Abstract
Chewning argues that God’s immutability is clearly taught in Scripture and that apparent contradictions to this doctrine can be reconciled by considering the whole counsel of God. He then applies this truth by arguing that humans, as image bearers of God, are required by God to be absolutely trustworthy, which means, among other things, that seeking bankruptcy protection necessarily is a violation of God’s law. In this brief response, I argue that while God is immutable, there remains a significant element of mystery in our ability to understand that attribute. In addition, persons who invoke bankruptcy protections are not necessarily sinning.

I concur wholeheartedly with Chewning’s exegesis of Scripture and his conclusion that Scripture teaches that God is absolutely immutable. Chewning is on very firm theological ground in making his argument. I have two limited responses; the first is theological in nature and the second concerns application. However, it should be clear from the outset that my disagreement is with the periphery of Chewning’s analysis, not the core of his argument.

Theology
Chewning argues that Scripture teaches that God is absolutely immutable, notwithstanding several historical incidents described in Scripture which appear to be instances when God changed His mind. Chewning states several times that these issues are difficult for our limited and fallible human minds to comprehend. However, the tone of his argument is that in the end, if we are careful and thoughtful enough, the apparent difficulties fade away. In contrast, I find that this is one of many elements of the Christian faith
where I really feel as if I am looking in a distorted mirror (I Cor. 13:12), and no matter hard I look, the picture is still fuzzy. Scripture seems to indicate that God did “change His mind” in biblical history, albeit on very rare occasions. As Chewning correctly points out, rarity is no defense; even if it occurred only one time, then the principle of God’s absolute immutability would founder. Chewning presents an analysis as to how these examples can be reconciled with the clear teaching of Scripture that God is immutable. In contrast, while I suspect that Chewning is on the right track with his analysis, I remain uncomfortable coming to a firm, dogmatic conclusion about how God’s immutability and these instances of an apparent change in God’s purpose can be reconciled.

Similarly, Chewning appears to be more comfortable in understanding the relationship between God’s immutability and prayer to a greater degree than I am. I do not disagree with the conclusions drawn in the paper. I just am less certain that the argument can be made quite as neatly as it is here. Chewning argues that God foreordains the prayer and the consequences of the prayer, so that in effect God has not changed. In partial contrast, it seems to me that there is an element of unexplainable mystery here. For instance, Jesus prayed to His Father as follows: “O my Father, if it is possible, let this cup pass from Me; Yet not what I want but what you want” (Matthew 26:39). Jesus asked for something that He knew was not His Father’s will. What exactly was going on in the Garden of Gethsemane? I know that Jesus did not sin in this act, and I don’t believe that the will of God was at all uncertain in His mind, yet He asked that it not come about nonetheless. My point is not to contend with Chewning’s conclusion about the immutability of God; only to indicate that there are aspects of this doctrine that I find unexplainable and which remain for me a mysterious element of God’s power and grace.

Let me stress that I am not saying Chewning’s work here is of no theological value. In fact, quite the opposite is the case. Relying on mystery and wonderment can sometimes cover for the failure to engage in clear and precise theological thought. I very much appreciate Chewning’s willingness to tackle this hard issue head on. He has not avoided the hard questions as some writers do. And he does say on multiple occasions that these are difficult issues for us to grasp. I very much appreciate his willingness to grapple with these complex issues.

Application
For the audience of this journal, the integration of biblical truth with the practice of business is paramount. Chewning makes a general application and then several specific applications. The general application is that all humans are commanded to be holy as God is holy, and that based on God’s immutability, we are required to be constant. Our word is to be our bond. There is abundant scriptural evidence that truthfulness is required of God’s children. This requirement is certainly not relaxed in business relationships; in fact, Scripture makes it clear that dishonest business dealings are an abomination to God.

Therefore, I heartily concur with Chewning’s conclusion that honesty, integrity, and keeping one’s word are all commands in Scripture and are as required in business as they are in other human relationships. Further, I agree that these behaviors also promote trust in organizations and that trust is an important component of a well-run business. However, one of the specific applications that Chewning makes to current business relationships concerns bankruptcy law and practice. If I understand correctly, Chewning concludes that it would be sinful for Christians to ever utilize bankruptcy protections. I disagree with him at this point.

A logical conclusion of Chewning’s position is that governmental bankruptcy laws are in and of themselves sinful and that Christians ought not to take advantage of them in any circumstance. In contrast, I think that it is perfectly permissible for the government of a society to advance a social policy that protects individuals from complete economic ruin in certain circumstances. Not only is it permissible, one could argue that it is mandated by God’s commands for social justice. Further, I think it is perfectly permissible for certain individuals or firms to take advantage of these protections. Of course, there are legitimate questions about the appropriate parameters of this protection. For instance, I think that it is reasonable to argue that the current parameters of U.S. bankruptcy law are weighted too
far in favor of lendees at the moment. I also think that the legality of bankruptcy in a particular situation does not automatically make it legitimate in God’s eyes.

