A Catholic Response to *Sola Fide*: Saved by Faith Alone  
By Debi Vinnedge

“Who then can be saved? Jesus looked at them and said, ‘For human beings this is impossible, but for God all things are possible.”’ (Mt 19: 25-26)

Introduction

I have certainly never thought of myself as a Catholic “apologetic” but when a dear friend wrote to tell me she needed help in responding to her Protestant friends on certain elements of Catholic teaching, I agreed to help without hesitation. Both of us had been raised in the old school of Catholic education at a time when study of Scripture was never suggested or even considered. There was never a need to actually prove the tenets of our faith; we knew the history, the founding Church fathers, the martyrs, the saints and the lineage of the Papacy dating back to Peter and the time of Christ. We heard Scripture readings each Sunday at Mass, followed by the priest’s explanation of the Sacred; we received the Sacraments, knew the Ten Commandments and we were expected to follow them. What else could we possibly need to know?

Well, to start with: Scripture. And I don’t mean just a cursory understanding of the Beatitudes, but an in depth knowledge of passage and verse and how that related to our Catholic faith. Ah, “when I was a child, I used to think as a child” and that was enough. But as I grew older I would learn that much more was needed on my spiritual journey. Now that is not to say that my fellow Catholics who never saw the need to go beyond what we were taught as children in our wool plaid uniforms were somehow less enlightened. In fact, I still admire the utter piety and staunch loyalty they have been able to maintain, accepting without question what they had learned from the cradle. But I also know that many of them have walked away from insults and challenges to our faith, preferring to pray for the poor lost souls harassing them, rather than trying to enlighten them.

Bishop Fulton Sheen is famous for his quote: “There are not more than 100 people in the world who truly hate the Catholic Church, but there are millions who hate what they perceive to be the Catholic Church.” It was that perception that inspired him to greatness in his teachings and conversion of many souls. And it was his witticism that drew me to heed his words of wisdom and help my friend. It wasn’t that she didn’t know the answers; she just didn’t know how to prove them.

And so she sent me a printed dissertation she had been given: Chapters 2 and 3 of a book called “The Three Great Churches.” While I am sure there is much more in that book that needs a strong Catholic response, her concern was focused on the concept of being saved by faith alone – or *Sola Fide*.

Some years back I had been rudely introduced to this idea by one of those millions Bishop Sheen was referring to and like my friend, at the time I was at a loss how to respond. The fact that I was being challenged for the first time in my life not only puzzled me, it disturbed me deeply that I did not have the answers on hand; that I could not whip out passage and verse from the Bible to defend my faith like my Protestant brothers were doing. When they looked at me smugly and walked away lamenting how I would burn in hell for my misguided ideas I was speechless. But more than that, I was determined to prove them wrong. And so I embarked on what would be years of study into my own Catholic faith. I read from the great theologians; I listened to apologetics tapes; I immersed myself in the stories of converts to Catholicism such as Scott Hahn and Rosalind Moss – and their reasons for “coming home.” And more importantly, I delved into Scripture as they had done. In the end I came away with a deeper understanding and
love of our Catholic faith, with a burning desire to share it with others. I hope that my fellow Catholics reading this article will do the same. And who knows? I just might touch the hearts of a few Protestants too.

The Concept of Salvation by Faith Alone

Sola Fide, the idea that we are saved by faith alone, was introduced during the Protestant Reformation in the 1500’s and until that point, it was never considered valid doctrine on how salvation is obtained. While there are many passages in the teachings of St. Paul especially, that if taken out of context might support this concept, the Bible, like any other doctrine must be understood in its entirety. For example we know that St. Paul, a Christian convert from Judaism, would move from town to town, speaking to the Jewish community with which he was most familiar. But when they rejected him, he turned the gentiles. Peter, James and John focused more on the Gentiles. So at times it may appear that their teachings seem contradictory, and sometimes there was indeed conflicts, but sometimes, they spoke in a certain way depending on the audience. I will expound on this in greater detail throughout the article as we counter the author’s viewpoints on Catholic teaching, which should actually delight him, because they are based fully on both Scripture and the writings of the early Church.

Note: The writer’s quotes will appear in blue throughout the document for ease of transition between what has been written in the Protestant viewpoint and the Catholic response. He begins by introducing the following 5 points, which are then broken down in greater detail through the chapter:

Differences in Catholics/Protestants viewpoint
1) Catholic/Orthodox teaching says certain works (rituals or sacraments are needed to be saved. Protestants say sincere faith is all that is needed.

2) Catholic/Orthodox teaching emphasizes the process of salvation. Protestants emphasize salvation as an event.

3) Catholic Orthodox doctrine speaks little or not at all about assurance of salvation. Protestants teach that we can be sure we are saved.

4) Catholics often treat justification and sanctification as one thing. Protestants treat them separately.

5) Catholic/Orthodox leaders say that other things may be required to be saved such as membership in their churches, use of icons, priests and gifts and prayers for the dead. Protestants do not believe these are required to be saved.

Before attempting to critique the tenets of the Catholic Church, one must first have a proper knowledge of what she actually teaches and believes. For example in the above paragraph/point by the writer it should be first noted that the Catholic Church does not say that all of these are necessary for salvation, but rather, some of them are needed and some of these can aid in one’s salvation. Some are enlisted as a means of drawing the person closer to Christ and to full conversion of their previous sinful life.

Icons, for example, are used as a tool of meditation; by reflecting on sacred images, one can immerse the mind in whatever period of Christ’s life is depicted by the image, thereby entering into a deeper form of prayer and meditation. However, the icon itself does nothing to save a person. Prayers for the dead and “membership in the Catholic Church” will be discussed later.
Priests are administers of the Sacraments, counselors toward Christian holiness. But a priest has no more power to save a person who is insincere or unrepentant than the person himself. There is no assurance of salvation simply because one has faith – especially if that faith is not active.

A person’s faith, his works, his holiness, his charity and his prayer life serve to increase the fullness of grace, bestowed by God. For example, through the sacraments, faith is enriched and one is drawn closer to Christ. But until one actually participates worthily in the sacraments, they cannot appreciate the grace God so freely gives to the faithful, nor can one dismiss its existence.

**Difference 1: Faith Is Not Enough**

“What good is it my brothers, if a man claims to have faith but has no deeds? Can such faith save him?...You see that a person is justified by what he does and not by faith alone...faith without deeds is dead.” (Jas. 2:14-26)

Here the writer begins by properly quoting James 2:14-26 as a Catholic argument against *Sola Fide*. But the belief by Catholics that faith alone cannot save a person goes well beyond this one passage, as we shall soon see in the following sections. But certainly our very intellect has good reason to question the idea of *Sola Fide*. For it leaves one to wonder that if this were true, what would happen to a man who lives in a remote part of the world and has never known about Jesus Christ? Let’s say he lives a good life, taking care of his family, his neighbors. He does not lie, steal or fornicate. Though he has not been educated about God he still lives in accordance with the Natural Law.

In essence, the Natural Law is the rule of conduct that is prescribed to us by God according to the very nature in which He created us – and all things. When God created man in His own image and likeness, He willed to ordain and direct them to an end. Like all the rest of creation, man is destined by God to this end, and receives from Him a direction towards this end. Thus, without realizing who God is, even the pagan unknowingly seeks the one God through natural reason. We also should note that Christ would send this pagan special grace to persevere in his search and guide his life in accordance with natural law. Will this righteous person go to hell instead of heaven because he had no faith? No. Rather, he most likely will attain heaven by the grace of God for the righteous life he has led.

Or if faith is all that is needed to get to heaven, what happens to babies, toddlers or mentally incapacitated persons? They do not possess understanding or competence for faith. Nor do they perform works. In both of these scenarios, the privilege of salvation is left to God’s mercy and love alone. And who can discern the mind of God? If however, one does have full knowledge of Jesus Christ and rejects a Christian life, that person will not be justified (forgiven). “If you were blind you would have no sin, but now you are saying ‘We see’, so your sin remains.” (Jn 9: 40)

The writer then moves through the use of rituals and sacraments and the Catholic viewpoint of the inability to be saved without them. He notes:

“These sacraments, especially baptism, communion and confession grant salvation. ‘A human being is introduced to new life by partaking of baptism, chrismation and holy communion...’”

