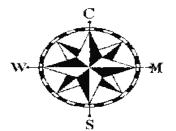
## Westmoreland County Medical Society



**JULY, AUGUST & SEPTEMBER** 

**THIRD QUARTER 2015** 

## Bulletin

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## Could Physicians Get Sued for Recommending Medical Marijuana?

BY: Scot Chadwick

What happens if a physician who recommends medical marijuana to a patient finds themselves on the receiving end of a medical liability lawsuit after a bad outcome? As the General Assembly considers legislation to legalize medical marijuana in Pennsylvania, the lawyer in me was naturally drawn to that question.

Let me state right up front that I'm not crying wolf here. I'm not aware of any medical marijuana-related malpractice lawsuits in states that have legalized cannabis medications, and a search by the author of a June article in *Medscape* didn't turn up any either. I went one step further and checked with a friend who works for a large medical liability insurance carrier, and they came up empty too.

That being said, there's nothing to prevent a patient from suing a marijuanarecommending physician for negligence, and the laws of probability (and my undying faith in the ever-creative plaintiffs' bar) suggest that sooner or later we'll see some of these lawsuits.

Still, if it isn't likely to be a big problem, why am I talking about it?

If you're a physician (and most of my readers are), the answer may be found in your medical liability insurance policy. Insurance policies contain exclusions, absolving the insurer of any requirement to pay if a loss is caused by specified actions or risks. For example, many life insurance policies contain exclusions for suicide.

At least some medical liability insurance policies contain exclusions for drugs or pharmaceuticals not yet approved by the FDA. And since medical marijuana (not counting FDA-approved Marinol and Cesamet) has not received the FDA's blessing, it's at least possible that a defendant physician might find themselves without insurer indemnification after a cannabis-related jury award.

So here's the bottom line. If Pennsylvania legalizes medical marijuana, and if you would consider recommending it to your patients, you might want to check with your liability carrier first to see where you would stand if you end up on the wrong end of a cannabis-related malpractice lawsuit.

As always, you can reach me with comments or questions at schadwick@pamedsoc.org or (717) 558-7814.

### **Westmoreland County Medical Society**



The County Medical Society office can be reached at (724) 837-5050

Office Hours:

Monday - Thursday 9 am to 3:30 pm

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office@wcmspa.org

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The editorial staff reserves the right to exclude any advertisement which, in its opinion, does not conform to the standards of the publication. The acceptance or rejection of any advertisement does not imply the endorsement or lack of endorsement by the Westmoreland County Medical Society of any company or its products.

Address all Bulletin correspondence by the tenth of each month to:

Dr. David Wyszomierski - Editor Westmoreland County Medical Society 231 South Main Street, Suite 207 Greensburg, PA 15601 Telephone: (724) 837-5050 Fax: (724) 837-5744

#### **OFFICERS & BOARD MEMBERS:**

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For the latest physician job openings see the JOB BANK at www.pamedsoc.org.

#### **HEALTH**

#### **INSURANCE**

For health insurance inquiries, please contact INtegrityFirst Corporation by calling 412-563-2106.

All changes to health insurance must be submitted in writing to INtegrity First Corporation,

3633 Poplar Avenue, Pittsburgh, PA 15234 or you may fax them to

412-563-6109.

## SAVE THE DATE: SEPT. 30 — NEW LIVE AND VIRTUAL PRACTICE MANAGER MEETING FORMAT GIVES MORE MEMBERS OPPORTUNITY TO PARTICIPATE

Every day, practice managers tell us they're frustrated by decreasing reimbursement, complex regulations, and hassles with insurers and the government.

It's that time of year - time for the Pennsylvania Medical Society's (PAMED's) popular fall practice manager meeting where you'll hear important updates, get advice, and share and network with colleagues.

#### Register online at http://events.pamedsoc.org.

To make the meeting easily accessible by members statewide and give more members the opportunity to participate, this fall we will be holding a live workshop in Harrisburg on Wednesday, Sept. 30, from 8:30 - 11 a.m. (breakfast and registration start at 8 a.m., and offering the ability for members to live stream the meeting from any location.

