

Seek legislation which automatically terminates the active provider-patient relationship 3 years from the date of the last provision of care

## **Resolution 13-320: Ensuring the Availability of Medical Professional Services and the Safety of Office Based Surgery**

Support legislation requiring insurance companies to recognize the higher costs of professional medical services performed in an office and to negotiate in good faith with any provider of office based services to contract higher levels of payment

## **Resolution 13-322: Doctor of Nursing Practice (DNP)**

Introduce legislation mandating that all persons other than

M.D.s, D.O.s, dentists and chiropractors holding themselves out as "doctors" wear a conspicuous name tag or signage which fully spells out the exact name of their formal degree and that they be required to orally state that they are not physicians

## **Resolution 13-402: Support FFS as the Most Appropriate Way to Reimburse Physicians**

Oppose any Florida legislation which seeks to limit physicians' ability to contract for services with patients, or which coerces a physician to be a party to a contract

## **Resolution 13-406: Lung Cancer Screening to be Considered Standard of Care**

Bring to the attention of the Florida Insurance Commissioner the importance of Lung Cancer Screening and recommend coverage of lung cancer screening for high risk patients by Medicare, Medicaid, and private health insurers be required

Lastly, for a first-hand account of the delegate experience, here are some comments from both a new delegate and an experienced delegate.

**Dr. Cesar DeLeon:** "As my first time attending the FMA meeting, I thought so much gets done behind the eyes of our members that we need to help bring to their awareness. We want them to know that everybody worked very hard from very early in the morning to represent our community. It was also very interesting to see how our ideas and comments at a local level can be heard and acted upon at a state level and potentially be passed as new legislature. It was great to meet so many physicians volunteering their time for the benefit of our medical community and our patients."

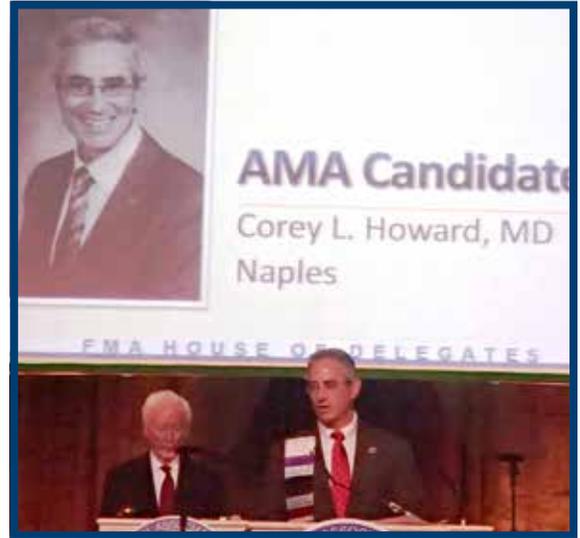
**Dr. James Talano:** "In my opinion the best of the meeting was the assemblage at the FMA PAC's Good Government Luncheon. We were fortunate to hear Governor Rick Scott, Don Gaetz, President of the Florida Senate and Will Weatherford, Speaker of the Florida House of Representatives address the attendees. These legislators came together to support FMA's effort to pass the Malpractice Reform Act of 2013 [a series of tort reforms including the requirement that expert witnesses testifying against physicians be engaged in the same specialty]. A copy of the bill was framed and presented to the FMA president. Both Don Gaetz and Will Weatherford received the 2013 FMA Excellence in Leadership Award."

"All the sessions were very effective in demonstrating how physicians come together to discuss, propose and support changes in medicine. Rather than be disgruntled with the changes affecting our profession we need to speak out and become involved as protectors of the healthcare professions."

*Find the complete list of House actions at [www.ccmsonline.org](http://www.ccmsonline.org).*



Dr. Zeitler stands in for Dr. Pagliara representing County Presidents with Dr. Howard as co-emcee of the installation ceremony



Dr. Howard campaigns for the position of AMA Delegate



Dr. Talano and colleagues in Reference Committee III

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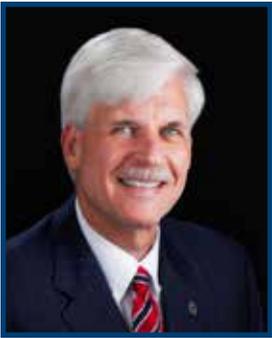
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# Updates on Alzheimer's Disease and Cognitive Decline: the Next Epidemic

Frederick W. Schaerf, M.D., Ph.D.

