

The Cost of Sin

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In writing this I am fully aware that the dollar cost of sin pales in comparison to the enormous personal cost of ruined lives and the social cost that human failure has inflicted on society. Yet it is easy to forget that sin reflects itself in every arena of life.

The social (moral) cost is much more difficult to quantify not to mention clarify than the dollar cost. The moral cost to a culture often ends up relegated to and categorized as narrow minded views championed by a sanctimonious few.

Unfortunately the moral argument too often becomes mired in a philosophical and sociological debate that quickly digresses into an attack on those who have the audacity to espouse such views. I remain convinced however that the moral argument must continue to be (and can be) made. Much of this study will digress into such matters.

The concentration of much of this booklet is the measurable cost of sin. It is not my intention to produce a detailed statistical analysis but rather compile facts that demonstrate the enormous price society pays for disobedience to the God who created them. As a result of God's grace He has revealed to mankind how life is supposed to work and the consequences of living outside of His purpose. God quite simply has given mankind an instruction manual for life (here and eternally).

Much of the cost of sin is the natural result of acting outside the parameters of purpose. For instance, I own a nice car; it reliably takes me just about anywhere I want to go. If however I decided to cross the Grand Canyon - got a running start and launched off the cliff, I would end up imbedded in the charred mass of metal at the bottom of the canyon. I could never blame the car, the manufacturer or the road. The problem would be that I quite simply attempted to do something with the car that was drastically outside the designed purpose. Such is the case with sin. Often what we refer to as judgment is a natural process, the end result if you will, set in motion by the choice itself.

We humans were created to function a certain way. The manufacturer has been clear. Yet by refusing to read the manual or ignoring it we end up destroying ourselves.

Determining the actual cost of sin poses some immediate difficulties, for example, when estimating the cost of crime it is difficult if not impossible to calculate. For instance:

- The amount of income lost due to the inability to acquire quality employment as the result of a criminal past.
- The cost to a family when a provider is in prison or incarcerated.
- The direct correlation between drug/alcohol use and loss of work or loss of job.
- The extensive number of issues that arise from having a criminal record.

The negative impact of sin on children and families also becomes very difficult to compute. Sin affects the entire family, yet the extent of such an affect is too broad reaching to put a dollar sign on it. A few examples would be:

- Educational quality suffering from a devastating home environment
- The negative example and values that affect children and homes for generations.
- Young men and women who's college and careers have been drastically altered or abandoned because of pregnancies, crime or the results of the sins of others.

Then there are the crimes which go unreported, such as the sins that never become known outside of families or crimes that are covered up in business.

- Thefts within families.
- Thefts that are handled internally within companies (especially in smaller family businesses)
- Physical abuse which often leaves scars that are much deeper than the natural eye can see yet have ramifications for almost every aspect of a persons future.
- Sexual abuse that paralyzes or impairs a person for the rest of his or her life.

It would be overly tedious to attempt to explore the costs associated with the common or condoned sins that have an enormous price tag. For instance, tax evasion alone is estimated to cost over 50 billion annually.

Therefore, in my opinion the actual *calculated* dollar cost associated with sin will always be significantly lower than the *actual* cost.

The list of things that are difficult or impossible to measure would easily reach into the upper billions nationwide. Sin is like that though isn't it? What you see rarely if ever comes close to the total devastation that results. Like a desperate octopus, sin has tentacles that grasp everything in its path. It is my endeavor to focus as responsibly as possible on the destructive financial cost of sin to our individual lives, our families and our nation.

Many of the studies that calculate financial costs are compiled over a number of years and by the time of release are already outdated. The result of such studies however remains relevant as these calculations and amounts give us an idea of the enormous cost associated with violating the principles and standards God established for us in His Word.

Proverbs 14:34 NLT says, Godliness exalts a nation, but sin is a disgrace to any people. How often we have proven this verse to be true. The truth does not merely apply to nations but lives and families and well.

Whether one is looking at the works of the flesh compared to the fruits of the spirit in (Galatians 5:19-23), the blessings and the curses of Deuteronomy 28, the admonitions of Psalms 1 or the simplicity of Romans 6:23 (the wages of sin is death) God continually reminds us that there are consequences to our actions.

