



## WHAT'S NEW?

#### DEAR VALLEY HEALTH & LIFE READERS,

I hope you have enjoyed this relatively mild winter. Here at Holyoke Medical Center we have been busy working through the winter months on a number of projects. The construction of our new emergency department is going well and is on schedule. Look for the preliminary excavation work to be completed soon and the structure to begin going up.

We have also been busy adding new services and new doctors. A number of our new physicians are featured in this issue. They are welcome additions to our already amazing medical staff.

Our brand-new state-of-the-art Wound Care Center is now open, offering treatment options such as hyperbaric oxygen, which were previously not available close to home. We also just launched our comprehensive Weight Management Program, bringing an array of medical and surgical options to our community to help people achieve a healthy weight. This brings us another step closer to our goal of being a premier provider of wellness and life-enhancing services. In conjunction with our diabetes education and treatment programs and our healthy food options for both patients and staff, we are striving to do just as much to keep people healthy as we do to help them when they are sick.

Our kitchen is serving meals made-to-order with fresh ingredients sourced locally when possible and without corn syrup and other detrimental additives. And we have signed on to the state's "Healthy Hospital Initiative," with the goal of improving the health of our patients and our community in areas beyond direct healthcare services. The current project involves transitioning to antibiotic-free meat in the preparation of our meals.

For family members and visitors looking for a place to wait, sit and collect their thoughts or check in on loved ones by email or text, our newly renovated lobby café is the spot. It serves Starbucks coffee, healthy snacks and freshly baked goods made from scratch by our in-house pastry chef, Jenn Zelasko. With free guest Wi-Fi throughout our facility, it is easy to check in and be connected.

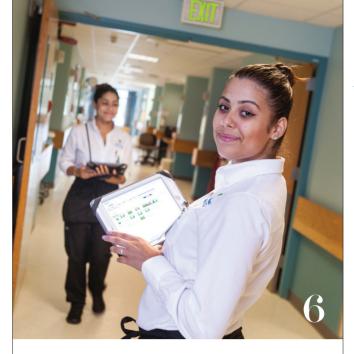
The roles of healthcare and of hospitals have certainly changed since I started my career in the late '80s. We are responding to the challenges of our times by creating not just a place for healing, but also a place to connect as a community, to learn new things, to improve our health, to understand our different cultures, to feel satisfied in our work and, most importantly, a place where opinions count. We invite you, our readers, to share your suggestions and opinions with us.



Best Regards,

#### SPIROS HATIRAS

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



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

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





# **HEALTHY** HABITS

FOR YOU AND YOUR FAMILY

10

The number of grams of grain-based fiber (think oats and quinoa) you need to eat daily to cut your risk of Type 2 diabetes by 25 percent.

—Diabetologia



# **OPTIMISM**DOES A HEART GOOD

Women who see the glass as half full are 30 percent less likely to die from heart disease than their pessimistic peers.

—Circulation

Run/Walk for River Valley



## STAND UP!

Being sedentary has been found to be twice as deadly as being obese, so get moving. Even a daily 20-minute walk is enough to reduce chances of early death by 30 percent.

—American Journal of Clinical Nutrition

#### 5 TH ANNUAL RUN FOR RIVER VALLEY

Take your pick: You can run or walk at the 5th annual 5K Run/1 Mile Walk for River Valley on Saturday, May 21.

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. There will be prizes for the top three male and female runners in seven different categories.

**Need more info?** Visit rvcc-inc.org, call 413.841.3546 or email run4rivervalley@gmail.com.

#### **WELLNESS** EVENTS

Our schedule of upcoming seminars and programs is designed with your health in mind. Join us! Call 413.534.2789 to register unless noted otherwise.

PREVENTING COLON PROBLEMS

Date: Wednesday, March 16

Time: 4 p.m.

Place: Fran Como Conference Room Colon cancer and common colon disorders such as Celiac disease, inflammatory bowel disease or irritable bowel syndrome can have an impact on your daily life. Join Holly Kinnell-Rust, F.N.P., gastroenterologist, and Francis Martinez, M.D., HMC specialty surgeon, as they discuss common colon health problems, symptoms and key approaches to prevention.

