A HISTORICAL AND THEOLOGICAL EVALUATION OF JOHN OWEN’S DOUBLE PAYMENT ARGUMENT IN THE DEATH OF DEATH IN THE DEATH OF CHRIST

by

JASON D. BRUNS

B.A. Biblical Studies, Clearwater Christian College, 2004

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_________________________________
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_________________________________
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ABSTRACT

A Historical and Theological Evaluation of John Owen’s Double Payment Argument in *The Death of Death in the Death of Christ*

*The Death of Death in the Death of Christ* by John Owen is considered to be one of the foremost works of its time and one of the most important books written in the history of Reformed theology. In it, Owen defends the doctrine of limited atonement against what he saw as an egregious theological error in his day—the teaching of a universal atonement. Throughout the book, Owen uses many different arguments and methods against universal atonement in favor of limited, and one of the most prominent is his “double payment” argument. While his argument is seen by many within the Reformed community as sound and definitive, it is not without significant issues. This thesis will examine the double payment argument as utilized by Owen in *The Death of Death* and demonstrate that it is so deeply flawed historically, theologically, and Scripturally that it cannot serve as a suitable support for the doctrine of limited atonement. This will be accomplished by comparing the double payment argument and its underlying presuppositions with the views of other Reformed theologians of Owen’s day, by evaluating its theological consistency, and by examining the exegesis of pertinent passages of Scripture. In light of the data that will be examined, it will be suggested that proponents of the doctrine of limited atonement should look somewhere else other than the Owenian double payment argument for support for their position.
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Chapter 1

Introduction

...nobody has a right to dismiss the doctrine of the limitedness of atonement as a
monstrosity of Calvinistic logic until he has refuted Owen’s proof that it is part of the
uniform biblical presentation of redemption, clearly taught in plain text after plain
text. And nobody has done that yet.

-J.I. Packer

Thesis Overview

In his landmark work The Death of Death in the Death of Christ, John Owen\(^1\) makes
the case for what is known within Reformed theology as the doctrine of “limited
atonement”—the teaching that Jesus died as a substitute for the sins of God’s elect only,
rather than for those of every man who has ever lived.\(^2\) In fact, The Death of Death, as can be
seen in the above quote by J.I. Packer, is seen by many in the Reformed tradition to be the
unassailable, definitive work on limited atonement, and the final nail in the coffin of the
teaching of universal atonement. Owen originally composed the book to defend the “true
gospel” from error that had crept in, both historically and during his day, that robbed God of
His glory and perverted the gospel.\(^3\) Owen addresses the error that he perceives primarily

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\(^1\) John Owen was a British Nonconformist minister and theologian who lived from 1616-1683. Known as a
champion of Reformed theology and “Calvinism,” Owen led several different congregations, served at
universities, and was briefly a member of British Parliament during his career. He wrote many commentaries
(mostly on the New Testament books) and theological works that are still considered to be of considerable
import today. These works include Communion with God, The Mortification of Sin, The Death of Death in the
Death of Christ, and A Dissertation on Divine Justice.

\(^2\) Many Reformed theologians prefer the term “particular redemption” to “limited atonement,” as they feel that
this label more accurately depicts the thrust of Scripture’s teaching, as well as does more to distinguish the
teaching from other incorrect doctrines. For the purposes of this paper, the two terms can be used
interchangeably.

\(^3\) The first point of error that Owen focuses his attention on in The Death of Death is the doctrine of universal
redemption, the teaching that Christ died to provide atonement for the sins of every man who has ever lived.
Owen describes the teaching of universal redemption as “a savory sacrifice to the Roman Belus [Ba’al], a
through explaining and defending the aforementioned doctrine of limited atonement. In this work, Owen uses several different arguments to support his view of limited atonement, but none are more prominent than what has become known as his “double payment” argument.

**The “Double Payment” Argument**

Fundamentally, Owen’s “double payment” argument states that Jesus could not have intended to make atonement for the sins of all men on the cross, because not all are eventually saved. If Christ had indeed made atonement on the cross for those who would eventually be condemned, then God is unjust in that He still demands payment from these sinners in the form of eternal condemnation—even after Jesus has paid the full price for their sins. We know that God cannot do anything unjust; therefore, Jesus could not have intended to make atonement for the sins of the non-elect when he died on the cross. He writes:

> First, For whose sins he made satisfaction to the justice of God, for their sins justice is satisfied, or else his satisfaction was rejected as insufficient, for no other reason can be assigned of such a fruitless attempt; which to aver is blasphemy in the highest degree. But now the justice of God is not satisfied for all the sins of all and every man; which also is no less apparent than the former: for they that must undergo eternal punishment themselves for their sins, that the justice of God may be satisfied for their sins, the justice of God was not satisfied without their own punishment, by the punishment of Christ; for they are not healed by his stripes. But that innumerable souls shall to eternity undergo the punishment due to their own sins, I hope needs, with Christians, no proving. Now, how can the justice of God require satisfaction of them for their sins, if it were before satisfied for them in Christ? To be satisfied, and to require satisfaction that it may be satisfied, are contradictory, and cannot be affirmed of the same in respect of the same; but that the Lord will require of some “the uttermost farthing” is most clear…

As previously mentioned, *The Death of Death* is seen by many within the Reformed tradition to be the definitive work on the doctrine of limited atonement, and Owen’s double
payment argument is one of the fundamental pillars that he uses to support this doctrine (if not the most important argument that he makes in support of it). In short, the double payment argument, especially since the time of Owen, holds a special and prestigious position within modern Reformed theology. While he does not agree with some of Owen’s theological presuppositions pertaining to the argument in *The Death of Death*, Garry Williams still acknowledges the fundamental importance of the argument to the limited atonement position:

> The nature of punishment, reflected in the idea of repayment, requires that for suffering to *be* punishment it must be an answer returned to specific sins committed by specific people. The atonement must in itself be definite. The nature of punishment as answer also establishes the double punishment argument: when God has given an answer to a sin, it has been given. Payment God cannot twice demand; punishment God cannot twice inflict. Christ’s blood has spoken an answer to the sins of his people, including their sins of unbelief. *Nothing more remains to be said.*

While the double payment argument for limited satisfaction did not originate with John Owen (nor is he its only user), he is its most prominent user and the one that has become the standard for what many see as orthodox Reformed theology since his time. While the argument as advanced by Owen in *The Death of Death* is seen by many to be the definitive word that proves the truth of the doctrine of limited atonement and sets the standard of orthodoxy for all who would claim to be Calvinists, this thesis will argue that there are logical and biblical reasons why this particular argument ought to be rejected. The reasons for this rejection will be demonstrated from the writings of such Reformed men such as William Shedd, Robert Dabney, Charles Hodge, and others, as well as their exegesis of the Scriptures themselves. Owen’s view of the atonement and his idea of double payment is not the only view that may be legitimately held by those within Reformed theology, and history

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demonstrates this. In order to prove this point, this paper will examine the double payment argument and related details from the perspective of John Owen and also some within the Reformed tradition who have rejected the argument (and, many of them, the doctrine of limited satisfaction). Because it seems to be primarily his work in the sixteenth century that brought this doctrine to the collective foresight of Reformed theologians, one must really look at those who were either contemporaries of Owen and who interacted directly with his work, or those came shortly after him in order to do a complete study in this area. To that end, this paper will focus on contrasting the work and writings of Charles Hodge, G.T. Shedd, Robert Dabney, John Davenant, and others with Owen’s work in *The Death of Death*. All of these theologians fall squarely within the Reformed tradition, just as Owen, and were also contemporaries who lived either during or shortly after the time of Owen. No doubt his writings would have been very familiar to them. They also share a common theological bent—all of them were known as “moderate Calvinists,” that is, they subscribed to the historical Reformed understanding of the doctrines of total depravity, unconditional election, God’s free and irresistible grace, and the ultimate perseverance of the saints, but did not ascribe to the doctrine of limited satisfaction. Because they all are known to have held to a belief in what is known as “universal atonement,” their writings in which they would have been forced to interact with much of Owen’s thought are of particular interest to this thesis.

**Literature Review**

The doctrine of limited atonement that Owen uses his double payment argument to support is rooted in a particular satisfaction theory of the atonement. The satisfaction view (in opposition to the “ransom view”) developed through the early centuries of church history
due to the work of men like Anselm,\textsuperscript{6} whose foundational work was built upon by men like Lombard and Calvin. While his ideas have been criticized by some, William G.T. Shedd and Robert Duncan Culver both note the importance of his contribution to the discussion.\textsuperscript{7}

The rise of the penal substitution theory also saw the incremental development of the doctrine of particular redemption, though not primarily until the sixteenth and seventeenth centuries. History seems to indicate that it was the work of men like Francis Turretin (1623-1687) and John Owen (1616-1683) that significantly increased the prominence of this particular doctrine.

While the doctrine of limited atonement increased in the collective consciousness of the Reformed community, a survey of the writings of men who lived after the time of Owen such as Charles Hodge, Robert Dabney, and G.T. Shedd demonstrate that it was still not the only view of the atonement (or even the most popular one) that was accepted among orthodox Reformed theologians.

In recent times, scholars such as Oliver Crisp have argued that history demonstrates that the Reformed tradition is more broad than is generally accepted by many Calvinists today, and thus does not demand the relegation of those who might reject an Owenian concept of atonement and redemption to the fringes of orthodoxy.\textsuperscript{8} Neil Chambers carries the argument further than this in order to attempt to demonstrate that Owen’s concept of the

\textsuperscript{6} Anselm (1033-1109) is credited for being the earliest formulator of the ontological argument for the existence of God and also for a satisfaction theory of the atonement.


\textsuperscript{8} Oliver D. Crisp, \textit{Deviant Calvinism: Broadening Reformed Theology} (Minneapolis: Fortress Books, 2014), 224. Crisp (b. 1972), an evangelical Reformed Calvinist is a professor of theology at St. Mary’s College, St. Andrew’s, Scotland, and is also noted proponent of the “analytical theology” movement.
atonement is fundamentally flawed and has written extensively in criticism of Owen’s theology in *The Death of Death in the Death of Christ*. He gives special attention to the "commercial" view of imputation that Owen seems to embrace, the pecuniary language that supports this view, and the assumption of a "covenant of redemption." Richard Muller, in his essay "Toward the Pactum Salutis," has given a helpful overview of the historical and theological development of the idea of a covenant of redemption in order to defend the doctrine against those who would reject it based on its limited historical pedigree.

Garry Williams, a noted contemporary proponent of definite atonement, and specifically John Owen, has taken note of some issues with Owen’s double payment argument and proposed adjustments to its primary structure and usage. He then attempts to turn the argument around on the critics of Owen by attempting to demonstrate that it is actually their view of redemption that is flawed.

This paper then will attempt to further this discussion begun by these men by focusing on the issues related specifically to John Owen’s double payment argument—the origin of the argument, its logical, theological, and scriptural foundations, and Owen’s application of it in *The Death of Death in the Death of Christ*.

**The Double Payment Argument and Satisfactory Atonement**

It is important to note here that the doctrine of limited atonement and the double payment argument did not originate with John Owen. The doctrine (as well as, necessarily,
the double-payment argument) stems from a specific satisfaction theory of the atonement that has a particular history as to its development in Christian theology. It is well-known that in the history of the church, that the predominant view regarding the atonement for centuries after the time of Christ was what is known as the “ransom theory”—the idea that the purpose of Christ’s death on the cross was to pay a ransom to Satan himself in order to purchase His people from Satan for salvation.

Even with its obvious exegetical and theological issues, the ransom theory was unquestionably the majority view of the church in the early centuries of her existence. However, it is possible to find hints of the doctrine of penal substitution (at least in fledgling form) in the writings of some of the early church fathers. For example, in his famous work Dialogue with Trypho, Justin Martyr responds to Trypho’s skepticism that the crucified Jesus of Nazareth could be the Messiah, since He suffered a death which, according to the Scriptures, was “cursed.” Justin asks,

If therefore the Father of the universe determined that his own Christ, for the sake of human beings from every race, was to take responsibility for the curses of all, why do you indict him as one accursed who endured this suffering in accord with the will of the Father and not rather bewail yourselves?13

Justin here appears to articulate an early form of the doctrine of penal satisfaction, as

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12 While the reformed doctrine of penal substitution may be a necessary belief for those who hold to a limited view of the atonement, a survey of church history prior to the Protestant Reformation demonstrates that limited satisfaction is not a necessary outcome of holding to a penal substitutionary view. This will be discussed later in the paper.

he writes that it was God the Father who determined that Jesus would suffer for sins and “take responsibility for the curses of all,” a far cry from the predominant ransom theory so prevalent in his day.

We also see an early hint of the doctrine of penal substitution in the writings of Irenaeus, a contemporary of Justin Martyr. An example can be found in his work Against Heresies, in which he concludes

   In [Christ], however, we were reconciled, being made obedient even unto death. For we were debtors to none other but to Him whose commandment we had transgressed at the beginning.”

   While it was not a fully-fledged statement of the doctrine, it is expression of the doctrine in early form.

   After Justin and Irenaeus, men like Tertullian (AD 160-230) and Hilary of Poitiers (ca. AD 300-367) continued to sound the refrain of penal substitution in their teachings. It was apparently Tertullian who, through his writings, introduced the word “satisfaction” and its significance to Christian theology. He writes, “Who has ever redeemed the death of another by his own, except the Son of God alone?...Indeed, it was for this purpose that he came—to die for sinners.”

   Hilary was the first known theologian to explicitly state that Christ’s suffering fulfilled a penal function that was due to sinners under the demands of God’s Law:

   It was from this curse that our Lord Jesus Christ redeemed us, when as the Apostle says, “Christ redeemed us from the curse of the law, being made a curse for us, for it

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15 It would appear that the doctrine of penal substitution did not receive specific treatment in the writings of the early church Fathers due to the fact that well-known controversies existed over other crucial doctrines, such as the deity of Christ and the Trinity. These doctrinal crises drew the attention of the church fathers, while the doctrine of the atonement was something that came to the forefront much later.


Despite the teachings of these men and their followers, it was still the ransom view of the atonement and its various forms that the majority of the church held to for the first few centuries of its existence. Yet the doctrine of penal substitution, however undefined it was at this point, still persisted on the periphery. However, men such as Anselm of Canterbury continued to contribute to the development of this critical doctrine. While many have argued that Anselm’s view of the atonement was not consistently the penal substitutionary view that was espoused by later Reformed theologians, it was an important precursor to it and his break with the traditional ransom view and teaching of a satisfaction view laid an important foundation that others would later build on.

