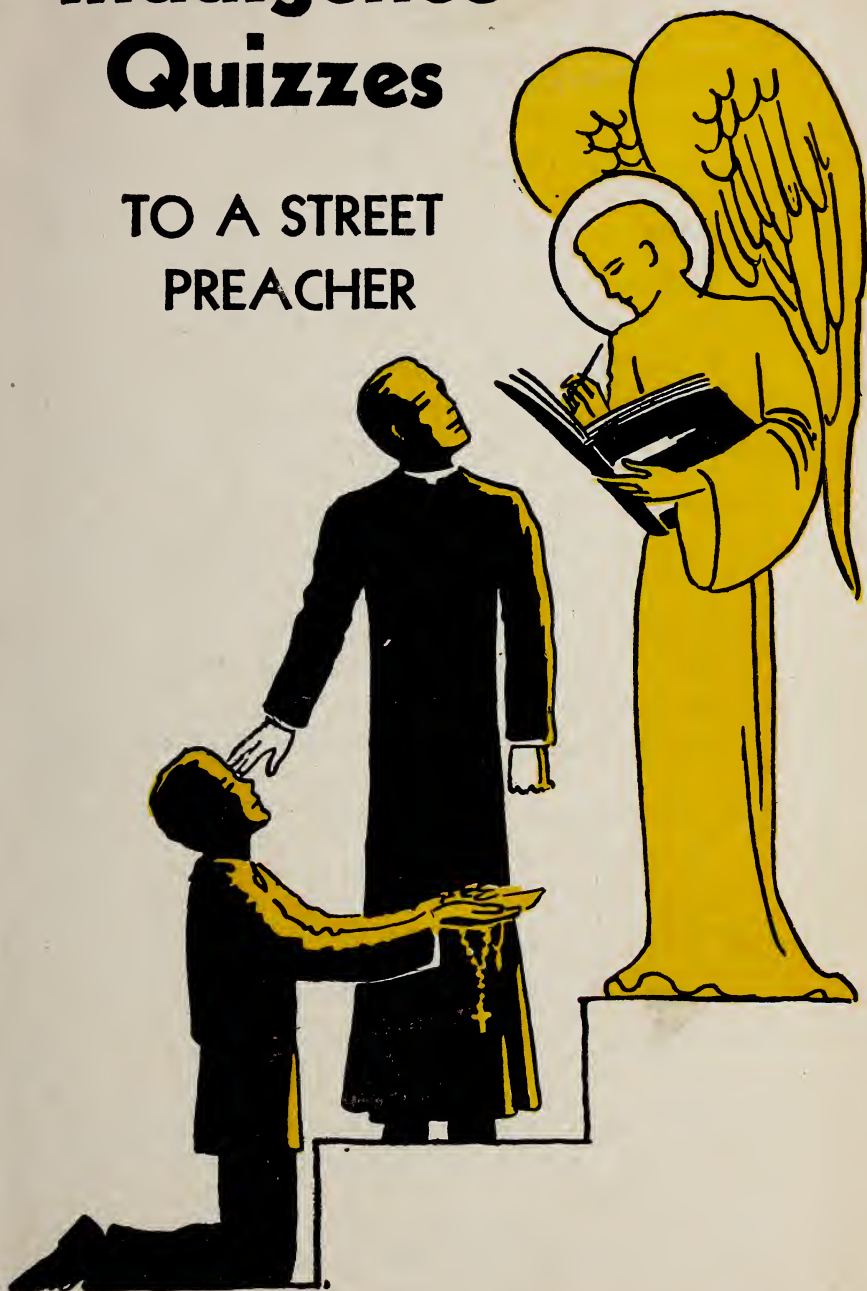


Booklet No. 3

# Indulgence Quizzes

TO A STREET  
PREACHER

Rumble, Leslie  
Indulgence ---  
ABV 4108



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# INDULGENCE QUIZZES TO A STREET PREACHER

## 1. What is an indulgence?

An indulgence is the remission of the **debt of temporal punishment** due to sin after its guilt had been forgiven. Indulgence or pardon, or condonation, is the **remission** of sentence of penalty and not the **commutation** of sentence or penalty. It does not mean that one merited penalty is commuted for another. An indulgence is partial if it is a **part** remission and it is plenary if it is a **full** remission of that penalty. If one gained a plenary indulgence **perfectly** at death, he would be exempt from any purification in Purgatory. Notice the word of the **debt of temporal punishment; this means not the guilt of the sin for an indulgence has nothing to do with the guilt of the sin. Due to sin the guilt of which has been forgiven** means not the punishment due for future sins, but for past sins forgiven. Indulgences have nothing to do with those who are at enmity with God, namely in mortal sin, or with those who are already in hell; but they have to do solely with those who are on the way to Heaven, hence the word **temporal** as opposed to **eternal** punishment.

## 2. Who can gain an indulgence?

Catholics alone can gain indulgences by fulfilling certain conditions, namely, repenting and confessing their sins and being disposed to do penance for them. This condition must embrace **all** a man's sins and not merely a **portion** of them.

## 3. Where do you Catholics get the idea of indulgences from the Bible?

The basis of the doctrine on indulgences is found in **the power of the keys**: "I will give to thee the keys of the kingdom of Heaven; and whatsoever thou shalt bind upon earth shall be bound also in Heaven; and whatsoever thou

shalt loose on earth shall be loosed also in Heaven." (Matt. XVI, 19.) Notice the absolute-ness of the word **whatsoever**. The power of the keys is twofold: of order and jurisdiction. The power of order pertains to the Sacraments.

**4. What do you mean by this term, power of order?**

It means the power conferred in the Sacrament of holy orders whereby a priest has the God-given right to absolve from sins, and it must be noted that his absolution only touches the **guilt**, not the **punishment** due to the sin. Jn. XX, 22, 23. This power of Christ transferred to the Apostles on Easter Sunday night depends for its efficacy on the contrition of the sinner. "When one person has offended another and expresses sorrow for it, the one offended condones the fault, and if punishment is due for the fault he naturally remits it in proportion to the love he feels for the delinquent, and in proportion, also, to the love the delinquent exhibits towards himself." The priest can only judge the external, and not the internal degree of love. He cannot judge the amount of due penalty which the guilt of sin carries with it. The priest has nothing to do with penalty.

