

# Roman Catholicism By Lorraine Boettner

## Chapter XII Penance, Indulgences:

### Salvation by Grace or by Works?



Revelation 17:4 And the woman was arrayed in purple and scarlet colour, ...

This is the continuation of the previous chapter of Dr. Boettner's book, [Roman Catholicism By Lorraine Boettner Section Three Chapter XI The Infallibility of the Pope](#).

#### **1. Definition**

In the Roman system penance is one of the seven sacraments, the fourth in the series. The word, however, is used two different senses. As a sacrament, and in the broad sense, it refers to the act of confession on the part of the penitent, together with the priest's pronouncement of absolution and his assigning of certain works to be done by the penitent. In the narrow sense penance has reference only to the works assigned by the priest and their performance by the penitent. The Baltimore Catechism defines penance as follows:

"Penance is the sacrament by which sins committed after baptism are forgiven through the absolution of the priest" (p. 300).

Another catechism, published in New York, says:

"The priest gives penance in Confession, to help me to make up for the temporal punishment I must suffer for my sins. The penance given to me by the priest does not always make full satisfaction for my sins. I should, therefore, do other acts of penance... and try to gain indulgences."

[Indulgences are remissions of so many days or months or years of punishment in purgatory.]

And in a Roman Catholic training book, *Instructions for Non-Catholics*, we read:

"In the sacrament of penance, God gives the priest the power to bring sinners back into the state of grace and to prevent them from falling into the abyss of hell. Moreover, after confession some temporal punishment due to sin generally remains, and some of this punishment is taken away in the penance (prayers) the priest gives you to say. You should perform other acts of penance also so that you can make up for the temporal punishment due to sin and to avoid a long stay in purgatory. The Church suggests to us these forms

of penance: prayer, fasting, giving alms in the name of Christ, the spiritual and corporal works of mercy, the patient sufferings of the ills of life, and the gaining of indulgences" (p. 95).

## 2 Penance as a System of Works

Penance, as the catechisms say, involves confession of one's sins to a priest and the doing of good works as the only way by which sins committed after baptism can be forgiven. According to the Roman system God has established a tribunal on earth in which the priest sits as judge, through which the penitent receives absolution and an assignment of works to be performed, in doing which he shows his sorrow for sin. According to this view God does not cancel out all the punishment due to the sinner when he forgives his sins. No limit is set to the works and services that can be demanded. The poor sinner is always left at the mercy of the priest.

The Church of Rome thus demands acts of penance before she grants forgiveness, inferring that the sacrifice of Christ was not sufficient to atone fully for sin and that it must be supplemented to some extent by these good works. But what God demands is not acts of penance, but repentance, which means turning from sin, vices, injustice, and all wickedness in whatever form: "Let the wicked forsake his way, and the unrighteous man his thoughts; and let him return to Jehovah, and he will have mercy upon him; and to our God, for he will abundantly pardon" (Isaiah 55:7). From the Greek New Testament edited by Erasmus, Luther discovered that Jesus did not say, "Do penance," as interpreted by the Roman Church, but "Repent."

Protestantism is primarily a reassertion of New Testament Christianity, the teaching that salvation is by faith rather than works. Romanism, on the other hand, teaches that salvation depends ultimately upon ourselves, upon what we do, that one can "earn" salvation by obedience to the laws of the church, indeed that the saints can even store up excess merits in heaven beyond the requirements of duty, through such things as regular attendance at church, masses, rosary prayers, fastings, the wearing of medals, crucifixes, scapulars, etc. These excess merits Rome calls "works of supererogation." Mary and the saints are said to have stored up vast treasures of merit, from which the pope can draw and dispense to the faithful as they perform the works assigned by the priests.

Bishop Fulton J. Sheen expresses this doctrine in the following words:

"Through them, the Church gives her penitents a fresh start. And the Church has a tremendous spiritual capital, gained through centuries of penance, persecution, and martyrdom; many of her children prayed, suffered, and merited more than they needed for their own individual salvation. The Church took these superabundant merits and put them into the spiritual treasury, out of which repentant sinners can draw in times of spiritual depression" (*Peace of Soul*, p. 208).