Neuropsychiatric Associates and Neuropsychiatric Research Center of Southwest Florida



President Obama signed the National Alzheimer's Project Act on January 4, 2011, which established the advisory council that introduced the 2012 National Plan to Address Alzheimer's Disease. This legislation, unanimously passed by Congress in 2010, set in motion a coordinated national effort with goals to effectively treat Alzheimer's Disease (AD) and other dementias by 2025, enhance

care, expand support for patients and their caregivers, increase public awareness, improve data collection and support continued research. The council already issued its first annual update, with measurable benchmarks and progress notes. Despite this national call to action, Southwest Florida's medical community and its citizens are gravely deficient and unprepared for the already established epidemic of AD and other dementias.

## The increasing incidence and cost

Today, an estimated 5.2 million Americans have Alzheimer's Disease (*5 million 65 years or older and 200,000 under 65 years of age with younger onset*), and that number is expected to be more than 13.5 million by 2050. The disease affects nearly 500,000 Floridians, 25,000 of those living in Southwest Florida. Because of an aging population in our state, it is estimated that the number of Floridians with AD will increase 64% between 2000 and 2025. The price tag for medical care for those with AD was \$203 billion in 2012 (*\$142 billion in Medicare and Medicaid benefits*) and is expected to be \$1.2 trillion by 2050. Patients with the disease have 3-4 times as many hospital stays compared to those without it. They consume more skilled nursing care, more home health visits, and in 2008, total per-person payments for health care and long-term care were three times as great as payments for those without dementia (*\$45,657 per person with dementia vs \$14,452 per person without dementia*).

The statistics are overwhelming and will certainly impact every American, regardless of age or socioeconomic status. Should there be no treatment that slows or reverses the effects, 47% of the AD population in 2050 will be in severe stages of the disease, when expensive, around-the-clock care is necessary. The cost is not only to those who have the disease. In 2012, 15.4 million caregivers contributed more than 17 billion unpaid hours in care to those with AD, from helping them eat, dress and bathe, to securing medical care and addressing new and sometimes disturbing behaviors. This translates into greater than \$216 billion in unpaid care. Without an effective treatment, the economic burden this disease will have on already limited healthcare dollars has the potential of bankrupting our healthcare system.

## Resources and strategies

The full impact of this epidemic on all aspects of life as we know it has yet to be confronted, but we are not without resources or hope. Strategies in the National Plan include enhancing care quality and efficiency, expanding supports for people with Alzheimer's Disease and their families, enhancing public awareness and engagement, improving data and tracking, and contributing to the research aimed at finding and disseminating a treatment by 2025.

While there currently is no cure or effective treatment available to impact the progression and decline of AD, we are at a pivotal time medically and scientifically. We now have diagnostic imaging advances with the use of Florbetapir 18F (Amyvid) PET scans to assist in diagnoses. Increased understanding of the molecular and genetic mechanisms causing this disease, and identification of several biomarkers such as beta amyloid and tau protein are allowing earlier screening and diagnosis years before presentation of symptoms. Although results of several anti-amyloid therapies utilizing passive immunization with monoclonal antibodies have been disappointing, active clinical trials in individuals with early symptoms are ongoing. Therapies directed against tau protein in individuals that are presymptomatic as well as those with more progressive disease are enrolling participants.

Public and private partnerships have pushed into the trial pipeline over 90 compounds that are being or will be clinically tested for effectiveness in halting the disease or slowing its progression. If one or more such compounds were proven safe and efficacious by the data collected at clinical research sites, it would change the public health landscape the way antibiotics changed the landscape of infectious disease.

## Local efforts and opportunities

Thousands of those with the disease, with the help of their caregivers, have participated or are participating in clinical trials testing new drugs to combat the disease. Much research support and patient and caregiver advocacy is being done by the National Plan Advisory Council and groups such as the Alzheimer's Association. There is also a unique opportunity for you, as a medical professional, to bring your expertise to the table and join other dedicated healthcare providers and citizens in this fight. We are blessed with a community full of talented individuals with multidisciplinary expertise that has the potential to become a powerful tool when utilized collectively.

Neuropsychiatric Research Center of Southwest Florida has the goal of spearheading these efforts locally with these strategies:

1. Becoming the model for a community-based, academically oriented, integrated, regional Alzheimer's Disease and Related Dementias clinical research and health delivery center.

2. Establishing an Alzheimer's Disease and Related Dementias Center of Excellence along with one long-term strategic partner, most likely a University/Hospital system.
3. Strengthening our partnership with the Alzheimer's Association, clearly the leader in promoting the race for "a world without Alzheimer's Disease".
4. Continuing to provide cutting-edge clinical research trials to the citizens of Southwest Florida.
5. Implementing a comprehensive system to educate professionals and the public on the issues of memory, dementia, mental health and disease prevention.
6. Continuing a yearly Dementia Conference with nationally and internationally recognized experts in the field.
7. Providing our community with evidence-based, state-of-the-art white papers, addressing issues such as driving, early diagnosis, treatment guidelines, treatment of agitation and other untoward behaviors and legal/financial/forensic issues.
8. Developing a board composed of practicing thought leaders, in order to advance recommendations and policy that would influence and improve dementia care in Southwest Florida.