#### **DIABETES WELLNESS FAIR**

Date: Wednesday, April 6

**Time:** 2–5 p.m.

Place: Auxiliary Conference Center This special program features prediabetes screening, blood pressure screening, foot sensation screening, food samplings and food guizzes, educational resources, tips to prevent diabetic complications, chair massages, raffles and more. The event is presented by Holyoke Medical Center in collaboration with HMC Wound Care Center, HMC Diabetes Center, Pioneer Valley Eye Associates, Western Mass OBGYN, Holyoke Health Center Dentistry and the Greater Holyoke YMCA. To register, call April Medeiros, R.N., B.S.N., C.H.R.N., diabetes educator, at 413.534.2703.

#### **WEIGHT MANAGEMENT**

Dates: March 10, April 21, May 19

**Time:** 5:30-7 p.m.

Place: Auxiliary Conference Center This monthly program focuses on obesity-related medical conditions and the services now available at Holyoke Medical Center. Topics include nonsurgical and surgical options for weight loss as well as new nonsurgical procedures that are being developed. Yannis Raftopoulos, M.D., discusses this comprehensive medical weight-management program.

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



SURGERY ISN'T THE FIRST TREATMENT CONSIDERED FOR OBESITY. BUT WHEN OTHER APPROACHES FAIL, IT CAN BE A LIFE-CHANGER.

#### FOR MANY PEOPLE, THE GOAL IS SHEDDING THOSE EXTRA FIVE

pounds, or trimming down by one dress size to go to a big wedding. They probably don't need to go see bariatric surgeon Yannis Raftopoulos, M.D. But if you're severely obese, this new arrival at Holyoke Medical Center is someone you may wish to visit very soon.

Bariatric—or weight-loss—surgery isn't for everyone. It requires careful preparation and a disciplined adherence to new diet and lifestyle guidelines. Still, for appropriate patients it can mean a new lease on life. It's not just about being less hefty, but being way more healthy.

In honor of Dr. Raftopoulos' arrival, *Valley Health & Life* checked in with four of his former bariatric surgery patients. Here are their stories:



It wasn't easy for this Manchester, Conn., resident, now 62, to decide to have surgery because it felt like failure. "I didn't want to admit that I needed to have someone surgically rearrange my insides in order for me to lose weight," she says. "It seemed so drastic. It took me a couple of years to make the decision."

Simonne Brunton was tipping the scales at 320 pounds, and she couldn't seem to stop that number from going up. "I was sad and angry at myself," she says. "I

thought I was fairly intelligent and knew the right things to eat, but I couldn't control my eating."

It was all the more painful because Brunton had watched her mother, who was obese her entire life, die from complications of diabetes. The final straw came when Brunton was told that one of her knees should be replaced. "I decided that before I started replacing parts, I needed to fix my body," she says. "My health—both physical and mental—was my motivation."

Like hundreds of thousands of people each year, in 2013 Brunton had gastric bypass surgery. The Roux-en-Y Gastric Bypass, according to the American Society for Metabolic and Bariatric Surgery (ASMBS), is considered "the gold standard" of weight-loss surgery and is the most commonly performed bariatric procedure worldwide.

Its outcomes can be life-changing. The ASMBS says gastric

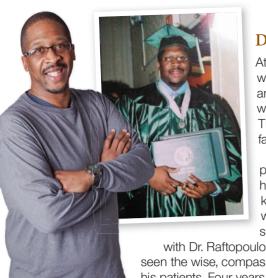
bypass produces significant long-term weight loss—60 to 80 percent of excess weight. It restricts the amount of food that can be consumed and typically boosts energy. It also produces favorable changes in gut hormones that reduce appetite and don't leave you with that feeling of still being hungry.

She says having the surgery was one of the best things she's ever done for herself. "I had a lifetime of weight problems that eventually led to morbid obesity," she says. "I suffered from depression, high blood pressure, arthritis in my knees, diabetes, high cholesterol and sleep apnea. I frequently needed to walk with a cane. The only way I could get a good night's sleep was with my CPAP [continuous positive airway pressure] machine."

Today, Brunton, who is 5'8" tall, weighs about 165 pounds. "I have much more energy," she says. "I have a personal trainer and have started doing yoga. I wear the smallest clothing size I've ever worn as an adult. My husband and I have a much better, more loving relationship. Everything is much more exciting. I feel I can do whatever I want to do."

She marvels at her flat stomach. She no longer takes medications or suffers from sleep apnea. Her cane is sitting in a corner collecting dust. "My cardiologist said he has no reason to see me anymore," she says.