Here indeed is *salvation by works*. This is the bondage in which the Church of Rome keeps its millions of adherents. But against all this futility of human works stand the simple words of Scripture. In response to the question, "What

must I do to be saved?" the Scripture answers simply and clearly: "Believe on the Lord Jesus, and thou shalt be saved" (Acts 16:30-31). Dr. Woods has well said:

"Penance is a wholly different thing from Gospel repentance. Penance is an outward act; repentance is of the heart. Penance is imposed by a Roman priest; repentance is the work of the Holy Spirit. Penance is supposed to make satisfaction for sin. But nothing that the sinner can do or suffer can satisfy the divine justice. Only the Lord Jesus Christ can do that, and He did it once for all when He made atonement on the cross and completely satisfied the divine law. Rome's error is like that of the heathen religions, seeking to win forgiveness or deliverance from sin by self-inflicted or priest-imposed punishment. Such are the tortures of Buddhist and Hindu devotees.

"What God desires in the sinner is not a punishment of oneself for sins, but a change of heart, a real forsaking of sin, shown by a new life of obedience to God's commands.

"In short, penance is a counterfeit repentance. It is the work of man on his body; true repentance is the work of God in the soul. The divine Word commands: 'Rend your heart, and not your garments' (Joel 2:13). Penance is 'rending the garments'; an outward form without inward reality, which Christ commands His people not to do" (*Our Priceless Heritage*, p. 132).

In all Roman Catholic catechisms and theological books which deal with this subject it is taught that God grants forgiveness only to those who, on their part, try to atone for their sins through worthy fruits of penance. In the words of the French catechism, "Our satisfaction must be in proportion to the number and measure of our sins." This false teaching, that forgiveness is only partial and that it is given only for a price, is the real basis of the Roman Catholic doctrine of salvation, and must always be kept in mind in any effective controversy with Roman Catholics.

In other words, while Romanism teaches that Christ died for our sins, it also teaches that His sacrifice was not sufficient, that our sufferings must be added to make it effective. In accordance with this, many have tried to earn salvation by fastings, rituals, flagellations, and good works of various kinds. But those who attempt such a course always find that it is impossible to do enough to earn salvation.

Self-inflicted suffering cannot make atonement for sin. To suffer as a Christian in defense of a righteous cause serves to identify one with his Lord and Master. But we cannot choose our own course of discipline, for "We are His workmanship." We can only submit to His will. Each receives a discipline divinely suited to him and, as a living stone, each is polished for his unique setting when the Lord of Glory makes up His jewels. It has been the sad history of the Roman Church that while making much of outward evidences of humility and suffering on the part of its people as administered through its doctrine of penance, its priests, bishops, cardinals, and popes have flouted those principles and usually have lived in luxury and splendor.

The easy way in which the Church of Rome deals with sin is seen in this doctrine of penance. She does not require genuine repentance and sorrow for sin, nor any genuine purpose to turn from it, but accepts as a substitute an act of allegiance to the church and the penitent's "fear of punishment." Accordingly, the penitent receives pardon on comparatively easy terms, particularly so if he is on good terms with the priest. He is assigned some task to perform, usually not too hard or irksome, sometimes merely the recital of a given number of "Hail Mary's." The result is that he has no scruples about resuming his evil course. But the Bible teaches that the first duty of a sinner who is moved to true repentance is to confess his sin to God, and to Him alone, and to turn effectively from his sin. "If we confess our sins," says John, "he is faithful and righteous to forgive us our sins, and to cleanse us from all unrighteousness" (1 John 1:9).

"The basic and fatal error of Romanism," says Dr. C. D. Cole, "is the denial of the sufficiency of Christ as Saviour. It denies the efficacy of His sacrifice on the cross. Romanism has a Christ, but He is not sufficient as a Savior. What He did on Calvary must be repeated (in the mass) and supplemented (through works of penance), and this makes priestcraft and sacramentarianism necessary. Romanism is a complicated system of salvation by works. It has salvation to sell, but not on Isaiah's terms—without money and without price (Isaiah 55:1). It offers salvation on the installment plan, and then sees to it that the poor sinner is always behind in his payments, so that when he dies there is a large balance unpaid, and he must continue payments by sufferings in purgatory, or until the debt is paid by prayers, alms and sufferings of his living relatives and friends. The whole system and plan calls for merit and money, from the cradle to the grave, and even beyond. Surely the wisdom that drew such a plan of salvation is not from above, but is earthly and sensual" (sermon delivered in the Jarvis Street Baptist Church, Toronto).

