

VALLEY

health & life

EXPANDED
**EMERGENCY
CARE**

PICK THE BEST
CREDIT CARD

HOW SAFE IS
YOUR HOME?

RESCUING
TROUBLED
YOUTH

YOU
**CAN
BEAT**
DEPRESSION



A BANNER YEAR

DEAR READERS,

On behalf of the employees, medical staff and volunteers at Valley Health Systems, I want to wish you and your families a healthy holiday season and a Happy New Year. During this time of year, more than any other, we often reflect on thanking others, giving, love and peace, on things accomplished and things left undone, on future plans and resolutions.

I want to take this opportunity to thank all of you for your part in creating the new experience at our organization. With your help, we have made our hospital and our affiliates stronger and better. Choosing us for your care, giving us feedback, encouraging us, supporting our events, volunteering and your generous donations have all contributed to our success.

We certainly have accomplished a lot during the past year. We opened a brand-new Wound Care Center, a new outpatient location for mammography and x-ray and expanded physical therapy. We can also now say that any patient needing hospitalization at Holyoke Medical Center will have a comfortable and spacious private room. Additionally, we broke ground on our new Emergency Department, which is scheduled to open in the spring of 2017. Together with our incredible staff and our commitment to a higher standard of care, the new Emergency Department will, once again, raise the bar for hospital care in our region.

One of our more profiled successes is receiving the "Baby Friendly" designation by the World Health Organization. Holyoke Medical Center is one of only a small number of hospitals in the country, and the only one in the Pioneer Valley, to achieve this status. Being "Baby Friendly" is all about establishing a strong bond between mother and baby at birth by assisting mothers with breastfeeding, allowing parents and baby to room together while in the hospital and providing education and support for families. These practices ensure that nothing disrupts family bonding. "Making it a better world one baby at a time" is how we like to think about our work in the Birthing Center.

This is just the beginning of a long journey. Our goal is to continue to enhance our campus and satellite locations in the next five years and to add services and facilities that our community needs.

In closing, let's focus on the values that bring us together during the holiday season: being generous with each other and especially with those in need; making sure our loved ones know and feel our love for them; doing our part to keep the world healthy and peaceful; and giving thanks for what we have.

All of us at Valley Health Systems hope you enjoy much health and happiness in 2016!



Best Regards,

SPIROS HATIRAS

PRESIDENT AND
CHIEF EXECUTIVE OFFICER,
HOLYOKE MEDICAL CENTER &
VALLEY HEALTH SYSTEMS, INC.



**Valley Health
Systems, Inc.**

- HOLYOKE MEDICAL CENTER
- HOLYOKE VNA HOSPICE LIFE CARE
- RIVER VALLEY COUNSELING CENTER
- WESTERN MASS PHYSICIAN ASSOCIATES

» *Valley Health & Life*, a publication of Holyoke Medical Center, appreciates your feedback. Please contact: Public Relations Holyoke Medical Center 575 Beech Street Holyoke, MA 01040 413.534.2532 communications@holyokeyhealth.com

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Material contained herein is intended for informational purposes only. If you have medical concerns, seek the guidance of a health-care professional.

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HEALTHY HABITS

FOR YOU AND YOUR FAMILY



GOT THE BLUES?

Exercise! Research from the Karolinska Institutet in Sweden suggests that exercise makes our bodies more efficient at removing harmful chemicals that are triggered by stress, thereby protecting against stress-related depression.



MUNCHIES MEMO

You're 60 percent more likely to snack at your desk than at the kitchen table, perhaps due to multitasking. What to do? Stock up on healthy snacks and divide them into small portions to avoid overeating on the job.



WELLNESS EVENTS

Our schedule of upcoming seminars and programs is designed with your health in mind. Join us!

READY, SET, QUIT!

Date: Every Monday

Time: 4:30–5:30 p.m.

Cost: Free

Our ongoing smoking cessation workshop, led by Seneca Egan, R.N., B.S., B.S.N., a tobacco cessation specialist, is comprised of six classes designed to give you the information and support you need to get through one of the most important changes of your life. Attendees will be able to remain in the program for additional support after the six-week course is completed. To register, and for location information, please call Seneca Egan at 413.534.2734.

DIABETES SELF MANAGEMENT

Date: First four Mondays of each month, January–June, 2016

Time: 5:30–7 p.m.

Place: HMC Auxiliary Conference Center

Cost: Free

This weekly program takes a team approach in a roundtable discussion format to educate patients, their families and their caretakers about managing diabetes. It is facilitated by registered nurses, registered dietitians and pharmacists. Session topics will include "What is Diabetes?" and "Medications, Diet and Exercise." To register, please call April Medeiros, R.N., B.S.N., C.H.R.N., HMC diabetes educator, at 413.534.2703.

MEDICAL WEIGHT LOSS

Date: Third Thursday of every month

Time: 5:30–7 p.m.

Place: HMC Auxiliary Conference Center

Cost: Free

Find out about obesity-related medical conditions and the services that will be available at Holyoke Medical Center beginning in early 2016. Topics will include nonsurgical and surgical options for weight loss as well as new nonsurgical procedures that are being developed. Dr. Ioannis Raftopoulos will discuss this comprehensive medical weight-loss program and his team's multidisciplinary approach. To register, please call 413.534.2789.

