



HOLY TRINITY PRESBYTERIAN CHURCH

First Principles, Week #8

What Happens When Human Reason Seeks to Usurp God's Word?

*Bio and introduction to be distributed at a later date*

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## CHAPTER 8

# *TOTAL DEPRAVITY AND BUSINESS ETHICS*

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**I**f the Bible teaches anything clearly, it is the reality of sin. That is the dark side of the clarity of Scripture, confessed by the Protestant Reformers—its unsparing portrayal of human sinfulness. From beginning to end, Genesis 3 through Revelation 22, the Bible documents the full range of sin and its consequences.

Sin is rebellion against God. (1) Specifically, human sin is *lawlessness* (see 1 John 3:4)—violation of God's law, prideful disobedience of the revealed will of God, the Creator, on the part of the creature made in His image and for His service. (2) Sin is *universal* ("There is no one righteous, not even one" and "all have sinned" [Rom. 3:10,23; cf. 1:18-3:10]); every human being is born a sinner ("Surely I was sinful at birth, sinful from the time my mother conceived me" [Ps. 51:5]). (3) Sin is also *intensive* or integral, its corrupting impulse resident at the core of human personality ("For out of the heart come evil thoughts, murder, adultery, sexual immorality, theft, false testimony, slander" [Matt. 15:19]). (4) The character of sin as transgression involves *guilt* (e.g., Rom. 5:12ff.) as well as corruption. (5) The ultimate punishment on the condemnation sin deserves from God, in fidelity to His holiness and righteousness, is *death*—eternal death

("The wages of sin is death" [Rom. 6:23]).

All the historic Christian traditions agree, more or less as stated, with these points; to deny the reality of sin is to deprive Christianity of any real meaning. There are differences, however, and among these is perennial dispute about the third point, the depravity or corruption of sin. Briefly stated, the issue is this: Is human depravity total or partial? Is the corruption of human nature complete, or is it limited in some respect? Is there perhaps left in people a remnant unpolluted by sin, some capacity or potential that sin does not govern? I seek to (1) show that the Bible, in fact, teaches that human depravity is radical and total and (2) answer, again on a biblical basis, certain apparently formidable objections to this teaching. That, in turn, will provide a necessary framework from which to (3) draw some conclusions, necessarily brief and general, for ethics in business and economics.

### TOTAL DEPRAVITY

A good place to begin with biblical teaching on the depth and scope of human sinfulness is 1 Corinthians 2:14:

The man without the Spirit does not accept the things that come from the Spirit of God, for they are foolishness to him, and he cannot understand them, because they are spiritually discerned.

The larger context is one of those passages where the Apostle Paul is concerned with the "big picture," to provide some fundamental perspectives on his gospel ministry as a whole (see 1:18-3:23). In sharp contrast to the false divisions and party spirit present in the church at Corinth (see 1:10-17), he sets out the true nature of the division created by the gospel. The result is nothing less than total conflict between God and "the world," "this age" (1:20), constituted and distinguished by sin and unbelief. In terms of the pairs wisdom-foolishness and power-weakness, this struggle is so unrelieved, the antithesis so absolute, that "Christ the power of God and the wisdom of God" is rejected as weakness and foolishness. For the unbelieving world, the gospel message of Christ's cross is thoroughly foolish, a "stumbling block." Conversely, in His "foolishness" and "weakness" God confounds and nullifies human wisdom and power (1:18-29).

Paul goes on to describe this antithesis in individual terms (see 2:14-15). The unbeliever is "the man without the Spirit" of God; the believer is "the spiritual man," that is, renewed, indwelt, motivated, and directed by the Spirit of God. Here, too, the antithesis is total and exclusive. All people fall into one of these categories; there is no middle ground, no third group.

(What Paul writes several verses later is only apparently an exception. When he calls Corinthian believers "unspiritual" and "carnal"/"worldly" [3:1,3], he is not providing a rationale for two classes of Christians, "spiritual" and "carnal," with unbelievers as the remaining third class of people. Such an understanding would soften and domesticate his intended point. The kind of spiritual immaturity present at Corinth is not merely "low-level" Christian behavior but decidedly unChristian; their "jealousy and quarreling" [v. 3], as he makes unmistakably plain elsewhere [see Gal. 5:20], is sin, a "work of the flesh," totally contradicting the "fruit of the Spirit" [Gal. 5:22].)

There are at least two pertinent comments about the unbeliever. First, his sinful condition is such that he does not accept the things of God's Spirit because he is *unable* to do so; "he cannot understand them." Paul plainly asserts the inability of the unbeliever. Second, what is the extent of this inability? What is the scope of "the things that come from the Spirit of God" that the unbeliever cannot comprehend? Verse 15 points to the answer. The believer, in contrast, comprehends and discerns "all things"; the things of the Spirit are "all things" (cf. v. 10).

