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By James Akin contributing editor to The Rock

In his apostolic constitution on indulgences, [Pope Paul VI](#) said: “An indulgence is a remission before [God](#) of the temporal punishment due to sins whose guilt has already been forgiven, which the faithful Christian who is duly disposed gains under certain defined conditions through the Church’s help when, as a minister of Redemption, she dispenses and applies with authority the treasury of the satisfactions won by Christ and the saints.” [Indulgentiarum Doctrina 1].

This technical definition can be phrased more simply as, “An indulgence is what we receive when the Church lessens the temporal penalties to which we may be subject even though our sins have been forgiven.”

Some Bible verses that reference the ability for the church and/or Catholics to build up a treasury in heaven that can be used to remove temporal punishments or verses that prove temporal punishment exists.

1. Exodus 20:5

I am the Lord thy God, mighty, jealous, visiting the iniquity of the fathers upon the children, unto the third and fourth generation of them that hate Me.

2. 1 Corinthians 12:26

a. And if one member suffer anything, all the members suffer with it: or if one member glory, all the members rejoice with it.

3. 1 Corinthians 5:2-5 Let him who has done this be removed from among you. For though absent in body I am present in spirit, and as if present, I have already pronounced judgment in the name of the Lord Jesus on the man who has done such a thing. When you are assembled, and my spirit is present, with the power of our Lord Jesus, you are to deliver this man to Satan for the destruction of the flesh, that his spirit may be saved in the day of the Lord Jesus.

a. 2 Corinthians 2:6-11 For such a one this punishment by the majority is enough; so you should rather turn to forgive and comfort him, or he may be overwhelmed by excessive sorrow. So I beg you to reaffirm your love for him. For this is why I wrote, that I might test you and know whether you are obedient in everything. Any one whom you forgive, I also forgive. What I have forgiven, if I have forgiven anything, has been for your sake in the presence of Christ, to keep Satan from gaining the advantage over us; for we are not ignorant of his designs.

4. Colossians 1:23-24

Who now rejoice in my sufferings for you and fill up those things that are wanting of the sufferings of Christ, in my flesh, for his body, which is the church...

5. Matthew 6:20-21

a. Do not store up for yourselves treasures on earth, where moth and decay destroy, and thieves break in and steal. But store up treasures in heaven, where neither moth nor decay destroys, nor thieves break in and steal. For where your treasure is, there also will your heart be.

6. Colossians 1:24

a. “Now I rejoice in my sufferings for your sake, and **in my flesh I complete what is lacking in Christ’s afflictions for the sake of his body, that is, the church**”