What past attendees are saying:

- Always pertinent and relevant to our practice. Great presentation and always worth attending.
- Always walk away with updates and relevant information pertinent to the practice. These meetings are invaluable and so important to attend.
- I find every minute spent worth my time to come.
- Mary Ellen is a great presenter, makes things easy to remember, knowledgeable, dynamic, and keeps the audience engaged. Her presentation humanized the information.
- Patrick Hamilton is a great speaker always well prepared and very informative.
- The information presented was extremely relevant to my position.

At the meeting, PAMED's in-house experts, including Mary Ellen Corum back by popular demand, will give a payer update and a legislative and regulatory update. As an added bonus, Patrick Hamilton, health insurance specialist and rural health coordinator for the Centers for Medicare and Medicaid Services' (CMS') Philadelphia Regional Office, will give a



#### WE'RE HERE FOR YOU!

As the endorsed health insurance administrator of the Westmoreland County Medical Society, our goal is to be your helpful partner in making important insurance decisions such as:

- Questions on existing coverage or alternative options
- Ready to change over to Medicare
- Individual coverage for your child coming out of school

INtegrity First Corporation can also assist members with other lines of insurance such as:

- Professional Liability
- Life/Disability
- Bonds

"INtegrity First Corporation...Where the customer never comes in second.

That's Our Policy."

Phone: 412-563-2106 Fax: 412-563-6109

Email: info@integrityfirstins.biz

Or visit our website (www.integrityfirstins.biz) and click on to your WCMS page.



## INtegrity First Corporation Insurance Updates

Medicare Open Enrollment - The open enrollment period for Medicare begins on October 15<sup>th</sup> and runs to December 7<sup>th</sup>. This is the time period which you should review your coverages and make any changes. There are several changes/enhancements in most plans. Start your review early. INtegrity First Corporation can assist you as we have access to the benefit plans at Highmark and UPMC.

Privacy Data Breach Issues - Hackers are not just going after large corporations' information and selling it on the black market. They are stealing the information from all sizes of employers big and small. The information they seek is not only your patients' information but yours and your employees as well. Privacy Data Breach Insurance won't prevent the breach from occurring but it will protect you from the expenses resulting from a breach. Call INtegrity First for information on our Privacy Data Breach Insurance Plans and our Loss Control Program, <u>Secure A Day</u>.

Medical Insurance - The Westmoreland County Medical Society has six (6) plans to choose from for group health insurance. A Community Blue option is also available. If you are not participating in the program, contact INtegrity First Corporation when your group medical insurance renews. Dental and vision is also available.

INtegrity First Corporation offers a complete line of insurance for your office: Medical Insurance, Business Owners Insurance, Life and Disability Insurance, Privacy Data Breach Insurance.

INtegrity First Corporation can be reached at 412-563-2106 or visit us on the web at www.integrityfirstins.biz.