**5. What do you mean by the power of jurisdiction contained in the power of the keys?**

This power is the authority conferred by the rulers of the Church to subordinates to exercise the power conferred in the Sacrament of holy orders within a specified jurisdiction. The Sovereign Pontiff has the right to dispose of the common store of the Church's goods. This "common stock" is known as the Treasury of the Church. It is ignorance of the meaning of the Treasury of the Church that has led to so much misunderstanding on the question of indulgence.

6. What then is the proper meaning of the Treasury of the Church?

The Treasury of the Church is made up of the infinite merits of Christ, and the superabundant penances of the saints who by offering to God a greater atonement than was required for the expiation of their own sins, were conceived of as creating a **spiritual bank**—a **spiritual fund of satisfactions** which the Church dispenses when she wills, and which she applies to those offenders who seem specially to deserve her favor.

Any good work done for God has a threefold value; an **impetratory value**, a **meritorious value** and a **satisfactory value**. If a man, for instance, keeps a Commandment of God in the face of a dire temptation, or if he gives in charity, or prays, he thereby **merits** a certain reward from God for himself. The nature, the size, the amount, the extent of the reward we cannot measure upon this earth. Such merits are personal and cannot be handed on to others; they are laid up in heaven as his record in the **book of life** against which will be balanced his demerits. Men have to be induced to abstain from evil by a system of rewards and punishments. Fear and hope must play a great role in the life of man. Such meritorious works have also the power to win the favors or graces of God, whether for ourselves or others and hence have an impetratory value. Moreover a man by his past sins may have incurred a debt of punishment, but subsequently he may have stored up acts that merit the diminishing of that debt. This is what is known as the **satisfactory power** of good works.

7. Are there such things as works of supererogation, i. e., works without which man could be saved?

Yes. For example, the unneeded works of saints which works were not needed to insure

their salvation. We have the infinite works of merits of Christ which flow over into the Treasury of the Church. Because of the existence of the **Treasury of the Church** we come to see that an indulgence is the assigning to an individual the wherewithal to pay the fine or penalty for sins. This **pay** is capable of remitting those penalties which remain after contrition, confession and absolution. This **Treasury** is at the service of all because of the **oneness of the mystical body** in which many have performed works of satisfaction exceeding the requirements of their debts. The **wealth of this Treasury** or the spiritual value of the works of the saints exceeds the entire debt of punishment due from those who are now living. No one can satisfy for another and the saints did not do this or that superabundant work for this or that person, as only God and not the saints can apply merit to an individual soul. But the head of the Church, as Vicar of Christ may offer the good works to God in behalf of individual souls begging that He apply some treasure acquired by the perfect to the souls of the less perfect. They performed them for the good of the Church as St. Paul says, Col. I, 24, that he "fills up those things that are wanting of the sufferings of Christ . . . for His body which is the Church." The good works of the saints become the common property, the common stock of the Church, whereby he who gains an indulgence is not, strictly speaking, absolved from the debt of punishment, but he is given the means whereby he may pay it. Such is the theology of St. Thomas Aquinas who declares that "the effect of sacramental absolution is the removal of a man's guilt, an effect which is not produced by indulgences. But when a person gains an indulgence he pays the penalty he owes for his faults out of the common stock

of the Church's goods." The definition of **indulgence** by Albertus Magnus might clarify further when he says, "If anyone were to propose to define an indulgence as the remission by the power of the keys of a penalty that has been imposed, and a remission due to the treasure of works of supererogation accumulated by those who are perfect—I think his would be the better definition."

**8. What can the Pope, who is the head of the Church on earth, have to say about the pains of Purgatory and God's judgment on a man after this life?**

The power given to Peter and his successors is absolute, "Whatsoever thou shalt loose . . . shalt be loosed also in Heaven." Matt. XVI, 18-19. The Church cannot deceive in interpreting that Power, otherwise she would cease to possess the presence of Christ. Matt. XXVIII, 20 and the Promise of the gates of Hell not prevailing would fail (Matt. XVI, 18). The souls in Purgatory are not upon earth but are already on the way to Heaven by a process of purification, for Purgatory is both the journey and the journey's end: Those who are there can sin no more, but since they have not yet completed their purification they are still on their journey to Heaven. The souls of Purgatory are in a twofold relation to God—that of His justice and that of His mercy. The Church applies indulgences to those in Purgatory **by way of suffrage and intercession, not by way of judicial absolution** to satisfy the justice of God and win His mercy. Acting on earth the Vicar of Christ offers the good works of the mystical body of Christ in behalf of those in Purgatory. The Church Triumphant or the Blessed can offer up their own merits in a plea for the curtailment of the sufferings of other brethren in

Purgatory. The Church Militant using the Treasury of the Church can do nothing for those beyond her jurisdiction, by an authoritative act. But she can ask of God that the stores of that Treasury may be applied to the Church Suffering. Hence the Church on earth—the Church Militant stipulates the conditions of confessed sins and good works in order—to gain so much indulgence **applicable to the souls in Purgatory**. We must note the word **applicable** and not **applied**; for this the Church cannot do; she can only ask that they be so applied. For further explanation see Pope, O.P. "Doctrine of Indulgence," Paulist Press.

**9. If souls are purified in Purgatory and if they escape these purifying fires by the application of another's merits to them, what becomes of their purification?**

God applies these merits, not the Church. St. Augustine explains the point. "We cannot," he says, "deny that the souls of the departed are relieved by the piety of those they have left behind, and who either cause the Sacrifice of the Mediator to be offered for them or who give alms in the Church for their profit. But these things avail the departed **if during life they merited that such things should profit them**. For there is a kind of life which is neither so good as not to need such things after death, nor so evil as to be unable to profit by them after death; though there are some so good as not to need them, and some so wicked as to be unable to profit by them when they have passed from this life. Consequently **it is here (on earth) that all merit is acquired by which a man can purchase relief after death—or the contrary**. Let no one imagine that at his death he will merit from God what he has neglected during life. Hence when the Church is busy in commending



to God those who have departed, she is no way acting contrary to the words of the Apostle who said: 'We must all be manifested before the judgment seat of Christ, that each one may receive the things done in the body, according to what he hath done, whether it be good or evil' (2 Cor. V, 10). And this because each individual won for himself while in the flesh this reward—that such things (the Church's offerings) should avail for him."

