



Catholicism

This PASTOR'S GUIDE SHEET was developed by Dr. Joe K. Taylor, Senior Pastor, South Reno Baptist Church, Reno, NV • joe@southreno.com • Quotes and all primary sources are footnoted.

Very Important Statement from Pastor Joe

The purpose of this PASTOR'S GUIDE SHEET is to bring a clear theological and historical understanding as to the differences between Protestantism and Roman Catholicism. This material is not meant to be personalized or insulting. Also, in no way is it meant to be demeaning of Catholics, in general. Catholics are wonderful people who believe they are doing the right thing by their god and beliefs. They are sincere in what they are doing. Even they would agree that there are some grave differences in the understanding between biblical Christianity and what the Catholics teach. This material is meant to be helpful to both Protestants and Catholics. May the God of Scripture bless all who read this material.

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A. Understanding the Protestant Reformation

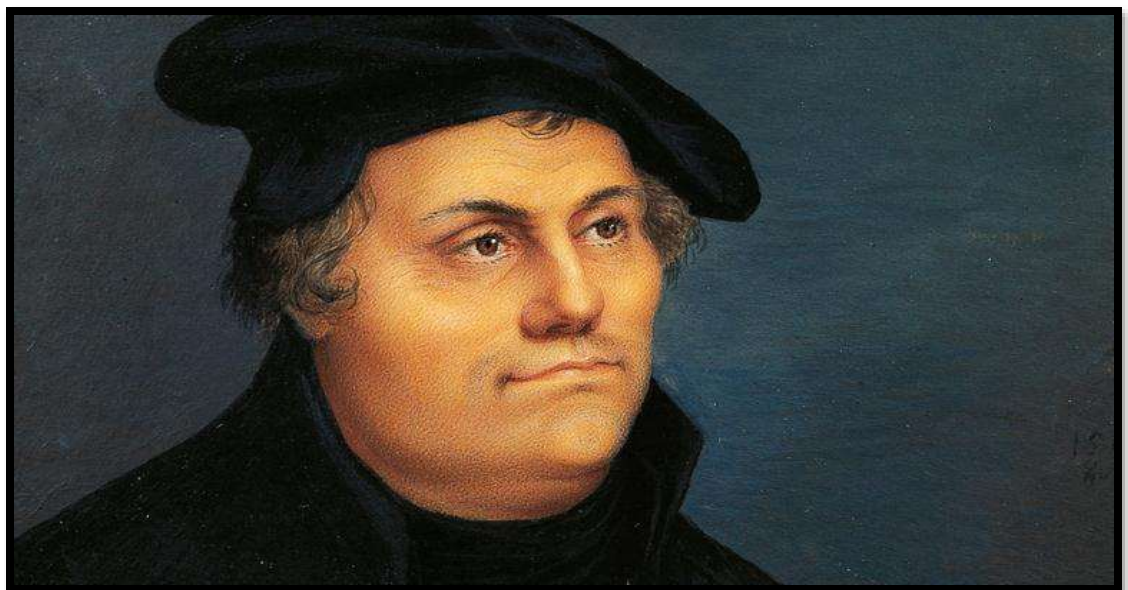
Summary: The Protestant Reformation (1517-1648) is a 16th-century movement in Western Europe that aimed at *reforming* some doctrines and practices of the Roman Catholic Church and resulted in the establishment of the Protestant churches.

The Protestant Reformation was a major 16th century European movement aimed initially at reforming the beliefs and practices of the Roman Catholic Church. Its religious aspects were supplemented by ambitious political rulers who wanted to extend their power and control at the expense of the Church. The Reformation ended the unity imposed by medieval Christianity and, in the eyes of many historians, signaled the beginning of the modern era. A weakening of the old order was already under way in Northern Europe, as evidenced by the emergence of thriving new cities and a determined middle class. In 1517, as one of the signal events of western history, **Martin Luther** (Pictured), a German Augustinian monk, posted his "95 Thesis" on a church door in the university town of Wittenberg, Germany. That act was common, academic practice of the day and served as an invitation to debate. Luther's propositions challenged some portions of Roman Catholic doctrine and a number of specific practices and understandings—specifically, "how is a person saved" (works vs. faith). The movement quickly gained adherents in the German states, the Netherlands,

Scandinavia, Scotland and portions of France.

Support came from sincere religious reformers, while others manipulated the movement to gain control of valuable church property.¹

FYI: The term *Protestant* was not initially applied to the reformers, but later was used to describe all groups *protesting* Roman Catholic orthodoxy.



¹ The Protestant Reformation, an article at U-S-History.com (Summary).

Precursors to the Reformation

John Wycliffe

John Wycliffe (1330–1384) attacked what he saw as corruptions within the church, including the sale of indulgences, pilgrimages, the excessive veneration of saints, and the low moral and intellectual standards of ordained priests. Wycliffe also repudiated the doctrine of transubstantiation, held that the Bible was the sole standard of Christian doctrine, and argued that the authority of the Pope was not grounded in Scripture. Some of Wycliffe's early followers translated the Bible into English, while later followers, known as Lollards, held that the Bible was the sole authority and that Christians were called upon to interpret the Bible for themselves. The Lollards also argued against clerical celibacy, transubstantiation, mandatory oral confession, pilgrimages, and indulgences.