Brunton, who works for an insurance company, credits her success to Dr. Raftopoulos. "It's because of him that I've done so well. He is caring, knowledgeable—the most supportive doctor I've ever had. He was in contact with me by phone daily for the first week or two after my surgery and is always available by email. Even at almost three years post-op, he still responds immediately to any emails concerning my health."



#### **Donald Thomas**

At 360 pounds, Donald Thomas was overweight, trying to diet and working like crazy. "I just wasn't losing much," says Thomas, who is 6'2" and the father of two sons.

He recalls that he was prediabetic, out of shape, exhausted and frustrated—but he knew better than most people what might be done about it. A surgical technician, he'd worked

with Dr. Raftopoulos in the operating room and seen the wise, compassionate care the doctor gives his patients. Four years ago, he decided to become one of them.

Thomas says he lost 120 to 130 pounds and now

loves the amount of energy he has. Now he can wear clothes three to four sizes smaller than he wore before.

"I eat less," he reports. "I'm back in the gym. I feel good."

Instead of being short of breath climbing stairs and having no stamina, Thomas plays basketball and works out with his oldest son. "I have the energy to work two jobs," he says.

Even though he's a surgical professional, Thomas admits he had some initial fears about having the procedure himself. He says it was Dr. Raftopoulos' bedside manner and encouragement that gave him the comfort to go ahead.

"He cares, and he's there for you," says Thomas. "I don't know many doctors who call you daily to make sure you're OK."

#### Elimayda Vazquez

Four years after a gastric bypass procedure, Elimayda Vazquez, 42, a home loan production specialist who lives in Manchester, Conn., is grateful.

"I thank God first, and then Dr. Raftopoulos, for the new me," she says.

Before her operation, Vazquez was a diabetic with high blood pressure. She also had bad eating habits. She was a bit of a junk-food junkie, favoring "pizza, fast food, soda and lots of candy," she says.

That all seems like long ago. She marvels at the person she's become. "I am no longer a diabetic, and I don't have high blood pressure," she says.

Even in the old days, Vazquez went to the gym. But back then it was a struggle to get through two workouts a week. She now goes five days a week, doing cardio, lifting weights and running sometimes twice a day. Not only is Vazquez sleeping better, she's eating better too. Her plate is full of vegetables and small portions of meat. Her sweet tooth is satisfied with fruit.

Vazquez says she is amazed by her dramatic weight loss. While she used to weigh 247, she's now down to 130. Another pleasant surprise was the quick recovery time from surgery.

When she thinks about the many choices she's made in her lifetime, says Vazquez, "having this surgery done was one of my best."



"Sick and tired of being sick and tired"? That's an old saying, but it fit truck driver and Hartford, Conn., resident Victor Burgos to a T. Riddled with high blood pressure, sleep apnea and heart problems, Burgos turned to gastric bypass surgery.

"I wanted to be healthy," says Burgos, now 41.

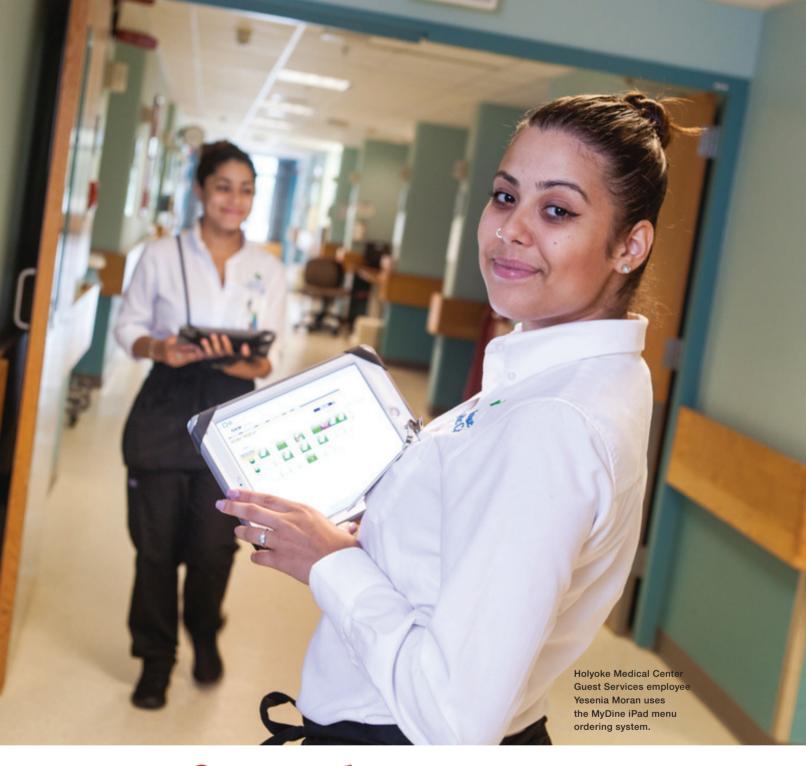
Since the surgery, Burgos has said good-bye to high blood pressure and sleep apnea and is generally in good health. "I have the energy to be active," he says.

