



#### COMMUNITY CONNECTION

#### DEAR FRIENDS, I HOPE YOU ENJOYED

our inaugural issue of Valley Health & Life and found the information helpful and informative. We have received great feedback, and we invite you to continue to provide us with suggestions and ideas that will help make our magazine better with every issue.

As a community healthcare provider our focus is—you guessed it—our community. So, inevitably, the question arises: How do we define our community? Is it a geographical definition? Is it Holyoke because the name of our hospital is Holyoke Medical Center? Is it the Pioneer Valley because our system is called Valley Health Systems? Is it Western Massachusetts because our physician group is called Western Mass Physician Associates?

The answer is: all of the above and more. In fact, when we think of our community, we don't think about it just in geographic terms. Our community is defined by all the patients and their families who seek our help, all the physicians and employees who work here, all the volunteers who selflessly give their time to us, all the elected officials, donors and friends who support us every day and, last but not least, all of you, our readers.

So, beginning with this issue, we will highlight some of the ways that we are connecting with and serving every facet of our community, regardless of its geographic location, including towns as far north as Amherst to as far south as Springfield, as far west as Westfield to as far east as Belchertown and everywhere in between.

You have been here for us and we are here for you. Thank you for your support and confidence in us!



Best Regards,

#### SPIROS HATIRAS

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



#### **CONTENTS**

3

Healthy habits
Reports on staying well—
including the link between
tea and cancer risk.

1

War on stroke An honored clinical team battles the number-one cause of disability.

6

Getting a new knee An avid athlete receives the all-star treatment from the orthopedic center.

8

A youth program that works At Holyoke Medical Center, young people learn what the work world is like.

10

Great care in Chicopee HMC has a growing presence in the "crossroads of New England." 11

Thinking long-term Insurance you buy today could make life easier in years to come.

12

Your backyard survival guide Here's what to do if injury comes your way this season.

14

10 fitness tips that really work!
Here's how to get the biggest benefit from your workouts.

15

Crazy for coconut No longer relegated to piña coladas, the tropical fruit is finally getting a turn in the spotlight.



- 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@ holyokehealth.com
- "> Valley Health & Life
  is published by Wainscot
  Media, 110 Summit
  Avenue, Montvale, NJ
  07645, in association with
  Holyoke Medical Center.
  This is Volume 1, Issue 2.

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

15



**WELLNESS** 

**EVENTS** 

#### **HEALTHY** HABITS

FOR YOU AND YOUR FAMILY

#### FRESH FROM THE FARM

Sure, you can buy your fruits and vegetables at the grocery store, but it's much more fun to pick them up at a local farmers' market. At press time, a number of markets in our area were set to open in the coming weeks. They included:

- Holyoke Farmers' Market High Street in front of City Hall, Thursdays, 11 a.m. to 3 p.m.
- Holyoke PeoplesBank Farmers' Market 330 Whitney Ave., Wednesdays, 10 a.m. to 1 p.m.
- South Hadley Farmers' Market Town Common, Hadley St. at College St., Thursdays, 1 to 6 p.m.





#### CANCER-FIGHTING **SIPS**

Have a cup of tea—or two—daily to reduce your cancer risk. A new British study found that women who drank black tea daily had a 31 percent reduction in ovarian cancer risk compared with women who rarely or never drank it. Researchers believe that the flavonols in tea reduce inflammation and help fight abnormal cell growth.

#### GETTING OLDER— AND BETTER

Warm weather is finally here! That means it's time to get off the couch, go outside and get moving. Need help putting some spring into your step? Visit the website go4life.niapublications.org. Go4Life, an exercise and physical activity campaign from the National Institute on Aging, is designed to help older Americans add fitness into their daily life. The website features exercises, motivational tips, nutrition



Our lineup of seminars and programs for May and June are designed with your health in mind. Join us! Call 413.534.2789 to register for all events.

#### ■ DIABETES SELF-MANAGEMENT

This weekly program provides patients and their families with valuable information to help manage diabetes. Facilitated by registered nurses, certified dietitians and pharmacists, the sessions will focus on: what is diabetes, medications, diet and exercise.

May Series: Mondays, May 4, 11 & 18 June Series: Mondays, June 1, 8, 15 & 22

Time: 5:30-7 p.m.

Place: Auxiliary Conference Center

#### ■ THE FACTS OF KIDNEY STONES

Estimates report that one in 10 people will experience kidney stones in their lifetime. What exactly are kidney stones and how can you prevent them? Join Balaji Padmanaban Athreya, M.D., Renal and Transplant Associates of New England, as we explore the symptoms and risk factors.

Date: Tuesday, May 5 Time: 5:30 p.m.