John Huss

John Huss (1369–1415) was a Bohemian priest, excommunicated in 1410, and burned at the stake for heresy in 1415. His death led to the Hussite Wars in Bohemia. Huss followed Wycliffe's teachings closely, translating Wycliffe's Trialogus into Czechoslovakian, and modeling the first ten chapters of his own De Ecclesia after Wycliffe's writings. He believed in predestination, regarded the Bible as the ultimate religious authority, and argued that Christ, rather than any Ecclesiastical official, is the true head of the church.



Prominent figures in the Reformation

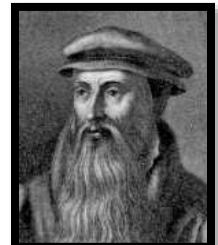
Martin Luther

Martin Luther (1483–1546), nailed his “95 Theses” onto a Wittenberg Church door in 1517. These theses were Latin propositions opposing the manner in which indulgences (release from the temporal penalties for sin through the payment of money) were being sold in order to raise money for the building of Saint Peter's in Rome. (See Appendix A for the complete “95 Theses” translated in English)



Huldreich Zwingli

Huldreich Zwingli (1484–1531) was a Swiss theologian and leader of early Reformation movements in Switzerland. He vigorously denounced the sale of indulgences in 1518.



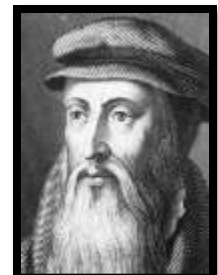
John Calvin

John Calvin (1509–1564) was a French theologian and reformer who fled religious persecution in France and settled in Geneva in 1536. He instituted a form of Church government in Geneva, which has become known as the Presbyterian church. He insisted on reforms including: the congregational singing of the Psalms as part of church worship, the teaching of a catechism and confession of faith to children, as well as the enforcement of a strict moral discipline in the community by the pastors and members of the church. Geneva, under Calvin, was essentially a theocracy.



John Knox

John Knox (1513–1572), an ardent disciple of Calvin, established Calvinistic Protestantism as the national religion of Scotland. He left a powerful political legacy within the Calvinist or Reformed branch of Protestantism, known as Presbyterianism.



Henry VIII

In 1533, Henry VIII (1491–1547) was excommunicated by the pope for marrying Anne Boleyn and having the archbishop of Canterbury sanction the divorce from his first wife, Catherine. In 1534, Henry had Parliament pass an act appointing the king and his successors supreme head of the Church of England, thus establishing an independent national Anglican church.²



Theological Issues of the Reformation

The theology of the Reformers departed from the Roman Catholic Church primarily on the basis of three great principles:³

- Sole authority of Scripture
- Justification by faith alone
- Priesthood of the believer

Sola Scriptura

Sola Scriptura (by Scripture alone) was one of the watchwords of the Reformation. This doctrine maintains that Scripture, as contained in the Bible, is the only authority for the Christian in matters of faith, life and conduct. The teachings and traditions of the church are to be completely subordinate to the Scriptures. Roman Catholicism, on the other hand, holds Scripture and Tradition to be of the same inspired Deposit of Faith.

Sola Fide

Sola Fide (by faith alone) was the other watchword of the Reformation. This doctrine maintains that we are justified before God (and thus saved) by faith alone, not by anything we do, not by anything the church does for us, and not by faith plus anything else. It was also recognized by the early Reformers that Sola Fide is not rightly understood until it is seen as anchored in the broader principle of Sola Gratia (by grace alone). Hence, the Reformers were calling the church back to the basic teaching of Scripture where the apostle Paul states that we are "saved by grace through faith and that not of ourselves, it is the gift of God," Eph. 2:8.

Priesthood of all Believers

The third great principle of the Reformation was the priesthood of all believers. The Scriptures teach that believers are a "holy priesthood," (1 Pet. 2:5). All believers are priests before God through our great high priest, Jesus Christ. "There is one God and one mediator between God and man, the man Christ Jesus," (1 Tim. 2:5). As believers, we all have direct access to God through Christ, there is no necessity for an earthly mediator. The Roman Catholic and Eastern Orthodox concept of the priesthood was seen as having no warrant in Scripture and viewed as a perversion and mis-application of the Old Testament Aaronic or Levitical priesthood which was clearly fulfilled in Christ and done away with by the New Testament.

As a result of these principles, the Reformers rejected the authority of the Pope, the merit of good works, indulgences, the mediation of Mary and the Saints, all but the two sacraments instituted by Christ (Baptism and the Lord's Supper), the doctrine of transubstantiation, the mass as a sacrifice, purgatory, prayers for the dead, confessions to a priest, the use of Latin in the services, and all the paraphernalia that expressed these ideas.

Even though the Roman Catholic and Eastern Orthodox churches fall within Orthodoxy as most would define it, much of their teaching beyond the basic tenets is regarded as erroneous by conservative Protestants. In fact, they would say much of it is clearly to be regarded as false teaching which has perverted the gospel of God's grace in Jesus Christ. In general, evangelical Protestants see the Reformation as simply a call back to biblical Christianity.⁴

² Justo Gonzales, *The Story of Christianity: The Reformation to the Present Day*, vol. 2. San Francisco: Harper, 2010.