For more upcoming events, please visit holyokeyhealth.com/events.



EARLY TO BED...

If you're an adult aged 26 to 64, aim for getting seven to nine hours of sleep a night. Get fewer than seven hours and you're at higher risk of depression; get more, and you're 21 percent more likely to become obese.

BRITTLE BONES BE GONE!

Snacking on a handful of dried plums (a.k.a. prunes) daily helps reverse bone loss in postmenopausal women with osteopenia, a precursor to osteoporosis, according to recent research by San Diego State University.



TAKE IT OUTSIDE

Looking for a way to stay active outdoors during the winter months? One that doesn't involve slushy streets or slippery sidewalks? Strap on a pair of snowshoes and hit the powder. Snowshoeing is fun, safe, easy to learn, a great workout (you can burn 420 to 1,200 calories an hour depending on your speed, weight and the terrain), and you can do it just about anywhere.

Unless you're an experienced hiker, it's a good idea to start out in a spot with relatively flat, predictable terrain, such as a local park or golf course. Once you've got the hang of it, you can venture out to places like J.A. Skinner State Park in Hadley or Mount Tom State Reservation in Holyoke.



More room for EMERGENCY CARE

AT HOLYOKE MEDICAL CENTER, THIS VITAL DEPARTMENT IS EXPANDING TO MEET A GROWING NEED.

WHEN A THEATER SELLS ALL OF ITS TICKETS, latecomers are turned away. Show up at a sold-out sports stadium and you'll hear "Sorry!" But a hospital emergency room is different. Its mission is to treat ill and injured people, no matter how many of them appear. That's why it's a very good thing for the community that Holyoke Medical Center's (HMC) Emergency Department (ED) is undergoing a dramatic renovation and expansion.

These days, more than 43,000 people a year visit the ED—a facility originally designed to serve 18,000. Patients still receive excellent care, but the need for a larger facility has been apparent for some time. "The ED is small for the number of patients we see," says Carl Cameron, HMC's chief operating officer and chief information officer.



Carl Cameron

Therefore, last October 30, ground was broken on a \$22.8 million construction project to create a new, state-of-the-art ED, expected to be completed in spring 2017. The transformation will more than double the space allotted to the facility, from 8,500 square feet to about 21,400. Today's total of 26 treatment areas will increase to 40.

Another 16,000 square feet of medical office space will

be included in the floor above the ED. This space will house a host of new services, including a comprehensive weight-loss center, a sleep laboratory and other multi-specialty physician practices. These expanded services are intended to address the current and emerging community health needs of Hampden County—helping to address, for example, the sharp rise in rates of obesity and diabetes.

The new ED will be located near the front of the hospital, making it easier to find and access, Cameron says. There will be separate entrances for walk-ins and those arriving by emergency transport. The department will feature multi-patient trauma rooms, advanced lifesaving equipment and a patient navigation service.

It will also house a new Crisis Center for Psychiatric Services, which will have six private rooms, six detoxification treatment rooms and a community room in a private area of the ED. "Those patients will have a separate experience to reduce their anxiety and streamline patient flow and overall quality of care," Cameron says. "That will allow HMC to treat these individuals in a more efficient and dignified way and to be doubly sure their environment is safe and secure."

To that end, HMC will also create an innovative, multi-disciplinary high-risk care team, known as the Behavioral Health Emergency Care Service, to support all patients with behavioral health conditions in the Emergency Department. The service team will include care navigation, in partnership with community-based organizations,



Clockwise from top left: An artist's rendering of how the exterior of the new Emergency Department at Holyoke Medical Center will appear; a conception of the lobby area; the October 30, 2015, groundbreaking, which drew more than 100 civic leaders and medical professionals.

to ensure that patients receive targeted interventions, including those necessary to address issues such as homelessness, drug addiction and poverty, and are referred to the right services for successful follow-through on individualized care plans.

Cameron says a year-and-a-half study of the need for a new ED was begun soon after Spiros Hatiras became president and CEO of Holyoke Medical Center and Valley Health Systems Inc., in September 2013. "This is one of his major initiatives," Cameron says.

"The new ED represents our strong commitment to providing tens of thousands of patients in the Pioneer Valley with access to convenient and compassionate

lifesaving care," Hatiras has said. "HMC's new Emergency Department and Medical Office Building will offer the latest in medical technology, a broader range of emergency services and highly skilled clinicians dedicated to serving our community."

Care has been taken to make certain that construction will not disrupt ongoing emergency medical services, according to Cameron. The first phase of the project includes demolishing a parking lot where the new building will be sited. Two new parking lots were built to accommodate those lost parking spaces, and valet services are available for both employees and visitors to help ease the transition.

Help for Emotional Illness

IN BETWEEN INPATIENT CARE AND WEEKLY OUTPATIENT THERAPY, THERE'S ANOTHER OPTION: THE DAY TREATMENT PROGRAM.

