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BULLETIN

THE MAHONING COUNTY MEDICAL SOCIETY

Volume LIX

Number 1

January, 1989


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BULLETIN

MAHONING COUNTY MEDICAL SOCIETY
Volume LIX January 1989 Number 1

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1989 MAHONING COUNTY MEDICAL SOCIETY MEETINGS

Tuesday - Jan. 21
Tuesday - March 21
Tuesday - May 16
Tuesday - September 19
Tuesday - November 21
Tuesday - December 19

The Bulletin is published nine times a year monthly with the exception of May, July & August, by the Mahoning County Medical Society, 5104 Market St., Youngstown, OH 44512. Ph. 216/788-4700

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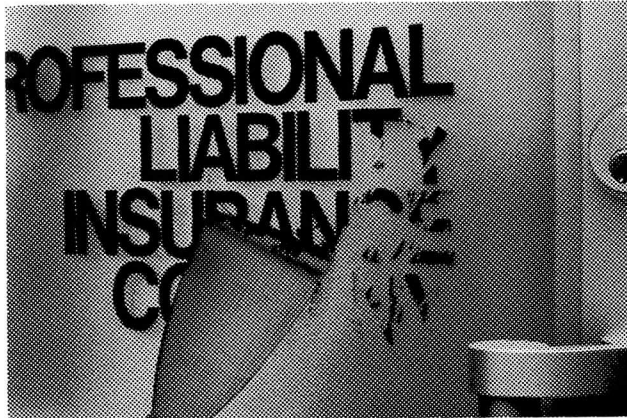
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Karl F. Wieneke, M.D.

PRESIDENT'S PAGE

At the annual installation meeting on January 21, the gavel was passed to me as the president of the Mahoning County Medical Society for 1989. In this, my first message, to the membership as president, I want to tell you all how privileged I feel to have been elected to this office. My hope and endeavor is to try to serve as well and as ably as all of our presidents have in the past.

A well known physician of the late 19th century said "Each successive generation of doctors stands, as it were, upon the shoulders of its predecessors." I feel that I stand on the shoulders of Dr. Wang and all the past presidents who, over the years, have organized and established the ongoing programs of the Society. I have no grand or innovative agenda for 1989, but I do hope that together and with your help we can develop and build on the established programs of the past. These programs include: The AIDS Awareness program; the mini-internship program, which introduces non-medical business and professional people to the rigors of daily medical practice; the Canfield Fair "Ask the Doctor" program; Project OPEN; the medical student loan assistance program; Doctor of the Year Award; the Medical Assistants' Dinner; and the Scholarship Recognition Dinner honoring senior students in Mahoning County high schools for their academic achievement and scholastic excellence.

This is the 117th year of the Mahoning County Medical Society, established in 1872 with the purpose of "bringing into one organization the physicians of Mahoning County to promote the science and art of medicine and to foster the common interests of its members and the general public." As indicated in the agenda above, the charter of our organization continues to be well served. We should take great pride and satisfaction in being members of this long established organization, the oldest professional organization in the tri-county area and one of the oldest in the state of Ohio.

In the tradition of those who have preceded us, and on whose shoulders we stand, the officers and members of Council will strive to serve the membership well. We ask for your support and welcome your ideas. We will try to be responsive to all. I would especially encourage and invite the younger members of the Society to participate and become involved. Together we can make the Mahoning County Medical Society even better.

Warmest best wishes for the New Year.

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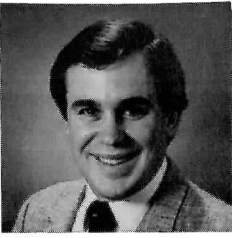
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Playing Paper Politics

"Words, Words, Words!
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Elisa Doolittle

Did you ever wonder how much paperwork accumulates nowadays? I noticed the other day sitting at my desk that I'm diluged with a myriad of paperwork anywhere from the usual insurance forms to other information demanded by government agencies, private industries, and other various organizations requesting statistics or information on my patients as well as myself. The mailman used to walk into the office, now he comes in a truck.

