

The Payment Or Satisfaction Theory Of The Atonement

By Tim Germain

Once a man or woman has been brought into a right relationship with God through saving faith in Jesus Christ, is it at all possible in the future for that man to fail the grace of God and apostatize? Is it necessary for Jesus to be Lord of ones life or is there a salvation offered by God whereby Jesus is embraced as Saviour exclusively?

We will discuss what is commonly called the satisfaction or payment theory of the atonement. We want to communicate the origin of this teaching, highlighting as we go some very real problems that have resulted from this view being embraced today by so many Christians. Let's see if this view can be supported biblically!

I will first define what the payment theory is and uncover the writings of men who first put forth this idea.

The death of Christ is commonly understood, that all the sins of mankind were imputed (transferred) to Christ. Jesus endured the total penalty, punishment, and guilt of sinful man, insomuch that sin may no longer be imputed nor the penalty be required for those he died for.

It is said that that Christ's righteousness is imputed (transferred) to the believer as a judicial standing, therefore **all sins past, present, and future have been forgiven.**

Historically, this view was first penned by St. Anselm of Canterbury, a Roman Catholic priest in 1098. Anselm stressed that man had incurred a debt of punishment to God as a result of his sin and that if he is to find release from the penalty a substituted penalty is necessary. *God had to be paid off in suffering.* Whether the actual sinner should suffer the penalty of some one else in their place, nevertheless, the debt had to be paid.

Martin Luther (1483-1546) pressing the literal interpretation, picked up Anselm's idea of punishment and transfer, insisting that Christ's payment was exact, satisfying the Father's wrath.

“...no doubt all the prophets did foresee in spirit, that Christ should become the greatest transgressor, murderer, adulterer, thief, rebel, blasphemer, that ever was or could be in the world. For he, being made a sacrifice for the sins of the whole world. In not now an innocent person and without sins: is not now the Son of God, born of the Virgin Mary but a sinner which hath and carrieth the sin of Paul...but if it be not absurd to confess and believe that Christ was crucified between two thieves, then it is not absurd to say that he was accursed, and of all sinners the greatest. God, our most merciful Father, sent his only Son into the world, and laid upon him all the sins of all men, saying, Be thou Peter, that denier; Paul, that persecutor, blasphemer, and cruel oppressor; be thou the person which hath committed all the sins of all men, See, therefore, that thou pay and satisfy for them.” 1

As you can see Luther understood that Christ not only literally paid a debt, but that he also actually became sinful; a sinner of the worst kind.

John Calvin (1509-1564) also a contemporary of Luther, developed a whole systematic theology, insisting that a literal payment had been met by Christ in satisfying the wrath and justice of God. Calvin insisted, however, that Christ's substitutional penalty as a payment for sin, was transferred to only the elect and was not made for the whole world. He laid particular stress upon the believer being perfectly judicially pardoned. By making Christ's death a payment for sin he removed all the warnings in the scriptures of falling from grace, presuming that all sins past, present, and future have been paid for. He eliminated all conditions and walking in the faith as being necessary, without which one cannot be saved.

Let's ask ourselves some questions concerning fundamental flaws in the idea that Jesus paid for sins.

First, if Jesus paid for sin (satisfaction) then whose sin did he pay for? 1 John 2:2 says "he is the propitiation for our sins' and not for ours only, but also for the sins of the whole world" 1 Tim. 2:6 says "Who gave himself a ransom for all" Heb.2:9 says ..that he by the grace of God should taste death for every man." Obviously, Jesus died for all men. 2 Cor. 5:14-15 For the love of Christ constraineth us; because we thus judge, that if one died for all, then were all dead; And that he died for all, that they which live should not henceforth live unto themselves, but unto him which died for them, and rose again."

If Jesus made a payment for sin, then all men's sins are paid for. Thus sinners could not be required to be punished, since Jesus has already paid for their sins, regardless of whether or not they are ignorant of the fact. The doctrine of Universalism would then be correct in saying the whole world has been pardoned! If Jesus made a payment for sin, God would be unjust in punishing a sinner for his sin by requiring two parties to suffer for the same crime: first Jesus, then the sinner himself.

The next question is just what is the penalty which the sinner will have to suffer for his sins? Did Jesus suffer the same kind of suffering as well as the same amount of suffering that the sinner will suffer?