Place: Auxiliary Conference Center

#### ■ WALK WITH A DOC

Learn about a specific health topic while you take a 30- to 45-minute walk with a Holyoke Medical Center physician. Participants will be able to have their blood pressure checked at the end of the event. All Walk with a Doc events will take place at the Holyoke Mall at 7:30 a.m. Please meet at the Customer Service Desk. Date: Wednesday, May 20 with David Pierangelo, M.D., rheumatologist Date: Wednesday, June 10 with Zubeena Mateen, M.D., oncologist

#### ■ PREVENTING STROKE

We hear it often...a stroke could happen at any time. But what can we do to prevent strokes? Join M. Zubair Kareem, M.D., HMC Stroke Program Medical Director, and Angela Smith, R.N., HMC Stroke Program Clinical Manager, to learn about risk factors.

Date: Thursday, June 4

Time: 5 p.m.

Place: Auxiliary Conference Center

For more upcoming events, please visit holyoke health.com/events.





#### **FUN** RUN

Take your pick: You can run—or walk—at the 4th annual 5K Run/1 Mile Walk for River Valley on Saturday, June 13. Where: Ashley Reservoir, Elks Lodge 902, 250 Whitney Ave., Holyoke. Registration begins at 8 a.m., and the event starts at 9:30 a.m. The first 100 registrants will receive a free T-shirt! Visit rvcc-inc. org or call 413.540.1199 for more information.



AN HONORED CLINICAL TEAM BATTLES THE NUMBER-ONE CAUSE OF DISABILITY.

#### THE MORE YOU KNOW ABOUT STROKE,

the better your chances of avoiding or surviving one.

That's the credo of Angela Smith, R.N., and the clinical team for Holyoke Medical Center's stroke program. Smith, the program's clinical manager, has devoted her career to increasing stroke awareness and improving people's cardiovascular health.

The result: a nationally recognized stroke treatment and prevention program that has garnered numerous awards and has blazed trails for hospitals throughout Massachusetts. In the process, the program has saved countless lives in the Pioneer Valley.

"Stroke is a complicated neurological syndrome that really requires a team effort, and our team effort is the key," says M. Zubair Kareem, M.D., the stroke program's medical director.

And for the seventh consecutive year, the stroke program received the Gold-Plus Achievement Award at the American Heart Association and American Stroke Association International Stroke Conference in Nashville, Feb. 11-13.

"We've been receiving this award annually since 2009," Smith notes.

Also at the Nashville conference, Holyoke Medical Center received the American Stroke Association's Target

cal Center's stroke program, urges you to watch for these symptoms:

- weakness on one side
- difficulty speaking, confusion
- visual changes, one or both eyes
- loss of balance, dizziness
- severe headache, no cause

If ANY of these symptoms occur suddenly, Dr. Kareem says, call 911 IMMEDIATELY.

Stroke Honor Roll Elite Plus. Target Stroke challenges hospitals to identify incoming stroke patients who would benefit from the clot-busting tissue plasminogen activator (tPA) and administer the drug within 45 minutes after patient arrival in at least 50 percent of cases.

Holyoke Medical Center's median "door-to-needle" time—from patient arrival to tPA injection-is 28.5 minutes, and the share of eligible patients who get the treatment within 45 min-





Assistant Stroke Medical Director Mohammad Hazratji, M.D., and Stroke Medical Director M. Zubair Kareem, M.D., of Neurological Associates of Western Mass LLP; Holyoke Medical Center Stroke Program Clinical Manager Angela Smith, R.N.

WITH THE

UIDELINES

GOLD PLUS

utes, Smith says, is 94.4 percent.

In addition, Dr. Kareem says, Holyoke Medical Center has an effective protocol to identify patients who can benefit from any further specialized treatment of stroke, including removal of a clot via a catheter. The hospital has established close working relationships with multiple tertiary care hospitals.

#### 'TALK WITH EVERY PATIENT'

Smith acknowledges the work of the stroke program's clinical staff in diagnosing patients, delivering emergency treatment and working with each patient to minimize stroke risk.

"I try to talk with every patient and family," Smith said. "I explain test results, tell why the patient needs to comply, show pictures of brain scans—anything that will help them realize what's going on and empower them to get better."

But that's only half the story; the other half is raising stroke awareness in the community. Smith and Dr. Kareem note that many more patients are now seeking care at the first signs of stroke. "It sets the stage for us to

deliver care," Smith says.

And that's where the program's community outreach efforts come in. Smith lectures throughout the area—at

churches, firehouses, libraries and health fairs, and in front of civic groups.

Her message is simple:
Time lost is brain lost.
Recognizing the early
symptoms of stroke is key
to receiving early treatment

and decreasing your risk of disability or death. (See "Signs of Stroke" on the page at left.) And managing medical conditions and living healthy can help you prevent stroke. (See "10 Ways to Stay Stroke-Free" at right.)

Smith and Dr. Kareem can see the fruits of their labor. Citing Centers for Disease Control and Prevention (CDC) statistics, Smith says stroke has declined in 15 years from the third leading cause of death in the United States to the fifth leading cause.

"This is because of what we're doing here," she says. "We're making strides in the community."

But there's still much to do, she adds. The CDC lists stroke as the leading cause of disability, and stroke remains a problem Holyoke Medical Center's stroke program team is working tirelessly to fight.