9. Continue to be a resource for physicians, clinicians, hospital systems and agencies requesting consultation on cognitive/psychiatric /behavioral/forensic and ethical issues.

I hope you will join me and the many who are already committed to our common goals of finding a cure and improving the lives of the individuals and families currently affected. The need to draft soldiers, arm troops, muster collective intellectual expertise in multidisciplinary areas, support research, disseminate information, provide evidenced medical treatment and provide caregiver support is mandatory to win this war. This is a disease that likely begins 20 or more years before symptoms appear. Our community has the expertise to parallel national efforts and offer our citizens state-of-the-art, evidence-based memory care.

*For more details, download Alzheimer's Disease Facts and Figures, 2013 and World Alzheimer's Report, 2012 at alz.org.*

*Frederick W. Schaerf, M.D., Ph.D. is founder and principal investigator at Neuropsychiatric Research Center of Southwest Florida. Dr. Schaerf is board certified in Adult, General and Forensic Psychiatry and maintains a private practice in Fort Myers.*



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# Everything You Ever Wanted To Know About the Health of Collier County

Deb Millsap, M.Ed., RD, LD, Director of Nutrition & Health Education

Florida Department of Health in Collier County

Did you know, in Collier County:

- The Hispanic population will live, on average, almost 3 years longer than non-Hispanics.
- Twenty-five percent of all motor vehicle crashes are alcohol related.
- Chronic diseases account for approximately 7 out of every 10 deaths and most chronic diseases are caused either directly or indirectly by 4 contributory factors: tobacco use, lack of physical activity; excessive alcohol consumption and poor nutrition.
- Between 2000-2011, hospitalizations due to preventable dental conditions increased by 192%.

This information and much more can be found in the [Collier County Community Health Assessment](http://www.collierhealthdept.org/public_health_information.html) located on the DOH-Collier website, [www.collierhealthdept.org](http://www.collierhealthdept.org), under the Public Health Information tab (or go to: [www.collierhealthdept.org/public\\_health\\_information.html](http://www.collierhealthdept.org/public_health_information.html)).

After over a year of researching statistics and analyzing data, the Florida Department of Health in Collier County (DOH-Collier) recently completed a comprehensive assessment detailing the health of our community. Statisticians from the Epidemiology Department milled through stacks of data on: community characteristics (population and socio-economic statistics); chronic disease; infectious disease; maternal and infant health; injuries; access to health care; health behaviors; mental health; oral health; health of the aging population and mortality.

The full report known, as the *Collier County Comprehensive Health Status Report*, is 363 pages long. This report is ideal for people who seek to know the finite details and for anyone in pursuit of grant funding. However, in this far too busy world we live in, most of us will find the condensed report (48 pages) located at the link above, more than adequate.

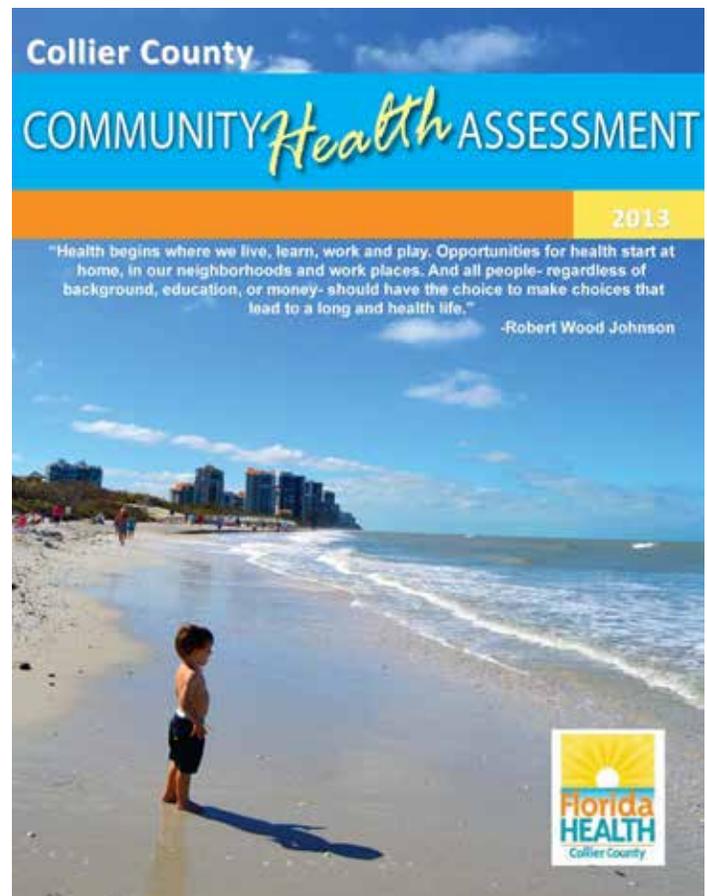
In the shorter report, you will also find information about the Local Public Health System Assessment; Community Themes, Strengths & Forces of Change; Strategic Issues related to access to care, mental health, health of the older population, oral health and chronic disease; and a list of community resources related to the strategic issues. The Local Public Health System Assessment, completed in March 2012, measures the performance of all community partners in service delivery as it applies to each of the ten essential health services. To obtain the assessment regarding Community Themes, Strengths & Forces of Change, DOH-Collier collaborated with partners at NCH Healthcare System to design a survey which was later used in focus groups with health care leaders and staff, as well as residents within the

