In the early centuries of its history, church theologians expended tremendous energy debating the nature of Jesus’ relation to God and the meaning of his death for salvation. The great councils quested after definitive answers to the former question, but never sought official agreement about the second. On both issues debate and discussion went on for centuries, the former in spite of official decisions and penalties for not accepting them, the latter without such violence.

Through the church’s entire history, interpretations of the meaning of Jesus’ death for salvation have been largely rooted in the metaphor of sin as a debt that has to be paid. Christians who are heirs of the Enlightenment are generally dismissive of this metaphor and impatient with discussions that wrestle with its implications and dilemmas. Jesus as revelation and example of God’s incredible love, an interpretation going back to Abelard, have captured the liberal imagination. They are inclined to regard “the story of Christ’s defeat of the devil and the voiding of this bond” of indebtedness as “a piece of mythology having nothing to do with biblical narratives.” (194) What holds for stories of Christ’s defeat of the devil goes double for stories stemming from Anselm that picture not the devil but God as an “indignant being whose wrath against humanity must be appeased.” (196)

Given the liberal distaste for the metaphor of sin as debt to be paid, the reader may become impatient with much of the exposition in this book by Gary Anderson. Nevertheless it merits careful reading. First, any theologian, whether in the academy or the pulpit or the pew, should be well-informed about the pervasive role this metaphor plays in the theology of early Christian theologians up through Anselm. Second, any interpreter of the Bible should have a clear understanding of the role this metaphor for sin plays in the Bible. Third, any Christian theologian today is morally obligated to come to an accurate understanding of the role this metaphor played in Rabbinic discussions about God’s response to human sin, given the history of Christian denigration of Rabbinic theology based on selective quotation of Rabbinic texts. Anderson’s book speaks to all three of these needs.

A major argument of this book is to challenge the view made popular by Gustaf Aulén in Christus Victor that the doctrine of the Work of Christ as satisfaction has no basis in the Bible but is a pernicious error that “depends on a uniquely Latin (read, Catholic) construal of the human condition.” (44) Anderson mounts his challenge with a careful, even meticulous analysis of biblical texts and the language used in relation to sin. Most basically, he observes that the metaphor of sin as debt comes rather late in biblical thinking. The earliest metaphor employed is sin as weight that needs to be shifted from human beings to, say, a beast, a scapegoat, who then carries the sin away into the wilderness. Another early metaphor is sin as stain that needs to be washed clean.

Sin as debt begins to make a dramatic appearance during the Second Temple period, with “little evidence in the Hebrew text of the First Temple period for such an idea.” (27) Anderson’s thesis is that the source of the emergence of this metaphor is the influence of Aramaic. He is at pains to show how, under the influence of Aramaic, Hebrew terms in the Bible that lacked any suggestion of debt and credit came to be understood in terms of that metaphor. The reader may become a bit lost in the intricacies of these analyses, but when Anderson turns to the New Testament, it becomes quite clear that the metaphor of debt, forgiveness, and even credit plays a significant role in the teaching of Jesus. Not only does Jesus teach his followers to pray, “Forgive us our debts as we forgive our debtors,” but he tells the rich man who comes to him wanting to
know what he can do to inherit eternal life that he should sell what he owns and give it to the
poor, and “you will have treasure in heaven.” (Mk 10:21). This promise assumes that the act of
giving to the poor builds credit in relation to salvation. It is one of many instances of Second
Temple and later Rabbinic imaginative playing with the metaphor of debt and credit in relation
to sin, in which the giving of alms and more extravagant acts of charity, such as giving it all
away, are investments in heaven. Indeed, one of Anderson’s major desires is to show how central
the practice of giving alms became for Christian and Rabbinic (and Muslim!) traditions. In
Anderson’s words, “It is as though the poor person was some sort of automatic teller machine
through which one could make a deposit directly to one’s heavenly account.”(140) When the
Temple in Jerusalem was destroyed, for the rabbis “the hand of the poor person begins to
resemble the altar that stood in front of the temple.”(151) While liberal Christians may prefer a
different way of understanding giving to the poor and find this view rather childish in its
concreteness, it is at least good to see that Jesus himself spoke this way, for whatever benefit that
may be to the person who finds it problematic.