Is there anything that restricts or delimits "all things"? Nothing in the immediate context appears to do so. Further, as already noted, the antithesis in 2:14-15 is part of the megaconflict between God and the sinful world, that struggle which in scale is nothing less than that between two "aeons," two world-orders (see 2:6,8), between two creations, the old and the new (see 2 Cor. 5:17). There is no warrant for restricting the inability in view to a religious or moral sphere, in distinction from other areas of human knowledge and endeavor. The inability of the unbelievers to understand, their epistemological inability, is comprehensive and total.

First Corinthians 1:18-3:23 is, in effect, a commentary on Jesus' teaching in Matthew 11:25-27 (cf. Luke 10:21-22):

"I praise you, Father, Lord of heaven and earth, because you have hidden these things from the wise and learned, and revealed them to little children. Yes, Father, for this was your good pleasure. All things have been committed to me by my Father. No one knows the Son except the Father, and no one knows the Father except the Son and those to whom the Son chooses to reveal Him."

Present here is the same antithesis, the same countervaluation of human wisdom and understanding, encountered in 1 Corinthians 1-2. Specifically, again, what is negated is the knowledge of unbelievers; what is hidden from them, the "wise and learned" in their own eyes, is revealed to "little children,"

that is, believers (cf. Matt. 18:3-4; Mark 10:15). Again, too, there is an indication of the comprehensive scope of the knowledge at issue; what is hidden from unbelievers is "all things."

The context defines "all things." "All things" are "these things" (v. 25). The latter expression, in turn, refers in the immediately preceding verses not to an explicit grammatical antecedent but more generally to the account of things that have happened in several towns in Galilee: the rejection of Jesus and His miracles, a rejection that will serve as a basis for the condemnation of those towns at the Final Judgment (see vv. 20-24). Luke, in addition, brackets the passage with Jesus' vision of the eschatological overthrow of Satan and his rule through the mission of the seventy-two (see 10:17-20), and His pronouncement about the blessed advantage of His disciples in view of the new, consummation realities experienced by them in contrast to those of the old order (the "many prophets and kings" [vv. 23-24]).

All told, then, "these things"/"all things," hidden from unbelievers, are the things of the Kingdom of God/Heaven brought about by the coming of Christ (cf. esp. Matt. 11:11-13 and Luke 10:9). The mutual self-knowledge of the Father and the Son, sovereignly revealed to believers, concerns all that is revealed in the coming of the Kingdom.

According to the synoptic gospels, the Kingdom is at once both the center and the all-encompassing theme of the proclamation of Jesus during His earthly ministry. It is not confined to some restricted ("religious") sector of concerns. Rather, the Kingdom is a comprehensive eschatological reality. It is the consummate realization of the expectations created by God's covenant, the fulfillment of the promises made to the Old Testament fathers (see Luke 10:24). More specifically, the Kingdom is a matter of the eschatological lordship of God in Christ, inaugurated and presently being realized through His first coming and to be consummated at His return.

Nothing in the entire creation is irrelevant to this Kingdom or falls outside this eschatological rule of Christ. The reality of the Kingdom, in the words of Paul's subsequent commentary, is the reality of God's having "placed all things under his feet and appointed him to be head over everything for the church" (Eph. 1:22), the reality, already begun in His exaltation, of bringing "all things in heaven and on earth together under one head, even Christ" (1:10).

The Kingdom of God—its claim—is totalitarian in the most ultimate sense that the creature made in His image can know and experience. It resists and negates all efforts, be they pre-Kantian dualisms or post-Kantian dimensionalisms, to narrow its scope. All of life, including all knowledge, is "religious." For Jesus, as for Paul after Him, the cognitive inability of unbelievers is comprehensive and total.

The two passages so far examined express the unbeliever's total inability to know or understand. Both, however, plainly have in view an inability that is more than cognitive in the strict sense of having to do with the use of reason or the capacity to think. In fact, in both instances the inability in view manifests itself precisely through the exercise of that capacity. "Wisdom" is unable to understand the things of God's Spirit and so is bound to reject Christ and the gospel. In other words, it is an immoral, sinful inability.

Paul is clear on this point. The ignorance of the Athenians, revealed in their altar to "an unknown God" (Acts 17:23), is not innocent. Along with their "scientific" sneering at the proclamation of the resurrection of the dead and Final Judgment (see v. 32), their ignorance is culpable; it is ignorance that needs to be repented of (see v. 30).

