

Happy Friday, New South Family!  
Welcome to the 88th edition of the Weekly Word – this for the week ending April 9, 2021.

## **Announcements**

- 1) Local Church Annual Reports** The World Ministry Center is re-configuring the normal annual / statistical report to better accommodate our past year due to Covid. Those should be released in the next week or two. You haven't missed it. 😊
- 2) New South Annual Conference** Annual Conference is scheduled for May 21 – 22, essentially noon Friday to noon Saturday, at Wilmore FMC. Business sessions from noon to 5:00p on Friday, and 8:00a to noon on Saturday and the ordination service at 7:00p on Friday evening. The schedule will be coming soon, but plan now to attend.
- 3) Delegates Names / Contact Information Needed** Please submit your delegate's (or delegates') name, address, phone number and e-mail address to Charlie Fixkeaux ASAP for this year's annual conference. [You can do that via e-mail by clicking here.](#)

## **Resources**

- 1. Free Methodist Human Resources Pension Plan** information is attached / below. Very helpful.
- 2. Leadership In Tumultuous Times Video Series** The conference superintendents from Bishop Cowart's area have been creating these video discussion / training sessions from a few months now. We have completed three so far. Simply click on the title below. (The first one is a little over an hour, but the next two are shorter!)  
#1 – Title: [Self-Differentiated Leadership](#)  
#2 – Title: [Responding to Reactivity](#)  
#3 – Title: [Managing the Herd Mentality](#)
- 3. Last Call for the Wabash Cannonball (I mean, "Institute.")** Below you will find registration information for the Wabash Institute Spring Semester 2021. Class size is limited, so register as soon as possible. Cost: \$100.00 per class. Questions? Contact Judy Kinnick, Office Manager/MEG Coordinator - Wabash Conference of the Free Methodist Church. Cell: 317-442-1631

**Homiletics:** Professor: Rev. Dr. John Lane

This class will meet via Zoom on Monday evenings for 7 weeks beginning Monday, April 19, 2021. The first class, on Monday, April 19, will meet from 5-7 p.m. (ET) All other classes will meet from 7-9 p.m. (ET)

[Click here to register for Homiletics](#)

**Genesis, An Old Testament Bible Course:** Professor: Rev. Russ Veldman

This class will meet via Zoom on Saturdays for 7 weeks beginning Saturday, April 17, 2021.

Time: 10:00 am - 12 noon (ET)

[Click here to register for Genesis, an Old Testament Bible Course](#)

## **Articles (actually, this week, a couple personal reflections.)**

- 1) Easter Reflections** When my dad died 4 ½ years ago, the staff here at Wilmore gave me a redbud tree, which we planted in our front yard. About this time each year, when it blooms, I'm reminded of the eternal spring that dad now knows...a fragrant and beautiful world, free of sickness and conflict and disease. That's simply what being in Jesus' presence means.



I'm also reminded, however, that God is in the process of redeeming this world. Through His Church, His Kingdom is now, and His Kingdom comes...and His is a Kingdom of color and beauty and pleasant fragrance...attractive and holy, calling others to Him.

It's not only what Jesus did for us, personally, that we celebrate at Easter. It's what Jesus did for our world...and what He wants yet to do through us, His people.

I find that, while I miss my dad, Easter reminds me how glad I am that he experiences Jesus' presence and Kingdom in a greater way, and also that I experience both His presence and His Kingdom here on this side of death. Truly, those who follow Christ are a blessed people.

**2) I Received Word Yesterday** that a cousin of mine (51 - same age as me) had just died of the effects of prolonged alcoholism. She was a successful businesswoman, in upper management of a large corporation and had many of those things our society deems marks of success. Yet due to early tragedy in her life – the death of her parents (my actual first cousins) - she was introduced to alcohol at a young age, became nearly instantly addicted, and could not overcome that addiction.

People both inside and outside the greater Church rather make fun of the Free Methodist position on alcohol – that is, to advocate for abstinence from it. Yet our denomination takes this position to offer an alternative...a safe place, if you will...to those seeking refuge from an alcohol-soaked society.

Although I cannot make a firm, Biblical declaration that drinking is inherently wrong/sinful, I can make a firm, Biblical case that, 1) leaders and responsible people should never, so far as they're able, put themselves in positions of diminished judgment, and , 2) that loving, compassionate people should gladly choose that which will help and bless others over that which simply brings enjoyment to them. Both of these principles lead me back to the godly wisdom of a life of abstaining from alcohol and all other addictive substances that inhibit judgment and cause others to stumble.

I'm glad for our denomination's position on abstinence, which allows me to say to people seeking freedom from alcoholism, "You will not need to face that temptation when among us."

\*(I've attached a "thing" I wrote about this a few years ago, if you're interested.)

**Regular Free Methodist Newsletters / Communications** (click the links below)

[This Week's Issue of the Light and Life Magazine](#)

[This Week's Free Methodist Foundation Financial Newsletter](#)

## **New South Conference Calendar**

April 9-10 History and Polity Zoom Class Begins  
May 21-22 NSC Annual Conference – Wilmore  
June 17-20 NSC Family Camp  
June 21-27 NSC Teen Camp  
June 28-July 2 NSC Kids Camp

## **April Birthdays**

Anderson, Neil – April 19

Ritter, Joe – April 22

\*I'd love to know your birthday, so the conference can send you an expensive present...or maybe just a "Happy Birthday" wish. If yours is not listed, [please e-mail it to me](#).

## **This Week's Passage, Quote and Joke**

**Passage:** This Sunday Wilmore will present an Easter drama – "Escape the Tomb," so I'm on sermon vacation this week. :-) Personally, however, I've been spending additional time in the post-Easter narratives.