³ *Eerdmans' Handbook to the History of the Christian Church*, Tim Dowley editor, p. 364ff. See also, *The New Schaff-Herzog Encyclopedia of Religious Knowledge* (1911), s.v. The Reformation, Vol. IX, p. 419.

⁴ Robert Kolb, *Confessing the Faith: Reformers Define the Church, 1530-1580*. St. Louis: Concordia Publishing, 1991.

Roman Catholicism

B. Understanding Roman Catholicism

1. What is considered "Holy" to Catholics?

i. The Bible including the Apocrypha

The Catholic church does not specify a specific translation, but does encourage "thematic equivalent translations" (literal translations). Their bible includes the same books as a protestant Bible, but it also contains the Apocrypha (a Greek word, ἀπόκρυφος, "*apókryphos*", meaning "hidden"), is written by unknown authors, does not speak to any significant point in Christianity, and is basically historical in nature. Much of what is spoken of in the Apocrypha cannot be historically verified.

ii. The Words of the Pope

Papal Infallibility is a dogma (ie., teaching) of the Catholic Church that states that, in virtue of the promise of Jesus to Peter, the Pope is preserved from the possibility of error "when, in the exercise of his office as shepherd and teacher of all Christians, in virtue of his supreme apostolic authority, he defines a doctrine concerning faith or morals to be held by the whole Church." ⁵

iii. The Traditions of the Church

The term "deposit of faith" (Latin: *fidei depositum*) refers to the entirety of Jesus Christ's revelation, and according to Roman Catholic theology, is passed to successive generations in two different but equal forms, sacred scripture (the Bible) and sacred tradition (through the Roman Magisterium). ⁶

2. So does *Sola Scriptura* or the Bible plus tradition really matter?

The Issue: One of the major battle cries of the Protestant Reformation and its leaders was *sola scriptura* (or scripture alone). To Romans Catholics, they believe that the authority of the popes is passed down from Peter to succeeding popes—thus making all popes and their traditions as holy as God's word.

Response: Both Catholics and Protestants believe in the holiness of God's written Word. The issue is whether the pope's authority is biblical (passed down Peter) or not. Catholics based this doctrine on a single passage - Matthew 16:13-20. In this passage, Jesus paused to ask his disciples, "Who do you say that I am?". Peter tells Him that He is the Christ, the Son of the living God. Jesus tells Peter that only His Father in heaven could have revealed this theological truth to him (Peter), then adds these very significant lines:

Matthew 16:16–17, NASB95 - ¹⁶ Simon Peter answered, "You are the Christ, the Son of the living God." ¹⁷ And Jesus said to him, "Blessed are you, Simon Barjona, because flesh and blood did not reveal this to you, but My Father who is in heaven. ¹⁸ "I also say to you that you are Peter [Gk: πέτρος, "Pet-ROS" lit., a small stone"], and upon this rock [Gk: πέτρα, "PET-ra" lit., a ledge of rock] I will build My church; and the gates of Hades will not overpower it. ¹⁹ "I will give you the keys of the kingdom of heaven; and whatever you bind on earth shall have been bound in heaven, and whatever you loose on earth shall have been loosed in heaven."

The Greek text clearly refers to Peter as *Petros* (meaning a small stone) and to "this rock" as *Petra* (meaning a very large ledge of rock.) Protestant scholars believe that the "rock" mentioned by Jesus in this passage was the confession that Peter made ("You are the Christ, the Son of the living God") and not Peter Himself.

Very Important: When the New Testament speaks of the Churches' foundation it always clearly identifies Christ at that foundation, and no one else (cf., 1 Cor. 3:11; Eph. 2:20; 1 Peter 2:4-8 among many other verses). There are no other Scriptures that even hint that Peter—or *any other person*—is the foundation of the church. ⁷

⁵ "Infallibility means more than exemption from actual error; it means exemption from the possibility of error," P. J. Toner, *Infallibility*, Catholic Encyclopedia, 1910, p. 135. (Quoting "Pius IX Vatican I". Ewtn.com. Retrieved 2016-12-21.)

⁶ Ibid., Pius IX Vatican 1, pp. 146-147,

⁷ Ridenour, Fritz, *So What's the Difference*, Ventura, CA: Regal Books, 2001. Pp. 38-39.

This passage begins with this important phrase:

Matthew 16:13, NASB95 - ¹³ Now when Jesus came into the district of Caesarea Philippi, He was asking His disciples, “Who do people say that the Son of Man is?”

Observe *where* this discussion between Christ and His disciples took place and one can realize even further what Christ really meant.



The large cave is called “The Grotto of Pan.” As early as the 3rd century BC, many pagan (false) religions believed this was the “gates of hell.” One can also see the large ledge of rock in the background. What if Christ had picked up one of the many small stones (Peter) and pointed to the ledge of stone (Petra) when He said “Upon this rock (Peter’s confessions), I will build My Church? When He referenced “the gates of hell”, He might have very well pointed to the cave in this picture.

Very Important: A picture should not be what we build a theological belief on—only the Word of God. The picture above is meant only to bring life to the text. The relationship between Greek words and what they modify is called “periphrastic construction” (a linguistic process that might be a little deep for those not trained in Biblical Greek). A clear understanding of the theological aspects of this passage (syntax, geography, periphrastically, exegetically), and an even cursory understanding of the Old and New Testaments, as a whole, points to Christ—not Peter—being the foundation of the church.