Though this material has always been asked for throughout the ages, in my ten years of practice, I've noticed that it has about quadrupled in amount. Adding to this, progress notes have more extensive, both in the office as well as in the hospital. Documentation of all procedures and tests have to be done, along with more forms asking for permission to do the procedure. Interpretations of all these procedures have to be written down precisely and testimony given as to their validity. The watchword during the eighties was to increase the amount of documentation and paperwork that goes through the office. But, what is ahead for the nineties here in the Mahoning Valley?

According to Dr. S.B. Squicqero, as well as others involved in these campaigns, not only do we have to have the documentations, but now we have to have quality control factors. At Saint Elizabeth's Hospital during this past year, the quality control is accomplished through the computerization of all the medical records in an effort to categorize physicians, patients, and other functioning personnel as to their performance and total outcomes for the patients. We are assured through this program that the material is used as a learning experience in order to have increasingly good patient care. It is also evident that the material can be used in other ways. It is hoped that it is not used by other agencies in order to rate hospitals and other physicians so that payments are not reduced or increased and physicians are not "Blackballed" from

certain duties due to apparent differences in their quality care, nor should this information be used for legal purposes as supposed proof for any wrong doing on the part of the physician or the hospital.

The medical community, as of this moment, has approximately 800 different periodicals that run through our offices plus a number of tape recordings, both VCR as well as cassettes, and a number of other advertisements that come through on calendars, baseball caps, pens, pocket calculators, etc. Articles on quality assurance are multiple and vague in how this end should be met.

In addition to the cry for quality assurance by the government and our own Medical Societies, the public is also being made aware of quality assurance. They are told to demand explanations, reasons for procedures, get second, third, or fourth opinions, and in general to make a pest out of themselves until they hear what they want to hear. Because of all of this, taking care of patients has become more expensive as you well know. Since it is inevitable, it is worthwhile getting involved into quality assurance on a base level. The best defense is a good offense. Active participation in the various groups that monitor quality assurance is certainly a learning experience and also keeps you involved into the trends of modern day care.

Of course, this takes time from the office and from patient care, so I'm willing to compromise on this. I'd like to see a committee formed to decrease the amount of paperwork that is involved with all this and get down to the committee on making forms brief and to the point. In addition, there should be one form that fits all so that you can write it once for a patient and never have to write anything else again. Just copy it and send it out. I'll get around to doing this as soon as I can find the proper form in order to form the committee, and the other form in order to document the first form, and the other form to show that the forms we're creating are good forms and well documented forms, and also the research papers to show that these forms actually decrease the amount of work and increase the amount of efficiency.

Now, if anyone would like to join me in trying to decrease the amount of paperwork, send in the proper form and we'll get down to business.

Proceedings of Council - Dec. 13, 1988

The president, Dr. Wang, called the meeting to order at 7:00 P.M. and welcomed guests Dr. Claudio Ruiz, a new associate member and Neil Altman, Health Commissioner of Youngstown.

Upon motion duly made and seconded the Council unanimously determined to dispense with the reading of the minutes of the November meeting, which had been previously mailed to the members.

The treasurer's report was given and upon motion duly made and seconded the Council unanimously authorized the payment of bills as listed with the agenda. The membership report noted as of November 31, 1988 there were 369 active members, 75 emeritus members and 17 non resident members.

It was announced that this year two physicians were selected to receive the "Doctor Of The Year" award. The two physicians selected are Dr. Gabriel E. DeCicco and Dr. Stephen W. Ondash. The presentations will be made at the Annual meeting to be held on December 20, 1988.

Communications included a letter from the Physician Payment Review Commission noting that the commission is conducting a survey to obtain data to be used to develop recommendations on Medicare reimbursement and other issues; a letter from a member regarding emergency room/routine daily care of patients; a letter from Stark County Medical Society commending Mahoning County Medical Society on its new quarters and membership; a letter from Betty Belsan, retired secretary, bookkeeper of the Mahoning County Medical Society expressing her appreciation for the gift and recognition given to her at the November 15, 1988 membership meeting.