**Quote:** "Fretting always ends in sin. We imagine that a little anxiety and worry are an indication of how really wise we are, but it is much more an indication of how really wicked we are. Fretting springs from a determination to get our own way. Our Lord never worried and He was never anxious because He was not out to realize His own ideas. He was out to realize God's ideas." ~ Oswald Chambers

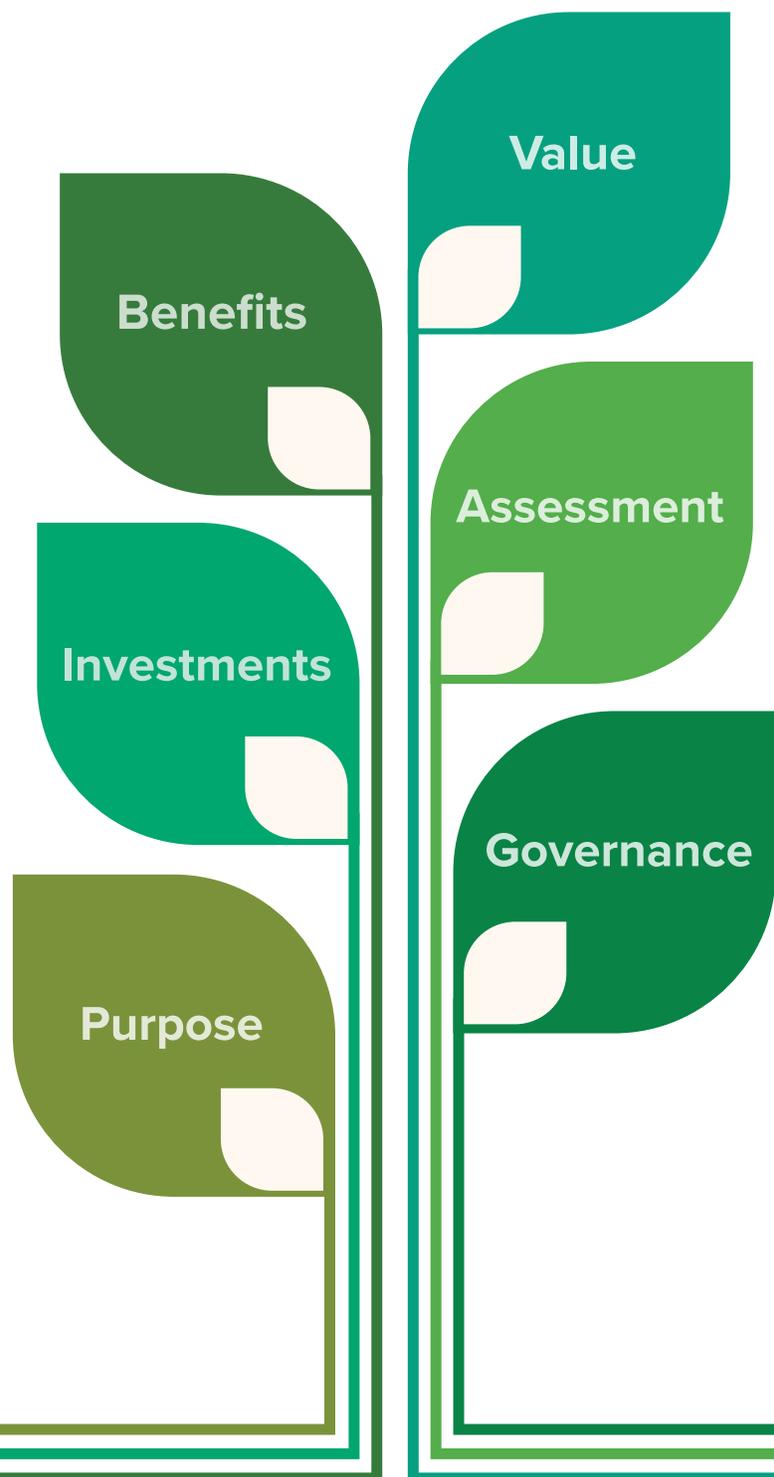
**Joke:**



Blessings on your worship this weekend!

D-

# Defined Benefit Pension Plan



## Plan Purpose

The purpose of the FMCUSA Defined Benefit Pension Plan is to support the Free Methodist Church — USA by providing retirement and death benefits that will enhance the lives of ministers and church employees in recognition of their years of service, and their beneficiaries.

## Plan Review

The FMCUSA Defined Benefit Pension Plan began in January 1981 for the purpose of providing a beneficial and collective benefit to church-related workers and their beneficiaries. It is a community plan that enables individual participants and their beneficiaries to have a stable income upon retirement and in many cases continue to serve the Free Methodist Church — USA in their later years.

This document is intended to help church leaders and all plan participants to understand the process that is followed to assure that your retirement benefits are being well cared for. The plan is reviewed thoroughly, and intentional steps are taken to add value for all participants including the use of the following:

- Actuaries are utilized to verify the plan is on a reasonable funding path.
- Legal experts are consulted to certify the plan is in alignment with regulatory requirements.
- Investment advisors are consulted to ensure the funds are managed effectively.
- Auditors review the financial practices to assure that the plan adheres to the highest accounting standards.
- Administrative support for compliance and overall functions of the plan.

Through this plan a substantial and meaningful value is provided to those who serve the Free Methodist Church— USA. The FMCUSA Board of Administration, the Benefits Committee and Free Methodist Foundation (FMF) are committed to enhancing the lives of our church pastors and employees, wise stewardship and to maintaining a healthy pension plan. Assistance pertaining to the plan may be gained through the World Ministries Center (WMC) Human Resources Department of the FMCUSA at 800.342.5531, email [hrdept@fmcusa.org](mailto:hrdept@fmcusa.org), or our website <https://hr.fmcusa.org>.

