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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!**

**The Spirit of Offence**

**By Daniel N. Brown**

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I believe the spirit of offence is on the rise. Jesus said in the last days many will be offended as the love of the church will grow cold. (Matthew 24:10)

I see so many people majoring on minor issues such as whether or not we should speak in tongues, whether or not we should baptize babies, whether or not we should prophesy, and a bunch of other stuff that shouldn't be causing us to gossip, get upset, and run off looking for another church.

1 Thessalonians 4 says, "Aspire to lead a quiet life and mind your own business."

Simply because every church is made up of imperfect people, there is not a church anywhere where you will find everything to your liking.

I believe the utmost important thing is to know you are a born again child of God and your name is recorded in heaven. If people speak in tongues, baptize babies, or prophesy, so be it. Love them anyway.

If people really want to live the abundant and prosperous Christian life they will have to give God first place in their lives. I believe we do this by loving others and serving them. Not by talking about them, complaining and criticizing. Jesus said, "As you have done it unto them, you have done unto me." (Matthew 25:40)

"Let us hear the conclusion of the whole matter: Fear God and keep His commandments, for this is man's all. For God will bring every work into judgment, including every secret thing, whether good or evil." (Ecc 12:13-14)

Don't be too concerned over different denominational teachings. There will be no denominations in heaven. Just people who love Jesus.

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God bless everyone! If you know people who are in to gossiping, complaining, and/or criticizing, please love them and pray God will convict them.

That brings it to the point I want to make. Whatever you do, please don't fall victim to the same trap. It's easy to gossip, complain about, and criticize someone who is gossiping, complaining, and criticizing. I know because I've done it. We all want to live an abundant and prosperous Christian life. "Aspire to lead a quiet life and mind your own business."

(1 Thessalonians 4)

Daniel N. Brown is the publisher of the "Living the Abundant and Prosperous Christian Life" Newsletter. A free weekly publication that teaches people how to live the abundant and prosperous

Christian life. Receive a free copy of Dan's 14 page report entitled, "5 Biblical Keys to Outrageous Prosperity," when you sign up. [www.secretplaceonline.com](http://www.secretplaceonline.com)

### **Car Insurance. Speeding Fines Play Havoc With Car Insurance Premiums**

**By Michael Challiner**

Speed cameras are now a regular feature on our roads, and have successfully reduced accidents, while raising millions of pounds in fines. Such is their prevalence, that one in four households have a driver that has been caught speeding at least once. With the conviction comes three points on the licence and a £60 fine - but research carried out by the AA has shown that there are more costs to consider, and that's on the car insurance.

The AA's research showed that on average drivers can expect to see their premiums rise by 20% with speeding offences, even if their driving record was perfect before. They made their findings through mystery shopping - calling a range of eight insurance companies and giving the details of a 25-year-old and a 40-year-old to get a broad picture of the effects.

The premiums for the 25-year-old increased by an average of £42 after one driving offence, and by £178 with two. The 40-year-old would see an average rise of £28 after one offence, and £116 after two.

However, for the 25-year-old, only four of the insurers surveyed raised their premiums on an existing policy because of a first speeding offence. With a second offence in the same year however, one insurer raised the premiums from £563 to £921, another from £563 to £776. One company could not commit to insuring the driver with a second offence.

If you are caught by a speed camera, then it is important to tell your existing insurer. There is no reason not to, as they are unlikely to raise your premiums immediately, they will wait until renewal time to reconsider your premiums. The reason why it is important is because if you do have an accident and make a claim, they can use your non-disclosure of a speeding conviction to overturn your claim. And that is not worth the risk!

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Also, if you are getting quotes for a new policy, then again it is essential that you disclose the speeding conviction. Points stay on your driving licence for three years, but due to the Rehabilitation of Offenders Act, insurers are able to take the conviction into consideration for five years following the offence.

The key is to shop around. Some insurers will penalise drivers with speeding offences more than others, and it will depend on your age, where you live etc as usual. More serious motoring offences will result in larger hikes in your premiums.

If you do get a speeding conviction, don't despair - just get on the Internet and get as many quotes as you can. Using a comparison website usually comes up with some good results. You may find that by shopping around you still beat last year's premiums, even with your conviction! If you renew with your existing insurance company without checking out the competition, you could be throwing away hundreds of pounds needlessly.

Of course, the best tactic would be to drive within the speed limits. But all you have to do is drive a few miles an hour over the limit to get caught, so it can happen to anyone.

The golden rules are - be honest about the offence, and shop around. You'll be amazed at how cheap your motor insurance can still be with a little time and effort.

Car Insurance Service is a huge car insurance articles website



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