How can I reconcile the legitimacy of bankruptcy protection with God’s command that we are never to break our word? There are three lines of argument that combine to serve as a justification for this position.

The first, and strongest, argument is that Scripture gives us an example where lenders were compelled to rescind their financially legitimate right to repayment of a debt. This example occurs in the story of Nehemiah’s return to Jerusalem. One of the many problems that Nehemiah encountered was a complaint from some of the resident Jews who had avoided captivity but now found themselves in financial bondage to their fellow Israelites. While the details recorded in Nehemiah 5 are somewhat murky, it appears that some of the Jews had mortgaged their property to tide them through a famine and then found themselves in over their heads. Further, the lenders were refusing to extend mercy and in fact were ratcheting up the pressure. Nehemiah, in his position as governor of the territory, commands the lenders to rescind the debt and return title to the land and crops that had been mortgaged (Neh. 5:11-12). This seems like a clear case when God’s standard of mercy overrides the terms of a financial contract. The oppressed Jews do not contend that they did not voluntarily enter into the terms of the loans, only that their situation had become desperate. Chewning contends that the only legitimate recourse is for the borrowers to throw themselves on the mercy of the creditors, relying on Proverbs 6:1-5. In contrast, Nehemiah does not request that the lenders show mercy; rather, he compels them to relent in the strongest possible language.

The second argument is that lenders have a responsibility to appropriately screen people to whom they lend. Banks and others who promote the irresponsible use of credit through aggressive promotion of credit cards and other sources of “easy” credit are at least as accountable to God for their misdeeds as are individuals who through lack of financial acumen, or through bad decision-making, get in over their heads. When an individual in this situation opts for bankruptcy, and does so within the legal parameters laid down by the proper governmental representatives, then I do not think that they have necessarily broken God’s law. Further, I do not think that it is appropriate to place an additional burden of guilt on these people, some of whom are Christians, by saying that they are guilty of sin by taking advantage of these protections.

Now, there are certainly abuses of bankruptcy protection, and it is difficult to separate abuse from legitimate use in many specific instances. It is undeniable that many individuals intentionally run up large credit bills with no intention of repaying the debt. This is sin. Further, there are individuals who too easily opt for bankruptcy protection when they still have the wherewithal to pay what they owe although it would be painful. This too is sin. The underlying motivation of the heart is of paramount importance in determining what is and is not sinful. Of course, it is difficult or impossible for us to know the true motivation of other people’s actions. In fact, it is often difficult to ascertain the motivation for our own actions. Therefore, it is quite legitimate to counsel Christians generally, and specific Christians specifically, about God’s law with respect to breaking one’s word and making responsible financial decisions.

The third and final argument that bankruptcy is sometimes justifiable is that in the case of business debt, lenders are taking a risk that they understand all too well. Lenders gain a return on their money higher than they might otherwise because they understand that their money is “at risk.” One risk is human sin. But there are other kinds of risks as well, including macroeconomic variables such as the level of consumer spending, unemployment rates, taxation policy, as well as innumerable market risks such as shifting consumer tastes, new technology, changing housing choices, and so on. It is a well-established financial practice to charge higher interest when risk is greater and lower interest when risk is small.
When a particular loan is not repaid due to business failure, it may very well be seen by the lender as a cost of business, a cost that was anticipated and is covered by the higher interest that was charged initially. Thus, when a loan is not repaid, s/he has not necessarily been harmed, and sin has not necessarily occurred. A market economy is based on the assumption of risk. By definition, not all risks will turn out well. Again, I am not contending that bankruptcy should ever be taken lightly or pursued frivolously, only that its use is not necessarily a violation of God’s character and thus a sin.

Conclusion
I end as I started. Chewning’s analysis is rigorous, thought-provoking, and important for thinking Christians to consider. I agree with his main conclusions. Specifically, I agree that God is absolutely immutable and that one implication of this aspect of God’s character is that we are to be true to our word. Lying and other forms of deception are sin. I differ with Chewning in two limited areas. I do not think that it is possible to reach as clear an understanding of what it means that God “changes His mind” as Chewning does. I think that there is a mysterious element here that escapes human understanding. Second, I think that Chewning goes too far in implying that all bankruptcy situations are sinful. I think that there are situations where Christians can take advantage of bankruptcy protection and not sin in doing so.