7. Mark 3:28-29

- a. But whoever blasphemes against the Holy Spirit will never be forgiven; he is guilty of an eternal sin. He said this because they were saying, "He has an evil spirit."
8. John 14:12
- a. Truly, truly, I say to you, he who believes in me will also do the works that I do; and **greater** works than these will he do, because I go to the Father.
9. Bible verses that are examples of **Temporal Punishment**:
- a. Genesis 3:16-19 "To the woman he said, 'I will greatly multiply your pain in childbearing; in pain you shall bring forth children, yet your desire shall be for your husband, and he shall rule over you.' And to Adam he said, 'Because you have listened to the voice of your wife and have eaten of the tree of which I commanded you, "You shall not eat of it," cursed is the ground because of you; in toil you shall eat of it all the days of your life; thorns and thistles it shall bring forth to you, and you shall eat the plants of the field. In the sweat of your face you shall eat bread till you return to the ground, for out of it you were taken; you are dust, and to dust you shall return'"
 - b. Genesis 4:11-12 And now you are cursed from the ground, which has opened its mouth to receive your brother's blood from your hand. When you till the ground, it shall no longer yield to you its strength; you shall be a fugitive and a wanderer on the earth."
 - c. Deuteronomy 28:58-62 "If you are not careful to do all the words of this law which are written in this book, that you may fear this glorious and awful name, the LORD your God, then the LORD will bring on you and your offspring extraordinary afflictions, afflictions severe and lasting, and sicknesses grievous and lasting. And he will bring upon you again all the diseases of Egypt, which you were afraid of; and they shall cleave to you. Every sickness also, and every affliction which is not recorded in the book of this law, the LORD will bring upon you, until you are destroyed. Whereas you were as the stars of heaven for multitude, you shall be left few in number; because you did not obey the voice of the LORD your God.
 - d. 2nd Samuel 12:10-14 Now therefore the sword shall never depart from your house, because you have despised me, and have taken the wife of Uri'ah the Hittite to be your wife.' Thus says the LORD, 'Behold, I will raise up evil against you out of your own house; and I will take your wives before your eyes, and give them to your neighbor, and he shall lie with your wives in the sight of this sun. For you did it secretly; but I will do this thing before all Israel, and before the sun.'" David said to Nathan, "I have sinned against the LORD." And Nathan said to David, "The LORD also has put away your sin; you shall not die. Nevertheless, because by this deed you have utterly scorned the LORD, the child that is born to you shall die."
 - e. 1 Chronicles 21:7-12, 14 But God was displeased with this thing, and he smote Israel. And David said to God, "I have sinned greatly in that I have done this thing. But now, I pray thee, take away the iniquity of thy servant; for I have done very foolishly." And the LORD spoke to Gad, David's seer, saying, "Go and say to David, 'Thus says the LORD, Three things I offer you; choose one of them, that I may do it to you.'" So Gad came to David and said to him, "Thus says the LORD, 'Take which you will: either three years of famine; or three months of devastation by your foes, while the sword of your enemies overtakes you; or else three days of the sword of the LORD, pestilence upon the land, and the angel of the LORD destroying throughout all the territory of Israel.' Now decide what answer I shall return to him who sent me." So the LORD sent a pestilence upon Israel; and there fell seventy thousand men of Israel.

- f. 2nd Corinthians 12:7 And to keep me from being too elated by the abundance of revelations, a thorn was given me in the flesh, a messenger of Satan, to harass me, to keep me from being too elated. Three times I besought the Lord about this, that it should leave me; but he said to me, "My grace is sufficient for you, for my power is made perfect in weakness." I will all the more gladly boast of my weaknesses, that the power of Christ may rest upon me. For the sake of Christ, then, I am content with weaknesses, insults, hardships, persecutions, and calamities; for when I am weak, then I am strong.
 - g. John 21:18 Truly, truly, I say to you, when you were young, you girded yourself and walked where you would; but when you are old, you will stretch out your hands, and another will gird you and carry you where you do not wish to go."
 - h. Numbers 14:13-23 "But Moses said to the Lord . . . `Now if thou dost kill this people as one man, then the nations who have heard thy fame will say, "Because the Lord was not able to bring this people into the land which he swore to give to them, therefore he has slain them in the wilderness"' . . . Then the Lord said, `I have pardoned, according to your word; but truly, as I live . . . none of the men who . . . have not hearkened to my voice, shall see the land which I swore to give to their fathers". God states that, although he pardoned the people, he would impose a temporal penalty by keeping them from the promised land.
 - i. Numbers 20:12 Later Moses, who is clearly one of the saved (see Matt. 17:1-5), is told he will suffer a temporal penalty: "And the Lord said to Moses and Aaron, `Because you did not believe in me, to sanctify me in the eyes of the people of Israel, therefore you shall not bring this assembly into the land which I have given them'" (cf. 27:12-14).
 - j. Genesis 3:22-24 Then the LORD God said, "Behold, the man has become like one of us, knowing good and evil; and now, lest he put forth his hand and take also of the tree of life, and eat, and live forever", therefore the LORD God sent him forth from the garden of Eden, to till the ground from which he was taken. He drove out the man; and at the east of the garden of Eden he placed the cherubim, and a flaming sword which turned every way, to guard the way to the tree of life."
 - i. Romans 5:12 Therefore as sin came into the world through one man and death through sin, and so death spread to all men because all men sinned –
 - ii. Protestants also admit the principle in practice when discussing death. Scripture says death entered the world through original sin When we first come to God we are forgiven, and when we sin later we are able to be forgiven, yet that does not free us from the penalty of physical death. Even the forgiven die; a penalty remains after our sins are forgiven. This is a temporal penalty since physical death is temporary and we will be resurrected (Dan. 12:2).
 - k. Genesis 19:31-38 The Moabites and Ammonites became centuries long enemies of Israel. Balak the king of Moab asked Balaam to curse the Israelites and the Ammonites attacked the Jews who had fled Egypt.
 - l. 1 Samuel 15:2-9 King Saul didn't destroy the Amal'ekites as God had ordered and was later killed and replaced by King David.
10. James Akin - A Protestant might say that God gives temporal penalties to teach a sinner a lesson, making the penalties discipline rather than punishment. There are three responses to this: (1) Nothing in the above texts says they are disciplines; (2) a Catholic could also call them disciplines; [Teaching on indulgences, Pope Paul VI's stated, "The punishments with which we are concerned here are imposed by God's judgment, which is just and merciful.

