

The Age of Accountability

By Walter A. Diehl

[Arizona-California District Pastoral Conference, Mesa, Arizona, October 28-30, 1980]

Some years ago it was reported that along the banks of the Mississippi River near Dubuque there was a hotel set on the high hills near the river. It advertised itself: "This hotel is located on a big bluff and run on the same principle." Sadly that is the conclusion which was suspected at the beginning and proved at the end of this essay. Seemingly one ought to discard the idea of discussing it, but grievously it is a problem one faces constantly, especially in the southwest. It has brought about many people instructed by us, who refused to come to the confession of Scripture with us. Hence it is eminently practical. Hopefully it will edify us to expose the "bluff." With the prayer that the Lord lead us into His Word, so that we know we shall be built up, we consider:

The Age Of Accountability—Its human source and its denial of Scripture.

Actually it was difficult to find references to the term *Age of Accountability*. It is more assumed than proven. As one pastor who upheld it said, "You cannot find it in Scripture, but it stands to reason, because it is the age of reason." *The Encyclopedia of Southern Baptists*, Vol. I, Nashville, Broadman, 1958, p. 4, defines:

Age Of Accountability. To be accountable means to be responsible for one's moral actions, to be answerable for one's conduct. This presumes in the person held accountable a measure of general intelligence which is lacking in infants and the mentally deficient, but present in the normal adult. The age of accountability is that invisible boundary a person crosses when he has matured to the point at which he can justly be held answerable for his conduct. The Jews considered a boy a son of the law at the age of twelve. Influenced by heredity and environment, individuals mature at different rates: some powers develop faster than others; thus no precise age of accountability may be specified. See also RESPONSIBILITY. *Bernard Ramm*

In the same source, Vol. II, pp. 1155-1156: "RESPONSIBILITY. A term here meaning moral accountability. The significance and scope of this accountability, however, do not become plain until one knows to whom and for what he is responsible....See also AGE OF ACCOUNTABILITY. *Howard P. Colson*."

Billy Graham in *How To Be Born Again*, Word Press, 1977, p. 71, says: "We are all sinners by choice. When we reach the age of accountability and face the choice between good and evil, we will slip."

W.T. Conner, *A System of Christian Doctrine*, Southern Baptist Convention, 1924, pp. 340-341, says:

There are such seeds of evil tendency in the child's nature, and such social influences for evil in the world in which the child lives that it inevitably commits transgressions when it comes to the age of moral responsibility. In that sense the child is a sinner. It does not have personal guilt. That is impossible where the conditions of personal responsibility are lacking. These are absent in the child's life until the powers of self-consciousness and self-determination arise. There can be no personal guilt except in the case of a personal agent.

In view of these considerations we believe that we are justified in holding that the child dying in infancy is saved. In other words, where there has been conscious and positive identification of ones self with evil, there must be also, under, the grace of God, conscious and positive repudiation of evil and identification of one's self with right, before there can be deliverance from evil. Up to the point of positive identification of one's self with right or wrong, there is only the potentiality of moral life. In the case of the child, that potentiality is evil except for the positive influence of the grace of God in redeeming from evil this potentiality or the life of

transgression that grows out of it. So far as the bent of the child's nature and the social influences of the world order are concerned these are toward evil. To save the child from this evil inheritance request the grace of God which transcends nature and the world order.

Harold L. Fickett, *Layman's Guide to Baptist Beliefs*, 1965, Zondervan, pp. 69-70:

In Hebrews 9 and 10 we are instructed that in His sacrifice on the cross Jesus Christ fulfilled all of the Old Testament sacrificial system. One of the sacrifices included in that system was the sacrifice for sins committed in ignorance or unwittingly (Lev. 4:2). These are the sins of which infants are guilty; they are forgiven because of the atonement of Christ. Therefore, if a child dies before he reaches the age of accountability he goes immediately to be with the Lord, whether he has been sprinkled or not. In this connection consider carefully Matt. 18:1-10 (v. 6, But whoso shall offend one of these little ones which believe in Me).

119: On the other hand Lewis S. Chafer, *Systematic Theology*, 1948, Dallas Seminary Press, vol. 6, p.