Good works, of course, are pleasing to God, and they have an important and necessary place in the life of the Christian. They naturally follow if one has true faith, and they are performed out of love and gratitude to God for the great salvation that has been bestowed. If any professing Christian does not want to obey the Bible and live a good Christian life, that is proof that his faith is not sincere. Good works, in other words, are not the cause and basis of salvation, not what the person does to earn salvation, but rather the fruits and proof of salvation—"Not by works done in righteousness, which we did ourselves, but according to his mercy he saved us, through the washing of regeneration and the renewing of the Holy Spirit" (Titus 3:5).

The born again Christian produces good works as naturally as the grape vine produces grapes. They are a part of his very nature. He performs them not to get saved but because he is saved. And it is to be observed further that the distinguishing mark of a saint is not, as in the Roman Church, what one has done for God, but what God has done for him.

Penance is, therefore, merely another clever tool or scheme to control those who are ignorant of the Biblical way of salvation. We should confess all our sins to God, and to Him alone, and we need confess our personal shortcomings only to those who may have been injured by us.

### 3 Salvation by Grace

The Bible declares that the salvation of sinners is a matter of grace. From Ephesians 1:7-10 we learn that the primary purpose of God in the work of redemption was to display the glory of this divine attribute so that through succeeding ages the intelligent universe might admire it as it is made known through His unmerited love and boundless goodness to guilty, vile, helpless creatures. Accordingly all men are represented as sunk in a state of sin and misery, from which they are utterly unable to deliver themselves. When they deserved only God's wrath and curse, He determined that He would graciously provide redemption for a vast number. To that end Christ, the second person of the Trinity, assumed our nature and guilt, and obeyed and suffered in our stead; and the Holy Spirit was sent to apply that redemption to individual souls. On the same representative principle by which Adam's sin is imputed to us that is, set to our account in such a way that we are held responsible for it and suffer the consequences of it although not personally responsible for it, our sin in turn is imputed to Christ, and His righteousness is imputed to us. This is briefly yet clearly expressed in the Westminster Shorter Catechism (Presbyterian), which says: "Justification is an act of God's free grace, wherein He pardoneth all our sins, and accepteth us as righteous in His sight, only for the righteousness of Christ imputed to us, and received by faith alone" (Ans. to Q. 33).

The word "grace" in its proper sense means the free and undeserved favor of God exercised toward the undeserving, toward sinners. It is something that is given irrespective of any worthiness in man, and to introduce works or merit into any part of the system vitiates its nature and frustrates its design. Just because it is grace, it is not given on the basis of preceding merits. It cannot be earned. As the very name imports, it is necessarily gratuitous; and since man in his fallen nature is enslaved to sin until it is given, all the merits that he can have prior to it are demerits and deserve only punishment, not gifts or favor.

Because of His absolute moral perfection God requires spotless purity and perfect obedience in His intelligent creatures. This perfection is provided for His people in that Christ's spotless righteousness is imputed to them, so that when God looks upon the redeemed He sees them clothed not with anything properly their own, but with this spotless robe. We are told that Christ suffered as a substitute, "the just for the unjust." And when man is encouraged to think that he owes to some power or art of his own that salvation which in reality is all of grace, God is robbed of part of His glory. By no stretch of the imagination can a man's good works in this life be considered a just equivalent for the blessings of eternal life. We are in fact, nothing but receivers; we never bring any adequate reward to God, we are always receiving from Him, and shall be unto all eternity.

All men naturally feel that they should earn their salvation, and a system which makes some provision in that regard readily appeals to them. But Paul lays the ax to such reasoning when he says: "If there had been a law given which could make alive, verily righteousness would been of the law" (Galatians 3:21); and Jesus said to His disciples, "When ye shall have done

all the things that are commanded you, say, We are unprofitable servants; we have done that which it was our duty to do" (17:10). We have no righteousness of our own; for as Isaiah says: "Our righteousnesses are as a polluted garment"—or as the King James Version expresses it, "as filthy rags" (64:6). Salvation is based solely on the merits of Christ who suffered and died for His people. It is for this reason that God can demand perfection of all who enter heaven and yet admit into heaven those who have been sinners.