Elsewhere (notably in Rom. 1:18ff. and Eph. 4:17ff.), Paul pictures the depth and magnitude of human sinfulness in the most unsparing fashion, largely, again, with the use of cognitive terms. Sinners, apart from God's saving grace, live "in the futility of their thinking" and are "darkened in their understanding" (Eph. 4:17-18; cf. Rom. 1:21); supposing themselves to be wise, they have become fools (see Rom. 1:22). They are "separated from the life of God because of the ignorance that is in them due to the hardening of their hearts" (Eph. 4:18). Accordingly, "having lost all sensitivity, they have given themselves over to sensuality so as to indulge in every kind of impurity, with a continual lust for more" (Eph. 4:19). They "suppress the truth by their wickedness" (Rom. 1:18); they have "exchanged the truth of God for a lie," the primal, perverse, and perverting lie of creature-worship in one form or other (Rom. 1:25). Consequently, God has abandoned them in their idolatry to the full range of corruption and immorality, some of it of the most degrading, even unimaginable ("unnatural" [Rom. 1:26]) kind (see Rom. 1:24,26-32).

Plainly, the depravity depicted in these two passages is both radical and total. It is rooted in the human heart, the controlling center of one's being, and nothing there mitigates it or otherwise checks it from completely permeating and dominating the entire person. That makes clear, then, the radical sinfulness of the cognitive incapacity in view above. That total inability to understand is a leading function of radical corruption; total inability is total depravity.

A couple of other facets related to the teaching of these passages need to be highlighted. (1) Total depravity is universal. That is one of Paul's points in Romans 1-3. The Jews, because they may not have committed some of the more conspicuous hard-core sins documented among the non-Jews, are not thereby to suppose that they are better, less depraved; in the matter of God's judgment on everyone "who does evil," too, the regulative principle is "first for the Jew, then for the Gentile" (Rom. 2:9). (2) Paul closes his indictment of the

universality of human sin and depravity with a composite of citations from the Old Testament (see Rom. 3:10-18). This reflects the pervasive, overall unity of the biblical witness. New Testament teaching on total depravity is fairly seen as an amplification of Jeremiah 17:9, for one: "The heart is deceitful above all things and beyond cure" (or, "desperately corrupt").

Romans 8:6-8 can serve to close this brief survey: "The mind of sinful man is death, but the mind controlled by the Spirit is life and peace; the sinful mind is hostile to God. It does not submit to God's law, nor can it do so. Those controlled by the sinful nature cannot please God."

The same antithesis between believers and unbelievers found in 1 Corinthians 1-2 comes into view here. All people fall into one of two opposed groups; they are controlled either by their sinful nature ("flesh") or by the Holy Spirit. There is no middle ground, and nothing softens the conflict; it is an absolute, all-inclusive conflict, nothing less than life-and-death in magnitude. On the one side, the disposition ("mind") of sin and death—its ultimate end, eschatological death (cf. Rom. 6:23)—consists in an utter inability to please God or obey His law and in implacable hostility toward God. The basic dimensions of human depravity are death and enmity—a total inability to be or do anything for God and a total capacity, a radical heart commitment, to being and doing everything against Him.

The Bible never relativizes sin. To do so, it should not be forgotten, relativizes the gospel and gives rise to cooperative schemes in which we presumably contribute, no matter how minimally or covertly, to our own salvation. The Reformers, for one, clearly understood this; total depravity and *sola gratia*, grace alone, stand or fall together. The sheer graciousness of the gospel is revealed in what from the sinners' side is its incredible, impossible demand: its resurrection demand. The gospel is God's call to those who are *dead* in transgressions and sins to hear and live (see John 5:25; Eph. 2:1,5; 5:14).

We are not sinners because we happen to sin; we sin and cannot do otherwise because we are sinners. Absolutely nothing in sinful human nature alleviates or restrains its corruption. There is in us no remnant of goodness, either actual or potential, no corner or secret recess of human personality, no matter how attenuated we might conceive of it, that remains unpolluted by sin. Human depravity is total.

### COMMON GRACE

The doctrine of total depravity has always had its detractors, both outside and within the Church. There are at least two reasons for that, apart from inadequate and confusing ways in which the doctrine may sometimes be presented. The

deepest reason is our own sinfulness—our native resistance to acknowledging that we are sinners and the full magnitude of our sinfulness. Only the Holy Spirit can produce genuine confession of sin (see John 16:8-11).

But another reason especially warrants our attention here. The doctrine of total depravity seems to contradict reality. To confess radical human corruption, apparently, is in conflict with life as we experience it. Everywhere around us, outside the pale of Christianity and among those who make no pretense of being believers, are countless and evident instances—in the great as well as the small affairs of life—of kindness and helpfulness to others, of philanthropy and deeds of mercy, of attraction to what is good and right, noble and honorable, of efforts that advance peace and human well-being, of beneficial cultural and artistic accomplishment, of heroism and self-sacrifice, even to the point of death.

Further, we have no difficulty observing a wide spectrum of variations within the general condition of human sinfulness. We see the tireless community volunteer and the hardened criminal; relatively, some people are "good" and others are "bad." A perennially cited example is that of the Roman emperors: the moderation and equity of Titus and Trajan provide a sharp contrast to the cruelty and excesses of Caligula and Nero. In our own time, we think of Hitler and Gandhi.