KATHLEEN HANEY DOESN'T MIND ADMITTING THAT SHE

has suffered from depression and anxiety for years—on several occasions she's even been hospitalized. And the 55-year-old Chicopee resident, a divorced mother of four and grandmother of one, still hasn't won a full victory over these woes. But she's doing much better today. She's on the board of her church, she's socializing more, and where she was once passive she now speaks up for herself.

Why the improvement? She credits the treatment and support she has received through the Day Treatment Program at the River Valley Counseling Center, which is affiliated with Holyoke Medical Center.

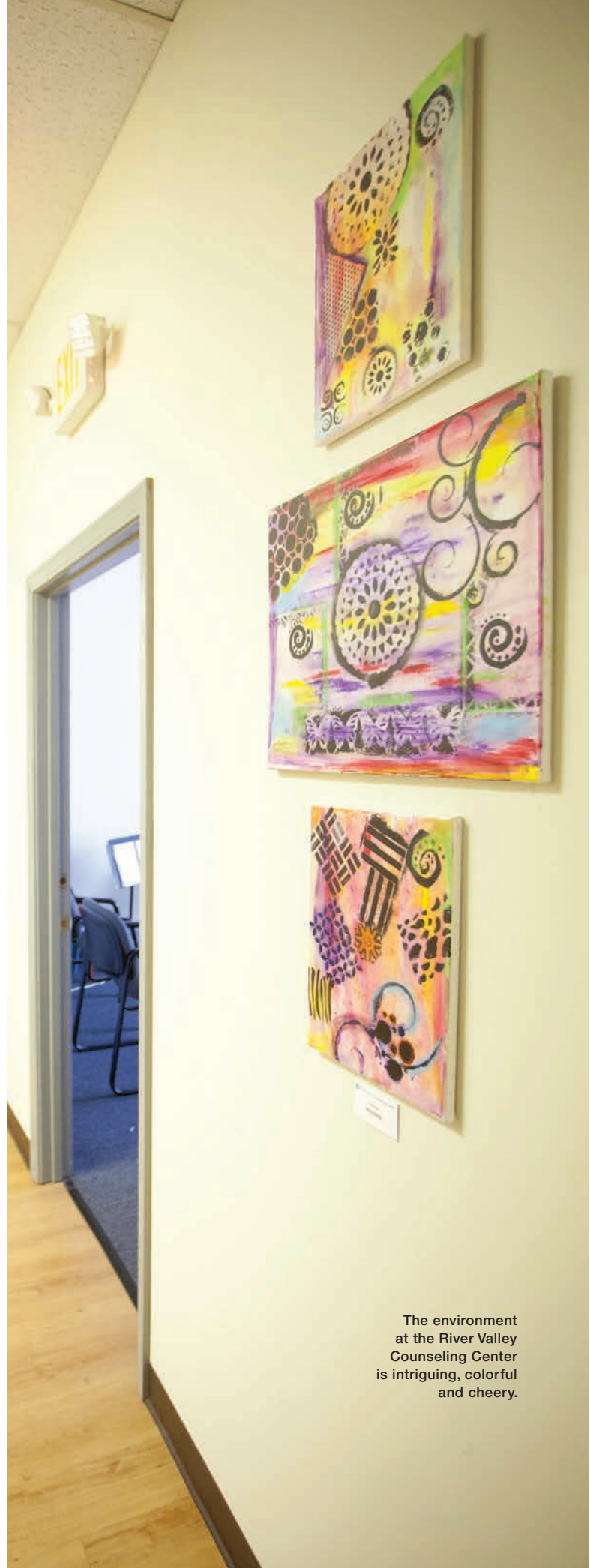
The counseling center, which recently moved to a new, larger facility in Chicopee, offers this intensive, daylong program for individuals 18 years old and over. The program provides multidisciplinary intensive care to people with persistent mental or emotional illness—those who require more help than weekly or twice-weekly outpatient counseling sessions, but don't need hospitalization. Explains Program Manager Nancy La Pierre: "It

can be a step-down therapy from inpatient care, and it's for anyone who needs additional support along with outpatient therapy."

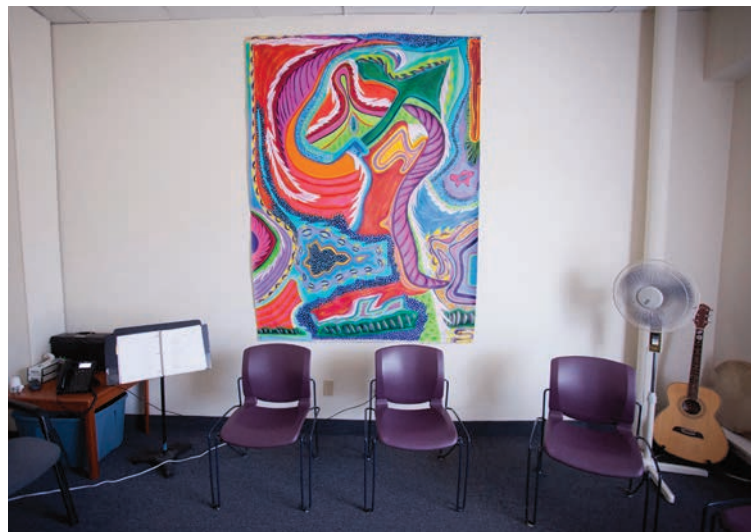
Services are designed to help individuals improve their social skills, their connectedness to family and the community, and their overall ability to function. The program includes peer-led groups along with structured group therapy by licensed mental health care providers. The goal is to help people



Nancy La Pierre



The environment at the River Valley Counseling Center is intriguing, colorful and cheery.



live as independently as possible by promoting the development of coping and problem-solving skills so that each patient learns how to take more responsibility for managing his or her life.