For motivation to embrace better health by choosing a gastric bypass procedure,

Burgos
didn't have
to look far.
"I want to
live long
enough to
play with
my grandchildren and
see them
grow," he
says.



**TO LEARN MORE** about weight-loss surgery at Holyoke Medical Center, attend one of our seminars (on page 3, see "Weight Management" under "Wellness Events") or visit holyokehealth.com/events.



# A fresh start for food service

HMC CREATES A FIVE-STAR CULINARY EXPERIENCE FOR PATIENTS.



#### ROASTED VEGETABLE QUESADILLAS.

Baked lemon sole. Chicken Caesar wrap. When you view the new menu at Holyoke Medical Center (HMC), you may forget for a moment that you're in a hospital and think you're dining at a local, health-conscious restaurant.

The increase in healthy food choices is part of the Fresh Food Pledge introduced at HMC last May, when the hospital partnered with Boston-based dining management company Unidine. Other significant improvements: All

meals are prepared from scratch using fresh, seasonal, locally grown fruits and vegetables whenever possible; deli meats like beef, turkey and chicken are roasted and prepared in-house daily; the chicken is all-natural and contains no growth hormones, antibiotics or fillers; only trans fat-free cooking oils are used; and dairy products come from hormone-free cows.

The menu still features familiar comfort foods like burgers, meat loaf, beef stew and chicken pot pie, but these and all other food items are made in a more healthful way thanks to Unidine. All of the desserts—apple cobbler, carrot cake, brownies, chocolate chip cookies—are made on site from scratch by a full-time baker, and the kitchen is "99 percent free" of high-fructose corn syrup, according to Alison Roy, R.D., food service director at HMC.

"Being in the hospital can be stressful for some people," she says. "Offering comfort foods and small sweet treats can be just what they need to ease their anxiety. Of course, it depends on the individual's dietary restrictions. But for the average person, these foods, in moderation, can still contribute to a healthy lifestyle."

Everyone at the hospital, including President and CEO Spiros Hatiras, "is a firm believer in the link between health and nutrition, and that's why HMC chose Unidine," says Roy. "The hospital wanted the Fresh Food Pledge. Food is healing:



Alison Roy, R.D.

good nutrition is healing. When you serve something from a can, that's not improving health. But when you use fresh foods, you're going to heal faster. This change was huge for us and our patients."

Another huge change was the improvement of HMC's MyDine program, which now includes more patient-friendly procedures for meal selection. Gone are the days when patients were asked in the morning to choose an entire day's worth of

food from a paper checklist. Today, patients order their food closer to mealtime, and they do it via iPad with the help of Guest-Services employees.

"The kitchen receives the patient's food selections about an hour or two before they eat," says Roy. "People's desires and wellness change throughout the day. In the morning you might think you want a particular dish for dinner, but by late afternoon you might be in the mood for something different."

Guest Services also spends more time with patients, engaging them in friendly conversation while getting to know the foods they shy away from as well as the foods they crave. These details, along with information about allergies and dietary restrictions, are stored on the iPad and used to create the patient's menu options. The result? Increased professionalism and patient satisfaction.





#### WHAT TO WEAR ISN'T YOUR ONLY DILEMMA WHEN ATTENDING A PARTY, YOU'LL ALSO ENCOUNTER A HOST OF

delicious—and often calorie-filled—courses. Which choices will be kinder to your waistline? Circle the answers you think are correct, then check our key to discover how much you really know about your favorite party foods.