COMMITTEE REPORTS

Aids Awareness

A two part CME program will be held in conjunction with the March 21 and September 19, 1989 general membership meetings. Council appointed Dr. John Venglarcik as the official representative of the Mahoning County Medical Society to the Youngstown Task Force on Aids. The committee recommended that the Society Speakers' Bureau disband and combine with the City Task Force.

Neil Altman, Youngstown Health Commissioner, reviewed Community Services.

Audit Committee

The bookkeeping of the Society was found to be sound. Minor recommendations were made and an audit will be held once a year.

SIXTH DISTRICT COUNCILOR

Dr. Anderson commented on the RVS and noted that although the AMA did not endorse phase one of the Harvard RBRVS it did reaffirm its support of a Medicare indemnity payment system based on an RBRVS. He also commented on the strength of PICO. Dr. Anderson noted that he had recently attended the Annual meeting of the Stark County Medical Society and had presented 50 year awards to six members.

UNFINISHED BUSINESS

Health Insurance coverage for retired members will continue with Community Mutual Blue Cross/ Blue Shield as the carrier.

NEW BUSINESS

Association Professional Liability Insurance

Action tabled until next meeting

Youngstown Area Health Care Benefit Partnership Demonstration Project Committee

A member of the MCMS will be appointed along with the executive director to represent the MCMS at the meetings.

Cooperative Committee between MCMS, Osteopathic Society, Dental Society and Pharmacy Society.

An agenda will be presented at the January meeting.

Distribution of Bulletin to Ohio Delegates and Alternate Delegates

Motion passed to send delegates and alternates one issue of the 1989 Bulletin

Drug Company Sponsorship of Society Functions

Motion passed to allow sponsorship for education purposes only.

ANNOUNCEMENTS

Annual Meeting - Tuesday, December 20, 1988 - Metroplex Centre

President's Ball/Installation of Officers - Saturday, January 21, 1989

Wick Pollock In

ADJOURNMENT

The meeting was adjourned at 9:30 p.m.

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1989 Doctors of the Year



Steven W. Ondash, M.D.

Dr. Steven W. Ondash, a former President of the Mahoning County Medical Society and a past Editor of the *Bulletin* has been selected as "Doctor of the Year" by the Mahoning County Medical Society.

A native of Orient, Pennsylvania, Dr. Ondash is a graduate of Chaney High School. He received his bachelor of science degree and his medical degree from St. Louis University and its School of Medicine. Dr. Ondash served his internship and residency in general surgery at St. Elizabeth

Hospital Medical Center, followed with postgraduate training in cancer at New York University and thoracic surgery at the University of Pennsylvania. After serving in the European Theatre in World War II he returned to Youngstown and in 1946 joined St. Elizabeth's surgical staff.

Dr. Ondash has held many important positions at St. Elizabeth's including chairman of the department of surgery and president of the medical staff. He has served as a member of the board of Trustees, the council of surgical education and on numerous committees.

A fellow of both the American and International College of Surgeons and a member of the Ohio Advisory Committee to the American College of Surgeons, Dr. Ondash was president of the Ohio State Surgical Association and president of the Ohio Chapter of the American College of Surgeons, receiving its distinguished service award in 1986. A member of the Board of Governors of the American College of Surgeons, Dr. Ondash chaired the Ohio Committee studying Quality of Surgical Services in the United States.

Dr. Ondash's efforts and enthusiasm in education have never diminished. He has served as a role model of scholarship and leadership for all physicians.

A member of St. Christine Church, Dr. Ondash was among the original group in the founding of the Church. He is an avid gardener who enjoys rose culture.

Dr. Ondash and his wife the former Sabina Kazlowski are the parents of four daughters, Valerie, Stephanie, Melanie and Christine.



Gabriel E. DeCicco, M.D.

Dr. Gabriel E. DeCicco, retired family practitioner, has been named "Doctor of the Year" by the Mahoning County Medical Society.