**10. How can anyone atone for the punishment due to forgiven sins?**

Atonement for the fine or penalty remaining after the removal of guilt for a sin may be done either through the patient endurance of the tribulations which God sends to all, or through deeds of penance and works of devotion voluntarily undertaken in this life. But if the duty be neglected here below, the debt will still remain to be discharged through the sufferings of Purgatory in the life to come. For the atonement which is not made in this world will have to be offered to God through the involuntary and consequently unmeritorious suffering of Purgatory.

**11. The doctrine of indulgence is destructive of morality since it enables a man to get off scot-free by reason of another person's merit.**

One of the essential conditions of gaining an indulgence is contrition, which is profound sorrow for having offended God with a firm purpose of correction and a detachment from any and every kind of sin. A man has no sorrow if he thinks he can fear no punishment because of gaining indulgences, and further there is no purpose of correction or amendment. That man does not gain the indulgence because the conditions of gaining the indulgence are not to be found in him. If he boasts of gaining them who knows

whether he has obtained them? He can only trust to God's mercy and God's mercy is not going to be applied where there is no true contrition. When the conditions are present for gaining indulgences then that man is not demoralizing himself, but he is keeping himself from sin in order to preserve himself in the state of grace, and such a man cannot fail to make himself to become really supernatural-minded. Indulgences are an incentive for people to become **supernatural-minded**. The winner of indulgences becomes gradually weaned from the things of earth, and becomes solicitous about the things of God. When people ask is it not better to do a lot of good works than to gain a lot of indulgences, they fail to understand that indulgences are the fruit of **good works** and everything is a good work just in proportion as it springs from charity or love of God. The man gaining indulgences is not prone to self-exaltation like the man who without the Faith performs many works of mercy. Indulgence gaining creates self-abandonment, humility, and cuts oneself loose from oneself. The indulgence seeker works not for self but for the honor of God and the profit of the members of Christ's Body—the Church. Catholics hardly ever think of themselves when endeavoring to gain indulgences and many have made the heroic act suggested by the Church to renounce all claim to indulgences for self so that all may be applied to the souls in Purgatory. They turn their thoughts to the abandoned helpless souls of Purgatory. As regards demoralizing man no man can be intent upon gaining indulgences without becoming more and more aware of the enormity of sin and the terrible nature of its punishment. The doctrine of indulgences fosters fear in the individual more than any ethical teaching of today.

**12. What do you mean by an indulgence of so many days or years?**

Historically speaking, we know the origin of the term, namely that it has arisen out of the remissions of the canonical penances which were imposed for periods of time; for instance, for so many years and so many quarantines (i. e., lents). We can have no guarantee about the common opinion or theory that the gaining of an indulgence of, for instance, 7 years and 280 days every time you attend a mission sermon, would have the same value to the sinner as the performance of 7 years, 280 days of the old canonical penance, for this ancient rule of penance for different sins cannot be taken as a constant and absolute standard. Since God alone knows how much temporal punishment was actually remitted through the ancient canonical penance of 7 years and 280 days only He could reveal the profit resulting from gaining such an indulgence.

**13. Does the rich man pass through Purgatory more quickly than a poor man because he left more money behind for prayers and Masses, and the winning of indulgences?**

St. Thomas answers this common objection in these words, "There is naught to prevent rich people from being in a certain sense better off than the poor (in Purgatory), better off, that is, as expiating their sins **more speedily**; but this is naught in comparison with the possession of the Kingdom of Heaven in which respect the poor are declared to be better off; 'Blessed are ye poor, for yours is the Kingdom of Heaven.' It does not mean, therefore, that those who get to Heaven from Purgatory **more speedily** are those who have the most right to it, nor that they are the brightest stars—where star differeth from star in glory."

**14. Do not the writs of indulgences of the thirteenth and fourteenth centuries contain language expressing that an indulgence was the pardon of sin?**

The mediaeval formula "from guilt and punishment" (a culpa et a poena) was often used but it was never used in the sense assigned to it by Protestant writers, as meaning the remission or pardon of the guilt of sin through the reception of an indulgence. That formula (a culpa et a poena) always implied the remission of the guilt of sin through the Sacrament of Penance. John of Palts, a fellow religious of Luther, authorized to preach the Jubilee indulgence under Pope Alexander VII, writes, "Properly speaking in virtue of an indulgence no one is ever absolved from punishment and guilt, but from punishment only. However, it is commonly said that during the Jubilee one is absolved from both—a poena et culpa. And that saying is true, because a Jubilee is more than a mere indulgence; it includes authority to confess and absolve and together with this power to remit punishment by way of indulgence. In this way it includes the Sacrament of Penance and together with it an indulgence properly so-called. For the clearer understanding of the aforesaid, it must be noted that the term indulgence may be taken in one of two ways. In one way, insofar as it properly signifies the mere remission of punishment, and in this sense it does not imply the remission of guilt; and in another way, in as much as in a wider sense it stands for the Jubilee, or for the letter including the Jubilee, and then it extends itself to the remission of sin. And the reason is that usually when the Pope grants a Jubilee, he does not concede a simple indulgence, but also the faculty of confessing and absolving from all sins. And in this way the guilt is taken away by the Sacrament

of Penance, which there intervenes; while the punishment is cancelled by the indulgence, which is there granted.”