- a. 2 tablespoons of crab dip b. 2 tablespoons of guacamole
- a. 1 cup of mashed potatoesb. 1 large plain baked potato
- a. 1 serving of meat lasagna
  b. 1 serving of penne with vodka sauce
- 4. a. 2 cocktail meatballs b. 2 deviled egg halves
- a. 2 cubes of smoked Gouda cheese b. 2 mini mozzarella balls
- a. 6 ounces of filet mignon b. 9 ounces of chicken marsala
- a. 1 cup of rice pilafb. 1 cup of creamed spinach
- 8. a. 3 ounces of honey-baked ham b. 3 ounces of roasted turkey
- 9. a. 1 tossed salad with 2 tablespoons ranch dressing b. 1 hard dinner roll
- a. 1 slice of pecan pie b. 1 piece of chocolate cake with frosting
- a. ½ cup of vanilla ice cream b. 2 chocolate chip cookies

- a. ½ cup of lemon sorbet b. 3 chocolate-covered strawberries
- a. 5 ounces grilled salmon fillet b. 5 ounces pork loin
- a. 1 cup of fried calamarib. 1 serving (6 pieces) of fried oysters
- a. 1 ounce of pretzels b. 1 ounce of veggie chips

### How'd you fare?

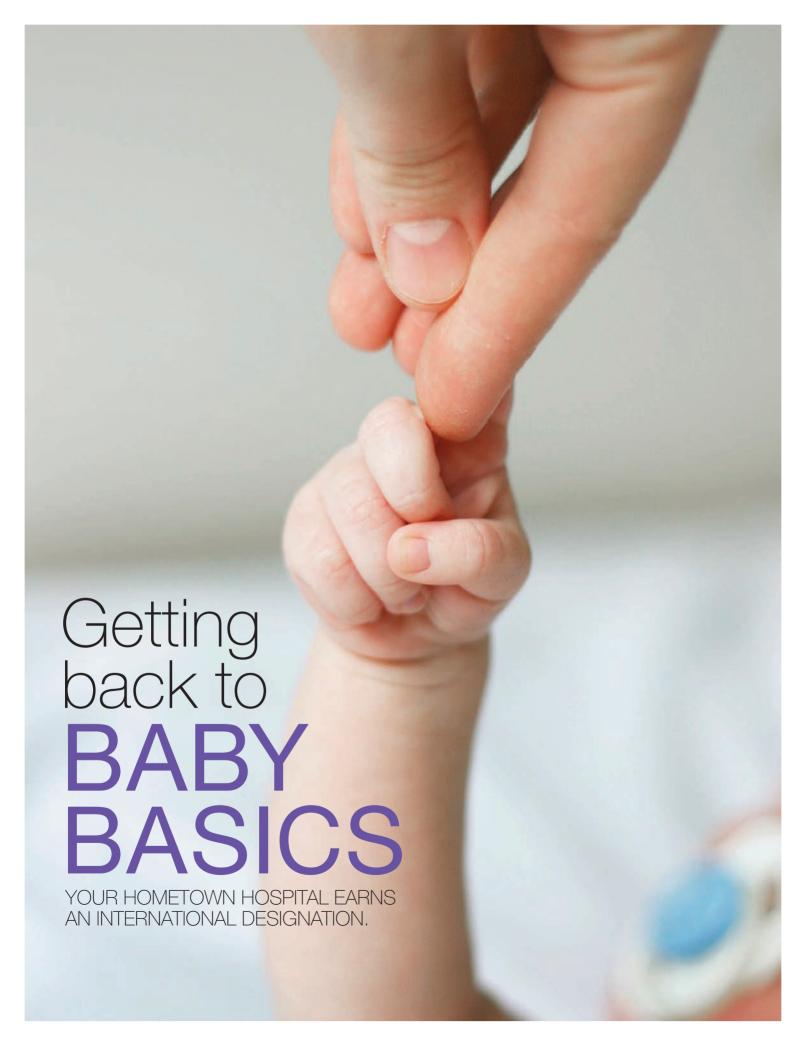
**0–5 CORRECT:** Those mysterious extra pounds that just happen to appear whenever your calendar books up just got a little less mysterious. But fear not, social butterfly: Use this quiz and check up on the calorie counts of other party favorites to make healthier selections in the future.

**6–11 CORRECT:** Your impressive knowledge has likely saved you from more than a few party-food pitfalls, but there's always room for improvement. Do you easily spot the healthy appetizers and entrées but face confusion with tantalizing desserts—or vice versa? Whatever the case, brushing up on your nutrition facts will serve you well at your next soirée.

**12–15 CORRECT:** Bravo! You've successfully pinpointed the lighter fare with remarkable astuteness, so you can leave a party without the slightest tinge of guilt and uncertainty—as long as you listen to that intuition. That way, you'll be sure to enjoy a happy and healthy social life.