The quote he uses is from a Byzantine text, the Biola Report – not Catholic Doctrine. But in all fairness, this quote does not mention salvation at all – it says the person is “introduced to new life.” That is, the person is born into a life with Christ through the sacraments. In Catholicism, the sacrament of Baptism washes away the Original Sin of Adam & Eve, which humankind are
born with; Penance forgives sins committed after Baptism later in life; Holy Communion is the reception of Christ’s Body and Blood, the Sacrament instituted at the Last Supper; Chrismation (Orthodox) or Confirmation (Catholic), is the sacrament where a Catholic affirms his faith when he is old enough to make the decision for himself/herself. He is anointed with oil and receives the gift of the Holy Spirit. Holy Orders and Matrimony are vocations in harmony with what God has called a person to do with his/her life and have nothing to do with salvation, but rather obedience to God’s will. Last Rites include anointing with oil, Penance and the reception of Holy Communion, if the person is able.

But the sacraments cannot save anyone in and by themselves. The person receiving them must have pure intentions and a firm purpose of amending his/her life. The Scriptural reason and reference for each sacrament is found at the end of this article.

Interestingly, the writer notes that the Catholic Church states the sacraments are necessary to salvation yet notes Catholics also believe that a person can be saved without Baptism in certain situations. Of course this is true; as noted in the above examples. In order to sin, one must have full knowledge that the act they are about to commit is sinful and further they must have full intention to sin anyway, despite that knowledge. Likewise, if they have full knowledge that they must be baptized and repent in order to be saved and refuse to do so, they will not be saved.

**Difference 2: Salvation Is A Process.**

Catholics emphasize a process of salvation while Protestant teaching more often refers to salvation as an event in time when we were forgiven (justification) followed by the process of becoming holy (sanctification)

Baptism is a one-time event that washes away original sin. But as we are human, man sins again and again, thus justification (forgiveness) is needed again and again throughout his/her lifetime – otherwise that sanctification would be lost. By our own wounded nature, temptations wrought by Satan in the world, and our tendencies toward concupiscence, salvation is an ongoing process. Jesus explains this as follows:

“When an unclean spirit goes out of someone it roams through arid regions searching for rest but finding it none, it says, ‘I shall return to my home from which I came.’ But upon returning it finds it swept clean and put in order. Then it goes and brings back seven other spirits more wicked than itself who move in and dwell there and the condition of that person is worse than the first.” (Lk 11:24-26)

The point Jesus makes is that the unclean spirit that leaves is the sin that is forgiven when a person repents. The unclean spirit then finds other methods of treachery, temptations and deceit to trick the person and the repentant human sins again, even worse than his first transgressions because now he has foreknowledge of disobedience to God and its consequences. If the person had no way of repenting for his sins again, he would be condemned. Thus the Sacrament of Penance becomes necessary for his salvation, for nothing unclean may enter heaven. (Rev 21:27)

“In both Catholic and Orthodox writings the concept of salvation as a process is often assumed more than it is spoken of doctrinally. This may be because salvation as a process naturally follows infant baptism – if the infant is already forgiven and justified before God by baptism, only the process of sanctification remains.”

Two observations are made here to the writer’s theory:
1) There is no question that an infant is not immediately forgiven of original sin at baptism. Note the double use of their wording “already forgiven and justified” – the author is actually calling
justification salvation - otherwise this reads “forgiven and forgiven”. But justification means forgiveness – not necessarily salvation.

2) A baby once washed of original sin is not only justified, he/she is also immediately sanctified; filled with the grace of the Holy Spirit. A baby, toddler or small child cannot sin after Baptism until they are old enough to have full knowledge of what sin is and then willfully do it.

Most who were baptized as infants cannot look to a certain day (event) when they made a decision to follow Christ as would be the case if they made a conscious decision to repent later in life.

This would be true were it not for the Catholic Sacraments of Confirmation, Penance and Anointing which are decisions and events later in life. A child looks joyfully to his/her First Penance, First Holy Communion and as a young adult is given the freedom to accept or reject their faith in Confirmation. Even if the person never sets foot inside a Catholic Church again after his/her Baptism, they have a final chance of repentance for their sins in the Sacrament of Last Rites. However, as no one knows the moment they might die, the need for repentance, grace and holiness indeed becomes a process repeated throughout the person’s life. Paul warns of the need to “with fear and trembling work out your salvation” (Phi 2:12) thus showing that he recognized salvation to be an ongoing process.

**Difference 3: No Assurance Of Salvation**

“Protestants, by contrast, emphasize that since their salvation rests wholly on Christ they can be sure they are going to heaven as long as they continue in repentance and faith.”

Catholics believe this too – which is why we have the Sacrament of Penance and the Eucharist both of which deepens our holiness, our faith and our love of Jesus. But we also recognize that by love of Christ, we will be obedient to His commands. And He spoke very clearly about the way we needed to conduct our lives in order to attain heaven. (Discussed in detail later)

**Difference 4: Justification Combined With Salvation**

“Orthodox teaches that justification (forgiveness) and sanctification (becoming holy) are one process which they call theosis. Catholic Teaching while not as strongly stated also mixes justification (forgiveness of sins) with sanctification (becoming holy): justification is not only the remission of sins, but also the sanctification and renewal of the interior man.”

The writer actually makes no comment on how Catholics differ from Protestants here and instead addresses this in another section of the article (page 67: The Protestant view on salvation as a process). This point will be addressed under the above noted section later in this document.

**Difference Five: Other Factors Affecting Salvation**

1) Some say that a person must be a member of the Catholic or Orthodox Church to be saved

The teaching that one cannot be saved outside of the Catholic Church was well established in every Scripture passage citing Jesus Christ as necessary for salvation because this is not some new or modern idea of only Catholicism. Prior to the Protestant Reformation in the 1500’s and from the time of Christ, all Christians who were not practicing heretical or pagan beliefs were members of the Catholic Church. Not only is it thus noted in Scripture but also by the early Church fathers:

**Ignatius of Antioch**

"Be not deceived, my brethren: If anyone follows a maker of schism [i.e., is a schismatic], he does not inherit the kingdom of God; if anyone walks in strange doctrine [i.e., is a heretic], he has no part in the passion [of Christ]. Take care, then, to use one Eucharist, so that whatever you
do, you do according to God: For there is one flesh of our Lord Jesus Christ, and one cup in the union of his blood; one altar, as there is one bishop, with the presbytery and my fellow servants, the deacons" (*Letter to the Philadelphians* 3:3–4:1 [A.D. 110]).

**Justin Martyr**
"We have been taught that Christ is the first-begotten of God, and we have declared him to be the *Logos* of which all mankind partsake [John 1:9]. Those, therefore, who lived according to reason [Greek, *logos*] were really Christians, even though they were thought to be atheists, such as, among the Greeks, Socrates, Heraclitus, and others like them. . . . Those who lived before Christ but did not live according to reason [*logos*] were wicked men, and enemies of Christ, and murderers of those who did live according to reason [*logos*], whereas those who lived then or who live now according to reason [*logos*] are Christians. Such as these can be confident and unafraid" (*First Apology* 46 [A.D. 151]).

**Irenaeus**
"In the Church God has placed apostles, prophets, teachers, and every other working of the Spirit, of whom none of those are sharers who do not conform to the Church, but who defraud themselves of life by an evil mind and even worse way of acting. Where the Church is, there is the Spirit of God; where the Spirit of God is, there is the Church and all grace" (*Against Heresies* 3:24:1 [A.D. 189]).

"[The spiritual man] shall also judge those who give rise to schisms, who are destitute of the love of God, and who look to their own special advantage rather than to the unity of the Church; and who for trifling reasons, or any kind of reason which occurs to them, cut in pieces and divide the great and glorious body of Christ, and so far as in them lies, destroy it—men who prate of peace while they give rise to war, and do in truth strain out a gnat, but swallow a camel. For they can bring about no ‘reformation’ of enough importance to compensate for the evil arising from their schism. . . . True knowledge is that which consists in the doctrine of the apostles, and the ancient constitution of the Church throughout all the world, and the distinctive manifestation of the body of Christ according to the successions of the bishops, by which they have handed down that Church which exists in every place [i.e., the Catholic Church]" (ibid., 4:33:7–8).

**Clement of Alexandria**
"Before the coming of the Lord, philosophy was necessary for justification to the Greeks; now it is useful for piety . . . for it brought the Greeks to Christ as the law did the Hebrews" (*Miscellanies* 1:5 [A.D. 208]).

**Origen**
"If someone from this people wants to be saved, let him come into this house so that he may be able to attain his salvation. . . . Let no one, then, be persuaded otherwise, nor let anyone deceive himself: Outside of this house, that is, outside of the Church, no one is saved; for, if anyone should go out of it, he is guilty of his own death" (*Homilies on Joshua* 3:5 [A.D. 250]).

