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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**Senior Citizen Calling Tips**

**By Raymond Klese**

**Senior Citizen Calling Tips**

by: **Raymond Klese**

The AARP, American Association of Retired Persons, (

<http://www.aarp.org/>

) conducted a survey in

[http://research.aarp.org/consume/d17192\\_longdis.pdf](http://research.aarp.org/consume/d17192_longdis.pdf)

)

· Telemarketing Issues:

· Peak versus Off-Peak Rates:

· First Steps:

· Primary Considerations:

· Monthly Fees:

· Leasing versus Owning the Phone:

· Cramming:

Public Utilities or go to the FCC web site and file a complaint.

## Senior Citizen Calling Tips

· Added Features:

· Saving on Calling Plans with Fixed or Low Income:

<http://www.fcc.gov/cgb/consumerfacts/tribalfactsheet.pdf>

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· Changing Long Distance Carriers too Much Trouble:

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### **All About Senior Life Insurance**

**By Oliver Turner**

Some benefits of choosing a right senior life insurance:

1. A fixed premium, which will not increase.
2. You can also avail a no medical life insurance, which is also called as no exam life insurance.
3. You will get death benefits, which will not decrease up to three years.
5. Guaranteed cash value on tax deferred basis.

We offer the best life insurance source. Check it out on

<http://www.life-insurance-rates.info>

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