Part 1 The Dollar Cost of Sin

THE COST OF CRIME

1 Trillion dollars a year and counting

While not all sin is a crime, the vast majority of crime is a sin.

Spending the first few years of my adult life in Law Enforcement I was able to see first hand the terrible price of sin.

Even to the casual observer, it is glaringly obvious that crime doesn't pay. It is apparent that society doesn't benefit but the criminal rarely if ever really sees any benefit either. Working as an undercover narcotics officer I never met the stereotypical "wealthy drug dealer". On the contrary I met numerous people whose lives had been ruined by their own choices ... choices the majority were still in bondage to. Most spent what profit they made feeding their own addictions, gratifying their own ego and surrendering to the paranoia that eventually seemed to take control of their lives.

The same could be said of car thieves, burglars, shoplifters and con artists. They rarely seem to reap any profit from the life they have chosen. Yet amazingly few ever see any need to change.

It is not however the criminal that is the focus here but society. While it is true that no one wins, society as a whole is the one that "really loses" and loses more than most people could ever imagine.

Theft

The very words, thou shalt not steal, (and any words for that matter that begin with "thou shalt not") seem to be sanctimonious and out of touch. Theft has become a grudgingly accepted part of our culture. One would think that the problem is primarily limited to the one who suffers the loss and the one who stole. Yet theft affects every

person in America every day. The cost of insurance, merchandise, food and just about anything imaginable is affected by theft.

Theft continues to be a national problem and carries a rather giant price tag. It would be almost impossible to calculate the cost of every aspect of theft. A few of the categories however give us an idea of how this area of crime affects us all.

Auto Theft

Auto theft alone is a multi billion dollar industry. Every 27 seconds, a motor vehicle is stolen in the United States. Of these vehicles, (in 2000) only 14.1 percent were cleared by arrests.

The FBI's 2002 Uniform Crime Report (UCR - released October 27, 2003) indicates there were more than 1.2 million motor vehicle thefts in the United States in 2002 with an estimated value of approximately \$8.4 billion dollars.

Only sixty-five percent (65%) of stolen vehicles were recovered in 2002 in the United States. Of the vehicles recovered, 82% were damaged or destroyed.

Summary: A conservative actual cost estimate for auto theft would easily be in excess of 6 billion dollars every year.

So now that you know one reason your insurance costs are high (of course we haven't dealt with Drugs and Alcohol yet), let's move on to how sin affects your trip to the mall or grocery store.

Shoplifting and Employee theft

There are two major elements of theft that affect the cost of shopping. The first one that generally comes to mind is the cost associated with shoplifting. However the cost of employee theft is actually higher. Shoplifting has an annual price tag of 10 billion dollars, where employee theft costs 15 billion. That's 25 billion dollars each year as a result of retail theft.

Employee theft and shoplifting combined account for the largest source of property crime committed annually in the United States.

* According to University of Florida criminologist Richard C. Hollinger, Ph.D.,

* The study, conducted by the University of Florida with a funding grant from ADT Security Services, Inc., a unit of Tyco Fire and Security Services

Summary: 25 billion dollars annually are lost as a result of retail theft.

Crimes....

In addition to theft, there are crimes that range from vandalism to assault, domestic violence and murder. The cost of these crimes is staggering. A 2003 report by the Centers for Disease Control and Prevention calculates the annual health-related costs of rape, physical assault, stalking and homicide by intimate partners to exceed \$5.8 billion each year.

(Centers for Disease Control and Prevention. 2003. *Costs of Intimate Partner Violence Against Women in the United States*. Atlanta, GA: U.S. Department of Health and Human Services.)

The actual cost resulting from crime is astronomical. A few of the many areas which are factored into the overall expenses are the cost of:

- Incarceration
- Probation and parole
- Health care related to crime
- Numerous agencies and tens of thousands of employees that are employed to investigate and prevent crimes
- Loss of wages resulting from being a victim of crime

To summarize: As I said earlier, “it would be almost impossible to calculate the cost of every aspect of theft” which is only one area of crime. The larger area of ‘crime’ is even more difficult to evaluate. According to David Anderson, the net burden of crime in the U.S. exceeds more than \$1 trillion per year; his research was published in the *Journal of Law and Economics* in 1999. Anderson’s study attempts to take into account every conceivable aspect of crime in its direct and indirect cost to society.