A life long resident of Youngstown, Ohio, Dr. DeCicco opened his practice in 1937 after having graduated from Jefferson Medical College, Philadelphia and interning with the Youngstown Hospital Association. He is a graduate of Dennison University and South Side High School.

In 1945, after three years of military duty overseas, Dr. DeCicco re-established his practice in Youngstown. He is a founding member of the Academy of Family Practice when it was organized here in 1947 and he has been president of staff of the Youngstown Hospital Association, president of the Medical Service Foundation and president of the Medical Dental Bureau. He served the Mahoning County Medical Society in a variety of offices and was elected its president in 1958.

At Youngstown Hospital Association, Dr. DeCicco initiated the substitution of the plastic bag for glass bottles for blood transfusions after consultation with Dr. Damashek of Boston. He was responsible for Hemocult testing on the floors rather than the lab and the also instituted a change in policy whereby Beta Blockers would not be discontinued by anesthesiologists prior to surgery. This was after conversation with cardiologists and the chief of medicine at Youngstown Hospital Association.

Dr. DeCicco has served several terms as Senior and Junior Warden of St. John's Episcopal Church and is a member of the Vestry. He is a board member of the Mahoning Valley Association of Churches, Eldercrest Apartments and Meals on Wheels, for which he also volunteers as a weekly driver.

He enjoys yard work and his willingness to tackle jobs has left him with a variety of skills that are always in demand among friends and neighbors.

Dr. DeCicco's wife is the former Ruth Colwell and they are the parents of a daughter Gail and a son William.

Members Honored at Annual Meeting



(L to R) Dr. G.E. DeCicco, Dr. A.K. Phillips, Dr. H.S. Wang, Dr. C.E. Pichette, Dr. F.G. Kravec.

Eight members of the Mahoning County Medical Society were honored at the Annual meeting of the Society held Tuesday, December 20, 1988 at the Metroplex Centre.

Dr. Gabriel E. DeCicco and Dr. Stephen W. Ondash, long time members and former presidents of the Society, were lauded as "Doctor of the Year" A commemorative plaque was presented to Dr. DeCicco by president Dr. Wang. Dr. Ondash, who was unable to attend the meeting, will be presented his award at the January meeting.

Sixth District Councilor, Dr. J. James Anderson presented the Ohio State Medical Association 50 years in medicine awards to Drs. Francis G. Kravec, C. Edward Pichette and Alexander K. Phillips. Also recognized but unable to attend were Drs. Philip Giber, Isydore Werbner and William Sovik.

Voted to Emeritus status were Drs. Louis Bloomberg, Barclay M. Brandmiller, John A. Hyland, Sidney L. Keyes, Kalman Kunin, Paul E. Ruth and Craig C. Wales.

In the president's annual message, Dr. Wang commented on the financial stability of the Society and the increased membership. He spoke of the various programs of the Society and the participation in community activities. Dr. Wang also noted the "bright future" for the Society.

Sixth District Councilor, Dr. J. James Anderson addressed the membership telling them that he is completing his seventh and last year as Sixth District Councilor. He spoke of the importance of the Mahoning County Medical Society and its mission to participate in all phases of health care.

The slate of officers elected were: President - K.F. Wieneke, M.D.; Vice President - J.A. Lambert, M.D.; Treasurer - D. Chung, M.D.; 1993 Delegate - J.J. Anderson, M.D.; Alternate Delegates - A.G. Bitonte, M.D., T.N. Detesco, M.D., P.R. Lakhani, M.D.; Council at Large - C.A. Amedia, M.D.; G.J. Baumblatt, M.D.; J.F. Butterworth, M.D.; J.F. Ervin, M.D.; C.E. Molloy, M.D.; M.C.M.S. Foundation - N.I. German, M.D.; B.M. Lim, M.D.

The meeting concluded with a performance by the Youngstown Symphony Serenaders.



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From the Bulletin

FIFTY YEARS AGO JANUARY 1939

President Skipp said the Society needed a central office with an Executive Secretary.

The A.M.A. was under indictment in Washington, accused of being a combination in restraint of trade. It caused a great stir in medical circles because it was a criminal action, tried in a criminal court. The details cannot be given in small space but the outcome was that the A.M.A. and the Medical Society were found guilty.