**15. Give me an analogy or example of what remitting temporal punishment is like.**

Suppose a lawyer is entrusted with the bank book or estate inherited by a widow, and while managing that estate he uses one thousand dollars to play the stock market in an effort to catch up on his shrinking investments. He is caught and is sent to prison for a year as a punishment of his crime. While in prison the lawyer repents of his dishonesty and theft, which caused a grave injustice to the widow. He writes to the widow and petitions her pardon with the firm purpose of repaying every penny of the one thousand dollars when he is freed from prison. The widow, touched with his sincerity, petitions the governor to commute his sentence or fine. The governor, because of the prisoner's good behavior, lets him scot-free after serving but four weeks of the year's sentence. In this case the one year's sentence represents the temporal punishment due to sin repented and forgiven. The remission of the remaining eleven months of the prison sentence is like unto "an indulgence," a pardon of the governor. In order to understand the remission of a temporal punishment we must understand the doctrines of (1) **the Communion of Saints**, (2) **the principle of vicarious satisfaction** and (3) **the Treasury of the Church**.

**16. Does the Communion of Saints mean the union on earth of all good people as against evil people?**

No. Communion of Saints mentioned in the Apostolic Creed means that the members of Christ's Church, whether on earth, in Heaven, or in Purgatory, are all members of Christ's

mystical body and are thereby able to commune with one another in spiritual help by their good works and prayers. St. Paul says, Rom. 12:5, "We being many are one body in Christ, and every one members one of another."

**17. What is the distinction between merit and satisfaction spoken of in the principle of vicarious satisfaction?**

**Merit** is personal and can never be transferred, whilst **satisfaction** can be transferred and applied to others. St. Paul definitely teaches this in Col. I, 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."

**18. "Much is forgiven her because she hath loved much. Go now and sin no more." Luke VII, 47. Doesn't this saying of Christ show that indulgences are not necessary and that they lessen the possibility of true contrition?**

The condition of gaining an indulgence rests entirely upon proper and true internal contrition with detachment from all affection for sin and it follows that an indulgence does not lessen the spirit of amendment but increases it. Remember the guilt of mortal sin must be removed first by the Sacrament of Penance, which requires true interior contrition and the firm purpose of amendment. An indulgence is gained only by a person who is already reinstated in friendship with God. Hence you must observe that without proper repentance there can be no indulgences and no forgiveness of sin by the Church in the tribunal of Confession, or by God's direct action. The Catholic Church constantly insists on the necessity of repentance so how can the granting of indulgences lessen the possibility of true contrition?

**19. Did Martin Luther in his controversy over indulgences give the proper definition and theology about indulgences?**

No. Luther asserted that the "treasures of the Church from which the Pope grants indulgences are not the merits of Christ and the saints," and this statement was condemned by Leo X. The theology of indulgences had been fully expounded in the thirteenth century long before the birth of Luther through the writings of St. Thomas Aquinas, who says, "All this treasure is at the dispensation of the chief rulers of the Church, inasmuch as our Lord gave the Keys of the Church to St. Peter. When then the utility or necessity of the Church requires it, the chief ruler of the Church can draw from this infinite store of merits to communicate to anyone who through charity is a member of the Church, as much as he deems to be opportune, whether it be such as will suffice for the total remission of his punishment, or up to a certain portion of the whole; in such wise, namely, that the Passion of Christ (through whom alone the merits imparted to Him just as if He Himself had suffered what was necessary for the remission of His sin—as happens when one person satisfies for another."

**20. Are indulgences for sale?**

No. They cannot be bought or sold; they must be **gained** and not **purchased**. They are not a **pardon** of past sins nor **permission** to commit future sins, or an **exemption** from a Christian law or duty. The lust for money is not at the root of indulgence business and it is by no means a mercenary traffic and fraud in the Church of Rome. The Catholic Church teaches that a sin has a twofold penalty—an **eternal** punishment to be suffered in the world to come, and a **temporal** punishment, to be suffered in this world, in Purgatory, or partly in both. The

eternal punishment or guilt is removed in Confession, and the temporal punishment may or may not be remitted in Confession. The remission of the penalty or temporal punishment depends upon the calibre of the contrition. If it is not forgiven in Confession through the quality of the contrition then it may be remitted; (1) through the propitiatory efficacy of deeds of penance, alms, good works, and (2) through the gaining of indulgences attached by the power of the Keys to certain works of charity and piety. The essential point of all this statement must not be overlooked, namely, that even after the eternal punishment for grievous, mortal sin is remitted, there may still remain the temporal penalty to be atoned for.

**21. Where do you find in the Bible evidence that temporal punishment is found after remitting the guilt of sin?**

Scripture reveals to you that David was forgiven his double crime of murder and adultery, but for a temporal punishment for that forgiven crime he was compelled to suffer the violent death of his son, Absalom. "The Lord also hath taken away thy sin," said the prophet Nathan, "nevertheless because thou hast given occasion to the enemies of the Lord to blaspheme, for this thing the child that is born to thee shall surely die." 2 Kings XII, 14. Moses, though forgiven his offenses against God, was, in spite of this remission of guilt, punished by not being permitted to enter the Promised Land. Hence the doctrine of indulgence is not explicitly but implicitly mentioned and contained in Holy Scripture, and it is above all not contrary to reason.

**22. Pope Leo X. sold indulgences in Germany to get money for St. Peter's. Do you think it right to sell pardons for sins?**

An indulgence is not a pardon for sin. It can be gained only by one who is not in a state of



sin, and who has previously secured forgiveness of his sins by repentance and Confession and is detached from all sentiment to sin. Then, and then only, an indulgence is a remission of further penalties due to sin. It is absolutely wrong, of course, to sell indulgences. Pope Leo X. did not do so. There were abuses by some individuals in this matter, but they were never with the sanction of the Church. The Pope granted the favor of certain indulgences to those who would give alms towards the building of St. Peter's in Rome. But there is a difference between giving alms to a good work, and giving money to purchase something of equivalent value. Remember that Christ had a special blessing for the widow who gave her mite as an alm to the temple in Jerusalem. Would you accuse Him of selling that blessing for a mite? Canon 2327 of the Church excommunicates anyone who seeks material profit from indulgences.