The reasons for their imposition are that our souls need to be purified, the holiness of the moral order needs to be strengthened, and God's glory must be restored to its full majesty" (Indulgentiarum Doctrina 2)]. and (3) there is nothing wrong with calling them "punishments," since "disciplining" a child is synonymous in daily speech with punishing a child. As Greg Krehbiel, a Protestant who has written for This Rock, points out in a privately circulated paper, the idea that all temporal penalties vanish when one is forgiven "is the error at the heart of the 'health and wealth gospel,' viz., 'Jesus took my poverty and sickness away, so I should be well and rich.'" The Catholic has good grounds for claiming temporal penalties may remain after a sin is forgiven. The Church has shown this since its earliest centuries and by prescribed acts of penance as part of the sacrament of reconciliation.

11. James Akin -Later Moses, who is clearly one of the saved (see Matt. 17:1-5), is told he will suffer a temporal penalty: "And the Lord said to Moses and Aaron, 'Because you did not believe in me, to sanctify me in the eyes of the people of Israel, therefore you shall not bring this assembly into the land which I have given them'" (Num. 20:12; cf. 27:12-14). Protestants realize that, while Jesus paid the price for our sins before God, he did not relieve our obligation to repair what we have done. They fully acknowledge that if you steal someone's car, you have to give it back; it isn't enough just to repent. God's forgiveness (and man's!) does not include letting you keep the stolen car.
12. God blesses some people as a reward to others. Suppose a father prays for his seriously ill son and says, "Dear Lord, if I have pleased you, then please heal my son!" The father is asking that his son be healed as a reward for his (the father's) pleasing God. Intuitively we recognize this is a valid prayer that God sometimes answers positively. But we do not need to stop with our intuitions: Scripture confirms the fact. After Abraham fought a battle for the Lord, God spoke to him in a vision and said, "'Fear not, Abram [Abraham], I am your shield; your reward shall be very great.' But Abram said, 'O Lord God, what wilt thou give me, for I continue childless, and the heir of my house is Eliezer of Damascus?' . . . And behold, the word of the Lord came to him, 'This man shall not be your heir; your own son shall be your heir.' And he brought him outside and said, 'Look toward heaven, and number the stars, if you are able to number them.' Then he said to him, 'So shall your descendants be.' And he believed the Lord, and he reckoned it to him as righteousness" (Gen. 15:1-6). God promised Abraham a reward—a multitude of descendants who would not otherwise be born. These people received a great gift—the gift of life—because God rewarded the patriarch. God further told Abraham he would have nations and kings come from him, that God would make a covenant with his descendants, and that they would inherit the promised land (Gen. 17:6-8). All these blessings came to Abraham's descendants as God's reward to him.
 - a. This principle is also in the New Testament. Romans 11:28 "As regards the gospel they are enemies of God, for your sake; but as regards election they are beloved for the sake of their forefathers."
 - b. The principle is also found in passages in which one person approaches Jesus for the healing or exorcism of someone else, such as the story the Canaanite woman. Matthew 15:22-28 And behold, a Canaanite woman from that region came out and cried, "Have mercy on me, O Lord, Son of David; my daughter is severely possessed by a demon." But he did not answer her a word. And his disciples came and begged him, saying, "Send her away, for she is crying after us." He answered, "I was sent only to the lost sheep of the house of Israel." But she came and knelt before him, saying, "Lord, help me." And he answered, "It is not fair to take the children's bread and throw it to the dogs." She said,

