

Rosters	18th June	25th June	2nd July	9th July
Door	Wayne & Jean S.	Wayne & Jean S.	Cathy & Roger	Cathy & Roger
Intercession	Sue	Janice	John O.	Myron
Computer	Jemma	Jemma	Myron	Myron
Sound	Cathy	Maria	Suzanne	Maria
Tea	Jenny	Jan	Michelle	Steve
Birthday Prayers	Cathy	Sue	Jenny	Lorraine
Church Lunch	James & Emily	John & Lorraine	Noel & Erice	Reg & Sue
'Waiting on God'	Sue	Cathy	Cathy	Sue
Communion			Robert	

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

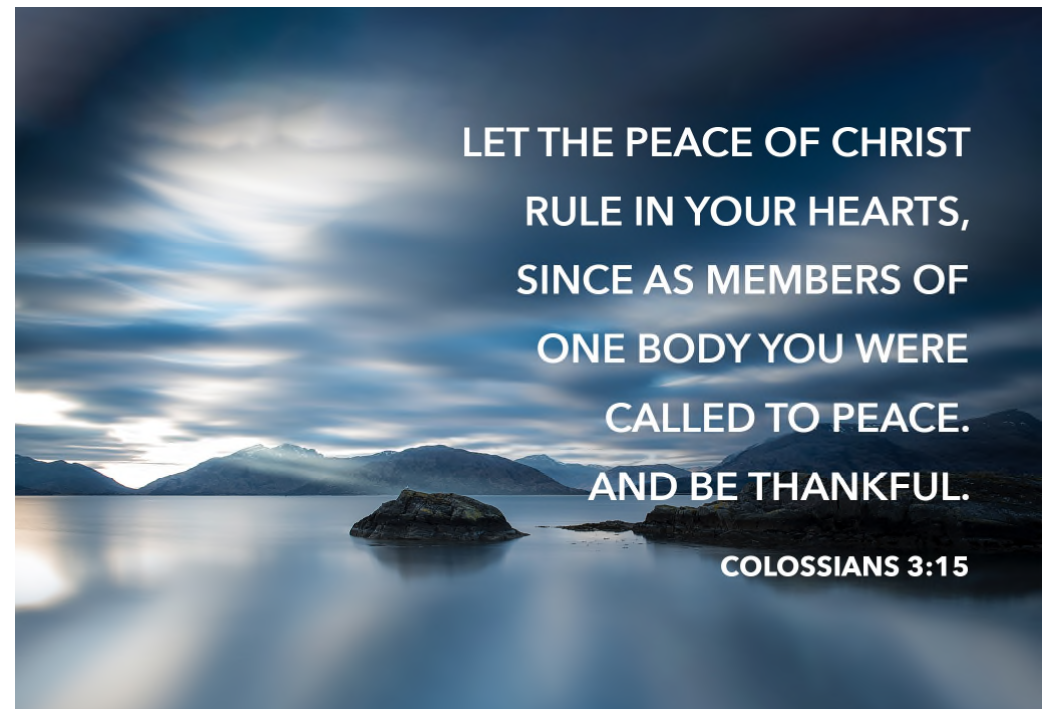
**CHURCH OFFICE:** Open Monday - Thursday 9 am - 2 pm **Closed** Fridays

Phone: 06 278 0166 Email: [theprez.hawera@inspire.net.nz](mailto:theprez.hawera@inspire.net.nz)

Postal: PO Box 359 Hawera 4640 **Webpage:** [www.haweraprezchurch.org.nz](http://www.haweraprezchurch.org.nz)

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

# Weekly News



## 18th 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



Today's message is brought to us by Pete Kempthorne

Shared Lunch

Today's shared lunch is being hosted by James & Emily Davidson, 33 Dives Ave. All Welcome

Weekly Prayer

Please pray for those who are broken physically, mentally & spiritually. Pray for healing and that they would be led to people who can help like the workshops that are run here each month.

 **Interested in Handbells?** Join our handbell ringers group. A few more people still needed. Full training given. Phone Myron 2784313 

**Special prayer for Barnabas Aid**



Father God, we pray for those among our Christian family who have been forced from their homes by persecution or disaster. Military bombardment has displaced thousands in Myanmar, while Christian families have been chased from their villages in Laos and Vietnam. Islamist violence has destroyed the homes of Christians in Nigeria and neighbouring West African countries. Natural disasters have left many of Your children homeless, including in Malawi, Pakistan, Syria and Turkey. Thank You that You can empathise with their suffering, for on earth Your Son had no place to lay His head. We ask in His Name that You will continue to provide for our displaced and homeless brothers and sisters. (Matthew 8:20)

Upcoming Events

Emotional & Mental Healing in association with

  
Jeremiah Ministries

  
Heart Song

TODAY

2 pm

Presbyterian Church foyer Hawera

**Congregational Meeting TODAY**

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

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

## **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)