

Rosters	4th June	11th June	18th June	25th June
Door	Wayne & Jean S.	Wayne & Jean S.	Wayne & Jean S.	Wayne & Jean S.
Intercession	Myron	Michelle	Sue	Janice
Computer	Suzanne	Suzanne	Jemma	Jemma
Sound	Jemma	Jemma	Suzanne	Maria
Tea	Michelle	Steve	Jenny	Jan
Birthday Prayers	Sue	Lorraine	Cathy	Sue
Church Lunch	Jean Kelsen	Neil & Helen	James & Emily	John & Lorraine
'Waiting on God'	Sue	Cathy	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

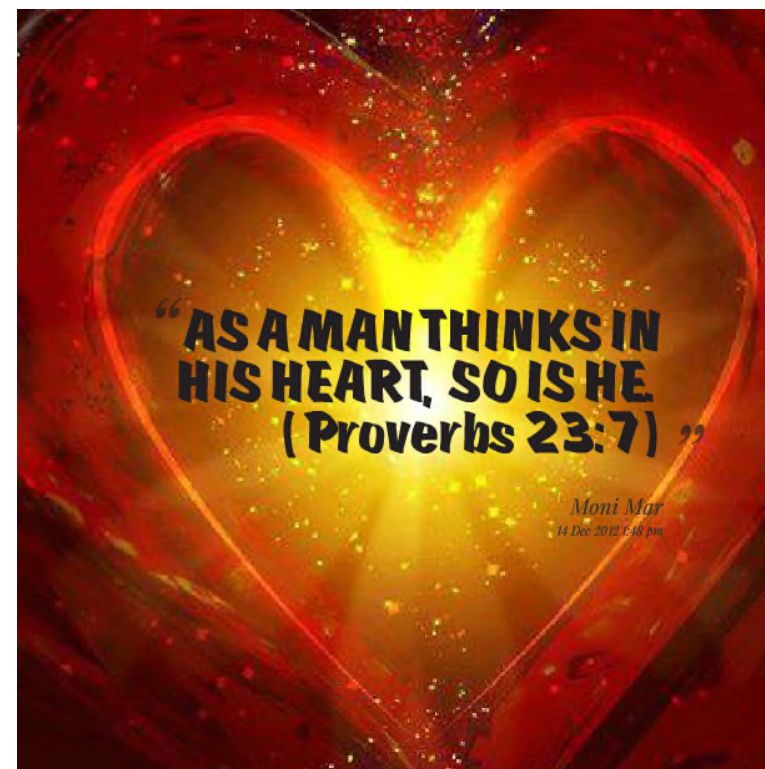
CHURCH OFFICE: Open Monday - Thursday 9 am - 2 pm **Closed** Fridays

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



4th June 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

Series: God, Money and Sovereignty
Today's title: God's management of money

Shared Lunch

Today's shared lunch is being hosted by Jean Kelsen, 29 Wilson Street. All Welcome

Weekly Prayer

Please pray for those 700 households who have had their properties red stickered following Cyclone Gabrielle.

On the notice board: Our sponsored child Diakaria's update; Mukti Mission's Pulse newsletter.

On the foyer table: Barnabas Aid magazine, prayer guide and 30 year celebration book.

Special prayer for Barnabas Aid



Join with us in giving thanks for the 30 years for which the Lord has allowed Barnabas to serve His Church around the world. In that time Barnabas Aid - originally known as Barnabas Fund - has brought practical help and spiritual encouragement to millions of suffering and persecuted believers. We know from His word that these trials will continue until Christ returns. Pray therefore that God will continue to equip us for service for as long as we are useful to Him, for except the LORD build we labour in vain (Psalm 127:1).

Upcoming Events

Emotional & Mental Healing in association with


Jeremiah
Ministries


Heart
song

18th June

2 pm

Presbyterian Church foyer Hawera

Congregational Meeting 18th June

Following our Church service to discuss our Insurance options. See insert for details.

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.