One of the benefits of this analysis of sin as debt for the reader is that by attending to
Rabbinic thinking about sin with the help of this metaphor it becomes graphically clear that
writers in this tradition came to a host of important insights about sin and forgiveness. In this
respect, Anderson reviews the point of view promoted by the influential commentary, compiled
largely by Paul Billerbeck, entitled Kommentar Kommentar zum Neuen Testament aus Talmud
Midrasch. This commentary takes the form of quotations from the rabbis relating to New
Testament texts. He observes that there are texts by the rabbis that seem to support a ledger-like
approach to human debt and credit. These texts seem to contrast radically with the New
Testament emphasis on God’s grace. But there are other texts that give a very different picture of
how God works with debt and credit. (105-107) According to one Rabbinic account, God is
weighing the debits and credits of Israel and they are evenly balanced. Satan goes out searching
for further notes of indebtedness, but while he is out, God removes some of the sins and hides
them under his robe! When Satan comes back, he cries out, quoting Psalm 85:3: “Lord of the
world, ‘you have borne away the wrongdoing of your people and covered all their sin.’” (29)

Anderson ends his exploration with a sympathetic examination of Anselm’s influential
interpretation of the atoning work of Christ. Anselm’s predecessors were building on a tradition
of thinking of sin as debt and of atonement as release. With this metaphor as the starting point,
thelogians were pressed to spin out the implied story in detail; and they did so, understandably,
in different ways. A major question was this: If humans are in debt because of their sin, to whom
are they indebted? Many early theologians said God had given Satan the right to hold the bond.
Thus Satan had to be defeated (Christus Victor model of atonement). Anselm said humanity’s
debt was owed to God. This answer both ran from and succumbed to the risk that God was an
infinitely offended righteous God, who could only be appeased by an infinite expiation. In fact,
Anselm is quite explicit that this view of the matter is false. God neither permitted nor demanded
Christ’s death; Christ died of his own volition. Nor was Christ a penal substitute; rather his death
was Christ’s gift of love. Christ suffered with us because he could not bear to be separated from
us. This does not mean that the there was no more need to balance humanity’s debt with a
surplus of merit from Christ’s side. Justice is as important as grace. Rather it is clear that
Anselm, like the rabbis, found the metaphor of debt and merit a source of insight as they
reflected on the matter of human sin and divine forgiveness but inadequate to the full reality of
God’s relationship with his beloved children and requiring some creative cooking of the books.
(c. 12) Both the view that God is wrathful and demanding of a balancing of accounts through the
death of an innocent victim, on the one hand, and the view that God’s love has no room for evil and divine wrath, consequential suffering, and divine justice, on the other, are the products of minds that cannot tolerate the ambiguities sustained by great Christian and Rabbinic theologians.

Anderson’s study amply demonstrates how powerful metaphors are in “giving rise to thought” (Ricoeur). Anderson cites George Lakoff and Mark Johnson’s proposal that we “[i]magine a culture where an argument is viewed as a dance; . . . the participants are seen as performers, and the goal is to perform in a balanced and aesthetically pleasing way.” This leads them to the observation that anyone raised in a culture where an argument is understood under the metaphor of war would find it very difficult to understand what participants who saw an argument as a dance were even doing! (5-6) In recounting for us the way a host of Biblical, Christian, and Rabbinic thinkers work with the metaphor of sin as debt, he shows us what a wealth of insight this yielded. These thinkers, including Jesus, began with a very concrete dimension of human interaction, an important aspect of the ream of commerce. But they were subtle and imaginative, bringing to the metaphor both scripture texts and issues that would result in a mutual interaction. Practice on the secular level that produced the metaphor did not control their thinking about God. It was rather a powerful stimulus to it.

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