## **UPCOMING MEMBER BIRTHDAYS**

<u> </u>	II V G IVIENIDEN BINI	11101110
SEPTEMBER	OCTOBER	NOVEMBER
William L. Bradley, MD	Adel W. Armanious, MD	Whitney R. Snowman, MD
William T. Newman, MD	Ted A. Matthews, Jr, MD	Robert A. Crossey, DO
Mark M. Suzuki, MD	Jacob W. Shipley, MD	Bindu M. Gutti, MD
Robert DeJesus, MD	Subhashish Pal, MD	Primo V. Bautista, MD
Daniel R. Casper, MD	Daniel C. Clark, MD	John A. MacPhail, MD
Robert G. Tymoczko, MD	Wadih Nadour, MD	Geoffrey J. Bisignani, MD
Chito M. Crudo, MD	Bruno P. Petrucelli, MD	Peter M. Bertin, DO
Rebecca A. Quel, MD	John Domit, MD	Gloria J. Carter, MD
William T. Winslow, DO	Joseph T. Macioce, DO	Jacob A. DiCesare, DO
William M. Weisel, MD	Jill Murray-Kielbiowski, MD	Rachel F. Esposito, DO
Bruce A. Hershock, MD	Lance M. Brunton, MD	Dennis Mckevitt, MD
Joseph M. Young, MD	Bernard H. Cobetto, MD	James H. Thomas, MD
Manmohan S. Luthra, MD	Howard P. Monsour, MD	Yolanda E. Dingess, MD
John V. Barber, MD	Richard S. Brickley, MD	Rahul Kad, MD
V. Hema Kumar, MD	Michael C. Ong, MD	Haney N. Wahba, MD
Razel C. Siron-Gonzales, MD	Lee J. Harmatz, MD	Richard E. Lynn, MD
Jill M. Constantine, MD	Frank V. Maida, MD	Donald P. Breneman, MD
Gregg G. Chirigos, MD	Greg S. Whorral, MD	Darius Saghafi, MD
Francis X. Pessolano, MD	William J. Sieper, DO	
Matthew R. Panahandeh, MD	Arnold R. Wigle, MD	
Richard M. Seecof, MD	Margi Ameet Desai, MD	
Saghir Ahmad, MD	James N. Masterson, DO	
Bruce A. Bradley, DO	Richard A. Conn, MD	
Richard F. Kucera, MD	Rajni Madaan, MD	
Ajoy Kapoor, MD	Bernard C. Scherer, MD	
Regis W. McHugh, MD	Ronald B. Vittone, MD	
Angel B. Balcita, Jr, MD	Reynaldo M. Torio, MD	*HAPPY* BIRTHDAY!
Daniel B. Dicola, MD	Hugh W. Brallier, MD	RIRTHDAY
Surinder S. Bajwa, MD	Abid A. Fakhri, MD	
Michael K. Sauter, MD	Daniel A. Teet, MD	
Carlos J. Marrero, MD	Miroslav Zeleznik, MD	
Edward V. Swierczewski, MD	Efren B. Leonida, MD	
David A. Wyszomierski, MD	Robert R. Conte, MD	
Jash K. Sharma, MD	James E. Adisey, MD	
	Stuart A. Glasser, MD	
A 11 W	Young K. Lim, MD	
*HAPPY* BIRTHDAY!	Prakash K. Vin, MD	
BIRTHDAY	David P. Weinstein, MD	
	John P. Horne, MD	
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(Continued from page 2)

CMS update including topics such as PQRS and Meaningful Use.

Please register early. Maximum capacity is 500 participants for this event; therefore, registration is limited to two attendees per practice/group and will be accepted on a first come, first served basis.

Consultants charge hundreds of dollars for workshops like this, but this meeting is free to PAMED members and their staff.

See more at: http://www.pamedsoc.org.

#### ICD-9 vs. ICD-10: How to Handle Home Health Episodes that Span Oct. 1

Since Home Health (HH) claims are submitted for a 60-day payment episode, there may be cases where an episode spans Oct. 1 - the ICD-10 implementation date. So then the question becomes, does the episode get coded using ICD-9 or ICD-10 codes?

The Centers for Medicare and Medicaid Services (CMS) recently issued an email alert on this topic. It said that "in these cases, the Requests for Anticipated Payment (RAPs) for an episode will be submitted using ICD-9 codes and the corresponding claim (which spans the Oct. 1 implementation date) will be submitted using ICD-10 codes."

The FAQ and MLN Matters article from CMS can be found on the PAMED website (www.pamedsoc.org) and it contains more information about coding HH episodes that span the ICD-10 implementation date.

## TOOLS YOU CAN USE: RESOURCES HELP YOU PREPARE FOR ICD-10

Check out PAMED's resources designed to help you with the ICD-10 transition, such as:

- Specialty-specific crosswalks
- Online documentation training for physicians
- Video archives of PAMED's March 19 educational session
- Coding scenarios with answers and rationale.

#### NEW FAQS ON MCARE REFUND PROCESS ANSWER QUESTIONS ABOUT DISSOLVED MEDICAL PRACTICES

The Pennsylvania Medical Society (PAMED) has received inquiries about how the Mcare refund process addresses dissolved medical practices as compared to where a medical practice has merged or consolidated with another practice or has sold its assets to a health care system.