**Cyprian of Carthage**
"Whoever is separated from the Church and is joined to an adulteress [a schismatic church] is separated from the promises of the Church, nor will he that forsakes the Church of Christ attain to the rewards of Christ. He is an alien, a worldling, and an enemy. He cannot have God for his Father who has not the Church for his mother" (*The Unity of the Catholic Church* 6, 1st ed. [A.D. 251]).
"Let them not think that the way of life or salvation exists for them, if they have refused to obey the bishops and priests, since the Lord says in the book of Deuteronomy: ‘And any man who has the insolence to refuse to listen to the priest or judge, whoever he may be in those days, that man shall die’ [Deut. 17:12]. And then, indeed, they were killed with the sword . . . but now the proud and insolent are killed with the sword of the Spirit, when they are cast out from the Church. For they cannot live outside, since there is only one house of God, and there can be no salvation for anyone except in the Church" (Letters 61[4]:4 [A.D. 253]).

"When we say, ‘Do you believe in eternal life and the remission of sins through the holy Church?’ we mean that remission of sins is not granted except in the Church" (ibid., 69[70]:2 [A.D. 253]).

"Peter himself, showing and vindicating the unity, has commanded and warned us that we cannot be saved except by the one only baptism of the one Church. He says, ‘In the ark of Noah a few, that is, eight souls, were saved by water. Similarly, baptism will in like manner save you’ [1 Peter 3:20-21]. In how short and spiritual a summary has he set forth the sacrament of unity! In that baptism of the world in which its ancient wickedness was washed away, he who was not in the ark of Noah could not be saved by water. Likewise, neither can he be saved by baptism who has not been baptized in the Church which is established in the unity of the Lord according to the sacrament of the one ark" (ibid., 73[71]:11).

**Lactantius**

"It is, therefore, the Catholic Church alone which retains true worship. This is the fountain of truth; this, the domicile of faith; this, the temple of God. Whoever does not enter there or whoever does not go out from there, he is a stranger to the hope of life and salvation. . . . Because, however, all the various groups of heretics are confident that they are the Christians and think that theirs is the Catholic Church, let it be known that this is the true Church, in which there is confession and penance and which takes a health-promoting care of the sins and wounds to which the weak flesh is subject" (Divine Institutes 4:30:11–13 [A.D. 307]).

**Jerome**

"Heretics bring sentence upon themselves since they by their own choice withdraw from the Church, a withdrawal which, since they are aware of it, constitutes damnation. Between heresy and schism there is this difference: that heresy involves perverse doctrine, while schism separates one from the Church on account of disagreement with the bishop. Nevertheless, there is no schism which does not trump up a heresy to justify its departure from the Church" (Commentary on Titus 3:10–11 [A.D. 386]).

**Augustine**

"We believe also in the holy Church, that is, the Catholic Church. For heretics violate the faith itself by a false opinion about God; schismatics, however, withdraw from fraternal love by hostile separations, although they believe the same things we do. Consequently, neither heretics nor schismatics belong to the Catholic Church; not heretics, because the Church loves God; and not schismatics, because the Church loves neighbor" (Faith and the Creed 10:21 [A.D. 393]).

"[J]ust as baptism is of no profit to the man who renounces the world in words and not in deeds, so it is of no profit to him who is baptized in heresy or schism; but each of them, when he amends his ways, begins to receive profit from that which before was not profitable, but was yet already in him" (On Baptism, Against the Donatists 4:4[6] [A.D. 400]).
"I do not hesitate to put the Catholic catechumen, burning with divine love, before a baptized heretic. Even within the Catholic Church herself we put the good catechumen ahead of the wicked baptized person . . . For Cornelius, even before his baptism, was filled up with the Holy Spirit [Acts 10:44–48], while Simon [Magus], even after his baptism, was puffed up with an unclean spirit [Acts 8:13–19]" (ibid., 4:21[28]).

"The apostle Paul said, ‘As for a man that is a heretic, after admonishing him once or twice, have nothing more to do with him’ [Titus 3:10]. But those who maintain their own opinion, however false and perverted, without obstinate ill will, especially those who have not originated the error of bold presumption, but have received it from parents who had been led astray and had lapsed . . . those who seek the truth with careful industry and are ready to be corrected when they have found it, are not to be rated among heretics” (Letters 43:1 [A.D. 412]).

"Whoever is separated from this Catholic Church, by this single sin of being separated from the unity of Christ, no matter how estimable a life he may imagine he is living, shall not have life, but the wrath of God rests upon him” (ibid., 141:5).

**Fulgentius of Ruspe**

"Anyone who receives the sacrament of baptism, whether in the Catholic Church or in a heretical or schismatic one, receives the whole sacrament; but salvation, which is the strength of the sacrament, he will not have, if he has had the sacrament outside the Catholic Church [and remains in deliberate schism]. He must therefore return to the Church, not so that he might receive again the sacrament of baptism, which no one dare repeat in any baptized person, but so that he may receive eternal life in Catholic society, for the obtaining of which no one is suited who, even with the sacrament of baptism, remains estranged from the Catholic Church” (The Rule of Faith 43 [A.D. 524]).

In summary, throughout history, those who refused to accept the teachings of Christ or willfully rejected that which was too difficult to understand or accept, were indeed cut off from salvation. Whether Protestants realize it or not, if they are living their lives as devout Christians they are in fact, still quite “Catholic”. Catholic means “universal church” – the one Church founded by Jesus Christ Himself. While our Protestant brothers and sisters in Christ may not possess the fullness of the faith, that is, the Sacraments and associated Graces, they still possess the one true Faith; that is, their belief in Jesus Christ third Person of the triune God, as our Lord, Master and Savior.

That is not to say that all Protestant denominations are shepherding their people in the one true Faith; indeed, many have done far more damage than good to the souls of their flock. Of these, Jesus laments “Whoever is not with me is against me and whoever does not gather with me scatters.” (Lk 11:23) Since the 16th century, the Church of Jesus Christ has been splintered and scattered into hundreds of denominations, all claiming to be the one true Church. But many of these denominations have disintegrated over the years; others have turned away from basic Christian moral principles and still others have declared that Holy Scripture had its value years ago but is irrelevant in today’s world. The one Church that has stood firmly since the first century is the Catholic Church – and she waits patiently for her fellow Christians to return home.

Perhaps Our Lord was indicating what might happen in His Church someday in this Scripture passage: “As a result of this [teaching], many of his disciples returned to their former way of life and no longer accompanied him. Jesus then said to the Twelve, ‘Do you also want to leave?’” (Jn 6:67-68)
2) “[Catholics believe] a person can be saved through the prayers or money given for them by others...money or prayers for the dead can save them.”

The writer then uses passages from the Old Testament, as a demonstration of his notion that Catholics believe we can somehow buy off God’s judgment. He quotes from the book of Tobit – which speaks of acts of charity. “For alms doth deliver from death and shall purge away all sin. Those that exercise alms and righteousness shall be filled with life.”

This is not exactly Catholic teaching per se in the way the writer presents it. First, Holy Scripture does not belong to Catholics alone and this passage pertains mostly to Mosaic Law and customs. However, it clearly shows that the works of the person on earth fill that person with life – with holiness, with goodness. These qualities are necessary for salvation of the individual performing them – not the recipient of the good works.

He also quotes Ecclesiasticus 3:30: “Water will quench a flaming fire and alms maketh atonement for sin.” Again, as part of the Old Testament, the passage applies to Judaic law with the idea that prior to Christ’s coming the forgiveness of sin was achieved by adhering to the law. This quote only speaks of forgiveness under Judaic law and says nothing about salvation.

Works of charity or giving of alms is considered a pious act – a means of retribution or reparation for an offense one has committed. For example, all Christians understand that if one steals something, he must return it in order to make full atonement for the sin. But sometimes that might not be possible; perhaps the item stolen is no longer of any value or the person from whom it was taken has passed away. The person committing the crime may have very well repented and received forgiveness for the sin, but restitution must still be made. Performing works of kindness or donating the value of the item to charity is one way to help make restitution.

Such actions are considered remission of “temporal” punishment. However, this has nothing to do with remission of “eternal” punishment. That is decided by God alone.

As to the writer’s remarks about praying for the dead, this has always been considered a hope of salvation for the souls of departed loved ones who may or may not already be in heaven. In Maccabees 12:43–45, we read where Israel’s commander, Judas Maccabeus, collected money to make a sin offering for his dead soldiers. Scripture tells us this "was a holy and pious thought. Therefore he made atonement for the dead that they might be delivered from their sin."