Since the substituted payment for sin is to be equivalent in amount and in Jesus' payment for sin then too would have been the same amount and kind of suffering the sinner would have endured, if he bore the penalty. The sinner would not have only suffered physical death, but eternal separation from God in everlasting punishment. Jesus didn't suffer eternally. On the cross He was treated as though He was sinful; as though He was guilty; as though he was the most vile and unclean. Jesus' voluntary laying down of his life, represented in the giving of His flesh and blood, as a sacrifice and offering to God, was a sweet smelling savour. The laying down of His physical life, suffering for six hours on the cross, dying of a broken heart constituted the atonement. Christ suffered as a man. His suffering was not equal in amount and in kind that the whole world would have suffered had they received the penalty.

Christ also did not suffer the same kind of suffering that the sinner would have suffered had he received the penalty. Jesus for example had no remorse or guilt while he was suffering on the cross. Only guilty people can possibly have remorse or guilt. Jesus was not guilty of sin, but was treated as though he was!!

If Jesus satisfied the full demands of justice, then the reason or ground for pardon extended would be on the basis of justice. The sinner could demand pardon based on justice but not on mercy nor of grace.

"...in a case where it is supposed that the exact punishment due to sin is borne by another, whatever kindness there may be in him who endures it there is no mercy in him who has exacted the penalty...it would have been

a transaction of mere law and justice...there would have been in the case neither mercy nor compassion.”²

Forgiveness vs Payment

If it were true that Jesus made a payment for sin by satisfying the full demand of the law, the idea of forgiveness would be nullified. According to Webster’s dictionary forgiveness means “to give up claim to (to release) requital from an offender; to pardon. To give up resentment or claim to requital on account of an offense; to remit the penalty of “ the Random House College dictionary adds “to give up all claim on account of ; (remit a debt, obligation, etc.) to grant free pardon to (a person). To pardon an offense or an offender. To grant free pardon of or remission (an offense, debt, etc) absolve.”

If I owed you ten dollars and my neighbor stepped in to help me by giving you what was owed, then you could say that the debt had been paid. Someone else had given you what I myself did not. As a result you could not come back to me and demand that I give you another ten dollars since my neighbor has procured for me, so to speak, my release of the debt. However, if I owed you ten dollars and you forgave me the ten dollars, I would not be required to give you the money and you would release me of the obligation that was due.

In the first case, the payment was given back through the kindness of someone else. In the second case, the debt was released and the claim is relaxed. You can pay a debt or forgive a debt, but you cannot do both. If Jesus paid the debt of sin, then there can be no forgiveness from God. The scriptures however say “in whom we have redemption through his blood, the forgiveness of sins, according to the riches of his grace. Eph. 1:7

“ You may receive payment of a wrong done or you may forgive, but you cannot do both at the same time. When a debt is paid, there can be no forgiveness. When a penalty is served, there has been no mercy. If the Father punished the Son in order to be paid for sin, then we are left with the conclusion that there is not forgiveness or mercy in the Father’s heart.”³

We must see that the atonement was not a commercial transaction. God did not have to be paid off before He was willing to extend pardon.

How then do we account for the passages that read “ You are bought with a price.” (1 Cor.6:20) or “feed the church of God, which he hath purchased with his own blood.: (Acts 20:28) or “until the redemption of the purchased possession, unto the praise of his glory? (Eph. 1:14)

“The scriptures frequently describe the atonement in language of a figurative character; and the literal construction which has been put upon this language, has, no doubt, sometimes embarrassed the subject and misled the honest enquirer. We are informed by the pen of inspiration, the Christ “hath purchased” the church “with his own blood.” Christ was “made a curse for us” and “ he made him to be sin for us, who knew no sin” These and many, other passages of similar import, are often pressed into a literal exposition, while the figurative character is entirely overlooked. When the scriptures tell us, that Christ “has purchased the church or the believers, “ are bought with a price” they do not intend to teach us. That the salvation of sinners through the atonement is a pecuniary (money) transaction, and regulated according to the principles of debt and credit: but that salvation was effected, in the moral government of God, by nothing less than the consideration- the stipulated consideration of the death of his beloved Son. To these figurative expression... “Christ has paid our

debt...satisfied the justice of God in our behalf.” If we say that Christ has paid our debt, it is true only in a figurative sense; and can mean no more or less than this, that the suffering of Christ accomplished the same purpose, in the divine administration which would have been accomplished by our rejection and punishment.”⁴

Being justified freely by His grace through the redemption which is in Christ Jesus. We need no other proof than that suggested in this passage, that Christ did not pay the debt, or literally suffer the penalty of the law for His people. He prepared the way for our debt to be remitted; or in plain language, dispensing with all metaphor, he made it consistent and proper and honorable for sin to be forgiven according to the prescribed terms of the gospel.”⁵