[DAVID A. ANDERSON](#) *Centre College –Journal of Law and Economics, Vol. 42, No. 2, October 1999*

THE COST OF SEXUAL SIN *In Excess of 30 Billion Dollars a Year*

One of the most significant costs relating to sexual sin is the cost of AIDS. The subject of AIDS however will be included in the chapter on, “The Cost Of Homosexuality”. I realize that AIDS is not confined to the gay community but it is there that AIDS finds its source, identity and primary area of multiplication.

The monetary cost of sexual sin is far reaching. It involves the diseases that accompany it, the violence that surrounds it, the industry that promotes it and the shattered lives of those who become entangled by it.

The health costs of sexual sins

It seems rather archaic today to challenge our culture with biblical truth about sexual responsibility. Let's face it; God seems rather out of touch with reality. Yet God commanded His creation to be restrained and responsible in regards to sexual behavior before there were any known diseases such as gonorrhea, syphilis, chlamydia and hepatitis B. One could almost think that God made a pretty lucky guess on the ramifications of sexual irresponsibility. The truth is, obedience to God's word on this subject would save society over 8 billion dollars a year, not to mention the devastation to individuals and families.

As a result of the focus on AIDS, the priority given to other sexually transmitted diseases (STD's) has declined drastically and as a result these diseases have seen a dramatic increase.

The estimated total number of people living in the US with an incurable STD is over 65 million. Every year, there are approximately 15 million new cases of STDs, many of which are incurable (25% of these new cases are in teenagers).

It cost more than \$8 billion each year to diagnose and treat STDs, (not including HIV/AIDS) and their complications.

Of the STDs that are diagnosed, only four; gonorrhea, syphilis, chlamydia and hepatitis B--are required to be reported to state health departments and the Center for Disease Control for statistical purposes. Hepatitis B is recent addition to that list.

Source: *American Social Health Association P.O. Box 13827*

The rates of early death and disability attributed to sexual behavior in the U.S. are triple those of any other industrialized country, and women bear the brunt of this public health burden.

The study showed that sexual behavior accounted for nearly 30,000 deaths and around 20 million adverse health consequences such as infertility, abortions, and sexually transmitted infections (HIV/AIDS is included in this particular study)

These researchers found that cervical cancer was one of the leading causes of death related to risky sexual behavior.

Risky Sex Habits Linked to Early Death, Disability Wednesday, January 26, 2005 By Jennifer Warner – Web MD

The cost of Adultery

Careers are destroyed, relationships are ruined and families are shattered as a result of adultery.

Adultery and divorce:

The actual cost of adultery is generally hidden as it is one of those areas that few admit to, especially in divorce proceedings. However it is amazing how many have already developed “feelings” for someone else or quickly move in with someone of the opposite sex after the divorce or separation. Regardless, adultery is one of the major contributors to divorce.

These divorces carry an enormous cost to families and to society. Representative Mark Anderson (Arizona) stated "... When marriages break apart, or fail to form in the first place, there is a heavy human cost, but in Arizona, taxpayers are also paying through the nose to government for things like child support enforcement (\$37.7 million in FY 1998), domestic violence programs (\$9.7 million for FY 1998), child abuse and neglect (\$113.4 million for FY 1998) *not to mention welfare benefits to mothers who are dependent due to divorce and court system costs*. If we can reduce the divorce rate in any measurable fashion, it will save the taxpayers substantial dollars.

From ["MY TURN -- SMART MARRIAGES MAKE SENSE"](#) by Representative Mark Anderson, posted on the [Smart Marriages Archive](#)

Divorce is big business in the United States. According to maritalstatus.com, a Web site geared toward divorce and remarriage, divorce is a \$28 billion-a-year industry with an average cost of about \$20,000.

Obviously the true cost of a divorce encompasses much more than just paying off the lawyer's fees and court bills. Often, the bigger issue is dealing with a drastic reduction of income since your spouse is no longer helping you financially. For some, that can be a daunting challenge.

While it is hard to tell how many of these costs are directly related to adultery and various aspects of infidelity, any measurable percent would represent a substantial cost to society.

