

When the cross is viewed as a legal transaction.

By Mike Haddorff

When the Cross is interpreted primarily as a legal transaction, it quietly trains us to see God as conditional, ourselves as liabilities, others as categories, and the world as a courtroom. This seems to occur long before we ever argue those positions out loud.

That sentence has been lingering with me because it raises a question I can't quite let go of.

Why is it that many of us who sincerely believe Jesus "paid it all" still live with such high levels of anxiety, spiritual sensitivity, and self-doubt? Why does assurance so often give way to guardedness even arrogance? Why does freedom feel suspect, easily lost, constantly needing reinforcement?

On paper, the account is settled. The debt is paid. The gavel has dropped. And yet lived experience often tells a different story.

Psychology offers a clue. Systems shaped around punishment, even when the punishment is said to be finished, still train the nervous system to anticipate threat. Relief may be real, but it is often temporary. When justice is defined as retribution, safety is never assumed; it is granted conditionally and can feel easily withdrawn. The body learns this long before theology has a chance to speak.

There is also something more subtle happening. If God's love required violence before it could be expressed, then love itself becomes uncertain. Gratitude quietly shifts into pressure. Obedience becomes insurance. Faith becomes maintenance. And the person, though forgiven, never quite stops feeling like a risk.

This may help explain why people formed primarily by a transactional reading of the Cross can be both deeply sincere and deeply strained. They truly believe they are forgiven, yet remain painfully alert to failure, especially their own. They speak fluently about grace, but live as though they are one misstep away from spiritual exposure.

What's striking is how often this tension goes unnamed. The anxiety is internalized and personalized. The conclusion is almost always the same: The problem must be me, not enough faith, I'll try to do better.

Rarely does anyone suspect that the framework itself might be shaping the experience.

This is not a critique of people, it's an observation about formation. Every theology trains the imagination. Every image of God forms a way of thinking, living and relating. We don't just believe ideas, we inhabit them.

The Cross was meant to do more than settle an account with an angry judge. Rather it was meant to reveal a different kind of justice altogether, not a justice that requires self management, but one that heals, not a love that must be unlocked, but one that has always been present, with us and for us.

If that's true, then the good news of the Cross may not be that our liabilities were paid but that we were never liabilities to begin with.