FORTY YEARS AGO JANUARY 1949

Dr. John McCann took office as President. C.A. Gustafson was the Editor. Other officers and committees were not named.

A recovery room was instituted at the North Side Unit for patients after surgery. Dr. A.J. Fisher advised the doctors to tell the anxious relatives that there would be a delay of several hours before the patient was returned to his room but in the meantime he would be receiving the closest attention.

New members that month were R.J. Scheetz, E.A. Shorten, Ben Brown, and D.M. Metcalf.

THIRTY YEARS AGO JANUARY 1959

N.W. Neidus was President. He welcomed the new Executive Secretary, Howard Rempes, and urged the Society to be more active politically.

Editor L.O. Gregg said that victory over polio was in sight.

C.A. Gustafson was Councilor for the Sixth District and very diligent in his duties. He would drive to Columbus and back on Sunday through ice and snow when the rest of us would hate to go down to the hospital.

Dr. Golden died. He was a leading Orthopedist and a man of kindness and compassion.

New members that month were: William Hall Bunn, Jr., Marie J. Colucci, Jordan Dentschiff, Frederick W. Dunlea, Arthur T. Laird, Charles Waltner, Joseph Constantini, Wm. D. Loeser, Richard Roland and Albert Starr.

TWENTY YEARS AGO JANUARY 1969

J.W. Tandatnick was the new President. D.J. Dallis was the new Editor. Both begged for improvement in the old problem of attendance at meetings. The old Tod Hotel was torn down, a Youngstown landmark. Dr. L.H. Getty passed away. Seventy-five years old, he died "with his boots on". We still miss him. Dr. Bernard Schneider became a new Associate member.

TEN YEARS AGO JANUARY 1979

Y.T. Chiu was the new President. Pat Brucoli was Vice-President and J.W. Tandatnick was Secretary. H.S. Wang was the new Editor. Dr. Chiu wrote that the by-word for the year was "Participation". Dr. Wang wrote "Now we must also practice effective political action to ward off governmental controls.

The "Doctor of the Year" award was initiated that year, naming Dr. Ramiro Albarran and post humously, Dr. John N. McCann.

Two well-loved members died. They were Dr. Francis J. Gambrel and Dr. Louis S. Shenza. Both died just before Christmas of heart disease. Both served their country in World War II. Both were active on the staff of St. Elizabeth's Hospital.

There were no new members reported for that month.

Robert R. Fisher, M.D.