Interestingly, when Marin Luther was challenged on his idea that prayers for the dead were useless, he ordered the entire Book of 2 Maccabees to be removed from Scripture, despite the fact it had been part of established Christian doctrine for 1500 years. While prayers and acts of charity in and by themselves cannot save other Christians, we believe through God’s mercy and the communion of saints, those prayers and acts of charity will lessen their time in purgatory. (See more below)

“The usefulness of prayers, public and private for souls even if they are in hell is written about in the lives of the saints and the ascetics and by the Holy Fathers.”

Certainly, all prayers are useful but this quote the writer is using to support his theory does not say that praying for someone already in hell is going to save them. In fact, quite the opposite is taught in Catholicism. In the story of Lazarus, who was covered with sores and lying at the door of the rich man who refused to give him anything to eat, we learn that the absence of works of
charity condemned the rich man. In addition, Abraham speaks to the rich man who is suffering in hell:

“Moreover, between us and you a great chasm is established to prevent anyone from crossing who might wish to go from your side to ours.” (Lk. 16:26) Thus, no one already condemned to hell is going to get to heaven by any human intercession.

Prayers for the dead are always worthy however, since no one but God knows whether a soul has been condemned to hell or not. If the soul is in purgatory, awaiting the time he will be joined to God in heaven, prayers for such souls are praiseworthy acts of kindness. Catholics will contend that if a person is already in hell, he is doomed, but as we do not know the state of anyone’s soul, praying for the person who has died is still pleasing to God.

Protestants on the other hand, contend there is no purgatory. But this defies all logic and is supported through various parts of Scripture. When speaking of heaven as noted earlier, "Nothing unclean shall enter it" (Rev. 21:27). This is because as God is perfect holiness (Is. 6:3), Jesus calls on us to do the same: "You, therefore, must be perfect, as your Heavenly Father is perfect" (Mt. 5:48). And further, "As he who called you is holy, be holy yourselves in all your conduct since it is written, ‘You shall be holy, for I am holy’” (1 Pet. 1:15–16).

Without perfect holiness, who then can attain heaven? Who among us on earth can claim to have such perfection? When we examine the passage in Maccabees mentioned above, consider this: If the dead soldiers were in heaven, would they need our prayers? No, they are already saved. If they were in hell, would they need prayers? No, they are already doomed. But then how could the prayers offered forgive the sins of those who had died? Where exactly were they if not in purgatory, atoning for non-deadly sins until they were purified enough to enter heaven?

Still not convinced? In 2 Timothy 1:16–18, Paul prays for Onesiphorus who has died. Now this would only make sense if Paul’s prayer could actually help him. But again, if he was in heaven he did not need Paul’s prayers and if in hell, prayer would not help him.

1 Corinthians 3:15, Paul explains that on Judgment Day every man’s work will be tested and rewarded: "If any man’s work is burned up, he will suffer loss, though he himself will be saved, but only as through fire." Is this man suffering in heaven? Impossible; there is no suffering in heaven. But if he is in hell, then he cannot be saved, so where is he?

In 1 Peter 3:18–20, Scripture tells us that Jesus after his Crucifixion "went and preached to the spirits in prison, who formerly did not obey." And in 1 Peter 4:6 he writes, "For this is why the gospel was preached even to the dead, that though condemned in the flesh in human estimation, they might live in the spirit in the estimation of God." The spirits to whom Christ preached were not the damned souls but those who were in what is called the Limbus Patrum a placed where the souls of the just were waiting the opening of Heaven after the death of Christ.

We can be certain of this because if those “spirits in prison” were actually in hell, they could not live in the spirit like God. Yet they were not in heaven yet as they were “condemned in the flesh.” Where were they if not in a temporary state of purification?

We know that many righteous people and prophets had died before Christ came and that they were denied entrance to heaven until Jesus’ death and resurrection. So where were those souls if not in purgatory? They could not have been in hell – no one can cross that chasm; nor could they be in heaven since the Messiah had not yet come. Call it what you will, Catholics call it purgatory.
3) [Catholics believe] a person can have their sins forgiven by the priest.

This is correct. The laying of hands by the Apostles created the Sacrament of Holy Orders and this is a practice that has been handed on from the time of Christ through today in the Catholic Church. In fact, each Pope, Bishop and Priest, validly ordained in the Catholic Church can trace its roots back to Peter and the Apostles since every ordination has been recorded in history. The ability of these holy men to forgive sins is noted in the following passages in Scripture:

“And so I say to you, you are Peter and upon this rock I will build my church and the gates of the netherworld shall not prevail against it. I will give you the keys to the kingdom of heaven. Whatever you bind on earth shall be bound in heaven and whatever you loose on earth shall be loosed in heaven.” (Mt 16:18-19)

“As the Father has sent me, so I send you. And when he had said this, he breathed on them and said to them, ‘Receive the Holy Spirit. Whose sins you forgive are forgiven them and whose sins you retain are retained.’” (Jn 20:21-23)

“Is anyone among you sick? He should summon the presbyters of the church and they should pray over him and anoint him with oil in the name of the Lord and the prayer of faith will save the sick person and the Lord will raise him up. If he has committed any sins, he will be forgiven.” (Jas 5:14-15)

4) A person must honor or venerate icons to be saved. The 7th Ecumenical council stated, “We salute the venerable images (icons and statues) “We place under anathema those who do not do this.”

Ooops! It was not the “7th” Ecumenical Council, but the 2nd Ecumenical Council. The Council stated we salute the venerable images, not that we are saved by them. This has nothing to do with being saved. What the Council actually said is this: (787AD)

“The one who granted us the light of recognizing him, the one who redeemed us from the darkness of idolatrous insanity, Christ our God, when he took for his Bride his holy Catholic Church, having no blemish or wrinkle, promised he would guard her and assured his holy disciples saying, "I am with you every day until the consummation of this age." . . . To this gracious offer some people paid no attention; being hoodwinked by the treacherous foe, they abandoned the true line of reasoning . . . and they failed to distinguish the holy from the profane, asserting that the icons of our Lord and of his saints were no different from the wooden images of satanic idols. . . . So having made investigation with all accuracy and having taken counsel, setting for our aim the truth, we neither diminish nor augment, but simply guard intact all that pertains to the Catholic Church....

To summarize, we declare that we defend free from any innovations all the written and unwritten ecclesiastical traditions that have been entrusted to us. One of these is the production of representational art; this is quite in harmony with the history of the spread of the gospel, as it provides confirmation that the becoming man of the Word of God was real and not just imaginary... We decree with full precision and care that, like the figure of the honored and life-giving cross, the revered and holy images, whether painted or made of mosaic or of other suitable material, are to be exposed in the holy churches of God, on sacred instruments and vestments, on walls and panels, in houses and by public ways; these are the images of our Lord, God, and Savior, Jesus Christ, and of our Lady without blemish, the holy God-bearer and of the revered angels and of any of the saintly holy men. The more frequently they are seen in
representational art, the more are those who see them drawn to remember and long for those who serve as models and to pay these images the tribute of salutation and respectful veneration.

Certainly this is not the full adoration in accordance with our faith, which is properly paid only to the divine nature, but it resembles that given to the figure of the honored and life-giving cross and also to the holy books of the gospels and to other sacred objects. . . . Indeed, the honor paid to an image traverses it, reaching the model; and he who venerates the image, venerates the person represented in that image.

Therefore all those who dare to think or teach anything different, or who follow the accursed heretics in rejecting ecclesiastical traditions, or who devise innovations, or who spurn anything entrusted to the Church (whether it be the gospel or the figure of the cross or any example of representational art or any martyr's holy relic), or who fabricate perverted and evil prejudices against cherishing any of the lawful traditions of the Catholic Church, or who secularize the sacred objects and saintly monasteries, we order that they be suspended if they are bishops or clerics and excommunicated if they are monks or lay people.

1. If anyone does not confess that Christ our God can be represented in his humanity, let him be anathema.
2. If anyone does not accept representation in art of evangelical scenes [scenes from the life of Christ], let him be anathema.
3. If anyone does not salute such representations as standing for the Lord and his saints, let him be anathema.
4. If anyone rejects any written or unwritten tradition of the Church, let him be anathema.”

When read in full context, the message of the Council is quite different than what the writer is trying to portray, not only poorly as it relates to notions of salvation, but utterly falsely as well. To this act of blasphemy, we might very well say, let him be anathema! But we will trust it is out of ignorance on Catholic Church teaching – the very ancestry of his own faith, rather than malicious intent.