While his work is largely appreciated by the Reformed tradition, many have argued that he was not entirely accurate in his depiction of the atonement in that, in his view, Christ died on the cross to satisfy God’s wounded \textit{honor}, rather than to primarily pay an explicit penalty to God for sins (a view adopted by later church theologians). In his statement work on the atonement, \textit{Cur Deus Homo} (“Why the God-Man?”), he writes,

This is the debt which man and angel owe to God, and no one who pays this debt commits sin; but every one who does not pay it sins. This is justice, or uprightness of will, which makes a being just or upright in heart, that is, in will; \textit{and this is the sole and complete debt of honor which we owe to God, and which God requires of us}.\footnote{Anselm, \textit{Cur Deus Homo}, in \textit{St. Anselm Basic Writings}, (Peru, IL: Open Court Publishing, 2001), 1.11. Italics added for emphasis.}

In addition, while there is not much, if any, indication in Anselm’s work as to the extent of the atonement, his language throughout the book suggests that he believed that this
atonement was universal—that it was meant for all men who have ever lived. Based on statements such as the one previously quoted, some reformed theologians have characterized Anselm’s teachings on the atonement as “problematic,” even though this characterization in and of itself is debatable for many.¹⁹

However problematic Anselm’s specific theory may be for some, there is no questioning the significance and criticality of his contributions to the development of the doctrine. Culver summarizes the importance of his work:

I propose Anselm’s work, especially his tract, Cur Deus Homo? as the breaking point in sound interpretation of Christ’s work of atonement, for several reasons. For one, he formulated and passed down to later generations the great idea of objective, finished accomplishment…For another, he saw that Scripture roots both “the sending in the likeness of sinful flesh” and “for sin” in the very nature of God. Anselm found both holiness and justice (righteousness) taking no back seat to His love. Further, as far as I can determine he was among the first scholastics to start with full approval of the ancient orthodox creeds and awareness of their incompleteness. His proposal of vicarious satisfaction of penal justice toward the infinite majesty of God, though needing some qualification, gave rational coherence to a theology of atonement. Evangelical theology has improved on Anselm but not rejected his accomplishments.²⁰

¹⁹ Louis Berkhof is a good example of those who take issue with some of Anselm’s ideas. He first explains that “According to his sin consists in the creature’s withholding from God the honor which is His due. By the sin of man God was robbed of His honor, and it was necessary that this should be vindicated. This could be done in either of two ways: by punishment or by satisfaction. The mercy of God prompted Him to seek it in the way of satisfaction, and more particularly through the gift of His Son, which was the only way, since an infinite satisfaction was required.” (Louis Berkhof, Systematic Theology, Grand Rapids: William B. Eerdmans Publishing, 1996, 385) In fairness, he later credits Anselm in acknowledging that “Anselm was the first to work out a rather complete doctrine of the atonement, and in many respects his theory points in the right direction.” (385) After explaining the theory and commending Anselm, he goes on to note “several points of criticism”: 1) That it does not consistently represent the necessity of the atonement by failing to ground it in the justice of God; 2) That it does not allow that Christ suffered as a penalty for sin, but rather as a tribute to the honor of the Father; 3) That it ignores the significance of Christ’s active obedience as a contributing factor to His atoning work; and 4) That it ignores the mystical union of Christ with His people—atonement amounts then to a mere commercial transaction. (385-86) Berkhof’s criticisms of Anselm’s theory are fairly characteristic of those who have taken issue with it through the centuries, although there are many within the Reformed tradition who would disagree with this—they would maintain that those who criticize are misrepresenting what Anselm was saying and that he actually did indeed teach a fairly biblically accurate doctrine of the atonement.

²⁰ Culver, Systematic Theology, 592.
Despite Anselm’s hard work and dedicated efforts, the penal substitutionary view still remained on the fringes of the collective consciousness of the church, to its detriment. G.T. Shedd comments,

It is evident that if [Anselm’s] views and experience, as exhibited in the *Cur Deus Homo?* Could have become those of the church…the revival of the doctrine of justification by faith in the Lutheran Reformation would not have been needed…But the soteriology of Anselm, though exerting no little influence through his immediate pupils, did not pass into the church at large.\(^{21}\)

Another early theologian whose life and worked overlapped with that of Anselm who contributed greatly to a biblical understanding of satisfaction was Peter Lombard. His most famous work, *Libri Quatuor Sententiarum* (“Four Books of Sentences”) provided a foundation for more than four centuries of Christian study and interpretation of the Bible as a systematic textbook of theology. In Book Three he writes:

1. **ON THE HANDING OVER OF CHRIST WHICH IS SAID TO HAVE BEEN DONE BY THE FATHER THE SON, JUDAS AND THE JEWS.** And so Christ is the priest, as he is also the victim and the price of our reconciliation. He offered himself on the altar of the cross not to the devil, but to the triune God, and he did so for all with regard to the sufficiency of the price, but only for the elect with regard to its efficacy, because he brought about salvation only for the predestined.\(^{22}\)

Lombard’s contributions were significant not just in that he joined with Anselm in steering the church towards a more biblical view of the atonement (“He offered himself on the altar of the cross not to the devil, but to the triune God…”), but also in that his writings laid significant groundwork for later influential theologians such as Aquinas, Calvin, and others as they further expanded the church’s understanding of the doctrine of the atonement.

\(^{21}\) William G.T. Shedd, *The History of Christian Doctrine* 2:216. Culver also comments on Anselm’s significance and proposes that “This was because Britain and Normandy, where Anselm served, were then on the perimeter of Christendom. The city clergymen of Europe and the Roman bureaucrats were neither very pious nor interested in thoroughgoing theological reflection.” (Culver, *Systematic Theology*, 592.)

\(^{22}\) Peter Lombard, *The Sentences* (Canada: Pontifical Institute of Medieval Studies, 2008), 3.20.5, 86.
Almost two hundred years after Anselm and Lombard, Thomas Aquinas would continue to develop the doctrine of satisfaction in his work *Summa Theologica*. Aquinas sided with these men in teaching that Christ’s atonement consisted of a payment made to God (rather than to Satan), with one significant difference: Rather than the debt being one of honor (as Anselm proposed), Aquinas viewed man’s debt to God as a *moral injustice* that needed to be righted. He writes,

> Through guilt [man] had offended God, and put himself under the devil by consenting to him…therefore justice required man's redemption with regard to God, but not with regard to the devil.\(^\text{23}\)

It is in the writings of Aquinas that we first begin to really see the fledgling form of the Reformed penal satisfaction theory of the atonement, which was, as was previously mentioned, was a necessary precursor for those who would later hold to the doctrine of limited satisfaction (and the double payment argument).

The satisfaction theories of the atonement took another major step forward with the work of John Calvin, who, in his quest to be faithful to the Scriptures, codified the doctrine into what is considered to be the standard for Reformed theology today—the *penal satisfaction* view. At the outset of his discussion of the nature of Christ’s atonement in his *Institutes of the Christian Religion*, he writes:

> Now we must speak briefly concerning the purpose and use of Christ’s priestly office: as a pure and stainless Mediator he is by his holiness to reconcile us to God. But God’s righteous curse bars our access to him, and God in his capacity as judge is angry toward us. Hence, an expiation must intervene in order that Christ as priest may obtain God’s favor for us and appease His wrath. Thus Christ to perform this office had to come forward with a sacrifice. For under the law, also, the priest was forbidden to enter the sanctuary without blood, that believers might know, even though the priest as their advocate stood between them and God, that they could not

propitiate God unless their sins were expiated…by the sacrifice of his own death he blotted out our own guilt and made satisfaction for our sins.”

The Double Payment Argument and Limited Atonement

Even though we see significant development of the doctrine of penal satisfaction through the centuries, references to the doctrine of limited satisfaction that spawned the double payment argument are more difficult to find prior to the 1600’s than are references to unlimited atonement. While history and biblical logic would demonstrate that a belief in penal satisfaction atonement is necessary to hold to a limited satisfaction view, the reverse would not seem to be true—the dominant view of Reformed theology regarding the atonement (based on volume of writings) up until right around the time of John Owen seems to be one of universal satisfaction. A list of notable Reformed theologians who have believed in penal substitutionary atonement and have simultaneously been proponents of universal satisfaction would include the Swiss reformer Wolfgang Musculus, the aforementioned Thomas Aquinas, Prosper of Aquitaine, Huldrich Zwingli, Heinrich Bullinger, and many others.

Thomas Aquinas does not shy away from universal language regarding the atonement when he writes:

…[B]y suffering out of love and obedience, Christ gave more to God than was required to compensate for the offense of the whole human race...And therefore Christ's Passion was not only a sufficient but a superabundant atonement for the sins of the human race; according to 1 John 2:2: "He is the propitiation for our sins: and not for ours only, but also for those of the whole world.”

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24 John Calvin, *Institutes of the Christian Religion*, trans. Ford Lewis Battles (Louisville: John Knox Press, 1960) 501-502. The language of penal substitution permeates Calvin’s writings on the atonement. He later writes, “...when we say that grace was imparted to us by the merit of Christ, we mean this: by his blood we were cleaned, and his death was in expiation for our sins...If the effect of his shedding of blood is that our sins are not imputed to us, it follows that God’s judgment was satisfied by that price...This readily shows that Christ’s grace is too much weakened unless we grant to his sacrifice the power of expiating, appeasing, and making satisfaction...It was superfluous, even absurd, for Christ to be burdened with a curse, unless it was to acquire righteousness for others by paying what they owed.” Ibid., 531-32.

Also regarding the extent of the atonement, Musculus, in linking Christ’s suffering to His priesthood, writes that He “offered himself the only and immaculate host upon the Cross to God the Father for the sins of the whole world.”

He later goes on to explain what he means by “the whole world”:

I think that there is meant by the world, all mankind, by which the world does consist, from the beginning of it, until the end. Therefore when it is said, that God gave his son for the world, and that he is the propitiation for the sins of the whole world what else is meant, but that the grace of forgiveness of sins is appointed unto all men, so that the Gospel thereof is to be preached unto all creatures? In this respect the gentle love of GOD towards man is set forth unto us to be considered, whereby he would not have any to perish, but all men to be saved, and come to the knowledge of the truth.

It is clear that in his thinking, the fact that the gospel is to be preached to all is the indication that the atonement extends to all.

Prior even to the time of Aquinas and Musculus, the contemporary and disciple of Augustine of Hippo, Prosper of Aquitaine, wrote on the extent of the atonement,

...though it is right to say that the Saviour was crucified for the redemption of the entire world, because He truly took our human nature and because all men were lost in the first man, yet it may also be said that He was crucified only for those who were to profit by His death.

Commenting on the teaching of Zwingli concerning the atonement, Gottfried Locher writes:

When Zwingli speaks of the Atonement, he repeatedly cites I John 2:2: "Christ is the propitiation for our sins, and not for ours only, but also for those of the whole world." In principle election and universalism exclude one another, but Zwingli intends to say that the freedom of God expressed in election, postulates universalism and forbids the drawing of boundaries by our standards. The sacrifice of Christ, finally, is basically

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27 Ibid., 577-78.
universal. Otherwise redemption would be less than the corruption caused by sin and Christ would be inferior to Adam.\textsuperscript{29}

Still prior to the time of Owen, there are many who would argue that even John Calvin held to a universal atonement. While he was clearly a staunch proponent of penal satisfactory atonement, as was demonstrated earlier, some of his writings have given scholars occasion to ask the question of whether Calvin himself held to a form of universal atonement. For example, in his commentary of the book of Acts, he writes:

And now there is another reason we must extend this teaching a bit further. It is, as I have already said, that, seeing that men are created in the image of God and that their souls have been redeemed by the blood of Jesus Christ, we must try in every way available to us to draw them to the knowledge of the gospel.\textsuperscript{30}

Elsewhere, he also asserts that "It is also a fact, without controversy, that Christ came to atone for the sins ‘of the whole world,’”\textsuperscript{31}

Ultimately, while we can see the doctrine of penal satisfaction atonement grow and develop through the early centuries of church history, references to the doctrine of limited satisfaction are difficult to find prior to the sixteenth or seventeenth centuries, although it is not impossible. Some of the earliest references to limited satisfaction can be attributed to

\textsuperscript{29} Gottfried Locher, “The Change in the Understanding of Zwingli in Recent Research”, \textit{Church History}, March 1965, 11.


\textsuperscript{31} John Calvin, \textit{Concerning the Eternal Predestination of God} (Louisville: Westminster John Knox Press, 1997), 163. These are only a couple of examples of John Calvin speaking in universal terms when describing the nature of Christ’s atonement. There are many instances in his writings where he describes Christ as “the Savior of the whole human race,” or that he suffered and died “for all mankind” or “for all.” Admittedly, bringing Calvin into the discussion opens up what has been a hotly debated topic among Reformed theologians. The intent here is not to address this debate. In the view of this writer, there are also many instances in his writings that could also be used to support the assertion that he held to limited satisfaction. The point that is being made here is that John Calvin was an Augustinian theologian prior to the time of John Owen who clearly believed in penal substitutionary atonement who was also not afraid to speak of Christ’s atonement in universal terms. This may be an indication that for him, perhaps the two doctrines of penal substitution and limited satisfaction were not as inextricably intertwined as some might make them out to be.
Gottschalk of Orbais, an early predestinarian. He taught that “Our God and master Jesus Christ [was] crucified only for the elect.”

Interestingly, it is with Gottschalk that we also find one of the earliest usages of the double payment argument so often used to defend the doctrine of limited satisfaction. When he comments on Romans 5:8-9, he writes:

If Christ died even for the reprobate, then the reprobate too, having been justified in His blood, will be saved from wrath through Him. But the reprobate will not be saved from wrath through Him. Therefore, Christ did not die for the reprobate.

While Gottschalk is generally credited with being the first Augustinian theologian to articulate a clear doctrine of limited satisfaction, he was not the only one prior to Owen’s time to do so. Other noteworthy proponents that can be credited with teaching and developing this doctrine include men such as Gregory of Rimini and Thomas Bradwardine. The contributions to the doctrine for both of these men took place squarely within the controversies with the Pelagians of their day, so their convictions on the issue all stem from their belief in and defense of the bondage of man’s will to sin and the absolute sovereignty of God in man’s salvation.

Around the time of the seventeenth century, we begin to see references to the doctrine of limited satisfaction increase, and, with them, the double payment argument.

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32 Gottschalk, cited in George H. Tarvard, *Trina Deitas: The Controversy between Hincmar and Gottschalk* (Milwaukee: Marquette University Press, 1996), 125. It is important to note that for Gottschalk, a strong belief in predestination necessitated a strong belief in limited satisfaction. Therefore, many of his recorded comments on predestination contain strong statements in defense of limited atonement.

contemporary of Owen, Francis Turretin, writes extensively on the subject. In his well-known *Institutes of Elenctic Theology*, he states:

> It cannot be conceived how they for whom he died and made satisfaction in this way could still be subjected to an eternal curse and obliged again to bear the deserved punishments. Nevertheless, this must be said if he died for others than the elect, since this openly impeaches the veracity and justice of God. For if the debt has been transferred to Christ in consequence of his suretyship and discharged by him, everyone must see that it has been so taken away from the first debtors that payment cannot anymore be demanded from them; rather they must forever afterwards remain free and absolved from all obligation to punishment.\(^{34}\)

Here, with Turretin, we can see a form of the double payment argument as well. Just as with Owen, the concepts of “suretyship” and commercial transaction form the basis of his argument.

However, it is clear that with the publication of *The Death of Death* in 1647, the limited satisfaction view was brought into a much more prominent place within Reformed theology. As Owen writes against the doctrine of universal satisfaction, he builds a complex case for limited atonement on multiple grounds, and one of his most significant points of argument is his double payment argument.

**Owen’s Usage of the Double Payment Argument**

In *The Death of Death*, Owen’s argument for double payment operates on several premises: First, he argues that on the cross, Jesus undertook the anger, wrath, and guilt of sinners for the express purpose that they should be *completely freed* from all of these things in the sight of God.\(^{35}\) He writes, that


\(^{35}\) Closely tied to this (even necessary) is Owen’s belief that on the cross, Christ suffered *exactly the same penalty* as was due to each individual elect sinner (*idem*). This teaching was hotly debated within seventeenth century Puritanism with the proponents of the idea that Christ suffered on the cross qualitatively in the place of sinners—that He did not suffer exactly the same penalty that was due individual sinners, but offered a sacrifice that was sufficient to atone for their sins, but not necessarily identical (*tantundum*). This debate, along with individual proponents of both sides, will be discussed in Chapter 2.
[Christ] freed them from that anger, and wrath, and guilt of death, which he underwent for them, that they should in and for him be all reconciled, and be freed from the bondage wherein they are by reason of death…

He uses this premise to argue then to the conclusion that the wrath of God is completely satisfied in the death of Christ for all for whom He died, and since all men are clearly not freed from wrath and reconciled to God, it is therefore impossible that Jesus died for their sins.

In response to those who would object to his view of limited atonement, Owen asserts that if his view of double payment is rejected, then this necessarily leads the one who rejects this argument to the belief that the Father “rejected as insufficient” the sacrifice of His Son, which he refers to as “blasphemy in the highest degree.” This is a necessary function and outcome of his double payment argument. He also argues from the intent of Jesus to satisfy “for no more than he intended so to do (to redeem).” To Owen, the idea “that Christ would make himself an offering for their (those who will eventually be damned) sins whom he knew to be past recovery, and that it was utterly impossible that ever they should have any fruit or benefit from his offering” is unthinkable.