## Note: 10 mays TO STAY STROKE-FREE

Making simple lifestyle changes and managing your medical conditions can help you avoid a stroke. M. Zubair Kareem, M.D., medical director of Holyoke Medical Center's stroke program, urges you to take the following steps:

- **1. Control your blood pressure.** Keep it no higher than 120/70.
- 2. Drink alcohol in moderation.
  Limit yourself to an average of two alcoholic drinks per day (for men) or one per day (for women).
- 3. Keep your cholesterol at a healthy level. Aim for an HDL (good cholesterol) reading of 50 mg/dL or more and an LDL (bad cholesterol) reading of less than 100 mg/dL.
- **4. Stop smoking** if you haven't already.
- Lose weight if you are obese. Shoot for a body mass index of 25 or less.
- Control your blood sugar if you have diabetes. Limit your A1C level to 65
- 7. Maintain a healthy diet, low in sodium and fat. The fewer refined foods and more fresh foods you can eat, the better. Replace refined carbohydrates with whole-grain breads, whole-wheat flour and brown rice (this will increase your fiber). Also, eat red meat sparingly (this will lower your cholesterol). Finally, don't overeat, as this can lead to obesity, a stroke risk factor.
- 8. If you have atrial fibrillation, don't stop taking your blood-thinner medication. This major risk factor for stroke must be continually managed.
- 9. Get tested for sleep apnea if you are having trouble sleeping or if you've been waking up feeling unrefreshed after full nights of sleep.
- 10. Avoid or minimize stress.



of trouble," says Franco, "and one morning I couldn't even get in and out of my car. I was so disgusted and it hurt so much, I just knew I had to have it done. It got to the point where I had trouble even walking."

Franco saw his primary care physician, who referred him to an orthopedic specialist. He met with Noah Epstein, M.D., a surgeon at The Orthopedic Center. Dr. Epstein ultimately recommended knee replacement surgery. About a week before the Oct. 7, 2014, surgery, Franco met with physician assistant Owen Zaret, P.A.-C., and then came in for his preoperative evaluation. It was then that he realized that when it came to selecting a hospital, he had chosen wisely.

He recalls how both Zaret and the nurse navigator explained in detail the knee replacement procedure and the healing process that would follow. During a 45-minute evaluation, the orthopedic surgery staff went over Franco's medical history and did the basic preoperative medical screenings. "They were very informative and responsive to my questions," he says. "They explained to my satisfaction what was going on and what was about to happen."

Most patients who are having orthopedic surgery for the first time—like Franco—have no idea what to expect. So the nurse navigator and other team members make a point of educating and reassuring patients at every turn. The Center's goal is to make the orthopedic surgery experience the very best it can be, and the nurse navigator works hard to allay any anxiety the patient may feel.

Franco has high praise for Dr. Epstein. "He's an outstanding surgeon," Franco says. "His manner was engaging, he was very informative, and I could tell he is truly interested in his patients. If you had a question, he was ready to answer it."

#### COMFORT AND RECOVERY

After Dr. Epstein successfully performed the two-hour knee replacement procedure, Franco stayed in one of Holyoke Medical Center's private rooms.



Members of the joint replacement team at The Orthopedic Center at Holyoke Medical Center (from left to right): Noah Epstein, M.D., Kelly Instrum, M.D., and Owen Zaret. P.A.-C.

"The nursing staff and certified nurse aides were very attentive," Franco reports. "They always came when I called and never kept me waiting. They tried to make me as comfortable as possible and attended to my needs."

While Franco recovered, a physical therapist came into his room and helped him work to regain his basic range of motion so he would be ready to walk and use the stairs when he returned home. After a four-day hospitalization, Franco was discharged. He received at-home physical therapy for 10 days, then was referred for on-site physical therapy.

Franco experienced a setback Dec. 1, when he suffered a fall and tore a quad muscle in his left leg. Right away, Franco returned to Dr. Epstein and The Orthopedic Center. Dr. Epstein reattached the muscles, and Franco resumed his recovery regimen and regained full motion.

"Holyoke Medical Center was an overall positive experience," Franco says. "I was very pleased. If you have to go to the hospital, it's a good place to be."

#### **»QUESTIONS** TO BE ANSWERED

When a patient is scheduled for joint replacement or other orthopedic surgery, there are many questions.

Patients, many of whom have never experienced orthopedic surgery, want to know: "What will the surgeon be doing?" "How will I feel afterwards?" "How long will it take me to recover?" "How soon can I get back to normal?"

And the surgical team has questions of its own: "What is the patient's medical history?" "Is there an existing condition that needs to be addressed?" "Is the patient overweight or out of shape?" "How will his pain be managed after surgery?"

"It's not just scheduling patients for surgery and then

doing it," said Owen Zaret, P.A.-C., a physician assistant at The Orthopedic Center at Holyoke Medical Center. "There's a lot of planning that goes into total joint replacement before it even happens."

The Center makes the process as seamless as possible. The team of surgeons, nurses and physician assistants works with the patient and his or her other physicians to develop a personalized treatment plan. And from the preoperative phase through recovery, the team is there at every turn.