Clients are required to spend at least three days a week at the center and may spend up to five, participating in a wide range of counseling and socializing group sessions from 9 a.m. to 2:45 p.m. From noon to 1 p.m. there is an hour of socialization, so that clients and staff can get to know one another better. There are currently about 45 clients, who come on different, individualized schedules. "It is very structured," La Pierre says. "These are people who need structure. The beauty of day treatment is that it is less intense and more gradual than inpatient care. Some people are out in three to five months, while others with comprehensive issues may be here for a year or longer."

Each client is assigned a primary clinician, but can work with any of the providers. The program has recently added new staff members, including a peer counselor with a master's degree in mental health care and a case manager. "We also have added more groups for physical activities like yoga that enhance the mind-body-spirit balance," La Pierre says. "We feel that grounding for the body is really helpful, and we have seen a lot of progress in our clients since making these additions."

And what has the Day Treatment Program done for Haney?

"It provides a structure for me, a responsibility," she says. "It's been a way to learn new coping skills. And it has

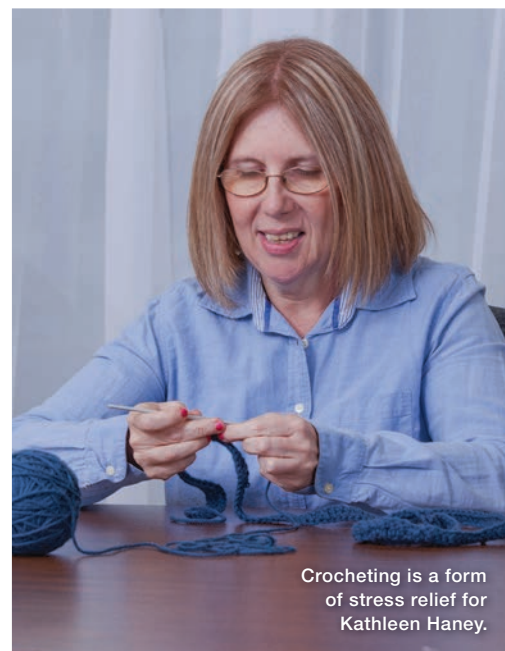
helped me get out more."

"When Kathy started here she was very quiet," La Pierre says. "She had a lot of anxiety and trust issues. We have seen her grow, and now she is her own advocate. She works through things and resolves conflicts instead of having them sit inside her. Just recently, when there was an issue about personal space with another patient, she was assertive and set boundaries. I told her how proud I was of her."

Therapeutic groups address commitment, conflict management, self-esteem, grief and many other psychosocial issues. And activity groups focus on baking, running a business, music, exercise, nutrition, art and other areas. Haney, for instance, is in the "Common Thread" group, which uses knitting and crocheting as stress relief and a form of meditation. Research shows that knitting and crocheting activate the brain's reward centers to release dopamine, a neurotransmitter that is sometimes described as a natural antidepressant, La Pierre explains. Also, knitting in a group has been associated with greater perceived happiness and improved social contact and communication with others.

"Kathy makes blankets, and on the board of her church she helps organize donations of her crafts," La Pierre says. "These are things she was scared of doing before. She has a sense of purpose, of helping people, that gives her an incredible light."

Haney also participates in a music group. "We sing and play instruments in a circle, and it's very enjoyable," she reports. Another group, called "Accessing Joy," incorporates physical movement,



Crocheting is a form of stress relief for Kathleen Haney.

games, role playing and improvisation to help participants learn how to have fun with others. A "Mindful Walking" group takes her and others outdoors and teaches them techniques for achieving serenity and taking in the beauty of their surroundings in nature.

Though Haney doesn't feel ready to leave the Day Treatment Program just yet, she foresees a time when she will live successfully without it. "I am still learning and taking in benefits," she says.

Says La Pierre: "We believe everyone actually has the answers they need within. We try to be the catalyst to help them find those answers."

FOR ADDITIONAL INFORMATION
on the River Valley Counseling
Center Day Treatment Program,
please call 413.540.1214.

KITTREDGE CENTER

second CHANCES

A SPECIAL PROGRAM HELPS
YOUNG MEN IN TROUBLE
TURN THEIR LIVES AROUND.

Thanks to his involvement with
HSSYI, Felix Perez has a job and
is going to college.