**23. What is the official statement of your Church on indulgences?**

The Council of Trent declares, "Since the power of conferring indulgences was granted by Christ to the Church, and she has, even in the most ancient times, used this kind of power, delivered unto her of God; the Sacred Holy Synod teaches and enjoins that the use of indulgences, for the Christian people most salutary and approved of by the authority of Sacred Councils, is to be retained in the Church; and it condemns, with anathema, those who either assert they are useless, or who deny that there is in the Church the power of granting them." Hence in this official statement the Church declares that she has the power to grant indulgences and that their use is **salutary**. Why salutary? Because they are the stimuli of virtue, piety, and charity toward God and fellow man and because they constitute the efficacious functioning of the

Mystical Body of Christ in the solidarity of the Communion of Saints, of whose golden ties of love and prayer Tennyson writes:

“For what are men better than sheep or goats  
That nourish a blind life within the brain,  
If knowing God they lift not hands of prayer  
Both for themselves and those who call them  
friends?

For so the whole round earth is every way  
Bound by gold chains about the feet of God.”

#### **24. What was the Church's motive in granting indulgences?**

Like her spouse, Christ, the Church desired to exercise his prodigality and even risk the depreciation to which her treasure was exposed. She desired to “compel them to come in.” She tried stern warnings and severe penalties, but the growing effeminacy or corruption of mankind has found her laws and censures too harsh, and has openly led to defiance. She has suited herself to the weakness of mankind and instead of using sterner measures has tried to entice men with the offer of generous indulgence, so that they might be brought back to repentance. A very striking similar lesson can be drawn from the parable of the laborers in the market-place. The pay offered at the beginning is also the pay at the end of the day on condition of only an hour's service. But there must always be an hour's service. For the Church with all her apparent prodigality of grants of indulgence firmly holds to the condition of true repentance. No grant of indulgence can be gained by the impenitent who is still stained in grievous sin or still attached to sin.

#### **25. When was the first plenary indulgence granted?**

The first plenary indulgences of record were granted by Pope Alexander II., in 1063, to all

Christians fighting the Saracens in Spain. These grants were followed by grants to those fighting in the Crusades and to those contributing to the recovery of the Holy Land from the Moslems. In the twelfth century we see the practice of granting indulgences growing with rapid pace due chiefly to the Bishops who bestowed them lavishly. The penitential spirit of the Church was thus undermined with the multiplication of indulgences. Councils and Popes were obliged to set up the limits and check the Bishops in their lavishness, which caused the centralizing of this power, henceforth, in the hands of the Pope. Up, therefore, to the time of the Council of Trent in 1545, the doctrine of indulgences had reached its full development, terminology, theology and final form.

**26. Your doctrine of indulgences is an apparent barnacle on the bark of St. Peter for it appears in the Middle Ages without any Scriptural foundation and is therefore the invention of the Church.**

It is true that the very word **indulgence** does not occur in the Bible, but there are many words used by Protestants that do not occur in the Bible, such as Incarnation, Holy Trinity, etc., and the dogmas of the Infant Christian Church are contained in the Bible but without specific terminology. The dogma of Purgatory for instance is contained in the Bible but the word Purgatory is not found in the Bible. The word **Sunday** does not occur in the Bible and yet we see Protestants who declare that "nothing should be in religion which is not in the Bible," going to Church on Sunday and there is not a single place mentioning the necessity of **Go-to-Church-On-Sunday**. Persons contradict themselves by their cry of "The Bible and the Bible only" in this simple example, which shows that what came first was the Church and out of that

Church came the Bible. Catholics go to Church on Sunday although the Bible does not mention the word Sunday because the Apostles created the tradition of Sunday worship instead of Saturday worship in order to distinguish a complete cleavage from the Synagogue. If Protestantism follows Tradition when it comes to Church worship then why not follow all that Christian Tradition and the Bible together teach? It is only the teaching authority of the Church that speaks definitely of the observance of Sunday as a holy day.

**27. Did any Apostle ever remit the punishment due to sin?**

Open your New Testament to 2 Cor. II, 6-10 and you will get specific testimony of the essential elements of an indulgence. St. Paul exercising the power of binding and loosing, forgiving and retaining, which he certainly did not receive from Christ, for Christ was already ascended into Heaven, but which he did receive as a transferred or delegated power from the Apostles, had commanded the Church at Corinth to excommunicate the Corinthian man who was found guilty of sinning with his own step-mother. 1 Cor. V, 1. Hardly a year later, St. Paul, learning of the sinner's sincere repentance, writes in 2 Cor. II, 6-10, that the penitent is to be restored to the communion of the faithful, saying: "To him, that is such a one, this rebuke is sufficient, which is given by many. So that on the contrary you should rather pardon and comfort him. . . For what I have pardoned, if I have pardoned anything, for your sakes have I done it, in the person of Christ." The conditional clause, "If I have pardoned anything," shows that St. Paul does not know whether the penance performed by the incestuous Corinthian is sufficient or not to satisfy Divine Justice, and if it were not sufficient,

then St. Paul by the power of the Keys, remits the remainder of that unpaid penalty.

**28. What do you mean by canonical penances?**

In the early centuries the Church imposed heavy penances upon the members for grievous sins, such as murder, theft, adultery, or apostacy. These penances consisted of wearing the sack cloth and ashes publicly for years in front of the Churches, of fasting upon bread and water, of being separated from the body of the faithful during Mass, of being forbidden to marry or exercising conjugal relations.

**29. What evidence have you for the practice of remitting punishments in the early Church?**

When the Christians were being martyred by the thousands in the coliseums of the Mediterranean civilization, we learn that apostates from Christianity who were repentant and desirous of being restored to the circle of the faithful; frequently obtained from the doomed martyrs a memorial (*libellus pacis*), which was a petition to the Bishop that he in virtue of their sufferings should admit the penitent to absolution and from the penitential discipline, levied according to the canons release him. In the third century Tertullian gives testimony of this custom when he writes, "Which peace some, not having it in the Church are accustomed to beg from the martyrs in prison; and therefore you should possess and cherish and preserve it in you so that you perchance may be able to grant it to others." St. Cyprian likewise writes, "Those who have received a memorial from the martyrs and their help can, before the Lord, get relief in their sins. Let such, if they be ill and in danger, after Confession and the imposition of your hands, depart unto the Lord with the peace promised them by the martyrs." Hence St. Cyprian here is stating that the propitiatory suf-

ferings of the martyrs can, through vicarious satisfaction, be applied to penitents and that such satisfaction was acceptable to Church and God. What further do we need for the documentary evidence of indulgences in the Infant Church and the mutual participation in the Treasury of the Church? It is true the word indulgence was not coined in the Infant Church, but what the word represented was found as an integral part of the primitive faith.