“The truth is Christ paid no man’s debt. It is true indeed, that our deliverance is in scripture, sometimes called a redemption; and this word refers to the deliverance of a prisoner from captivity, which is often effected by the payment of a sum of money. Christ is also called”a ransom” and we are said to be “bought with a price.” But it must be remembered that these are figurative expressions. They are designed to communicate this idea, that as payment of money as the price of liberty is the ground on which prisoners are released from captivity, so the atonement of Christ is the ground on which sinners are pardoned, or set free from a sentence of condemnation. These passages, thus understood literally, appear intelligible and consistent whereas, they would contradict other plain declarations of the word of God. It is evident, therefore, that these are metaphorical expressions, and were never designed to be taken in a strictly literal sense.”⁶

Two Kinds of Justice

When Jesus went to the cross to “satisfy the justice of God” was it to satisfy public justice or retributive justice? Let’s clearly distinguish the difference between the two.

The design of law is to secure the happiness and well-being of a society. Laws are legislated to promote certain ends. However, laws are no ends in themselves, but are only means to an end.

Punishment is designed to discourage violation of law, but is not intended to reform the violator. The degree of punishment should be equal to the value of the law broken. Simply stated, this says that punishment is equal to the crime. Every time a violator of law is punished, the law is strengthened. Conversely, every violator of law who is shown mercy tends to weaken law by fostering the hope of impunity to those who violate its precepts. Once a lawbreaker understands that consequences for violation of law are essentially nullified, lawlessness of course will grow all the more.

Where mercy is shown without any safeguards to reform the offender and justify the sanctions of law, society would be reduced to barbarism, where the strong would rule the weak.

Retributive Justice

Concerning retributive justice the only consideration made toward the offender is according to strict calculating justice. The letter of the law is held to, while the spirit of law is entirely overlooked. Under this form of justice there can be no mercy, nor forgiveness. Punishment is handed out according to merit without any other

consideration. “Retributive justice makes no exceptions but punishes without mercy in every entrance of crime.”⁷

Public Justice

Public justice implies that the lawbreaker will be punished, unless something else is done that will serve the same end as would the punishment of the lawbreaker. The purpose of punishment is to secure the authority and influence of law. It reveals abhorrence of all crime, and safeguards the public’s welfare.

Whatever, will fully reveal the lawgiver’s regard for his law, his hatred for its violation, his diligence to support it, without fostering or begetting a hope that violators can continue in their crime as would punishment have had, is a full satisfaction of public justice.

Once these conditions are fulfilled, and the sinner has returned to obedience, public justice insists that the penalty be set aside. Here the spirit of the law spares and pardons him. Here also there is mercy and forgiveness.

Christ in His substituted sufferings to support the authority of law, has so exonerated the government of God and His pure character that on the basis of public justice pardon is extended, through the merit of the Redeemer’s death and man meeting prescribed conditions. That being repentance from dead works and faith towards God.

Ground of our Salvation verses Conditions of our Salvation

Before you label me as teaching salvation by works let me distinguish the difference between the ground of salvation and the conditions of salvation.

The ground of salvation is the reason why pardon is offered to the world. And that ground is made on the fact that God wants to save and embrace man in Christ, by bringing him into His great heart. God’s means of securing reconciliation between man and Himself is the death of His Son. Note, that man, has nothing to do with the ground of salvation. The fact is that God wants to reconcile man to Himself because He’s a wonderful God. Nothing that man does can change God from wanting to reconcile man.

God wants to pardon, if he can only find a way that will not weaken the authority of his law, as well, as to make it safe so He can extend pardon without encouraging the hope of impunity to the offender.

We might say in order to reconcile mercy and justice, God so designed the atonement as the remedy to forgive man and so transform the offender that it would make it right and safe to extend pardon.

Here the bible give us the description of the ground of man's salvation. Eph. 2:8,9
"For by grace are you saved through faith; and that not of yourselves; it is the gift of God not of works, lest any man should boast." Rom.3:24-26 "Being justified freely by his grace through the redemption that is in Christ Jesus; Whom God hath set forth to be a propitiation through faith in his blood, to declare his righteousness for the remission of sins that are past, through the forbearance o God: To declare, I say at this time his righteousness: that he might be just, and the justifier of him which believeth in Jesus."