#### **ANSWERS:**

(1 ounce of veggie chips: 120 calories) calories (1 slice of pecan pie: 452 calories) (2 cubes of Gouda: 200 calories) pr 1 biece of chocolate cake with frosting: 235 b. 2 mini mozzarella balls: 140 calories 15. a. 1 ounce of pretzels: 110 calories (1 serving of fried oysters: 368 calories) (1 tossed salad with ranch dressing: 181 calories) (2 deviled egg halves: 98 calories) 14. a. 1 cup of fried calamari: 300 calories b. 1 hard dinner roll: 167 calories a. 2 cocktail meatballs: 75 calories (5 ounces of salmon fillet: 250 calories) (3 ounces of roasted turkey: 176 calories) (1 serving of penne with vocika sauce: 842 calones) 13. b. 5 ounces of pork loin: 200 calories a. 3 ounces of honey-baked ham: 125 calories a. 1 serving of meat lasagna: 400 calories (1 large plain baked potato: 278 calories) (1/2 cup of lemon sorbet: 140 calories) (1 cup of rice pilat: 220 calories) 12. b. 3 chocolate-covered strawberries: 123 calories b. 1 cup of creamed spinach: 140 calories a. 1 cup of mashed potatoes: 237 calories (5 chocolate-chip cookies: 156 calories) (9 onuces of chicken marsala: 373 calories) (2 tablespoons of crab dip: 95 calories) a. 1/2 cup of vanilla ice cream: 145 calories a. 6 ounces of filet mignon: 350 calories b. 2 tablespoons of guacamole: 50 calories





HOLYOKE MEDICAL CENTER (HMC) HAS ALWAYS BEEN A warm and welcoming place to have a baby, but it wasn't until this past fall that it was deemed an official Baby-Friendly facility. The Birthing Center at HMC spent the past four years changing its clinical practices to become amongst the very best maternal-child health facilities in the world.

Those efforts were recognized by Baby-Friendly USA, which awarded its International Baby-Friendly Designation to HMC in November. The Baby-Friendly Hospital Initiative, sponsored by the World Health Organization and the United Nations Children's Fund, encourages the best care for mothers and their babies. There are more than 320 Baby-Friendly facilities in the United States and about 20,000 globally. Currently, 17 percent of births occur in a Baby-Friendly facility annually. But here in the Pioneer Valley, HMC is currently the only hospital to receive this prestigious recognition.

"We are very proud to have achieved this Baby-Friendly designation, which is the result of our Birthing Center's dedicated team of physicians, nurses and staff," says Spiros Hatiras, president and chief executive officer of HMC and Valley Health Systems, Inc. "Education and support are critical tools in such an endeavor, and we are committed to leading the way."



Mary Carey, R.N.

Spearheaded by Mary Carey, R.N., a lactation consultant at HMC, and a multidisciplinary task force, the Birthing Center began writing and implementing new policies and procedures pertaining to the newly born back in 2011. She notes that HMC believed the practices would positively affect the lives of the newborns at the hospital because "there are few times in life as profound as the birth of a child. Baby-Friendly extends the

intimacy and respect for that life-changing experience. To have your baby in a Baby-Friendly hospital means that we have the foundation in place to allow nature to guide us at its best. We step back from a task-oriented position to the guiet position of letting the baby show us their needs."

Mothers who experience skin-to-skin contact after delivery are surprised at their baby's innate ability to crawl and

self-attach to the mother's breast. Carey spotlights the experience of a mom who recently delivered her fourth child. After birth the baby was placed on her chest, skin-to-skin, and soon attached itself to her breast, falling asleep after feeding. "This mom shared with staff that she would never forget her experience as long as she lives," Carey recalls.

Because of this powerful experience, many mothers are deciding to breastfeed. HMC has seen the number of mothers who breastfeed increase from 40 percent to 80 percent.

The Baby-Friendly Initiative encourages all newborns to remain in the room with the mother, rather than being taken to the nursery in the maternity ward and monitored by nurses. "Rooming-in" provides the parents the opportunity to get to know their baby while in the hospital and better care for them at home. Keeping a newborn with the family, Carey explains, ultimately "puts the parents in charge of their baby. We want to give them a chance to cement their relationship with their baby. Rooming-in provides them with a safe and private environment to explore their new roles as parents, while still having the nursing staff available for assistance."

"Baby-Friendly encourages a whole different approach," says Carey. "We want parents to be comfortable before and after birth. We do a lot of teaching in a homey, comfortable and individualized manner. We want the family to take in the information and use it. We don't want them to go home and have a baby they don't know how to care for."