Two common questions include:

- Who is paid the refund for the coverage of a dissolved medical practice (versus the coverage of health care providers for whom the medical practice paid assessments)?
- Can a successor entity or buyer of a medical practice such as a hospital, or other entity claim or be assigned a refund for an assessment paid by the medical practice?

Answers to these questions are now included in the FAQs of PAMED's dedicated website on the refund process – www.McareRefund.org.



## RESILIENCY RETREAT

#### Rekindle Your Relationship. Restore Your Mind. Refresh Your Spirit.

The Foundation of the Pennsylvania Medical Society invites physicians and their spouses/significant others for a retreat at the beautiful and relaxing, Nemacolin Resort and Spa in Farmington, Pa.

Event will be held November 6th-8th, 2015.

Facilitators: David Steinman, MD and Rita DeMaria, PhD, LMFT, LSW

Register online at https://www.foundationpamedsoc.org/Events/ResiliencyRetreat.aspx

#### 5.75 CME credits provided\*

This couples retreat offers you the opportunity to relax and learn at Nemacolin Resort and Spa. Couples enjoy breakfast and morning group sessions. After Saturday's catered lunch, we offer afternoon cooking demonstrations or a guided stretching and hiking activity. Participants have the opportunity to join a "Free Your Mind with Wine and Art" reception. The schedule allows for you to enjoy other activities of your choice at Nemacolin at a 10 percent off discount rate.

The Resiliency Retreat will provide practical knowledge and skills for enhancing your relationship and your relationship skills. Participants will be greeted by the facilitators on Friday evening upon arrival and will be given program materials as part of the initial orientation to the weekend. Saturday morning begins with a presentation on the "Why, What, and How of Relationship Skills."

Participants will learn to identify different communication styles and how to become more understanding, empathic and compassionate toward their partners and others in their lives including other family members, as well as business and professional associates and patients. Key communication tools will be presented to guide reducing conflict, improving problem solving, short circuiting anger and establishing healthier patterns of communication.

Participants will learn how relationship conflicts begin and how to shift negative patterns into understanding. In addition, participants will learn about the dimensions and stages of committed relationships and marriage. Each stage has a set of developmental tasks that help couple develop a committed, loving, and understanding relationship. Participants will have the opportunity to complete the Stages of Marriage Questionnaire (SMQ). The workshop will include didactic and experiential presentations, group discussion, as well as individual and small group work.

If you have additional questions, please contact Heather A. Wilson, MSW, CFRE at hwilson@pamedsoc.org or (717) 558-7816.

\*This activity has been planned and implemented in accordance with the accreditation requirements and policies of the Accreditation Council for Continuing Medical Education through the joint providership of the Pennsylvania Medical Society and The Foundation of the Pennsylvania Medical Society. The Pennsylvania Medical Society is accredited by the ACCME to provide continuing medical education for physicians. The Pennsylvania Medical Society designates this live activity for a maximum of 5.75 AMA PRA Category 1 Credit(s) TM.

Physician should claim only the credit commensurate with the extent of their participation in the activity.

The Foundation of the Pennsylvania Medical Society and PAMED your partners to navigate the life of medicine.



#### Do you want to move the needle? Do you want to have an impact?

From the halls of Congress to the polling place in your neighborhood, physicians can shape the policy discussions in Harrisburg and Washington DC. Learn how to take your advocacy and campaign involvement to the next level with a half day grassroots seminar presented by PAMPAC and AMPAC. The Next Level Advocacy Seminar is designed to provide physicians and friends of medicine with the tools to build meaningful relationships and effectively communicate with candidates, legislators and their staff members.

Speaker: Stephanie Vance, also known as the "Advocacy Guru," is author of five books including Citizens in Action: A Guide to Influencing Government and the recently released The Influence Game. She will share the techniques she has successfully used to impact public policy during her 25 year career as a lobbyist, grassroots consultant and Congressional aide.

For more information, see article on page 8.