When Isaiah wrote, "Ho, every one that thirsteth, come ye to the waters, and he that hath no money; come ye, buy and eat; yea, come buy wine and milk without money and without price" (55:1), he invited the penniless, the hungry, the thirsty, to come and to take possession of, and to enjoy the provision, free of all cost, as if by right of payment. And to buy without money must mean that it has already been produced and provided at the cost of another. The farther we advance in the Christian life, the less we are inclined to attribute any merit to ourselves, and the more to thank God for all.

Paul says concerning some who would base salvation on their own merit, that, "being ignorant of God's righteousness, and seeking to establish their own, they did not subject themselves to the righteousness of God" (Romans 10:3), and that they were, therefore, not in the church of Christ. He makes it plain that "the righteousness of God" is given to us through faith, and that we enter heaven pleading only the merits of Christ. Time and again the Scriptures repeat the assertion that salvation is of grace, as if anticipating the difficulty that men would have in coming to the conclusion that they could not earn it by their own works.

The reason for this system of grace is that those who glory should glory only in the Lord, and that no redeemed person should ever have occasion to boast over another. Romanism destroys this purely gracious character of salvation and substitutes a system of grace plus works. No matter how small a part those works may be said to play (and in the Roman system they play a conspicuously large part), they are decisive and ultimately they are the basis of the distinction between the saved and the lost; for he that is saved can then justly point the finger of scorn and say, "You had as good chance for salvation as I had. I accepted, and you rejected the offer; therefore you deserve to suffer." But if saved by grace, the redeemed remembers the mire from which he was lifted, and his attitude toward the lost is one of sympathy and pity. He knows that but for the grace of God he too would be in the same state as those who perish, and his song is, "Not unto us, O Jehovah, not unto us, But unto thy name give glory, For thy lovingkindness, and for thy truth's sake" (Psalm 115:1).

And yet the Council of Trent, in its opposition to the Reformers' doctrine of justification by faith alone, and in defense of its doctrine of penance, declared:

"If anyone saith that justifying faith is nothing else but confidence in the divine mercy which remits sin for Christ's sake alone; or, that this confidence alone is that whereby we are justified, let him be anathema" (Sess. VI, Can. 12).

In taking this stand Rome rejects the teaching of Augustine, one of the church fathers whom she is most anxious to follow; for Augustine taught that salvation is purely by the grace of God, not by human merit.

Against Rome's anathema Paul declares: "But though we, or an angel from heaven should preach unto you any gospel other than that which we preached unto you, let him be anathema" (Galatians 1:8). And again he says: "For as many as are under the works of the law are under a curse: for it is written, Cursed is every one who continueth not in all the things that are written in the book of the law, to do them" (Galatians 3:10), by which he teaches that anyone who would earn salvation by keeping the law must render perfect obedience—"all the things that are written in the book of the law, to do them"—which manifestly is impossible for any human being. Hence Paul's anathema shatters that of Rome, for it is the curse of God upon those who teach salvation by works in any form.

It was this great truth of justification by faith alone that flashed through the mind of Martin Luther when, while still a monk, on a pilgrimage to Rome he was climbing the *scala sancta*, the "sacred stairway," one step at a time and on his knees, trying to find peace with God. Suddenly the truth burst upon him and he saw the real meaning of the verse, "The just shall live by faith" (Romans 1:17, Galatians 3:11, KJV). Immediately he got up on his feet and walked down the steps. How wrong it was for anyone to think that he could earn salvation through works of penance! Although Luther did not make a formal break with the Roman Church until some years later, his action in Rome that day was in reality the prelude to the Protestant Reformation.

#### **4 Further Scripture Proof**

New Testament Christianity repudiates the doctrine that the believer must, or can, earn his salvation through good works assigned by a priest, or that saving grace can be conferred by a priest regardless of his moral character, or that such grace is given because of allegiance to any church or organization. Instead it teaches that we have only to receive it in simple faith. Witness the following:

"By grace have ye been saved through faith; and that not of yourselves, it is the gift of God; not of works that no man should glory" (Ephesians 2:8-9).

"The righteous shall live by faith" (Romans 1:17).