Belief of the truth through obedience is a condition which must be met before God will extend pardon. We see the blending of the two (ground and condition) in many passages of the bible. For example, "Seeing you have purified your souls in obeying the truth through the Spirit... 1 Pet.1:22 "Therefore being justified by faith, we have peace with God through our Lord Jesus Christ" Rom.5:1 (faith implies obedience) "know ye not, that to whom ye yield yourselves servants to obey, his servants ye are to whom ye obey; whether of sin unto death, or of obedience unto righteousness? But god be thanked, that ye were the servants of sin, but ye have obeyed from the heart that form of doctrine which was delivered you. Being then made free from sin, ye become the servants of righteousness." Rom 6:16-18

Other Conditions

Seek: "For whosoever shall call upon the name of the Lord shall be saved." Rom5:13

"Seek ye the Lord while he may be found, call ye upon him while he is near; Let the wicked forsake his way, and the unrighteous man his thoughts, and let him return unto the Lord." Isaiah 55:6,7

Humility: "God resisteth the proud, but giveth grace unto the humble. Submit yourselves therefore to God. "For whosoever exalteth himself shall be abased; and he that humbleth himself shall be exalted." Lk. 14:11

Self denial: "If any man will come after me, let him deny himself and take up his cross, and follow me. For whosoever will save his life shall lose it and whosoever will lose his life for my sake shall find it." Mat.16: 24
"Whosoever will come after me, let him deny himself, and take up his cross, and follow me." Mk 8:34 "and whosoever doth not bear his cross, and come after me, cannot be my disciple. Lk. 14:27

Confession: "That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hat raised him from the dead, thou shalt be saved." Rom 10:9

- Conditions:
- 1) Repentance
 - 2) Belief / Faith
 - 3) Seeking
 - 4) Humility
 - 5) Self denial
 - 6) Confession

I started out this issue with a question and then proceeded to explain the satisfaction theory of the atonement. The reason being that a large percentage of professing Christians rest the salvation of their souls on the ground of being saved without meeting the day by day conditions of salvation. By presenting a gospel in such a way as to lower the standard by telling people they must “accept Jesus” they Passover the conditions of what a man is to do.

Because of the payment theory, people are led to believe that they have no responsibility in keeping themselves in the grace of God. They are told that the gift of grace does not have conditions which must be met; without which, they cannot be saved. Herein lies the deception which has entrapped countless numbers. Multitudes I dare say, consent to live in sin and have been told that Christ has paid their penalty, and they need not worry. “the sin issue has been dealt with”

By preaching cheap grace that costs the believer nothing the church is guilty of producing many people who will find themselves on the wrong side of eternity. Jesus is Lord of all or He is not Lord at all!! Can this be said or you?

Conclusion

The reason that we see so little conviction of sin and so many careless people when it comes to sin in the church, is because bible teachers present a gospel that does not eradicate the practice of sin. Actually, by making Christ’s death a literal payment for sin, these teachers are fostering disobedience. Instead of showing how the believer can have victory over sin by appropriating God’s promises and looking to Jesus in the moment of their temptation, these teachers say that we’ll always be sinners, saved by grace.

Secondly, this teaching begets a false security assuring that a believer is accepted all the while in his sins. This doctrine also gives license to sin by proclaiming that sin does not have to be utterly eradicated from the believers’ life. Most people who hold to the

Satisfaction Theory

payment theory do not believe they can have victory over all besetting sin. By looking at the ground of there salvation and almost entirely overlooking the conditions of salvation, they rest in a false hope that “Jesus paid it all” therefore I don’t have to be holy. The scriptures say “ But God be thanked, that whereas ye were the servants of sin, he have obeyed from the heart that form of doctrine which was delivered you. Being, then, made free from sin, ye became the servants of righteousness.” Rom.6:16,17 “...and thou shalt call his name Jesus for he shall save his people from their sins.” Matt.1:21

The deliverance from sin is real not theoretical. Those who name the name of Christ must preach a message that honours Christ and that frees men from the bondage of sin. Does a message which says that in practice you will always be a sinner, and in theory says you will always be considered righteous, honour Christ?

The conditions of salvation and continuing to walk in the light as he is in the light, must be upheld, if we are to see the church go forward and the world converted.

I believe the satisfaction theory of the atonement is an enemy of the Gospel. This teaching must be rejected by all those who live to promote the kingdom of God. Any message that does not actually bring a person into liberty, delivering them from the power of sin is not the Gospel.

Only by returning to the Gospel of total obedience, relying on the power of God through Jesus Christ to fill and produce the fruit of righteousness in us, will there be salvation in our lives and in the lives of those we teach.

Shall we withhold from God the honour that is due by disobedience and unbelief? Or, shall we look to Jesus the author and finisher of our faith, for our constant supply of grace and help!

“Now unto him that is able to keep you from falling, and to present you faultless before the presence of his glory with exceeding joy. To the only wise God our Saviour, be glory and majesty, dominion and power, both now and ever. Amen” Jude 24,25