## PAMED'S HOUSE OF DELEGATES AND ANNUAL EDUCATION CONFERENCE

PAMED's 2015 House of Delegates and Annual Education Conference will be held in Hershey on Oct. 23-25, 2015.

LEARN, CONNECT, AND EARN CME

Join your colleagues for a lively, informative weekend of continuing education, leadership development, advocacy, and networking at the Pennsylvania Medical Society's (PAMED's) 2015 House of Delegates Meeting and Annual Education Conference being held Oct. 23-25 at the Hershey Lodge in Hershey, Pa.

For more information on the 2015 PAMED House of Delegates see more at: <a href="http://www.pamedsoc.org/hod">http://www.pamedsoc.org/hod</a>.

#### We've heard physicians ask:

How can I become the best advocate for my profession and my patients?

How can I communicate better with my health care team?

How can I provide leadership in my practice or health system?

At PAMED's Annual Education Conference Oct. 23-24 in Hershey, get strategies to address the opioid abuse crisis, improve patient and peer communication, build effective health care teams, become an effective physician advocate and leader, improve physician well-being, and more, while connecting with your colleagues and earning CME.

Learn More and Register at www.pamedsoc.org/AEC. Registration deadline is October 9.

## USING MODIFIER 25 TO INDICATE A SEPARATELY IDENTIFIABLE E&M SERVICE ON THE SAME DATE AS ANOTHER PROCEDURE

Novitas receives approximately 1.7 million Clerical Error Reopenings (CER) every year from Medicare Part B providers to correct claims that were submitted incorrectly the first time. CERs are submitted to correct minor errors or omissions of claim specific information. Modifier 25 is used to identify a significant, separately identifiable evaluation and management (E&M) service by the "same" physician on the day of a procedure. Same physician in this context includes physicians in the same group practice who are in the same specialty. Modifier 25 errors occur because Modifier 25 was not appended to the E&M procedure code for a service rendered on the same day as a surgical procedure that has global days. Modifier 25 should always be appended to the E&M procedure code, not the surgical procedure (for example).

For more information see the PAMED website at www.pamedsoc.org.

## NEXT LEVEL ADVOCACY SEMINAR: PHYSICIANS AS POLITICAL POWER PLAYERS

Public policy debates in Harrisburg and Washington, D.C. are contingent upon the election results. Elections matter to the outcome of public policy debates in Harrisburg and Washington D.C. Whether or not physicians engage in the elections for state and federal offices, someone is going to win on election day and, without physician involvement, that newly minted elected official could be the personal injury attorney from the local highway billboard.

Physicians often underestimate their unique ability to impact the legislative process through direct political and issue advocacy. Unlike many professions, physicians still hold a respected place in the community. Elected officials value the input of their constituents and especially the opinions of constituents who, like physicians, are trusted community leaders and experts in their respective field. When physicians build relationships through participation in campaigns and elections they can help ensure that public policy has a positive impact on the healthcare system and patients in Pennsylvania. However, the world of local party committees, grassroots campaign structures and political fundraisers is often foreign to physicians.

Many physicians are not quite sure how to engage in political advocacy beyond contributing to the Pennsylvania Medical Political Action Committee (PAMPAC) or directly to a candidate. The upcoming Next Level Advocacy Seminar, hosted by PAMPAC and AMPAC, on Saturday, November 21 in Pittsburgh is designed to give physicians and friends of medicine the tools to build meaningful relationships and effectively communicate with candidates, legislators and their staff members. This half day seminar will feature speaker Stephanie Vance, a 25 year veteran of the Washington D.C. political scene, who has served as a lobbyist, grassroots consultant and congressional aide. You can learn more about this seminar and register at <a href="https://www.pampac.org">www.pampac.org</a>. From attending a physician coalition campaign event to walking door to door in your neighborhood on behalf of a candidate, there are numerous avenues for physicians to engage in the political process. PAMPAC is here to be a resource to help you navigate the political landscape.