>> To make an appointment at The Orthopedic Center at Holyoke Medical Center, please call 413.536.5814.



#### A YOUTH PROGRAM THAT WORKS

### IN A SPECIAL INITIATIVE, YOUNG PEOPLE LEARN AT HOLYOKE MEDICAL CENTER WHAT THE WORLD OF EMPLOYMENT IS LIKE.

#### FOR SASHA ESPINOZA, YALAMERIES

Melendez and Kenneth Rivera, summer vacation last year wasn't just about the beach. They were among seven interns who worked at Holyoke Medical Center last July and August through a government-funded program designed to prepare disadvantaged youths for the workplace.

For six weeks, the interns each earned the minimum \$9 an hour for 20 hours of work per week. But the onthe-job training they received in that short time was priceless.

"The experience opened doors for me that weren't open before," says Melendez, 18, whose six-week internship at the Women's Center inspired her to pursue a career in radiology.

The program, called YouthWorks,

places Holyoke youths ages 14 to 21 in summer jobs all over the city. It is run by CareerPOINT, a government-funded nonprofit agency that helps young people develop job-searching skills—and helps employers meet staffing needs—throughout Massachusetts.

Now in its fourth year, YouthWorks assigns 80 to 200 youths per year to internships depending on available funding, says CareerPOINT YouthWorks Director Gladys Lebron-Martinez. She explains that YouthWorks gets federal, state and local government funding, but private companies and nonprofit institutions sometimes help fund or arrange additional internships. Lebron-Martinez says she pursued a partnership with Holyoke Medical Center because she had students who wanted medical



internships, but had few openings in that area.

Young people who are accepted into YouthWorks are chosen via lottery for open internships, Lebron-Martinez says. CareerPOINT then teaches the selected candidates job search skills, such as writing a résumé and navigating a job interview. The candidates then interview competitively for internships.

"It's very intense; it's a lot of work," she says. "But the youths see that this is the real world."

Holyoke Medical Center chose seven CareerPOINT YouthWorks interns and assigned them to departments—on-cology, radiology, medical-surgical nursing, security, patient transportation and the Women's Center—based on the medical center's needs and the young people's career interests.

This was these interns' first exposure to a "real-world" workplace. Shadowed at all times by the medical center's professional staff, the youths performed important clerical and patient transfer functions, transported patients to medical tests and observed minimally invasive medical procedures.

"We're not just giving a job to these youths," says Helen Arnold, Holyoke Medical Center's director of oncology and community benefits. "We're teaching them professional skills."

Aside from specific workplace functions, Arnold said, the youths learn the importance of such basics as accountability and reporting to work on time. Over the summer, Arnold met each Wednesday with the interns for an "educational hour," during which they

worked on their so-called "soft skills"—confidence, communication, dependability, teamwork and taking initiative.

When the internships ended, Arnold says, four of the seven youths went on to college. Two others, including Rivera, were hired by Holyoke Medical Center on a per-diem basis.

Last summer Rivera worked as a patient transporter, helping patients get from their hospital beds to testing locations and back. When a physical therapist came in to treat a patient, Rivera would watch.

#### 'SOMETHING TO BUILD ON'

"It was great," says Rivera, 19. "I picked it because I'm looking to get into physical therapy, so I was interested in learning how to interact with patients and build relationships."

Now finishing his final year at Holyoke Community College, Rivera is preparing for further education in physical therapy. "The experience gave me something for my résumé," he says. "And something to build on."

Melendez spent much of her internship at the front desk of the Women's Center, doing paperwork, checking patients in and transferring them to the main hospital. At times, she would observe mammographies and biopsies. "It definitely wasn't anything I was expecting," she says. "At first I thought they would assign me to child care, but this was a bit more strategic than that."

Before the internship, Melendez was working part-time in a greetingcard store at the Holyoke Mall, with no direction and little thought to the future.

#### » IMPROVING THE ODDS

- >>> Youths with poor grades and low income are almost three times more likely to earn college degrees if they're employed consistently for 14 or more hours per week.
- Teenagers who work end up with better jobs and higher incomes.

Source: Study published in 2007 in the journal Social Forces.

Today, she is finishing her first year at Holyoke Community College and plans to start a four-year undergraduate program in radiation in 2016.

"I never would have thought of that if I hadn't received that hands-on experience," she says.

Espinoza, 19, spent last summer working with the security team at the medical center's psychiatric unit, during which she shadowed full-time security guards and learned the ins and outs of meeting patients' needs. Today, she is pursuing a degree in criminology at Framingham State University.

"It was a really good experience, interacting with people and doing something that I want to do for the future," Espinoza says. "It made me realize what I was in for."

For its part, Arnold says, Holyoke Medical Center is continuing its participation with CareerPOINT. The medical center utilized two additional interns for six weeks over the winter and plans to take on 12 more interns this summer.

"We feel very good about this," Lebron-Martinez says. "I couldn't have hired those 12 people if Holyoke Medical Center had not stepped forward."