It is a matter not only of our experience but also of what Scripture itself recognizes. Abimelech, king of the Philistines, displayed moral restraint and even a certain indignation (see Gen. 20:1-17; 26:8-11). Jehu, who did not abandon the false worship of the golden calves (see 2 Kings 10:29,31), nonetheless destroyed Baal worship in Israel and is said by the Lord Himself to "have done well in accomplishing what is right in my eyes and [to] have done to the house of Ahab all I had in mind to do" (vv. 28,30). Jesus taught that even corrupt public officials reciprocate love of some sort (see Matt. 5:46) and that evident sinners "do good to those who are good to [them]" (Luke 6:33). The inhabitants of Malta, though pagan (see Acts 28:4), showed Paul and those traveling with him "unusual kindness" (v. 2) and at their departure generously furnished needed supplies (see v. 10).

In view of our undeniable experience and this biblical evidence, then, is it not clear that the doctrine of total depravity exaggerates and distorts human sinfulness? Is not its portrayal of human nature entirely too grim and pessimistic, as its opponents have never tired of insisting? As some even urge, must we not resist this doctrine and its implications for the sake of nothing less than our humanity itself, to preserve what is truly human in human nature? Must we not, after all, maintain that all human beings are made in God's image and so there still remains in them, despite their sin (in some instances, certainly, of the coarsest or most horrifying kind), a remnant of goodness, some smoldering

spark of desire for what is right and true that often finds expression?

To conclude that we can continue confessing total depravity only at the expense of our perception of reality and of our own humanity creates a false dilemma. After all, Scripture affirms both—radical human corruption in the face of the full reality of human existence. Paul, for one, does so within the span of a single argument (see Rom. 1:18–3:20). He says of the (on the still most likely exegesis, pagan or unbelieving) Gentiles that they “do by nature things required by the law” and “show that the requirements of the law are written on their hearts” (2:14–15); yet he goes on to include them in his unsparing universal indictment: “There is no one righteous, not even one; . . . there is no one that does good, not even one” (3:10–12). Essentially, Paul argues that within the totality of sinful humanity there are some who in a sense do what the law requires, yet, ultimately, they do not do good, nor can they please God (see Rom. 8:8). It will simply not suffice, biblically, to shade human sinfulness by entertaining the notion of a somehow uncorrupted remnant. Rather, the question is how to account for undeniable gradations and variations within the bounds of total depravity.

The answer, according to the Bible, lies not in us but in God—in His kindness, His graciousness, His patience. From one angle the entire message of the Bible from Genesis 3 on is a message of postponed judgment. The full measure of eschatological death and destruction that the sin of our first parents deserves is delayed. In banishing them from His fellowship-presence in the garden, God does so in hope, with a promise (see Gen. 3:15)—a promise that shows His purpose to have a people (“seed”) for Himself, that is, to save them from the destruction their sin deserves and eventually to bring the entire creation to a state of consummate blessing and perfection, the “new heavens and a new earth” (cf. Rom. 8:20–21, a Pauline commentary, in effect, on Gen. 3; Isa. 65:17ff.; Rev. 21–22).

Consequently, this promise also entails the delay of the “everlasting destruction” of the unrepentant and disobedient “from the presence of the Lord,” a delay that continues until His second coming (2 Thess. 1:9–10). God’s covenant rainbow-promise to preserve “all life on the earth” made to Noah and his sons after the Flood—itself a grim pointer to eschatological judgment (see 2 Pet. 3:3–7)—confirms this delay (see Gen. 9:8–17; cf. 8:21–22). In effect, God’s promise of delayed judgment is a promise that the human race will have a *history*; the delay period as a whole is human history in its fullness, unfolding toward its God-ordained consummation.

Ultimately, history (the delay) is for the sake and in the interests of eschatological salvation for the Church and the correlative renewal of the cosmos. But the continuation of history also entails postponement of deserved

eschatological destruction for those who persist in unbelief. As such, we shall presently see more clearly, it embodies God’s favor toward them—not merely negatively as a reprieve period but positively, in a full range of gifts and benefits. Inseparably intertwined and yet distinct from God’s special—electing and saving—grace in Christ is His general, nonsaving kindness and forbearance toward every creature, a common grace that embraces the entire creation.

Biblical evidence for common grace is of two sorts—negative and positive. The essence of common grace is divine restraint. The delay of eschatological wrath and judgment, already noted, shows “the riches of [God’s] kindness, tolerance and patience” (Rom. 2:4–5; cf. 2 Pet. 3:9). But that delay is bound up with a larger, overall restraint on sin itself and its consequences. God restrains not only His holy wrath but also the unholy disposition of the human heart. Sin is a positive, specific evil—not merely privation or limitation. It is lawlessness, rebellion against God and, as such, is inevitably ruinous and chaos-producing; its inherent tendency, left unchecked, is to destroy everything, including the sinner himself.

