

Greed
A. Stephen Van Kuiken
North Congregational U.C.C.
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The virtue of a few will never compensate for the inertia of the many. Rich people and rich nations will not voluntarily open their eyes to see the biblical truth that the poor have ownership rights in their surplus. This they will see only in retrospect, after their surplus is taken away—by legislation, hopefully, not by violence. Given human goodness, voluntary contributions are possible, but given human sinfulness, legislation is indispensable. Charity, yes always; but never as a substitute for justice. —William Sloane Coffin

Ancient Witness: Luke 12:13-21

I missed it. I'm sorry, but I must have been distracted. But I missed it when greed was moved from the list of the seven deadly sins and put onto the list of saving virtues. What happened?

I've been preaching about this for decades, but it seems to me to be more relevant today than ever. The view that there's nothing wrong with the world that unfettered capitalism can't fix is part of the American mindset.

There's a new religion in town, and the god is the Free Market. Or worse, the Free Market god has come in and made itself at home in our churches. And greed is the way, the truth and the life. People often quote Adam Smith as saying that the invisible hand of the marketplace always leads individuals who are pursuing their self-interests to promote the good in society. But Smith did not say that was all. In his *Wealth of the Nations*, he saw that large capital interests often conflict with those of the public and that the invisible hand doesn't operate all the time. Even for him, self-interest did not always lead to the common good!

I first heard the group, Sweet Honey in the Rock, about 30 years ago in Minneapolis. I find a lot of wisdom in their songs. And their song, "Greed," is one of my favorites.

Greed is a poison rising in this land; the soul of the people twisted in its command. It moves like a virus seeking out ev'ry one. Greed never stops; its work is never, ever done...

It's been around a long time, since before we began; before this was a nation we drove people to this land. Greed-driven men created slavery; black men, women and children became somebody's property. Greed is a strand in the American dream; havin' more than you need is the essential theme.

There are so many, lately, who are suggesting that our persistent and growing economic inequality is killing our nation, killing democracy and perhaps killing our planet. It has become widely accepted that economies and communities that are more equal, with more broadly shared prosperity, are the healthiest. Everyone does better when *everyone* does better. And these periods of inequality seem to come and go in cycles. The cycle we are currently in started about 45 years ago. And we have seen a decline of labor unions, falling and stagnant wages, regressive taxes, trade policies hostile to workers and favoring corporations, and the deregulation of the banking and financial industry. The result has been the greatest

economic disparities in generations. This did not happen by accident. The cause of this huge and growing gap is simply greed.

Now please hear me out. I'm not talking about greed from a moralistic, individual perspective. Yes, it would be nice if we were all less greedy and selfish, and more generous, etc. *But individual, voluntary acts of generosity will not save us.* I'm talking about greed from a *social, systemic perspective*. I'm talking about how we act *collectively*, as a nation, to check the greedy and selfish impulse of the country as a whole, and particularly those who amass great power and wealth. I'm not talking about personal righteousness; I'm talking about social justice. As William Sloane Coffin said so well,

Given human goodness, voluntary contributions are possible, but given human sinfulness, legislation is indispensable. Charity, yes always; but never as a substitute for justice.

There is a reason why, in civilized society, we have laws. Imagine if we simply made everything voluntary—no traffic laws, no building codes, and so on.

As individuals we have a conscience, but there is also a collective conscience of society and nation. There is an understanding, a social contract, or a kind of wisdom, that as individuals we cannot always fully grasp but upon which we depend. And it is this collective wisdom and organization that is infected and being destroyed by greed.

And like antibodies, we must find a way to fight this contagion before it kills us. We must find a way to act—not as kind, compassionate and generous *individuals*, although this is good—but as a kind, compassionate and generous *society, reflected in our laws* and shared wisdom.

Look, corporations, despite what the Supreme Court has said, are not persons. They have no soul, no heart, no conscience, no inner life. Now, the people who own them and work in them, of course, do. But there is something bigger going on here. What makes good “business sense” is not necessarily going to be good for the planet, for the environment, for the workers, for the consumers, and for the communities, the neighborhoods, the schools, the sick, the poor and the children. And I don't fault businesses and corporations for that; they're just not capable to create a sustainable and just society.