It is at this point that Owen inserts a key “simile” in order to demonstrate his point. In his illustration, a man volunteers his personal resources to pay the “price and ransom” for captives in a prison in order that their debts may be satisfied and they may go free. This man

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36 Owen, The Death of Death in the Death of Christ, 134.
37 Owen writes, “But now all are not freed from wrath and the guilt of death, and actually reconciled to God…for until men come to Christ ‘the wrath of God abideth on them’…it was never removed.”, 134-35. This premise assumes a very strict pecuniary view of Christ’s atonement, which is a view that has been the subject of much debate among Calvinist theologians. This will be discussed in Chapter 3.
38 Ibid., 135. Owen argues that the fact that “innumerable souls shall to eternity undergo the punishment due to their own sins,” I hope needs, with Christians, no proving. Now, how can the justice of God require satisfaction of them for their sins, if it were before satisfied for them in Christ? To be satisfied, and to require satisfaction that it may be satisfied, are contradictory, and cannot be affirmed of the same in respect of the same…” (italics added for emphasis)
39 Ibid., 136.
sends word to the guard over the prison that he will come to make the payment, and the guard then, in turn, announces this to the prisoners. There are some prisoners who take the proposal to heart and walk out as free men, but there are others who choose to, for their own reasons, remain in their prison, rather than taking advantage of the free offer of release that was contingent upon payment being offered for them. In this analogy, Owen argues that it would be foolishness to think that the generous benefactor, coming to make payment to the prison guard and finding some still in this condition of obstinacy, would still pay the debt due for their release as they had no intent to ever avail themselves of its benefits. Based on this analogy, he concludes:

No more can the passion of Christ be supposed to be a price paid for them that died in the prison of sin and corruption before the payment of his ransom; though it might full well be for them that were delivered by virtue of his engagement for the payment of such a ransom.”

The final premise that Owen uses to support his double payment argument is the mediatorship of Christ. He points out that “the oblation or offering of Christ, which he made of himself unto God, in the shedding of his blood was one of the chiefest acts of his mediation.” He argues that it is clear from Scripture that Jesus is not a mediator for all men, and therefore, His offering on the cross could not have been an offering for the sins of all men.

In order then to properly establish and examine Owen’s argument, chapter two will examine the question of “what does it mean to ‘bear sin’?” and how this question was answered by Owen, his contemporaries, and those who came after him.

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41 Ibid., 137.
42 Ibid., 138.
Chapter three, building on chapter two, will examine a key question at the heart of Owen’s double payment argument—“is imputation a commercial transaction?” and look at key arguments made by those in opposition to Owen on this issue, as well as examining the exegesis that has been done on passages critical to the question.
Chapter 2

What Does it Mean to “Bear Sin?”

An Overview of Answers

Having outlined Owen’s basic usage of the double payment argument in *The Death of Death* and the responses to it, we must turn our attention now to one of the most important questions in the debate: “What does it mean to ‘bear sin’?” This question is of vital importance as far as one’s belief on the atonement goes, because any doctrine of the atonement must answer the question “exactly whose sins were borne on the cross?” Early on in *The Death of Death*, Owen answers the question in this way:

[We know] with whom our Saviour chiefly had to do, and what was that which he underwent for sinners; which also will give some light to the grand query concerning the persons of them for whom he undertook all this. His sufferings were far from consisting in mere corporal perpessions and afflictions, with such impressions upon his soul and spirit as were the effects and issues only of them. It was no more nor less than the curse of the law of God which he underwent for us: for he freed us from the curse “by being made a curse,” which contained all the punishment that was due to sin, either in the severity of God’s justice, or according to the exigence of that law which required obedience.

He continues,

The punishment due our sin and the chastisement of our peace was upon him; which that it was the pains of hell, in their nature and being, in their weight and pressure, though not in tendence and continuance, who can deny and not be injurious to the justice of God, which will inevitably inflict those pains to eternity upon sinners? It is true, indeed there is a relaxation of the law in respect of the persons suffering, God admitting of commutation; as in the old law, when in their sacrifices the life of the beast was accepted for the life of the man. This is fully revealed, and we believe it; but for any change of the punishment, in respect of the nature of it, where is the least intimation of any alteration?\(^1\)

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There are a couple of important things to note in Owen’s answer. First, the punishment for sins was a punishment that was inflicted by God the Father in response to the requirements of God’s law, and in punishing His Son, the Father transferred the sins of the elect to His Son and punished him as the law demanded. Secondly, note that for Owen, there is no alteration of any punishment that was administered to Christ—He underwent the exact same judgment that is due the sinner. Owen makes this clear when he states that it was “no more or less than the curse of the law of God which he underwent for us…which contained all the punishment that was due to sin…” and in his concluding question, “where is the least intimation of any alteration?”

It is abundantly clear that Owen understood the importance of the answer to this question to his whole argument when he says that its answer “will give some light to the grand query concerning the persons of them for whom he undertook all this.” Indeed, he immediately ties it to his thesis when he continues:

God imposed his wrath due unto, and Christ underwent the pains of hell for, either [1] all the sins of all men, or [2] all the sins of some men, or [3] some sins of all men. If the last, some sins of all men, then have all men some sins to answer for, and so shall no man be saved…. If the second, that is it which we affirm, that Christ in their stead and room suffered for all the sins of all the elect in the world. If the first, why, then, are not all freed from the punishment of all their sins? You will say, ‘Because of their unbelief; they will not believe.’ But this unbelief, is it a sin or not? If not, why should they be punished for it? If it be, then Christ underwent the punishment due to it, or not. If so, then why must that hinder them more than their other sins for which he died from partaking of the fruit of his death? If he did not, then did he not die for all their sins. Let them choose which part they will.¹

Francis Turretin, in his *Institutes*, specifically elaborates on this question as well, and concludes that “to bear sin” is synonymous with saying that Jesus suffered the punishment that was due sinners:

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¹ Owen, *The Death of Death*, 61-62.
…Christ is said to have borne our sins and on account of them to have been afflicted, to have been wounded, to have died…That all implies a satisfaction is gathered from various things…“to bear sin” is the same thing as “to bear the punishment of sins”.

Shortly after the time of Owen, Charles Hodge answered the same question in this manner:

When it is said that our sins were imputed to Christ, or that He bore our sins, it is not meant that he actually committed our sins, or that He was morally criminal on account of them, or that the demerit of them rested upon Him. All that is meant is that He assumed, in the language of the older theologians, "our law-place." He undertook to answer the demands of justice for the sins of men, or, as it is expressed by the Apostle, to be made a curse for them. In like manner, when it is said that the righteousness of Christ is imputed to believers, it does not mean that they wrought out that righteousness, that they were the agents of the acts of Christ in obeying the law; nor that the merit of his righteousness is their personal merit; nor that it constitutes their moral character; it simply means that his righteousness, having been wrought out by Christ for the benefit of his people, in their name, by Him as their representative, it is laid to their account, so that God can be just in justifying the ungodly.

For Hodge, to bear sin means that the sin-bearer “undertook to answer the demands of justice”—unlike Owen, there is no mention of the “exactness” of this penalty. What seems to be the most important point to Hodge is that the sin-bearer is innocent of actual wrongdoing, and that he suffers in the place of the wrong-doer. Note that he also links the imputation of sins to Christ to the imputation of His righteousness to the believer—he understands them to be similar actions.

For William G.T. Shedd, to “bear sin” meant to take the demands of justice on the sinner in their place—it resulted in the removal of the legal obligation of the sinner to the law. He explains when he writes of God’s mercy that “[A]ll the legal obstacles to the

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exercise of this great attribute have been removed by the death of the Son of God ‘for the sins of the whole world’” (1 John 2:2).

What Does it Mean to “Impute?”

Related to this question is how each of these men would define the word “impute.” All of them would agree that in His sin-bearing, sins were *imputed* to Christ. But what do they mean when they use the term “impute?” Owen proposes a three-part definition of imputation:

Of the assumption there be three parts, severally to be confirmed:-First, that Christ took and bare our sins, God laying them on him. Secondly, That he so took them as to undergo the punishment due unto them. Thirdly, That he did this in our stead.  

By Owen’s definition, the previous idea of “bearing sin” is a subcategory in the definition of imputation—the first part of his definition. For Owen, in imputation, the first part is that God laid all of the sins of the elect on Christ, along with the *exact penalty* that the Law demanded of them. The second significant aspect of his definition is that of punishment. We have seen that for Owen, the punishment that was inflicted on Christ was the *exact equivalent* of what would have been inflicted on the sinner.

Charles Hodge defined imputation in this manner:

1. To impute is to reckon to, or to lay to one’s account. So far as the meaning of the word is concerned, it makes no difference whether the thing imputed be sin or righteousness; whether it is our own personally, or the sin or righteousness of another.
2. To impute sin, in Scriptural and theological language, is to impute the guilt of sin. And by guilt is meant not criminality or moral ill-desert, or demerit, much less moral pollution, but the judicial obligation to satisfy justice. Hence the evil consequent on the imputation is not an arbitrary infliction; not merely a misfortune or

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5 Owen, *The Death of Death*, 167-68.
calamity; not a chastisement in the proper sense of that word, but a punishment, i.e., an evil inflicted in execution of the penalty of law and for the satisfaction of justice.6

He later expands on this when he states, “And this is what the Scriptures teach concerning the atonement of Christ. He bore our sins; He was made a curse for us; He suffered the penalty of the law in our stead.”7

When it comes to Dabney, Garry Williams notes that he “denies numerical identity in the penalty borne by Christ but allows generic identity.”8 He argues that Dabney’s view was not terribly far removed from that of John Owen, despite the fact that Dabney expressed belief in an “impersonal expiation.” Williams notes several parallels between the views held by Owen and Dabney.9

James Richards, a Reformed theologian who lived shortly after the time of Owen, defined imputation in this way:

We hold that Jesus died in the room of the guilty, that though innocent himself, he was made sin for us, or treated as a sinner on our account, and in our stead; that the Lord laid on him the iniquities of us all, and that he bore our sins in his own body on the tree, by suffering what was a full equivalent to the punishment due to our offences.10

After the time of Owen, the English Particular Baptist minister Andrew Fuller made these remarks in relation to imputation:

It is thus also that I understand the imputation of sin to Christ. He was made sin for us, in the same sense as we are made the righteousness of God in him. He was accounted in the divine administration AS IF HE WERE, OR HAD

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6 Hodge, Systematic Theology, 2:194. In contrast to Owen, Hodge leaves room as to exactly what that “evil” is that is inflicted “in execution of the penalty of law.” Apparently for him, it is not the equivalency of the penalty that was significant, but rather that justice is satisfied.

7 Ibid., 2011. Note again that Hodge states that it is the penalty for sins that are imputed, not the demerit itself.


9 Ibid., 9-15.

10 James Richards, Lectures on Mental Philosophy and Theology (New York: M.W. Dodd, 1846), 312-314. Richards (1767-1843) was a well-respected Reformed theologian who served as the moderator of the Presbyterian General Assembly and director of Princeton Seminary.
BEEN, the sinner; that those who believe on him might be accounted as if they were, OR HAD BEEN, righteous.\textsuperscript{11}

A notable difference here between Owen and Hodge, Richards, \textit{et. al}, on their understanding of imputation is \textit{exactly what} is imputed. For Owen and others in his theological camp, imputation is the \textit{transference} of sin and guilt, as is evidenced in the quote from Owen above, where he repeatedly makes reference to the fact that sins were “laid on” Christ. For Hodge, Richards, Fuller, and others like them, imputation does not entail the laying on of actual sins on Christ, but rather the fact that Christ was \textit{thought of} by the Father as though He were a sinner, and punished accordingly—He never actually \textit{became} guilty by way of transference, but was only \textit{treated} as though He were.\textsuperscript{12}

Of particular import here is the fact that Owen’s double payment argument implies that imputation is exclusively a commercial transfer, and indeed, this is backed up by his own words. The question then becomes, “Is this a view of imputation that is actually supported by Scripture?” The entirety of the double payment argument hinges on this question. This question opens the door to a debate that came to the forefront among Reformed theologians in the seventeenth century—the debate of \textit{idem vs. tantundem}.


\textsuperscript{12} This is a very important distinction, and should not be overlooked. It is precisely this view of imputation that necessarily leads Owen to his double-payment argument. If the specific sins of any man were laid on Christ, making Him as though He were actually guilty of them, then it would indeed be a double punishment on the part of the Father to inflict judgment for these sins again. However, if sins were not actually laid on Christ in a quantitative sense (as is entailed in Owen’s definition) and He were not actually guilty of these sins, but rather if He were thought of as if He were the sinner and had an appropriate punishment administered to Him, then the Father demanding a double payment is a non-issue, since then the atonement of Christ is not a primarily \textit{commercial} transaction, but rather a transfer of its penal effects—suffering and death.
Idem vs. Tantundem

This debate holds significant ramifications for Owen’s double payment argument. With respect to the atonement of Christ, idem is a term within Reformed theology that indicates that Christ suffered “the same” penalty that was due the sinner in His death. This is the view supported in the writings of men like John Owen and Francis Turretin. Tantundem is the term that denotes the belief that Christ did not suffer the exact penalty that was due the sinner, but rather the appropriate equivalent (as deemed by the Father). This was the view held by Charles Hodge, G.T. Shedd, Richard Baxter, and many others. In his writings, Owen makes it clear that he affirms the idem position. For example, in “The Death of Christ,” he writes, “I affirm that [Christ] paid idem, that is, the same thing that was in the obligation, and not tantundem, something equivalent thereunto, in another kind.”

Owen’s belief that Christ suffered the exact penalty that was due to the sinner necessitates his belief in imputation as a literal transfer. Because the sins of the elect, on Owen’s view, were directly transferred to Christ’s account, it logically follows that He must suffer the exact same punishment that the law would demand of the sinner who actually committed those sins. He argued that Christ’s satisfaction is the same thing as sinners deserve, and not simply a divinely determined equivalent. Christ suffered the exact same punishment as was due to His people. Because it is the exact penalty that was due His elect that was exacted from Christ, their sins are paid for with the cross and their final salvation is secured. “The Death of Christ,” Owen likens the atonement to a debt that is owed to a

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creditor. The debt can be satisfied either by paying the amount obligated exactly as it is owed (idem), or by the creditor accepting what he deems to be an acceptable payment of another kind in place of the exact obligation (tantundem). He then concludes:

I affirm that [Christ] paid idem, that is, the same thing that was in the obligation, and not tantundem, something equivalent thereunto, in another kind…the law was relaxed in respect of the person suffering, but executed in respect of the penalty suffered.\textsuperscript{15}

He later explains his position further:

There is a sameness in Christ’s sufferings with that in the obligation in respect of essence, and equivalency in respect of attendancies…In the meeting of our iniquities upon Christ, Isaiah 53:6, and his being thereby made sin for us, 2 Corinthians 5:21, lay the very punishment of our sin, as to us threatened, upon him…It was no less than the weight of the wrath of God and the whole punishment due to sin that he wrestled under.\textsuperscript{16}

He also writes that, “[T]he death of Christ made satisfaction in the very thing that was required in the obligation.” And regarding Christ making the payment in place of the sinner that “Neither do we read of any relaxation of the punishment in the Scripture, but only a commutation of the person.”\textsuperscript{17} Notice again that Owen emphatically asserts that although God the Father allowed a relaxation of the penalty in regards to the Person suffering, Christ absolutely suffered the exact same penalty that was due the sinner.