## Plan Description

The following description details how benefits are calculated, funded, earned, and paid out through the plan. The rest of this document explains how the plan's actuarial, legal, investment, administrative, and audit functions work together to safeguard the value of these benefits.

**Benefit Formula** - Vested participants are offered a monthly benefit that will continue to pay through their lifetime for as long as the plan is in place. The monthly benefit paid to participants is based on a predetermined (defined) formula that takes into consideration years of service and average monthly compensation. This formula is  $1.5\% \times \text{lifetime average salary} \times \text{years of credited service}$  (when contributions are paid into the plan).

**Funding** - The FMCUSA Defined Benefit Pension Plan is a community plan where collectively each church or organization pays into the plan on behalf of the employee. There are no personal contributions, only employer funds. Churches and organizations are currently assessed a 13.5% contribution based on a participant's compensation, including housing for appointed and ordained pastors. No rollovers or transfers are allowed from other pension plan accounts. Each local church or organization has a monthly automatic withdrawal for the level of the pension contribution required for their employee(s). There are no minimum contributions set. Since the plan started in 1981, the following has been charged for pension contributions:

• January 1, 1981-December 31, 2003	8.5%
• January 1, 2004-December 31, 2004	9.5%
• January 1, 2005-December 31, 2005	10.0%
• January 1, 2006-December 31, 2017	10.5%
• January 1, 2018-Present	13.5%

The FMCUSA Board of Administration and Benefits Committee are committed to evaluating a reduction in the contribution rate per active participant once the plan is believed to be adequately funded. As of January 1, 2021, the plan is funded at approximately 89% and is ahead of the actuary's original projected timing of reaching 100% when the contribution rate was adjusted in 2018.

## Plan Description

Continued

**Enrollees** - Each appointed and ordained pastor, along with conference ministerial candidates that serve as lead pastors who receive compensation/housing, conference offices, WMC, and FMF employees are required to be enrolled in the plan. Others who may enroll voluntarily include VISA employees, local church and organization staff including conference ministerial candidates, and licensed pastors (with board approval), and ordained FM pastors released for service outside the denomination. Throughout the time of employment, all participants are responsible for ensuring changes in annual compensation are updated accordingly.

**Vesting Years** - This is service, based on full 12-month periods beginning with the employee's date of hire, while the employee remains active. A vested benefit is the portion of an accrued benefit to which a participant has a non-forfeitable right. If a participant terminates employment and is rehired within five years, their prior vesting and credited service years will continue to accrue. If a person is rehired after five years have passed, they will start over with a new vesting schedule. The previous vested portion of their accrued benefit remains, if they met the minimum vesting percentage to entitle them to a benefit. Vesting for the Defined Benefit Plan is based on the following schedule:

Years of Credited Service	Vested Percent of Accrued Benefit
Less than 5 years of vested service	0%
5 years, but less than 6 years of vested service	50%
6 years, but less than 7 years of vested service	60%
7 years, but less than 8 years of vested service	70%
8 years, but less than 9 years of vested service	80%
9 years, but less than 10 years of vested service	90%
10 or more completed years of vested service	100%

**Early Retirement Age** - Early retirement benefits can begin as early as the first day of the month following the participant's 62nd birthday, if the participant has completed ten years of vested service. If one retires early, they may not continue to be employed by the Free Methodist Church until they have reached the plan's normal retirement age.



**Normal Retirement Age** – The normal retirement date is the first day of the month following the participant’s 67th birthday. A participant may continue to be employed by the Free Methodist Church if they take their benefit on or after the normal retirement age of 67.

**Retirement Options** – Active participants will receive an annual benefit statement that shows the accrued benefit to date and projected benefit amounts based on a life only option. Upon a participant’s request, the Human Resources Department provides benefit estimates showing all options and amounts based on whatever date is desired. Individuals may also generate estimates at Nyhart’s online portal. Contact [hrdept@fmcusa.org](mailto:hrdept@fmcusa.org) to access the portal.

### **Defined Benefit Plan Options**

- 1. Life Annuity:** *This option provides a monthly income for life only.* A monthly benefit will be paid during the participant’s lifetime and no further benefit payments will be made after death.
- 2. Life Annuity With Period Certain:** *This option provides a monthly life income with payments guaranteed for 120 months.* A monthly benefit will be paid during the participant’s lifetime, and if 120 payments have not been paid at the date of death, the remaining guaranteed payments will be paid to the designated beneficiary.
- 3. Joint and Survivor Annuity:**
  - **Joint-and-one-half (50%) -to survivor income** - A monthly benefit will be paid during the participant’s lifetime, and after death, an amount equal to one-half of such payment will continue to the surviving joint annuitant during his or her lifetime.
  - **Joint-and-two-thirds (66 2/3%) -to survivor income** - A monthly benefit will be paid during the participant’s lifetime, and after death, an amount equal to two-thirds of such payment will continue to the surviving joint annuitant during his or her lifetime.
  - **Joint-and-full (100%) -to survivor income** - A monthly benefit will be paid as long as either the participant or their joint annuitant survives.

A participant who has terminated employment for five or more years may withdraw their accrued benefit as a lump sum amount if it is valued less than \$25,000.



**Death Benefits Before Retirement** – If a participant dies before retirement payments begin, the designated beneficiary will have two options:

1. A monthly benefit beginning at the participant's earliest retirement age, or
2. A lump-sum actuarial equivalent payment in lieu of the monthly benefit option.

**Death Benefits After Retirement** – A \$2,000 lump sum death benefit will be paid to the participant's designated beneficiaries or their estate. This is in addition to any monthly options selected.