**30. When did the Church let up on severe penances?**

The canonical penances endured from the first to the seventh centuries and it was only after the persecutions that the Bishops reduced the duration of penances and rigor of the canonical penances. From the seventh to the twelfth centuries we find the **commutations and redemption** of penances. The practice of substituting prayers and good works for long and rigorous fasts became known as a **commutation**, and when the offering of an alms for a religious or charitable purpose took the place of the ancient canonical penances, it became known as a **redemption**. From the twelfth century to our present time, indulgences have become a general practice of remitting punishment for sin by way of commutation and redemption. The conditions for gaining indulgences both partial and plenary passed from particular grants to individuals to general grants whereby anyone could be benefited if properly disposed.

**31. In our high school histories it speaks about selling indulgences for money.**

Luther asserted falsely that "Tetzel sold grace for money at the highest price," and this canard has been disproved by Protestant scholars. This charge still persists in spite of evidence to the contrary. G. P. Fischer, in his widely-used text-

book, "Outlines of Universal History," has this blundering explanation to offer: "In theory (indulgences) always presupposed repentance; but as the business was managed in Germany at that time (before the Reformation) it amounted in the popular apprehension to a sale of absolution from guilt, or to the ransom of deceased friends from Purgatory for money." As a result of such misrepresentation of history, Protestants in general have a weird notion of indulgences, and all that it means to them is traffic in money for spiritual favors during the Pre-Reformation days, and even still in the Church but in a modified form because of the reform in such traffic brought about by Luther's attack on the whole scandal. To the modern high school student indulgence connotes graft, priestcraft boring down on the gullible masses of ignorant superstitious people.

**32. Are not Papal Bulls and indulgences still sold in Spain, and cannot any crime be committed and an indulgence obtained, if sufficient money be forthcoming?**

A Papal Bull is simply a Papal document with a leaden seal or bulla attached to it. It need have nothing whatever to do with indulgences. Indulgences have never been for sale as far as the Catholic Church is concerned, and are not sold in Spain or anywhere else. If a man commits mortal sin, not all the indulgences in the world could forgive it. They are not for the forgiveness of sin, but can be gained only after such sins have been forgiven by other means, and on condition of complete repudiation of attachment to sin. Since they can be gained only by people in a state of grace they are an inducement not to fall into sin. And they may be obtained, not by money, but by certain good works such as prayer, almsgiving to the poor, etc.

**33. Was there a misunderstanding of the theology of indulgence on the part of your Church before the Reformation?**

The Church had arrived at the full theology of indulgences long before the Reformation. You can get a full statement of Theology on the Indulgences from St. Thomas Aquinas of the thirteenth century and from William Lyndwood Bishop of St. David's England who in 1442 wrote an excellent thesis on the subject. His excellent exposition of indulgences in pre-Reformation days reflects the teachings of the Mediaeval Church and reads as though it were taken from a twentieth century textbook on Christian Catholic doctrine. His statements evince no fundamental difference from the conception which prevailed in pre-Reformation days and that which obtains in the Church today.

**34. But were there not grave abuses in distributing indulgences if you deny the selling of indulgences?**

No one can sell or buy an indulgence, for an indulgence must be gained and is gained only on fulfilling the necessary conditions. The Catholic historians like Gasquet, Pastor, Grisar, Paulus and Thurston certainly do admit that grave abuses were committed by unscrupulous preachers, but in opposition to Lea and Brieger they show that such abuses were not caused by the official teachings of the Church. The very language used by the Council of Trent in denouncing and condemning such abuses shows that the Church is not trying to hide that fact and phase of history.

**35. The literature of that period gives abundant testimony that indulgences were sold.**

It is true that men called "quaestors" or "pardoners" did traffic in money when preaching indulgences, but this bad name which the prac-



tice of indulgences gained in the minds of many is all due to the outlandish emphasis placed by these pardoners on the least important element, namely, the giving of an alms. Because of preaching this minor and unessential element ad nauseam the impression became continent-wide that they were only interested in money and that all that was required to gain an indulgence was to slap down a coin. The preaching of penance and amendment was sidetracked in their unrestrained zeal to raise funds for Cathedrals and Churches. In “Piers Plowman” by Langland and in the “Canterbury Tales” by Chaucer we are given vivid pictures of these unscrupulous quæstors or pardoners who are spoken of in the literature of England, France, Germany, Italy and Spain.

**36. By what right and for what purpose were these pardoners collecting alms?**

In order to stimulate the generosity of the faithful whenever a church or religious institution was being built or remodeled the Bishop would grant an indulgence to those who offered alms for these pious purposes. They had no newspapers, telephones or radios to broadcast their appeal and the only way to acquaint the people with the endeavor or project was to send preachers around to spread the news and to collect the offerings. Unfortunately too many unscrupulous individuals or ne'er-do-wells who liked to roam were ready to jump at such a task than to remain tied down to parish duties and we must note that these agents were not always priests. Those roaming travelling shiftless salesmen soon exaggerated the content of their official letters and since a lie can travel round the world whilst the truth moves but an inch it didn't take long for scandals and abuses to become widespread. Of course there were hon-

est agents but the extremists soon gave the whole movement a bad name. The voice of priests, Bishops and Councils were soon raised in exposing the abuses and exaggerations. Listen to the thundering words of the Franciscan Berthold of Ratisbon, "fie, penny-preacher, murderer of mankind. . . . Thou promisest so much pardon for a single penny or half-penny, that many thousands trust thee and dream they have atoned for all their sins with a penny or half-penny, as thou pratest to them; so they will never repent but go hence to Hell and are lost forever. Thou hast murdered true penitence amongst us." The Church and her stalworth preachers therefore did not connive at this mercenary traffic and the Church must be hailed as innocent of misdeeds of her ne'er-do-wells. From Pentecost to the crack of doom the Church must always battle sin, scandal, abuses and the frailties of humanity.