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 Afroz, N.
 Agnone, J.H.
 Aiello, R.
 Albarran, C.C.
 Albarran-Soletto, R.
 Alexander, L.P.
 Altier, J.K.
 Altman, G.L.
 Amedia, C.A.
 Amom, Y.
 Anderson, J.J.
 Angtuaco, E.V.
 Ansevin, C.F.
 Ariza, C.A.
 Ariza, G.
 Amott, R.D.
 Bacani, R.A.
 Badjatia, N.K.
 Bailey-Newton, R.
 Bal, S.K.
 Bal, T.S.
 Banez, A.V.
 Barolsky, S.M.
 Barrett, T.F.
 Barton, G.R.
 Basil, S.A.
 Baumblatt, G.J.
 Bennett, H.N.
 Bernat, D.R.
 Bhatti, M.
 Bitonte, A.G.
 Bleacher, J.H.D.
 Boening, U.H.
 Boniface, R.S.
 Boulis, G.
 Brocker, R.J.
 Brocker, R.J., Jr.
 Brown, D.B.
 Brucoli, B.P.
 Brucoli, J.N.
 Buckley, J.J.
 Butterworth, J.F.
 Calder, A.
 Campano, M.
 Campbell, T.E.
 Campolito, J.J.
 Carbonell, F.A.
 Carter, K.J.
 Chevlen, I.H.
 Chiasson, S.W.
 Chiu, Y.T.
 Chung, D.
 Cinelli, A.B.
 Cleary, W.J.
 Cohen, T.L.
 Colella, J.A.
 Colla, R.W.
 Conti, J.S.
 Cossette, R.
 Costarella, A.E.
 Crans, C.A.
 Crawford, W.L.
 Cuddapah, S.
 Cuttica, R.J.
 Dallis, D.J.Dasu, M.S.
 Dayal, B.
 Deppisch, L.M.
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 German, N.I.
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 Goldsmith, D.M.
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 Gordon, B.S.
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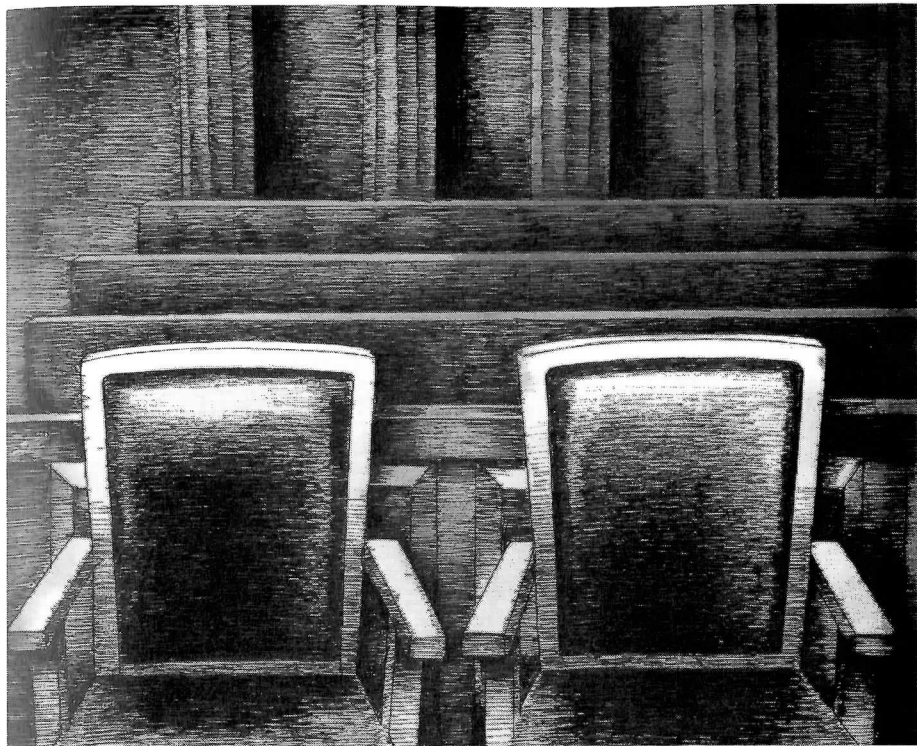
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Productivity or profitability: Which should determine a partner's pay?

Productivity, whether based on charges or collections, may not be the best criterion in deciding how much each partner should be paid. A compensation consultant suggests that relative contribution to group *profitability* should be more important.

If Dr. Able generates \$450,000 of revenues while his partner, Dr. Baker, generates only \$300,000, should they divide their joint practice's income on a 60-40 basis? A common answer is "Yes, Dr. Able produced it."

Other Factors

But what if Dr. Able used more of the practice's resources, like an extra nurse, expensive equipment and a higher malpractice premium? Or what if \$100,000 of his production was lab work on which there is little or no profit margin? Suppose Dr. Able does little more for the practice than crank out income, while Dr. Baker nurtures the referring physicians and runs the practice so it attracts the patients? Worse yet, suppose Dr. Able is a lesser quality or less liked doctor despite his hard work?

The point is that "production," whether patient billing or gross revenues for work performed, is not always a reliable indicator of one's contribution to group success. Susan A. Cejka, head of a well-known compensation consulting firm, suggested that group members should instead be paid on the basis of *profitability*. We agree in principle, for someone's total contribution to group success should determine what he or she is paid.

Measuring Profitability Factors

The problem is that overall contribution to profitability is harder to quantify than revenue production. Lacking specific numbers useful in calculating income shares, you must rely on subjective—and arbitrary—factors.