"Yes, Lord, yet even the dogs eat the crumbs that fall from their masters' table." Then Jesus answered her, "O woman, great is your faith! Be it done for you as you desire." And her daughter was healed instantly.

13. God remits temporal penalties suffered by some as a reward to others. When God blesses one person as a reward to someone else, sometimes the specific blessing he gives is a reduction of the temporal penalties to which the first person is subject. For example, Solomon's heart was led astray from the Lord toward the end of his life, and God promised to rip the kingdom away from him as a result.
 - a. 1 Kings 11:11-13 "[T]he Lord said to Solomon: 'Since this is what you want, and you have not kept my covenant and my statutes which I enjoined on you, I will deprive you of the kingdom and give it to your servant. I will not do this during your lifetime, however, for the sake of your father David; it is your son whom I will deprive. Nor will I take away the whole kingdom. I will leave your son one tribe for the sake of my servant David and of Jerusalem, which I have chosen'. God lessened the temporal punishment in two ways: by deferring the removal of the kingdom until the days of Solomon's son and by leaving one tribe (Benjamin) under Judah. God was clear about why he did this: It is not for Solomon's sake, but "for the sake of your father David." If David had not pleased God, and if God had not promised him certain things regarding his kingdom, God would have removed the entire kingdom from Solomon and done so during Solomon's lifetime. This is an example of God lessening a punishment for the sake of one of his saints.
 - b. Genesis 18:16-33 James Akin- Other examples are easy to think of. God promised Abraham that, if he could find a certain number of righteous men in Sodom, he was willing to defer the city's temporal (and eternal) destruction for the sake of the righteous.
 - c. James Akin-Paul noted, "As regards the gospel they [the Jews] are enemies of God, for your sake; but as regards election they are beloved for the sake of their forefathers. For the gifts and the call of God are irrevocable" (Rom. 11:28-29). Paul indicated that his Jewish contemporaries were treated more gently than they otherwise would have been treated (God's gift and call were not removed from them) because their forefathers were beloved by God, who gave them irrevocable gifts (which are listed in Rom. 9:4-5).
14. James Akin God remits temporal punishments through the Church. God uses the Church when he removes temporal penalties. This is the essence of the doctrine of indulgences. Earlier we defined indulgences as "what we receive when the Church lessens the temporal penalties to which we may be subject even though our sins have been forgiven." The members of the Church became aware of this principle through the sacrament of penance. From the beginning, acts of penance were assigned as part of the sacrament because the Church recognized that Christians must deal with temporal penalties, such as God's discipline and the need to compensate those our sins have injured. In the early Church penances were sometimes severe. For serious sins, such as apostasy, murder, and abortion, the penances could stretch over years, but the Church recognized that repentant sinners could shorten their penances by pleasing God through pious or charitable acts that expressed sorrow over and a desire to make up for one's sin. The Church also recognized the duration of temporal punishments could be lessened through the involvement of other persons who had pleased God (principle 5). Sometimes a confessor [Here confessors are not priests who hear confessions but those who confessed the Christian faith before the state during a persecution. Confessors, like martyrs, pleased God in a special way by holding to their faith at the risk of their lives.] or someone soon to be martyred would intervene and ask, as a