communities of Golden Gate, Immokalee and Naples. All of the information obtained in the assessments contributed to design of the Strategic Issues section of the Community Health Assessment.

Did you ever wonder?

- What 3 enteric illnesses accounted for 50% of all reportable conditions in 2011?
- Between 2000-2011, the number of reported cases of what childhood illness increased by 1,375%?
- It is well known, Immokalee has a high level (43.9%) of poverty. What areas of the county ranked second and third at 36.1% and 26.1%, respectively?
- Which illness, once considered to have been virtually eliminated in the U.S., continues to be present in Collier County at a greater than average rate?

Find the answers to these questions by visiting the website listed above and learn more about the health of Collier County. Thanks to your daily dedication, the care you give your patients and your ability to empower them to make healthier choices, you continuously influence the health of our community.





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- Amyloid plaque, a major indicator of Alzheimer's disease, is present in patients with signs and symptoms of cognitive impairment.

- PET scanning technology is highly precise and has recently been reported to be the most accurate way to distinguish between Alzheimer's and other various dementia disorders.



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# Geriatrics Lecture Series Brings Some of Medicine's Big Hitters to Naples

Michael Gloth, M.D., Chief Medical Officer, Moorings Park Healty Living



Collier County Medical Society and Moorings Park have teamed up in recent months to bring some world class leaders in key areas of geriatric medicine to Naples. As a result physicians in Southwest Florida have been able to take advantage of the new facilities at Moorings Park's Center for Healthy Living for an outstanding learning experience through a series of CME lectures. The series has embraced a unique strategy that unites an audience of engaged seniors at Moorings Park with area healthcare professionals to promote learning and progress toward successful aging. While a bit more challenging for speakers to reach both groups in the audience, the question and answer sessions have reflected clear success in this endeavor.

In June, Professor Ethel S. Siris, the principle investigator for the largest osteoporosis study ever conducted and the Director of Columbia's Stabile Osteoporosis Center gave the inaugural lecture in the Series. She provided a wonderful new perspective on a more effective team approach to osteoporosis therapy and some insight into the future of fracture prevention.

In July, Dean of University of Miami, Paschal Goldschmidt inspired attendees with a lecture on the molecular relationships between aging and frailty. Speaking to a packed audience, Dean Goldschmidt gave compelling evidence of mechanisms currently understood and potential future interventions to modify aging and functional decline.

In the third of the four lectures in the Series, Dr. Matthew McNabney, the Director of the Geriatric Medicine and Gerontology Fellowship Program at Johns Hopkins University School of Medicine, spoke about the future of training healthcare providers for the surge of seniors needing care in our immediate future. Dr. McNabney quoted some sobering statistics on the inadequacy of preparations to date and offered some hopeful solutions for the future. Before leaving, he expressed interest in having greater interaction with our community in the future for Geriatric education, e.g. "minifellowships" where specialists, as well as primary care physicians could get short bursts of intense training in geriatrics topics germane to clinical practices in a community like Moorings Park with an abundance of seniors.

After a brief hiatus, one final lecture in the series will take place in November. So stay tuned, you won't want to miss this year's last opportunity to be a part of this new highlight in "Aging" education.