Elections are decided by those individuals who get involved and show up on election day. 2016 will surely be a watershed election for Pennsylvania and the country. If you want to make an impact consider attending the Next Level Advocacy Seminar and learn more about how to become an influential player in the political process.

What: Next Level Advocacy Seminar

Where: Allegheny County Medical Society building, 713 Ridge Ave, Pittsburgh

When: Saturday, November 21

Cost: FREE to PAMPAC members | \$25 for non-PAMPAC members

Bryan Troop is the PAMPAC Director at the Pennsylvania Medical Society. PAMPAC is the political arm of the Pennsylvania Medical Society and serves as the united voice of physicians in the political arena.

R. Tyler Courtney Commissioner Charles W. Anderson Chairman Ted Kopas Commissioner

Meximoreland County
Pennsylvania

Dirk Matson, Ph.D, L.S.W. Director of Human Services

Phone: 724-830-3663

August 14, 2015

Dear Medical Professional:

The new school year has begun, and we would like to enlist your help in addressing a serious problem affecting some school age children who may be your patients. The problem is truancy, and we are asking your help because you may unintentionally be playing a role. Unnecessary absenteeism contributes to academic failure, which in turn erodes a child's self esteem and makes the child more vulnerable to a host of medical, psychological and legal problems. Truancy affects children's lives for a lifetime, including limiting their job potential and increasing chances of involvement in the criminal justice system.

We have no desire to intrude upon your medical judgment, but we ask that you guard against inadvertently becoming part of the family's problem. A common scenario is the parent who may request medical excuses for a child who has not even been seen by a doctor or request multiple excuses for illnesses that may not warrant extensive absences from school. A critical element of medical excuses is the date in which the patient may return to school; if the return date is provided it will prohibit extensive, un-warranted absences.

Some school districts will advise the physician when the student has an attendance problem. If this occurs, we ask that you flag the file so that future requests for medical excuses are closely reviewed and try to avoid scheduling the child for appointments during school hours.

This letter is intended only to alert you that some children whom you are treating may have school attendance problems. In no way do we presume to interfere with your medical judgment in the diagnosis and treatment of those children. We hope you will share this information with your office staff.

A pilot program to reduce truancy has been initiated in Westmoreland County. Our goal is to reduce truancy by 25% by 2018. An advisory group incorporating ourselves, educators from local high schools, district magistrates, County judges, and children and youth workers, has established a set of guidelines. These guidelines are enclosed and we ask that you consider following them.

Our goal is to assure that the children in our community receive the best possible education. Consistent school attendance is vital to that effort. Thank you for helping to ensure that no child misses the opportunity to succeed.

Kindest regards,

Mike Semelka, DO

Excela Health Department of Family Medicine

Thomas J. Maroon, MD

Excela Health Department of Pediatrics

For more information contact:
Dirk Matson, Director of Human Services, Westmoreland County
(724) 830-3663 – <u>dmatson@co.westmoreland.pa.us</u>

08/06/2015

2 North Main Street, Suite 108-A Greensburg Pennsylvania 15601-2405 Phone: 724-830-3000/800-442-6926





The Westmoreland County Area YMCAs have teamed up with **Excela Health** and now offer **The YMCA's Diabetes Prevention Program** – an innovative program proven to reduce the burden of type 2 diabetes – one of the nation's costliest chronic diseases

The YMCA's Diabetes Prevention Program helps overweight adults at risk for type 2 diabetes reduce their risk for developing the disease by taking steps that will improve their overall health and well-being. The evidence-based program provides a supportive environment where participants work together to achieve the program goals of reducing individual weight by 7% and building up to 150 minutes of moderate (the equivalent of brisk walking) physical activity per week for the purpose of reducing their risk for developing diabetes. The program is delivered over a 12-month period, with 16 weekly sessions followed by 8 monthly sessions. It is classroom based and can be offered in any community setting to participants who meet qualification criteria putting them at risk for developing type 2 diabetes.

This program is an affordable, high quality lifestyle change program directly translated from the National Institutes of Health (NIH) Diabetes Prevention Program trial, a clinical study that showed a lifestyle change intervention yielding modest weight loss (5 to 7%) and increased physical activity (up to 150 minutes per week) can reduce the number of new cases of type 2 diabetes in adults by 58% and 71% in adults over the age of 60.