If infidelity was the major contributor to even 33% of divorces in the United States (which I personally believe would be a low number), the cost to society would be over 9 billion dollars. According to Dr. Michael Fortino, on-line affairs alone account for 33% of divorce litigation.

This is an internet E-mergency, published by The Fortino Group

Summary: The total cost associated with adultery is over 9 billion

There is no question that the greatest cost associated with divorce is the cost to children and society as a whole. We will examine the various aspects of this later.

The cost of Pornography

I will work hard to not get on a soapbox here, but this growing area of sexual sin continues to have a deplorable affect on society. The plague (to use a biblical term) of pornography must be aggressively confronted in churches, in homes and in schools across this nation.

Pornography is clearly a sexual sin but could easily be placed in the category of addictions (especially internet pornography) as it continues to be the fastest growing addiction in the world.

The revenue alone in the United States associated with pornography is estimated to be as high as 12.0 billion (57 billion worldwide). This is more than all combined revenues of all professional football, baseball and basketball franchises or the combined revenues of ABC, CBS, and NBC (6.2 billion).

The effects of this industry targeting or using children and youth are outrageous. 100,000 websites offer illegal child pornography. Child pornography generates \$3 billion annually. 90% of 8-16 year olds have viewed porn online (most while doing homework) Average age of first internet exposure to pornography is 11 years old. The largest consumers of internet pornography are children and teens in the 12-17 age group.

From <http://www.internetfilterreview.com/internet-pornography-statistics.html> - September, 2003 also from "internet filter review"

The Cost of Pedophiles

Pedophiles create enormous damage to our culture. Much of the financial cost has already been added into the cost of crime. However there are many other costs that factor into the overall financial burden to society. These include:

- Psychotherapy
- Substandard or abandoned educational pursuits
- Lost wages for parents
- Disruption or relocation of the family
- Limitations (as an adult) resulting in:
 - Divorce
 - Inability to maintain employment
 - Chemical dependency

Most reported cases of molestation involve girls. Yet, whether male or female, this sin often goes unreported due to the nature of the victim (children) and that often the perpetrator is a relative or friend of the family.

Along these lines it is fitting to mention here that pedophilia is much more prevalent with male homosexuals than with any other group.

Many in the gay community dispute these findings and assert that the vast majority of pedophiles in the United States (and worldwide) are men and of these men most are heterosexual. While it is true the majority of abuse cases involve girls being molested by men (thus, heterosexuals) it ignores the fact that 97% of men are heterosexual.

As a group, homosexual men are much more likely to sexually abuse children. Statistically homosexuals comprise approximately 3% of the population (not the commonly reported 10% (** *Family research council [below]*) yet commit approximately one third of the sexual abuse cases against adolescents/teenagers.

Dr. Dailey substantiates this fact in an extremely well done article on the subject. He says,

“The evidence indicates that homosexual men molest boys at rates grossly disproportionate to the rates at which heterosexual men molest girls. To demonstrate this it is necessary to connect several statistics related to the problem of child sex abuse: 1) men are almost always the perpetrator; 2) up to one-third or more of child sex abuse cases are committed against boys; 3) less than three percent of the population are homosexuals. Thus, a tiny percentage of the population (homosexual men), commit one-third or more of the cases of child sexual molestation.”

Family Research Council Issue No.: 247 by: [Timothy J. Dailey, Ph. D.](#)

Over the past few years there has been a dramatic increase in the shocking revelations regarding catholic priests who have sexually abused young children. This particular sin is primarily associated with homosexual priests abusing boys therefore I will address this issue in the section on the sin of homosexuality.

The Cost of Abortion

There are very few abortions that do not involve sin. No matter how creative you get in marketing the terminology, the taking of a life is still defined as murder.

Roe v Wade, has had devastating effects on our society. A devastation that continues to have a growing horrible impact on much of the world.

Because of various issues to conceal ages and individuals receiving abortions, the actual cost is not easily calculated. However there is enough information to calculate a realistic average.

Even though there has been a decline in abortions, the total number is still about 1.5 million abortions per year (Note, the Guttmacher Institute reported that 10% of known abortion providers did not report).

According to The Guttmacher Institute, an abortion costs between \$300 and \$500 in the first trimester (90% of all abortions) and increasing significantly after that.