"Knowing that a man is not justified by the works of the law but through faith in Jesus Christ... because by the works of the law shall no flesh be justified" (Galatians 2:16).

"But if it is by grace, it is no more works: otherwise grace is no more grace" (Romans 11:6).

"If righteousness is through the law, then Christ died for naught" (Galatians 2:21).

"And Abraham believed God, and it was reckoned unto him for righteousness.

Now to him that worketh, the reward is not reckoned as of grace, but as of debt. But to him that worketh not, but believeth on him that justifieth the ungodly, his faith is reckoned for righteousness" (Romans 4:3-5).

"Being therefore justified by faith, we have peace with God through our Lord Jesus Christ" (Romans 5:1)."

He that believeth on the Son hath eternal life; but he that obeyeth not the Son shall not see life, but the wrath of God abideth on him" (John 3:36).

"Believe on the Lord Jesus, and thou shalt be saved, thou and thy house" (Acts 16:31).

"But now apart from the law a righteousness of God hath been manifested being witnessed by the law and the prophets; even the righteousness of God through faith in Jesus Christ unto all them that believe. ... We reckon therefore that a man is justified by faith apart from the works of the law" (Romans 3:21-22,28).

What a significant coincidence it is that this doctrine of justification by faith is given such prominence in the Epistle to the Romans, since Rome later became the seat of the papacy! It seems to be written there as if intended as a strong and permanent protest against the errors of the Roman Church. For if we believe that we are justified by faith in Christ, who died "once for all," we certainly cannot believe in "the sacrifice of the mass" as so many repetitions of that sacrifice on Calvary.

## **5 Indulgences**

Another subject closely related to penance is that of indulgences. The Baltimore Catechism defines an indulgence as follows:

"An indulgence is the remission in whole or in part of the temporal punishment due to sin. ... There are two kinds of indulgences—plenary and partial. ... A plenary indulgence is the full remission of the temporal punishment due to sin. ... A partial indulgence is the remission of a part of the temporal punishment due to sin. ... To gain an indulgence we must be in the state of grace (the result of a satisfactory confession to a priest) and perform the works enjoined."

Another catechism defines an indulgence more briefly as "a remission of that temporal punishment which even after the sin is forgiven, has yet to be suffered either here or in purgatory."

An indulgence, therefore, is an official relaxation of law which shortens or cancels one's sufferings which are due to sin, and it usually has reference to the sufferings in purgatory.

Indulgences are granted by the pope, who the Roman Church teaches has personal jurisdiction over purgatory; and they usually are granted through the priests in return for gifts or services rendered to the church or as a reward for other good deeds.

This release from punishment is said to be possible because the church has a vast treasury of unused merits which have been accumulated primarily through the sufferings of Christ, but also because of the good works of Mary and the saints who have done works more perfect than God's law requires for their own salvation. Thus not only the suffering and death of Christ, but also the good works of Mary and the saints, are the grounds of forgiveness of sins. The church claims to be able to withdraw merits from that store and to apply them to any member of the church just as if he had suffered what was necessary for the forgiveness of sins.

An indulgence is not, as many think, and as the term might suggest, a license to commit sin, although that has been done on numerous occasions particularly among the more backward and ignorant people. That was one of the abuses that developed during the Middle Ages. An indulgence is rather a limited period of release from punishment (1 day, 10 days, 30 days, etc.) which the person would have to suffer in purgatory. Indulgences are like prison paroles. A man sentenced to imprisonment for one year may be released at the end of eight months if he manifests true repentance and good behavior. In the same manner an indulgence affords release from a part or the whole of the punishment due because of sin.

Indulgences are not available to those guilty of mortal sin until they confess to a priest and receive absolution. The priest forgives only mortal sins in the confessional, which saves the soul from hell. He does not forgive venial sins. Those have to be atoned for in the present life, or they have to be suffered for in the flames of purgatory after death.

According to Roman doctrine, all those dying in mortal sin go straight to hell, where prayers, masses, etc., cannot effect any alleviation of their pains. For those who go to confession, the absolution of the priest removes mortal sin and thereby releases from eternal punishment; but the punishment remains and must be atoned for by good works, prayers, etc., in this life, or by sufferings in purgatory in the next. In practice this means that every Roman Catholic, if he escapes hell, must reckon on going through purgatory. As we have indicated earlier, there seems to be no very definite catalogue of which sins are mortal and which are venial. The classification varies from place to place and from priest to priest, depending on the priest's definition and the nature of the purpose to be served.

