

Someone Must Pay!

Tracing an Erroneous View of God and the Gospel

By Keith Surface

Introduction

This message deals with a prominent, yet erroneous view of Jesus' atoning death that presents it as a payment offered to God in order to satisfy a debt owed by man. This thought fills the messages and songs we hear and sing as we gather in our places of worship. But where did it come from? More importantly, is it the truth of the Gospel? Although this article is negative in tone, it is not intended to be an attack on certain men or religious movements. However, there are times that we are compelled by the Holy Ghost to point out the erroneous nature of doctrines that are so widely accepted as unquestionable truth that the doctrines themselves prevent the worshiper from being able to see or comprehend the simplicity of the gospel.

Simple Forgiveness

“Then came Peter to him, and said, Lord, how oft shall my brother sin against me, and I forgive him? till seven times? Jesus saith unto him, I say not unto thee, Until seven times: but, Until seventy times seven. Therefore is the kingdom of heaven likened unto a certain king, which would take account of his servants. And when he had begun to reckon, one was brought unto him, which owed him ten thousand talents. But forasmuch as he had not to pay, his lord commanded him to be sold, and his wife, and children, and all that he had, and payment to be made. The servant therefore fell down, and worshipped him, saying, Lord, have patience with me, and I will pay thee all. Then the lord of that servant was moved with compassion, and loosed him, and forgave him the debt. But the same servant went out, and found one of his fellowservants, which owed him an hundred pence: and he laid hands on him, and took him by the throat, saying, Pay me that thou owest. And his fellowservant fell down at his feet, and besought him, saying, Have patience with me, and I will pay thee all. And he would not: but went and cast him into prison, till he should pay the debt. So when his fellowservants saw what was done, they were very sorry, and came

and told unto their lord all that was done. Then his lord, after that he had called him, said unto him, O thou wicked servant, I forgave thee all that debt, because thou desiredst me: Shouldest not thou also have had compassion on thy fellowservant, even as I had pity on thee? And his lord was wroth, and delivered him to the tormentors, till he should pay all that was due unto him. So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses .” Matthew 18:21-35

The passage above expresses the biblical message of simple forgiveness. The story is of a servant who owed his master a great debt. When the indebted servant begged for more time to pay, the master instead forgave the great debt owed to him without any requirement of payment. The servant who had been forgiven the great debt then demanded payment from a fellow servant who owed him a small sum. It is important to notice that the master (who represents God) required no payment at all, where it was the wicked servant who demanded that if payment was not made, there must be punishment. Forgiveness extended to the penitent without demand for payment is the correct portrait of God’s dealing with mankind. This is not to say that forgiveness is universally given without any requirements from God, but rather that God has never desired or had pleasure in payment or punishment. His desire has always been that a person would simply turn away from their sins and back to Him. We must remember that God is not a man and does not need for anyone to prove their repentance to Him. He already knows the condition and intent of their heart.

Why should iniquity be your ruin?

A few decades ago I began to hear of those who taught that many of God’s people were under “generational curses”. These teachings were based upon God’s words to Israel where He speaks of Himself as “...*visiting the iniquity of the fathers upon the children, and upon the children’s children, unto the third and to the fourth generation of them that hate me*” (Exodus 20:5). From this passage it was taught that Christian people could still be under “curses” brought upon them by their ancestors. Many times I have been approached by people concerned about these so called generational curses. I would simply ask them, “Do you hate God? They would say, “No!” I would then reply, “Those curses are for those who hate God. They are not for you.” I would also ask, “Are you born again?” They would reply, “Yes”. I would then reply, “Then God is your Father. You have no curses passed down from your Father.” Israel had a similar misunderstanding of God’s dealings so God spoke through Ezekiel to “straighten out” the issue.

**“The soul that sinneth, it shall die. The son shall not bear the iniquity of the father, neither shall the father bear the iniquity of the son: the righteousness of the righteous shall be upon him, and the wickedness of the wicked shall be upon him. But if the wicked will turn from all his sins that he hath committed, and keep all my statutes, and do that which is lawful and right, he shall surely live, he shall not die. All his transgressions that he hath committed, they shall not be mentioned unto him: in his righteousness that he hath done he shall live. Have I any pleasure at all that the wicked should die? saith the Lord GOD: and not that he should return from his ways, and live? But when the righteous turneth away from his righteousness, and committeth iniquity, and doeth according to all the abominations that the wicked man doeth, shall he live? All his righteousness that he hath done shall not be mentioned: in his trespass that he hath trespassed, and in his sin that he hath sinned, in them shall he die. Yet ye say, The way of the Lord is not equal. Hear now, O house of Israel; Is not my way equal? are not your ways unequal? When a righteous man turneth away from his righteousness, and committeth iniquity, and dieth in them; for his iniquity that he hath done shall he die. Again, when the wicked man turneth away from his wickedness that he hath committed, and doeth that which is lawful and right, he shall save his soul alive. Because he considereth, and turneth away from all his transgressions that he hath committed, he shall surely live, he shall not die. Yet saith the house of Israel, The way of the Lord is not equal. O house of Israel, are not my ways equal? are not your ways unequal? Therefore I will judge you, O house of Israel, every one according to his ways, saith the Lord GOD. Repent, and turn yourselves from all your transgressions; so iniquity shall not be your ruin. Cast away from you all your transgressions, whereby ye have transgressed; and make you a new heart and a new spirit: for why will ye die, O house of Israel? For I have no pleasure in the death of him that dieth, saith the Lord GOD: wherefore turn yourselves, and live ye.”
Ezekiel 18:20-32**