As Arnold sees it, the program benefits Holyoke Medical Center and the broader community as well. She stresses the importance of tapping into the diverse talents and traits of Holyoke's youth and encouraging them to develop and use their skills to make the city a better place. "If we don't mentor our youths here," she says, "they will leave Holyoke and we'll never get them back."





## GREAT CARE IN CHICOPEE

HOLYOKE MEDICAL CENTER HAS A GROWING PRESENCE IN THE "CROSSROADS OF NEW ENGLAND."

#### HOLYOKE MEDICAL CENTER HAS BEEN BUSY—AND VISIBLE—

in Chicopee thanks to a flurry of community outreach efforts.

"We welcome the commitment and involvement of Holyoke Medical Center in our community as it continues to provide important medical services for our residents," says Chicopee Mayor Richard Kos. Here are some of the ways Holyoke Medical Center is serving the people of Chicopee:

Cardiology services. Cardiologist Nirav Sheth, M.D., sees patients at Chicopee Health Center, 505 Front St., Thursday afternoons from 1 to 4:30 p.m. Dr. Sheth performs consultations, examinations and EKGs in Chicopee and plans to offer echocardiography and holter monitoring soon. To make an appointment, call 413.534.2870.

Top: Chicopee Police Department Public Information Officer Michael Wilk. Bottom: Local officials and Chicopee Colleen and her court at Holyoke Medical Center for the annual Colleen visit the week before the Holyoke St. Patrick's Parade. From left to right: Chicopee State Representative Joseph Wagner, Jessica Welsh, Jordan Chmura, Alyssa Hogan, 2015 Colleen Shannon McAndrew, Ashley Boger, State Senator Donald Humason, 2015 Miss Congeniality Erin Belden and Mayor of Chicopee Richard Kos.

- Primary care and women's health services. Chicopee Medical Center, 262 New Ludlow Rd., offers three primary care physicians and two nurse practitioners—and the newly added services of Midwifery Care of Holyoke. To make a primary care appointment, call 413.552.3250; for Midwifery, call 413.535.4700.
- Mental health programs. River Valley Counseling Center now offers a Psychiatric Day Treatment Program at 152 Center St. in Chicopee, Monday through Friday, 9 a.m. to 3 p.m. A multidisciplinary team provides group treatments, including mindfulness-based stress reduction, Cognitive Behavioral Therapy, Dialectical Behavior Therapy, Art Therapy and Acceptance and Commitment Therapy, with a psychosocial rehab focus. To learn more, please call 413.540.1214. Also, RVCC Chicopee at 249 Exchange St. provides individual, couples and family counseling for patients from age five to adult. To make an appointment, call 413.540.1234.
- Caring for Chicopee's finest. Holyoke Medical Center last year gave free on-site blood-pressure screenings to officers of the Chicopee Police Department. It plans to resume the service in 2015. "The officers really looked forward to the screenings, which helped them keep tabs on their health," says Chicopee public information officer Michael Wilk.
- Chicopee Chamber. Holyoke Medical Center has stepped up its involvement with the Greater Chicopee Chamber of Commerce:
  - HMC was a diamond sponsor for the chamber's annual "Shining Stars" gala on March 6, which honored Chicopee business and civic leaders.
  - HMC also will be a platinum sponsor for the chamber's first "Champions of Chicopee" 5K road race and 2-mile walk June 13, and it will man an exhibit tent and provide staff coverage and supplies for the medical tent.
  - The medical center also is a sponsor for the chamber's annual Health Fair June 17.

"It's exciting to be building a stronger relationship with Holyoke Medical Center," says Chamber President Eileen Drumm, noting that the medical center's CEO, Spiros Hatiras, has joined the chamber's board.

Dother community sponsorships. Holyoke Medical Center is a gold sponsor for the fourth annual "Black Tie & Sneakers" gala May 2, to benefit the Boys & Girls Club of Chicopee, a silver sponsor for the Great New England Air Show May 16–17 at Westover Air Force Base, and an arts/culture sponsor for the 2015 Kielbasa Fest at Szot Park May 21–25.



#### MOST PEOPLE FIND IT DIFFICULT

to imagine themselves ever needing long-term care. But it's a fact that as modern medicine helps us to live longer, more of us reach a stage when daily help becomes a necessity.

Long-term care (LTC) insurance pays for things that traditional health insurance doesn't cover, including personal and custodial care in your home or another facility, such as a nursing home. Statistics show that of people who buy LTC insurance, roughly half will use it someday. That's actually a high percentage—we buy fire and flood insurance, for example, to guard against possibilities that are much more remote.

According to the U.S. Department of Health and Human Services, nearly 70 percent of people turning age 65 will need long-term care at some point in their lives. Yet only 8 percent of Americans have long-term care coverage.