**Disability Benefits** – If a participant, while still employed, becomes disabled prior to their early retirement date, they may be eligible for disability benefits. Payments will equal the accrued benefit calculated as of the termination date and will be reduced to allow for the early retirement factor.



## Plan Governance

The governance structure ensures the plan is reviewed regularly and utilizes the elements of actuarial, legal, investment, administrative, and audit functions collaboratively to ensure that the plan's stability and appropriateness are maintained.

**FMCUSA Board of Administration** – This board retains fiduciary responsibility for the plan which includes:

1. Establishing a Benefits Committee of the Board to assist in more direct oversight of the actuarial, legal, investment, administrative, and audit elements of the plan.
2. Setting the Investment Policies and reviewing these policies annually.
3. Retaining an Advisor to manage the investment portfolio.

**Benefits Committee** – As an extension of fulfilling its fiduciary responsibility, the FMCUSA Board of Administration has delegated administrative responsibility for monitoring the plan's actuarial, legal, investment, administrative, and audit elements to the Benefits Committee.

**Actuarial** — Engage with a qualified and credentialed actuarial firm and systematically evaluate their calculations, processes, and recommendations.

- Since 2012 the Benefits Committee has had a consulting agreement with Nyhart for providing actuarial calculations. Nyhart is a nationally recognized actuarial and retirement firm who provides premier consulting services for over 300 plans including 21 church affiliated plans. The Benefits Committee works with Nick Meggos, Principal/Actuarial Consultant to conduct regular and ongoing plan assessments and valuations.

**Legal** — Engage with a qualified and credentialed legal expert and systematically evaluate their advice.

- Since 1997 the Benefits Committee has engaged G. Daniel Miller, an attorney and partner at Conner and Winters LLP in Washington, D.C, as the plan's legal counsel. He is recognized nationally as an expert on denominational benefit plans and a longtime contributor to the Church Benefits Association. He also is actively engaged in policy formation and legislative work on regulatory issues involving church benefit programs.



**Investment** — Engage with a qualified and credentialed investment firm and systematically evaluate their processes, recommendations, and performance.

- Since 1991 the Benefits Committee has engaged The Free Methodist Foundation (FMF) as the plans' investment manager and advisor. FMF shares fiduciary responsibility with the FMCUSA Board of Administration. FMF's highly qualified specialists and their board, with assistance from their third-party counsel Syntrinsic, provide recommendations to the investment policy, help the Benefits Committee set the target asset allocation and select/monitor a wide range of fund managers. FMF provides performance reports at least quarterly for the Benefits Committee and as needed to the FMCUSA Board of Administration. FMF's subsidiary GuideStream Financial also provides initial financial planning consultations to all plan participants free of charge.

**Administrative** — Ensure the plan is in compliance and systematically maintained for all participants.

- The Human Resources Department of the FMCUSA provides the day-to-day administration of the plan which includes managing the budget, monitoring the collection of contributions, calculating all benefits utilizing Nyhart software with independent and internal controls, working with Nyhart's actuarial staff, disbursing benefit payments, and responding to frequent calls and emails regarding the plan from individual plan participants, churches, and conference offices.

**Audit** — Monitor the plan for areas of risk, internal controls, financial statement amounts, and disclosures.

- Since 2002 the services of BKD have been retained. BKD is a national CPA and advisory firm which provides consulting, tax and accounting solutions to businesses, government entities and not-for-profit organizations. BKD provides assurance services by reporting on the plan's financial accounting under Generally Accepted Accounting Principles and auditing standards. The plan received a clean audit in 2020.

## Plan Investments

Investment advisors are consulted to ensure the funds are managed effectively. As the investment advisor and manager, the Free Methodist Foundation conducts a layered evaluation when implementing the investment strategy that involves ongoing collaboration with the Benefits Committee and outside input from Syntrinsic which includes social screens on many fund investments.

### The specific investment strategy includes:

1. Defining the portfolio investment objective which is currently 6.75% investment return.
2. Considering the long-term capital market forecast for each of the primary asset classes and evaluating whether there are any material tactical opportunities.
3. Developing asset allocation targets including private equity, credit and real estate.
4. Diversifying globally.
5. Selecting specific managers and accessing both active and passive strategies.
6. Systematically reviewing and modifying as deemed appropriate.

Each quarter every fund manager is evaluated for appropriateness. A detailed recommendation of “retain,” “monitor” or “release” is provided that empowers the Benefits Committee to be active in fund manager evaluations.

## Plan Assessment

Actuaries are utilized to verify the plan is on a reasonable funding path. There are three key factors that drive the assessment process: the benefits the plan is paying out, the level of contributions made to the plan, and investment returns.

### These key factors are impacted by:

- Number of active participants contributing to the plan
- Number of retired participants receiving benefits from the plan
- Rate of contribution per active participant
- Return on investment of accumulated pension funds

There is not a linear relationship between these assessment components and there is a significant impact in terms of compounded interest in relation to the accumulated pension funds. As part of the assessment process, data is provided to Nyhart and assumptions are formulated to calculate valuations and projections. It is important that the Free Methodist Church understands the potential impact to the plan should these assumptions prove not to be met and possible ways that the risks could potentially be assessed or mitigated.

**Demographic Risk** – The plan’s liabilities represent the present value of the benefits expected to be paid to participants in the future. Those expected payments rely on assumptions about salary increases, when participants will separate from employment, commence payment, their form of payment, and how long they will live, as well as the overall active population growth or decline which affects contribution revenue. The assumptions are periodically reviewed by the Benefits Committee and FMF with Nyhart to ensure they are reasonable for our population.