**“They give advice on anything to help you make the right decision. With positive people in your life, good things happen.”
—Felix Perez**

FOUR YEARS AGO, FELIX PEREZ KNEW he was on the road to nowhere—he just didn’t know how to get off. He was serving a two-and-a-half-year sentence for armed robbery at Hampden County Jail, and the future looked like more of the same. But today, at 23, Perez has a job parking cars and is studying for a business degree at Holyoke Community College.

He was saved, you could say, by a bunch of letters: HSSYI. They stand for a program called the Holyoke Safe and Successful Youth Initiative. One day a representative of that group visited his jail cell.

“She came in out of the blue and asked us inmates if we wanted to take a leap of faith and change our lives around,” Perez says. “I told her yes, I would do anything that would give me a boost. I knew it was time to make my life different. I knew it would help me be a better person.”

It has. Perez is one of the 141 young men in the Holyoke area—some of them still incarcerated—who have been helped by the statewide SSYI program, created in 2011 by then-Gov. Deval Patrick to aim services at boys and men age 14 to 24 (due to reduced funding it is now 17 to 24) who are at the highest risk for criminal and destructive behavior.

“Holyoke is one of the 11 communities in Massachusetts with high youth violence among men,” says Jacqueline Lozada, director of the Holyoke program. The initiative offers daily education and vocational training, mental health services and support to get young males off the streets and into school or good jobs.

Several local organizations collaborate in HSSYI, including the city government, the Holyoke Police Department, the Hampden County Sheriff’s Department, the Holyoke Boys and Girls Club, CareerPoint, the River Valley Counseling Center (an affiliate of Holyoke Medical Center), Holyoke Community College and the Center for Addiction and Recovery. Candidates for the program can be referred by anyone, but the Police Department vets them for eligibility

based on evidence of proven risk. Such evidence can include a documented pattern of violence, involvement with gangs or guns, or repeated interventions by the Department of Youth Services. HSSYI staff then approach these men and describe the services offered, such as after-school programs and case managers who can help them find a place to live and a job or a plan for education.

“Research found that these young men were not being served, and this program fills that gap, providing services needed to overcome barriers that keep them from being successful—barriers such as drugs, violence and problems at home and school,” Lozada says. There are many factors that contribute to these problems, including poverty and mental health issues rising from the sheer trauma of living hard lives. “We help them become productive members of society,” she says.

Whether they take advantage of the program is entirely up to them. “They have to do it voluntarily,” says Lozada. “The goal is for them to become self-sufficient and to go into the community and use these services themselves. They often don’t know about any of this, so case managers help provide housing services, food-stamp applications, financial assistance, identification—some of these young men don’t even have a Social Security card or a Massachusetts ID card. We can also help them get appropriate attire or equipment they need for job interviews and for college.”

Counselors create individual service plans for the clients, who are encouraged to participate actively. Holyoke is

the only one of the 11 SSYI communities to provide all services in one place. “We want participants to develop a relationship with our staff and see the passion the staff shows,” says Lozada.

Perez certainly did. Soon after he was released from jail in February 2013, he started showing up at the HSSYI office every day. “They always said, ‘If you need help I am here for you,’” Perez says. “They give advice on anything to help you make the right decision. They gave me awards. With positive people in your life, good things happen. All I had was negativity around me, smoking and drinking and partying. That led me to jail.”

The staff got him a photo ID and some labor jobs, one of which was at a machinery company. His hard work earned him an office assistant position; “I learned computer skills, then had the opportunity to run the machinery,” he says. “They hired me permanently.” When that company closed, he decided to go to school, and HSSYI helped him apply for financial aid and provided money of its own to help pay his bills.

“Felix is one of our successful candidates,” Lozada says. “He has complied with everything asked of him. He is dedicated, knows what he wants and doesn’t give up. He gets on two or three buses to get to school.” After college he wants to manage a business in order to learn enough to open his own business, in “whatever comes to mind,” he says.

Perez has come a long way from prison and his previous life, and he credits the people at HSSYI. “Without them I wouldn’t be where I am,” he says. “I had no experience. I have a record. But they knew how to manage everything, how to speak to companies to give me a shot. I would not be able to do it myself. I thank them so much.”

TO LEARN MORE

If you have any questions about the Holyoke Safe and Successful Youth Initiative, please call 413.315.3062.

Household safety, *A to Z*

TWENTY-ONE MILLION. THAT'S THE NUMBER OF YEARLY HEALTHCARE VISITS

directly attributable to home injuries in the U.S.—many of them from sources you'd never suspect. From paper shredders to jumper cables to lint, danger lurks in many unexpected places, but thankfully, most injuries can be easily prevented. Read on for an alphabetical guide to keeping your abode injury-free.

A **luminum cookware**—or stainless-steel cookware with an aluminum core—may melt when placed empty or nearly empty on high heat. The melted aluminum can then drip onto skin, resulting in burns.

B **leach** mixed with cleaning products can create toxic fumes. Combining these substances produces chlorine-active compounds and releases chlorine gas, which can cause acute lung damage. Use the products separately and rinse between applications.

C **hild-resistant locks** should be installed on any cabinet within reach of little ones that contains medications, matches, lighters or cleaning supplies.