#### LONG-TERM CARE CAN BE EXPENSIVE

Care in a nursing home, as well as your own home, can be costly. Consider these median rates for the state of Massachusetts when deciding whether to invest in long-term care insurance:

- >> \$353 per day or \$128,845 per year for a semi-private room in a nursing home.
- >> \$382 per day or \$139,580 per year for a private room in a nursing home.
- >> \$5,300 per month for care in a onebedroom unit in an assisted living facility.
- >> \$25 per hour for a home health aide.
- >> \$24 per hour for homemaker services.
- >> \$65 per day for adult day care services.
  SOURCE: GENWORTH 2015 COST OF CARE SURVEY

On average, women require longterm care for almost four years, while men need it a little more than two. So three- or five-year policies could make sense. But this care can be costly, and Medicare, Medicaid and private health insurance don't provide nearly enough to make it affordable for those of modest means.

Having a way to pay for professional in-home care may make life easier for you—and your family too, since they would be caring for you if you became ill or incapacitated. If you don't have long-term care, your children may have to bear the financial, as well as emotional, burden of your condition.

Another positive of being covered is that your long-term care policy may allow you to protect your assets, and ultimately pass them onto a spouse or children, instead of using them up.

So what's the downside of long-term care? "It's expensive and not everything is covered," says Andy Cohen, president and CEO of caring.com, a leading source of information and support regarding long-term care issues. "Policies are all different, and there are lots of exclusions." In addition, if you don't use it you lose it; in other words, you die without needing it.

An additional factor keeps people from signing up for the insurance: Very few of us think we'll ever end up in a nursing home. Yet aging is a fact of life, and so is inflation. Luckily, there's a range of choices in policies, from nofrills to luxury. It's a good idea that a rider be included with your contract to

cushion the effects of inflation.

Still, the bottom line is the bottom line. Few people can afford a policy outright based on their income, but if you have an IRA or long-term investment, you may be able to take the money from that and not have to touch your monthly income.

What's the best age/stage in life to sign up? It varies, but a few years before retirement age is typically a good time. "Most people sign up in their 50s or 60s," says Cohen. "If you're older you may not get a policy, and if you're younger it may not pay."

That's because rates are based on your age and health. The earlier you get it, the cheaper it is, but you will likely be paying longer. Inquire at your job, as some workplaces offer options for long-term coverage.

As you get older, you're more likely to have pre-existing conditions, which could disqualify you from coverage. In fact, people with certain conditions may not qualify for long-term care insurance at all. But don't give up hope: Standards vary between different insurance companies, so if one company denies you, it's possible that another one will accept you.

Get started the same way you would shop for life or auto insurance. "You're going to have to do your homework," says Cohen. That includes gathering information, talking to sales reps and asking questions. "But you need to be careful," he says. "Make sure you understand what is covered and what is not."

# SURVIVAL FROM MICROBES TO WILD MAMMALS, THE GREAT OUTDOORS IS ALIVE WITH POTENTIAL THREATS TO YOUR WARM-WEATHER HEALTH. HERE'S WHAT TO DO IF INJURY COMES YOUR WAY.



WITH COYOTES, BEARS AND OTHER WILD animals roaming suburban Massachusetts, you may be tempted to add "attack by large carnivore" to your mental list of patio perils. But let's focus on the more likely causes of backyard injury, whose risks range from merely annoying to life-threatening. Know how to deal with these injuries, and you just might be able to relax this spring and summer.

- **WHAT HAPPENED:** You've discovered a tick attached to your leg.
- **>> WHY YOU'RE WORRIED:** You may get Lyme disease.
- **>> WHAT TO DO:** The sooner you remove the tick, the less chance it has to transmit Lyme or another disease. Using fine tweezers, grasp the tick as close to your skin as possible and pull it straight up—slowly. Call your doctor if you develop a fever or a bull's-eye rash anywhere on the body, not just where the bite occurred.
- **» IF ONLY YOU HAD...**checked yourself for ticks when you came inside. The insects take up to several hours to attach themselves, giving you time to get rid of them. If in the future you want to be completely thorough, shower and change your clothes.
- **>> WHAT HAPPENED:** You've been bitten by a chipmunk.
- >> WHY YOU'RE WORRIED: Rabies!
- >>> WHAT TO DO: Don't panic—your risk of rabies is low. Squirrels (a chipmunk is a ground squirrel), rabbits and other rodents rarely carry rabies. The more common carriers are bats, raccoons, skunks and foxes. If the bite barely broke the skin, wash it with soap and water, apply an antibiotic cream and cover with a bandage. If the wound is deep or the skin is torn and bleeding, apply pressure with a clean cloth and see a doctor. And get a tetanus shot.
- **» IF ONLY YOU HAD...** not tried to feed the chipmunk in the first place. Wild animals, no matter how cute, are still wild.
- **>> WHAT HAPPENED:** You've been stung by a yellow jacket.