\textsuperscript{15} Owen, “The Death of Christ,” 442-444. His work “The Death of Christ,” while not as well-known as \textit{The Death of Death}, was written by Owen as a response to Richard Baxter’s \textit{Aphorismes}, and is an excellent resource for uncovering more of Owen’s teaching regarding the atonement. Baxter was another Reformed contemporary of Owen who was a proponent of universal satisfaction. In one section of \textit{Aphorismes}, Baxter specifically attacks Owen’s position on this subject, and Owen responds to him in \textit{The Death of Christ}. Tim Cooper provides a very helpful overview of the controversy between the two Reformed giants in his book \textit{John Owen, Richard Baxter, and the Formation of Nonconformity}. In the book, Cooper demonstrates that the perceived differences between the beliefs of Owen and Baxter regarding idem and tantundem may not have been as stark as either one originally believed, and even suggests that, looking past the rhetoric, they may have actually agreed on the issue. He points out “that we can discern through the haze substantial agreement between Baxter and Owen, despite differences of language,” and concludes that “The inevitable conclusion is that beneath all the nice language and intricate discussions, the Latin and the Greek, both men believed the same thing, which raised the question of why the controversy was even necessary in the first place.” Tim Cooper, \textit{John Owen, Richard Baxter, and the Formation of Nonconformity} (New York: Routledge, 2011), 88-98.

\textsuperscript{16} Owen, “The Death of Christ,” 448-49.

\textsuperscript{17} Owen, \textit{The Death of Death}, 157.
Later in *The Death of Death*, this understanding sets him up to argue against Grotius, who had defended the *tantundem*. Owen writes:

He who is esteemed by many to have handled this argument with most exactness, denieth that the payment made by Christ for us (by the payment of the debt of sin understand, by analogy, the undergoing of the punishment due unto it) was *solutio ejusdem*, or of the same thing directly which was in the obligation: for which he giveth some reasons…Now, truly, none of these reasons seem of so much weight to me as to draw me into that persuasion.\(^\text{18}\)

There are a couple of things worth nothing about Owen’s defense of *idem* in his writings. First, from the above quotes (and others previously mentioned in the paper) regarding the “relaxation” or “alteration” of the penalty that would be required on a *tantundem* view, it seems as if Owen believes that any sort of alteration means that Christ’s suffering was actually of lesser value if He did not suffer the *idem*, as if the Father freely abrogated the demands of justice and righteousness in this case due to the fact that it was His Son who was now suffering. This historically has not been the position of those within Reformed theology who hold to a *tantundem* position, nor was it the position of Richard Baxter (whom Owen was writing to refute in *The Death of Christ*). The position of *tantundem* has always been that Jesus, even though He did not suffer the *idem*, that His suffering actually *surpassed* what was able to be suffered by human sinners, and thus it was more than an adequate penalty. This objection was clearly answered by Herman Witsius, another contemporary of Owen, who wrote:

Neither…do we any how detract from the value of Christ’s sufferings, which is to be estimated not from their degree only, nor from their duration, but also from the dignity of the person suffering: since in such pains of our Divine Savior there is a sufficient ransom, and equivalent to the debts of the elect…\(^\text{19}\)

\(^{18}\) Owen, *The Death of Death*, 156 (Italics added for emphasis). The “He who is esteemed by many” that Owen references and addresses is Hugo Grotius, the influential Dutch theologian, philosopher, and lawyer who lived shortly before the time of Owen. His commentaries on the Scriptures made great contributions to the Arminian theological movement.

\(^{19}\) Herman Witsius, *Conciliatory, or Irenical Animadversions on the Controversies Agitated in Britain* (Glasgow: W. Lang, 1807), 50-52.
Related to this, it is also worth noting that Owen would lean towards this position because he seems to insinuate a belief that physical death is the entire satisfaction of the law—the *duration* of death is entirely ancillary. It would appear, by his words, that he does not believe that eternal death was an essential requirement of the law. The historic Reformed position, however, has always been that the demand of death is eternal as well as physical, due to the fact that human sin is eternal by virtue of being sin against the character of an eternal God. Thus, the death of Christ, He Himself being eternal God, provides an infinite value that is more than adequate to cover the infinite demerit of human sin. It appears that Owen may have “over-corrected” in his response to those whom he incorrectly believed to be teaching that Christ suffered a lesser penalty than was due sinners and in so doing, moved to a position where the essential requirement of the law was merely physical death—in this, Christ suffered no more, and no less, than was actually due to the sinner (the *idem*).  

Thirdly, his language limits the atonement of Christ to being a *commercial* transaction. On his system, the main problem that the sinner has is that he is a debtor to God, in almost a purely mathematical sense—this position is essential to the double payment argument that he later makes.  

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20 The case has been made, however, that John Owen did not hold to as strict of an *idem* view as has historically been attributed to him based on his earlier writings. In commenting on *The Death of Christ*, Cooper notes that, in response to Baxter, “Owen showed how the terms *Idem* and *Tantundem* were inadequate, since even the ‘everlasting destruction’ of the sinner decreed by the law—the *Idem*—was not an exact payment for sins committed. It was simply appointed to that end. And *Tantundum* did not, in effect, mean of equivalent value, since it was clearly not. Instead, it conveyed that God graciously chose to accept a lesser payment as of equivalent value. In each case, God made up the difference between the price paid, in these two different ways, and the debt that was actually owed. The correct question to ask was whether the punishment Christ underwent was “the same that was threatened to the transgressors themselves, or whether something else which God accepted in lieu thereof”. Owen affirmed the first. “The law was executed as to its penalty, relaxed as to the person suffering.” All of this served to reveal the complexity of the issues, much the same point that Baxter had made in the first place.” Cooper, *John Owen, Richard Baxter, and the Formation of Nonconformity*, 96.  

21 If the atonement of Christ is first and primarily commercial, then the double payment argument works flawlessly—it would indeed be unjust of The Father to “charge the account” of the sinner again, when Christ has already paid the numerical debt.
Neil Chambers also notes the importance of a quantitative transfer to Owen’s double payment argument:

[T]he insistence that Christ paid the “same punishment” is necessary for his denial that Christ could have died for some and yet they not be saved, that there could as a matter of right be no second punishment required. To not insist on the “same” punishment is to allow discrimination at the point of application which is not determined by a discrimination at the point of attainment, the latter being very clearly the case with Owen’s commercial satisfaction.22

Turretin also addresses the sufferings of Christ in an extended discourse in Institutes, and explains why Jesus would not have had to undergo an *idem* punishment:

[In the sufferings of Christ] *nothing was wanting for a full and true satisfaction…Not the essence and kind of punishment because the death denounced by the law was endured by him…Not the time because although the time of Christ’s sufferings was but finite in duration, yet it was infinite in value in consequence of the dignity of the person suffering…Not the identity of the person sinning because although the law demanded this according to strict justice, the gospel through fatherly kindness, admitted a substitution (as was said before). It is sufficient that sin be punished, even if the sinner is not always punished.*23

Here Turretin acknowledges some very significant things: That Christ necessarily suffered a different *kind* of punishment than His people would have, and that His suffering was infinitely more valuable than the suffering of a normal human being due to the Person who was suffering. He also acknowledges that the nature of punishment or the person being punished is not the most significant thing, but that a penalty is exacted for *sin itself*.

In contrast to Owen, William G.T. Shedd, a moderate Calvinist, commented extensively on the debate:

[God] has no power to abolish penalty any more than to abolish law, but [He] has full power to substitute penalty. In case of a substitution, however, it must be a strict equivalent, and not a fictitious or nominal one…The assertion that Christ’s death is a literal equivalent for the punishment due to mankind, has been supposed to be the same as the assertion, that it is identical with it; *and a punishment identical with that*

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due to man would involve remorse, and endless duration. But identity of punishment is ruled out by the principle of substitution or vicariousness, a principle that is conceded by all who hold the doctrine of atonement. The penalty endured by Christ, therefore, must be a substituted, and not an identical one.24

Shedd points out that as soon as a substitute is appointed to bear the punishment for sin, the possibility of an identical payment is ruled out, due to the fact that Christ could not suffer remorse for sins that He did not commit, nor could He suffer for eternity, as would be required for a normal human being in judgment for their sins. He also affirms that even though the payment need not be identical, it is necessary that it be a “strict equivalent,” and not a lesser payment than what is demanded of the sinner.

Regarding the objection that anything other than the idem would be a “lesser payment,” he responds:

Equivalency, not identity, is the characteristic, therefore, of vicarious penalty...Christ’s sufferings were of a different nature or quality from those of a lost man. But there was no difference in quantity, or value. A less degree of suffering was not exchanged for a greater degree. The sufferings of the mediator were equal in amount and worth to those whose place they took...The mediator suffers differently from the lost world of sinners, but he suffers equally.25

In addition to affirming Shedd’s statements on the nature of equivalency pertaining to Christ’s payment, Charles Hodge adds to the conversation by pointing out that because of the nature of Jesus as the eternal Son of God, any suffering that He endured was infinitely greater than could possibly be inflicted on any sinner, rendering the argument that a different penalty is automatically a lesser penalty irrelevant. In making his argument, he points out that, even in human courts, when one is penalized for a crime (theft, slander, treason, etc.),

24 William G.T. Shedd, Discourses and Essays (Andover: Warren F. Draper, 1862), 307-308. Italics added for emphasis. In this section, to make his point, he uses this illustration: “When a loan of one hundred dollars in silver is repaid by one hundred dollars in gold, there is a substitution of one metal for another. It is not an identical payment; for this would require the return of the very identical hundred pieces of silver, the ipsissima pecunia, that had been loaned. But it is a strictly and literally equivalent payment. All claims are cancelled by it.”

25 Shedd, Dogmatic Theology, 455.
the penalty is seldom (if ever) the exact pecuniary value of the thing stolen or of the offense. He then uses this as an illustration of Christ’s sufferings and concludes:

That [Christ’s atonement] does not consist in an exact *quid pro quo*, so much for so much…The punishment for the offence is something different from the evil which the offender himself inflicted. All that justice demands in penal satisfaction is that it should be a real satisfaction, and not merely something graciously accepted as such. It must bear an adequate proportion to the crime committed. It may be different in kind, but it must have inherent value…what he did and suffered was a real and adequate compensation for the penalty remitted and the sins conferred…he did not suffer either in kind or degree what sinners would have suffered. In value, his sufferings infinitely transcended theirs…So the humiliation, sufferings, and death of the eternal Son of God immeasurably transcended in worth and power the penalty which a world of sinners would have endured.26

In addition to Owen, Turretin, Shedd, and Hodge, other contemporaries weighed in on the topic. Thomas Brooks, the noted Puritan preacher, author, and contemporary of Owen, wrote in his *A Golden Key to Open Hidden Treasures*,

The punishment which Christ endured, if it be considered in its substance, kind, or nature, so ‘twas the same with that the sinner himself should have undergone, but if it be considered with respect to certain circumstances, adjuncts, or accidents, which attend that punishment, (as inflicted upon the sinner) so ‘twas but equivalent and not the same…it was but the *tantundem*, not the idem…Look as in his fulfilling of the law for us, it was not necessary that he should perform every holy duty that the laws requires, for he could not perform that obedience which magistrates, or married persons are bound to: it’s enough that there was a fulfilling of it in the general for us. So here it is not necessary that Jesus Christ should undergo in every respect the same punishment which the offender himself was liable unto, but if he shall undergo so much as may satisfy the law’s threatenings, and vindicate the law-giver in his truth, justice, and righteous government, that was enough.27

Here Brooks is clearly arguing for the *tantundem* view. He argues that the penalty of the law was death, and this was suffered by Christ. The death that he suffered, however was not an *exact equivalent* in that “Christ was freed from” eternal death (due to the fact that this was impossible). He also makes a key argument when he points out that Christ’s

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26 Hodge, *Systematic Theology*, 471.
righteousness is imputed to believers even though He could not perform every exact duty of obedience that a believer might be called to (“he could not perform that obedience which magistrates, or married persons are bound to…”). According to Brooks, because imputed righteousness is not *idem*, then the penalty need not therefore be either.

In 1672, Thomas Jacomb made a similar argument to Brooks when he wrote that Christ’s general obedience on behalf of believers made up for the particular duties of the law that He could not perform for everyone and concludes:

> By then there were some *circumstances* (arising from some *special considerations* about his person) which in *other things made a difference*; with respect to which it was but the *tantundem*…as to some *particular duties* of the *law* proper to *such persons* in *such circumstances*, those he, not being under *those circumstances*, did not do; and yet there is *no defect* in his *obedience*, the want of *this particular* being supplied and made up by his *general obedience*.

Again, this argument by Jacomb is similar to the one made by Brooks in that he builds his case for a *tantundem* punishment on the fact that Christ’s righteousness is also said to be imputed to the believer, and that righteousness, in its very nature, was an *appropriate* equivalent rather than an *exact* quantity due to the fact that Jesus could not have performed the exact deeds of righteousness required of husbands, fathers, mothers, etc. If imputed righteousness is not *idem*, why would the suffering necessarily be?

So to briefly summarize both sides of the debate, in regards to the *idem*, it is argued that the Father literally transferred the sins of the elect to His Son and punished Him for those very sins according to the strict requirements of the law, which demanded the physical death of the sinner. There was no alteration of the claims of the law or the administration of

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28 Thomas Jacomb, *Several Sermons Preach’d on the whole Eighth Chapter of the Epistle to the Romans* (London: 1672), 608-609.
the penalty whatsoever, other than the fact that a substitute was allowed to bear the penalty in the place of the guilty sinner.

In regards to the tantundem, it is argued that the penalty suffered by Christ must have been an appropriate equivalent rather than an exactly identical penalty primarily due to the fact that Jesus could not suffer an identical penalty due to a merely human sinner—He could not suffer the pains of eternal death (as the law demanded). It is also argued on the basis that His righteousness that was imputed to the believer was necessarily an appropriate equivalent—simply due to His standing and circumstances here on earth, it was impossible for Him to fulfill every single specific act of righteousness as it pertained to His people as fathers, husbands, mothers, civil authorities, and so on. Just as His imputed righteousness was tantundem, so was His suffering. Also, the tantundem, being an appropriate equivalent, was by no means a lesser penalty. The suffering that was inflicted on the Christ was actually a greater penalty than could ever be inflicted on any human being due to the majesty of the Person of Christ—the Father did not accept a “lesser” penalty in lieu of the idem when He accepted the tantundem.

Garry Williams, in favor of the double payment argument, has proposed that the rift between idem and tantundem is a false dichotomy—that it is not a debate between only two possibilities, but that there are other alternatives:

The critics of Owen conclude that, if the punishment borne by Christ was not quantifiable, then it must have been general and indefinite. They insist that we face a choice: quantifiable and definite, or unquantifiable and indefinite. It is true that the double punishment argument is viable only if the idea of definiteness is retained; if unquantifiability means indefiniteness, then the argument fails. But the choice is a false one, since it is both possible and necessary to hold together the idea of an
unquantifiable punishment and an inherently definite atonement: unquantifiability does not mean indefiniteness.²⁹

Ultimately, the argument for an idem penalty (which, as we have seen, is absolutely essential to Owen’s double payment argument) rests on a view of redemption that sees the imputation of sin as a commercial transaction, which will be discussed in chapter three. The argument for the tantundem is built on a view of redemption and imputation that holds that it is not the exact sins that are transferred to the substitute, but rather the guilt and responsibility to bear the appropriate penalty.

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Chapter 3

Is Imputation Exclusively a Commercial Transfer?

Owen’s Metaphors in *The Death of Death*

As mentioned in the previous chapter, Owen’s double payment argument seems to rest on a doctrine of imputation that understands the sin-bearing of Christ as a commercial transfer. This concept was touched on in chapter two and will be more closely examined in this chapter.

