

Rosters	21st May	28th May	4th June	11th June
Door	Noel, Erice & Steve	COB-CEP-RES-DES-BOC @ GOA	Wayne & Jean S.	Wayne & Jean S.
Intercession	Janice		Myron	Michelle
Computer	Lorraine		Suzanne	Suzanne
Sound	Maria		Jemma	Jemma
Tea	Jenny		Michelle	Steve
Birthday Prayers	Cathy		Sue	Lorraine
Church Lunch	Reg & Sue		Jean Kelsen	Neil & Helen
'Waiting on God'	Sue		Sue	Cathy
Communion			Wayne	

Please ensure your cell phones are on vibrate or turned off during the service.



Contact Details

Please note that the office is closed every Tuesday between 9.30 am to 10.30 am for our team meeting.

Minister: John Wilkie Ph: 278 3561 or 027 555 6111 (Day off Wed, Thurs, Friday)

Assistant Pastor/Pastoral Visiting: Wayne Ogden Ph: 027 859 0544 (Tuesday & Wednesday only) or phone the Church Office

Youth Pastor: Grant Watkins (Friday only)

Session Clerk: Peter Hokopaura Ph: 278 6980

Church Administrator: Suzanne Hokopaura

Treasure Seekers: Vacant

Prayer Chain: Phone the Church Office

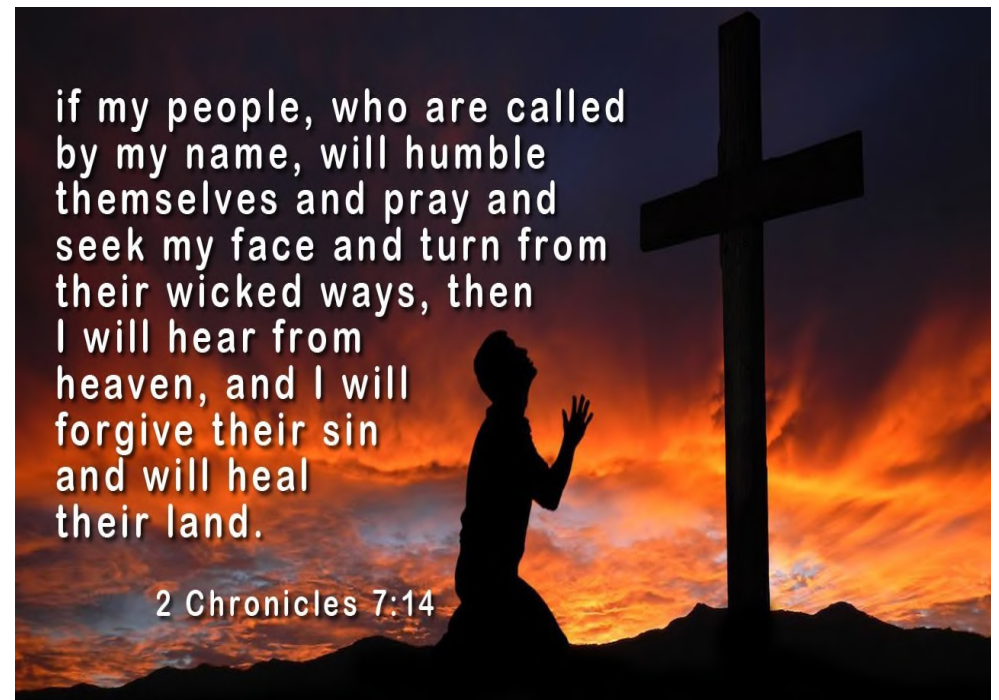
CHURCH OFFICE: Open Monday - Thursday 9 am - 2 pm **Closed** Fridays

Phone: 06 278 0166 Email: theprez.hawera@inspire.net.nz

Postal: PO Box 359 Hawera 4640 **Webpage:** www.haweraprezchurch.org.nz

Our Vision is ~
To honour God,
nurture, disciple and send out

Weekly News



if my people, who are called
by my name, will humble
themselves and pray and
seek my face and turn from
their wicked ways, then
I will hear from
heaven, and I will
forgive their sin
and will heal
their land.

2 Chronicles 7:14

21st May 2023

We will train and equip those who will honour
God, making disciples to be salt and light in our
community and afar

Welcome everyone

If you are new to St John's or visiting with us, we welcome you to our service.

Message

Today's message is brought to us by Pete Kempthorne.

Shared Lunch

Today's shared lunch is being hosted by Reg & Sue, 113 McLean Road. All Welcome

Weekly Prayer

Please pray for our leadership as they meet next Wednesday. Pray for God's guidance and wisdom as they begin the process of recruiting a new Minister with Presbytery.

Upcoming Events

Hawera Combined Churches

Week of Prayer - Beginning Sunday May 21st - Sat 27th May 6 am & 6 pm
Prayer booklet available on the foyer table.