Guttmacher Institute, www.guttmacher.org. An Overview of Abortion in the United States, PDF p 31

Another major cost associated with abortion is the taxpayer dollars that are going to Planned Parenthood. One could argue that Planned Parenthood is involved in services other than abortion. However, abortion remains a primary function of the organization. The other areas of Planned Parenthood's involvement are not much better. Their agenda to distort reality and manipulate the next generation under the guise of sex education is almost as disgusting as their focus on abortion. Most of Planned Parenthood's operation is related to their seeming obsession with and profit from Abortion.

According to the Ryan Report, , Planned Parenthood reported a total income of \$766.6 million for its 2002-2003 fiscal year. Clinic income of \$288.2 million accounted for 36% of the total income, while government grants and contracts (\$254.4 million) accounted for 33%, and private contributions (\$228.1 million) accounted for 30%

The Ryan Report, STOPP International, P.O. Box 1350 Stafford, VA 22555, April, 2004 — Special Issue

Summary - The cost of abortion in the United States well exceeds \$850 million.

Summary: Combining the various areas, the cost of sexual sins to our society easily reaches over 30 billion dollars.

THE COST OF ADDICTIONS

466 billion dollars every year

Addictions as with most other sins are parasitic in nature. Feeding off of so many other areas and feeding these other areas at the same time.

Addictions and crime for instance are so connected that they are almost inseparable.

Addicts are responsible for more violence, vehicle accidents, and thefts than any other segment of society.

The focus on the cost to society will be explored later.

The Cost of Addiction to Alcohol

In 2002, about 18 million adults in the US met diagnostic criteria for alcohol disorders.

³ *Grant B, Dawson D, Stinson F, et al. In Press. The 12-Month Prevalence and Trends in DSM-IV Alcohol Abuse and Dependence: United States, 1991-1992 and 2001-2002. Drug and Alcohol Dependence.*

Unfortunately, alcohol addiction does not only affect adults. Research was conducted in 1998 to determine the total cost attributable to the consequences of underage drinking. The cost was more than \$58 billion per year, based on year 2000 dollars.⁵

Pacific Institute for Research and Evaluation. Costs of Underage Drinking, prepared September 5, 2002

In 1998, the estimated productivity loss for workers with past or current alcoholism was \$86.4 billion. Productivity losses were greatest for males who initiated drinking before age 15.

Harwood H. 2000. Updating Estimates of the Economic Costs of Alcohol Abuse in the United States: Estimates, Update Methods and Data. Report prepared by The Lewin Group for the National Institute on Alcohol Abuse and Alcoholism. Based on estimates, analyses, and data reported in Harwood H, Fountain D, Livermore G. 1998. The Economic Costs of Alcohol and Drug Abuse in the United States 1992. Report prepared for the National Institute on Drug Abuse and the National Institute on Alcohol Abuse and Alcoholism, National Institutes of Health, Department of Health and Human Services. NIH Publication No. 98-4327. Rockville, MD: National Institutes of Health. Report available at <http://www.niaaa.nih.gov/publications/economic-2000/index.htm>.

Long term excessive alcohol use is the leading cause of illness and death from liver disease in the United States.

National Institute on Alcohol Abuse and Alcoholism. 2000. 10th Special Report to the US Congress on Alcohol and Health. Rockville, MD: NIAAA.

Alcohol is implicated in more than 100,000 deaths annually.

McGinnis JM, Foege WH. 1993. Actual causes of death in the United States. Journal of the American Medical Association 270(18):2207-2212.

According to MADD (Mothers Against Drunk Driving) Alcohol-related crashes in the United States cost the public an estimated \$114.3 billion in 2000, including \$51.1 billion in monetary costs and an estimated \$63.2 billion in quality of life losses. People other than the drinking driver paid \$71.6 billion of the alcohol-related crash bill, which is 63 percent of the total cost of crashes.

([Taylor, Miller, and Cox, 2002](#))

According to Hazelden News, ``Alcohol is closely linked with virtually every negative aspect of society; suicide, violent crime, birth defects, industrial accidents, domestic and sexual abuse, homelessness, death, and disease. It is the No.1 drug problem for people

from all walks of life. It is No. 1 among whites, African Americans, and Hispanics, and it's No. 1 among poor people and rich people, men and women, and young and old people alike." *Hazelden News- Center City, MN 55012-0011*

During the past two decades, five major studies have estimated the economic costs of alcohol abuse in the United States using the "cost of illness" approach, which expresses the multidimensional impact of a health problem in dollars. The most recent estimate of the overall economic cost of alcohol abuse was \$185 billion for 1998.