**Investment Risk** – Currently the plan assumes assets will return approximately 6.75% annually, net of expenses. To the extent asset returns out-perform/under-perform this expectation, the funded position of the plan will increase or decrease.

**Denominational Risk** – Since the plan is a non-ERISA (Employment Retirement Income Security Act) church plan, the FMCUSA is not liable beyond the funds available in the plan to make benefit payments to participants. Benefits are available as long as the plan is in place.

## Plan Assessment

Continued

### Valuation and projections provided by Nyhart effective January 1, 2021:

- Currently there are 924 active participants contributing to the plan and 1,215 retired participants and beneficiaries receiving benefits. It is important for the long-term health of the plan to maintain and grow the number of active participants contributing to the plan.
- As of January 1, 2021, the plan was funded at approximately 89% which is similar to other church benefit plans. This funding level is impacted by the benefits paid out, the level of contributions, and investment returns.
- Management procedures are in place to pursue fully funding the plan at 100%. Based upon the contribution rate of 13.5% per active participant, the plan is projected to be fully funded within 10 to 15 years under the current assumptions. As noted above, investment returns, in particular, can make this objective easier or harder to reach. The FMCUSA Board of Administration and Benefits Committee will continue to be committed to evaluating a reduction in the contribution rate per active participant once the plan is believed to be adequately funded.

## Plan Summary

After careful review as outlined above, the most recent assessments and projections provided by our actuaries and ongoing evaluation by the Benefits Committee indicate the plan is on a healthy trajectory. Maintaining a healthy plan enables us to enhance the lives of those who serve the Free Methodist Church — USA, along with their beneficiaries, and provides a significant and meaningful value. With active participation in the plan by ministers and church employees, and ongoing oversight, the plan will be available and sustainable for all FM participants.

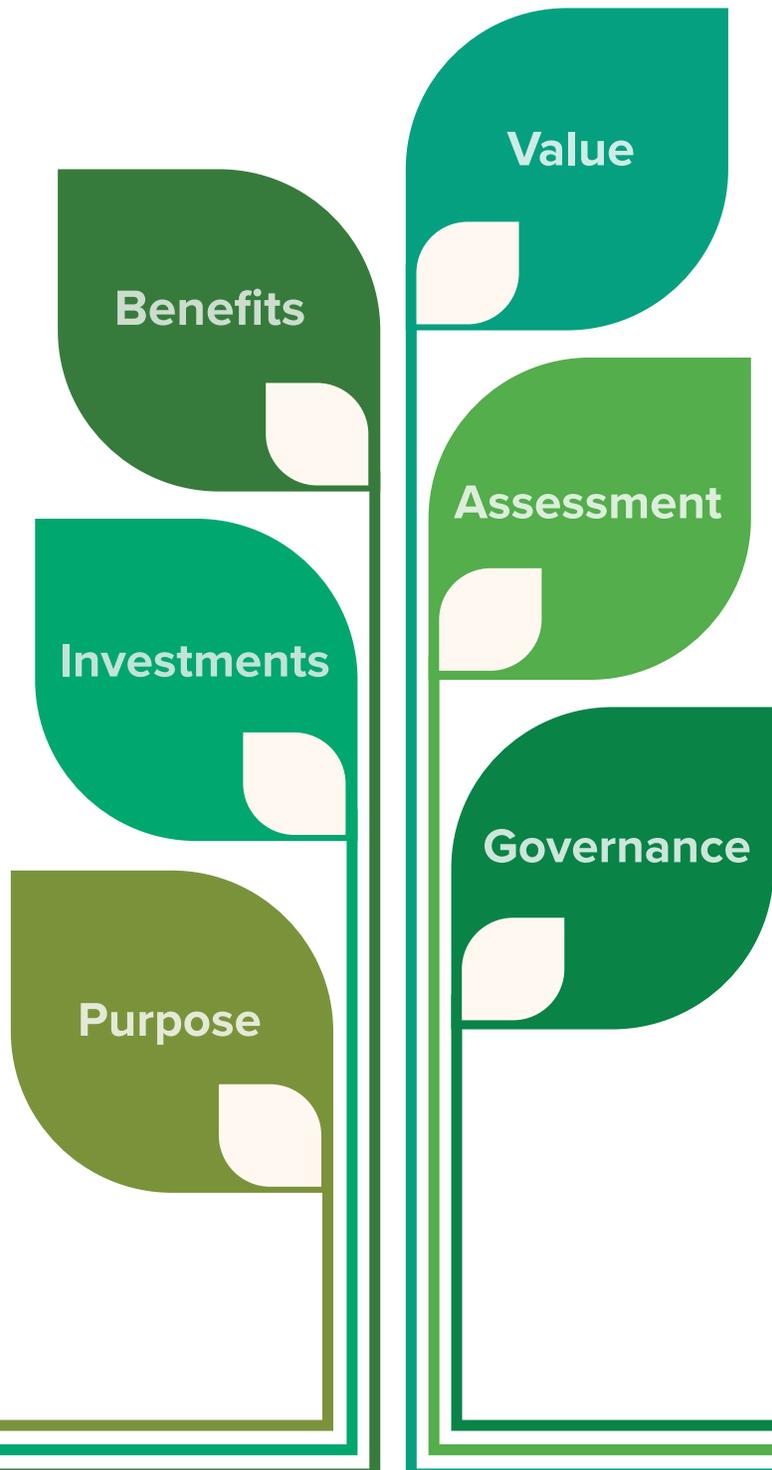
# Plan Assistance

The FMCUSA Human Resources staff is here to assist you.

Contact us at 800.342.5531

<https://hr.fmcusa.org>

email: [hrdept@fmcusa.org](mailto:hrdept@fmcusa.org)



## On Abstinence From Alcohol: A Personal Perspective

Pastor Daryl A. Diddle

April, 2017

I've been asked to write a paper on the wisdom of abstaining from the drinking of alcohol.