God’s restraint on sin and its hellish consequences appears already at the time of the Fall. The exclusion of Adam and Eve from the garden—itsself a punishment—seems also to have been intended to keep them from the gross, perhaps even eschatological sacrilege of eating from the tree of life (see Gen. 3:21–22). Clear examples are the protective mark put on Cain (see Gen. 4:15) and the explicit declarations of divine restraint present in the cases of Abimelech (see Gen. 20:6) and, later, Sennacherib, king of Assyria (see 2 Kings 19:27–28). Again, God spares some from the extremes of degrading depravity to which He “gives over” others (see Rom. 1:24, 26, 28), extremes to which, without exception, all are disposed.

The curse on Adam and Eve (see Gen. 3:16–19) compounds the futility, decay, and death permeating the entire creation because of sin (see Rom. 8:20–21). The environment becomes dangerous; predatory animals become a threat to human life; “natural disasters” are a reality. Yet, at the same time, the curse is pronounced in a way that moderates those perils and preserves from their unmitigated consequences. Though Adam’s labor becomes frustrating toil, it remains productive; there will be genuine agri-“culture” (cf. Gen 3:23). Though childbearing becomes agonizing and painful, Eve is “the mother of all the living” (Gen. 3:20). All told, “Restraint upon sin and its consequences is one of the most outstanding features of God’s government of this world—the history of this present world exists within an administration that is one of restraint and forbearance.”<sup>1</sup>

There is also a positive side to this restraint and prevention. In His forbearance, God is also genuinely good toward all. His kindness to every

creature involves a full range of gifts and benefits. The entire creation, animate and inanimate, is the constant recipient of untold blessing; a number of the psalms, especially, extol this universal generosity (e.g., 65:5-13; 104:13-24; 145:9,15-16). The whole of humanity, unbelievers as well as believers, enjoys God's bounty and favor. "All nations," including themselves, Paul tells his thoroughly pagan audience at Lystra, have this testimony from God, that "he has shown kindness by giving you rain from heaven and crops in their seasons; he provides you with plenty of food and fills your hearts with joy" (Acts 14:16-17). The seasonal ordering of crops, God's faithful maintenance of the food-producing capacity of the earth—despite the ravages of famine and drought—is a constant witness to God's goodness, a granting of "creature comforts" calculated to produce joyful contentment. Similarly, Jesus speaks of God's benevolence that is (as His disciples' love is to be) without limits, "He causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous" (Matt. 5:45); "He is kind to the ungrateful and wicked" (Luke 6:35).

Within this framework of God's general benevolence, His common grace, belong those phenomena of our experience confirmed in Scripture already noted: the frequent interest of unbelievers in what is right and good, their devotion to expanding the frontiers of knowledge, to developing the arts and sciences in a constructive and worthwhile fashion, to advancing society and promoting the well-being of the human race. In His common grace, God not only bestows good on sinful human beings; He also produces good through them.

Clearly, this aspect of common grace has a direct bearing on economics as a whole and business ethics in particular. Several ramifications are worth further reflection.

(1) We are faced here with what has been called the paradox of common grace, a paradox taught in Scripture itself. In the course of the same argument as we have seen, Paul seems to assert that the unbeliever can do good and cannot do good. No doubt, we encounter here the ultimately impenetrable mystery of the Creator-creature relationship, God's incomprehensible dealings with the creature made in His own image. But the apparent contradiction involved is reduced, though not entirely removed, with the help of a biblically based distinction. That, by the way, is not the distinction between natural good and religious good, the unbeliever presumably being capable of the former but not the latter. Such a distinction, in whatever form, is unbiblical; its tendency—inevitable, so the history of the Church in the West would seem to teach—is to domesticate religion, to make the worship and service of God increasingly unimportant, peripheral, even irrelevant and so, among other things, to deny total depravity.

Rather, the biblical distinction instructive here is that between conformity and obedience. What God incites in and elicits from unbelievers is a certain conformity but not genuine obedience to Himself and His will. Ultimately, this conformity to His law, though beneficial to themselves and others, is such that it does not please God but is compatible with hostility toward Him (see Rom. 8:7-8). Yet to neglect it would be "more sinful and displeasing."<sup>2</sup>

This conformity is not merely "external." Common grace is not, at least usually, an outward, mechanical-like constraint; it does not force the unbeliever to do something unwillingly. There is an inward dynamism to common grace; it is a positive restraint that enlists the person—the will, desires, emotions as well as intellect. And it is genuine mercy; it restrains and ameliorates sin and its effects in unbelievers and so makes them a means of blessing and good to themselves and others.