In addition, many Protestants wrongly believe that Catholics are idol worshippers, stating that we pray to statues of the Blessed Mother, the Saints, or Jesus in the Corpus on the cross (the Crucifix). Statues or icons are intended to evoke meditation of the image projected, to elicit emotions and reflections, that is, a deeper focus in prayer. Catholics do not venerate statues or icons – we venerate the person they represent. Were that not so, then just why do all Christians put up a crèche at Christmas? Are they idol worshipping in doing so? Of course not!

The Protestants view on “faith is not enough”

Protestants accept the Bible as the final source of doctrine and so one must accept James 2:24 at face value that faith is not enough to be saved – we must also have works. So it would seem from reading this verse...James is really addressing people who are professing their faith but have really not repented.

The writer now introduces a different theory of what James meant in a very weak attempt to make his point, but that is not what James intended at all. As always, one must read the entire passage in order to fully understand:

“What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him? If a brother or sister has nothing to wear and has no food for the day, and one of
you says to them, "Go in peace, keep warm, and eat well," but you do not give them the necessities of the body, what good is it? So also faith of itself, if it does not have works, is dead. Indeed someone might say, "You have faith and I have works." Demonstrate your faith to me without works, and I will demonstrate my faith to you from my works. You believe that God is one. You do well. Even the demons believe that and tremble. Do you want proof, you ignoramus, that faith without works is useless? Was not Abraham our father justified by works when he offered his son Isaac upon the altar?

You see that faith was active along with his works, and faith was completed by the works. Thus the scripture was fulfilled that says, "Abraham believed God, and it was credited to him as righteousness," and he was called "the friend of God." See how a person is justified by works and not by faith alone.

And in the same way, was not Rahab the harlot also justified by works when she welcomed the messengers and sent them out by a different route? For just as a body without a spirit is dead, so also faith without works is dead.

And yet as clearly as James says, “See how a person is justified by works and not by faith alone”, we might ask how the writer could misinterpret something so black and white? Interestingly, James’ account of Abraham as being saved by works contradicts Paul’s account of Abraham being saved by faith. But is James’ word any less holy than Paul’s? Could it not be they were both right? As noted earlier, Paul conflicted in many of his teachings with Peter, James and John, yet were they not the original apostles of Christ who directly heard the word of Jesus in the years of ministry with Him? As previously stated, Paul directed his teaching more toward the Jews who were converting to Christianity, while the Gentiles were the primary focus of Peter, James and John. Hence there were two different modes of teaching applied in what was written.

In addition it should be noted that the writer’s belief that the Bible is the final source of doctrine is yet another Protestant teaching known as Sola Scriptura. But where in Scripture can he find any basis to support that line of thinking? It doesn’t exist. But given that he is willing to accept Scripture as the final source of doctrine, there is much more written than just this one passage from James to show that works are indeed a necessary part of salvation.

By the death of Christ on the cross, the gates of heaven were opened to both those who had died and those who would die in the future. But while the gates of heaven were opened to all, not all will be saved. If a man says he has faith and kills his brother, will he be saved? No – because an evil work has been done. If a man says he has faith and does nothing when he knows a person is starving, will he be saved? Probably not, if he was able to save the person by giving him something to eat. But that is up to God’s judgment, not man’s. We would do well to listen to the words that Jesus himself cites on our need to do works in order to achieve salvation:

The Need for Works

“Come you who are blessed by my Father. Inherit the kingdom prepared for you from the foundation of the world. For I was hungry and you gave me food, I was thirsty and you gave me drink, a stranger and you welcomed me, naked and you clothed me, ill and you cared for me, in prison and you visited me.... Amen I say to you, what you did not do for one of these least ones, you did not do for me. And these will go off to eternal punishment and the righteous to eternal
life.” (Mt 25:31-46 – I am only quoting part of it here as it is lengthy and reiterates what a person should do but didn’t – the entire verse should be read)

“Why do you call me, ‘Lord, Lord’, but do not do as I command?” (Lk. 6:46) – Good question!

In the story of the Good Samaritan, Luke 10:25-37, the scholar asks Jesus, “Teacher, what must I do to inherit eternal life? Jesus said to him, “What is written in the law? How do you read it?” He said in reply, “You shall love the Lord your God with all your heart, with all your mind and with all your strength and your neighbor as yourself.” He replied to him, “You have answered correctly, do this and you will live.” When the man presses Jesus further, he relates the story of the Good Samaritan and then tells him, “Go and do likewise.” He does not say, ‘go and have faith, that will be enough!’

“You are the salt of the earth. But if salt loses its taste with what can it be seasoned? It is no longer good for anything but to be thrown out and trampled underfoot.” Jesus is saying here that if the disciples fail in their good works, they are as useless as flavorless salt.

“Give to the one who asks of you and do not turn your back on one who wants to borrow.” (Mt 5:42)

As John was baptizing and warning people to repent and reform their lives, they asked him what they must do to be saved. And he told them:

“Whoever has two cloaks should share with the person who has none. And whoever has food should do likewise.” To the tax collectors he advised, “Stop collecting more than what is prescribed.” To the soldiers he said, “Do not practice extortion, do not falsely accuse anyone and be satisfied with your wages.” (Mk 3: 10-14) These are all acts of man that follow the way we are taught to live in the Ten Commandments. Nowhere does John tell the people to just have faith and that will be enough.

“To the person who strikes you on one cheek, offer the other one as well and from the person who takes your cloak, do not withhold even your tunic. Give to everyone who asks of you and from the one who takes what is yours, do not demand it back. Do to others as you would have them do to you. (Lk. 6:29-31)

“Rather, when you hold a banquet invite the poor, the crippled, the lame, the blind; blessed indeed will you be because of their inability to repay you. For you will be repaid at the resurrection of the righteous.” (Lk 14:13-14)

“Not everyone who says to me, Lord, Lord, will enter the kingdom of heaven, but only the one who does the will of my Father in heaven. Many will say to me on that day, ‘Lord, Lord, did we not prophesy in your name? Did we not drive out demons? Did we not do mighty deeds in your name? Then I will declare to them solemnly, ‘I never knew you. Depart from me, you evildoers’” (Mt 7:21)

Here Jesus is describing one who certainly has faith, but that person will not be saved. Clearly, as noted in all of the above passages, there is something more than faith alone needed for salvation, attested to by the words of not Paul, nor James, but of Jesus Christ Himself.

What good then, are good works? Good works are the result of our salvation and confirm that our faith is genuine.

Here the writer believes that once we are “saved”, good works will follow. But he is confusing salvation with living a life on earth in Christ. Salvation occurs when we die and are joined to
God in heaven. It does not occur on earth. It is however, merited on earth by the holy lives we lead and only available to us in the first place because Jesus opened the gates of heaven by His death on the cross. Good works are the result of God’s grace bestowed on those who love Him. Faith is also a gift from God and, yes, good works do demonstrate that our faith is genuine. Further, good works give glory to God:

“You are the light of the world. A city set on a mountain cannot be hidden. Nor do they light a lamp and then put it under a bushel basket; it is set on a lampstand, where it gives light to all in the house. Just so, your light must shine before others, that they may see your good deeds and glorify your heavenly father.” (Mt: 5:13-16)

[Protestants believe] real faith and trust in Christ means a person will act accordingly; they will show their faith by their works.

Here is where Catholics and Protestants agree! “So by their fruits you will know them.” (Mt 7:20) Works flow from the grace bestowed by God upon those with true faith. However, those who ignore their responsibilities to others and the acts of charity and mercy that must be performed are putting their salvation in jeopardy, as we shall see in later discussion.

The Protestant view on the sacraments
“Evangelical Protestants observe only two ordinances instead of the seven sacraments of the Orthodox and Catholic: Baptism and communion. Both of these are viewed as symbolic of an inner change...the rituals by themselves do no good, Protestants believe.”

The seven sacraments of the Catholic faith were listed in the beginning of this article in the order they are generally received. But they are far from symbolic; they were instituted by Christ and the Apostles and are recorded in Scripture.

As we noted earlier, a full description of each Sacrament is noted at the end of the article, but using only the above two “ordinances” of baptism and communion, we will examine what Scripture has to say about each one and how they are important for salvation – not just symbols.

Baptism
“Amen, amen, I say to you, no one can enter the kingdom of God without being born of water and Spirit.” (Jn. 3:5)

“Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all I have commanded you.” (Mt 28:19-20)

“Repent and be baptized, every one of you in the name of Jesus Christ for the forgiveness of your sins; and you will receive the gift of the Holy Spirit.” (Acts 2:38)

“Whoever believes and is baptized will be saved.” (Mk 16:16)

Note in the last quote the condition for both believing and being baptized. If faith alone is all that is needed for salvation, Christ would not have mentioned the necessity for Baptism.