Indeed, in *The Death of Death* that most of the metaphors and illustrations that Owen invokes to defend and explain definite atonement involve a commercial transaction—God as the creditor and man as the debtor, owing a debt that he cannot ever hope to pay himself. For example, Owen writes

That God accepteth of the punishment of Christ as a creditor accepteth of his due debt, when he spares not the debtor, but requires the uttermost farthing…this punishment being considered also as a price, as it is, it most be paid to the hands of some creditor, as this was into the hands of God;”

In chapter seven of *The Death of Death*, titled “Of the nature of the satisfaction of Christ,” he again utilizes and expands this metaphor:

Satisfaction is a term borrowed from the law, applied properly to things thence translated and accompanied unto persons; and it is a full compensation of the creditor from the debtor…if I owe a man a hundred pounds, I am his debtor, by virtue of the bond wherein I am bound, until some such thing be done as recompenseth him, and moveth him to cancel the bond; which is called satisfaction.

He later further explains that:

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2 Ibid., 153.
First, the debtor is man; he oweth the ten thousand talents, Matt. xvii. 24. Secondly, The debt is sin: “Forgive us our debts,” Matt. vi. 12. Thirdly, That which is required in lieu thereof to make satisfaction for it, is death: “In the day that thou eatest thereof, thou shalt surely die,” Gen. ii. 17; “The wages of sin is death,” Rom. vi. 23. Fourthly, The obligation whereby the debtor is tied and bound is the law, “Cursed is every one,” etc., Gall iii. 10; Deut xxviii. 26, the justice of God, Rom. i. 32; and the truth of God, Gen. iii. 3. Fifthly, the creditor that requireth this of us is God, considered as the party offended, severe Judge, and supreme Lord of all things. Sixthly, That which interveneth to the destruction of the obligation is the ransom paid by Christ: Rom. iii. 25, “God set him forth to be a propitiation through faith in his blood”…For to make satisfaction to God for our sins, it is required only that he undergo the punishment due to them; for that is the satisfaction required where sin is the debt.¹

A Pecuniary vs. Forensic Atonement

The issue between Owen (and his double payment argument) and other Reformed theologians who have rejected this argument lies in the question of what type of satisfaction Christ made at the cross—was it pecuniary or forensic? By pecuniary, we mean a transaction that occurs between two parties that is purely commercial.² This seems to be the view that is espoused by Owen when he invokes the double payment argument, especially when he uses the analogy cited above of man as debtor and God as Creditor, making statements such as “to make satisfaction to God for our sins, it is required only that [Jesus] undergo the punishment due to them; for that is the satisfaction required where sin is the debt.”

This understanding of the nature of the atonement is the hinge for Owen’s double payment argument. In Owen’s view, because the atonement consists of a commercial transaction between God the Father and the Son in which the specific sins of the elect were laid on Christ and He suffered the exact punishment due to the elect for those sins, the Father

¹ Owen, The Death of Death, 154.
² Crisp describes it in this way: “One example would be paying a fine for a parking ticket. It does not matter who pays the fine, whether it is the perpetrator or someone else. What matters is that the fine is paid. The law is blind to the question of who it is that actually hands the fine over to the relevant authorities. Once the fine is paid, the person who has incurred the fine is no longer indebted. The transaction—the paying of the fine—automatically remits the debt.” Oliver D. Crisp, Deviant Calvinism: Broadening Reformed Theology (Minneapolis: Fortress Books, 2014), 224.
cannot now demand that punishment over again from the sinner. The “fine” has been paid, and need not be paid again. Indeed, to demand that it be paid again would be unjust.

Chambers highlights the importance of this “commercial language” to Owen’s argument:

The language of purchase is not only central to the logical force of Owen’s position but also to its rhetorical force. The repetition creates an atmosphere in which sin is normatively regarded as debt and Christ’s death as payment/ransom. This framework dominates and creates a presumption of authority for the conclusions of Owen’s interpretation of texts conducted within this framework, such that they appear to come self-evidently to support his conclusions (such as the notion of the purchase of faith). In addition, such a framework gives a quantitative color to the discussion of sin/debt and payment/atonement, especially where the elect (those whose debt is paid) is a clearly defined finite number. This quantitative color in its own turn lends a certain apparent naturalness to Owen’s treatment.3

In contrast to this pecuniary view of satisfaction, other Reformed theologians through history have proposed a forensic view of satisfaction—a view that does not see the atonement of Christ as a purely commercial transaction. This forensic view sees the atonement as something that does not automatically release the sinner from the culpability or penalty for sin, as in the case where a fine might simply be paid for another by a benevolent third party, thus releasing the debt. In relation to the work of Christ then, because satisfaction is forensic in nature, it still requires that the Holy Spirit must apply its benefits to the sinner. To illustrate this perspective, Dabney writes,

Nor would we attach any force to the argument, that if Christ made penal satisfaction for the sins of all, justice would forbid any to be punished. To urge this argument surrenders virtually the very ground on which the first Socinian objection was refuted, and is incompatible with the facts that God chastises justified believers, and holds elect unbelievers subject to wrath till they believe. Christ’s satisfaction is not a pecuniary equivalent, but only such a one as enables the Father, consistently with His attributes, to pardon, if in His mercy He sees fit. The whole avails of the satisfaction to a given man is suspended on His belief. There would be no injustice to the man, if he remaining an unbeliever, his guilt were punished twice over, first in his Savior, and then in Him.4

Here, Dabney argues against a pecuniary view based on the fact that the elect are obviously not forgiven of their sins or freed from its penalty at the moment of Christ’s death, as would be the case if it were a purely commercial transaction—if the penalty is paid, then the demands of justice are satisfied, and the debtor goes free. This is the “first Socinian objection” that he refers to.\(^5\) But this is not what we see in Scripture—God the Father applies the merits of the atonement to the sinner when they believe, indicating that the atonement of Christ is forensic rather than pecuniary. This understanding, according to Dabney, renders the double payment argument unnecessary and ineffective. Oliver Crisp explains Dabney’s thinking it in this manner:

> There would be injustice if atonement is commercial in nature, for then there would be no impediment to the benefits of atonement being automatically applied to the sinner, with the result that all of humanity would be immediately saved…It is as if the stock of vaccine purchased for the whole community, upon being made available, is refused by some. There is vaccine enough for all, but some still refuse the free offer of medication and die as a consequence.\(^6\)

Garry Williams, a noted proponent of limited atonement, recognizes the tension that is faced by Owen and his followers in the double payment argument:

> We see here what might a first blush might appear to be two conflicting priorities for the Reformed defender of penal substitutionary and definite atonement. On the one hand, the need to answer the Socinian attempt to render satisfaction and remission incompatible might lead to a denial of commercial concepts in the doctrine of the atonement. On the other, the refutation of a universal (and thus ineffectual) atonement might be thought to require just such commercial conceptions. Is then the double payment argument a powerful weapon too dangerous to use? In fact the potential pitfalls are even greater, because a full payment for sin by Christ might not only be incompatible with remission; it might also be thought to procure and immediate release from sin and therefore to render all the elect innocent, even before

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\(^5\) Faustus Socinus was a Reformed theologian who lived prior to the time of John Owen who rejected the doctrine of penal substitution on the grounds that he believed that necessarily involved “giving God His due,” leaving no room for forgiveness. His followers, known as “Socinians,” continued to propagate his teachings after him. Dabney and other proponents of penal substitutionary atonement of their day fought against this teaching of the Socinians. This helps to explain their opposition to Owen’s view of satisfaction as pecuniary, as this was the same concept that led Socinus to build his faulty theology.

\(^6\) Crisp, \textit{Deviant Calvinism}, 228-29.
their conversion, thought inimical to the apostle Paul, for whom the elect Ephesians were once “by nature children of wrath, like the rest of mankind.” (Eph. 2:3)

Williams has put his finger squarely on a couple of significant issues that critics of Owen have pointed out: in order to use the double payment argument (and thus employ a very pecuniary view of atonement), the user might seemingly open the door for “the first Socinian objection,” as was the concern of Robert Dabney, Charles Hodge, John Davenant, and other contemporaries of Owen who rejected a pecuniary view of the atonement (often for this very reason). However, in the mind of Owen and his followers, the double payment argument (which requires a pecuniary view) was a very powerful weapon in their assault on what they saw as a toxic view of the gospel—the view of universal atonement.

In order to further the discussion, we will now look at the perspective of the Anglican minister John Davenant. Davenant argues that the double payment argument only holds true if the atonement is viewed as a purely pecuniary payment with no other conditions attached to it:

But since God himself of his own accord provided that this price should be paid to himself, it was in his own power to annex conditions…Therefore no injustice is done to those persons who are punished by God after the ransom was accepted for the sins of the human race, because they offered nothing to God as a satisfaction for their sins, nor performed that condition, without the performance of which God willed not that this satisfactory price should benefit any individual.  

To support this point, Davenant invokes an illustration. He draws a parallel between the satisfaction of Christ and men who have committed treason against their king. He writes:

If a king’s son should suffer death for all who were guilty of treason, on this condition, that all should be absolved who were willing to humble themselves before the king’s throne, and faithfully promise obedience for the future; but he should

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7 Garry J. Williams, “Punishment God Cannot Twice Inflict: The Double Payment Argument Redivivus.” In From Heaven He Came and Sought Her: Definite Atonement in Historical, Biblical, Theological, and Pastoral Perspective, ed. David Gibson and Jonathan Gibson (Wheaton, IL: Crossway, 2013), 485-86.
design to obtain this in addition from his father for some of them, that on account of the merit of his death he would deign to persuade them to this submission and obedience, and having thus persuaded them, would not only absolve them, but also advance them to the highest honours; who does not perceive that death would have been endured for all, and yet all were not loved in the highest and greatest degree?  

The parallel that Davenant draws here is between the death of Christ and the death of this fictitious prince. After the guilty verdict and sentence is handed down, the king’s son does the unthinkable and substitutes himself to be punished in the place of these treasonous men. However, it is not as if the satisfaction that he has made is automatically applied to them. The king declares that the satisfaction made by his son is applicable only to those traitors who will willingly repent of their treason and serve him faithfully from this point forward. Should they refuse his conditions, the payment is not applicable to them and they will be punished for their treason. Davenant argues that just as no one would see anything unjust with this arrangement, so no one should see anything unjust if Christ provided satisfaction for all men, yet all are not justified due to their unbelief.

Charles Hodge demonstrates how Owen’s pecuniary view fails to do justice to the true nature of the relationship between God and the sinner:

A debtor is one owner, and a creditor is another. Commutative justice requires that they should settle their mutual claims equitably. But God is not one owner and the sinner another. They do not stand in relation to each other as two proprietors. The obligation which binds a debtor to pay a creditor, and the principle which impels a just God to punish sin, are entirely distinct. God is the owner of all things. We own nothing. We cannot sustain to Him, in this respect, the relation of a debtor to a creditor.  

Here Hodge notes that a significant downfall of Owen’s theory is that it misrepresents the true position of the sinner. In a case of commercial debt, the debtor at least has claim to ownership of something. There is something of an “equal footing” between creditor and

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debtor in this. Obviously, this is not the case in his relationship with God, nor is it the case with the obligation of God to punish sin. God’s punishment of sin is necessary, whereas the charging of a debtor to pay his debt is not—the motivations are completely different.

Again, in his *Systematic Theology*, Charles Hodge points out three more issues with a pecuniary view of the atonement and the commercial language associated with it and writes,

...there is no grace in accepting a pecuniary satisfaction. It cannot be refused. It *ipsa facto* liberates. The moment the debt is paid the debtor is free; and that without any condition. Nothing of this is true in the case of judicial satisfaction.\(^{11}\)

In this short statement, Hodge highlights multiple problems with Owen’s pecuniary view and his commercial language. The first is that it undermines God’s free grace in that debt can be forgiven without any payment whatsoever. This is not the case with transgression of the law—God’s justice demands satisfaction in this case. If Christ’s atonement was merely the satisfaction of a debt, then the payment could not have been refused. There is no grace in such an arrangement—if it is offered, it must be accepted. The second issue that he points out is the same as the one previously quoted in Dabney. As soon as a debt is paid, the debtor necessarily is free. This is obviously not true in the case of the elect, as their salvation was not applied to all at the moment of Jesus’ death on the cross. The third problem, related to the second, is that it can effectively eliminate the Scripture’s call for the sinner to respond in faith to the gospel, as this condition is no longer necessary since the commercial debt has been paid.\(^{12}\)

**Evidence from the Original Language**

These varying viewpoints bring us to a key question then regarding Owen’s double payment argument and the pecuniary theology and commercial language that uphold it: Is

\(^{11}\) Hodge, *Systematic Theology*, 557.

\(^{12}\) Chambers, “A Critical Examination of John Owen’s Argument,” 286-87.
this a view of the atonement that is supported by Scripture? Just how comprehensively does Scripture use the metaphor of sin as a debt or the commercial language of a purchase, and how far does it intend for this metaphor to go?

In the New Testament, there are several terms used commonly to refer to sin—*hamartia, parabasis, and paraptoma* being among the most common. These terms (and their cognates) point to sin primarily as offense against God by virtue of violating His revealed will. There are a few terms in the New Testament (for example, *opheilo*) that can be and are used elsewhere that carry commercial concepts—either a debt that is owed or a moral obligation. Interestingly, however, in the vast majority of the places where these commercial terms are used to refer to sin, it is in the context of *forgiveness* of a debt, rather than of the *satisfaction* of a debt.\(^\text{13}\)

To support this point, Chambers writes,

Therefore, while sin may be spoken of figuratively in terms of debt, that figure in the gospels is used to stress the believer's ongoing need to be forgiven and to forgive. Never is the figure extended to be associated with Jesus’ death, nor is there talk of Jesus paying our debts…Perhaps it is used not only to stress our ongoing need for forgiveness (which is strange where ‘the debt has been paid’), but also to remind us both that to forgive is to bear the loss oneself, that the one forgiving pays a real price, just as a creditor does in foregoing payment.\(^\text{14}\)

But does the Scriptural evidence lend support to Owen’s tendency to refer to peace, righteousness, etc. being purchased for the believer? We can draw the following conclusions from surveying the usage of some of the most common “marketplace” terms when they are used in reference to the death of Christ.\(^\text{15}\)

\(^{13}\) Chambers, “A Critical Examination of John Owen’s Argument,” 251-52.

\(^{14}\) Ibid., 253

\(^{15}\) These terms, in no particular order, are *lutron, agopadzo, exagopadzo, time, and peripoieo.*
The first and most common word group related to “redeeming” is the lutron group. In secular usage of that era, it carried the idea of the freeing of captives (or slaves) due to the payment of a price for them. The New Testament authors invoked this word and applied it on occasion to the death of Christ. When surveying their usage of the term in these contexts, we can reach several conclusions:

First, where the term is used, it points to Christ’s death as the means of our redemption and to its overwhelming costliness. In the context, Christ’s death is portrayed as a sacrifice, and not just a mere price that was paid. Secondly, this redemption is said, in differing contexts, to be offered for “all,” for “many,” and also for “us” (i.e., believers). Third, those who are redeemed are purchased from “lawlessness,” “iniquities,” “transgressions,” and “futile ways.” Fourthly, due to the continuity perceived between Christ’s redemption of His people and the Old Testament’s anticipation of future redemption, we can conclude that the New Testament’s understanding of redemption was most likely influenced by the Old Testament interpretation of God’s past redemptive acts. Fifth, it is God the Father who is consistently shown to be the Initiator of redemption. Sixth, this redemption is both effective and eternal, as witnessed to in Hebrews 9:12. Seventh, redemption is portrayed in stages, much like salvation itself—the believer is “redeemed,” and yet still looks forward to their final “redemption.” Eighth, “redemption” occurs in a context where the main issue is human sin and the impending judgment of God on our sin—it is used metaphorically to remind the believer of what they have been redeemed from and point them toward its future outcomes. Finally, Christ’s death is never said to be a ransom paid to anyone—the
believer is nowhere said to be redeemed from God, or that a ransom was paid to Him in any way.\footnote{Chambers, “A Critical Examination of John Owen’s Argument,” 257-60.}

The \textit{lutron} group is not the only redemption language in the New Testament, however. A survey of the usage of the other related terms (see footnote 17) reveals the following:

First, where the \textit{agopadzo} word group is used, it is used similarly to the \textit{lutron} word group, but with more of an interest in bringing to the forefront the believer’s new responsibility to live righteously as a result of redemption—i.e., the believer was purchased “for God.” Secondly, in the two instances where \textit{exagopadzo} is used to refer to redeeming people, it puts the emphasis on the primary problem that the believer is redeemed from—transgression of the law and deliverance from the penalty that it demands. The third term in this group, \textit{peripaeo}, is used once in the New Testament in reference to the death of Christ (Acts 20:28) and is used by Paul to make a statement about the deity of Christ and the unity of God the Father and Son in accomplishing redemption.\footnote{Chambers, “A Critical Examination of John Owen’s Argument,” 260-62.}

Indeed, it would seem that the idea of redemption in Scripture is one of \textit{deliverance} more than \textit{payment}. This would fit best with the apparent intent of the original language, the way that the original readers of the New Testament would have understood the term in light of their knowledge of the Old Testament, and even the New Testament’s usage of marketplace metaphors.