But—and this is critical—common grace, no matter how positive its effects, is *restraint*, not renewal. It is not a matter of the heart; it does not restore unbelievers at the core, in the integrity of their persons. It does not destroy the disposition of the "flesh"; nor does it create the mind-set of the Spirit, that renewing of the mind, that living sacrifice of praise without which God cannot be acceptably worshiped and served (see Rom. 8:6; 12:1-2). Its movement to good, in other words, is not a removal of total depravity. Only one "restraint" can accomplish that, only one limiting factor on our radical corruption—the saving, regenerating grace of God in Christ.

(2) In a real sense "common" grace is a misnomer; it is anything but indiscriminate. God's gracious restraint differentiates. It, not some self-determining capacity in ourselves, explains the wide, varied spectrum of attitudes and behavior in sinful humanity—virtue here and vice there, the conscientious law-conformity of some and the vicious unscrupulousness of others, why one is "given over" (see Rom. 1:24,26,28) to gross sinning to suffer its degrading consequences, while another is spared and enjoys a prosperous, happy life. In a real sense, in comparison with others, some unbelievers ought to acknowledge, "There, but for the grace of God, go I."

God's restraining and preserving grace is hardly predictable; it sustains anything but a static relationship to sinful human existence. It sovereignly cuts across all sorts of motives and many different lifestyles, and no one is in a position to bring all the factors involved under one denominator.

(3) Common grace also explains the "grayness"—the disconcerting and sobering ambiguity—that frequently results from comparing believers and unbelievers. As it has been put, too often the world exceeds, and the Church fails to meet, expectations; unbelievers, we must admit, sometimes put believers to shame. Seldom in life do we encounter an antithesis between full-blown

wickedness and undeviating holiness. Similarly, unrenewed human existence can display unmistakable parallels with the sanctified living of Christians; there can be a striking likeness between actions of unbelievers and the good works of believers.

(4) It bears repeating that the variations and ambiguity noted in (2) and (3) do not point to limitations on human depravity; they are not based on presumably uncorrupted remnants in unbelievers. The remnant notion is perhaps applicable but only in terms of the constant activity of God's restraining grace. The unchecked tendency of sin is to self-destruction, to efface the divine image in which we are made. So, to the extent that the functions and capacities constitutive of that image are preserved, we may speak of remnants of God's image in our fallen nature.

But—and this once more is the point—the existence of these remnants does not alleviate our depravity. To the contrary, human sinfulness finds its expression just in terms of these remnants. Sin has not destroyed God's image but has redirected its capacities totally, from the heart, in total hostility toward God; those gifts from God, incomparable in the entire creation because functions of His image, have been turned against Him. Sin has not annihilated our humanity; *man*—male and female—is a sinner. That is the appalling awfulness, the desperate culpability of our sin.

(5) Among the remnants mercifully preserved by God are the capacity to reason, volition, and the power of discrimination. One other factor, usually overlooked, deserves attention because it is especially pertinent to our topic: our sense of community, of common humanity.<sup>3</sup> God's restraining gifts are not only individual but corporate. The social side of sin's self-destructive tendency is alienation and eventual isolation from others; self-murder/hatred involves the murder/hatred of others.

God preserves humanity from destructive and chaotic self-isolation; He maintains in sinners, through a complex web of relationships, a need and desire to be with others, a concern, at various levels, to preserve community. But neither is this corporate, social dimension of the divine image to be thought of as an uncorrupted remnant; it is not "like the Sphinx in the desert sands of Egypt."<sup>4</sup> Racism and ever-present varieties of (covert or open) national aggression make it all too evident that there is solidarity in sinning ("They not only continue to do these things [that deserve death] but also approve of those who practice them" [Rom. 1:32]).

(6) What can/does the unbeliever know? The answer to this much-mooted question, also relevant to our topic, eludes easy formulation. In view of earlier discussion, we can be brief here. Scripture recognizes that unbelievers have knowledge and sees that as a gift from God (e.g., Isa. 28:26); technology

apparently begins (see Gen. 4:17, 20-22) and has certainly continued to develop impressively in the line of unbelief.

However, Jesus and Paul are emphatic that unbelievers understand nothing truly (see Matt. 11; Luke 10; 1 Cor. 1-2). They "suppress the truth by their wickedness" (Rom. 1:18). As the religious center of all human knowledge more and more comes into view, it becomes increasingly apparent that their knowledge is "ignorance" (Eph. 4:18); the most that can be said is that theirs is "futile" thinking and "darkened" understanding (Rom. 1:21; Eph. 4:18). The knowledge of unbelief, at best and in its undeniably impressive manifestations, is fragmented and ambiguous; its integrity is illusory.

Unbelievers, to use Calvin's evocative analogy, are like travelers at night after a momentary lightning flash;<sup>5</sup> for an instant the terrain around them has been illumined far and wide, but before they can take even a step, they are plunged back into darkness and left groping about aimlessly. To vary the figure, unbelievers are frozen perpetually in the split second after the firing of a flash attachment in a dark room—having a blurred and fading, still indelible impression of everything just illumined and yet now no longer seeing anything, knowing and yet not knowing.