reward to the confessor or martyr, that the penitent have his time of discipline lessened. This was how the Church recognized its role of administering temporal penalties (principle 6); the role was simply part of the ministry of forgiveness God had given the Church in general. Scripture tells us God gave the authority to forgive sins “to men” (Matt. 9:8) and to Christ’s ministers in particular. Jesus told them, “As the Father has sent me, even so I send you. . . . Receive the Holy Spirit. If you forgive the sins of any, they are forgiven; if you retain the sins of any, they are retained” (John 20:21-23). If Christ gave his ministers the ability to forgive the eternal penalty of sin, how much more would they be able to remit the temporal penalties of sin! [This kind of argument, with the form "If X is the case then how much more likely is Y the case," is called a fortiori argument. A fortiori arguments were favorites of Jesus and Paul; see Matthew 7:11, 10:25, 12:12, Luke 11:13, 12:24, 28, Romans 11:12, 24, 1 Corinthians 6:3, and Hebrews 9:14]. Christ also promised his Church the power to bind and loose on earth, saying, “Truly, I say to you, whatever you bind on earth shall be bound in heaven, and whatever you loose on earth shall be loosed in heaven” (Matt. 18:18). As the context makes clear, binding and loosing cover Church discipline, and Church discipline involves administering and removing temporal penalties (such as barring from and readmitting to the sacraments). Therefore, the power of binding and loosing includes the administration of temporal penalties.

15. God blesses dead Christians as a reward to living Christians. From the beginning the Church recognized the validity of praying for the dead so that their transition into heaven (via purgatory) might be swift and smooth. This meant praying for the lessening or removal of temporal penalties holding them back from the full glory of heaven. If it is reasonable to ask that these penalties be removed in general, then it would be reasonable to ask that they be removed in a particular case as a reward. A widower could pray to God and ask that, if he has pleased God, his wife’s transition into glory be hastened. For this reason the Church teaches that “indulgences can always be applied to the dead by way of prayer.” [Indulgentarium Doctrina 3].
16. 2 Maccabees 12:42-45 A close parallel to this application is 2 Maccabees. Judah Maccabee finds the bodies of soldiers who died wearing superstitious amulets during one of the Lord’s battles. Judah and his men “turned to prayer, beseeching that the sin which had been committed might be wholly blotted out”. The reference to the sin being “wholly blotted out” refers to its temporal penalties. The author of 2 Maccabees tells us that for these men Judah “was looking to the splendid reward that is laid up for those who fall asleep in godliness” (v. 45); he believed that these men fell asleep in godliness, which would not have been the case if they were in mortal sin. If they were not in mortal sin, then they would not have eternal penalties to suffer, and thus the complete blotting out of their sin must refer to temporal penalties for their superstitious actions. Judah **“took up a collection, man by man, to the amount of two thousand drachmas of silver and sent it to Jerusalem to provide for a sin offering. In doing this . . . he made atonement for the dead, that they might be delivered from their sin”** (vv. 43, 45). Judah not only prayed for the dead, but he provided for them the then-appropriate ecclesial action for lessening temporal penalties: a sin offering.[The Old Testament sin sacrifices dealt only with the temporal expiation of sins, "for it is impossible that the blood of bulls and goats should take away [the eternal punishment for] sins” (Heb. 10:4); see sidebar on expiation]. Accordingly, we may take the now-appropriate ecclesial action for lessening temporal penalties—indulgences—and apply them to the dead by way of prayer. There is a difference between the way indulgences are obtained by us in this life and the way in which they are applied to the dead. The official documents of the Church, such as Pope Paul VI’s apostolic constitution on indulgences, the Code of Canon Law, and The