The Eucharist – Holy Communion
“Amen, amen I say to you, unless you eat the flesh of the Son of Man and drink his blood, you do not have life within you. Whoever eats my flesh and drinks my blood has eternal life and I will raise him on the last day. For my flesh is true food and my blood is true drink. Whoever eats my flesh and drinks my blood remains in me and I in him. Just as the living Father sent me
and I have life because of the Father, so also the one who feeds on me will have life because of me. This is the bread that came down from heaven. Unlike your ancestors who ate and still died, whoever eats this bread will live forever.” Then many of his disciples who were listening said, ‘This saying is hard; who can accept it?’ As a result of this, many of his disciples returned to their former way of life and no longer accompanied him. Jesus then said to the Twelve, ‘Do you also want to leave?’ (Jn 6: 52-58, 60, 66,67)

Yes, this saying is hard and most of our Protestant brothers and sisters in Christ do not accept it. And sadly enough, many who have left the Catholic Church have never understood What and Whom they were leaving.

“They then took the bread, said the blessing, broke it, and gave it to them saying, ‘This is my body, which will be given for you; do this in memory of me.’ And likewise the cup after they had eaten, saying, ‘This cup is the new covenant in my blood which will be shed for you.” (Lk 22:19-20)

Until the Protestant Reformation, all including Martin Luther, believed in the true and actual presence of Christ in the Eucharist: Body, Blood, Soul and Divinity.

To believe otherwise would mean we would be calling Jesus a liar: “For my flesh is true food and my blood is true drink.”

One of the earliest Christian documents is the Didache, known as the Teaching of the Twelve Apostles, which dates from the 1st century. Sections 9 and 10 deal with the Eucharist, or in the Greek, Eucharistias and prayers of thanks, which show the order of the Mass. It contains this warning, “... let no one eat or drink of this Eucharist unless he has been baptized in the name of the Lord, for concerning this the Lord also said: ‘Do not give to the dogs what is holy.’” In accord with St. Paul’s letter to the Corinthians, in part 14 it notes: “And on the Lord’s day, gather together and break bread and give thanks, first confessing your sins so that your sacrifice might be pure.”

St Justin Martyr, who wrote extensively on the Eucharist and the order of the Mass, stated in 151 A.D.:

“For we do not receive these as common bread and common drink, but just as Jesus Christ our Savior, having been made flesh by the word of God, had both flesh and blood for our salvation, so also we have learned that the food over which thanks has been given by the prayer of the word which comes from him (Cor 11:23-26, Lk 22:19) and by which are blood and flesh are nourished through a change, is the Flesh and Blood of the same incarnate Jesus.”

St. Irenaeus, who was a disciple of the Apostle John, is the first to provide explicit mention of the change that takes place in the bread and wine when they become the Eucharist. “The earthly creation (bread and wine) are raised to a heavenly dignity after they receive the word of God [at the epiclesis of the Mass or the invocation to the Holy Spirit] and become the food and drink of Christians. So how then can we doubt that, our bodies, receiving the Eucharist, are no longer corruptible but have the hope of resurrection to eternal life?”

St.Ignatius of Antioch wrote, "Take note of those who hold heterodox opinions on the grace of Jesus Christ which has come to us, and see how contrary their opinions are to the mind of God. . . . They abstain from the Eucharist and from prayer because they do not confess that the Eucharist is the flesh of our Savior Jesus Christ, flesh which suffered for our sins and which that Father, in his goodness, raised up again. They who deny the gift of God are perishing in their disputes" (Letter to the Smyrnaeans 6:2–7:1)
There are extensive writings on the Eucharist in both Scripture and the early Church Fathers through the present day, but if the Eucharist or Holy Communion were only a symbol, why would Paul himself condemn those who receive Communion unworthily?

“Therefore whoever eats the bread or drinks the cup of the Lord unworthily will have to answer for the body and blood of the Lord. A person should examine himself and so eat the bread and drink the cup. For anyone who eats and drinks without discerning the body eats and drinks judgment on himself.” (1Cor. 12:27-29)

We reiterate Jesus’ own words, “Amen, amen I say to you, unless you eat the flesh of the Son of Man and drink his blood, you do not have life within you.” (Jn 6:52) And while some Protestants may say that Jesus was only speaking figuratively as He did in other parts of Scripture, he always explained what He meant later to the apostles when he spoke in parables. He does not do that here. Note the passage in Scripture where Jesus says:

“Why do you speak to them in parables? He said to them in reply, “Because knowledge of the mysteries of the kingdom has been granted to you, but to them it has not been granted. This is why I speak to you in parables, because they look, but do not see and hear but do not listen or understand.” (Mt 13: 10-11,13) Further on in scripture the apostles ask him to explain the parables and he does...but not in John 6 – even when some decided to leave him. Even his apostles did not question that they would indeed eat His Flesh and drink His Blood. They accepted His teaching through faith, and later did as He commanded at the Last Supper by instituting the Eucharist. (Note: Further detailed information on the Eucharist follows in the closing pages under “The Seven Sacraments”)

[Regarding John the Baptist]...if the sacrament of baptism confers forgiveness of sin, how could he have refused to baptize certain people who came to him?

First of all, Scripture does not say that John refused to baptize the Sadducees, who are the ones the writer is describing here. In fact John says, “I am baptizing you with water, for repentance..” (3:11). John also knew that baptizing them alone was not sufficient, that they must have true repentance and warns them to “produce good fruit as evidence.” He further states, “Every tree that does not bear good fruit will be cut down and thrown into the fire.” He is speaking about the works they must do after they are baptized.

The powerlessness of sacraments such as confession given to insincere people is shown in Mark 7:6 when Jesus quoted the prophet Isaiah: ‘These people honor me with their lips but their hearts are far from me.”

It is interesting to note that the writer uses the words “insincere people”, which suggests that he realizes the Sacrament of Penance would not be powerless for sincere persons. But in any case, Catholics also believe that in order to obtain forgiveness for sins there must be a true repentance in their heart and a firm desire to sin no more.

Rituals or sacraments cannot save us.

It is true that sacraments by themselves cannot save anyone unless the person receiving them does so with sincerity, with faith in the power of the Sacrament, and in most cases, the recipient must also be free from mortal sin.

The Sacraments aid in our salvation by infusing holiness and drawing us in an intimate way much closer to Christ. If one is not pure of heart in receiving them, he blasphemes the
sacraments, as already stated in the above citations on the Eucharist. But one with a sincere heart who has repented most certainly can be saved and that repentance can be achieved through the Sacrament of Penance, as ordained by Christ.

**Protestant view of faith and works**

Protestants believe that if we must perform works to be saved then our salvation is partly our own doing and not fully of God.

This is an incorrect assessment because works are a result of God’s grace. Our salvation is in great part due to God's grace, but it also requires our own response and cooperation with that grace, in order to lead a holy Christian life. And while Christ has taught us that works are indeed necessary for salvation, it is not by works directly that one is saved. Before demonstrating this teaching, we will review the following quotes the writer uses to defend his position:

Many scriptures show that salvation is by faith alone:

“You who are trying to be justified by law have been alienated from Christ; you have fallen away from grace.” (Gal 5:4)

This has nothing to do with salvation or faith. This quote is directed toward the Jews who thought that since they were abiding by the Old Testament law they were guaranteed salvation in accord with the covenant God made with Abraham. Actually, their works condemned them – and their faith would not save them.

“So the law was put in charge to lead us to Christ that we might be justified by faith.” (Gal 3:24)

The key words are “lead us to Christ”. Here Paul is showing that non-believers could be converted. Paul further states that they “might” be justified – meaning that they would have the capability of being justified once they were lead to Christ - not that they would be justified.

“Clearly, no one is justified before God by the law, because the righteous will live by faith.” (Gal 3:11)

Again, the “law” is the Judaic law and customs. The righteous will certainly live by faith – but we know that from true faith comes works – and Paul does not say that works are unimportant.

“And are justified freely by his grace through the redemption that came by Jesus Christ.” (Rom 3:24)

Note that Paul is saying we are justified by grace. Grace is a free gift bestowed by God, which rises from faith, love of God and our actions of charity and mercy – which please God. Sins are forgiven (justification) when we seek repentance but certainly no one is arrogant enough to think that once we have repented we will never sin again in our lives. And if we die in mortal sin, we will not be going to heaven. Justification is not the same as salvation. But justification (forgiveness) is clearly necessary to salvation.

“For we maintain that a man is justified by faith apart from observing the law.” (Rom 4:5)

Again, justified does not mean saved. Paul is again addressing the Jews and telling them that simply because they observed Jewish law, they would not be saved.