Only the pope can grant a plenary indulgence, canceling out all suffering. Bishops can grant up to forty days, and parish priests shorter periods. During the Middle Ages plenary indulgences were granted to persons who visited the holy sepulcher in Jerusalem, or joined the crusades to regain the Holy Land, or helped in the work of persecuting Protestants and extirpating heresy. Partial indulgences were granted for lesser services, such as reciting the rosary, ritual prayers to the Virgin Mary or to some saint, self-denials, gifts of money or property, etc. The list is almost endless.

Technically, indulgences must not be sold by the church. But that rule has been violated on many occasions, and the spirit of it on many more. The sale is still carried out in countries where Rome is supreme, and where it is not calculated to revolt public opinion. The first Pope John XXIII sold

indulgences openly, but was condemned for it by a church council. The late Pope John XXIII, in 1958, granted a plenary indulgence to all who attended his coronation ceremony or listened by radio or viewed the ceremony by television or news reel. And again, on Easter Sunday, 1961, he granted a plenary indulgence to all who attended the Easter observance in St. Peter's Square in Rome. Most indulgences, however, are partial. The Roman Church is careful to point out that "only God knows exactly how much of the temporal punishment is taken away by an indulgence." Hence no one can ever be sure that he has done enough and that he needs no further indulgences.

Likewise many "dispensations" or permissions to do certain things not approved by the Roman Church are granted each year, such as marriage between a Roman Catholic and a Protestant, annulments, and even, as in Spain until recently, permission on payment of a small fixed sum, to eat meat on Friday, which otherwise would be a mortal sin. There is no fixed price for "dispensations," but it is understood by both parties that there are to be gifts and that for the more important ones the gifts are to be generous.

## **6 Historical Development of the Doctrine of Indulgences**

The practice of granting indulgences was unknown in the early church. It arose in the Middle Ages in connection with penances imposed by the Roman Church. At first they were applicable only to the living. Gelasius, bishop of Rome in 495, said: "They demand that we should also bestow forgiveness of sins upon the dead. Plainly this is impossible for us, for it is said, 'What things soever ye shall bind upon earth.' Those who are no longer upon the earth He has reserved for His own judgment." Now if this pope was infallible in his exegesis of Scripture, the current Roman practice is false. In the year 1096, at the Synod of Clermont, Urban II promised a plenary indulgence for all who would take part in the crusades. From that time on indulgences became a fixed and remunerative part of the religion of Rome. Pope Clement VI (1342-1352) proclaimed the doctrine that the church has control of a treasury of merit, and that it can give to one believer the excess merits of another. And in 1477 Pope Sixtus IV declared that indulgences were available for souls in purgatory. Since that time indulgences have been considered helpful to the dead as well as to the living.

The abuses connected with the granting or sale of indulgences became so flagrant that clear-thinking men in the clergy and laity alike came to despise the practice. Many of the promoters played heartlessly on the credulity of the bereaved. The great majority of mankind was pictured as suffering in the flames of purgatory until their survivors provided the money for their release. The demoralization which resulted from this evil practice spread like poison through the church. In 1250 Grosseteste, bishop of Lincoln, England, protested to the pope that the low morality of the priesthood was due to the purchasable pardon. A commission of cardinals reported to Pope Paul III (1534-1549) that pardons and dispensations produced indescribable scandals, and begged him to put an end to them.

For years indulgences were sold openly. When Pope Leo X (1513-1521) needed money to complete the great cathedral of St. Peter's in Rome he offered plenary indulgences for sale and sent his special emissaries to every nation,

promising forgiveness of sins to the living and release from the flames of purgatory for the dead. Those found a ready market in many parts of Europe. It was for this purpose that the Friar Tetzel came through the region around Wittenburg, Germany, making the claim: "A soul is released from purgatory and carried to heaven as soon as the money tinkles in the box."

It was this corrupt practice of taking money from the people that revolted Martin Luther against the whole system of indulgences and led to his posting the 95 theses on the cathedral door in Wittenburg, Germany, October 31 on the eve of All Saints Day, 1517. The act marked the beginning of the Protestant Reformation. The 86th thesis read: "The pope's riches at this day far exceed the wealth of the richest millionaires; can not he therefore build one single basilica of St. Peter out of his own money, rather than out of the money of the faithful poor?"