Catechism of the Catholic Church, all note that indulgences are applied to the dead by way of prayer. This is because Christians in the hereafter are no longer under the earthly Church's jurisdiction. They no longer can receive sacraments, including penance, and the Church does not have authority to release their temporal penalties. All it can do is look to God and pray that he will lessen them. This is a valid form of prayer, as 2 Maccabees indicates. We may have confidence that God will apply indulgences to the dead in some way, but the precise manner and degree of application are unknown.[This is one reason the Church cannot simply "empty purgatory," as Martin Luther suggested it should. Because it lacks jurisdiction, the Church can only pray for purgatory to be emptied, and it does]. These seven principles, which we have seen to be thoroughly biblical, are the underpinnings of indulgences, but there are still questions to be asked: Who are the parties involved? There are four parties: The first pleased God and moved him to issue a reward, providing the basis for the indulgence; the second requests the indulgence and obtains it by performing the act prescribed for it; the third issues the indulgence (this is God working through the Church); and the fourth receives the benefit of the indulgence by having his temporal penalties lessened. [Some parties may be one and the same person. The person who provides the basis for an indulgence may request one and apply it to another; the person who requests an indulgence may ask it for himself or someone else. The only limit is that under current canon law one may not obtain an indulgence for another living person (although it is possible to do so in principle, as the case of the early penitents shows)].

17. How many of one's temporal penalties can be remitted?

a. Potentially, all of them. The Church recognizes that Christ and the saints are interested in helping penitents deal with the aftermath of their sins, as indicated by the fact they always pray for us (Heb. 7:25, Rev. 5:8). Fulfilling its role in the administration of temporal penalties, the Church draws upon the rich supply of rewards God chose to bestow on the saints, who pleased him, and on his Son, who pleased him most of all. [These rewards are referred to metaphorically as "the treasury of merits." A merit is anything that pleases God and moves him to issue a reward, not things that earn "payment" from God. Humans can't earn anything from God, though by his grace they can please him in a way he chooses to reward. Picturing the saints' acts under a single, collective metaphor (such as a treasury) is biblical: "It was granted her [the Bride] to be clothed with fine linen, bright and pure" (Rev. 19:8). John tells us, "[F]or the fine linen is the righteous deeds of the saints." Here the righteous deeds of the saints are pictured under the collective metaphor of clothing on the Bride of Christ, the Church. Jewish theology also recognizes a treasury of merits. Jewish theologians speak of "the merits of the fathers"—the idea being that the patriarchs pleased God and inherited certain promises as a reward. God fulfills these promises and ends up treating later Jews more gently than they would have been treated. The idea of "the merits of the fathers" is essentially the same as the Catholic concept of the "treasury of merits." Both postulate a class of individuals, the Old Testament patriarchs on the one hand and Christ and the saints on the other, who have pleased God and whom God chooses to reward in a way involving lesser temporal punishments on others]. The rewards on which the Church draws are infinite because Christ is God, so the rewards he accrued are infinite and never can be exhausted. His rewards alone, apart from the saints', could remove all temporal penalties from everyone, everywhere. The rewards of the saints are added to Christ's—not because anything is lacking in his, but because it is fitting that they be united with his rewards as

the saints are united with him. Although immense, their rewards are finite, but his are infinite.

18. "If the Church has the resources to wipe out everyone's temporal penalties, why doesn't it do so?"

- a. Because God does not wish this to be done. God himself instituted the pattern of temporal penalties being left behind. They fulfill valid functions, one of them disciplinary. If a child were never disciplined he would never learn obedience. God disciplines us as his children—"the Lord disciplines him whom he loves, and chastises every son whom he receives" (Heb. 12:6)—so some temporal penalties must remain. The Church cannot wipe out, with a stroke of the pen, so to speak, everyone's temporal punishments because their remission depends on the dispositions of the persons who suffer those temporal punishments. Just as repentance and faith are needed for the remission of eternal penalties, so they are needed for the remission of temporal penalties. Pope Paul VI stated, "Indulgences cannot be gained without a sincere conversion of outlook and unity with God." [Indulgentarium Doctrina 11]. We might say that the degree of remission depends on how well the penitent has learned his lesson.