D **rills** can cause fire, electric shock and injury if used improperly. Wear safety goggles and avoid loose-fitting clothing (oversized sleeves can get caught around the drill). Don't touch the bit after use since it may be hot and can cause severe burns.

E **lectrical cords** should be regularly inspected for damage. Never nail or tack the cords, and do not store them under heavy objects, as excessive pressure may lead to overheating and an electrical fire.

F **ive-gallon buckets** should be kept on countertops when full, to prevent any risk of drowning. Young children, looking in or grabbing for suds, may end up headfirst underwater.

G **asoline containers** should be filled to only 95 percent capacity in order to allow for heat expansion.

Store in a cool, well-ventilated area, away from sources of ignition. When filling up, never carry portable gasoline containers in the trunk of a car because escaping vapors can easily ignite.

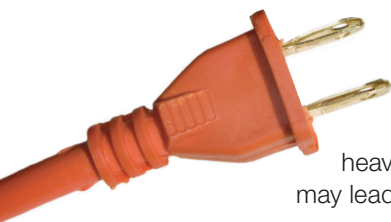
H **edge trimmers** powered by electricity can cause hearing damage and eye injury from flying debris. Always wear earplugs and protective eyeglasses when operating these devices.

I **ce patches** are likely to form on the ground outside your home if gutters and downspouts become clogged with leaves, branches and other debris. To prevent slips and falls, install guards on gutters to keep them clear and have salt on hand in case ice patches do develop.

J **umper cables** that spark near a car's battery can cause the battery to explode. (Car batteries contain highly flammable hydrogen gas.) Take care not to reverse the jumper connection or touch the cables' ends together.

K **erosene heaters** can help supply warmth during a power outage, but can cause fires if used improperly. Accidents can result from using gasoline instead of kerosene in the heater, inadequately ventilating the space or spilling the kerosene indoors. Be sure to keep kerosene in a clearly marked container, use only in well-ventilated areas and refill the heater outdoors.

L **int buildup** in the dryer or exhaust duct can block the flow of air and cause excessive heat and, potentially, a fire. Be sure to clean the lint filter before and after each load. Replace plastic or foil duct material (which can trap lint) with a corrugated semirigid metal duct, which maximizes airflow.



Magnets, often found in children's toys like building sets and jewelry, can cause intestinal perforations and blockages if they are ingested. Carefully inspect toys for missing pieces and throw away any loose magnets. Keep toys with magnetic pieces away from children under 6 years old.

Nonskid surfaces can help prevent falls on wooden decks, basement floors and steps. Create one by applying an acrylic paint with rubber particles.

Overloaded electrical sockets are at high risk for overheating and producing an electrical fire. Use an extension cord only when needed and return to the "one plug per socket" rule of thumb after use.

Paper shredders have been known to trap the fingers of young children who don't release the item they are shredding soon enough. Unplug shredders when not in use and make kids aware of their potential danger.



Quality of the air in your home can negatively impact your family's ability to breathe freely—especially if someone in your family has a history of suffering from seasonal or year-round allergies or asthma. One solution: Invest in a high-efficiency particulate air (HEPA) filter, which removes 99.97 percent of airborne particles.

Radon is an invisible, odorless gas and the second leading cause of lung cancer. The U.S. Environmental Protection Agency estimates that one in 15 homes has elevated levels, and recent testing has revealed that granite countertops release radon after installation. Find out how to get your home tested at www.epa.gov/radon.

Space heaters can reach temperatures up to 140 degrees—hot enough for blankets, drapes and newspapers to catch fire without direct contact. Keep units 3 feet away from flammable objects and place only on hardwood floors.

Termites cause \$2 billion of damage each year. Keep the pesky insects away by storing wood



in an enclosed shed, cleaning rain gutters and keeping your air conditioner tank at least 4 inches from the house (moisture can attract the critters).

Unanchored furniture can fall and result in trauma and broken bones. Secure bookcases and entertainment centers to the wall and floor with brackets.

Videotape your home and valuables to create an inventory, which helps ensure fair compensation from your insurance company in the event of a burglary or fire. Include name, date, time and location on the recording.

Store the tape in a safe place such as a bank safety deposit box.



Window-blind cords should be kept out of the reach of children, who may become strangled if caught in the cord. Further reduce the risk of injury by cutting looped cords and installing a safety tassel at the end of each pull cord.

X-ray fluorescence technology can detect lead and other harmful elements in household items such as toys, paint, soil and more. Lead professionals can quickly screen such items using an XRF analyzer, a gun-shaped instrument. To find out how to get your home tested, call the National Lead Information Center at 1.800.424.LEAD.

Yard and garden equipment cause more than 440,000 injuries requiring medical treatment per year. Use common yard tools like lawn mowers and weed whackers with caution, and always wear safety glasses and earplugs when operating any electric-powered machinery.



Zinc oxide—a main ingredient in several over-the-counter topical creams including Desitin, Caladryl and some sunscreens—can cause fever, vomiting and diarrhea if ingested. If someone in your family swallows this substance, immediately call 911 and have them drink water or milk if they are alert and not yet vomiting.