National Institute on Alcohol Abuse and Alcoholism

Harwood, H. *Updating Estimates of the Economic Costs of Alcohol Abuse in the United States: Estimates, Update Methods and Data*. Report prepared by the Lewin Group for the National Institute on Alcohol Abuse and Alcoholism, 2000.

Summary: The most recent estimate for alcohol abuse was 185 billion dollars (a 1998 study)

The Cost of Addiction to Drugs

According to the US Office of National Drug Control Policy, federal spending on the drug war in 2001 totaled \$18.095 Billion, rising to \$18.822 Billion in 2002 and \$19.179 Billion for 2003.

This figure does not include local and state spending.

Source: *Office of National Drug Control Policy, "National Drug Control Strategy: FY 2003 Budget Summary" (Washington, DC: Office of the President, February 2002), Table 2, p. 6.*

Among State prisoners expected to be released by the end of 1999,

- 83.9% were involved with alcohol or drugs at the time of their offense.
- 58.8% had used drugs in the month before their offense.
- 45.3% had used drugs at the time of the offense.
- 24.8% had used intravenous drugs in the past.
- 20.9% committed their offense to get money for drugs.

In 2000, Americans spent an estimated \$36 billion on cocaine, \$11 billion on marijuana, \$10 billion on heroin, \$5.4 billion on methamphetamine, and \$2.4 billion on other illegal substances. Projected estimates indicate that approximately 260 metric tons of cocaine and 13.3 metric tons of heroin were consumed by U.S. drug users during 2000. In 1992, the overall cost of drug abuse to society was approximately \$102 billion. The projected overall cost reached \$160.7 billion in 2000.

Office of National Drug Control Policy - Drug Policy Information Clearinghouse

Summary: The money spent on drugs in 2000 was 93.8 billion dollars. (I am not including the cost associated with drug enforcement as that amount is included in the total for crime)

The Cost of Addiction to Food

Okay, I know I have moved into the area of negligent meddling. However the truth is addiction to food can become life controlling, dangerous and financially disastrous.

Overeating is an accepted habit or lifestyle, sometimes even an expected lifestyle. My Grandmother always insisted that I have “just one more” piece of pie or helping of food. However habitual overeating really is a sin. God has a lot to say about gluttony and the stomach.

I recall sitting through many sermons that would decry the vices of alcohol and tobacco eventually dismissing everyone to meet at a nearby restaurant for caffeine and massive amounts of sugar. Gluttony is joked about in the church but rarely addressed as a sin.

Obesity is quickly becoming one of the major killers in American society. Not everyone who is obese or overweight is addicted to food, but research indicates that a significant majority are.

The health care costs associated with obesity now rival those attributable to smoking, according to a new study. Researchers say obesity costs in the U.S. totaled up to \$92.6 billion last year, and government-funded public insurers Medicare and Medicaid financed about half of those expenses. *May 15, 2003 [Jennifer Warner](#) WebMD Medical News*

Summary: The total cost obesity 92.6 Billion

The Cost of Addiction to Tobacco

Tobacco use is rapidly declining in many areas and age groups. However for teen-agers tobacco use continues to rise.

It is estimated that approximately 300,000 teens (under 18) become new regular smokers every day in the United States alone. Incidentally, producing over 1.5 billion dollars for tobacco companies).

When I was growing up smoking seemed to be a right of passage for many boys. There were few conclusive studies (at least that were able to be circulated) on the dangers of smoking. Today however there are numerous studies on the health risks of smoking. The latest findings indicate that over 400,000 people will die this year from smoking related diseases; Yet 47 million adults still smoke cigarettes.

The economic impact is almost unbelievable.

The total annual health care costs associated with smoking: \$89 billion.

Additional expenses related to infants and second hand smoke: \$1.4 to \$4 billion.

Additional expenditures through Social Security Survivors Insurance for kids who have lost one or both parents as a result of smoking related illness: \$2.1 billion.