Christ—not Peter—is the foundation of the church.

FYI: According to the *Catechism of the Catholic Church*, Jesus named Peter the “rock” of His church and gave Peter the ‘keys’ and made him—and all succeeding popes—shepherd of the whole flock.

*“This pastoral office of Peter and the other apostles belongs to the Church’s very foundation and is continued by the bishops under the primacy of the Pope... [who is] Vicar of Christ and as pastor of the entire Church has full, supreme and universal power over the whole church, a power which he can always exercise unhindered.”*⁸

Conclusion: Nowhere else is Peter referred to as the foundation of the church—only Christ. Nowhere does Scripture refer to the church as “holy.” *Sola scriptura* does not mean anyone can believe whatever he/she likes and interpret the Bible as they see fit. The believer must insist that the church stay true to the Holy Word of God. Therefore, God’s Holy word—not the traditions of the church—are the sole standard for the church, its ministry, its polity, and its existence. The church is not truth *per se*; it is called to teach the truth and the church must remain subservient to the truth which is God’s Holy Word and nothing else. His Holy Word—not traditions, leaders, clergy, laity, etc.—is the sole standard of authority in all matters.

3. Are we saved by *faith alone* or by *works*?

Protestants believe in *sola scriptura* (the Bible alone) for the source of final authority and truth. Protestants also believe in *sola fide* (Faith alone) for their source of salvation. Catholics believe that the Christian must rely on “faith plus good works” and God’s grace mediated through the Seven Sacraments (something they ‘do’).

The Seven Sacraments of the Catholic Church are as follows:

Baptism – Infants, or adults must be baptized. This imparts sanctifying grace and erases original sin. A Catholic keeps sanctifying grace active in their lives only through “spiritual battle” (following the program of good works.)⁹

Confirmation – This event builds on baptism and is given after a brief study of spiritual things by the Catholic church. In this event, the priest “blesses” the candidate with the “gift of the Holy Spirit”. (It typically happens at age 12.) It is not based on Scripture—only on tradition.

Holy Eucharist (Holy Communion) – This is the most important sacrament of the Catholic Church. Administered through the mass, the holy Eucharist is a miracle of *transubstantiation*, where the bread and wine literally become the flesh and blood of Christ. In this act, Christ is re-present as a sacrifice for sins committed by the Catholic.

Penance (Confession) – A Catholic will come before their priest to confess and receive forgiveness of their sins. It completes what the Holy Eucharist begins. The priest will assign a “penance” for the Catholic to perform in order to demonstrate his/her sincerity and earn forgiveness (eg., prayers, acts of service, restrictions, payments, etc.)

There are two types of sins in Catholicism: Mortal Sins which are very grave offences committed “with full knowledge and deliberate consent” and will result in the “loss of sanctifying grace” and will cause the person to “be excluded from Christ’s kingdom and be... “sent to an eternal hell.”¹⁰ Examples of “*mortal sins*” are blasphemy, adulterer, fornication, stealing, murder, drunkenness, and/or homosexuality. Venial Sins are less serious sins and can be easily forgiven. A venial sin will weaken the Catholic’s faith, but would not result in the loss of sanctifying (saving) grace.¹¹ Examples of *venial sins* are white lies, overeating, going a few miles over the speed limit, etc.

Anointing of the Sick – (formally called *Extreme Unction* and is sometimes referred to as *Last Rites*.) The Priest will lay hands on the sick or dying person, pray over him or her in faith of the Church and anoints the believer with oil. Usually done by the bishop (but can be done by a priest and in rare cases, by a deacon).

Holy Orders – A sacrament through which Catholic ministers are ordained at one of three levels: bishops, priests and deacons. Only bishops can confer the Sacrament of Holy Orders (there are no exceptions).

Matrimony – is the sacrament in which Christ—via the church—joins a Christian man and woman in holy marriage. Divorce and remarriage cut the Catholic off from the Eucharistic communion, but not from the church.

FYI: Protestants believe that one believer or even the church cannot absolve another believer’s sin. Only Christ’s blood can do that. The believer’s connection to God need not be mediated by a priest or anyone else for Christ and Christ alone is the “one mediator” between God and man (1 Timothy 2:5). Also, many Protestants believe ‘sacraments’ described on this page may be “good acts” but they are not “saving acts”.

⁸ Catechism of the Catholic Church, paragraphs 881-882.

⁹ Catechism of the Catholic Church, paragraph 405.

¹⁰ Catechism of the Catholic Church, paragraphs 1857-1861.

¹¹ Catechism of the Catholic Church, paragraphs 1862-1863.

To be fair, Catholics do not believe they are “saved by works” alone. They do believe in the blood sacrifice of Jesus Christ. They only state that the blood of Jesus and what He did on the cross is not enough.¹² For Catholics, faith in Christ is the beginning of salvation and lays the foundation for justification. They then build on that foundation because “...man has to merit God’s grace of justification and eternal salvation.”¹³ Protestants disagree as they see the process of justification as not being achieved by something man does, but because of something Christ did on the cross. One is not *made* righteous but *declared* righteous by Christ.