*CCMS Member F. Michael Gloth, III, MD is an Associate Professor of Medicine in the Division of Geriatric Medicine and Gerontology at Johns Hopkins University School of Medicine and an Adjunct Professor of Epidemiology and Public Health at the University of Maryland.*



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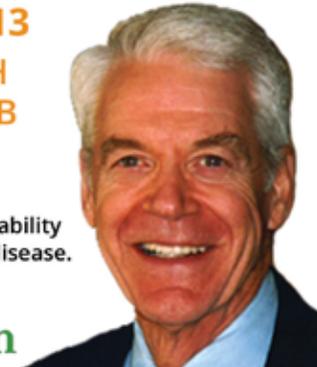
*-Caldwell Esselstyn, Jr., MD*

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**Dr. & Mrs. James Lim and Dr. Catherine Kowal**

**After 5 Social Event**  
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**Dr. & Mrs. Michael Cohen**



**Dr. Cynthia Nehr Korn & husband Bill**



**Dr. Anurag Kushawaha, Christina Everswick, PA, & husband Erin**



**Dr. Joseph Califano and Chris Jones, PA**



**Dr. Colin Kanar, Dr. Juan Hernandez and Dr. Venkata Yerramilli**



**Dr. Richard Pagliara and Dr. Alberto Vera**



**Andy Hill and Dr. Paul Makhlof**

**After 5 Social Event**  
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**Dr. & Mrs. Eric Hochman and Dr. & Mrs. Mark Josephson**



**Dr. & Mrs. Steven Woodring**



**Dr. Cesar DeLeon, Dr. Richard Pagliara and Dr. & Mrs. Joseph Gauta**



**Dr. Marc Guttman and Dr. Eric Vensel**



**Dr. Saurabh Patel & Dr. Harmidar Gill and  
Dr. & Mrs. Stephen Schwartz**



**Drs. Nicolas Zouain, Michael Gloth, Jay Roberts,  
Mickey Gordon, Leela Lavasani and Charles Dushack**

# You're Invited

## *Custom-Tailored Pretax Planning - Exclusively for Doctors*

Your CPA is about to calculate your last estimated tax payment for this year. Now is the time to gather the information you need. Join us for what promises to be a stimulating and insightful discussion on how you may dramatically increase your pretax deduction beyond your 401(k) and/or profit sharing, thereby potentially lowering your income tax.

At this event, hosted exclusively for doctors, you will hear from professionals who will provide you with the timely insights you need in order to identify opportunities and potentially avoid unnecessary taxes. Come and learn how to develop strategies for reducing exposure to the new individual tax provisions of 2013.

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### EVENT INFORMATION

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**COHOSTED BY:**  
Collier County Medical Society

**PLACE:**  
Naples Beach Hotel & Golf Club  
851 Gulf Shore Blvd. North  
Naples, FL 34102

**PRESENTED BY:**  
Ray Gault  
Capitas Financial

**DATE:**  
Thursday, October 10<sup>th</sup>

Frank Mullady  
Heritage Group

**TIME:**  
5:30pm - 7pm

**SPONSORED BY:**  
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**RSVP:** Required by September 26<sup>th</sup>, 2013 to (239) 449-7835.  
Hors d'oeuvres and refreshments will be served.

The guest speaker is neither an employee of nor affiliated with Morgan Stanley. Opinions expressed by the guest speaker are solely his or her own and do not necessarily reflect those of Morgan Stanley. There will be no discussion of, or distribution of written materials relating to specific products or investments at this presentation. Tax laws are complex and subject to change. This information is based upon current federal tax rules in effect at the time this was written. Morgan Stanley's Financial Advisors do not provide tax or legal advice. This material was not intended nor written to be used for the purpose of avoiding tax penalties that may be imposed on the taxpayer. Individuals are urged to consult their personal tax or legal advisors to understand the tax and related consequences of any actions or investments described herein. Morgan Stanley Smith Barney LLC member SIPC.

# Women Physicians Luncheon

August 16, 2013



Dr. Susan Liberski and Dr. Rebecca Smith



Dr. Catherine Kowal provides an update on CCMS activities to the group



Dr. Teresa Sievers and Dr. Ashley Tunkle



Dr. Rebecca Kosloff and Dr. Reisha Brown



Dr. Margaret Taha and Dr. Tami Kuhlman



Dr. Leela Lavasani and Dr. Sharla Gayle Patterson



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# THE FORUM

Eric Hochman, M.D., Editor  
Catherine Kowal, M.D., Associate Editor  
1148 Goodlette Road North  
Naples, Florida 34102  
Ph. 239-435-7727  
Fax 239-435-7790  
E-mail [info@ccmsonline.org](mailto:info@ccmsonline.org)  
[www.ccmsonline.org](http://www.ccmsonline.org)

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**Don't miss the  
General Membership Meeting  
on September 19th  
Support provided by:**

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