Since the Birthing Center policies have been put in place, Carey believes the changes will help strengthen the bonds between all mothers and their babies.

Education is also a large part of the Baby-Friendly project. Patients are taught many things prenatally, in the hospital and post-partum in a consistent manner. This helps them take in and retain lots of new information. The hospital and office staffs have also had extensive education as part of the Baby-Friendly guidelines.

Baby-Friendly is a five-year designation. During that time, HMC will collect data to ensure all of the Baby-Friendly quidelines remain in place.

**FOR MORE INFORMATION** about The Birthing Center at Holyoke Medical Center, or to register for classes, call 413.534.2700.

# MEET OUR NEW STA

WE WELCOME
18 MEDICAL
PROFESSIONALS
TO THE
HOLYOKE
MEDICAL
CENTER FAMILY.



STEPHANIE ADAMSKI, PA-C Specialty: Hospital Medicine Physician Assistant Location: Holyoke Medical Center



**CECILIA ANSON-**

WONKKA, NP

Specialty: Adult

413.534.2627.

Psychiatric Mental Health Clinical Nurse Specialist Location: HMC Center for Behavioral Health, Partial Hospitalization/ Intensive Outpatient Program and River Valley Counseling Center. To learn more, call



BAJWA, MD Specialty: Physiatry Location: HMC Wound Care Center, 18 Hospital Drive, Holyoke. To schedule an appointment, call 413.535.4740.



BERRY, MD
Specialty: Urology
Location: HMC Urology
Center, 100 Wason
Avenue, Suite 240,
Springfield. To schedule
an appointment, call
413.746.4800.



JOSE FLORES, MD Specialty: Anesthesiology Location: Holyoke Medical Center



AMY JAWOREK,

MD

Specialty: Internal Medicine and Infectious Disease Management Location: Western Mass Physician Associates Adult Primary Care, 262 New Ludlow Road, Chicopee. To schedule an appointment, call 413.552,3250.



BAPTISTE, CNP
Specialty: Adult
Gerontology Primary
Care Nurse Practitioner
Location: Western Mass
Physician Associates
Adult Primary Care,
2 Hospital Drive,
Suite 101, Holyoke.
To schedule an
appointment, call
413.536.8924.

**DEBORAH JEAN-**



ROCHELLY MARTINEZ, CNM Specialty: Certified Nurse Midwife Location: Midwifery Care of Holyoke with locations in Holyoke, Chicopee and Northampton. To schedule an appointment, call 413.535.4700.



O'CONNOR, FNP
Specialty: Primary
Care Family Nurse
Practitioner
Location: Western
Mass Physician
Associates, 10 Hospital
Drive, Suite 305,
Holyoke. To schedule
an appointment, call
413.533.2452.

**KRISTIN** 

# FF MEMBERS



ADRIENNE BOYER, PA-C
Specialty: Surgical

Physician Assistant Location: Holyoke Medical Center



DAWN CHARTIER, FNP

Specialty:
Cardiovascular Family
Nurse Practitioner
Location: Cardiovascular
Center at Holyoke
Medical Center.
To schedule an
appointment, call
413.534.2870.



ELANA DAVIDSON, PA-C

Specialty: Bariatric Physician Assistant Location: HMC Weight Management Program, 10 Hospital Drive, Suite 103, Holyoke. Learn more by calling 413.535.4757.



LESLIE DUBINSKY, MD

Specialty: Anesthesiology Location: Holyoke Medical Center



YANNIS RAFTOPOULOS, MD, PHD, FACS, FASMBS

Specialty: Bariatric Surgery Location: HMC Weight Management Program, 10 Hospital Drive, Suite 103, Holyoke.

Learn more by calling

413.535.4757.