Conclusion: Protestants teach that people are *declared righteous* in God’s sight for only one reason—their professed faith in Christ and what He did for them on the cross (cf., Rom. 3:21-5:21; 10:4; 1 Cor. 1:30; Phil 3:9). The believer is given the gift of righteousness as a gift apart from human merit or works. Works (ie., sacraments) has no role in the salvation process.

Ephesians 2:8–9, NASB95 -⁸ *For by grace you have been saved through faith; and that not of yourselves, it is the gift of God; ⁹ not as a result of works, so that no one may boast.*

4. What is purgatory all about?

The Catechism of the Catholic Church defines purgatory as a "purification, so as to achieve the holiness necessary to enter the joy of heaven," which is experienced by "those who die in God’s grace and friendship, but still imperfectly purified."¹⁴ It notes that "this final purification of the elect . . . is entirely different from the punishment of the damned."¹⁵ The purification is necessary because, as Scripture teaches, nothing unclean will enter the presence of God in heaven (Rev. 21:27) and, while we may die with our mortal sins forgiven, there can still be many impurities in us, specifically venial sins and the temporal punishment due to sins already forgiven.

Bottom line, purgatory is a special place of cleansing where payment for sins is completed and believers are made fit for heaven. It’s not hell—eternal domination; it’s not heaven—eternal rest. It’s purgatory—a temporary place where a soul submits to a purification process until all sins are atoned for. Purgatory is commonly regarded as a place of cleansing by way of painful, temporal punishment and/or works.

5. What are indulgences all about?

The Catechism of the Catholic Church (CCC) teaches that those in purgatory most likely face a long process of purification. The CCC also teaches that fellow Catholics still living on Earth can assist those in purgatory to obtain heaven more quickly by praying for them, offering Mass for them and doing forms of good works, which includes gaining indulgences. According to the Catechism, those seeking indulgences want to shorten their own or someone else’s time in purgatory. In the middle ages, indulgences became corrupt and amounted to little more than an offering—or a “payment” for sins. Though a financial gift may be a form of indulgences today, it will most like be accompanied by works, as well.

Acts of indulgences can include prayers/rosaries (formal prayers), reading of scripture, acts of service to the church, visiting the stations of the cross, masses, repeated prayers to the saints, repeated prayers to the Virgin Mary.

6. What is a rosary?

Pope Leo XIII, known as "The Rosary Pope", issued the basic guidelines of these formal prayers.¹⁶ The prayer holds a set of rosary beads and when prayers are repeated, they move to the next bead. It is a way of numbering the prayers without focusing on counting. All rosary prayers are said to the Virgin Mary. The standard fifteen Mysteries of the Rosary (specific prayers to Mary), may be followed by "The Lord's Prayer" (x7), a "Hail Mary" (x10) prayer, and sometimes a "Magnificat" (x7) prayer. When referring to the beads, it is normally written with a lower-case initial ("a rosary"). When referring to the prayer process, the word Rosary is capitalized.

¹² Catechism of the Catholic Church, paragraph 1993.

¹³ Mario Colacci, *The Doctrinal Conflict between Roman Catholic and Protestant Christianity* (Minneapolis, MN: T. S. Denson and Co., Inc 1962, pp. 140-142,

¹⁴ Catechism of the Catholic Church, paragraphs 1030.

¹⁵ Catechism of the Catholic Church, paragraphs 1031.

¹⁶ John Paul II (October 16, 2002). "*Rosarium Virginis Mariae: On the Most Holy Rosary*". Archived from the original on 30 June 2016; Vatican Archives.

7. What a Mariolatry (the worship of the Virgin Mary)?

The Bible says that the Virgin Mary is high favored and blessed among women (Luke 1:28). Protestants believe that Catholics have taken Mary from “blessed” to “co-mediator” with Christ. Special honor for the Virgin Mary became centuries ago in Catholicism and has become what many Protestants believe is pure and simple worship of Mary. Catholics respond to this criticism by pointing out the three levels of worship in their theology:¹⁷

Three Levels of Worship in Catholicism

Latria	Highest level of worship	Reserved only for God the Father, God the Son and God the Holy Spirit. Also called <i>supralapveneration</i> or super-hyper honor.
Hyperdulia	Middle level of worship	Reserved for Mary and Mary alone in which she is giving <i>hyperveneration</i> or hyper honor.
Dulia	Lowest level of worship	<i>Veneration</i> (honor) due the angels, saints and canonized saints.

The different *levels of worship* argument (above) really doesn’t rebuff the criticism that Catholics worship Mary. Beginning in the early centuries, different popes (via papal encyclicals) referred to Mary in different ways; “Mediatrice” or co-mediator with Christ between God and man; “Redemptrix” or co-redeemer with Christ and others.

“As no man goeth to the Father but by the Son,
so no man goeth to Christ but by His mother.”