In the passages above God lays out His way of dealing with sinful man. He says, “The soul that sinneth shall die.” But then, speaking of the man who turns from his sin, He says, “*he shall surely live, he shall not die. All his transgressions that he hath committed, they shall not be mentioned unto him*”. It is here that God lets it be known that He has no desire to administer punishment, saying, “*Have I any pleasure at all that the wicked should die? saith the Lord GOD: and not that he should return from his ways, and live?*” Punishment was not needed or required if the sinner would simply turn from his sins. God was in truth offering an escape from punishment for He says, “*Repent, and turn yourselves from all your transgressions; so iniquity shall not be your ruin.*” It is at this point that we see

what God is truly seeking in the people when He says, ***“Cast away from you all your transgressions, whereby ye have transgressed; and make you a new heart and a new spirit: for why will ye die”***. Sin is a heart problem. Only when the heart and spirit of a person is made new will they truly be able to turn from iniquity. This is the same new heart and new spirit that David sought from God when he cried, ***“Create in me a clean heart, O God; and renew a right spirit within me”*** (Psalms 51:10). This new heart is the promise given in the redemption. Punishment or payment was never God’s desire. He simply wanted the people to turn from their sins and return unto Him. For those who did so, forgiveness was freely given. Yet this turning from iniquity would only happen in truth when their heart was made new. This is why Peter said, ***“God, having raised up his Son Jesus, sent him to bless you, in turning away every one of you from his iniquities”*** (Acts 3:26). Jesus’ died on the cross to change man and in doing so turn him from his iniquities. Calvary was never about paying a debt; it was about freeing men from the power and presence of sin.

The Demand for Punishment

Somewhere around the third century this precept of simple forgiveness began to be supplanted with the idea of divine judicial punishment. Beginning with the early penance systems, the thought took hold that punishment was part of a purifying process that God demanded be fulfilled upon the penitent convert. Whether in a place called “purgatory” or in this present life, the doctrines of punishment for the believer pushed aside the truth of simple forgiveness. As the penance system took hold in the church, self-inflicted punishment became a way to escape the greater so called temporal punishments of God. Penance is supposed to be a clergy recommended self-inflicted “displeasure” that is equal to the pleasure that was obtained when a sin was committed. This “displeasure” was supposedly to satisfy divine justice and also serve as a deterrent for future sin. The hidden truth of this system is that it gave the church control over the conscience of the people. The people now not only looked to the church for instruction, but also for punishment and forgiveness. Lost in this system is the glorious truth that cleansing from sin is accomplished through the regenerating power of the shed blood of Jesus Christ alone. No longer did the deterrent for sin come from a believer’s clean heart and good conscience before God, but from the displeasure of penance based satisfaction.

The Satisfaction View of Atonement

The satisfaction view of atonement was first fully formulated as an atonement theory by Anselm of Canterbury (1033-1109), a medieval philosopher and theologian, and later codified in doctrine by the Catholic theologian Thomas Aquinas (1225 - 1274). This theory of atonement is rooted in the teachings of penance. Penance set forth the error that God demands satisfaction for the sins of man. This requirement of satisfaction in the penance system became the basis for the belief that the death of Jesus on the cross was to satisfy a great debt of dishonor to God caused by the sins of man. This debt had to be paid before redemption would be offered to mankind.