Property loses from fires caused by smoking: \$500 million

Summary: The overall costs are difficult to determine however the measurable costs add up to approximately 95 billion dollars

THE COST OF HOMOSEXUALITY

17 Billion 35 Million Dollars Every Year

The Cost of AIDS

There are many who would argue that AIDS is not a homosexual disease. However to separate this disease from the homosexual lifestyle is grossly irresponsible as one must deny the history and the continued spread of this terrible infection.

The purpose is not to affix blame but to look at the primary avenue for the proliferation of AIDS in the United States. The very fact that AIDS is spread at all, clearly points to sin. If it is spread through heterosexual contact, the obvious conclusion is that the relationship was not monogamous or anywhere within the context of a faithful marriage. If on the other hand, the disease is spread through intravenous drug use (sharing needles); it is the result of sins associated with addictions. One cannot remove AIDS from sin. Even the person who contracted AIDS innocently can trace the presence and spread of the virus to human moral failure.

AIDS (as is the case with almost all STD's) remains one the few diseases that could be almost completely eliminated in one generation by monogamy and self control alone.

The Center For Disease Control estimated that 850,000-950,000 persons in the United States are living with human immunodeficiency virus (HIV), including an estimated 180,000-280,000 who do not know they are infected.

Fleming, P.L. et al. [HIV Prevalence in the United States, 2000](#). 9th Conference on Retroviruses and Opportunistic Infections, Seattle, Wash., Feb. 24-28, 2002. Abstract 11.

To combat the growth of HIV and AIDS, an assortment of health agencies and various government entities are aggressively working and funding research and treatment. The costs of such work is both necessary and expensive.

On June 23, 2004 President George W. Bush visited Philadelphia, Pennsylvania, to discuss the need for providing treatment to Americans living with HIV/AIDS. The President reinforced his budget for FY 2005 with \$17.1 billion in funding for domestic AIDS research, care, prevention, and treatment -- an increase of 27% since 2001.

President George W. Bush delivers remarks on the President's Emergency Plan for Aids Relief, at People for People in Philadelphia, Penn., Wednesday, June 23, 2004.

Summary: The tax burden alone for AIDS is 17.1 billion.

Due to issues of concealment/confidentiality, private insurance and personal funding, the total AIDS costs are difficult if not impossible to estimate.

The Cost of Pedophile Priests

The scandals which have rocked the Catholic Church over the past few years are really not scandals about priests but a series of horrific sins primarily committed by homosexual men masquerading as priests functioning within the church. I am not debating their qualifications or even their kind deeds, but to refer to these men as Catholic Priests casts a terribly unfair reflection on the many fine priests who have unfortunately now found themselves living under a shadow of suspicion, as a result of the few who violated the church doctrine and the word of God.

These few (in relation to the many priests serving in the church) who have abused children have primarily been homosexual men taking advantage of young boys. These are men who used their position of trust and honor to inflict irreparable damage on the innocent.

Of course boys were not the only victims; some of these pedophiles have preyed upon young girls, robbing them of childhood, innocence and most of all an understanding of a loving God. Whether the victims have been male or female the devastating results have been much the same.

There is no way to account in dollars or lives the damage that has been done. For instance it is impossible to calculate the loss resulting from the numerous financial settlements which were confidentially made by different dioceses and churches across the nation or the loss of donations as a result of declining membership.

Across the country, I seriously doubt the Catholic Church itself would be able to calculate the actual cost.

The difficulty of determining an actual cost is underscored by the inconceivably wide range of estimations. These estimates place the cumulative cost burden to the Catholic Church at anywhere between \$250 million to 1 billion dollars (a vast difference).
The Plain Dealer, Cleveland Ohio, 03-11-2002

Summary: A conservative estimate of the cost of pedophile priests (beyond that which would be included in “The Cost of Crime”) well exceeds \$25 million annually.

There is a seeming endless list one could draw from when calculating the dollar cost of sin. Many of these are impossible to responsibly calculate. For instance, Gambling alone accounts for billions in loss to families and communities yet is difficult to accurately analyze. From simple narcissistic worldviews to political corruption society continues to forfeit a growing liability

THE TOTAL ESTIMATED ANNUAL COST OF SIN

\$1,513,035,000,000

(Two Trillion, Five Hundred Thirteen Billion, Thirty Five Million Dollars)

The problem with America is not that we spend billions on the military. It is not even the mismanaged social welfare system. The problem with America is quite simply sin.