Luther's action was in effect a daring challenge to the papal authorities for public debate on each of the propositions listed. Needless to say, his challenge was not accepted. But it did arouse intense excitement, and it met with a ready response in the hearts of the people over a wide area. And well might he challenge the indulgence system, for in so doing he was simply taking his stand for first century Christianity. We wonder how many who visit St. Peter's cathedral in Rome today realize that the construction of that church was the event that set in motion the Protestant Reformation.

The question may well be asked: If indulgences are so clearly opposed to the Gospel plan of salvation, why did the popes persist in selling them? Or why do they still uphold the practice? The answer is: Because indulgences have been a source of enormous revenue to the Vatican. Although the popes knew there was no warrant whatever in Scripture for such practice, they could not resist the temptation to acquire easy money. By appealing to the superstitions and fears of the people, high and low, they collected large sums. Not only St. Peter's cathedral, but many other projects have been financed in considerable measure by money raised in this manner. Papal indulgences are not sold today, but they still are granted; and it is understood that "the faithful" who come seeking them must not come empty-handed.

Having examined the tenets and practices of the Roman Church as regards the matter of individual salvation, we have no hesitation at all in branding as false the entire system of penance and indulgences. And that for the simple reason that those who trust Christ for salvation are justified by faith, not by works. They have no need for penances or indulgences from any priest or pope. The superabundant merits of the saints, alleged to have been accumulated by those who have done more than was required, are purely imaginary. No man can earn his own salvation by good works, much less can he have merits left over which can be transferred to others. The penances and indulgences which the people receive are not only worthless but are clever frauds and are without any foundation whatever in the Bible.

Such a system represents God as forgiving sins, yet holding the sinner guilty and subjecting him to punishment both here and after death. What an arrogant assumption that is on the part of the priests when they presume to take

charge of and to dispose as their own the merits of the saints, and even those of Christ Himself! It is readily apparent what effective weapons the assigning of penances and the granting of indulgences really are for keeping a spiritually unenlightened people under the power of the priesthood.

## 7 Assurance of Salvation

The first consequence of the doctrine of penance and indulgences is that the Roman Catholic, though baptized and confirmed, can never have that assurance of his salvation and that sense of spiritual security which is such a great blessing to the Protestant. In proportion as he is spiritually sensitive, the person who holds to a works religion knows that he has not suffered as much as his sins deserve, and that he can never do as much as he should in order to be worthy of salvation. The dying Roman Catholic, after he has done all that he can do and after the last rites have been given to him, is told that he still must go to purgatory. There he will suffer unknown torture, with no assurance as to how long it will continue, but with the assurance that if his relatives pay with sufficient generosity his suffering will be shortened.

But what a contrast with all of that is the death of the true believer, who has the assurance that he goes straight to heaven into the immediate presence of Christ! What a marvelous blessing is the evangelical faith, both in life and at the time of death!

The Council of Trent even pronounced a curse upon anyone who presumed to say that he had assurance of salvation, or that the whole punishment for sin is forgiven along with that sin. Such assurance is pronounced a delusion and a result of sinful pride. Rome keeps her subjects in constant fear and insecurity. Even at death, after extreme unction has been administered and after thousands of rosary prayers have been said "for the repose of the soul," the priest still cannot give assurance of salvation. The person is never "good enough," but must serve in purgatory prison to be purified of venial sins before he can be admitted to the celestial city. No one can be truly happy without the assurance of salvation; and particularly in spiritual matters a state of doubt and uncertainty is a state of misery.

The simple truth, however, is that one can be saved and can be sure that he is saved. All he has to do is to trust in the finished work of Christ and to receive from Him the gift of eternal life. For His Word declares, "He that heareth my word, and believeth him that sent me *hath eternal life*, and cometh not into judgment, but hath passed out of death into life" (John 5:24). "He that believeth on the Son *hath eternal life*: but he that obeyeth not the Son shall not see life, but the wrath of God abideth on him" (John 3:36). The Bible tells us that "the blood Jesus his Son cleanseth us from all sin" (1 John 1:7), and that to be "absent from the body" is to be "at home with the Lord" (2 Corinthians 5:8). Paul expected that at his death he would go into the immediate presence of Christ, for he wrote to the church in Philippi: "But I am in a strait betwixt the two, having the desire to depart and be with Christ; for it is very far better [no purgatory there!]: yet to abide in the flesh is more needful for your sake" (Philippians 1:23). And in the parable that Jesus gave of the rich man and Lazarus, Lazarus was carried by the angels directly from earth to Abraham's bosom (Luke 16:19-31).