## BUSINESS ETHICS

The conclusions reached so far may be summed up in two controlling perspectives on business and economic life.

(1) Balance needs to be maintained between common grace and total depravity as two correlative, mutually qualifying poles; to ignore either or emphasize one without the other results in distortions.

(2) Until Christ's return for Final Judgment, we can count on the maintenance of at least some measure of economic stability, the continuation of available resources and structures for production, distribution, and exchange that ensure throughout the world—despite catastrophes, periodic disruptions, and ever-present, often widespread pockets of poverty—conditions of economic viability and, on occasion, well-being and even prosperity.

But for all that we rely on God, not man—not on presumed remnants of good will or common sense or conscience, or "enlightened" self-interest, or the social impulse in human nature, or even our instinct for survival, but on God's covenanted fidelity to sinful humanity and the creation (e.g., Gen. 8:21-22; 9:8-17; Acts 14:17). Left to themselves, sinners can reckon only on economic chaos and disaster, but thanks to God's preserving, restraining mercy, there will be a minimum at least, sometimes more, of economic order. Ultimately, this order eludes our calculation and control; under the ubiquitous pressure of



human corruption, it constantly threatens to disintegrate.

These two general perspectives can be amplified by brief answers to several questions that could be posed.

(1) What can be derived for business ethics from general (natural) revelation? Strictly speaking, the answer is nothing. Taken by itself, general revelation will never provide the basis for a stable natural theology-ethics. Romans 1:18-25 makes that point. The world around us is plain enough; it clearly evidences God's eternal power (see v. 20). The world in its entirety is His creation—it depends on Him and exists for Him. The problem, however, is that all unbelievers are such truth suppressors (see v. 18); the most to be said for their comprehension of the environment is that ultimately it is "futile" and "darkened" (see v. 21). Apart from the acceptance, in faith, of God's special saving revelation in Christ and His inscripturated Word, a true and reliable understanding of general revelation is permanently excluded. Nor can there be a genuine ethics, business or otherwise, that is not living, in Christ, *coram Deo*.

Of course, various codes of business conduct are based on the (more or less strong) conviction that self-interest and the interest of others, at whatever level (individual, regional, national, international), need not conflict but ought to serve each other economically. Where such ethical codes function, they will, apart from the adverse effect of other factors, no doubt produce economic benefits, for a shorter or longer time and to a greater or lesser extent. But that will happen, despite human depravity, by God's common grace. And under the impact of that depravity, even these codes of conduct (and the theorizing supporting them) will constantly tend to be implemented in ways that result in economic injustice and exploitation.

(2) Is business conduct based on biblical revelation ethically superior to that based on general revelation? Here, in addition to the answer to the previous question, the comprehensive epistemological-ethical antithesis between belief and unbelief of 1 Corinthians 1-2 and Matthew 11:25-27/Luke 10:21-22 comes into play.

For unbelievers, special revelation functions much as does general revelation. As revelation from the true and living God, it is suppressed and rejected as foolishness. Nonetheless, when the "wisdom" of the world, in effect, takes over biblical principles (e.g., the Eighth, Ninth, and Tenth Commandments or aspects of the Sermon on the Mount) as unacknowledged "borrowed capital" (C. Van Til), that is likely to have more beneficial economic consequences than if those principles are neglected. But such *de facto* conformity to God's law is not true obedience; to think of it as somehow ethically superior is risky at best.

For believers, the problem with an ethics supposedly based on general revelation alone is not merely that it is inferior; it is an unbiblical abstraction,

having no more promise than the efforts of unbelievers. The Christian has experienced the only limit there is to human depravity—God's resurrecting, regenerating grace in Christ, the renewing presence of the Holy Spirit. The only legitimate access to general revelation is, by faith, in the light of biblical revelation. The Scriptures are the indispensable "spectacles"<sup>6</sup> for rightly examining and perceiving the world about us, essential, among other things, for formulating sound business ethics.

Expanding on this last sentence would take us beyond the scope of this chapter. But perhaps one observation may be permitted here that is especially pertinent where human depravity and the curse on sin continue. Writing to the Church in the shortened time between the resurrection and the return of Christ, Paul exhorts his readers, "Those who buy something [should do so], as if it were not theirs to keep; those who use the things of the world, as if not engrossed in them" (1 Cor. 7:29-31). Paradoxical as it might at first seem, just where this eschatological "as if not" controls the economic life of Christians, they will prove useful as economic guides, both in theory and practice, for "this world in its present form" that is "passing away" (1 Cor. 7:31).

(3) Does capitalism cater to human depravity? Any economic system, including capitalism, is subject to exploitation by the deceit and perversity of the human heart; no system is immune to or a protection against that corruption. There ought to be no doubt about this reality, even on the assumption that private ownership and a free market economy are compatible with or even demanded by biblical principles. Individual or corporate possession of the means of production and distribution, geared to the acquisition of profit, carries an almost irresistible temptation to all sorts of economic manipulation and intimidation—sometimes blatant but often refined, veiled even to the perpetrators themselves.