Even Shedd approves the idea of infant regeneration on the ground that regeneration is not experimental in the following statement:

Regeneration is a work of God in the human soul that is below consciousness. There is no internal sensation caused by it. No man was ever conscious of that instantaneous act of the Holy Spirit by which he was made a new creature in Christ Jesus. And since the work is that of God alone, there is no necessity that man should be conscious of it. That fact places the infant and the adult upon the same footing, and makes infant regeneration as possible as that of adults. Infant regeneration is taught in Scripture. Luke 1:25: "He shall be filled with the Holy Spirit even from his mother's womb." Luke 18:15-16: "Suffer the little children to come unto Me; for of such is the kingdom of God." Acts 2:39: "The promise is unto... your children" 1 Cor. 7:14: "Now are your children holy." Infant regeneration is also taught symbolically (a) By infant circumcision in the Old Testament; (b) by infant baptism in the New Testament (*Op.cit.*, [William Shedd, *Dogmatic Theology*, 1894, Zondervan] vol. II, pp. 505-6)

It is doubtful if any of the proof texts offered by Shedd really prove infant regeneration. While it is true that many Christians never know a crisis-experience to which the act of new birth may be traced, there is no certain Scripture warrant for affirming infant regeneration, at least in the present age. The normal pattern for regeneration is that it occurs at the moment of saving faith. No appeal is ever addressed to me that they should believe because they are already regenerated. It is rather that they should believe and receive eternal life. Christians are definitely told that before they accepted Christ they were "dead in trespasses and sin." Eph. 2:1. The case of those who died before reaching the age of responsibility is a different problem. The proper position seems to be that infants are regenerated at the moment of their death, not before, and if they live to maturity, they are regenerated at the moment they accept Christ. Infant baptism, certainly is not efficacious in effecting regeneration, and the Reformed position is in contrast to the Lutheran on this point. The doctrine of infant regeneration, if believed, so confuses the doctrine as to rob it of all its decisive character. No one should be declared regenerated who cannot be declared saved for all eternity.

Again W.T. Conner, p. 340:

Conclusion as to the moral condition and salvation of the infant. As to the question of infant salvation, then, it is generally agreed among evangelical theologians that those dying in infancy are saved. This is held not so much on the ground that there is specific Scripture teaching to that effect as it is because of certain general principles in gospel teaching as to God's dealing with men, and because of the general view of the character of God as revealed in Christ.

You can see the confusion: Some say that children can believe, but most do not mention it and assume that children are not morally guilty before the Lord until the age of accountability or reason. Fickett quotes Matt. 18:6 but does not mention faith at all, but that children immediately go to heaven whether sprinkled or not. Shedd on the other hand assumes that children can be regenerated, which Chafer assumes, if they die in infancy, otherwise when mature at the time they accept Christ.

To deny faith to children proves that you are denying Scripture. Matt. 18:6 definitely says: Little ones which believe in Me. It uses the Greek μικρός, not παιδίον, as in verse 3, emphasizing infancy. Again that children are not responsible is anti-scriptural, for the Lord declares in Rom. 3:23: "All have sinned and come short of the glory of God." No where does it exclude children from a responsibility or teach an age of accountability. It clearly teaches that faith is necessary for salvation. Mark 16:16: "He that believeth and is baptized shall be saved; he that believeth not shall be damned." There is no exception for children, even though we note that not being baptized is not used as a cause for damnation. John 3:18 tells us: "He that believeth on Him is not condemned, be he that believeth not is condemned already, because he hath not believed in the name of the only-begotten Son of God." We know that Baptism is commanded: Matt. 28:19: "Go ye, therefore, and teach all nations, baptizing them."

From an unexpected source we hear this fine presentation of the command to baptize infants. Oliver Buswell, *A Systematic Theology of the Christian Religion*, Zondervan, 1962, Vol. II, p. 262:

Circumcision then in the Old Testament was a sign of membership in a godly family and in a godly people. Certainly not every child who was circumcised was regenerated. Not everyone put his faith in God when he attained the age of discretion. Paul explains, They are not all of Israel, who are of Israel (Rom. 9:6; cf 2:27-29).

To summarize the argument from the analogy of circumcision, in the first place we have one God. The God of the New Testament is the God of the Old Testament (cf. Rom. 3:29). Moreover, we have one race of fallen sinners; we have one covenant of grace; and we have one relationship of parents and children within the covenant of grace, God, in the Old Testament, explicitly commanded that there should be initiatory rites performed upon the children of godly parents, indicating their membership in His covenant. The same God through His apostle Paul, in the New Testament, explicitly draws the analogy between baptism and the chief initiatory rite of the Old Testament. It follows by inexorable implication from the data of the Scripture that baptism is to be applied to those to whom the initiatory rites were applied in the Old Testament.