In summary, after surveying the New Testament’s usage of potentially pecuniary language in reference to the death of Jesus, it would seem that, where the New Testament uses commercial language in reference to the death of Christ, it is more to emphasize the
costliness of the believer’s relationship with God, rather than to focus on a commercial nature as a business transaction. Chambers agrees and concludes that:

[S]uch terminology is applied to Jesus’ death in a specific frame of reference, where Jesus’ death is considered as the price of our redemption. It emphasizes both the costliness of the attainment of our new relationship to God, and also our ongoing behavioral obligations.\(^\text{18}\)

Additionally, after surveying Owen’s claim that Scripture’s usage of redemption as a metaphor in relation to Christ’s death, Chambers summarizes that:

[I]t is sufficient to conclude for now with the observation that redemption as it is conceived in scripture gives no support for Owen’s contention that a price is paid to and received by the Father…This being the case, Owen’s pervasive use of commercial language to describe Christ’s work in terms of the purchase of benefits also receives no support from the scriptural presentation of redemption.\(^\text{19}\)

Chambers’ final conclusion regarding Owen’s pecuniary view and resulting use of commercial language on which he builds his double payment argument is noteworthy:

It thus seems safe to conclude that [Owen’s] interpretation of Christ’s death as a satisfaction conceived in and expressed by commercial categories is not an understanding prompted or endorsed by scripture. Rather it is one which in itself has a number of unhelpful features and consequences and provides no solid basis for Owen's language of “purchase”… Neither the language of sin as debt, the use of commercial terminology in scripture, nor conceiving Christ's death as redemption or satisfaction provide Owen with biblical warrant for his pervasive use of commercial terminology…we have seen that his support for such terminology comes from going beyond the scriptural evidence or distorting it by removing it from both its immediate biblical context and also its conceptual context, especially in his insistence that a price is paid to the Father by the Son. In scripture Christians are ransomed for God, not from Him, it is only ever persons that are spoken of as purchased, and debts are forgiven, not paid.\(^\text{20}\)

\(^{18}\) Chambers, “A Critical Examination of John Owen’s Argument,” 261-62. Chambers points out that Owen’s pecuniary bent “does raise a suspicion that Owen has failed to recognize the boundaries within which the New Testament writers employed their commercial terms, with all the dangers of distortion that brings…” Ibid., 264.

\(^{19}\) Ibid., 274.

\(^{20}\) Ibid., 290-91.
Arguments in Defense of Owen

Having examined criticisms of Owen’s pecuniary language related to the atonement, we will now examine arguments made in his defense. Garry Williams makes the case that it is actually those in the universal atonement camp who reject the double payment argument who are overly reliant on a commercial view of satisfaction, and that Owen’s view is actually not a true pecuniary view. To demonstrate this, he points to Owen’s exchanges with the “Hypothetical Universalists” embraced in his day, such as John Davenant. When addressing their arguments for a universal atonement, Owen considers their claim that the atonement was made “on such a condition as should absolutely suspend the event,” or the conviction that unbelief can prevent the atonement from benefiting one for whom it was made. Williams notes that by arguing that it is actually the Hypothetical Universalists who turn the atonement into a commercial transaction by making it refusable on man’s part, Owen’s [D]raws a sharp contrast between pecuniary payment (solutio) and penal suffering: money can simply be refused and returned, but penal suffering can never be undone. The irony is palpable: it is not the defender of definite atonement who relies too much on the similitude of payment, but its opponent. The opponent claims that the death of Christ can fail to effect salvation, which means that its intention can be refused, and reusability without injustice is a feature of pecuniary payments, by contrast, a penalty borne by a person cannot be returned...it is the language of completed penal suffering that most clearly expresses why God will not punish sin twice and thus establishes the definiteness of the atonement.21

To those critics then who would point out that Owen’s use of the commercial metaphor negates the need for repentance and faith, Williams argues that for Owen, the gift of faith is in and of itself a certain result of the work of Christ on the cross, not in an sequential sense in relation to time, but rather in causality. He then points out that it this enables Owen to hold simultaneously to an idem satisfaction and delayed application of that

21 Williams, “Punishment God Cannot Twice Inflict,” 511.
satisfaction by rooting it in the “covenant of redemption”—within the covenant, it was the Father’s intention that the sufferings of Christ would constitute satisfaction, and therefore He could also declare how and when that satisfaction would be applied. Additionally, because Owen allowed for the relaxation of the law in relation to the person bearing the penalty (as we have previously noted), there is room created for the delayed timing of the application due to the fact that it is not the sinner himself making the satisfaction, but rather a substitute. He then concludes that “In short, both the nature of the suffering of Christ and the timing of its application are covenantally constituted.”

Carl Trueman also analyzes Owen’s response to this objection and writes,

[B]ecause the covenant determines the value and meaning of Christ’s death, it is also the determining factor in how, when, and under what conditions the benefits of the death will be applied to the individual…God’s absolute and ordained power…guarded God’s freedom while also guaranteeing the stability of the actual world he chose to establish.

When considering William’s points about Owen’s arguments against universalism, we must note that just because Davenant and others were claiming that the payment could be refused by man, this alone does not signify that they were reliant on a pecuniary view of the atonement. There is much more to a pecuniary view than simply the ability for the payment to be refused. To take this one point of the theology and use it to “reverse label” its proponents would seem like an oversimplification. A wider view of the entire scope of their theological thought would show that they were conscious to avoid any hint of the pecuniary—indeed, as has been demonstrated, they took great pains to avoid this.

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22 Williams, “Punishment God Cannot Twice Inflict,” 511-12.
23 Carl Trueman, “Atonement and the Covenant of Redemption” in From Heaven He Came and Sought Her, 220.
Additionally, Owen’s claim (however misplaced it is) that it is actually his opponents who are reliant on a pecuniary view does not negate his own usage of commercial language and metaphors. It is not the opponents of Owen who use commercial language throughout their writings on the atonement, it is Owen himself who does this—indeed, his viewpoint seems to be reliant on it. Simply pointing out that he believes that they rely on a pecuniary view does not mean that he does not, and in this, he still fails to answer their objections.

The Double Payment Argument and the Covenant of Redemption

Another point of consideration is the claim that Owen avoids the problem of delayed application by rooting it in the “covenant of redemption,” as was noted in the earlier quote from Williams. The “covenant of redemption,” in Reformed theology, refers to a compact that the Father entered into “with his Son concerning the work (of salvation) to be undertaken, and the issue or event thereof.”

This covenant is understood to be a pact entered into by the Father and the Son in eternity past in which the Father made specific promises to the Son relating to the salvation of men in exchange for the Son’s obedient submission to the terms of the covenant. Louis Berkhof notes the following requirements of the Son in the covenant of redemption: 1) That He would assume human nature with its limitations by being born of a woman, yet without sin; 2) That, even though He was superior to and the fulfillment of the law, would submit Himself to it in order to pay the penalty for sin and merit righteousness for the elect; and 3) That after he earned the forgiveness of their sins and eternal life for the elect, that he would apply it to them through the work of the Holy Spirit.

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24 Owen, *The Death of Death*, 56.
After outlining the requirements placed on the Son, Berkhof goes on to explain the promises that were made by the Father to the Son within the covenant: 1) That He would prepare for the Son a fitting body uncontaminated by sin; 2) That He would give to the Son the gifts and grace necessary to perform His work, in particular the gift of the Holy Spirit; 3) That He would support him in the Son’s work, deliver Him from death, and would enable Him to destroy the power of Satan and establish the kingdom of God; 4) That He would enable the Son to send out the Holy Spirit for the formation, instruction, protection, and guidance of His body, the Church; 5) That He would give to the Son a spiritual descendancy so numerous that His kingdom would extend to people of all tribes and tongues and nations; and 6) That the Father would gift to the Son all power in heaven and earth necessary for the governing of the world and the church and reward Him with glory.²⁶

The seventeenth century Scottish minister David Dickson provides one of the earliest explanations of this covenant when he writes:

The sum of the Covenant of Redemption is this, God having freely chosen unto life a certain number of lost mankind, for the glory of his rich Grace did give them before the world began, unto God the Son appointed Redeemer, that upon condition he would humble himself so far as to assume the humane nature of a soul and body, unto personal union with his Divine Nature, and submit himself to the Law as a surety for them, and satisfy Justice for them, by giving obedience, in their name, even unto the suffering of the cursed death of the Cross, he should ransom and redeem them all from sin and death, and purchase unto them righteousness and eternal life…This condition the Son of God (who is Jesus Christ our Lord) did accept before the world began.²⁷

Traditionally, those within the Reformed camp who have held to a Covenant of Redemption have seen it in two parts, the first being a promise made from God the Father to

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²⁷ David Dickson, *The Sum of Saving Knowledge* (Edinburgh: Johnstone, Hunter, and Co., 1871), 2.2
the Son in which the Father pledges to give the Son any and all assistance needed in order to fulfill His task of redemption. In *The Death of Death*, Owen explains it in this way:

[He made] His promise to protect and assist him in the accomplishment and perfect fulfilling of the whole business and dispensation about which he was employed, or which he was to undertake. The Father engaged himself, that for his part, upon his Son’s undertaking this great work of redemption, he would not be wanting in any assistance in trials, strength against oppositions, encouragement against temptations, and strong consolation in the midst of terrors, which might be any way necessary or requisite to carry him on through all difficulties to the end of so great an employment;—upon which he undertakes this heavy burden, so full of misery and trouble:28

The second part of this covenant was the promise made from the Father to the Son that guaranteed the Son that His endeavor to provide redemption for the elect would be ultimately successful. Again, in *The Death of Death*, Owen writes:

[O]f success, or a good issue out of all his sufferings, and a happy accomplishment and attainment of the end of his great undertaking…whatsoever it was that God promised his Son should be fulfilled and attained by him, that certainly was it at which the Son aimed in the whole undertaking, and designed it as the end of the work that was committed to him, and which alone he could and did claim upon the accomplishment of his Father’s will.29

In Owen’s view of the atonement, it was this end alone—the salvation of the elect—that was promised to the Son and what he intended to accomplish. Owen fully understood the significance of the Covenant of Redemption to his argument, as he then goes on to write that if it is “well considered, it will utterly overthrow the general ransom or universal redemption.”30

But is there warrant for this “Covenant of Redemption” as it is presented and defended by Owen? Chambers provides a helpful survey of Owen’s defense of the Covenant of Redemption in *The Death of Death*. He notes first that Owen distinguishes this particular

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28 Owen, *The Death of Death*, 57.
29 Owen, *The Death of Death*, 58.
30 Ibid., 58.
covenant, which arose from the consideration of man’s need for salvation, between Father and Son from an eternal decree—and the result is the creation of a new category within the will of God. He writes:

It is this new relation which distinguishes this agreement from an eternal decree, and is also the basis of the Son’s subordination in the work of redemption. The boldness of this last assertion can be seen when we remember that Owen is speaking about dealings within the Godhead in eternity. Thus we have something “new” in eternity in the relation of the Father and the Son…this appears to be a change wrought in the Creator by the creature, and one wonders how this sits with Owen's understanding of immutability. Further, it implies that we can get behind God as He has revealed Himself in revelation so that we can know both what is ‘natural’ and what is ‘new’. But this means we must have some independent access to God, other than in the revelation of the Son, which we do not have.\(^{31}\)

Here Chambers highlights several issues with Owen’s first argument for the covenant of redemption. First, it would seem to be difficult to claim any knowledge whatsoever of the inner workings of the Trinity when God has chosen not to reveal them to us. Also, the fact that this covenant arises directly from a consideration of the condition of humanity may be difficult to reconcile with an orthodox understanding of God’s independence and immutability. Lastly, in relation to the will of God, how are we to know what is “natural” to His Person and what is “new?” We cannot, unless He reveals this to us through His word, and He has not.\(^{32}\)

As previously mentioned, Owen’s theology of this Covenant of Redemption provides the entire foundation for his argument for a limited atonement, and, more importantly to our argument here, the double payment argument. Chambers assesses that it is plain that:

Acceptance of [Owen’s theology], with the content he has given to both its terms and conditions which make it the vehicle for the fulfilment of the decree of election, commits one to accepting the limited scope of God’s intention in the atonement, for it

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\(^{31}\) Chambers, “A Critical Examination of John Owen’s Argument,” 300-1.

\(^{32}\) Ibid.
is a structure that imports a limited intention from eternity to every aspect of Christ's temporal work.\textsuperscript{33}

Indeed, this concept of the Covenant of Redemption provides powerful support for Owen when he asserts that God’s intention for the atonement and its outcome are intertwined (by uniting Christ’s sacrifice with His intercession)—making it a violation of God’s character if any for whom Christ died are not ultimately saved. The root of Christ’s incarnation and His role as Mediator have no meaning independent of each other, because both are defined by the covenant—it not only appoints him to die but determines the significance and end of his sacrifice.\textsuperscript{34} In fact, Carl Trueman refers to Christ’s death and work as High Priest are “two sides of the same coin, a coin whose purpose and value is determined by the covenant of redemption.”\textsuperscript{35} Jonathan Moore expounds how this argument is rooted in Owen’s interpretation of the roles and communication within the Trinity. It is the Covenant of Redemption, and that alone, that gives meaning and significance to the death of Christ:

Owen soon came to believe that the death of Christ must not be considered apart from the pactum salutis…It is the pactum salutis which describes that constitution, and which provided Owen with the framework for understanding Christ’s priestly work.\textsuperscript{36}

Moore further explains the connection:

For Owen, oblation and intercession are indissolubly conjoined, and so the scope of both actions must be identical…So intimately connected in Owen’s mind is this limited intercession with Christ’s oblation, that he can call Christ’s intercession “his oblation continued.”\textsuperscript{37}

\textsuperscript{33} Ibid., 313-14. Italics added for emphasis.
\textsuperscript{34} Trueman, “Atonement and the Covenant of Redemption,” 217.
\textsuperscript{35} Ibid., 222.
\textsuperscript{37} Ibid., 128-29.
After surveying Owen’s theology of the covenant of redemption, Chambers concludes:

[T]o accept Owen’s covenantal structure is to accept that there was no intention to save in the cross any who are not saved, and that without an intention to save there is also no provision in the cross for the salvation of any who are not saved. That is, it is to accept Owen's view of the atonement.  

But is this a position that is first historically verifiable? Numerous historical theologians have indicated that during the time of John Owen, the Covenant of Redemption was a relatively new concept within Reformed theology. Trueman notes that the first time that such language emerges in relation to relationships within the Trinity is the General Assembly of the Church of Scotland in 1638 in David Dickson’s speech about the evils of Arminianism. It was only after this instance that the Covenant of Redemption began to grow in popularity.