- Pope Leo XIII (circa 1891)¹⁸



There are other doctrines in Catholicism that grew out of a worship of Mary:

The Doctrine of Perpetual Virginity	The Catholic belief that Mary never lost her virginity even after the birth of Christ and that she had no more children. (Pope Pius IX)
The Doctrine of Immaculate Conception	The Catholic belief that Mary, at her conception, was sinless and lived a life without sin—like Christ. (Pope Pius IX)
The Doctrine of Divine Transportation	The Catholic belief that Mary gave birth in a supernatural way. The delivery of Christ was not vaginal (natural) but Christ simply appeared by her side, thus preserving the evidence of virginity. (Pope Pius VI)
The Doctrine of Divine Assumption	The Catholic belief that Mary did not die a physical death, but “ascended”, like Christ did, directly to heaven. (Pope Pius XII)

For Protestants, Pope Leo’s statement (above) and Catholic doctrines and practices certainly encourages Catholics to put Mary on too high a pedestal. It also definitely obscures Christ’s function as the sole and unique mediator between God and man.

*For there is one God, and one mediator
also between God and men, the man Christ Jesus....*

- 2 Timothy 2:5, NASB

To be completely fair to our Catholic friends, Vatican II documents claim that special titles for Mary neither take away nor add anything “to the dignity and efficacy of Christ the One Mediator.”¹⁹ For Protestants, the official conclusions of Vatican II don’t seem to align with their teachings and practices.

¹⁷ Mario Colacci, *The Doctrinal Conflict Between Romans Catholic and Protestant Christianity*, (Minneapolis, MN: T.S. Denison and company, Inc., 1962.) pp. 140-142 and 157ff.

¹⁸ Pope Leo XIII, *Encyclical* of September 22, 1891. Paragraph 3, Line 3 (cf., “The pope’s conclusion about the Virgin Mary”).

¹⁹ Pope Leo XIII, *Encyclical* of September 22, 1891. Paragraph 1, Line 8 (cf., “Mary is this glorious Intermediary”).

8. What about transubstantiation?

Catholics believe that when the Holy Eucharist takes place, the elements (the bread and wine) actually become the blood and body of Christ. In *The Faith of Millions*, Father John O'Brien states, "When the priest pronounces the tremendous word of consecration, he reaches up into the heavens, brings Christ down from His throne, and places Him upon our altar to be offered up again as the Victim for the sins of man...the priests speaks and lo! Christ, the eternal and omnipotent God bows His head in humble obedience to the priest's command to occupy His place in the elements."

Most Protestants believe in a *Memorial View* (Baptists) of the Lord's Supper, when we "remember" what Christ did on the cross. In the Memorial view, Christ is not present in the elements—they only memorialize what Christ did.

Some Protestants take a *Consubstantiation View* (more liturgical groups like Presbyterians, some Lutherans, etc.) say the elements have "God's presence is a unique way" but Christ is not physically present, as Catholics teach.

9. Summary of Major Differences Between Catholic and Protestants:

1. The Issue of Authority

Catholics claim that (1) Scripture, (2) Sacred Tradition and the (3) the words of the popes are equal in authority. They also believe the church represents these entities and that the Catholic church, alone, has been entrusted to interpret the Bible for Catholics who are not to interpret it for themselves.

Protestants believe the Bible is the sole guide for faith and practice.

2. The Issue of Salvation

Catholics claim that salvation is secured by faith in Christ plus good works, and grace conferred through the seven sacraments of the church.

Protestants believe that salvation is by *sola fide* (faith alone) in Christ and His sacrificial death on the cross.

3. The Issue of Access

Catholics believe they can only have access to Christ through the church, specifically the priestly system and holy sacraments (Priesthood of the priest).

Protestants believe they can have direct access to Christ (Priesthood of the believer).

10. Final Thoughts:

My primary issue with any religious institution that promotes a "works-based" means of being saved is that Christ's blood and His Word was not enough.

– Pastor Joe

Tragically, some people believe they are going to heaven when they die just because a few drops of water were sprinkled over their heads a few weeks after their birth. They have no personal faith, have never made a personal decision, and are banking on a hollow ceremony to save them.

How absurd!

– Max Lucado

APPENDIX

The 95 Theses

By Martin Luther
(Circa 1517)