19. How does one determine by what amount penalties have been lessened?

- a. Before Vatican II each indulgence was said to remove a certain number of "days" from one's discipline—for instance, an act might gain "300 days' indulgence"—but the use of the term "days" confused people, giving them the mistaken impression that in purgatory time still exists and that we can calculate our "good time" in a mechanical way. The number of days associated with indulgences actually never meant that that much "time" would be taken off one's stay in purgatory. Instead, it meant that an indefinite but partial (not complete) amount of remission would be granted, proportionate to what ancient Christians would have received for performing that many days' pious deeds. So, someone gaining 300 days' indulgence gained roughly what an early Christian would have gained by, say, reciting a particular prayer on arising for 300 days. **To overcome the confusion Paul VI issued a revision of the handbook (Enchiridion is the formal name) of indulgences. Today numbers of days are not associated with indulgences, which are either plenary or partial. [A plenary indulgence--difficult to obtain, because requiring perfect love for God and complete sorrow for sins--remits all temporal punishment due for sins; a partial indulgence remits only part of that punishment, with the exact amount being left indeterminate]. Only God knows exactly how efficacious any particular partial indulgence is or whether a plenary indulgence was received at all. The new system of reckoning leaves exact amounts to God and involves the Church in only general principles.**

20. "Don't indulgences duplicate or even negate the work of Christ?"

- a. Despite the biblical underpinnings of indulgences, some are sharply critical of them and insist the doctrine supplants the work of Christ and turns us into our own saviors. This objection results from confusion about the nature of indulgences and about how Christ's work is applied to us. Indulgences apply only to temporal penalties, not to eternal ones. The Bible indicates that these penalties may remain after a sin has been forgiven and that God lessens these penalties as rewards to those who have pleased him. Since the Bible indicates this, Christ's work cannot be said to have been supplanted by indulgences. The merits of Christ, since they are infinite, comprise most of those in the treasury of merits. By applying these to believers, the Church acts as Christ's servant in the application of

what he has done for us, and we know from Scripture that Christ's work is applied to us over time and not in one big lump (Phil. 2:12, 1 Pet. 1:9).

- i. Philippians 2:12 Therefore, my beloved, as you have always obeyed, so now, not only as in my presence but much more in my absence, work out your own salvation with fear and trembling
 - ii. 1 Peter 1:9 As the outcome of your faith you obtain the salvation of your souls.
 - iii. My thoughts: No person is 100 percent perfect and no one loves Christ 100 percent perfectly in this world. We are all still working, growing, and learning to perfect ourselves and our knowledge, understanding, wisdom, faith, hope, and love. Until Jesus has completely perfected us; likewise, our salvation is not yet complete either. We are still working out our salvation. We are still on our path to increasing our understanding, faith, and love. In the same, we are still on our path to salvation and have not yet arrived at the final, complete, and total destination. As C.S. Lewis states, every decision or choice we make to obey God's will and to love or not love God and neighbor brings us closer or farther away from God and either brings us nearer or farther on the road to salvation in Christ.
 - iv. My thoughts: Faith does not save; faith justifies. Only God's grace truly and actually saves us. (our works justify our faith).
21. "But what about the merits of the saints—by the doctrine of indulgences aren't the saints made co-saviors with Christ?"
- a. Not at all. At best they would only be saving us from temporal calamities, which any human may do (and should do!) for another without blaspheming Christ. [For example, it does not offend Christ for a fireman to pull a child out of a burning building. The idea of one human saving another from temporal misfortune does not besmirch Christ]. Besides, the saints have the ability to please God because the love of God has been put in their hearts (Rom. 5:5). It is God's grace that enables them to please to him. His grace produces all their good actions, and his grace is given to them because of what Christ did. The good actions of the saints therefore are produced by Christ working through them, which means Christ is the ultimate cause of even this temporal "salvation."
22. "Should we be talking along these lines? Isn't it better to put all of the emphasis on Christ alone?"
- a) No. If we ignore the fact of indulgences, we neglect what Christ does through us, and we fail to recognize the value of what he has done in us. Paul used this very sort of language: **"Now I rejoice in my sufferings for your sake, and in my flesh I complete what is lacking in Christ's afflictions for the sake of his body, that is, the church" (Col. 1:24).**
 - b) Even though Christ's sufferings were superabundant (far more than needed to pay for anything), Paul spoke of completing what was "lacking" in Christ's sufferings. **(As put by Augustine, "The God who created you without your cooperation will not save you without your cooperation.")** If this mode of speech was permissible for Paul, it is permissible for us, even though the Catholic language about indulgences is far less shocking than was Paul's language about his own role in salvation.
 - c) My words: Jesus willed that His sufferings apply to our eternal salvation and that they fully paid the debt of eternal punishment, but we must work by the grace He gives us to help us complete the payment for our temporary punishments and to help us complete the payment for the temporary punishments of those in purgatory. This is the whole idea of