Indeed, most scholars would agree that the idea of a “Covenant of Redemption” within the Trinity coincided with the development of mid-to-late seventeenth century “Federal theology.” The great theological benefit of a Covenant of Redemption was found in that it allowed the theologian to simultaneously hold to both an absolute promise of grace and a conditionality in relation to that promise, as we have seen in Owen and his defenders. With the rise of the popularity of covenant theology during this time, a covenant of grace presented a link between this tendency to view the Scriptures through the lens of covenant and the desire of many at the time to anchor their soteriology in Trinitarian theology. It also

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40 Federal theology holds that Christ was incarnated to be the head of a new human race, as opposed to Adam, the head of the old human race. In His life, Christ fully met the requirements of the law for His posterity, and in His death He satisfied its demands. The righteousness of His life and benefits of His death are imputed to His spiritual seed, just as Adam’s sin and condemnation was imputed to his physical descendants.
functioned as a useful backdrop to lend coherence to and aid in the defense of disputed points of Reformed theology (such as the extent of the atonement).\(^{41}\) This is not to say, however, that every corner of Reformed theology has historically embraced a Covenant of Redemption. By the eighteenth century, well-known Reformed theologians such as Thomas Boston, John Brown, and Ebenezer Erskine had all written extensively in opposition to a Covenant of Redemption.\(^{42}\)

In our present day, there has been no shortage of advocates for a separate Covenant of Redemption. Louis Berkhof, a prominent proponent, holds to a Covenant of Redemption first due to its practicality in lending clarity to the role of the Trinity (especially the Son) in salvation and also because the teaching of a Covenant of Redemption is consistent with the scriptures, even if it is not explicitly mentioned.\(^{43}\) Another contemporary proponent, J.I. Packer, holds to the covenant for very similar reasons as Berkhof has articulated, although he goes a bit further in declaring that Scripture explicitly teaches this covenant.\(^{44}\) Contemporary critics of the covenant include M. Charles Bell and Karl Barth.\(^{45}\)

Richard Muller has written extensively on the origins and the foundation of the doctrine in Reformed circles. He argues that the codification of the doctrine can be traced back all the way back to the early 17\(^{th}\) century, if not earlier. He writes,

\(^{42}\) Ibid. Chambers comments extensively on Boston’s view in particular, that “the Covenant of grace and the Covenant of redemption are not two distinct covenants, but one and the same covenant.” Boston (1676-1732) was a Scottish Presbyterian minister and a noted proponent of particular redemption. Chambers notes that the heart of Boston’s position is the belief that “Christ is to be conceived as entering into covenant already joined to his people, and only thus can it truly be conceived as a covenant of grace.” As such, for Boston, the focus of the covenant became union with Christ (in contrast with a contract), which was a theological break with many of his predecessors. Chambers notes that Boston’s view seems to have become the predominant view in Reformed circles by the nineteenth century. Ibid., 319-23.
\(^{44}\) Berkhof, Systematic Theology, 326-28.
\(^{45}\) The contentions and views of these men will not be discussed here. Chambers provides a helpful overview of their individual criticisms of the Covenant of Redemption in “A Critical Examination of John Owen’s Argument,” 228-33.
There are …earlier antecedents of the *pactum salutis*: hints of the concept may be discerned in Luther …There are also a host of early seventeenth-century adumbrations and formulations, albeit without use of either of the technical terms, *pactum salutis or foedus redemptionis*. 46

In his support of the doctrine, Muller first focuses on the seeming lack of opposition to what many have speculated was a rather new idea at the time:

What is perhaps most remarkable about this …is the lack of opposition to what, at least on Witsius’ testimony, was a relatively new idea with a rather shaky pedigree—an idea, moreover, that did not easily find clear dogmatic precedent, in Witsius’ view, prior to Arminius. This lack of opposition in an era of orthodoxy and fairly strict confessionalism raises the question of whether the concept might have had other precedents. 47

Muller goes on to note that a basic formulation of the concept of a Covenant of Redemption can be found as early as the year 1638 in the works of the aforementioned Scottish minister David Dickson. He cites Dickson’s address to the General Assembly of the Church of Scotland in which he confronts the issue of Arminianism as the first statement of the doctrine in recognizable form. 48 In commenting on Dickson’s address, Muller also refers to Dickson’s address as “the earliest overt definition of the ‘covenant of redemption’ formally so-called.” 49

Traditionally, scriptural defenses of a Covenant of Redemption have revolved around passages taken from the Psalms, Isaiah, the Gospel of John, and the letter to the Hebrews. Reformed scholars who hold to a Covenant of Redemption are virtually universal in their agreement that the Scriptural foundation for this doctrine is not explicitly spelled out in one specific passage of Scripture. Rather, it is found when collectively evaluating and unifying

48 Muller, “Toward the *Pactum Salutis,*” 16.
49 Ibid., 17. Muller spends a great deal of time in demonstrating that the historical roots of the doctrine of the covenant of redemption are deeper and go further back than many assume initially. See Muller, “Toward the *Pactum Salutis*” 15-25 for more detailed explanation.
numerous passages that speak of the Messiah and His mission throughout the Bible. A unified examination of all of these collected passages then yields the doctrine of the covenant of redemption. Concerning this, in his tracing of the exegetical development of the doctrine through Reformed history, Muller explains:

[T]he method used by these various writers is relatively uniform—namely, not the citation of a single text, as if the pactum were directly testified by a single, particularly clear place in Scripture, but by the collation of various texts from throughout the Bible…those origins lie in the method of drawing conclusions from the juxtaposition of texts. 50

In the Psalms, attention is given to those select Psalms which speak of the relationship between God the Father and the Messiah, and the divine promises made by the Father to His Son in eternity past. 51 Muller surveys early Reformed exegesis of these Psalms and notes the conflagration of themes that lead toward the Covenant of Redemption. For example, he notes that “Psalm 40 becomes a collateral ground for the pactum, that argues prophetically a prior covenanting in and with Christ to engage in the work of redemption…. ” When commenting on Psalm 45, he concludes that Reformed theology “did not assume direct reference to an eternal covenant but only collateral reference to the designation of Christ to his mediatorial office and kingdom…. ”, and that Psalm 110 offers “significant elements of the later doctrine…. ” What is important to take from Muller’s work in his survey of the Psalms is his point that early Reformers such as Calvin, Tremellius, and Witsius believed that the Psalms, while they do not explicitly spell out the Covenant of Redemption, when they are considered as a whole, provide “a significant precedent and ground for the later more formal argumentation [for the covenant].” 52

50 Muller, “Toward the Pactum Salutis,” 28.
51 These Psalms include most notably Psalm 2, 45, and 110.
52 Muller, “Toward the Pactum Salutis,” 32-33.
Scott Swain, in defense of the covenant, agrees that even though there is not an overwhelming amount of explicitly covenantal language that would compel belief in the covenant, argues that the Scriptures contain many instances where it speaks liberally of the Son’s execution of His mission in covenantal terms. He argues that this language, when paired with Scripture’s teaching about the eternal nature of the Son’s messianic mission, provides enough of a basis to where the Covenant of Redemption can be accurately referred to as a Scriptural doctrine. He points to several passages (Luke 22:29, Acts 2:33, Galatians 3:16-29, and 2 Corinthians 1:20-22) that speak of Jesus as the One Who is both the Recipient and Mediator of the Father’s covenant promises. He also points out the habit of the New Testament authors to use Old Testament covenant language (mostly in the letter to the Hebrews) to depict the mutual dialogue between the Father and the Son in reference to the Son’s mission and reward. Viewing these passages in this light would also give warrant to the claim of the Covenant of Redemption as Scripturally verifiable.\footnote{Scott Swain, “Defending the Covenant of Redemption.” http://www.reformation21.org/blog/2015/11/defending-the-covenant-of-rede-2.php (accessed February 17, 2019)}

Chambers, however, comes to a slightly different conclusion. After exegesis of these same passages, he concludes that “These promises [made in Psalm 2, 45, and 110] are not applied to Jesus as the eternal Son, but as the One who is united to His people, as the One who becomes in the incarnation the fulfillment of all God has promised to His people.”\footnote{Chambers, “A Critical Examination of John Owen’s Argument,” 334.} It is his belief that these particular passages are best viewed not as assembling a collective foundation for the covenant, but rather to focus on who the Messiah is Himself—the personal fulfillment of the Father’s promises to His people. The focus on the person of Christ versus
the focus that Muller emphasizes on the covenant is a significant difference and leads the two viewpoints to very different ends.

Owen himself, in different works where he addresses the Covenant of Redemption, habitually looks to passages from Isaiah 42, 49, and 53 to defend his position and outline the points of the covenant of redemption. Again, Muller points out that many Reformers considered key passages from the book as collectively building and argument for the covenant: “Various of the texts drawn by later writers from Isaiah certainly bore a christological as well as a covenantal reading among earlier exegetes.”

Chambers comments on Owen’s position regarding the Isaiah passages:

Is. 49.3 would suggest he is conceived here as one who is the true Israelite, as one who, while distinguished from those who will benefit from His work (49.6, 53.10) - for He is an individual - is also one already joined to His people. Thus once more we see that it is to one who is already viewed as in some way being joined to His people that these promises are made, not to one who is promised to be joined to His people.

Here again, Chambers, rather than focusing on the elements of the covenant, believes that the focus of these passages, the Person of the Servant, is already, in a certain sense, joined to His people. The passages cannot be pointing to promises made to Him to be joined to His people because, in Chambers’ view, He already is. This conclusion would negate the necessity of reading a covenant of redemption in these passages.

Hebrews 7, 10, 12, and 13 are also scriptures that are often used to defend the covenant of redemption. Christ is said to be “the surety of a better covenant” (7:22) Who perfectly performs the will of God (10:5,7). He is the Mediator of the new covenant (12:24), which has been established with His blood (13:20). Here Muller points to the exegesis of Beza, who, in his commentary on Hebrews 7, identified Christ “not only as the testator of the

55 Muller, “Toward the Pactum Salutis,” 34.
56 Chambers, “A Critical Examination of John Owen’s Argument,” 335. Italics added for emphasis.
inheritance of God’s people, but also as fideiusser,” which amounts to “a clear adumbration of the language of the pactum salutis.” In summarizing Beza’s clear position on the covenant based on his exegesis of the Hebrew passages, he writes that Beza (along with other early reformers) “speaks of the pactum between God and the human race taking the form of a testamentum.”

In contrast to Muller, however, Chambers, after discussing the relation of the new covenant of Jeremiah 31 with key Hebrews passages, argues that “References to the Son's work as inaugurating the new covenant do not prove the existence or necessity of a covenant of redemption.” Chambers does not take issue with Beza’s (or Muller’s) deductions that the Son is the inaugurator of the new covenant (indeed, no Reformed theologian would), but rather with what he sees as an unjustifiable theological and logical leap from that point that insists then that this leads us necessarily to belief in a covenant of redemption.

Much of the defense for a Covenant of Redemption in John’s gospel rests on the argument that John’s usage of language of the Son being sent from the Father, receiving promises from Him, and perfectly doing the Father’s will can only be properly understood within the framework of a covenant between the Father and Son in eternity past. Conversely however, Chambers argues that “It is only if one starts with the assumption that all relationships that involve promise and obedience are ‘covenant’ relationships that one sees an eternal covenant here,” and to view John’s teaching as such is to stretch the biblical concept of covenant beyond its intent:

To intrude the idea of a covenant relationship here, which, as the Confession says involves the idea of some voluntary condescension on God's part if, is to either distort

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57 Muller, “Toward the Pactum Salutis,” 45.
58 Ibid.
60 Ibid. 337.
the relationship between the Father and the Son as it is presented in John, or to admit that what we are talking about is so unlike any biblical covenant as to be unrecognizable as such.\textsuperscript{61}

When summarizing early Reformed theology’s position on these key passages that, in his understanding, point us to a covenant of redemption, Muller again writes that the Covenant of Redemption primarily arises in history from exegesis of topically related texts and concludes that “The citation of collated biblical texts in the dogmatic works, then, reflects not an arbitrary effort to prof-text a doctrine but an understanding of theological issues already raised in the exegetical tradition.”\textsuperscript{62}

However, following his survey of the same passages, Chambers arrives at a different conclusion:

Thus we see that none of the Biblical evidence compels us to postulate a covenant between the Father and the Son where the Son is not seen as being joined to His people in being given by the Father to fulfill God’ promises to His people in becoming the true Israel, the Son of David.\textsuperscript{63}

Muller also makes a helpful attempt to validate the covenant of redemption by placing the writings of Bucanus, Perkins, and Polanus against the backdrop of history in order to demonstrate its historical development:

There is also a series of collateral issues and exegetically generated topics that contributed to the doctrinal point. Several of these were highly polemical issues that led to theological formulation and defense on the part of the Reformed.\textsuperscript{64}

According to him, these issues and topics centered on the almost universal medieval understanding of the time period regarding the mediatorship of Christ, which took Christ’s mediatorship to be based solely on His human nature. Reformed theology, by way of

\textsuperscript{61} Ibid., 338-39.
\textsuperscript{62} Muller, “Toward the Pactum Salutis,” 47. Italics added for emphasis.
\textsuperscript{63} Chambers, “A Critical Examination of John Owen’s Argument,” 339-40.
\textsuperscript{64} Muller, “Toward the Pactum Salutis,” 48
contrast, “identified Christ as mediator according to both natures—a point followed with remarkable consistency by developing Reformed theology and a point critiqued heavily by Roman theologians….“65 This point of dispute between the Roman Catholic Church and the Reformers necessarily led them to increasing codification of the doctrine.

After surveying the historical exegesis of key passages, the historical background against which the doctrine developed, as well as its theological pedigree, Muller offers several conclusions. First, he concludes that “there is a long trajectory of interpretation related to a series of biblical texts that are crucial to the formulation of the pactum salutis….“66 He notes that shifts in the philosophy of biblical exegesis, brought on by the Protestant Reformation, provided an avenue for understanding and interpreting passages key to the defense of the doctrine in a way that would not have happened prior to the sixteenth century. This, in his thinking, is a key reason that the doctrine may be seen as lacking in historical pedigree.

Secondly, he concludes that the codification of the doctrine arose necessarily from conflict over the mediatorship of Christ with the Roman Catholic Church.67 Muller sees the formulation of this doctrine as necessary considering the theological climate of the sixteenth century—doctrinal debate with the Roman Catholic church led the Reformers to formally state their beliefs regarding the ministry of Christ and His particular role within the Trinitarian plan of salvation.

Thirdly, Muller concludes that the early precedents for the doctrine arose within discussions of the doctrines of predestination and the Person of Christ and the exegesis of

65 Ibid.
66 Muller, “Toward the Pactum Salutis, “ 64.
67 Ibid.
texts pertinent to those discussions and states that “The yield here is not precisely the *pactum salutis* either in name or…in systematic location—rather it is a set of precedents for discussing the role of the divine Son…and the Father’s designation of him to mediatorial office.”

His belief is that the doctrine began to develop in pieces rather than a whole, and these pieces served to, rather than explicitly spell out the doctrine, provide “footholds” with which to secure the doctrine and allow its development in later centuries. He says that these “formulations “[A]re not an alternative to the *pactum salutis*; they do not speak restrictively of the predestination of the human nature of Jesus by the three persons of the Trinity, but also quite directly, of the Father’s designation of the Son, and the Son’s willingness to be incarnate as mediator.”

Muller’s ultimate conclusion on the matter is to state that:

Both the exegetical precedents and the early formulations of the *pactum* make very clear its intrinsic connection with the doctrine of the eternal decree as well as the distinction between the decree and the *pactum*. In short, the exegetical and the doctrinal precedents…rendered the actual formulation of the *pactum salutis*…quite acceptable to a large number of later theologians despite the rather abbreviated pedigree of the doctrine itself.