1. When our Lord and Master Jesus Christ said, "Repent" (Mt 4:17), he willed the entire life of believers to be one of repentance.
2. This word cannot be understood as referring to the sacrament of penance, that is, confession and satisfaction, as administered by the clergy.
3. Yet it does not mean solely inner repentance; such inner repentance is worthless unless it produces various outward mortification of the flesh.
4. The penalty of sin remains as long as the hatred of self (that is, true inner repentance), namely till our entrance into the kingdom of heaven.
5. The pope neither desires nor is able to remit any penalties except those imposed by his own authority or that of the canons.
6. The pope cannot remit any guilt, except by declaring and showing that it has been remitted by God; or, to be sure, by remitting guilt in cases reserved to his judgment. If his right to grant remission in these cases were disregarded, the guilt would certainly remain unforgiven.
7. God remits guilt to no one unless at the same time he humbles him in all things and makes him submissive to the vicar, the priest.
8. The penitential canons are imposed only on the living, and, according to the canons themselves, nothing should be imposed on the dying.
9. Therefore the Holy Spirit through the pope is kind to us insofar as the pope in his decrees always makes exception of the article of death and of necessity.
10. Those priests act ignorantly and wickedly who, in the case of the dying, reserve canonical penalties for purgatory.
11. Those tares of changing the canonical penalty to the penalty of purgatory were evidently sown while the bishops slept (Mt 13:25).
12. In former times canonical penalties were imposed, not after, but before absolution, as tests of true contrition.
13. The dying are freed by death from all penalties, are already dead as far as the canon laws are concerned, and have a right to be released from them.
14. Imperfect piety or love on the part of the dying person necessarily brings with it great fear; and the smaller the love, the greater the fear.
15. This fear or horror is sufficient in itself, to say nothing of other things, to constitute the penalty of purgatory, since it is very near to the horror of despair.
16. Hell, purgatory, and heaven seem to differ the same as despair, fear, and assurance of salvation.
17. It seems as though for the souls in purgatory fear should necessarily decrease and love increase.
18. Furthermore, it does not seem proved, either by reason or by Scripture, that souls in purgatory are outside the state of merit, that is, unable to grow in love.
19. Nor does it seem proved that souls in purgatory, at least not all of them, are certain and assured of their own salvation, even if we ourselves may be entirely certain of it.
20. Therefore the pope, when he uses the words "plenary remission of all penalties," does not actually mean "all penalties," but only those imposed by himself.
21. Thus those indulgence preachers are in error who say that a man is absolved from every penalty and saved by papal indulgences.
22. As a matter of fact, the pope remits to souls in purgatory no penalty which, according to canon law, they should have paid in this life.
23. If remission of all penalties whatsoever could be granted to anyone at all, certainly it would be granted only to the most perfect, that is, to very few.
24. For this reason most people are necessarily deceived by that indiscriminate and high-sounding promise of release from penalty.
25. That power which the pope has in general over purgatory corresponds to the power which any bishop or curate has in a particular way in his own diocese and parish.
26. The pope does very well when he grants remission to souls in purgatory, not by the power of the keys, which he does not have, but by way of intercession for them.
27. They preach only human doctrines who say that as soon as the money clinks into the money chest, the soul flies out of purgatory.
28. It is certain that when money clinks in the money chest, greed and avarice can be increased; but when the church intercedes, the result is in the hands of God alone.
29. Who knows whether all souls in purgatory wish to be redeemed, since we have exceptions in St. Severinus and St. Paschal, as related in a legend.
30. No one is sure of the integrity of his own contrition, much less of having received plenary remission.
31. The man who actually buys indulgences is as rare as he who is really penitent; indeed, he is exceedingly rare.
32. Those who believe that they can be certain of their salvation because they have indulgence letters will be eternally damned, together with their teachers.
33. Men must especially be on guard against those who say that the pope's pardons are that inestimable gift of God by which man is reconciled to him.
34. For the graces of indulgences are concerned only with the penalties of sacramental satisfaction established by man.
35. They who teach that contrition is not necessary on the part of those who intend to buy souls out of purgatory or to buy confessional privileges preach unchristian doctrine.
36. Any truly repentant Christian has a right to full remission of penalty and guilt, even without indulgence letters.
37. Any true Christian, whether living or dead, participates in all the blessings of Christ and the church; and this is granted him by God, even without indulgence letters.
38. Nevertheless, papal remission and blessing are by no means to be disregarded, for they are, as I have said (Thesis 6), the proclamation of the divine remission.
39. It is very difficult, even for the most learned theologians, at one and the same time to commend to the people the bounty of indulgences and the need of true contrition.
40. A Christian who is truly contrite seeks and loves to pay penalties for his sins; the bounty of indulgences, however, relaxes penalties and causes men to hate them -- at least it furnishes occasion for hating them.
41. Papal indulgences must be preached with caution, lest people erroneously think that they are preferable to other good works of love.
42. Christians are to be taught that the pope does not intend that the buying of indulgences should in any way be compared with works of mercy.
43. Christians are to be taught that he who gives to the poor or lends to the needy does a better deed than he who buys indulgences.
44. Because love grows by works of love, man thereby becomes better. Man does not, however, become better by means of indulgences but is merely freed from penalties.
45. Christians are to be taught that he who sees a needy man and passes him by, yet gives his money for indulgences, does not buy papal indulgences but God's wrath.
46. Christians are to be taught that, unless they have more than they need, they must reserve enough for their family needs and by no means squander it on indulgences.
47. Christians are to be taught that they buying of indulgences is a matter of free choice, not commanded.
48. Christians are to be taught that the pope, in granting indulgences, needs and thus desires their devout prayer more than their money.