Out of the penance system evolved the system of indulgences. This offered the penitent sinner the means of reducing or eliminating a debt of punishment due in purgatory or even temporal punishment during his life on earth. While a penance must equal the pleasure that was brought by sin, an indulgence may be obtained with less because it allows the penitent to draw on the merit of others. It is taught that this is achieved through a reallocation of payment from what is called “the treasury of merit” of Christ and the Saints to the account of the one for whom the indulgence is obtained. In this belief, every good work of Jesus and the Saints that was more than they owed personally to God accumulates in this heavenly treasury of merit. It is taught that the “church” can allocate this surplus to believers so they may lessen or eliminate the punishment due to them for their sins. This thought of the reallocation of “superabundance of merit” is incorporated into the satisfaction theory of Atonement. The theory is that Christ, through His perfect act of obedience, honored God above and beyond what was due from Him, and this surplus merit is now reallocated as satisfaction to the account of humanity. Thus the sinners’ debt to God is paid through transference of Christ’s merit. Anselm’s satisfaction theory of atonement was a landmark change in how the crucifixion of Jesus Christ was viewed. Until then it was widely accepted that the Apostles presented Calvary as a great deliverance from sin and Satan. But with the entrance of the satisfaction view, Calvary began to be presented as payment for sins rather than deliverance from sin itself. It came to be accepted that the death of Jesus was to satisfy an offended God’s demand for payment.

Penal Substitution

The Satisfaction View of Atonement was taken a step further by the reformer John Calvin (1509 – 1564). His “penal substitution” doctrine presented the sufferings of

Christ as punishment for the sins of mankind. Calvin taught the atonement in the strict sense of offence and punishment. In his penal substitution view, the justice of God demanded that punishment be administered upon the sinner. In order to save the believer, Christ suffered the punishment for the sinner and the merit of this penal satisfaction was accounted to those he suffered for. This is considered to be substitutionary by theologians but it is still in essence a reallocation of merit because one's sins are credited as being paid for by the sufferings of another. Based upon this reallocation of Christ's merit, the sinner escapes punishment and obtains forgiveness of sins and eternal life. The Anselm thought of satisfaction and reallocation of merit is an integral part of this theory. Although Calvin rejected penance, his teaching of penal substitution did not discard Anselm's underpinnings of penance and reallocation of merit. It only reframed it in a different legal environment.

The major difference between these views is that one presented the sufferings of Christ as satisfying a debt of divine honor and the other presented Christ's sufferings as satisfying divine wrath. Both are based upon the fallacy that says God demands satisfaction. Jesus twice spoke to the Pharisees saying, "*...I will have mercy and not sacrifice...*" (**Matthew 9:13**). It was never a payment that satisfied God, but rather a change in the heart and actions of the individual. Ask yourself; Why would God, who had always in times past forgiven sins when men repented, one day decide not to forgive sins unless His Son would die the horrible death of the cross? Would that not have made Jesus' sufferings to be in vain?

Reallocation of Merit

When I speak of the reallocation of merit I am referring to the doctrines that present redemption to be a result of Jesus' merit being accounted to the believer, rather than a actual work redemption accomplishes in the believer. An example would be the teaching that God accounts to us the righteousness of Christ, rather than that Christ's work on the cross actually worked righteousness in the believer. One says the righteousness of Christ is accounted to us, while another believes it is the honor of Christ, and still another says it is the payment of sin's penalty, yet these all rely on transference of merit in the eyes of God. This thought that Jesus' "merit" and/or "righteousness" is accounted to the believer is so widely accepted that it would seem heretical to some to deny that it is so. But since no scripture can be found as a basis for such a belief, I will say plainly that it is not so. Some mistakenly take Paul's words in the fourth chapter of Romans as implying that the righteousness of Christ is accounted to the believer. But the message in Romans four is that God accounts a

man's own faith as an acceptable righteous virtue even as He did with Abraham. Nowhere does the scripture tell us that Jesus' righteousness or merit is accounted to the believer. This indulgence based thought only serves to blind the minds of believers to the reality of the true work of redemption. Consider what I say: "If a man is trapped in a burning building and a second man gives his own life to save the first man, the second man would surely merit great honor. Yet the first man was not saved by the second man's merit, but by his actions." Does Christ have great merit? Absolutely, more than words can express! But it was His actions that saved us, not the merit of His actions. All the great and moving theology that tells us how that Christ' righteousness, honor, or sufferings are accounted to us is based on myth and conjecture. The Apostles never presented the gospel in such a way. The message the Apostles declared was that the work of Jesus Christ at Calvary accomplished a real redemptive work in the believer. Consider what the Apostles actually say:

The cross destroyed the old man of Sin to free us from bondage to sin. *"Knowing this, that our old man is crucified with him, that the body of sin might be destroyed, that henceforth we should not serve sin"* (Romans 6:6).

Jesus delivered us from bondage to the world. *"Who gave himself for our sins, that he might deliver us from this present evil world, according to the will of God and our Father:..."* (Galatians 1:4).

Jesus' death destroyed Satan and his power. *"Forasmuch then as the children are partakers of flesh and blood, he also himself likewise took part of the same; that through death he might destroy him that had the power of death, that is, the devil;..."* (Hebrews 2:14).

