

Are You Losing Your Medicare Advantage Coverage? Confused & Need To Review All Your Options? The Pierce Agency Will Provide The Information You Need With NO Obligation Or Pressure!

It's time to review your Part D (prescription) Medicare coverage to make changes. The annual election period is Nov. 15 -- Dec. 31, so don't wait.

SAVING SENIORS MONEY IS WHAT WE DO BEST -- UP TO \$2,500 A YEAR ON MEDICAL INSURANCE!
 • WE NOW OFFER MEDICARE SUPPLEMENT COVERAGE FOR PRE-EXISTING CONDITIONS THAT ACCEPTS ALZHEIMER'S, C.O.P.D., ALL HEART PROBLEMS, INSULIN DIABETES, RHEUMATOID ARTHRITIS, STROKE, WALKER/WHEELCHAIR & INTERNAL CANCER

Attention, Medicare beneficiaries: your Medicare health plan benefits may be changing, and even your Medicare health plan may be going away. Or, maybe you just don't like your current Medicare health plan choices. **OWNER WILL PIERCE and PARTNER ALAN PIERCE** (pictured here) of the **PIERCE AGENCY** can help you learn about when and how you'll be able to make changes.



Will and Alan are independent insurance agents who have spent the last 15 years specializing in helping seniors make their valuable dollars count! A licensed insurance agent for 27 years in Texas and 15 years in Oklahoma, Will Pierce can show you the right products and the right coverage from many different Medicare Supplemental companies, with access to more - - and one is sure to save you premium dollars by making available the best rates in Texas on Medicare Supplemental, long-term care, home health care, life, health and disability insurance. For more information, you're invited to call Will or Alan locally at 903-893-6169 or toll-free 1-866-893-6169. You can also call Will's cell phone number, 903.814.3596, or Alan's cell number at 903.814.6322. Their office is located 324 N. Crockett in Sherman, just one street west of Travis and four blocks north of the downtown square.

The Red River Valley Chorus of Sherman is very pleased to announce the arrival of its new director, Melody Holmes.

The chorus will be available for performances over the holidays for an expenses donation. Please call 903.957.SING (7464) for details.



The **RED RIVER VALLEY CHORUS** of Sherman, Texas is very pleased to announce its new director, Melody Holmes. She comes to the chorus with fantastic credentials of a degree in trumpet performance and having been surrounded by music all her life through the Salvation Army and her parents. Melody has traveled to South America, North America and most of Europe, with special remembrances of the Republic of Georgia. There, she performed the trumpet, taught music and drama to teens, and worked to meet their physical, emotional and spiritual needs.

When Melody returned to the states, it was time for a change. She added a bachelor in Biological Health Sciences, a master of Molecular Genetics and is pursuing a PhD in Adult Education. As a current professor of Anatomy and Physiology at Collin County Community College, Melody loves teaching almost as much as music!

Melody says about her new director position with the Red River Valley Chorus, "I came to the chorus in 2006 when I was looking for an outlet for music and fellowship. This group of

women certainly lived up to that! RRVC is a sisterhood of harmony, and I count myself fortunate to be a part of it. I am honored to step into the role of director, and I look forward to a season of growth and happy harmony for Red River Valley Chorus!" Come to Melody's major directing debut on Saturday, November 21; Truth Tabernacle Church, Highway 75 (Exit 67); Denison, Texas at 7:00 p.m. for the chorus' fantastic show, "Holiday Harmony."

Need Help With Chronic Fatigue, Fibromyalgia, Teen Complexion Problems, Immune System, Cancer Concerns Or Weight Control?



In the Journal of the American Medical Association (JAMA), two Harvard researchers suggested that ALL ADULTS should take at least one multi-vitamin/mineral tablet daily. Now the question: WHAT SHOULD I TAKE?

Don't take just any vitamin/mineral. **FORMULA V** or **FORMULA IV PLUS** contains not only vitamins, minerals and enzymes, but important nutrients called LIPIDS and STEROLS. Research has shown that without properly balanced lipid/sterol levels, cells can become malnourished, leading to CHRONIC FATIGUE. This was PROVEN in a hospital study that led to the development of **FORMULA V**. **CHARLOTTE SHELTON** (pictured here with husband **CHUCK SHELTON**), states that 34 years ago, she had CHRONIC FATIGUE even though she was taking vitamins and minerals from another well-known company, and that **FORMULA IV** changed all that. She still feels great today.

People with FIBROMYALGIA have also gotten tremendous results with **FORMULA IV**, as those dealing with fibromyalgia experience extreme

chronic fatigue as well. The company was founded in 1958, and thousands of people all over the world have experienced the same results with **FORMULA IV** for these 51 years.

Not only do lipids and sterols play a vital role in the assimilation of nutrients by the cell, plant sterols have been shown to have other beneficial effects as well, including reducing cholesterol levels, lowering the risk of atherosclerosis and inhibiting tumors, as well as generating higher glandular activity. This higher glandular activity give TEENAGERS the help they need for COMPLEXION PROBLEMS, as well as achieving superior growth and greater cardiovascular development.

Another concern of not only TEENAGERS but EVERYONE is the immune system. How would you like to boost your IMMUNE SYSTEM 37% in just 20 days? With our **CAROTENOID COMPLEX**, you can do just that, proven in research by the USDA. It was also proven to increase natural killer cells 20%, which is our first line of defense against CANCER, as well as a decrease of 44% in the oxidation of the cellular lipids. Oxidation leads to aging, decline of the immune system, and chronic conditions such as heart disease, cancer and degenerative diseases of the eyes such as cataracts and macular degeneration.

Don't forget about our **GR2 WEIGHT CONTROL PROGRAM**. Have 5 meals a day, learn how to eat right and lose weight while feeling great! Charlotte lost 17 pounds in 4 weeks, and hundreds of pounds have been lost by countless numbers of those using this medically researched, tested and proven program. It's safe, easy and really works!

Again, there are so many products to choose from, and choosing the right one is critical to your health, and therefore quality of life. **GNLD** is a major, 51-year-old international researchers, formulator, manufacturer and distributor of the finest whole food supplements available in the world. At **Shelton's GNLD Neo-Life Health**, you can be assured you'll receive EXPERT ADVICE and PRODUCTS that have been PROVEN in MAJOR RESEARCH and are manufactured up to a standard and not down to a price. Chuck and Charlotte have been full time with **GNLD** 34 years, and they have been one of the top American distributors for 32 years. For those who would like information on a full-time or part-time career with an in-home business in this exciting field, please call them for an appointment. They provide training and support anywhere in the U.S.

Call 903.463.4635 or 1.800.284.3258 for information and/or an appointment, or go by SHELTON'S GNLD NEO-LIFE in Denison, one block east off old Hwy. 75 at 113 W. Woodard.

Deal yourself a winning hand. Advertise in the Texomaland in Review Section! Phone 465-7171 or 893-8181

Some advertising flies through the air like a butterfly and disappears, but **TEXOMLAND IN REVIEW** appears in black and white print in every Wednesday's Herald Democrat so it can be read by every member of the family, and even clipped for future reference.

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