WHAT'S THE BEST CREDIT CARD?

YOUR PREFERENCE OF PLASTIC
DEPENDS ON YOUR PRIORITIES.

CASH BACK? FREQUENT FLYER MILES? LOW INTEREST RATE? NO ANNUAL FEE? THE FACTORS THAT are most important to you should determine which credit card(s) you have in your wallet. Here we present top choices in seven categories with guidance from Nick Clements, co-founder of magnifymoney.com and author of the e-book *Secrets from an Ex-Banker: How to Crush Credit Card Debt*.



YOU REFUSE TO PAY AN ANNUAL FEE.

Chase Freedom has no annual fee and gives you 5% back (capped at \$1,500) in categories that change quarterly; introductory annual percentage rate (APR) is 0% for 15 months.

Discover it-Double Cash Back charges no annual fee and gives you 5% back (capped at \$1,500) in categories that change quarterly; introductory APR is 0% for 12 months; no foreign transaction fees.



YOU CARRY A BALANCE AND NEED A LOW FIXED-INTEREST RATE.

Preferred Visa Platinum Card from Whitney Bank has a 6.25% APR with no fees, transparent terms and 0% for seven months of purchases.

Visa Gold Card by Educators offers a 6.25% APR with no fees and very transparent terms.



YOU WANT TO TRANSFER LARGE BALANCES TO TAKE ADVANTAGE OF A LOW APR FOR A LIMITED TIME.

Chase Slate has no balance transfer fees and a 0% rate good for 15 months. After the introductory period, the APR can range from 12.99% to 22.99%.

Santander Sphere Visa Signature Card is offering a 0% rate for two years, but there's lots of fine print and a 4% balance transfer fee. After the introductory period, the APR could be 12.99% to 22.99%.

Beware: If you miss the payoff date, a high interest rate will kick in. And some cards will charge you retroactively from the first day of the transfer. If you don't think you can pay the balance off on time, find a card whose higher interest rate will kick in only on the time accrued after the payoff date.



YOU WANT CASH BACK, AND YOU WANT IT TO BE EASY.

Citi Double Cash Card offers a straightforward 2% return on all purchases, plus no annual fee or limits on how much you can get back. It pays to pay your balance each month: The variable APR ranges from 14.99% to 22.99%.

Fidelity Investment Rewards

American Express also offers 2% back and no annual fee or limits, but earnings must go into a Fidelity account, which you can put toward retirement (IRA) or college (529) savings. The variable APR is currently 13.99%.



YOU WANT TO MAXIMIZE YOUR FREQUENT FLYER MILES.

The good news here is that bonus miles are often available as introductory promotions. But with perks come high APRs, so be sure to pay your balance off or keep it low.

Capital One Venture Rewards has no annual fee for the first year and gives you two miles per dollar on every purchase; there's also a one-time bonus of 40,000 miles if you qualify. Your rewards don't expire, there are no blackout dates and you can use your miles for any flight or hotel stay, as well as car rentals, cruises and more. The APR varies: 12.9% to 22.9%.

Chase Sapphire Preferred has no annual fee for the first year and gives you two miles per dollar on dining and travel, one point on other purchases. There's a one-time bonus of 40,000

miles if you qualify, and there are no foreign transaction fees. Redeem your miles through Chase Ultimate Rewards and there are no blackouts or restrictions, and trip cancellation/interruption insurance and other travel perks are included. Variable APR is currently 15.99%.

If you're a frequent domestic flyer, you might also consider these airline credit cards, which offer generous points for flights taken:

Citi/AAdvantage Platinum Select MasterCard has no annual fee for the first year and gives you two miles per dollar on purchased airline tickets. There's a 30,000-mile sign-up bonus; avoid using it for overseas travel as there's a foreign transaction fee. Variable APR is currently 15.24%.

United MileagePlus Explorer Card

has no annual fee for the first year and gives you two miles per dollar on United ticket purchases and one mile per dollar on everything else. No foreign transaction fee if you travel and spend outside the U.S. Variable APR is currently 15.99%.



YOU'RE A FREQUENT INTERNATIONAL TRAVELER.

Priority one: Make sure your card has no foreign transaction fees; these are fees tacked onto your credit card bill for purchases you make overseas.

British Airways Visa Signature Card offers 50,000 bonus points for signing up when you qualify, with three points per dollar on BA purchases and one point per dollar on everything else. There are no foreign transaction fees and no annual fee the first year. You can redeem your points on American Airlines and other Oneworld partners, but beware of a lack of choices in domestic flights. On the downside, the annual fee after the first year is \$95; variable APR is currently 15.99%.

Capital One Venture Rewards (details at left) and **Discover it—Double Cash Back** (details on page 12) also have no foreign transaction fees.



YOU'RE A COLLEGE STUDENT OR THE PARENT OF ONE.

Discover it for Students has no annual fee and gives 1.35% cash back—up to 5% on rotating categories—but read the fine print. The APR ranges from 12.99% to 21.99%.

Journey Student Rewards Card by Capital One has no annual fee, gives 1% cash back and has very transparent terms. There's fraud coverage, but a high APR (variable 19.8%).