**37. What evidence have you that your Church took action in reprehending abuses connected with indulgences?**

We have evidence from the beginning of the Church's history and all down through the centuries. In the third century, St. Cyprian condemned abuses connected with the memorials of the martyrs. In the eighth century, the Council of Clovensho in England condemned those who thought they could hire penitents to do atonement for themselves. The Fourth Council of the Lateran in 1215 for the dedication of a church, decreed that an indulgence should not be for more than a year. Boniface IX. condemns those agents who falsely claimed to be empowered by the Pope to forgive every kind of sin. Action was taken not only against the agents but against the higher officials who exceeded their own authority.

**38. The principle of "Justification by Faith Alone" is better than the indulgencé theory.**

You must remember that an **indulgence** does not give a license to commit sin for money. That is a falsehood. Many Protestants profess to believe that all that the greatest sinners have to do to receive full pardon and plenary indulgence for all their sins, past, present, and future, is **to have faith—there is salvation or Justification by Faith alone.** The principle of Justification by Faith alone is far more sweeping than the Catholic doctrine of indulgence, at which many pretend to be horrified. The Catholic doctrine of indulgences is severity itself compared with the Protestant all-embracing act of faith which alone suffices to wash all a man's sins away, and put him at once, without penance or purgatory, into the assembly of the elect.

**39. Well Luther attacked the old system of Indulgences which your Church has changed since the Reformation.**

It is not true that the system of indulgences prior to Luther differed in any essential particulars from our modern system. The writers who claim that there was a difference have declared so falsely and in their ignorance of historic documents, that indulgences were permissions to commit sin, or at least pretend remissions of the guilt of sin, sold in the most barefaced way, over the counter, for sums of money and through high powered salesmanship. We have convinced a few that this is false teaching and have caused them to remodel the charge, which, as it nowadays mostly runs, is that we have altered our system from what it was in the days of Luther; that in his days it certainly pretended to be a sale of forgiveness for money, but that now, in deference to the outcry against

such an enormity, we have revised it and cast it into a more suitable form. History shows that Leo X in offering an indulgence in return for alms to a good work was acting in no way differently from the practice of the Church before or since his time. The analysis of documentary evidence of the bull issued by Leo X manifests no impropriety for he was acting as all his predecessors had acted in using the Power of the Keys.

**40. Did Tetzal the Dominican friar know what he was talking about when he went about preaching indulgences?**

“Tetzal,” says O’Hare, “was a man of eminent learning, piety and zeal in the cause of the Church and the welfare of the Holy See. He had much experience and an uninterruptedly successful career as an indulgence preacher during the two previous decades. He knew that he enjoyed the renown of being one of the most popular and eloquent preachers then in Germany. His character, temperament and ability eminently fitted him to attract large congregations to hear the word of God. Archbishop Albrecht’s appointment of Tetzal as his Sub-Commissioner is tantamount to a refutation of all the calumnies heaped upon him by his enemies, who without foundation alleged he disregarded utterly the injunctions given him, perverted the good purpose of the indulgence and the downright schedule.”

“Scholars today no longer believe the calumnies narrated against Tetzal’s character. Luther was by no means speaking the truth when he asserted that ‘Tetzal sold grace for money at the highest price.’ A distinction must be made in Tetzal’s teaching with regard to indulgences for the **living**, and indulgences applicable to the **dead**. Tetzal was perfectly **Catholic** with

regard to indulgences for the living according to his theses, wherein we read, 'Indulgences do not pardon sins, but only remit the temporal punishment due to sin, when the sins have been sorrowfully confessed . . . . Indulgences do not detract from the merits of Christ, but substitute for expiatory penalties the expiatory sufferings of Christ . . . . It is a known fact that it is Christian, God-fearing, pious people, and not lewd, idle ones, who are eager to gain an indulgence . . . . For all indulgences are given first and foremost for the sake of God's glory. Consequently whosoever gives alms to procure an indulgence gives primarily for God's sake, seeing that no one can obtain an indulgence, who has not attained to true repentance and the love of God.' "

In his teaching on indulgences for the **dead** Pastor has this to say: "There is no doubt that Tetzal did, according to what he considered his authoritative instructions, proclaim as Christian doctrine that nothing but an offering of money was required to gain the indulgence for the dead, without there being any question of contrition or confession. He also taught, in accordance with an opinion then held, that an indulgence could be applied to any given soul with unflinching effect. The Papal Bull of indulgence gave no sanction whatever to this proposition. It was a vague scholastic opinion, rejected by the Sorbonne in 1482, and again in 1518, and certainly not a doctrine of the Church." Tetzal's opinion on indulgence for the dead was at the time condemned by Cardinal Cajetan.

#### 41. What were the essential points of Luther's doctrine on indulgence against Tetzal?

Luther denounced not only Tetzal, but the formalism into which the system of indulgences had degenerated, as well as the very doctrine

itself which the Catholic Church still holds and teaches. Luther held that the system of indulgence cannot be proved from Scripture and that it cannot be found that Divine Justice demands of the sinner any other penance or satisfaction save reformation of heart. Luther denied that satisfaction was part of the sacrament of penance; that anything beyond contrition was needed for the remission of sin. This denial of temporal punishment for sin and the necessity of it as satisfaction for sin of course left no place for any indulgence of commutation of it. As he denied the indulgence to be of any avail to the living, he also declared it to be fruitless when applied to the dead. He maintained that even after receiving the sacrament of penance, the gaining of an indulgence plunged the Christian back into the filth of his sin. With tirades against the schoolmen, he urged his hearers to disregard indulgences, and give any alms they had to spare, not to the building of St. Peter's but to the poor. The famous sermon that opened the war on the Church is a specimen of Luther's style. There is no accurate reasoning, no grasp of the subject, but plenty of violent declamation. Tetzel's reply was the plain, distinct utterance of a theologian. (Smith, Luther and Tetzel, 20, 26.) Luther's retort was characteristic: "I laugh at your words as I do at the braying of an ass; instead of water I recommend to you the juice of the grape; and instead of fire, inhale, my friend, the smell of a roast goose. I am at Wittenburg. I, Doctor Martin Luther, make it known to all inquisitors of the faith, bullies and rocksplitters, that I enjoy here abundant hospitality, an open house, a well-supplied table, and marked attention; thanks to the liberality of our duke and prince, the Elector of Saxony." (Loscher's Reformationen—Akten Vol. II, p. 537.)