Jesus delivered us from the power of darkness. *"Who hath delivered us from the power of darkness, and hath translated us into the kingdom of his dear Son:..."* (Colossians 1:13).

Jesus' death made us to be dead unto sin. *"Who his own self bare our sins in his own body on the tree, that we, being dead to sins, should live unto righteousness: by whose stripes ye were healed"* (I Peter 2:24).

Jesus sanctified us with His blood. *"Wherefore Jesus also, that he might sanctify the people with his own blood, suffered without the gate"* (Hebrews 13:12).

These and many other verses tell of the great delivering power that was wrought in the believer because of Calvary. We must see how different this is from the

transference of merit doctrine. Nowhere is there a single verse that tells us that any merit of Jesus or His sufferings is accounted to the believer.

Unlimited Indulgence

The early reformation was fueled by the abuses of the Catholic clergy, especially the selling of indulgences. A so-called “contribution” to the church could secure a “free pardon” from temporal punishment for one’s self or a loved one. This pardon was based on the reallocation of merit from what was called the heavenly treasury. Although the whole indulgence system is unscriptural at best and blatant profiteering at worst, yet at least these were limited indulgences. That is, they applied only to the sins for which they were obtained. As the reformation took hold, many different doctrines of atonement began to emerge based on the thought of the reallocation of Christ’s merit. From Calvin’s penal substitution doctrine to the view that Jesus’ righteous nature is accounted to the believer, the reallocation of Christ satisfaction and merit became central to much protestant theology. The result in many cases was a doctrine that did not do away with indulgences but simply made them free and unlimited. Many accepted the idea that Christ’s merit and/or righteousness was accounted to them, therefore they believed that they had obtained an unlimited pardon. No sin or amount of sin could ever be more than the superabundant merit of Christ. No sin would be punished because all punishment was paid by Christ, and no offence could separate one from God because Christ had honored Him so much more than we could ever dishonor Him. With many it became just as Jude had warned; the grace of God had been turned unto lasciviousness.

The following argument was made against Calvin’s penal substitution atonement by **Michael Servetus** who in 1553 was apprehended while attending one of John Calvin’s services and was burned at the stake by the Geneva ruling council on charges of heresy for denying the Trinity and being against infant baptism. Calvin defended these horrible executions with the words below. If I did not know that John Calvin wrote this, I might have believed that a radical Islamist penned it.

“Whoever shall maintain that wrong is done to heretics and blasphemers in punishing them makes himself an accomplice in their crime and guilty as they are. There is no question here of man’s authority; it is God who speaks, and clear it is what law he will have kept in the church, even to the end of the world. Wherefore does he demand of us a so extreme severity, if not to show us that due honor is not paid him, so long as we set not his service above every human consideration, so that we spare not kin, nor blood of any, and forget all humanity when the matter is to combat for His glory.” John Calvin

Was **Servetus** a heretic? Perhaps, but I know very little about him. Were the actions of the Geneva Council and the words of Calvin in defense of the execution more heretical. A thousand times more so! It is no less evil for one to kill a heretic and think he does God a service than it is for one to kill a saint and think the same. How could someone who claimed to know Jesus support such an action? The answer is simple. He firmly believed that God's justice demanded that **SOMEONE MUST PAY!**

I leave you with the words of the accused heretic **Michael Servetus** concerning Calvin's doctrine of penal substitution. My comments are in *italics*.

1: Giving pardon does not square with taking satisfaction. *To administer punishment for an offence and then pardon the offender is a farce and a contradiction. Punishment and pardon do not go together.*

2: There is nothing that conforms with justice about punishing the innocent and letting the guilty go free. *If an innocent man offered to go to prison so that a rapist could be released, no one would accept that as just. How then could punishing the sinless Son of God be payment for the sins of the wicked? What justice could be satisfied with such an act?*

3: The temporary death of one is not a substitute for the eternal death of many. *If the sinner's punishment was eternal damnation, how did three days in the grave satisfy the demands of justice?*

4: Perfect substitutionary satisfaction would confer on its beneficiaries an unlimited permission to sin. *It is evident that multitudes have followed penal substitution to this conclusion. If all of sin's debt has been paid (as is claimed), then there can be no future punishment for the believer who continues in sin. Paul spoke of those who would believe a lie and be damned. Such is the case of those who continue in sin and believe their penalty has been paid.*

CONCLUSION

The satisfaction views of atonement are both erroneous and dangerous. They are erroneous because they are not supported by scripture. They are dangerous because people trust in a payment that was never required, and reject the need for a redemption that will free them from their sin. We do well to heed the words spoken by John the Baptist: ***“Behold the Lamb of God which takes away the sin of the world.”***