And on pp. 263-264:

The argument, for infant baptism from the fact of household baptism is misunderstood by our Baptist friends, because of a failure to take into consideration the Old Testament background. Of course, the simple fact that a household became a believing household and that the household were baptized, cannot in itself carry the weight of the doctrine of infant baptism to our modern minds. But the ancients from the time of Abraham until after the time of Paul were not as individualistic as we are today. In general religious faith, profession and practice went by households, and the opposite was almost unthinkable. When the head of the household accepted a religious conviction and practice, all the individuals accepted it as a matter of course.

Let the reader with his modern western mind rouse himself and read with vivid imagination, Gen. 17, 23: “And Abraham took Ishmael his son, and all that were born in his house, all that were bought with his money, every male among the men of Abraham’s house; and circumcised the flesh of their foreskin in the self-same day, as God had said unto him.” Couple this with the knowledge that Abraham’s household included 318 retainers, who could be called on for military service, that with the men of his household Abraham overcame the coalition of the kings that had conquered Sodom (Gen. 14:14-16), and we have a situation which is quite amazing to people of our modern way of thinking...

In the N. T. background, for people who understood the family covenant signified by circumcision, and who understood that baptism was Christian circumcision, the idea that the children were not to be baptized when the family became a Christian family as a whole, is quite unthinkable. Let the student read carefully the account of the conversion of the household of Cornelius (Acts 10), the household of Lydia (Acts 16:14-15); the household of the Philippian jailer (Acts 16:23-40).

And on p. 257:

Our Baptist friends answer (Who is to receive Christian Baptism?) immediately that baptism is to be administered only to those who have made a clear profession of faith in Christ, and thus that infants are totally excluded....

What our Baptist friends fail to realize is that every invitation of this kind is addressed to those who are old enough to receive such an invitation, and hence, old enough to put their faith in Christ. We do not address evangelistic invitations to infants who cannot understand and believe.

We notice his error in saying infants cannot believe. We also emphasize that *all* were to be baptized. When the Baptists say to us: Show us where Scripture commands infant baptism, we can equally emphatically say to them: Show us where it is commanded not to baptize infants. We find great assurance through the baptism of whole households, as Buswell points out. We would emphasize that Acts 2:38-29 is very explicit, when it declares: “Repent and be baptized *every one of you* ... For the promise is to you and *to your children*.” Surely there is no exclusion there, and it is a denial of Scripture to rob infants of baptism. We of course stress that we know of no other way to approach a child’s soul and thank God He assures us: “Baptism doth also now save us,” 1 Pet. 3:21.

Actually we have really learned little about the age of accountability and how it is vulnerable to Scripture proof. We must go farther into the teachings of those who deny baptism in infancy and believe that no one is responsible or accountable until their reach the age of reason. Billy Graham, *How To Be Born Again*, 1977, Word Press, p. 70: “We have all been touched by the sin of Adam. David said, Ps. 51:5: ‘Behold, I was shapen in iniquity and in sin did my mother conceive me.’ This doesn’t mean that he was born out of wedlock, but that he inherited the tendency to sin from his parents.” And on p. 71:

We are all sinners by choice. When we reach the age of accountability and face the choice between good and evil, we will slip. We may choose to get angry, to lie or to act selfishly. We will gossip or slander someone’s character. None of us can really trust his heart, any more than we can trust a lion.

And on pp. 160-161: “The person who believes is not condemned; the person who has not believed is condemned. In order not to be condemned you must make a choice—you must choose to believe.” And on p. 162: “Faith in Christ is also voluntary. A person cannot be coerced, bribed, or tricked into trusting Jesus. God will not force His way into your life. The Holy Spirit will do everything possible to disturb you, draw you, love you—but finally it is your personal decision.”

The same error is found in Chafer, *Systematic Theology*, Vol. VII, pp. 67-68:

Calling, then, is that choice on the part of God of an individual through an efficacious working in the mind and heart by the Holy Spirit, to the end that the will of the one who is called may be moved by *its won vision and determination* in the exercise of saving faith, By so much two great necessities are preserved and equally satisfied, namely, only those who are called whom God has predetermined to be justified and glorified, and those who are thus called elect from their *own heart and enlightened minds* to receive Christ as Savior.