Note: Credit card offerings and rates change frequently, so check with the lenders for the most up-to-date information. Our descriptions are not endorsements, nor is this intended to be a comprehensive listing of lender offerings.



the perfect DATE

WHY NOT SCHEDULE A RENDEZVOUS WITH THIS SWEET, NUTRITIOUS FRUIT?

AS A KID, YOU MAY HAVE ROLLED YOUR eyes at a relative who called some dried fruit “nature’s candy.” But for the date—the fruit of a plant called the date palm, or *Phoenix dactylifera*—the phrase fits. It’s one of the few foods that can satisfy a sugar craving while delivering a host of health benefits. Dried or fresh, this wrinkled brown fruit will never win a beauty prize, but as a sweet temptation you can guiltlessly give in to, it’s flawless.

POWER UP

Boasting a higher calorie count per weight than many other foods (about 80 calories to the ounce), dates are a convenient source of energy if you find yourself in need of a boost. And they have especially

high levels of potassium, important for blood-pressure control and kidney function. With upwards of 15 minerals and six vitamins, the date is a well-rounded food. Its abundant fiber (more than half a gram per fruit) helps keep you regular, it contains fluorine that works against tooth decay, and a study at Jordan University of Science and Technology even showed that date consumption during pregnancy may promote a more efficient labor.

DID YOU KNOW?

Dates are traditionally the first foods eaten after the day’s fast at sunset during the Muslim holy month of Ramadan; the prophet Muhammad is said to have

broken his fast with three dates. In 2005, a 2,000-year-old date seed sprouted in Israel after being uncovered in ruins; it’s now ready to pollinate other trees. Cultivation is going strong today; it’s estimated that more than 7 million tons of dates are harvested each year, with Egypt, Iran and Saudi Arabia the world’s leading producers.

BUY/STORE/SERVE

To select fresh dates, look for those with smooth, glossy skins and avoid the ones with white material on the skin—it’s just crystallized sugar that develops naturally, but it means fruits aren’t the freshest. Fresh dates can last in the fridge for up to a month. Dried dates, on the other hand, can keep for several months in an airtight container.

Nuts are a frequent protein-rich companion for dates; the fruit’s flavor pairs especially well with walnuts and almonds. But don’t be afraid to experiment! Replace the pits with pieces of strong, soft cheese, wrap the entire date in a piece of cured meat, or chop dates up for a wonderful addition to baked goods. (Baklava, anyone?) If you enjoy the flavor, take some time to explore the wealth of traditional recipes and cuisines that use dates.





Spiros Hatiras, president and CEO, Holyoke Medical Center, with comedian Wali Collins, host of the event

ACE AWARDS

At its recent ACE Awards, Holyoke Medial Center (HMC) honored exemplary staff members for their dedication to the community and presented two individuals with Lifetime Achievement Awards: Samuel Mazza, M.D., a surgeon for nearly 50 years, and Angela Wright, a member of the HMC board for almost 40 years. HMC thanks the generous sponsors of the event—**Leading Role Sponsors:** Medline Industries, Inc., NIT Health, People's United Bank, Shepherd Kaplan; **Producer Sponsors:** Atlantic Charter Insurance, Bulkley, Richardson and Gelinas, Coverys, Goss & McLain Insurance Agency, Spiros Hatiras and Family, Jefferson Radiology, Service First, The O'Connell Companies; **Director Sponsors:** Carl and Joan Cameron, Carl and Shirley Eger, Erbach Communications Group, Erna and Gopal Malladi, M.D., Priscilla Mandrachia, Nirav Sheth, M.D., and HMC Cardiovascular Services, Paul and Maureen Silva, and Valet Park of America.



BEST NON-CLINICAL ANCILLARY PERSON
Jim Como



BEST NURSE
Brian Couchon



BEST ADMINISTRATIVE SUPPORT PERSON
Nancy Judge



BEST HOME HEALTH CLINICIAN
Suzanne Picard, R.N.



BEST CLINICAL ANCILLARY PERSON
Tony White



BEST BEHAVIORAL HEALTH PERSON
Valerie Bourdon



Lifetime Achievement Award Recipient Angela Wright with son Joe and husband Joe



Lifetime Achievement Award Recipient Samuel Mazza, M.D., and wife Michelle



BEST PHYSICIAN
Rudegelio Agana, M.D.



BEST MANAGER
Melissa Perry

“Mammograms
save lives.
They saved
mine.”



Holyoke Medical Center is accredited by the American College of Radiology for breast ultrasound, stereotactic breast biopsy and breast magnetic resonance imaging, as well as a Breast Imaging Center of Excellence.

Margarita Colon, Breast Cancer Survivor

Make an appointment for your mammogram today!

“If you love your children, if you love life, you have to look to the future.
Get your mammogram every year. It saves lives. It saved mine.”

— Margarita Colon, Breast Cancer Survivor

The Women’s Center at Holyoke Medical Center offers extended hours and Saturday appointments for your convenience. For additional information, or to make an appointment, call us today at (413) 534-2770.



Holyoke Medical Center

HolyokeHealth.com