“...To the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness.” (Rom 4:5)

His faith is credited as righteousness...it does not say that by this righteousness he is guaranteed to be saved. Paul is speaking about those who trust in God’s forgiveness of their sins.

“For it is with your heart that you believe you are justified and it is with your mouth that you confess and are saved.” (Rom. 10:10)
Taking this one line of Scripture is not helpful, for one must read the entire passage. In it, Paul is addressing the Jews who claimed they were saved under Judaic law.

“He saved us, not because of the righteous things we had done, but because of his mercy.” (Titus 3:5)

He is speaking about the salvation provided through Christ’s death on the cross as being open to sinners and righteous alike. Jesus did not come to save the righteous, but rather the sinner.

“Those who are well do not need a physician; but the sick do.” (Mt 9:9)

“A man is not justified by observing the law...

Paul is speaking of the Jewish law and again justification is not salvation it is forgiveness of sins.

“Who has saved us and called us to a holy life – not because of anything we have done but because of his own purpose and grace.” (2 Tim. 1:9)

Again, through Jesus’ death on the cross salvation was opened to both sinners and the righteous, the gentiles and the Jews. Just because each and every human being has the possibility of being saved does not mean that all of us will. Grace is indeed bestowed by God according to His own purpose.

“For it is by grace you have been saved, through faith – and this is not from you; it is the gift of God; it is not from works, so no one may boast. (Eph. 2:8–9)

Here Paul is rightfully saying we are saved by grace – not by faith, but through faith. Faith and grace are gifts from God and no human can perform any works that equal God’s gifts. That does not mean that works are not important; it just means that God’s graces are not due to our own goodness, but rather, because of His authority, His Divinity, His love and His mercy.

“For we are his handiwork, created in Christ Jesus for the good works that God has prepared in advance, that we should live in them.” (Eph 2:10)

This passage speaks clearly of the good works God expects us to do as we are created in the image of Christ. This does not speak about being saved by faith.

Protestants believe that obtaining salvation by a mixture of works and grace is not possible based on Rom 11:6 “And if by grace then it is no longer by works; if it were, grace would no longer be grace.” Paul is saying it is either one or the other, not both.

Paul is actually saying no such thing. Again he is speaking to those who observed Judaic law, customs and works. These people thought that following their law was all they needed to do in order to be saved. In fact at the beginning of this chapter he acknowledges this, stating he too is an Israelite, a descendent of Abraham. He is speaking of a remnant of people “chosen by grace”. The verses prior to this quote are very clear – starting with Chapter 9. We encourage a full reading of the Chapter.

**Part II: Salvation – Can we be sure we are saved?**

In this chapter the writer focuses on the Catholic viewpoint that we are not assured of salvation versus the Protestant viewpoint that since they believe they are saved by faith alone, they can be assured of salvation as long as they continue to walk in faith and repentance. Catholics believe this as well to a degree, but how we go about that walk in faith and repentance is different, based on what has been previously discussed on sacraments and good works. However, no one can be absolutely sure of his salvation, because no one can be sure that he will be faithful until his last day. At the same time, we can reasonably hope to be in the path towards salvation if our conscience does not reproach us of any mortal sins for which we have not repented and confessed.
**The Catholic Viewpoint**
No one will obtain eternal life but he who endures to the end. (Catechism 162)
“It is the one who endures to the end who will be saved.” (Mt 10:22, 24:13)

**The Protestant Viewpoint**
Protestants believe we can be sure of our salvation before death because it is not based on our good deeds which the Bible says are like filthy rags (Is. 64:6) Instead it is based by faith on the good deeds of Jesus Christ, who lived without sin and gave himself for us. Our salvation is complete as long as we trust in Him, for he said as he died, ‘It is finished.”

Under the Catholic viewpoint above, the quote from Matthew solidifies what we have discussed throughout this article and indeed refutes the notion that we can simply repent once and be assured of salvation after that. Were that so, the temptation to sin would vanish from the world once a person repented. But we know this is not the case in our fallen world.

Under the Protestant Viewpoint, the writer begins by quoting a passage from Isaiah that our good deeds are like filthy rags. This seems to contradict what Jesus said in Matthew 25, where he asserted that one who does not perform works of charity and mercy will be damned. This does not mean that Isaiah was wrong because he recognized that salvation has not yet been achieved by the coming of the promised Messiah. Therefore, works alone could not save them, nor could the gates of heaven be open to them. The entire lament speaks of their “guilt” – their sins which they cannot wash away by works alone. They needed the Messiah to save them. But once Christ comes, those who have not yet died are warned of what they must do to achieve salvation through the teaching of Christ and the apostles throughout the New Testament. What the writer is doing is supposing that pre-Messianic salvation was thought of in the same way as post Messianic salvation. That is like comparing apples to oranges!

When Jesus utters His last words, “It is finished”, He indeed has done what the writer asserts as the “teleo”, the Greek translation for these words: to bring to a close, (his suffering) to complete, (his mission on earth) fulfill (the prophecies), to perform the last act which completes a process, (the ability for man to be saved which was not open before His coming) to pay a debit (the price of our sinfulness)

That is, salvation was not possible to anyone without the death of Jesus on the cross. That does not mean that just because Christ has died for us, all of us will be saved. What it means is that He gave all of us both that hope and possibility, which was not available to sinners or the righteous in the past.

The writer then goes on to discuss the “tenses of salvation” as past, present and future, citing Scripture passages for the future (resurrection), the present (sanctification) and the past (justification). In reality this only further solidifies the Catholic position that salvation is an ongoing process, not a one-time event.

However the point the author is trying to make is that, “Salvation is both a completed deed (justification, past tense), an ongoing process (sanctification, present tense) and a future event (resurrection)”.

Here is where he errors because justification (forgiveness) must be an ongoing process as man continues to fall back into sin, therefore it is an action of past, present and future. Sanctification was received when the person first repented, but was lost when the person sinned again, making it also an action of past, present and future. Resurrection rightly will occur after a person’s death and the author equates this to man’s ultimate salvation in the future. But if he sins in the future
without seeking forgiveness, he is not going to know the resurrection of the just, but rather of the damned.

“Nothing unclean shall enter it.” (Rev: 21:27)

In closing, the writer says to pray asking for forgiveness and that person will be forgiven and he will have eternal life. If one has lived a life of sin and in his dying moments recites such a prayer we leave such a person’s soul to the discretion and mercy of God alone, for from the cross, Jesus indeed forgave the good thief who converted upon his death. That does not mean He will do so for one who repents yet continues to sin for the remaining years of his life.

**End Reference: The Seven Sacraments**

The Seven Sacraments of the Catholic Church are instruments of grace found throughout Holy Scripture and instituted by Christ and the Apostles in the formation of the early Church. Later, the Council of Trent affirmed that there are seven Sacraments: no more and no less. Until the Protestant Reformation the existence of all seven Sacraments had never been questioned. But in the 25th of the Thirty-nine Articles of the English Establishment, the Anglican doctrine acknowledges only two Sacraments, Baptism and Communion. According to their doctrine, the other five “are not to be counted for Sacraments of the Gospel...for they have not any visible sign or ceremony ordained of God”. In fact, as one studies the Scriptural references listed for each Sacrament below, quite the opposite is true: the Sacraments were without question ordained by Christ either directly, or through the Apostles. As the writer noted, Protestants likewise recognize only Baptism and Communion, yet they believe them to only be symbolic, rather than an outward, visible sign of Christ’s grace. But again, as we mentioned, until the Protestant Reformation, all seven Sacraments were recognized as instituted by Christ and as an efficacious means of obtaining salvation.

Among the seven Sacraments, only two can be received in the state of mortal sin: Baptism and Penance. If one were to receive any of the other five in the state of mortal sin it would be a sacrilege, if the person did so with full knowledge of his sinful state. While Last Rites’ purpose is the remission of sins, if the person is able, he/she should first make a sincere Confession before receiving the Sacrament. If this is not possible due to the failing health of the individual, the anointing will remit any sins he has committed.