The YMCA's Diabetes Prevention Program is supported by the Centers for Disease Control and Prevention, the Diabetes Prevention and Control Alliance, Excela Health and other national organizations committed to preventing chronic disease.

For more information about this program contact Karen Harouse-Bell MS, RD, CDE, LDN, the Westmoreland County YMCA Diabetes Prevention Program Coordinator at (724) 610-0885, by email kbell@ligonierymca.org, or visit your local YMCA's.

## Westmoreland County Medical Society General Membership Meeting



DeNunzio's Italian
Chophouse
Pasta Bar Buffet
on Wednesday,
November 4, 2015
Located at the Arnold Palmer

Hors D'oeuvres & Cocktails 5:30 PM
Pasta Bar Buffet at 6:30 PM

**Regional Airport** 

in Latrobe, PA



## WESTMORELAND COUNTY MEDICAL SOCIETY ALLIANCE SHARING CARD 2015

The time has come again to participate in the Holiday Sharing Card that so many of you have contributed to in the past.

In 2015, the Alliance is extending to its members and the members of the Medical Society the opportunity to share holiday greetings, through us, to other families of the Westmoreland County Medical Society.

A greeting card will be sent to every member of the Westmoreland County Medical Society and Alliance listing the names of all the contributors to this project.

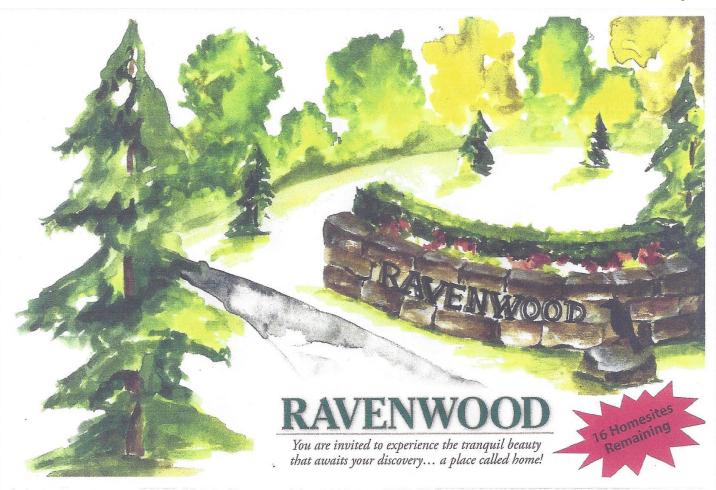
All monies will go to <u>CASA of Westmoreland County.</u> Your donation is entirely tax deductible.

Below is a form for you to fill out and return to us. Write your check <u>now</u> to be sure you are included. Don't miss the deadline. Please indicate **how you would like your name printed on the greeting** and return it with **your check made payable to the Westmoreland County Medical Society Alliance (WCMSA)** by **November 30, 2015** to:

Westmoreland County Medical Society Alliance c/o 231 South Main Street, Suite 207 Greensburg, PA 15601

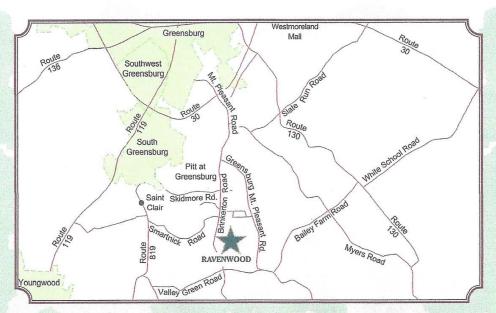
#### **HOLIDAY SHARING CARD 2015**

Name You Wish Imprinted		
Name		
Address		
Tax Deductible Contributions:	Single \$40	Couples \$60
Make checks payable to WCMSA		



Seclusion and tranquil privacy and yet convenient to all the places you need to be, Ravenwood's location offers the best of both worlds. You are just minutes away from downtown Greensburg, malls, shopping, restaurants, cultural and recreational amenities. Ravenwood's proximity to Route 30, The Pennsylvania Turnpike, Route 66 Tollway and I-70 provides easy access to Pittsburgh and all of your destinations.