#### 42. Was Tetzel intellectually equipped to refute Luther?

Yes and quite so. "His theses are a luminous refutation of Luther's," says O'Hare in "The Facts About Luther." "They were so ably and brilliantly defended that about the end of April, 1518, the University of Frankfort on the Oder, in recognition of the Dominican's learning conferred upon him the degree of Doctor of Divinity. Tetzel thoroughly grasped both the nature and the complexity of his duties in the confutation of Luther's errors. Sobriety pervades every line of his propositions and dignified self-repression marks all his utterances in the defense of truth. He was made the victim of many outrageous charges, but there is no trace of irritation in his speech. Without sarcasm and without pronouncing anything personally offensive to his opponent, he takes up the doctrinal points one after another and in serious, enlightened, and dignified language, as becomes the teacher of God's truth, explains and defends them with clearness, force, and directness. It is only as he draws to the close of his marvelous confutation that he deigns to notice the charges so unjustly flung at him. Then he refers to them in the fewest and most becoming words. He says: 'For one who has never heard them, to declare in public Theses that the indulgence-preachers employ scandalous language before the people, and take up more time in explaining indulgences than in expounding the Gospel, is to scatter lies picked up from others, to spread fictions in place of truths, and to show oneself light-minded and credulous; and is to fall into mischievous error.' Here we think we have a true account of what happened. There were plenty of mischief-makers to concoct scandalous stories if they were likely to be listened to and Luther had shown a readi-

ness to welcome this kind of slander, if not to add to it from his own imagination, and the poor indulgence-preacher was the sufferer."

### 43. Did not the Ninety-five Theses of Luther alarm the Church for teaching such errors?

The Catholic Church can never according to the guarantee of her founder, Jesus Christ, teach error. "The ninety-five sledge-hammer strokes delivered at the grossest ecclesiastical abuse of the age," as Lindsay, the non-Catholic writer, calls Luther's Theses, **terrified nobody**. They only emphasized the boldness and rashness of their author in abandoning teachings he once firmly held and in attacking the doctrines of a world-wide institution like the Catholic Church. The well-instructed Catholic who examines Luther's theses will discover at once some erroneous, some inconsistent with others, some merely satirical cuts at the Holy See, some merely puerile. For the most part they are full of contradictions and obscurities, and lack precision in expression to such an extent as to show lamentable deficiency in theological training. Lindsay, a non-Catholic and an admirer of Luther, however declares rightly: "The Theses are not a reasoned treatise"; and Beard, another non-Catholic, says: "They impress the reader as thrown together somewhat in haste rather than showing carefully digested thought and deliberate theological intention; they bear him but one moment into the audacity of rebellion and then carry him back to the obedience of conformity." (Beard 218-219.)

"Many of the theses," says Grisar, Vol. I, p. 331, "from the theological point of view, go far beyond a mere opposition to the abuse of indulgences. Luther, stimulated by contradiction, had, to some extent, altered his previous views on the nature of indulgences and brought them



more into touch with the fundamental principles of his erroneous theology." A practical renunciation of indulgences, as it had been held up to that time, is to be found in the theses, where Luther states that indulgences have no value in God's sight, but are merely to be regarded as the remission by the Church of the canonical punishment. (Theses 5, 20, 21, etc.) This destroys the theological meaning of indulgences, for they had always been considered as a remission of the temporal punishment of sin, but as a remission which held good before the Divine Judgment-seat (cp. Nos. 19, 20 and 21 of the 41 propositions of Luther condemned in 1520). In some of the theses (58-60) Luther likewise attacks the generally accepted teaching with regard to the Church's treasury of grace, on which indulgences are based. Erroneous views concerning the state of purgation of the departed occur in some of the propositions (18, 19, 29). Others appear to contain what is theologically incorrect and connected with his opinion regarding grace and justification; this opinion is not, however, clearly set forth in the list of theses.

"Many of the statements are irritating, insulting and cynical observations on indulgences in general, no distinction being made between what was good and what was perverted. Thus, for example, Thesis 66 declares "the treasures of indulgences" to be simply nets "in which the wealth of mankind is caught." Others again scoff and mock at the authority of the Church, as, for example, Thesis 86, "Why does not the Pope, who is as rich as Croesus, build St. Peter's with his own money, rather than with that of poor Christians?" Now the Pope was not building a private chapel for himself, but a basilica for the whole Christian world. Another thesis declared: "Christians should be taught that he

who gives to the poor or assists the needy, does better than he who purchases indulgences." It was the old argument of the traitor Judas, who asked: "Why was not this ointment sold for three hundred pence and given to the poor? Now he said this not because he cared for the poor." Jn. XII, 5, 6.

#### 44. Then why the attack on Tetzl?

"Luther had a purpose in view and all his attacks on indulgences were intended **only as a cloak** to conceal the real scheme he nursed in his rebellious heart. He might, if he would, help to correct whatever wrong was noticeable at the time, but instead of aiding the cause of right, he wilfully and maliciously preferred to profit by the blunders of some imprudent underlings to advance his nefarious designs which aimed at nothing less than the weakening and eventual destruction of the power and authority of the Holy See. He now began adroitly enough to throw the blame of whatever irregularities existed on the doctrine itself, not only to make indulgences odious, but indirectly to discredit the Pope who granted them. By a process of false reasoning he persuaded himself to think, 'that indulgences are not of faith, because not taught in the Bible, not taught by Christ and His Apostles; they emanate,' he said, 'only from the Pope.' He thought that this pronouncement, which included the exclusive value of the Bible as the rule of faith, was incontrovertible. He little dreamt, however, that in advancing this erroneous doctrine he was passing sentence on himself as an apostate and a heretic. He must now be compelled to come out more in the open and declare himself more explicitly," etc. See excellent work by O'Hare, "The Facts About Luther," Pustet Co., New York City.

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