On one hand, this is easy for me to do since I hold to this stand, personally. In fact, I have never been seriously tempted to drink, either socially or to excess. I grew up in a family atmosphere that was entirely free from alcohol, so it has been very easy for me to avoid.

I also recognize that this is not the case for all, and so I sympathize with both those who've suffered the destructive effects of alcohol and those who've developed addictions to it personally due to its proximity and availability.

Further, I present this opinion as simply that – an opinion, but one which I believe is wise for living the best life possible.

Being a Christian pastor and therefore writing out of my own spiritual convictions, I also present this opinion as one that most effectively allows persons to be all that our Creator God intended them to be. Again, the reader may disagree with some of these positions or presumptions.

Our treatment of alcohol and opinions regarding its use, especially among Christian people, can be a rather explosive and polarizing issue. In that way, among others, I think the devil uses the issue of alcohol to further splinter relationships, families and even the church, especially in the United States. My intention is not to join him in his work.

As a Christian pastor, you might guess that the first place I would go for counsel about this issue is the Bible.

What is the Bible's view of alcohol? As a person who believes the Bible is, effectively, God's "Instruction Manual" for how persons can live the best lives possible, I would want to know about God's design for human life regarding alcohol.

Some in church history have tried to say that the Bible prohibits drinking alcohol. They do that by suggesting that wine in Bible times was not the same as wine today, or by excusing the drinking of alcohol that clearly goes on in Scripture because of the pollution of the water that was available, or by some other means.

The truth is, however, Biblically, it's not really possible to make an honest, textual case for abstinence from alcohol. In fact, alcohol...and wine in particular, was understood to be a sign of the blessing of God in many places in Scripture.

The simplest of searches reveals several dozen verses of Scripture, especially, but not exclusively in the Old Testament, where the presence of wine is considered a good thing. For example, Proverbs 3:10 says that if you honor God with your wealth, your barns will be filled and your vats overflowing with new wine<sup>1</sup> as a sign of God's blessing.

There is a pervasive message in Scripture that God's provision of wine is to be considered a blessing, and even that His judgment is evident in the lack of wine – Jeremiah 33, for example, says the Lord "stopped the flow of wine from the presses" because of Moab's sin against Him.

Jesus Himself created wine out of water at the wedding in Cana in order to bless those present, and He tells us Himself that He was charged with being a drunk – a hard things to imagine possible if Jesus didn't drink at all.<sup>2</sup>

The Bible is pretty clear that alcohol was part of life at the time, and there's nowhere in Scripture that makes alcohol the litmus test for true Christianity or godliness that some in especially American Christianity has tried to make it.

However, there is more in Scripture about the use of alcohol.

In Proverbs alone, we get three images that are designed to temper our enthusiasm for alcohol by presenting the reality of the affects of alcohol.

The first we find in Proverbs 23, where the writer asks:

Who has woe? Who has sorrow? Who has strife? Who has complaints? Who has needless bruises? Who has bloodshot eyes? Those who linger over wine, who go to sample bowls of mixed wine.

Do not gaze at wine when it is red, when it sparkles in the cup, when it goes down smoothly!

In the end, it bites like a snake and poisons like a viper. Your eyes will see strange sights and your mind imagine confusing things. You will be like one sleeping on the high seas, lying on top of the rigging.

“They hit me,” you will say, “but I'm not hurt! They beat me, but I don't feel it! When will I wake up so I can find another drink?”<sup>3</sup>

Regardless of what our opinions of the Bible might be, one has to admit that this is a very accurate and descriptive image of the allure, affects, consequences and addictions that can come from alcohol.

Anyone who has had any contact at all with alcohol or alcoholism, or anyone who is aware at all of the tendencies and tragedies of society, knows how true every part of this passage is.

Alcohol is alluring and attractive to look at – particularly wine. The colors are mesmerizing. You watch a beer or wine commercial today on television and you see that not much has changed through the centuries. This is a huge selling point for alcohol – the attractiveness of it – the color and taste – the good times that it's ingestion promises.

Alcohol is also numbing – it's an insulator to the troubles of life. When we drink enough, we forget the troublesome realities of life, which is an attractive alternative to facing them.

As the Proverbs passage also says, alcohol is a means of transport – it takes your mind to places that are almost unimaginable, creating more intense and beautiful mental images within us.

All these assertions by the writer of this proverb are accurate to our world today and are, by some, seen as advantages to alcohol. These are what differentiates alcohol from water or soft drinks, and these are the most popular reasons people drink: the alluring nature of it and the escape from reality, even if only temporary, that it offers.

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<sup>2</sup> Matthew 11:19

<sup>3</sup> Proverbs 23:29-35

However, in addition to these advantages, Proverbs also says that alcohol is the source of woe and sorrow, strife and complaints, bruises and bloodshot eyes.

Even though this was written centuries ago, what an amazing description we have here of our alcohol-soaked society!

You see, the problem with the numbness that alcohol brings that makes you forget your troubles is that that numbness is simply not real. It's a temporary illusion that always goes away, and often, in the return to reality that sobriety brings, the drinker finds their troubles multiplied because of what happened when they were intoxicated and out of full control of themselves.

How many children have been conceived because of loss of sexual control due to alcohol?

How many relationships have been destroyed by words spoken under the influence of alcohol?

How many young people have lost their innocence or have been violated because of someone's misuse of alcohol?

How many bets have been made, how many fortunes have been lost, how many houses have been damaged, how many cars have been wrecked, how many lives have been ended, how many households have been ruined because of what happened when a person was intoxicated and unable to control their own actions?