Furthermore, Christ is able to *keep His people saved*, not because of their goodness or faithfulness, both of which are very erratic, but because of His power and grace: "And I give unto them eternal life; and they shall never perish, and no one shall snatch them out of my hand. My Father who hath given them unto me, is greater than all; and no one is able to snatch them out of the Father's hand" (John 10:28-29). This eternal life of which Christ speaks is a gift (John 3:16); it is made effective by a supernatural work of the Holy Spirit in the soul which is called "regeneration" (Titus 3:5), or a new birth, a being "born anew" or "from above" (John 3:3), and as such it is irrevocable—"for the gifts and the calling of God are not repented of" (Romans 11:29). Nothing less than a supernatural act on the part of God (regeneration) can bring a soul from a state of spiritual death to a state of spiritual life, and nothing less than another supernatural act of God could reverse that condition. This is the true "perseverance of the saints"—not that we persevere in holding on to God, but that He perseveres in holding on to us.

Thus God wants us to be saved, and He wants us to know that we are saved. He has told us so in His Word. We have a salvation that is complete, a salvation that meets all the needs of the sinner. In Protestantism salvation is *present*, when one accepts Christ as Savior. In Romanism it is *future*, after he has been through purgatory, and only then if he has "good works" added to confession, penance, and communion. In Protestantism salvation is a matter of grace. In Romanism one must work hard for it and must pay dearly for it, and after he has done all that the priest has prescribed, he still cannot know whether he has it or not. And through it all there stands the anathema of the Council of Trent against all who affirm the certainty of their salvation. Hence there is not to be found anywhere a consistent Roman Catholic who enjoys the assurance of eternal life. Nor can Modernism or Liberalism give that assurance, nor Judaism, nor Mohammedanism, nor any of the pagan religions. Evangelical Protestantism alone can give that assurance. That was the message of the Reformation in the 16th century when it proclaimed justification by faith alone.

A very curious thing happened in connection with the death of Pope Pius XII, in 1958. His personal physician, Dr. Galeazzi-Lisi, shortly afterward wrote an article for publication in a Rome newspaper in which he described "the agonizing death of Pope Pius XII," and told of the pope's fear and insecurity regarding the future. But the article met strong disapproval on the part of the church authorities. Copies of the newspaper were confiscated before they could be distributed, and Dr. Galeazzi-Lisi was promptly dismissed from his position. Dr. Walter M. Montano, at that time editor of *Christian Heritage*, recalled that when Pope Benedict XV died in 1922 a similar report was given of his death, and added:

"One can feel only a sense of pity for the last end of such a man. How is it possible that the ecclesiastical demigod who had the keys of heaven and earth is unable to use those keys to gain entrance into his own eternal salvation? What a pathetic ending for a man who has devoted his life to religion; who has directed, as they say, 'the barque of St. Peter'; who was infallible; who has elevated the Virgin Mary to a state that no other pope had dared to

imagine.

“At the end of his life he dies in fear and agony, not knowing what the future holds in store for him. All the pomp and ceremony, all the masterfully devised rituals in his honor may impress the people, especially Roman Catholics, but they cannot gain him one inch of heaven. And what about his soul and his eternal destiny? What Roman Catholic knows where this pope is right now? The doctrine of the Roman Church established that anyone who can say ‘I am saved’ at any time in his life commits a mortal sin.

“If pope Pius XII had had the courage to express faith in the only One who died for our sins; if he had realized that there is only one Mediator between man and God; if he had accepted the fact that Christ’s death invalidated any other sacrifice and that once for all He died for the sins of the world—then pope Pius XII would not have faced a death of fear and desperation, an ‘agonizing death.’ Instead, he would have been able to say: ‘I know whom I have believed!’” (issue of December, 1958).

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