Cost accounting, is one approach. It encourages *efficient* use of personnel, space, equipment and other overhead in producing revenue, but it may create as many problems as it is designed to solve.

After that, group members must consider whether the practice is better served to share income partly or wholly on the basis of arbitrary and subjective evaluations of their contributions or by numerical production formulas. The former could lead to inter'-partner embarrassment and divisiveness. The latter may fail to reflect the true value of each member to the group.

We agree with Ms. Cejka that practices are moving albeit slowly, toward arbitrary, subjective compensation. She particularly notes some movement toward emphasizing *quality* in compensating group members. Some groups even perform "patient satisfaction surveys" to learn how well-liked and accepted each of the doctors really is. That information, along with such factors as leadership, cooperation and assumption of responsibilities, helps a compensation committee decide on relative pay and/or bonuses.

The Best Advice

Even more importantly, Ms. Cejka pointed out that most income sharing formulas are acceptable to the partners if the pot is large enough. A shrinking or static pot makes almost any approach unsatisfactory for some members.

So concentrate your efforts on making the pot bigger—creating a more profitable organization—rather than on how it should be divided. That's the best advice, though easier said than done.

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Accolades

Dr. Henry Shorr, a family practitioner, was elected president of the medical staff at St. Elizabeth Hospital Medical Center for 1989. Dr. Shorr, former director of family practice at St. Elizabeth's earned his medical degree from Western Reserve Medical School and received his bachelor of science degree from Ohio University. He is a graduate of the Rayen School and a World War II Navy veteran.

Elected as vice president was Dr. G. Robert Barton, a family practitioner. The following members of the Mahoning County Medical Society were elected executive committee members at large: Dr. Shawki Habib cardiology; Dr. Louis Lyras, general surgery; and Dr. Robert Spratt internal medicine.

• • • • •

Dr. John G. Guju, a specialist in obstetrics and gynecology, is the new president of the Medical Dental Bureau. The 1989 slate of officers also includes Dr. A. Gary Bitonte, urologist, as vice president and Dr. Armand L. Minotti, family practitioner, as treasurer.

• • • • •

Longtime Youngstown gynecologist, Dr. Raymond S. Lypse, was honored recently for his years of service and leadership. A basic and clinical cancer research fund bearing his name has been established by his friends and colleagues. Dr. Lypse, who retired from private practice in 1986, is former chief of obstetrics and gynecology at Youngstown Hospital Association and immediate past president of the Ohio Division of the American Cancer Society.

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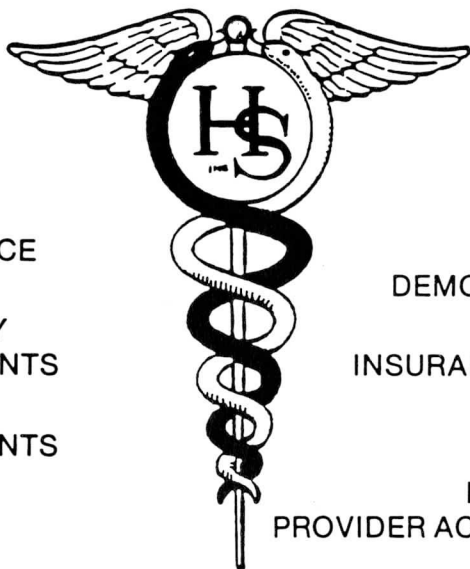
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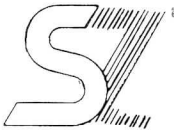
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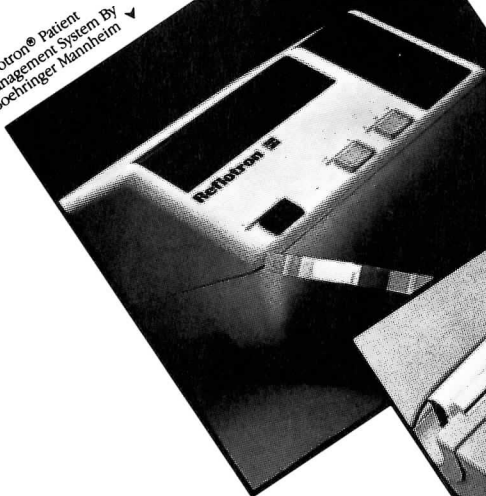