More than any of us can count.

This proverb is suggesting that if we want to get a clear picture of the allure of wine, we should not so much stare at it's color in the glass, but instead, we should go to the detox unit of any hospital or to a rescue mission or to a homeless shelter or to any big city downtown back alley. That is where we find the true picture of alcohol.

This is why verse 35 says that, in the end, what seems so attractive bites like a snake.

Alcohol causes two types of pain, really.

First there is the pain of the moment...you see the image that verse 35 is describing – because of lack of control, you say things that get you into a fight or some other kind of conflict, and you get hit over and over – the damage is being done, but you're not really aware of it...you can't feel it because you're not in touch with reality. This is the pain of the moment.

But beyond that, the writer observes here that alcohol poisons like a viper, leaving long-lasting residual affects.

Verse 35 goes on to describe the addiction that comes. Even after getting beat up because of it, the person can't wait to start the process all over again. *"When will I wake up so I can find another drink?"*

The drinker is caught. Even though he suffers, he returns to the cause over and over again. And the cycle of pain goes on and on.

This is why, in another place in Proverbs, Proverbs 20, verse one says simply, *"Wine is a mocker and beer a brawler. Whoever is led astray by them is not wise."*

The book of Proverbs is a book that describes how life works and calls us to make wise choices, understanding the realities of our world, and any observant or wise person must surely recognize that this is, truly, part of the reality of the use of alcohol in our world.

But a question: are these verses speaking of everyone who drinks or just of those who get drunk? Those who lose control? That's an important clarification. Are we speaking of drinkers or of drunks?

Obviously, they're speaking of drunkenness. They're speaking of people who are led astray by alcohol. And the argument is entirely true that there are millions of people all around the world every day who drink and don't share in these effects...there are many who drink but don't get drunk.

So it's unfair and unscriptural for persons, (and especially Christians), who don't drink to condemn the faith or the character of someone who does manage to drink without falling into drunkenness.

However, it is just as unfair and unscriptural for the drinking person (and especially Christian) to not take these very strong warnings to heart, particularly because we all live in community with other persons who themselves have varying and unknown propensities...even within our own families.

A mark of maturity as persons and societies is realizing that what we do affects the lives of others. As human beings (and especially as Christians) we are responsible for the welfare of one another.

The question, then, becomes, "Is my doing this or that benefiting society or hurting it? Does my doing this or that help or hurt those around me?"

In another place in the Bible that deals with a similar issue, the Apostle Paul said, "Just because something is permissible for you to do does not automatically mean it's beneficial or constructive." Maturity means we start thinking about, not just what our rights are, but what is best, both for ourselves and for those around us.

This is, to me, the strongest premise for arguing against the use of alcohol.

Is it permissible? Yes, it's permissible. Legally, morally, even Biblically. It's permissible.

But is it wise in our time and day and culture? Is it worth the risks since a mark of maturity and responsibility and adulthood is making sure we're looking out for the good of others around us?

That is a question that we cannot answer for each other.

That is a question that we can only answer for ourselves.

However, there is at least one clear place in the Bible that argues for abstinence from alcohol, and that is Proverbs 31. These are the sayings of King Lemuel, given to him, interestingly, by his mother.

In Proverbs 31, we find that there are two things, Lemuel's mother claims, that will become a problem to a king – women and alcohol – and notice that Lemuel's mother spends only one verse discussing the dangers of women, but she spends the rest of the passage on the dangers of alcohol.

She says plainly in verse 4, "*It is not for Kings to drink wine, nor for rulers to crave beer.*"

Why?

She answers in verse 5, *“Lest they drink and forget what the law decrees and deprive all the oppressed of their rights.”*

A King is a person who is responsible for the welfare of others. A King is a person of authority...a person whom God has raised up and entrusted with the responsibility to govern and lead others, and a person with those kinds of responsibilities should not put themselves in any position where their judgment and clarity might be compromised, not so much for their own sake, but for the sake of those for whom they are responsible.

Lemuel’s mother realized that even the best that a ruler can do is usually not sufficient for his responsibility, even when he or she is completely clear-headed. The intentional or consequential weakening of those abilities is to make his oath of office a lie.

A drunken or otherwise compromised person of authority and responsibility can be a very dangerous person, not just to themselves, but to many others...even a whole family...a city...even a nation or world.

So is this warning for kings alone?

That is certainly what’s stated, but doesn’t the gist of the argument apply to anyone with authority over other persons? How far would you trust a president or governor or teacher or pastor or father or mother whose judgment and whose lips and have been loosened and relaxed even by one or two drinks...or even a half of a drink, depending on the person and their constitution?

Can what they say be trusted? And how can you know for sure?

How far would you trust a doctor or lawyer, a pilot or engineer, an architect or equipment operator who is not in complete control of all his or her mental faculties as they do their work? Would you want your son or daughter to be operated on by a surgeon who lost count and happened to have just a couple too many drinks at lunch?

English Prime Minister Winston Churchill once asked George Bernard Shaw, “Do you really never drink any wine at all?”

Shaw replied, “I am hard enough to keep in order as it is.”

This is exactly Lemuel’s mother’s argument...do we not already have enough trouble making right judgments and living sound and wise lives? Don’t we already make plenty of mistakes just by nature of being human? Why would we risk any more chaos and inaccuracy in our lives than what is already present and out of our power to control?

The “ought” of these Proverbs, and I believe the Bible as a whole, is not a flat prohibition of alcohol to everyone.

The “ought” is that we must consider carefully whether the pleasure of the moment competes with the dangers, not only to us, but to those for whom we’re responsible, and make a decision that is as wise as can be made.

