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Dear Members & Friends of St. John's,

As was mentioned in the "Church Council Highlights" announcement sheet this past Sunday (6/08/25), our insurance carrier (*Church Mutual*) and other insurance companies have been facing significant market challenges. The insurance industry is reeling from a perfect storm of natural disasters, rising construction costs, and unique risks which have stressed the reserves of specialized church insurances. These market challenges have prompted these specialized church insurance companies to make difficult decisions of dropping churches they consider high-risk. Rising premiums, difficulties in securing coverage, and issuing of non-renewal notices have affected several of their holders nationwide—including us at St. John's.

St. John's is considered a high-risk church and did receive a non-renewal notice. Church council leadership has been working towards a resolution. Due to: (a) the uncertain nature of these challenging circumstances, (b) exercising precaution so to not bring unnecessary risk to our financial assets and ministry operations, and (c) to gain more information and clarity that will aid us in securing a resolution... Church council leadership decided it to be wise and best to CANCEL the PANTRY EVENT scheduled for Saturday, June 14 AND SUNDAY WORSHIP and FELLOWSHIP on June 15.

We will share more information as the situation unfolds. Please do attend one of our sister churches nearby at either Grace Downtown or St. Marcus for service on Sunday. Then, please do not hesitate to contact me or any of our council leaders with any questions. You can find my contact information in the top right corner of this letter. The contact information for our council leaders is below for your reference:

Paul Demcak, Church President 414-264-8565 prdemcak@gmail.com

Nate Wordell, Ministry Relations 920-903-7788 nathan.wordell@wlc.edu

May the LORD grant us wisdom and patience as we navigate this nationwide issue. May the LORD keep us in the certainty of his promises. May the LORD bless and keep us all in his peace.

In Christ,

Rev. Isaac Hayes

But those who hope in the EOR will renew their strength. They will soar on wings like eagles; they will run and not grow weary, they will walk and not be faint. (Ssa 40.31)