49. Christians are to be taught that papal indulgences are useful only if they do not put their trust in them, but very harmful if they lose their fear of God because of them.
50. Christians are to be taught that if the pope knew the exactions of the indulgence preachers, he would rather that the basilica of St. Peter were burned to ashes than built up with the skin, flesh, and bones of his sheep.
51. Christians are to be taught that the pope would and should wish to give of his own money, even though he had to sell the basilica of St. Peter, to many of those from whom certain hawkers of indulgences cajole money.
52. It is vain to trust in salvation by indulgence letters, even though the indulgence commissary, or even the pope, were to offer his soul as security.
53. They are the enemies of Christ and the pope who forbid altogether the preaching of the Word of God in some churches in order that indulgences may be preached in others.
54. Injury is done to the Word of God when, in the same sermon, an equal or larger amount of time is devoted to indulgences than to the Word.
55. It is certainly the pope's sentiment that if indulgences, which are a very insignificant thing, are celebrated with one bell, one procession, and one ceremony, then the gospel, which is the very greatest thing, should be preached with a hundred bells, a hundred processions, a hundred ceremonies.
56. The true treasures of the church, out of which the pope distributes indulgences, are not sufficiently discussed or known among the people of Christ.
57. That indulgences are not temporal treasures is certainly clear, for many indulgence sellers do not distribute them freely but only gather them.
58. Nor are they the merits of Christ and the saints, for, even without the pope, the latter always work grace for the inner man, and the cross, death, and hell for the outer man.
59. St. Lawrence said that the poor of the church were the treasures of the church, but he spoke according to the usage of the word in his own time.
60. Without want of consideration we say that the keys of the church, given by the merits of Christ, are that treasure.
61. For it is clear that the pope's power is of itself sufficient for the remission of penalties and cases reserved by himself.
62. The true treasure of the church is the most holy gospel of the glory and grace of God.
63. But this treasure is naturally most odious, for it makes the first to be last (Mt. 20:16).
64. On the other hand, the treasure of indulgences is naturally most acceptable, for it makes the last to be first.
65. Therefore the treasures of the gospel are nets with which one formerly fished for men of wealth.
66. The treasures of indulgences are nets with which one now fishes for the wealth of men.
67. The indulgences which the demagogues acclaim as the greatest graces are actually understood to be such only insofar as they promote gain.
68. They are nevertheless in truth the most insignificant graces when compared with the grace of God and the piety of the cross.
69. Bishops and curates are bound to admit the commissaries of papal indulgences with all reverence.
70. But they are much more bound to strain their eyes and ears lest these men preach their own dreams instead of what the pope has commissioned.
71. Let him who speaks against the truth concerning papal indulgences be anathema and accursed.
72. But let him who guards against the lust and license of the indulgence preachers be blessed.
73. Just as the pope justly thunders against those who by any means whatever contrive harm to the sale of indulgences.
74. Much more does he intend to thunder against those who use indulgences as a pretext to contrive harm to holy love and truth.
75. To consider papal indulgences so great that they could absolve a man even if he had done the impossible and had violated the mother of God is madness.
76. We say on the contrary that papal indulgences cannot remove the very least of venial sins as far as guilt is concerned.
77. To say that even St. Peter if he were now pope, could not grant greater graces is blasphemy against St. Peter and the pope.
78. We say on the contrary that even the present pope, or any pope whatsoever, has greater graces at his disposal, that is, the gospel, spiritual powers, gifts of healing, etc., as it is written. (1 Co 12[:28])
79. To say that the cross emblazoned with the papal coat of arms, and set up by the indulgence preachers is equal in worth to the cross of Christ is blasphemy.
80. The bishops, curates, and theologians who permit such talk to be spread among the people will have to answer for this.
81. This unbridled preaching of indulgences makes it difficult even for learned men to rescue the reverence which is due the pope from slander or from the shrewd questions of the laity.
82. Such as: "Why does not the pope empty purgatory for the sake of holy love and the dire need of the souls that are there if he redeems an infinite number of souls for the sake of miserable money with which to build a church?" The former reason would be most just; the latter is most trivial.
83. Again, "Why are funeral and anniversary masses for the dead continued and why does he not return or permit the withdrawal of the endowments founded for them, since it is wrong to pray for the redeemed?"
84. Again, "What is this new piety of God and the pope that for a consideration of money they permit a man who is impious and their enemy to buy out of purgatory the pious soul of a friend of God and do not rather, because of the need of that pious and beloved soul, free it for pure love's sake?"
85. Again, "Why are the penitential canons, long since abrogated and dead in actual fact and through disuse, now satisfied by the granting of indulgences as though they were still alive and in force?"
86. Again, "Why does not the pope, whose wealth is today greater than the wealth of the richest Crassus, build this one basilica of St. Peter with his own money rather than with the money of poor believers?"
87. Again, "What does the pope remit or grant to those who by perfect contrition already have a right to full remission and blessings?"
88. Again, "What greater blessing could come to the church than if the pope were to bestow these remissions and blessings on every believer a hundred times a day, as he now does but once?"
89. "Since the pope seeks the salvation of souls rather than money by his indulgences, why does he suspend the indulgences and pardons previously granted when they have equal efficacy?"
90. To repress these very sharp arguments of the laity by force alone, and not to resolve them by giving reasons, is to expose the church and the pope to the ridicule of their enemies and to make Christians unhappy.
91. If, therefore, indulgences were preached according to the spirit and intention of the pope, all these doubts would be readily resolved. Indeed, they would not exist.
92. Away, then, with all those prophets who say to the people of Christ, "Peace, peace," and there is no peace! (Jer 6:14)
93. Blessed be all those prophets who say to the people of Christ, "Cross, cross," and there is no cross!
94. Christians should be exhorted to be diligent in following Christ, their Head, through penalties, death and hell.
95. And thus be confident of entering into heaven through many tribulations rather than through the false security of peace (Acts 14:22).

I am persuaded that if at this time, St. Peter, in person, should preach all the articles of Holy Scripture, and only deny the pope's authority, power, and primacy, and say, that the pope is not the head of all Christendom, they would cause him to be hanged.

– Martin Luther.