This amoral, soul-less, heartless entity of “logical business sense” cannot be driving the ship! It needs to be held in check by the laws, not making the laws. So it's up to us, *collectively*.

And so companies such as Raytheon, for example, in the military-industrial complex, are going to do what they can to increase business and revenue. Even though this nation spends over 50% of its federal budget on the military—which is not sustainable for any civilized nation—companies like Raytheon would take 100% if we'd let them. I do not fault that. *But we need to check this unconscious, mindless, disembodied greed.* Yes, we each need to connect to our own heart and soul individually, but together, we really need to find and connect to the heart and soul of *this nation*.

“I shall build larger barns,” says the rich farmer in today's parable. Jesus said, “Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions.” He was talking about the sickness of hoarding more than he would ever need at the expense of others. Later, Jesus you cannot serve God and mammon. Mammon is the lust for money or greed. You cannot serve God and greed. You must choose, he said. (Lk 16:13/Mt 6:24)

For most of its 2,000 year history, Christianity not only frowned on making money with money, it banned it outright. Interest, capital gains, investment income—the lifeblood of capitalism. Even buying and selling at a profit were proscribed.

The law against charging interest goes back to the book of Exodus: “If you lend money to one of your poor neighbors among my people, you shall not act like an extortioner toward him by demanding interest.” This prohibition is repeated 22 *times* in the Hebrew scriptures! Psalm 15 says, “God, who can find a home in your tent, who can dwell on you holy mountain? Whoever lives blamelessly, who acts uprightly... who asks no interest on loans...”

Now I am not saying that we should go completely back to these kinds of business practices. What I am saying is first, it is curious how selectively we interpret our faith traditions and sacred texts. And second, something drastically has changed about how Christians, my primary tradition, view greed and the marketplace.

In 1635, a Boston merchant was convicted of greed because he sold goods at a 6% markup—2% higher than allowed. The charges against him were brought by the elders of the church, who said he had defamed God’s name. *Something has changed.*

The early Christians also took greed very seriously. The first century document, the *Didache*, said, “Do not claim that anything is your own.” Around the year 200, Clement of Alexandria said, “All possessions are by nature unrighteous; when one possesses them for personal advantage and does not bring them into the common stock for those in need.” Augustine said, “Business is in itself an evil.” Jerome, who disagreed with Augustine on many things, did not on this. He said, “A man who is a merchant can seldom if ever please God.” John Christendom put it this way: “How did you become rich? Can you show me the acquisition just? It cannot be. The root and origin of it must have been injustice.” *Something has changed.*

Now I’m not saying that all this change is bad. But I am saying that greed is perhaps the invisible sin of our age. It is pervasive and not recognized as bad. This, I think, is a challenge to us all.

And I believe that a society *based upon* the greed motive cannot survive. Just as the greed tradition led to the destruction of Jerusalem and the exile of Israel in the sixth century B.C.E., it can destroy us as well. Most empires crumble from within. Of course, no society has ever been completely based upon the greed motive. Other motives have helped our own to flourish, motives such as fairness, justice, concern for the common good, and civic involvement. But the greed motive is gaining strength and legitimacy.

The gap between the rich and the poor continues to grow nationally and worldwide. Over three billion people live on less than \$2 a day. Today the richest three men in the U.S. now have more wealth than the bottom 50% of all Americans! CEOs of major companies are making on average several hundred times the average worker compared to 20 times in the 1960s. We’ve seen constant corporate mergers, downsizing and restructuring where thousands are laid off while stock values go up and up. Full-time jobs with benefits are being replaced with temporary, part-time or work by “independent contractors” with no health care, no pension and no security. There have been cuts in social spending including education and programs to support the poor. There has been a movement to privatize: private schools (vouchers), private security and police, private prisons, privatized social security, privatized water and sanitation.

We see the current captivity of both political parties to wealthy individuals and corporate power and the demise of even modest campaign finance reform. Consequently, we are in a *downward spiral of inequality*: the rich can change the rules to get richer, which enables them to change the rules even more, and so on.

