

*"From the cowardice that shrinks from new truth, from the laziness that is content with half truths, from the arrogance that thinks it knows all truth, O, God of Truth, deliver us."*

## A Controversial Newsletter "The Printed Voice of Summit Theological Seminary"

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### WHAT'S THE COST OF SMOKING?

Suppose a person who is 18-years old began smoking today. He smokes one pack a day and does so until he is 70 years old.

Here are the assumptions I am using in this illustration:

- The person smokes one pack a day for 52 years.
- The person pays \$4.50 per pack including taxes.
- The price remains the same for 52 years. (No way that this would be accurate, but for the "assumption" let's live in la-la land.)
- The person lives to age 70. (One cigarette cuts 5.5 minutes off of your life span, which is 27 days each year. Over 52 years statistics show 1,450 days would be cut off of a smoker's life.)
- It assumes that the person saves the money at interest.

#### What did it cost him in money?

Well, if he earned 5% interest he would have saved \$382,312.00.

If he had earned 6% interest it would be \$541,575.00.

This does not take into account the following expenses:

- ✓ Smokers average 15% more in doctor visits, have 10% more hospitalizations than non-smokers, and make less money (probably due to sick days).
- ✓ Over a lifetime, they average \$16,650.00 more medical costs than a non-smoker.
- ✓ If they purchased a two hundred thousand dollar 30-year Term Life Policy at age 35, they pay \$626.00 a year more than a non-smoker does. That's \$18,780.00 more overall.

Why does it cost more? Because actuarial tables are based on the difference between the two insured.

- ✓ Health premiums, car insurance, and homeowners' premiums are more costly.
- ✓ The resale value of their homes, cars, and possessions are lessened due to the smell that is retained due to smoke damage and the discoloring of the fabrics in them.
- ✓ Dental costs are greater.

Now in light of this, it is easy to see that if an 18-year old began to smoke today, and the price ascended as it has in the past, he would be burning up a half a million to a million dollars.

So what would you do if you had an employee with an expense account that ripped off, for non-business use, a half a million bucks over the 52 years he worked for you?

Remember, you are a steward of what God has entrusted to you and must give an account of your stewardship. What will God say if you burn up a half a million dollars of His money?

If the one talent man who hid the money in a napkin in the ground (**Matthew 25:24-30**) was called wicked, and was cast into outer darkness for not investing the money at interest, what will He say to someone who burns it right under his nose?

Do you think you had better consider this before you start such a filthy habit?

Don't you think that, as a Christian, you ought to quit it?

You would call a man "a fool" who rolled up a \$10 bill and burned it just for the fun of it. What if it was half a million dollars?

I used to tell my smoker friends, "You are not a smoker, you are just a sucker. "

How about it?

Do you want to go to the "Smoking" or "Non-Smoking" section in eternity?