Monday 22nd May 6-7 pm @ St John's

Pentecost Service May 28th at the Hawera Assembly of God

10 am - Morning Tea - please bring a plate

Service starts at 10.30 am

Message by Pastor Mina Acraman - Current AOG NZ National Executive and has been in Christian Leadership for over 40 years.

Upcoming Events

Emotional & Mental Healing in association with


Jeremiah
Ministries


Heart
song

Today
2 pm

Presbyterian Church foyer Hawera

Full Gospel Business Men's Fellowship Seminar

2 - 5 June 2023 New Plymouth

A great time of refreshment and encouragement for both men and women. Details on the notice board.

Register online at: <https://convention.fgbmfi.nz/>



Taranaki Tour

Healing and revival meetings in Taranaki

Join Us

as we bring a message of hope and healing in the Taranaki region.

DOVE MINISTRIES

KAYLENE SUBRITZKY

with

TARANAKI AGLOW

Open Meetings

All welcome

TUESDAY 13 JUNE 7.00 pm

Opunake Town Hall
38 Domett St

FRIDAY 16 JUNE 7.00 pm

Inglewood Town Hall
34 Cutfield St

THURSDAY 15 JUNE 7.00 pm

Hawera Community Hall
65 Albion St

SUNDAY 18 JUNE 7.00 pm

Stratford War Memorial Centre
55 Miranda St

Women's Meetings

WEDNESDAY 14 JUNE

10.00 am

Belmont Church
357 South Rd, Hawera

SATURDAY 17 JUNE

2.00 pm

St Andrews Church
90 Regan St, Stratford

Contact Taranaki Aglow 027 283 1344
or visit www.doveministries.com-events

Insurance Matters

The Presbyterian Insurance Advisory Group recently met with its advisers and broker to plan for the upcoming 1 August 2023 insurance renewal. Unfortunately, the news was not good. We face two major insurance challenges.

We have been advised to expect an increase in insurance premium rates of at least 20% in the forthcoming renewal (from 1 August 2023).

To make matters worse, this expected increase does *not* take into account the increased cost of construction. That is, on top of the expected premium increase, we need to factor in the extra it now costs to undertake repairs or rebuild.

The net result is that to fully insure our buildings, we expect premium costs to increase by between 25% and 50% from last year. For some congregations, the increase could be even more!

What are your options?

The four types of insurance cover available are:

Total Reinstatement (or Replacement) – provides cover for repairs or replacement of the building as new (and includes the cost of demolition)

Functional Replacement (or Agreed Value) – provides cover for a lower value than Total Reinstatement on the basis that any replacement building will cost less due to size or choice of materials (and includes the cost of demolition)

Indemnity – provides cover to put the congregation in the same position it was in before any loss, allowing for the depreciation of the building.

Demolition Only – provides cover for demolition and site clearance only.

We need to do four things:

- Secure a current insurance valuation for your buildings – it is critical to the insurance process that all congregations use up to date valuations for their buildings. There are two options for getting a valuation: 1) engaging a registered valuer; or 2) use the Modal Valuation system provided by Crombie Lockwood. If you are unable to do this, we will apply automatic increases based on your last valuation
- Select the appropriate type of cover for each building – this should focus on the mission value of each building
- Seek approval from the congregation (if insuring for anything other than Replacement)
- Inform your Presbytery of your insurance choice(s)

Here are a few things we suggest you factor into your decision-making:

Mission value

Our buildings have a financial value and a mission value, the latter being the most important. In selecting the appropriate type of cover, consider the mission value represented by each building. For instance, it is critical that a building that is key to mission is insured so its loss does not adversely affect your mission. On the other hand, if a building plays little or no part in your mission, it is unlikely to be a good use of funds to pay for insurance.

Partial damage

It is easiest to think about insurance in terms of what would happen if the building were to fall or burn down. In reality, this happens relatively rarely, usually as a result of a major event like the Christchurch earthquakes. Most claims by congregations are for minor or partial damage. Selecting a cheap form of insurance might prove to be expensive if it does not provide sufficient cover to address partial damage.

Future cover

You must also consider future insurance requirements. There is a risk that once we relinquish Total Reinstatement insurance in favour of a lower level of cover, such as Functional Replacement or Indemnity, we may not be able to secure Total Reinstatement cover in the future.

Cost

We know that cost is always a factor, but it shouldn't be the primary driver of your insurance cover. We are not yet in a position to tell you how the cost will vary for each type of cover. As noted above, we expect Total Reinstatement premiums to increase by at least 25% from last year (for those who supplied an updated valuation last year) and by much more (50% plus) if you have not updated your valuation for some time.

To summarise:

- We need a current valuation of our buildings
- Insurance costs will rise between 25% to 50%
- Based on this current years premium that increase will be between \$3,250—\$6,500
- Year to date Giving is down by 7% so budget cuts are likely

Below is a space for prophetic art, doodling or a word you may get during the service.