Seven years ago, Congress and the President passed tax cuts that gave away \$1.5 trillion mostly to the top 1% and large corporations. This legislation was written by over 6,000 lobbyist working for the wealthy and corporations. Meanwhile, the bottom 90% of us lost ground with \$1.5 trillion of cuts to programs we depend upon. This massive transfer of wealth gave the ultra rich even more money to influence policy makers to change the laws in their favor, giving them more money... as the downward spiral of inequality continues. This year they did it again, feeding the greed of the morbidly wealthy with huge tax cuts while cutting Medicaid and food stamps, and millions struggle from paycheck to paycheck.

I would like to challenge some of the major assumptions of the economists, the high priests of this cult of greed: that the primary goal is economic growth, that growth is our savior, that hoarded wealth will trickle down to others, that “a rising tide raises all ships,” and that distribution of wealth and income doesn’t matter since only growth matters. More people are getting wise to this, realizing that a more equal sharing of wealth is not just ethically right but it works! Without more equal wages, workers cannot afford to buy the products they make. This leads to a problem of too much supply and not enough demand and economic implosion.

Today, I’m not talking about faith but how we apply the faith we have to the way we live. And I’m not talking about individual actions of generosity or even enlightened executives and owners of businesses. Rather, I’m talking about how we act *as citizens* that affects how we live as a *whole society*. So here are some practical actions to gain control of what FDR called “blind economic forces and blindly selfish men.”

Taxes: About ¼ of major corporations pay no federal taxes. Tax revenue from corporations has fallen from 33% to only 9% of our national budget. We can change this. We can end corporate welfare. This nation has moved from a graduated or progressive tax code to a regressive one.

Wages: Over the past 45 years wages have fallen or remained stagnate while almost all of the economic gain has gone to the extremely wealthy—the .1 and .01%. We can work to strengthen laws for unions, turn back the so-called “right to work” legislation and support a higher federal minimum wage, which has been long overdue.

Regulation: After decades of deregulation, it’s time to re-regulate the market by reestablishing the Glass-Steagall Act that separated speculation from banking, and by enacting tougher laws on derivatives and credit default swaps that led to the crash of ’08. We can establish a Financial Transaction Tax to slow down the largely useless trading that only produces commissions and fees. We can re-establish anti-monopoly legislation and break up “too-big-to-fail” Wall Street institutions. And we can bring our regulations to the 21st century and fund the agencies that will enforce them.

Public Spending for the Common Good: We can make significant investments in our shared public infrastructure like the New Deal did in the 1930’s with roads, bridges, railways and so on. We can raise investment in public education, in childcare (making work family-friendly), expand social security and health care for all, eliminating the middle man and huge profit-taking of insurance companies. We can change this.

Look, I have no desire to make us all feel guilty for our own greed. I don't want to approach this from an *individual* perspective. Rather, what I want to point out is how the spirit of greed has invaded our culture, our politics and our policies. I want to look at this from a *social* perspective. I'm talking about how the very rich and powerful have been allowed to accumulate and accumulate—building “bigger and bigger barns,” while more and more people have less and less.

And this is destructive. It's destroying the fabric of our society and as well as our economy. It not only devours the lives of the poor and vulnerable but the souls of the wealthy, themselves. And this spirit of greed has gone largely unchallenged by the churches and religious communities.

We need to proclaim that any system in which there is greater and growing inequality is broken. And it is not greed that motivates us to change this system, rather it is greed that *prevents* us from changing it. It is not greed or envy that looks at the vast accumulation of wealth of a few and says “this is wrong.” Rather it is greed that leads to that unbalanced accumulation in the first place! It is not greed or envy that leads the unemployed to ask for benefits. It is not greed or envy for those who lose their homes to foreclosure to seek shelter. It is not greed or envy for those who see their wages declining to fight for a fair wage. It is not greed for those millions who declare bankruptcy due to medical debt to seek relief.

In fact, it was unregulated, unchecked corporate greed that was largely responsible for these things in the first place.

Some say that human beings are only motivated by greed and self-interest, and that talk about massive disparities and inequality is only jealousy of the super-successful, that it is just “class warfare.” But I say that we can be motivated by more, and we *are* motivated by more. We can be motivated by compassion, by justice and fairness, and by concern for the common good. Many of us are speaking out not for ourselves but for others.

The invisible hand—the greed motive—will not, has not, cannot work. We need something more. Call it justice. Call it wisdom. I'll call it the spirit of God.

(NOTE: The spoken sermon, also available online, may differ slightly in phrasing and detail from this manuscript version.)