It is not simply as an afterthought that the Bible warns against "love of money" (1 Tim. 6:10; cf. 3:3; 2 Tim. 3:2) and "dishonest gain" (1 Tim. 3:8; 1 Pet. 5:2), especially in those who would be leaders in the Church. It also teaches that the desire to be rich usually coexists with other vices in a snarled web working harm for others and one's own destruction (e.g., Eccles. 5:8ff.; 1 Tim. 6:9-10).

However else it is evaluated, capitalism abets the perverse inclination to secure ourselves rather than serve others. Like any other economic system, it will remain an instrument of misery and confusion until it functions under the transforming power of the Holy Spirit in that three-stage program of economic renewal announced, for instance, in Ephesians 4:28: "[1] He who has been stealing must steal no longer, [2] but must work, doing something useful with his own hands, [3] that he may have something to share with those in need."



To close this chapter on a somber but appropriate note, we are bound to acknowledge the inescapable, simply devastating biblical basis for the position taken at Summit III of the International Council on Biblical Inerrancy in Article XIII of *The Chicago Statement on Biblical Application*: "We affirm that human depravity, greed, and the will to power foster economic injustice and subvert concern for the poor."

## EDITOR'S REFLECTIONS

Dr. Gaffin clearly sees people falling into one of two categories: the redeemed who are alive to God, and the unregenerate who are alienated from God. There is no third group. The regenerate children of God receive His moral law, which the Holy Spirit uses to do a loving work of renovation in them. The unregenerate, on the other hand, are self-serving and on an ultimate path of self-destruction, regardless of their outward behavior.

The outward behavior of the unregenerate may be borrowed from God's moral law if they perceive it will benefit them, or they may behave from prudential motives related to the culture's laws and customs. All their behavior, though, is self-serving. Even any declared allegiance to God would be feigned (see Ps. 66:3; 81:15). They may even be outwardly conformed to the moral law, but they could not be lovingly obedient to God from the heart because the unregenerate heart would still be dead to God and alive to self.

Richard Gaffin understands the unregenerate to be totally depraved and unable to have a true, God-oriented motive. Furthermore, he believes their behavior could only be a positive force in the marketplace as a result of God's common grace, and not because of any inherent good in them. Therefore, appeals to nonChristians in the marketplace on the grounds of either the scriptural law or the natural law could only be interpreted by them through a self-serving filter, which may or may not elicit good behavior.

Dr. Norman Geisler has a different perception of the problem Christians face when communicating with nonChristians about ethical issues. He does not believe that Christians, in the general everyday hustle and bustle of the marketplace, should make moral appeals to nonChristians on the grounds of God's special revelation. The only common ground available to everyone is the

natural law, which Paul refers to in Romans 1:18-32, 2:12-14. In fact, Dr. Geisler sees both the context and the order of this well-known passage pointing to the important fact that nonChristians are capable of cognitively recognizing the truth of God in and through natural revelation. It is only after such cognitive recognition that there is a volitional act of suppression, which turns the truth to a self-serving interpretation (albeit destructive in the final analysis) that reveals their ultimate moral failure.

Dr. Geisler concludes that it is precisely through appealing to the natural law that Christians should approach others in the marketplace. He does not, however, argue that such an appeal will necessarily cause others to do what is socially and economically in the best interest of everyone. Nor does he imply or believe that nonbelievers are somehow less in need of God's grace because they might choose to do things that are mutually beneficial to them and society rather than harmful to either party in an economic transaction. He does believe that Christians are free to and would be wise to learn how to incorporate appeals to the self-evident moral truths of the natural order.

## CHAPTER 9

# NATURAL LAW AND BUSINESS ETHICS

Norman L. Geisler

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**I**f the Bible is sufficient for believers in matters of faith and practice, then what need is there for natural law? In brief, because not everyone accepts the Bible, but no one can avoid natural law, which is "written on [the] hearts" of all men (Rom. 2:14-15). Only believers accept the Bible. But business must be done with unbelievers. Therefore, it is necessary for us to have some common ethical ground on which to engage in commercial transactions with them.

All business presupposes an ethical standard on which it is conducted. But whose ethical system should be used? In a pluralistic culture we cannot expect Muslims to accept the Bible as a basis for doing business with Christians. We cannot expect Christians to accept the Koran as the grounds for engaging in business with Muslims. And, of course, secular humanists will not accept either book. Whose ethical standard, then, shall we use?

We must utilize some moral standard, but no one religious group will accept the divine (scriptural) law of the other. Unless there is a moral law common to all men, regardless of their differing religious authorities, there will be no ethical basis on which to conduct business with nonChristians.