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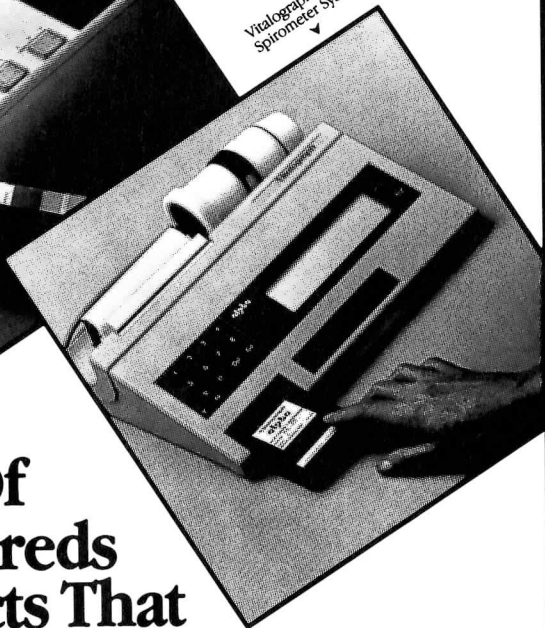
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- Gastrointestinal (mostly diarrhea): 2.5%.
- Symptoms of pseudomembranous colitis may appear either during or after antibiotic treatment.
- Hypersensitivity reactions (including morbilliform eruptions, pruritus, urticaria, and serum-sickness-like reactions that have included erythema multiforme [rarely, Stevens-Johnson syndrome] and toxic epidermal necrolysis or the above skin manifestations accompanied by arthritis/arthralgia, and frequently, fever): 1.5%; usually subside within a few days after cessation of therapy. Serum-sickness-like reactions have been reported more frequently in children than in adults and have usually occurred during or following a second course of therapy with Ceclor. No serious sequelae have been reported. Antihistamines and corticosteroids appear to enhance resolution of the syndrome.
- Cases of anaphylaxis have been reported, half of which have occurred in patients with a history of penicillin allergy.
- As with some penicillins and some other cephalosporins, transient hepatitis and cholestatic jaundice have been reported rarely.
- Rarely, reversible hyperactivity, nervousness, insomnia, confusion, hypertonia, dizziness, and somnolence have been reported.
- Other: eosinophilia, 2%; genital pruritus or vaginitis, less than 1%; and, rarely, thrombocytopenia.

Abnormalities in laboratory results of uncertain etiology

- Slight elevations in hepatic enzymes.
- Transient fluctuations in leukocyte count (especially in infants and children).
- Abnormal urinalysis; elevations in BUN or serum creatinine.
- Positive direct Coombs' test.
- False-positive tests for urinary glucose with Benedict's or Fehling's solution and Clinites[®] tablets but not with Tes-Tape[®] (glucose enzymatic test strip, Lilly).

Additional information available from
Eli Lilly and Company, Indianapolis, Indiana 46285.

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**Don't
Forget!**

The 1989 Mahoning County Medical Society membership dues were due on December 1, 1988. If you haven't yet sent your payment, please do so as soon as possible.

Spouses' Corner

Eighty-one couples participated in the Holiday Sharing Card project sponsored by the Mahoning County Medical Society Auxiliary which raised \$4,205.00 for the American Medical Association Education and Research Fund. Chairman of the project was Joyce Bernstine.

The December Poinsettia sale, chaired by Nancy Leonelli, raised \$5,000.00 for the Y.W.C.A. Battered Persons Crisis Center.



Your Communication And Business Center

TELEPHONE ANSWERING

COLLECTIONS

For complete details please telephone your

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901 Home Savings & Loan Bldg.
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Youngstown, Ohio 44503

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Judy Bloomberg, Manager