suffering for others and being the suffering servant. This is how each of us can become Christlike through His grace. If it was Jesus' will to give each of us enough grace to remove the temporary punishments we deserve, He would have done so. His sufferings were great enough to do this, but it isn't His will because we still require to be disciplined for our sins and disobedience and He wants us to participate with Him in sharing and giving His grace to others. This also increases and strengthens our faith and discipline. Jesus' grace and the graces of the Holy Spirit working through us help to show the way of salvation to others. This is all part of God's plan. What Paul was stating was that Paul was completing through the grace of Jesus the mission of Christ. Jesus fully completed what was necessary of God for our eternal salvation; however, each of us, through the grace of Christ, must complete what is necessary of "us" for our eternal salvation. Jesus did His part, now we must by the grace of Christ complete our part through our cooperation and acceptance of His gift of eternal life. When we make expiation for our sins and suffer and make expiation for the deserved punishments of others it is really Jesus and His grace working through us. We learn how to suffer, forgive, and have mercy first for ourselves and then for others. Thus, we become one with Jesus in His grace, suffering, and forgiveness.

- 19 Catholics should not be defensive about indulgences. They are based on principles straight from the Bible, and we can be confident not only that indulgences exist, but that they are useful and worth obtaining. Pope Paul VI declared, "[T]he Church invites all its children to think over and weigh up in their minds as well as they can how the use of indulgences benefits their lives and all Christian society. . . . Supported by these truths, holy Mother Church again recommends the practice of indulgences to the faithful. It has been very dear to Christian people for many centuries as well as in our own day. Experience proves this." [Indulgentarium Doctrina, 9, 11].
- 20 1472. To understand this doctrine and practice of the Church, it is necessary to understand that sin has a double consequence. Grave sin deprives us of communion with God and therefore makes us incapable of eternal life, the privation of which is called the "eternal punishment" of sin. On the other hand, every sin, even venial, entails an unhealthy attachment to creatures, which must be purified either here on earth or after death in the state called purgatory. This purification frees one from what is called the "temporal punishment" of sin. These two punishments must not be conceived of as a kind of vengeance inflicted by God from without, but as following from the very nature of sin. A conversion which proceeds from a fervent charity can attain the complete purification of the sinner in such a way that no punishment would remain (Council of Trent [1551]: Denzinger-Schonmetzer 1712-1713; [1563]: 1820).
- 21 1474. The Christian who seeks to purify himself of his sin and to become holy with the help of God's grace is not alone. "The life of each of God's children is joined in Christ and through Christ in a wonderful way to the life of all the other Christian brethren in the supernatural unity of the Mystical Body of Christ, as in a single mystical person" (Indulgentarium Doctrina 5).
- 22 1478. An indulgence is obtained through the Church who, by virtue of the power of binding and loosing granted her by Christ Jesus, intervenes in favor of individual Christians and opens for them the treasury of the merits of Christ and the saints to obtain from the Father of mercies the remission of the temporal punishments due for their sins. Thus the Church does not want

simply to come to the aid of these Christians, but also to spur them to works of devotion, penance, and charity (Indulgentarium Doctrina 5).

23 One just soul can attain pardon for a thousand sinners. -St Margaret Mary Alacoque