The peaceful wooded beauty of country living with city convenience - your home at Ravenwood - the perfect fit for your lifestyle.



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www.ravenwoodhomes.com
Visit Our Website for Directions

## **Privacy**

## Convenience

Find them both at RAVENWOOD

We would like to invite you to experience the Ravenwood community located in Hempfield Township, Greensburg PA.

On June 21, 2011 ground was broken on this unique housing development which is now complete. The development is located on 96 acres of pristine countryside. Ravenwood is made up of only 44 home sites on this abundant acreage. There are views of the historic Laurel Mountains or graceful rolling hills of a neighboring 18 hole golf course.

Ravenwood offers home sites ranging from just under 1 acre of land to over 9 acres, with all underground public utilities. Home site prices start at \$75,000. Whether you are just beginning the journey with your new family or starting a new chapter in the story of your life, Ravenwood is the answer for anyone wishing to customize their home to fit their lifestyle. This distinguished wooded development will afford you the ability to build the life you always dreamed you would give your family. It will be an affordable investment that will provide you and your loved ones a bright future.

A lifetime of happiness begins here.

Please visit our website at www.ravenwoodhomes.com. You will find more information regarding each available lot, including acreage and orientation within the development. Also included is information about the surrounding area and answers to some of the most frequently asked questions. Please contact us to learn more about Ravenwood, and to schedule your own personal tour.

We look forward to hearing from you soon.

## **RAVENWOOD**

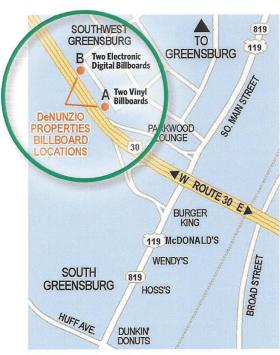
Marino, DeNunzio, Marino Developers (724) 837-7262 or (724) 837-3132

www.ravenwoodhomes.com

# Electronic Digital Billboards On Route 30 in Greensburg, PA



## Advertise effectively right here!



- These billboards are strategically located within one of the most heavily traveled sections of Route 30.
- The two billboards are located on Route 30 near the Route 119 and Route 30 intersection. One billboard can be viewed from eastbound travel on Route 30 and the other can be viewed from westbound travel on Route 30.
- The billboards operate 24 hours a day and are 12 feet by 24 feet in size.
- Approximately 50,000 cars drive by this location each day.
- Use the latest in technology to maximize the results and value of your advertising campaign budget.
- When you personally see the billboards you will immediately recognize the stunning, eye-catching, and impressive advertising qualities they possess. Take a drive by to see for yourself.
- Each viewing is 7.5 seconds long, this will give you 60 views per hour, 1440 views per day.
- Take advantage of the chance to advertise affordably in Westmoreland County's prime retail district.
- Your ad can be changed and you can run different ads at the same time.

Contact us today to learn more about this great advertising opportunity!

DeNunzio Properties

724-837-7262















**Stunning All-Brick Home on 6+ Acres** 

This is a warm and welcoming home that has been loved and lived in by the original owners for 35 years. There is another 15x13 room that could be a den, billiard, or exercise room. The unfinished basement would make a great media room. Other amenities include a security system, central vacuum, multiple skylights, 1st floor laundry, gas generator, concrete drive, and much more.

- This home has 5 bedrooms, 4.5 baths, and 2 2-car garages.
- Formal Living Room is 18x17 with cathedral ceiling.
- Dining Room is 17x15 with plaster ceiling, large windows.
- Kitchen is 18x16 with professional range/convection oven.
- Family Room is 24x20 with wood fireplace, access to pool.
- Pool is 16x32, heated, with sauna and access to patio.
- Master is 17x14 with full bath, walk-in closet.
- All other bedrooms have hardwood floors, double closets.



#### **RE/MAX Realty Access**

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