The national debt would quickly dwindle away and rapidly grow into an enormous surplus if we could only remove man’s obsession with violating the principles of God.

Proverbs 14:34 NKJV Righteousness exalts a nation, But sin is a reproach to any people.

The following certainly is part of the cost of sin but it is not fair to place greed in the category with annual costs therefore I will place it in a class by itself. However if one could adequately calculate the annual cost of greed it would no doubt have an enormous price tag.

THE COST OF GREED

1 Trillion +

Recently there has been a lot of attention and political finger pointing at the recent economic crisis and resulting financial bailout. The fault is not simply policies, or corporations, or Wall Street for that matter. The problem is much more deep rooted and to be honest we are all part of this problem.

There is no question that we in America have refined the act of greed into an art form and consider it to be a necessary part of life. We see it everywhere. It has become the cornerstone of entitlements under the guise of “rights”. It is a critical part of “climbing the ladder of success” and getting what you “deserve”. Greed is celebrated on Wall Street and Washington disguised as visionary forward thinking ideology.

The question is: Is greed really a sin?

Perhaps it is just a character flaw?

Let’s look at a few verses of scripture:

First greed is without question a definite form of distorted worship (which among other things violates the very first commandment).

Col 3:5 says, *Don’t be greedy, for a greedy person is an idolater, worshiping the things of this world.* (NLT)

Greed is polluted or misplaced love: ... *For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.* I Tim 6:10 NJKV)

It is clearly associated with sin: *Don’t you realize that those who do wrong will not inherit the Kingdom of God? Don’t fool yourselves. Those who indulge in sexual sin, or who worship idols, or commit adultery, or are male prostitutes, or practice homosexuality, or are thieves, or greedy people, or drunkards, or are abusive, or cheat people—none of these will inherit the Kingdom of God.* I Cor 6:9-10 (NLT)

And finally it is something we surrender to by choice: ...*who, being past feeling, have given themselves over to lewdness, to work all uncleanness with greediness.* Ephesians 4:19 (NKJV)

Greed is an accepted (often expected) behavior in just about every level of society. We have a culture filled with greed and fraud. A few of the more obvious are:

- State and National welfare programs
- Industrial benefits for those injured on jobs
- Unemployment insurance and programs for those who cannot (or will not) find work
- Insurance fraud continues to be endemic in our world
- Frivolous law suits.

We can all point fingers at government corruption and corporate greed but the problem is really much deeper. It is you and me.

The recent “bailout” was described as a banking problem and Washington mismanagement.

Politicians with hidden agenda's and CEO's and executives amassing personal fortunes off the banking and real estate industry have been, to some extent, exposed for who they are. There is no question that these people have an enormous culpability.

However they simply were able to capitalize on the greed of society. For a person who can afford a \$75,000 dollar home, but buys a \$150,000 dollar home because they can get qualified with a creative loan is not just the fault of greedy lenders but greedy buyers.

It is not just that we have been told that we "deserve the best" but we chose to believe it. We bought homes we could not afford, cars we could not afford, vacations that were financed by credit cards, and toys that told us we deserve an outlet to make us *feel* better. After all we have to relieve stress don't we?

So when we couldn't afford the things we "deserved" we were told that we could get a second mortgage to pay off the bad credit cards and accumulation of debt. The equity was not really equity at all but rather "free money" we hadn't used. We found the equity really did pay off the credit cards and debt which amazingly freed us up to accumulate more debt and max out credit cards again.

The 700 billion dollar bail out does not address the real issue. As a matter of fact it probably reinforces the problem. We have been convinced that someone else will fix our problems and we always have someone to blame for our greed and self centered approach to life.

The cost of greed to our society is impossible to calculate because it affects so many areas.

The 700 billion dollar bailout will (by many conservative estimates) easily grow to a trillion in actual costs). Couple that with the cost of fraud and greed in the welfare system, unemployment payouts and government self-indulgence, and we quickly see that the cost of greed alone is astronomical.

Simple research puts greed well above 1 Trillion Dollars