### 1. Baptism

Baptism is a Sacrament that removes original sin and is necessary to salvation, because without it we cannot enter into the kingdom of heaven as noted above on page 10: “Amen, amen, I say to you, no one can enter the kingdom of God without being born of water and Spirit.” (Jn. 3:5) The priest normally performs the Baptism; but in case of necessity anyone may baptize. Water is poured on the head of the person to be baptized, while saying, “I baptize thee in the name of the Father, and of the Son, and of the Holy Spirit”, the words Christ used in His instruction to the apostles. (Mt 28:19-20)

There are three kinds of Baptism: Baptism of water, which we have discussed, of desire, and of blood. Baptism of desire is a sincere wish to receive Baptism, when it is physically impossible to do so; Baptism of blood is the shedding of one’s blood for the faith of Christ, such as in martyrdom. Baptism of desire or of blood will grant the same grace as Baptism of water when the latter cannot be received.
2. Penance (also known as Confession or Reconciliation)

Penance is a Sacrament in which sins committed after Baptism are forgiven through absolution by the priest. Jesus Christ directly conferred this power to the priests of His Church: “As the Father has sent me, so I send you. And when he had said this, he breathed on them and said to them, ‘Receive the Holy Spirit. Whose sins you forgive are forgiven them and whose sins you retain are retained.’” (Jn 20:21-23) In order to receive this Sacrament worthily and receive the graces it bestows, we must carefully examine our conscience, have true sorrow for our sins with a firm purpose of amendment and perform whatever acts of penance the priest gives.

Other Biblical references: Mt 18:18; Cor 5:17-20; Jas 5:13-16;

3. Holy Communion (Holy Eucharist)

The Holy Eucharist is the Sacrament in which we receive the Body, Blood, Soul and Divinity of our Lord Jesus Christ under the appearances of bread and wine. Christ instituted the Holy Eucharist at the Last Supper: “Then he took the bread, said the blessing, broke it, and gave it to them saying, ‘This is my body, which will be given for you; do this in memory of me.’ And likewise the cup after they had eaten, saying, ‘This cup is the new covenant in my blood which will be shed for you.’” (Lk 22:19-20)

At the moment Jesus said, “This is my body... this is my blood”, the substance of bread and wine was changed into His Body and Blood. This change is known as “transubstantiation” – where although we visibly see and taste the bread and wine, it is His true flesh and blood that we are receiving, by His almighty power and authority. Christ gave His priests the power to do this when He commanded the Apostles, “Do this in memory of me.” The priests exercise this power in the Catholic Mass through the same words of consecration of Christ: “This is My body... this is My blood...”

But the institution of the Eucharist did not just happen to occur at the Last Supper in the Passover meal, for it was foretold previously in Scripture. Under the Old Covenant bread and wine were offered in sacrifice as a sign of thanksgiving to the Creator. (Gen. 15:18) In Exodus, the lamb and the unleavened bread that the Jews ate then and again every year at Passover commemorates the liberation from Egypt; their bread is the fruit of the Promised Land, the pledge of God's faithfulness. The "cup of blessing" at the end of the Jewish Passover meal celebrates the promise of the coming of the Messiah. When Jesus instituted the Eucharist, a New Covenant began. (Lk 22:20)

When John the Baptist sees Jesus coming toward him, he exclaims, “Behold the Lamb of God who takes away the sin of the world.” (Jn 1:29) Up until that point in Judaic history, the significance of the lamb was limited to that which was slaughtered for the Passover meal and the blood of the lamb that was sprinkled on the people to atone for sins. In John 6: 35-71 and indeed at the Last Supper, Jesus declares Himself to be the Sacrificial Lamb, the New Covenant replacing the former Passover covenant. He is both priest and victim and He not only invites His apostles to partake in the New Passover Feast of His own body and blood, He commands them to do so after His death. He seals this new and everlasting covenant with the command to “Do this in memory of me.”
It is no small coincidence that at the wedding feast at Cana, Jesus turns water into wine for this too is a precursor for what is to come. When His mother Mary tells Jesus, the guests have no wine he says to her, “Woman, how does your concern affect me? My hour has not yet come.” (Jn 2:4) When Jesus says, “my hour” he is indicating the final hour, the hour of His glory, of His Passion, death and resurrection. At the Last Supper we read, “When Jesus had said this he raised his eyes to heaven and said, “Father the hour has come.” (Jn 17:1) For it is in this hour, at the Last Supper, He transformed the bread into His body and the wine into His blood.

It should also be noted that some have taken the term “in memory of me” to mean “as a memorial” or to “remember” Jesus. But in the time of Christ, the word memory or remembrance meant, “to recall” or “to make present again”.

“For when one actually remembers, this impression is what he contemplates, and this is what he perceives. How then does he remember what is not present?” (Aristotle on Memory and Reminiscence, 350 BC)

Thus when the apostles and again throughout history, all lawfully ordained bishops and priests repeat Christ’s words of Consecration, Jesus fulfills his promise of the New Covenant and becomes fully present again in the Eucharist at the Holy Sacrifice of the Mass.

“And behold I am with you always, even to the end of the age.” (Mt 28:20)

Biblical references: Jn 1:29; Jn 6:35-71; 1 Cor 5:7-8; 1 Cor 10:16-17; 1 Cor 11:23-29

4. Confirmation

Confirmation is a Sacrament through which we receive the Holy Spirit as an affirmation of our faith. The bishop confers this Sacrament by extending his hands over those who are to be confirmed, praying and then anointing each with holy chrism, while saying, “I anoint thee with the sign of the cross, and I confirm thee with the chrism of salvation, in the name of the Father, and of the Son, and of the Holy Spirit.” By this outward sign of the cross, the person who is confirmed affirms their faith and promises to defend Christ’s teachings. Persons should be of proper age in order to understand the faith, the duties of a Christian, and the nature and effects of this Sacrament.

Biblical references: Acts 8:14-17; Acts 19:6; 2 Cor 1:21-22; Eph 1:13

5. Matrimony

The Sacrament of Matrimony is that which unites a man and woman in lawful marriage in the eyes of God and the Church. Christ raised marriage to the dignity of a Sacrament as He professed God’s intention for man and woman from the beginning of time for people of all faiths. While Catholics may not divorce, in certain cases a canonical procedure of annulment may occur. Annulment declares that a valid marriage never took place and thus, there is no Sacrament. But the Church cannot dissolve a valid marriage. “What God has joined, let no man put asunder.”

The purpose of Holy Matrimony is to sanctify the love and unity of man and woman and to enable them to raise and instruct their children in holy faith. The Church alone has the right to make laws concerning the Sacrament of marriage, despite what civil law may allow. In order to receive the Sacrament worthily, Penance and Holy Eucharist should be received along with counseling by their priest or pre-Cana office of the Church.

Biblical references: Mt 5:32-33; Mt 19:4-6,9; Mk 10:7-12; Lk 16:18; Rom 7:2-3; 1 Cor 7:10-11; Eph 5:22-32; 1 Ths 4:4

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6. Holy Orders

Holy Orders is a Sacrament by which bishops, priests, and other ministers of the Church are ordained and receive the power and grace to perform their sacred duties. To receive Holy Orders worthily it is necessary to be in the state of grace, to have the necessary knowledge and a divine call to this sacred office. Christians should look upon the priests of the Church as the messengers of God and the dispensers of His mysteries. Only bishops can confer the Sacrament of Holy Orders.

St. Paul said to his disciple Timothy: "I remind you to rekindle the gift of God that is within you through the laying on of my hands" (2 Tim 1:6), and "If any one aspires to the office of bishop, he desires a noble task" (1 Tim 3:1). To Titus he said: "This is why I left you in Crete, that you amend what was defective, and appoint presbyters in every town, as I directed you" (Titus 1:5).


7. Anointing of the Sick (formerly known as Extreme Unction or Last Rites)

Anointing of the Sick, also known as the "sacrament of the dying," is administered by a priest to a baptized person who begins to be in danger of death because of illness, accident or old age. Prior to special prayer and the anointing of the body with the holy oil, the priest may hear the person’s confession if needed and administer Holy Communion as well.

The proper effects of the sacrament by itself include a special grace of healing and comfort to the Christian who is suffering the infirmities of serious illness or old age, and the forgiving of the person's sins. Catechism references: 1499, 1520, 1523, 1526-1532

Biblical references: Mk 6:13; Jas 5:14

Note:

Catholic Bibles have 73 books, 46 in the Old Testament, and 27 in the New Testament.

Protestant Bibles have 66 books with only 39 in the Old Testament. The books missing from Protestant Bibles are: Tobit, Judith, Baruch, Wisdom, Sirach, 1 and 2 Maccabees, and parts of Esther and Daniel. They are called the 'Deuterocanonicals' by Catholics and 'Apocrypha' by Protestants. Martin Luther, without any authority whatsoever, removed those seven books and placed them in an appendix during the reformation.

The reason for their removal was that Protestant beliefs could not be reconciled to Sacred Scripture and thus, the idea of Sola Scriptura would have utterly failed as a Protestant tenet. The 7 books remained in the appendix of Protestant Bibles until about 1826, and then they were removed altogether.