

Secrets of the Stars offered at The Med Spa

By Diane M. Carey
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You don't have to live in Hollywood or New York City to give your body star treatment.

You only have to drive to New Smyrna Beach. Just walking in the door at The Med Spa, you know you are in for a treat, with the calming and beautiful office décor. The Med Spa is a state-of-the-art medical spa and a luxury day spa combined into one all-inclusive beauty destination. It offers top of the line anti-aging and aesthetic treatments, with machines and services that can be found in the best medical spas in the country.

Dr. Abigail Adams, owner of The Med Spa in New Smyrna Beach, originally opened the business (then called Smyrna Skin Spa) five years ago at her husband's office. She is married to Dr. Ben Adams, a local dentist.

"The business grew and we needed more space, so that is when I bought this building (in 2015), built this out, added additional services, and changed the name to The Med Spa," Dr. Adams said.

"I do it because I want to do it and I love to do it," she said. "I like helping people, that is my calling. I help people feel better about themselves and that brings me joy. It is less about vanity and more about self-esteem and confidence. People like coming here because everyone is so friendly, welcoming and genuine."

"The majority of my staff is born and raised in New Smyrna Beach. We are trustworthy and highly educated and experienced with these aesthetic treatments and products. Most importantly, we care about this community so much and truly want people to get results."

Dr. Adams specializes in Botox and filler injections as does Ashely Pontenberg, who

is a board-certified nurse practitioner. In Florida, only a physician, physician assistant or a nurse practitioner can administer the injections.

"Experience counts. We have over 10 years of experience injecting combined," she said. "We take a very conservative and non-invasive approach to give you a 100 percent natural result."

The Med Spa has additional experienced staff members who offer many other services. Spa Manager Cari Hickman has been an integral part of the spa since the beginning and is dedicated to excellence in customer service along with Shelby Restall, Angela Golden, Catie Adams, Rick McCoy, Liz Morrison, Joni Mott, Alex Carter and Karen Uyttewaal.

Other services include dermal infusion, platelet rich plasma therapy, body contouring, chemical peels, laser hair removal, skin tightening, nails, waxing, massage, spray tan-

ning, microblading and permanent makeup.

The Med Spa's skincare protocols are designed and proven to reduce the appearance of fine lines and wrinkles, age spots, and to tighten and tone the skin. Free consultations can help you decide what services and products would be the most beneficial to meet your goals and your budget.

"We offer the best anti-aging skincare line on the market today to help reverse the signs of aging and to prevent and protect the skin from environmental damage," she said.

The most popular treatment at The Med Spa is the Hydra-Facial. Designed for all skin types, the invigorating treatment delivers long-term results and can be tailored to meet your specific needs. It offers instant, noticeable results with no downtime or irritation. The treatment removes dead skin cells and extracts impurities while



Photo courtesy of Dr. Abigail Adams

"Dr. Abigail Adams stands in front of her business, The Med Spa, at 115 North Orange Street in New Smyrna Beach.

simultaneously bathing the new skin with cleansing, hydrating and moisturizing serums. Continued treatments are highly recommended to maintain skin health results and are offered at a discount when purchased in a series.

The Nail Spa at The Med Spa will have its own grand opening from 5 to 8 p.m. Thursday, Oct. 25. To support breast cancer awareness and prevention, the community is encouraged to "Paint Your Nails Pink." There will be free express pink manicures given and free pink champagne.

Another initiative by Dr. Adams and her staff is the use of copper pedicure bowls.

"Health benefits of copper are well known and help you to achieve a healthier immune system as well as help with joint pain from conditions like arthritis," according to The

Med Spa website.

Dr. Adams stated copper is naturally antimicrobial which decreases any infection transmission risk as the bowls do not have any jets or drains. Nail gel polish used is made with natural products without harmful chemicals. She stressed men are encouraged to utilize all services as well as women and added pedicures are becoming increasingly popular with men. Men get a craft beer with their pedicure, with \$5 off right now. There are ongoing monthly specials.

The Med Spa is at 115 N. Orange St. For more information, visit TheMedSpaNSB.com and subscribe to its newsletter to receive information on events and discounts. It has a zero percent financing program. For more information, call (386) 689-5663.

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Refinance overload?

I recently received an email from a reader regarding his mortgage, and I'd like to share it with you.

Please keep the letters and emails coming, by the way! I enjoy using your questions, not only for this column, but also for my PlanStrongerTV show. I'll always modify the submission slightly and change the person's name to protect his/her anonymity... so here is "Hank's" question:

"I am an avid reader and fan of your column. Your advice is always useful, easy to understand, and concise. Thank you and keep up the good work!"

"I am a single man in my mid-50s with a small business. My income fluctuates from year to year, and I am careful about my spending so I can afford to contribute as much as possible to my IRA and also keep an emergency cash fund."

"My question is this: I am 31/2 years into a home loan with a 30-year fixed mortgage at 3.75 percent. My mortgage payments are affordable and I always pay an additional 10-20 percent a year toward the principal, as my income allows."

"All of a sudden, however, it seems I have been getting heavily marketed to by financial institutions (including my mortgage holder) wanting me to refinance my home loan. Is there some coincidence to this timing (ie: after three years, are the bank's profits from my loan not where they'd like them to be? Perhaps they are not pleased with my additional principal payments?). I am also curious if a refinance would be of any benefit to me. I don't need extra cash to finance anything, and my priority is saving for my retirement. I am not inclined to extend the duration of my home loan, unless it is a good financial move."

"I would appreciate your insight and expertise."

Thank you for your kind words, Hank. Here are my thoughts on your question:



1. There's no real correlation between refinance solicitations and the number of years you have had your mortgage. More likely, you've become a "marketing target" because of the equity you have built up in your home by making extra payments.

2. You've locked in a great, long-term fixed rate. Good for you! There is absolutely no reason for you to refinance, based on the information you provided. Moreover, the rates are at least 1 percent higher today! I'd simply ignore the offers and relegate them to your shred bin.

3. If you'd like to have some flexibility and a "back up" emergency source of funds, you could consider a Home Equity Line of Credit; these are tied to the Prime Rate. That being said, if you don't think you'll need the line of credit, then don't bother.

4. The extra payments you're making on your mortgage are great and will significantly accelerate your pay-off date! You are on the right track! Just make sure you continue to contribute to your emergency fund for unexpected home repairs or if there's a lull in your business.

Thanks for writing!

David D. Holland, a Certified Financial Planner practitioner, hosts a TV show Fridays-Sundays on WDSC Channel 15 at 7 p.m. He has also authored two books in his Confessions of a Financial Planner series. Mr. Holland offers investment advice through Holland Advisory Services Inc., a registered investment adviser in Ormond Beach. He can be contacted at (386) 671-7526. Email financialquestions@questions@planstronger.com.