JACKIE RODRIGUEZ, NP

Medicine Location: Holyoke Medical Center

Specialty: Hospital



MEHDI SATTARI, MD, FACEP

Specialty: Emergency Medicine

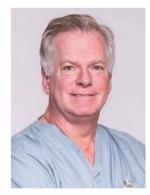
Location: Holyoke Medical Center



ASHLEY SULLIVAN, PA-C

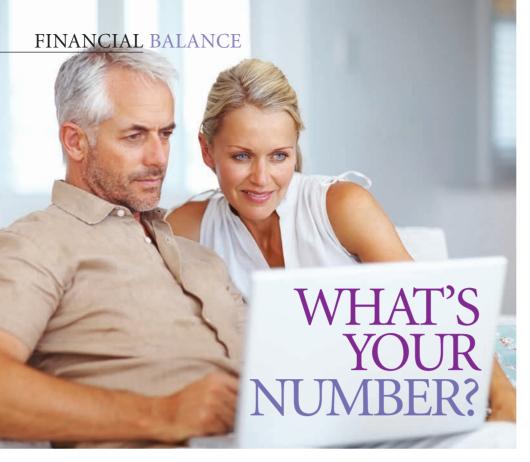
Specialty: Primary Care Physician Assistant Location: Western Mass Physician Associates Adult Primary Care, 1236 Main Street, Suite 201, Holyoke. To schedule an

appointment, call 413.536.7040.



STANLEY SWIERZEWSKI III, MD

Specialty: Urology Location: HMC Urology Center, 10 Hospital Drive, Suite 204, Holyoke. To schedule an appointment, call 413.533.3912.



# YOUR CREDIT SCORE COUNTS. HERE ARE 5 WAYS TO MAKE SURE IT'S A GOOD ONE.

#### HAVE YOU CHECKED YOUR CREDIT

score lately? This numerical rating of your creditworthiness can determine whether or not you'll be approved for a loan or mortgage and what interest rate you'll pay—which means a good score can save you money. Some employers conduct credit checks to screen job applicants, and singles have even been known to discuss credit scores on a first date.

Many credit scoring models exist, but the most widely used is the FICO (Fair Isaac Corporation) score, which employs a scale from 300 to 850 points—the higher your number, the better. It's based on information from the three credit reporting bureaus, Equifax, Experian and TransUnion. Scores can make a big difference, and generally speaking you want one in the 750-and-up zone. On a 36-month auto loan for \$25,000, for example, someone with a strong FICO score of 760 might make a monthly payment of \$730, while a next-door neighbor with a not-so-good 619 could fork over \$875 a month for the same set of wheels. (Find out more about FICO, including how to order your credit scores

from the three bureaus for \$19.95 each, at myfico.com.)

For the best possible credit score:

1 Make sure your credit reports are accurate. Mistakes on these reports can pull down your score needlessly. "Everybody is always interested in their credit score, but they forget that the basis for it is the credit report," says Gail Cunningham of the National Foundation for Credit Counseling. The reports are intended to show whom you've borrowed from in the past and how you've repaid them. You're entitled to receive a free credit report each year from each of the reporting bureaus.

On the reports themselves you'll find instructions on how to dispute any errors. Beware of charges or credit accounts that seem totally unfamiliar, as they could be signs of identity theft. (Visit annualcreditreport.com to request these reports. They don't come with your FICO score, though you may be offered a similar-sounding score if you sign up for a "free trial period" on a monthly service for which you'll later be billed.)

2 Pay bills on time. Pay only the minimum if you must, but pay promptly. "Late payments have the most serious and rapid impact on credit scores," says Rod Griffin, director of public education for Experian. To make sure you don't forget, set up payment reminders. Use your own scheduling system or request alerts through your credit card company, such as text messages and email reminders as due dates approach.

3 If you are late, fess up right away. Resist the human tendency to put the embarrassing lapse in a "deal with it later" pile. Contact your credit card company immediately and explain. A grace period may apply, you may be able to pay instantly by phone, and a company rep may have the authority to make a favorable notation on your account. "Certainly ask that it not be reported to the credit bureaus and that you not be charged a late fee," says Cunningham. "Credit card companies want to keep you as a customer, especially if you've been a good one."

Pay down balances, but keep cards. Tempted to close every account you can pay off? Think again. While closing accounts is a good idea for people who've been in trouble with debt, the rest of us may wish to keep paid-up accounts open for a better "credit utilization rate"—that is, proportion of total unpaid balances to total available-credit limits. Lenders prefer this percentage to be no higher than 30; keep it lower if you can. (For example, if you have two credit cards with limits of \$10,000 each, try to make sure your balances total less than \$6,000.)

5 Consider an installment loan. You can also improve your score

You can also improve your score by demonstrating that you're able to manage different types of credit. Credit cards are considered "revolving credit," meaning that the amount charged varies each month and the balance is for an open-ended period. It's also good to show your mastery of "installment credit," in which you make the same regular payment until a balance is paid off. Car loans, student loans, personal loans and home mortgages are examples of installment credit.





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