While Muller’s work and conclusions are quite helpful in coming to an understanding regarding the formulation of the Covenant of Redemption and in justifying its admittedly limited theological pedigree, it still does not do much in the way of answering a couple of key issues: First, there are those who would argue that a Covenant of Redemption is more of an idea that is read back into scripture due to familiarity with the term “covenant,” rather than one that is implicitly taught in scripture. The claim is made that the Covenant of

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68 Ibid., 65.
69 Muller, “Toward the Pactum Salutis,” 65.
70 Ibid.
Redemption stems from an understanding of federal theology, yet the other covenants in scripture that clearly do (i.e. the “Covenant of Works” and the “Covenant of Grace,”) involve an element of condescension that is inherent in biblical covenants but is lacking in the covenant of redemption. As previously noted, if covenant terminology is to be used in reference to a Covenant of Redemption, we must redefine the term “covenant” to be something that it is not anywhere else in Scripture.71

A second issue has also been pointed out in that a Covenant of Redemption also raises serious questions related to Scripture’s revelation of the Trinity. The biblical idea of a covenant carries with it the connotation of previously separate wills that have now come to a negotiated agreement. A covenant logically implies a previous state of disagreement, and the teaching of the Covenant of Redemption that this happened in eternity past fails to answer the objection. The logical implication of a Covenant of Redemption is that the will of the Father who was revealed in the Son was once different in relation to the elect than it is presently. It also clouds the relationship between the Father and the Son (especially as revealed in the gospel of John) by introducing covenantal concepts of rights and legal obligation into the relationship—this is not reflective of the way that John presents the relationship between Father and Son. It also sets us back in our understanding of the role of the Holy Spirit, as the Covenant of Redemption is a contract between Father and Son that leaves the Holy Spirit conspicuously absent.72

Swain again takes note of this objection and points out that those who employ it, while being faithful to the unity and indivisibility of the divine will, fail to do justice to that same will’s tripersonal nature—in short, while we must acknowledge a unity in the divine

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will, we must do so in a way that also recognizes that the Persons of the Trinity are distinct as well. He concludes that:

[The doctrine of the covenant of redemption should be seen as an application of orthodox trinitarian principles to the locus of God’s eternal decree... The Son’s willing submission to the Father in the pactum salutis is thus a faithful expression of his divine filial identity as the consubstantial, eternally begotten Son of God.]

Trinitarian concerns aside, it has also been argued that a Covenant of Redemption adds nothing as far as safeguarding the voluntary nature of Christ’s sacrifice. The gospels (particularly John) teach that the impetus for Christ’s sacrifice was a love for the Father and thus a desire to honor and obey Him, and love for His people—it is not primarily the product of an agreement or a contract. Again, to call this a covenant would require a redefinition of the term as Scripture knows it.

One could also argue that the relatively recent (since the seventeenth century) acceptance of this Covenant of Redemption has done more harm than good with relation to the conversation within Reformed Christianity. Indeed, for many, the Covenant of Redemption has become a key pillar that upholds other, much more essential elements of doctrine. In this, when it is questioned or rejected (however legitimately) by other Reformed Christians, those who do so are often viewed as theologically deficient, not primarily because of their arguments (or even their rejection), but because to many of its proponents, rejection of the covenant means rejection of key elements of other significant Reformed doctrines.

After his consideration of the evidence, Chambers concludes,

The biblical support offered does not require such a covenant for its understanding, and the postulation of the covenant of redemption carries a significant theological cost, especially in relation to the doctrine of God. It therefore is safe to conclude that not only are we not required to believe it but that our understanding of God, and

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73 Swain, “Defending the Covenant of Redemption”
74 Chambers, “A Critical Examination of John Owen’s Argument,” 343.
especially the relation of the Father and the Son in eternity, is advanced by eschewing it.\textsuperscript{75}

Going back to the original question of the relationship of Owen’s double payment with the Covenant of Redemption, again, it is clear from Owen’s writing that acceptance of this covenant is absolutely essential to his argument—without this, it completely collapses. The impact is due to his insistence on using commercial images and language to fuel the double payment argument, and, in turn, his defense of the doctrine of limited atonement. However, a fair assessment of the arguments leveled against the covenant would indicate that a Covenant of Redemption is, at best, unnecessary, and, at worst, inconsistent with Scripture—a significant blow to Owen’s double payment argument.

A moderate conclusion based on the historical, exegetical, and theological data would seem to favor the view espoused by Chambers and others within Reformed theology who have opposed the idea of an explicit “Covenant of Redemption.” The doctrine is based on dubious evidence, finds itself lacking in explicit Scriptural support and is not overwhelmingly historically or theologically verifiable. While there are many Reformed scholars who go to great lengths to argue in its favor, there are also many who have outlined legitimate concerns. In light of these concerns, it would be reasonable to advise, at the very least, hesitancy in employing this doctrine explain the nature of the plan of salvation.

Why is it though, that so many within the Reformed camp are seemingly so married to this idea of a Covenant of Redemption? One might argue that, for many, the attachment to this idea, rather than being rooted in explicit Scriptural teaching, is due more to the fact that they have inextricably (and unnecessarily) tied it to the doctrine of particular redemption in such a way so that, to them, to deny the covenant is to deny the doctrine at large

\textsuperscript{75} Ibid., 347.
In summary, the commercial language and concepts that are essential to Owen’s double payment argument do not find sufficient support in Reformed history or Scripture to warrant unreserved belief in a Covenant of Redemption—both demonstrate that there are better alternatives through which to view the atonement. Additionally, the Covenant of Redemption that is absolutely critical to his argument finds (at best) only dubious support in history, Scripture, and theological thought. Those who employ it in order to explain or justify Owen’s pecuniary views that form the foundation for the double payment argument may be wise to reexamine the support for this debated point of theology and reconsider their position.
Chapter 4
Conclusions and Considerations

This thesis has asked some important questions of Owen’s double payment argument as outlined in *The Death of Death in the Death of Christ*. Is this an argument, when, examined in the light of the Scriptural data and historical church theology, sufficient to serve as a pillar to uphold the teaching of particular redemption?

A first consideration would be to focus on the convincingness of the argument. The double payment argument as articulated by Owen posits that the death of Jesus on the cross could not have been intended to make atonement for the sins of all mankind, because not all men are ultimately saved. The assumption is that if Christ’s death was intended to pay for the sins of all men, then God would necessarily be unjust in those cases where men are damned to hell for their sins, in that their sins had already been paid for by Christ and the Father was again demanding payment for those sins over and again. Because an injustice like this would be directly contradictory to God’s nature, we must then conclude that Christ’s death did not provide atonement for the sins of every man, rather only for the elect. This particular argument for limited redemption, while it did not have its origin in John Owen, was pushed to the forefront of the atonement debate by his organization and usage of it in *The Death of Death*.

The argument itself is deeply rooted in a penal substitutionary understanding of the atonement, a view that all of Reformed theology throughout history would agree is an
accurate representation of the Scripture’s teaching. The Scriptures do teach that that the death of Christ was intended to be a payment for sins in place of the sinners themselves, and that this payment was made to God the Father in order to satisfy the demands of divine justice. In this, Owen stands on solid ground—his argument in no way contradicts this critical doctrine, and both Scriptural exegesis and historical church theology stand in agreement.

After this, however, we begin to see divergence within Calvinism with regards to the other assumptions that he makes in his argument. The first area related to the sin-bearing nature of Christ’s death. While there is universal agreement within Reformed theology concerning the idea that Christ did indeed bear the weight of and punishment for sin on the cross, there is disagreement concerning what it actually means for Christ to “bear sin.” We saw that Owen necessarily held to a position that in going to the cross, Jesus suffered exactly the same penalty that was due to sinners, with no alteration at all. When Scripture teaches that the sins of the elect were imputed to Christ, it was, so to speak, a strictly literal “one-to-one” correspondence, sin for sin, penalty for penalty. There was a debt that the sinner owed to God, and Christ paid that debt exactly as the sinner owed it. If the double payment argument is going to serve the purpose that Owen uses it for, this must necessarily be the interpretation of imputation and sin-bearing. Without it, the argument makes no sense. We saw, however, that, for the vast majority of Calvinist theologians prior to and during the time of John Owen, that this was not the understanding of these terms. For men such as Hodge, Thayer, Dabney, Richards, Fuller, and many others, when sins were imputed to Christ as He bore them on the cross, this is an indication that God the Father thought of His Son as being a sinner, and punished him accordingly. The Son was guilty, not by was of the transference of
each specific sin that had ever been committed, but rather He was treated as though He were guilty.

Owen’s view of imputation was shown to be deficient in that it makes the assumption that physical death is all that the law of God required of the sinner. If Christ suffered the exact penalty for exact sins, and in His Person only suffered the pains of physical death—being the Son of God, it would have been impossible for Him to suffer eternal death, then this limits the demands of the law of God to physical death only as judgment for sins. This is a position that has been repudiated by the majority of Reformed theology through the centuries, as Hodge and Chambers, for example, have demonstrated. The position of Owen here clearly falls short of the teaching of Scripture, which demonstrates that in addition to requiring physical death of the sinner, that the law of God condemns the sinner to spiritual death as well and separation from God in hell. Owen’s view does not leave any room for this, as, if he is correct in his assumption, Jesus would have had to have undergone spiritual death as well in the place of the sinner. It is both a biblical and logical impossibility that Jesus needed to or could suffer the exact same penalty that was due to all sinners. We must reject Owen’s view of the nature of Christ’s sin-bearing on these grounds, dealing a critical blow to one of the most important pillars of his double payment argument.

Another aspect to examine when evaluating the convincingness of his argument is his view of imputation as suggested in his argument. As was demonstrated, the double payment argument depends on a view of the imputation of sin that sees such as a merely commercial transaction, identical to the payment of a financial debt. Throughout the Death of Death, Owen consistently turns to commercial language and metaphors that support this understanding of imputation. If the double payment argument is to function properly,
imputation and the resulting payment must be limited to being a pecuniary transaction. This creates a scenario in which a fine is required of the sinner and, due to the death of Jesus on the cross, that fine has been paid. There is no more debt on the ledger, and The Father would be unjust to demand that such a fine be paid again by the sinner. This again, however, has not been the understanding of imputation for the majority of Reformed history. Men such as Dabney have pointed out the inconsistencies of a purely pecuniary view of the atonement, such as the fact that the Bible clearly teaches that God holds even the elect guilty and under judgment up until the moment that they believe—if imputation were a mere commercial transaction as Owen holds it out to be, this would be impossible. God would justly have had to pardon each of the elect at the moment of Christ’s death, rather than to continue to hold them guilty until they believed. This conclusion clearly contradicts the teaching of Scripture, and even proponents of Owen, such as Williams, have acknowledged this tension. Hodge also noted that Owen’s position here misrepresents the true nature of the relationship between God and the sinner by putting the sinner in the position of having claim to ownership of anything, as is the nature of a commercial debt. As far as the Scriptural data itself is concerned, the usage of critical word families in the New Testament such as “redeem” and “purchase” does not support Owen’s view. The nature of the original New Testament language indicates that the biblical view of redemption is more of deliverance than it is of payment. Owen ignores this and stretches the biblical metaphor past its intent in order to form a foundation for his double payment argument. This too is a blow to its legitimacy.

Another consideration was the “Covenant of Redemption.” This idea of a separate covenant between the Father and the Son that precluded the atonement is absolutely
necessary for Owen’s double payment argument, as it effectively eliminates the
aforementioned tension that the delayed application of the atonement presents. Indeed, even
Owen himself admitted that the covenant was essential to the argument that he was making.
However, the Covenant of Redemption was an extremely late-developing doctrine which
did not even gain much traction until the time of John Owen, and any popularity that the
doctrine gained could be seen as a direct result of an increase in the prominence of the
doctrine of limited atonement, which, in turn, was fueled by the writings of Owen himself. In
this, one could legitimately argue that the doctrine of a Covenant of Redemption is drawn out
of necessity of the teaching of limited atonement, rather than serving as a biblical foundation
that supports such a doctrine, and, in turn, the double payment argument. Again, while
Reformed history has traditionally not held to a stringent belief in such a covenant, careful
examination of key passages said to support it yields the conclusion that belief in such a
covenant is, at best, unnecessary, and, at worst, an abuse of these passages. It also calls into
question clear teachings of Scripture regarding the Trinity and the relationships therein. The
way that proponents of a Covenant of Redemption present it also require a redefinition of the
notion of covenant in the bible. In short, the dubious historical pedigree of this doctrine, its
infringement upon other key doctrines (such as the Trinity), its redefining of biblical
covenant, and, most importantly, the way that it stretches the boundaries of certain Scriptures
ought to at least give one pause when advocating for it. As far as it relates to the double
payment argument (and the larger debate of the extent of the atonement), it would be wise to
look somewhere else for a foundation on which to build one’s argument. We must question
the legitimacy of Owen’s double payment argument when it rests so heavily on a
questionable foundation.
In answering the question as to whether the double payment argument for limited atonement as presented by John Owen in *The Death of Death* is convincing, the evidence would tell us that it is not. It is reliant on concepts and theology assumptions that have been rejected by the majority of Reformed theologians through the centuries as well as questionable (at best) Scriptural exegesis. Why, then, does this argument seem to hold so much sway among supporters of the doctrine of limited atonement? One might argue that the double payment argument still enjoys so much popularity due to the fact that Owen employs it so freely to support the doctrine that to question this particular argument and the faulty theological assumptions that it rests on seems as if one is rejecting the doctrine of limited atonement itself. This would, understandably, make many who proclaim themselves to be “Calvinists” or “Reformed” feel uncomfortable. Who would want to be seen in disagreement to a man who carries the weight of respect of John Owen, a man whose writings are considered to be among the most respected in all of Reformed theology?

But even for this, our examination of this one fine point of Owen’s teaching proves helpful. In looking at those who have criticized the theological assumptions that undergird Owen’s double payment argument throughout Reformed history, we can come to a very important conclusion. The scope of what can and should be considered to be truly Reformed theology is much broader than many would make it seem. No matter where one lands in relation to John Owen, his arguments in *The Death of Death*, or even with regards to the doctrine of limited atonement itself, the Reformed movement has always more than enough room for those who identify with John Owen and his views, as well as those who side more with Shedd, Dabney, Davenant, and the Hypothetical Universalists. Indeed, as it was demonstrated in the body of this thesis, the view that Owen held to and taught was clearly not
the uniform view of the Reformed church as a whole prior to his time, nor has it been after. Unfortunately, an “Oweninan” understanding of the atonement seems to have become, in the eyes of many, the litmus test for whether one is truly “Reformed” or “Calvinistic.” It is hoped that in spelling out the views and objections of these other men to Owen’s thinking that we can see a need for charitable dialogue between both sides on the issue. At the very least, there is no need to relegate those who might disagree with Owen and his theology in this particular area to the fringes of Reformed orthodoxy or to cast them out altogether. Hopefully the work that was done here can help to serve as a foundation for further dialogue on the issue.

Another key point to remember is that, even if Owen’s double payment argument for limited redemption ought to be rejected, this does not amount to a rejection of the doctrine as a whole. This thesis is only intended to focus on the legitimacy of this one particular argument that is often used to support the doctrine of limited atonement, and not of the doctrine itself. In Reformed history, it is not only men such as Dabney, Hodge, Davenant, and the Hypothetical Universalists who have rejected the double payment argument—proponents of limited atonement have recognized its shortcomings and rejected it as well. The previously mentioned Garry Williams (however one feels about his conclusions) is an example of someone who has recognized the inherent flaws in Owen’s argument and consequently tried to improve upon it. The entire doctrine of limited atonement need not necessarily be tossed out because of the flaws of Owen’s argumentation.

Another consideration would be that Reformed theologians should not be too hasty to inextricably link an Owenian view of the atonement with the doctrine of penal satisfaction. Again, history is rife with examples of Reformed theologians who held firmly to the doctrine of penal satisfaction with relation to the atonement while rejecting Owen’s double payment
argument, as well as many of them the doctrine of limited satisfaction altogether. For most of church history, these two concepts were not so intertwined that someone could not hold to one without denying the other.

However, getting back to the main point of this thesis, we must conclude that the flaws of John Owen’s double payment argument in *The Death of Death in the Death of Christ* are so deep and pervasive that the argument needs to be thrown out. Proponents of limited atonement would be best served to look elsewhere for support for this doctrine.
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