Chafer quotes Walvoord on p. 115 from Walvoord, pp. 140-143:

During the 17th century was used commonly as a synonym for regeneration. This usage ignored a most important fact, however—that conversion is a human act and regeneration is an act of God. Further, conversion, while usually related to regeneration, is not always so, as demonstrated by its use in connection with Peter’s repentance and restoration. (Luke 22:32: “But I have prayed for thee, that thy faith fail not: and when thou art converted, strengthen thy brethren,” as prophesied by Christ).

Even Calvin failed to make a proper distinction between regeneration and conversion. Charles Hodge, however, argues effectively for the necessary distinction in the meaning of these terms (*Systematic Theology*, Vol. III, pp. 3-5). Shedd agrees with Hodge and cites the following contrasts: “Regeneration is the origination of life; conversion is the evolution and manifestation of life. Regeneration is wholly an act of God; conversion is wholly an activity of man. Regeneration is a cause; conversion is an effect. Regeneration is instantaneous; conversion is continuous” (*Dogmatic Theology*, Vol. II, p. 494).

This teaching is wrong, as correctly explained by A.L. Graebner, *Outlines of Doctrinal Theology*, St. Louis, Concordia, 1910, pp. 163-164:

The sacrament of baptism is the act of sprinkling, pouring, or by immersion applying upon a living human person water in the name of the Father and of the Son and of the Holy Ghost, the Triune God, who is Himself present with the sacramental word, and efficaciously offers the gifts of His grace, and operates toward their acceptance, as in infants, or toward perseverance in, and greater assurance of, their possession, as in adults who have been previously regenerated by the Word (John 3:5-6).

And on p. 176:

Regeneration is the act, of divine grace and power by which man, born of the flesh, void of all power to think, to will, to do, any good thing, and dead in sin, is through the means of grace, raised from spiritual death, born into a new spiritual life, and endowed with spiritual power to know and understand spiritual truths, to will and to do what is spiritually good, and, especially made to accept and enjoy the benefits of redemption which is in Christ Jesus, the Savior of mankind (Eph. 2:5-6)

And on p. 179:

Conversion in a stricter sense of the term is the work of God by which man is, through the Gospel, transferred from a state of sin and wrath and spiritual death, in which by nature all men are, into a state of spiritual life and faith and grace in which alone the sinner can enjoy the

benefits of Christ's redemption. Conversion in a wider sense is the process whereby man, being by the grace and power of God transferred from his carnal state of sin and wrath into a Spiritual state of faith and grace, enters upon, and, under the continued influence of the Holy Spirit, continues in, a state of faith and in spiritual life. Jer. 31:18: "Turn *thou* me." John 6:29: "This is the work of God, that ye believe on Him whom He hath sent."

Franz Pieper, *Christian Dogmatics*, Concordia, 1951, Vol. II, p. 456, describes conversion in the stricter sense:

Scripture does so in unmistakable terms. It represents natural man not only as devoid of any capacity for believing the Gospel (John 6:44: "No man can come to Me"; 1 Cor. 2:14: "Neither can he know them"), but also as always resisting the Gospel (1 Cor. 2:14: "The natural man receiveth not the things of the Spirit of God, for they are foolishness unto him"). And then, on the positive side, Scripture declares faith to be the product of the divine grace and almighty power (Phil. 1:29: "Unto you it is given...to believe on Him"; Eph. 1:19-20: "Who believe according to the working of His mighty power," etc.), a new birth of God (John 1:12-13: "To them that believe on His name, which were born...of God"), a resurrection from the dead (Col. 2:12: "Ye are risen with Him through the faith of the operation of God, who hath raised Him from the dead"), and puts the creation of faith on a line with the creation of light (2 Cor. 4:6: "God, who commanded the light to shine out of darkness, hath shined in our hearts, to give the light of the knowledge of the glory of God in the face of Jesus Christ")....

In full accord with Scripture the Lutheran Confessions teach monergism. "In this manner, too, the Holy Scriptures ascribe conversion, faith in Christ, regeneration, renewal and all the belongs to their efficacious beginning and completion, not to the human powers of the natural free will, neither entirely, nor half, nor in any, even the least or most inconsiderable part, but *in solidum*, that is, entirely, solely, to the divine working and the Holy Ghost" (*Trigl.* 891, F.C., Sol. Decl., II, 25).