- >> WHY YOU'RE WORRIED: It's your first sting. and you fear a life-threatening allergic reaction. WHAT TO DO: The chances you're allergic are remote: Hypersensitivity develops as a result of being stung, so future stings are the ones to worry about. But just to be safe, tell someone you've been stung, so if your airway begins to close or other serious symptoms develop, he or she will be ready to call an ambulance. (You could also call the National Poison Control Center hotline at 1.800.222.1222.) Apply an ice pack to reduce swelling and slow the spread of venom. Acetaminophen or ibuprofen may reduce pain, as may a topical anesthetic cream. (Yellow jackets and some wasps can also carry infection; if there's immediate swelling, try an antihistamine—and see your doctor.) >> IF ONLY YOU HAD...called an exterminator to remove the nest, and laid off the perfume, which attracts wasps.
- **WHAT HAPPENED:** You stepped on a rusty nail.
- >>> WHY YOU'RE WORRIED: You can't remember when you last had a tetanus shot.
- **WHAT TO DO:** Wash the wound with soap and water, scrubbing it to remove any dirt and debris. Apply antibiotic ointment and a bandage. If the wound won't scrub clean or begins to look infected, call your doctor. Also consider a tetanus shot. You need one every 10 years. And if it's been more than five years, your doctor may want you to have a booster. Get the shot within 48 hours.
- >> IF ONLY YOU HAD...cleaned up that construction debris—and not opted for that Huck Finn—like feeling of going barefoot.
- **>> WHAT HAPPENED:** You fell asleep in the sun, and now you're turning the color of a boiled lobster.
- >>> WHY YOU'RE WORRIED: You face the prospect of a sleepless night, fever-like chills, general ridicule and, down the road, an increased risk of skin cancer.
- >> WHAT TO DO: Keep the burned skin cool

- and moist. It's OK to apply aloe, moisturizing lotion or hydrocortisone cream. Aspirin or other anti-inflammatory medication may help. Don't break any blisters that form. If you develop fever or severe pain, see a doctor.
- >> IF ONLY YOU HAD...applied sunscreen before going outdoors, not fallen asleep in a chaise, sworn off sunbathing forever and used the patio umbrella for its intended purpose.
- **>> WHAT HAPPENED:** You've been bitten by a snake.
- what to Do: Stay calm. Most snakes are not venomous. Only two poisonous species are native to Massachusetts—the copperhead and the timber rattlesnake, both of which have triangular heads and slit-like eyes. But don't worry about identifying the type of snake. If the bite punctured the skin, get medical attention quickly. While waiting to be treated, keep the affected arm or leg immobile and lower than your heart. Don't apply ice or a tourniquet, and don't cut the wound to try to remove the venom.
- » IF ONLY YOU HAD...steered clear. Unless you're a herpetologist, stay away from serpents. Don't sit on stone walls, a likely habitat for rattlers.
- **WHAT HAPPENED:** Those weeds you pulled must have included some poison ivy.
- **>> WHY YOU'RE WORRIED:** The itching is horrible, and the rash is spreading. How bad is this going to get?
- what to Do: Options for relief include calamine lotion, hydrocortisone cream, an oral antihistamine such as Benadryl and an Aveeno oatmeal bath. If the itching becomes unbearable or your eyes, throat or other sensitive areas are affected, see a physician. A prescription corticosteroid can do wonders.
- » IF ONLY YOU HAD...worn gardening gloves or used Ivy Block, an over-the-counter skin barrier.

#### >> FAST FACTS

- More than a third of all adult women (36.3%) and nearly half of all adult men (46.4%) experience a sunburn each year.

  SOURCE: AMERICAN CANCER SOCIETY
- There were 3,816 confirmed cases of Lyme disease in Massachusetts in 2013—the second-highest number in the nation (behind Pennsylvania).

  SOURCE: CENTERS FOR DISEASE CONTROLAND PREVENTION





THESE PROVEN SUGGESTIONS CAN HELP YOU GET THE BIGGEST BENEFIT FROM YOUR WORKOUTS.

Make exercise a habit.

"First be sure it's a
daily practice, like brushing
your teeth," says Joan Pagano,
author of 15-Minute Total Body Workout. Consistency is more important
than intensity at the start; later you
can always ratchet up the level of your
workout if you need to.

Pick a goal. You may aspire to lose belly fat, tighten your arms, trim your buttocks, run a 5K and so forth. But to begin, pick a single objective. "Changing behavior is hard, and if we overwhelm ourselves with too many goals we may throw up our hands and abandon them," says Jennifer Gilburg, associate executive director of the Greater Holyoke YMCA. "Pick a simple goal, such as walking for half an hour twice a week, and give yourself a chance to feel successful. Then maybe the next week you do it three times."

3 Consult a pro. Now that you've chosen a goal, it's a good idea to ask a professional for step-by-step guidance on how to reach it, whether it's to feel like an athlete again or just to be able to pick up a grandchild comfortably. That doesn't necessarily mean signing up with your own personal trainer—many gyms include a few consultations with a professional in the price of membership.

4 Get your zzz's. You don't actually build muscle while working out; that happens during the rebuilding phase when you're asleep. You need seven to nine hours of uninterrupted slumber: Banish sleep disturbers such as screens (computer, TV or mobile device) from your bedroom and block off outside light.

**5** Eat right. Want to lose weight?

Seven exercise pros say that working out can accomplish at best 20 percent of that goal—the other 80 depends on making positive changes in your diet. So be good to yourself at mealtime—and limit snacks to healthy ones.

Pick a partner. Share your exercise goals with a family member or friend. "It helps you feel accountable," says Gilburg. Enrolling in a structured group fitness class can also help keep you on track.

Juse the great outdoors. The gym is fine, but a change of scene—when the weather permits—can refresh your exercise motivation. Go to a local football field, run up and down the steps or around the track, or find a playground. You can find things to hang from or attach things to, and you can get a full-body workout.

Put strength before cardio. Many personal trainers suggest putting your emphasis on strength train-

ing and adding a bit of light cardio exercise at the end of your routine. It's not that cardio doesn't count, but that strength training is the basis for reaching most of your other goals—running, relieving chronic aches, etc. And you can get a good cardio workout from strength-training exercises—the other way round, not so much.

Align the spine—and flatten that belly. Plan to lift weights? Prepare with simple body-weight exercises like push-ups and squats to perfect your form, keeping the shoulder blades stabilized and holding the pelvis in alignment. You'll benefit more and reduce the risk of injury. Also, endless crunches won't fix a belly bulge; you need to activate the deep abdominal muscles by hollowing out or "scooping" the abdomen. "Imagine zipping up a tight pair of jeans," Pagano says. "That's the move!"

1 Ovary your workout—and break it up if need be. The body adapts to routines, so you'll benefit more if you tweak your workout and challenge yourself with something new from time to time. Also, if you don't have the recommended 30 minutes daily in a single block for exercise, break that time into smaller periods. "Exercise is cumulative," says Gilburg. "It doesn't have to be done all at once."

## crazy for

NO LONGER RELEGATED TO PIÑA COLADAS, THE TROPICAL FRUIT IS FINALLY GETTING A TURN IN THE SPOTLIGHT.

#### UNTIL RECENTLY, IF YOU COOKED WITH COCONUT OIL

or put coconut milk in your smoothies, you were either a vegan or a paleo-diet follower. Not anymore. Coconut products have gone mainstream as more consumers discover their many health benefits.

**POWER UP** One cup of an unsweetened coconut milk beverage (like the So Delicious brand) provides 50 percent of the daily value of vitamin B<sub>12</sub> and 30 percent of vitamin D—for a mere 45 calories—making it an ideal dairy-free option for smoothies.

Coconut water, the clear liquid found in young, green coconuts, packs a potassium punch. In fact, one cup of unflavored coconut water contains more potassium than a banana—about 600 milligrams versus 400. Potassium is vital to heart health, nerve function, muscle control, electrolyte regulation and more, yet Americans often don't meet their daily requirement of the mineral (4,700 milligrams for ages 14 and up). Coconut oil, which is extracted from the meat of mature coconuts, has been a dietary staple in tropical cultures for thousands of years. Yes, it is high in saturated fat, but not all saturated fats are created equal. The main saturated fat in coconut oil is lauric acid, a medium-chain triglyceride (MCT). MCTs are transported directly from the intestinal tract to the liver, where they're likely to be burned off directly as fuel and to raise the metabolic rate slightly. That means less is available to be circulated throughout the body and deposited in fat tissues. Lauric acid also appears to increase the good HDL cholesterol in the blood, making it a healthier choice than butter or margarine for cooking and baking.

DID YOU KNOW? Early Portuguese explorers traveling through the tropical islands of the Indian Ocean gave the coconut its unique name. They believed that its "grinning face" (the three dark indentations at the base of the shell) resembled a bogeyman known as "coco" in Portuguese folklore. Virgin coconut oil is made from pressing fresh, raw coconut—without adding any chemicals—and has a shelf life of several years. This is the kind you want to use. It is white and solid at room temperature, and has a sweet, subtle, nutty flavor.

HOW TO USE Coconut oil can withstand reasonably high heat, so it's a great choice for sautéing and roasting. Use it to soften the taste of bitter greens, or more deeply caramelize root vegetables like sweet potatoes. It also can be substituted for butter or other oils in most recipes—use a 1:1 ratio. Use it at room temperature to create flaky baked goods, like pie crust, or melted and cooled as a butter/oil replacement.

To create satisfying, nutrient-packed smoothies, blend a cup of unsweetened coconut milk beverage with a handful of berries, a scoop of protein powder, a tablespoon of chia seeds and a few ice cubes. Or use it as a "creamer" for coffee or tea.

Looking for a natural alternative to sugary sports drinks? Try unflavored coconut water, which has fewer calories, less sodium and more potassium than Gatorade and its brethren.



Grady DeBruicker, born in The Birthing Center® (July 21, 2014), and Emily DeBruicker, mother

#### Your birthing choices. Your memories. Your baby.

At The Birthing Center, our compassionate doctors, nurses and certified nurse midwives will work with you to create the birthing experience that's right for you and your baby.

Your options include water birth, nitrous oxide to manage pain, vaginal birth after cesarean, and much more.

Make it your experience. Call The Birthing Center at (413) 534-2700 to take a tour.



HolyokeHealth.com