Alcohol is a legalized drug, and it’s abuse is damaging to individuals, families, and society. It is unpredictably addictive and its destructive effects cannot be fully measured or anticipated. Its abuse leaves a trail of broken marriages, family violence, crime, industrial loss, ill health, injury and death.

This is true all over the world.

So for the purpose of the good and welfare of ourselves and of our families and of our societies, why would a person not avoid, in every possible manner, something as destructive as alcohol can be?

Now, speaking personally and as a father of three young sons, let me tell you why I wouldn't drink even if I wanted to.

In my dad's family of twelve children, there was only one of his eleven siblings who drank alcohol and introduced it to his own family. He was the first of the twelve to die, and the youngest to die. His children and grandchildren have had far, far more trouble than any of the others with divorce, alcoholism, family troubles, discord, and loss of jobs.

That's my experience with alcohol use on my dad's side of my family.

In my wife's family, on her mother's side, where alcohol was very prevalent, her grandfather died at 60, her grandmother at 70, both heavy drinkers. Her uncle, her mother's only sibling, died of liver problems due to alcohol in his early 60's after being married three times and fathering two daughters that he never knew. In fact, the only two times Annette remembers her uncle not being drunk was the one and only time he visited their home and at his mother's funeral.

That is not to say the non-drinking members of these families were perfect...far from it in fact. But where alcohol was present, the problems were far more prevalent and serious.

This fact I simply can't ignore: in my own family history, the use of alcohol exacerbates already problematic situations, making them much, much worse.

But besides that, I can't help but wonder what the odds are that one of my kids would become an alcoholic, either with their first drink or over time?

Or what about one of the children of the church who might watch me (their pastor) drink and consider that license for them to drink?

I don't know the answer to these questions, of course, but I don't want to be the one who helps them find out.

And even besides these things, when I give my children (or others) advice, I want my counsel to be as sound as can be. When I discipline my sons, I want my judgment to be clear. When I lead them, I want to lead them into situations and lifestyles that are as healthy as possible.

For all of these reasons, I choose to not drink alcohol, and I advocate for abstinence in others. I truly believe it's the best, healthiest way forward for our world.

Frankly, I don't agree with George Barnard Shaw on much of anything, but I do agree with him on this: personally, I'm hard enough to keep in order as it is, without taking on anything that would cloud my judgment further.

With regard to alcohol, Proverbs says to all, and especially those who are leaders of others, "Take heed of the bait for fear of the hook – what it will do to you and to those who come after you."

It is true that everything may well be permissible. But is everything that is permissible beneficial?

The question, regarding alcohol, has never been about what we are able or allowed to do.

The question for responsible people must be, "What is wise for me to do?"

How we answer this question forms the future of our lives, our families and our world.

### Some Fact and Figures for Consideration

Excessive alcohol use continues to be a drain on the American economy, according to a study released by the United States Centers for Disease Control and Prevention (CDC). Excessive drinking cost the U.S. \$249 billion in 2010, or \$2.05 per drink, a significant increase from \$223.5 billion, or \$1.90 per drink, in 2006. Most of these costs were due to reduced workplace productivity, crime, and the cost of treating people for health problems caused by excessive drinking.

Binge drinking, defined as drinking five or more drinks on one occasion for men or four or more drinks on one occasion for women, was responsible for most of these costs (77 percent). Two of every 5 dollars of costs -- over \$100 billion -- were paid by government

Excessive alcohol consumption is responsible for an average of 88,000 deaths each year, including 1 in 10 deaths among working-age Americans ages 20-64.

Excessive alcohol use cost states a median of \$3.5 billion in 2010.<sup>4</sup>

Alcohol related crashes kills someone in the U.S. every 22 minutes. At any minute, one of 50 drivers on the road is drunk and every weekend night, one out of 10 is drunk.

There are 105,000 alcohol related deaths annually due to drunken drivers and alcohol related injuries and diseases. AFA journal - 6/90

Alcohol related accidents are the leading cause of deaths among young people. Dallas Times - Sat., 6/9/90

The damage caused by alcohol impaired drivers is the same as if a Boeing 747 with over 500 passengers crashed every eight days killing everyone.

Drunk drivers are responsible for 1/2 of highway fatal injuries.

Sixty-five people each day die on our highways due to alcohol. California Capitol Report - 11/89

In 1988, 25,000 Americans were killed in auto accidents involving alcohol. Over one half million were injured. AFA journal - 1/90

One half of all traffic accidents are alcohol related. U.S.A. Today - 1/24/90

An estimated 23,200 murdered in U.S. last year involved alcohol. Newsweek - 3/25/91  
Of all murders, alcohol was involved in at least 34% of cases.

Rape - More than 1/2 of rapists had been drinking.

Child abuse - mothers convicted are 3 times more likely to be alcoholics - fathers 10 times more likely.

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<sup>4</sup> <https://www.cdc.gov/media/releases/2015/p1015-excessive-alcohol.html>

Suicide - Up to 36% of victims were drinking just before. Prodigy Services Co. - 3/3/92

Heavy drinking is involved in 60% of violent crimes, 30% of suicides, and 80% of fire and drowning accidents. The suicide rate of alcoholics is 30 times that of the general population. AFA journal - 1/90

Among men arrested for serious crime in 12 major cities, 53% (in Phoenix) to 79% (New York) tested positive for illicit drugs in voluntary urine analysis at time of arrest. Insight - 2/29/89

About 2/3 of people arrested in larger cities for felonies test positive for illegal drugs. Economist - 1/21/89

More than half of all confirmed abuse reports and 75% of child deaths involve drug or alcohol abuse on the part of the parents. Time - 1/27/92

2.9% of 1,000 live births have fetal alcohol syndrome. Alcohol & Health - U.S. Dept. of H.H.S. - 1/90