Surprisingly we hear W.T. Conner, *A System of Christian Doctrine*, Southern Baptist Convention S. S. Board, pp.245-246:

(2) Regeneration. The Holy Spirit regenerates by bringing men, through repentance and faith on their part into right relation with Christ. In many ways in the Scriptures Christ is represented as our life, but He can be our life only as we are brought into a right relation with Him. Not only can the sinner do nothing to merit his salvation, but he cannot even receive salvation within and of himself. He cannot even desire it. The desire for salvation and the capacity to appropriate it must be created in the sinner's heart by the Holy Spirit. The power to appropriate grace is itself a work of grace. The creation of the disposition and power in the sinner's heart to receive Christ is a part, at least, of the regenerating work of the Holy Spirit. But it is not true that the Holy Spirit creates such a disposition and power and then leaves the sinner of himself to act out this disposition. The Spirit works in the sinner both to will and to do; and regeneration is not completed until the doing is completed, until the faith is a fact. Repentance and faith are themselves the work of the Spirit in our hearts. To produce repentance and faith in the sinner's heart is to regenerate him. Man, however is not passive in the process. He is active; but his activity is itself the work of the Spirit

And on p. 33:

(a) In the sense that man's whole nature, every element and faculty of his being, has been weakened and depraved by sin, body, soul, and spirit have passed under its power. Man's mind has been darkened, his heart depraved, his will perverted by sin. (b) It means that man is totally unable to deliver himself from the power of sin. Here is the crux of the matter. The truth for which the term total depravity stands is the total inability of man to save himself, his entire helplessness is in the grasp of sin. (c) Without divine help man becomes worse and worse. Instead of total depravity meaning that man is as bad as he can be, it means that without the redeeming power of God's grace, he will sink deeper and deeper into sin.

That still leaves the problem of the age of accountability and the reason some do not baptize infants. Franz Pieper, *Christian Dogmatics*, Vol. II, pp. 452-453, gets at the heart of the dilemma:

Luther had repeatedly expressed his fear that some of his former adherents would lapse from the Gospel and return to the Roman doctrine of salvation by works, and his prediction was fulfilled by what Melancthon and his adherents taught concerning the origin of faith, that is, concerning conversion. In his controversy with Erasmus, Luther had not only rejected the statement that natural man still retains the faculty of applying himself to the gracious work of God (*facultas applicandi se ad gratiam*), but had also emphatically insisted that this error of Erasmus constitutes the real foundation of the Papacy...

If justifying faith is produced through the co-operation of man, through his ability to apply himself to divine grace, then faith is no longer the opposite of the works of man, but is in part a work of man. That deals the death blow to the Christian doctrine of justification without the works of the Law (Rom. 3:28; 4:5), by faith in the Gospel.

How can the opponents of infant baptism teach original sin and the complete work of the Holy Ghost without man's aid in becoming a believer, and yet insist upon a choice, a decision for Christ? The best that I can do is assume that they do not truly believe in the total depravity of man. They say you cannot do it, but in reality they expect you to do it. Being dead in sin does not mean complete death, complete loss of all power and sense, if one can make a choice. Without regeneration there can be no life, no power to make a choice or a decision. The age of accountability draws attention away from the real essence, that it is wholly the work of God the Holy Ghost. The fact that it expects a decision from will power or reason shows you do not believe in total depravity.

Frankly I am disappointed that I cannot present a simple and easy answer to the problem that faces us frequently. I know cases where I instructed people who still are not confessing with us because of infant baptism. Happily others have said, "I always through God had some way to get to the heart of Babies" The natural idea of innate goodness or of earning salvation has kept its clutches upon those who deny baptism by support and idea of the age of accountability. Let us proclaim clearly Psalm 51:5, "Behold, I was shapen in iniquity; and in sin did my mother conceive me." John 3:5, "Except a man be born of water and of the Spirit, he cannot see the kingdom of God." Let us ask those opposing this to show where children are exempted. Let us plead with them to realize that we are accountable from the moment of our birth, for Scripture says clearly in Eph 2:3, "And were by nature the children of wrath, even as others." No where can we find God exempting children from accountability. But we do find 1 Pet 3:21, "Baptism doth also now save us." Matt. 28:19, "Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost."