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A table of contents for *The Evangelical Quarterly* can be found here:

https://biblicalstudies.org.uk/articles_evangelical_quarterly.php

DID CHRIST PAY OUR DEBTS?

THERE ARE, of course, a number of ways whereby the death of Christ may be represented as accomplishing, objectively, the salvation of the penitent and believing sinner. This article discusses the question: Is it scriptural to say that He "paid our debts"? Many hymns say so; but then our soteriology must be drawn from the New Testament, not from a hymn book. Our own answer to the question is in the negative—and that in fact it involves a misrepresentation (however popular in some quarters) of the tremendous transaction at Calvary.

We may begin with what the New Testament certainly says about sin in the relevant sense.

In Matt. vi. 12 (R.V.) we have the petition in the prayer given to His disciples by our Lord: "Forgive us our debts, as we also have forgiven our debtors." But then in the Lord's comment on the prayer we find Him saying, "If ye forgive men their trespasses, your heavenly Father will also forgive you", with the negative complement following. Clearly, Jesus taught that our trespasses against God are so many debts to be forgiven.

The parallel record in Luke (xi. 4) has "Forgive us our sins; for we ourselves also forgive every one that is indebted to us." This is even more definite: our sins are viewed as debts, to be forgiven by God as we forgive others.

There is another interesting passage in Luke: xiii. 1-5. Here "sinners" in verse 2 is parallel with "debtors" (Greek—see R.V. Margin) in verse 4. This teaches exactly the same idea: "sinners" are "debtors" to God.

We have, then, one phase of the Biblical conception of sin. We should love God with all our heart, mind, soul, and strength; and any failure to do so, shown by sins of omission or of commission, involves us in debt to Him which we ourselves are hopelessly unable to discharge. We cannot pay our own debts, and therefore we pray that they and we may be forgiven.

This brings us to the consideration of what is meant by our sins, viewed as debts, being "forgiven". Is this the same as their being "paid"? Obviously we are using commercial terms—and are warranted in doing so by the New Testament. But we

must be as consistent as the New Testament itself is; and there we do not find any suggestion that Christ paid our debts.

Let us suppose that A owes B £50, which he is quite unable to pay. One of two things is honourably possible: (i) B may forgive A, writing off the debt and taking no steps to recover it, (ii) C, intervening, may pay B the £50 which A owes him, obtaining of course his receipt and thus disposing of the matter. In the latter event, it would be a misuse of terms to say that the debt was forgiven. It was not: it was paid. B was entitled to £50; he received £50—no more, no less; and there was no grace or kindness on his part. In the former event, there would be an act of grace.

There are in fact two of our Lord's parables which treat of this matter of forgiveness and which have been misused to deny an objective expiatory element in the death of Christ: Matt. xix. 23-35 (the unmerciful servant) and Luke vii. 41-3 (the two debtors). In neither of these, it is quite clear, were any debts "paid"; they were freely "forgiven" by the creditor, except that the unmerciful servant refused to "forgive" but insisted on being "paid". The terms are mutually inconsistent.

The matter, however, must not be left there; these two parables, as already noticed, have been misused as having—so it is said—no place for an atonement: the creditor (God) forgives without any such thing as a sacrifice on the part of Christ. Let us look at this assertion.

In the case of (i) above, who is it that suffers from the debt being not paid but forgiven? Surely the creditor B himself; he is £50 less well off. Had the debt been paid, as in (ii), by C, B would be at no loss. Is there not, underlying the popular idea that Christ paid our debt, the fallacy that He was a third party intervening between us and God, instead of being Himself God incarnate? Into the mystery of the Atonement we may not fully enter; but it is not going beyond the New Testament to believe that God, in the person of His Son, One with the Father, took upon Himself the consequences of human sin and suffered accordingly. Abraham and Isaac, a human father and son, "went both of them together" to the place of sacrifice. So did the Eternal Father and the Eternal Son—the latter having partaken of flesh and blood without relinquishing His oneness with the Father.

The idea of an impassible God is a purely speculative one and has no foundation in Holy Scripture (see Gen. vi. 6; Isa. lxiii. 9).

But into this we need not enter here. The payment of a debt rules out grace on the part of the creditor; its forgiveness is a matter of compassion, mercy, and grace, and leaves the erstwhile debtor still under a moral obligation.¹

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¹ Attention may be drawn to some wise words on this subject by James Denney, in *The Death of Christ* (Tyndale Press edition, 1951), pp. 138 f., 194.—ED.