

Aftershow Comments on the Episode with Dr. Mary Moorman
By John DeRosa

It was a delight to have Dr. Moorman on the show, and I think her book contains a lot of good elements. She explains that Indulgences are part of the nuptial covenant, signs of mercy, and a bestowal of gifts upon the bride by the bridegroom. Moorman's exploration of the logic of the covenant and the rich mercy involved in indulgences is well done. For example, she writes on page 48:

[I]ndulgences serve as one of the Church's uniquely poignant means of ratifying her covenant with Christ, for the explicitly covental form of indulgences refers back to the continuous and permanent covenant that God formed and maintains...The divine covenant is ratified by various means and by various persons over time, and in the same way, the Church's covenant with Christ is enacted over time by her martyrs and saints, whose acts of profound love have manifested the whole Church's total assent to Christ and have made available the benefits of divine union to all who follow after.

Awesome stuff. Moorman emphasizes that with indulgences, the action takes place "outside of us" which differs from sacraments and justification which involve intrinsic, ontological change. In this sense (i.e. that indulgences are extrinsic), they are conceptually closer to some of Luther's thought, since Luther famously defended a doctrine of justification *extra nos* ("outside of us"). I think Moorman is correct in this regard.

Nonetheless, I want to reiterate my reservations with the language of "imputation of merit." I'll start by quoting Dr. Moorman on pg. 265-266 of her book where I think she gets it right:

...indulgences [are] not merely a matter of divine reckoning...the remission of sins is to be construed as the actual "distribution" of the common "property" of the Church to the needy penitent, so that he may thus attain the means to pay his own debt, thereby decreasing the just amount of his temporal punishment by drawing from "the common stock of the church's goods.

This is a fine characterization of the logic of indulgences. But what I didn't quote in those pages is that phrase "**imputation of merit**" which I do not think is a philosophically accurate way of speaking given how those terms are normally used.

As Dr. Bryan Cross explains in an [article on Indulgences](#), "Merit cannot be transferred, but meritorious acts can make satisfaction for another, by giving to God a gift of greater value than what was taken by the sin." And as St. Thomas Aquinas says, "He who gains indulgences is not thereby released outright from what he owes as penalty, but is provided with the means of paying it" ([Supplement 25.1 ad 2](#)).

So, what is really going on, as I see it, is not that *merits* are transferred in a way that involves a subject being deemed as a true meritor when he or she did not merit. Rather, a penitent is granted access to the means of satisfaction by which he or she satisfies temporal debt owed.

In the Catechism paragraph 2006, it refers to 'merit' as "the recompense owed...for the action...deserving reward or punishment." My worry again: If 'merit' is something *owed* and *deserved*, then a transfer of merit entails that someone be recognized as *owed* or *deserving* of something that he is not actually *owed* or *deserving* of. It is this use of imputation where there is a disagreement between a person's *actual status* and *reckoned status* that Catholics have typically found problematic.

Such ideas show up in Catholic and Protestant dialogues on the nature of justification. Catholics hold that God “reckons” us righteous in his very act of *making us righteous*; there is never disagreement between our reckoned status and our actual status. In Luther's theology, there is disagreement between how we are reckoned (righteous) and how we actually are (unrighteous).

Traditionally, Catholics (myself included) object to this. The God of Truth will not judge situations based on an accounting principle that doesn't correspond to how things really are. If “imputation of merit” is permitted in the Catholic paradigm, and those who have not merited can be “reckoned” as meriting, then Catholicism too falls victim to that philosophical critique. Instead, we have a language to talk about indulgences that doesn't require “imputation of merit.” (Though maybe “application of merit” or other neighboring phrases that are less objectionable.)

As a Thomistic-minded friend explained to me, “The merits of Christ and the saints benefit us **not as merits** but because those meritorious actions are also **satisfactions**.” Indulgences are instances of *vicarious* satisfaction in the sense that the one making satisfaction is not the one whose debt is canceled. This is the more familiar way indulgences have been spoken of in Catholic theology.

A final point that deserves attention is Moorman's citation of Aquinas' statement in Quodlibetal II.8. He says:

*Satisfaction is both punitive, inasmuch as it remains an act of vindictive justice, and restorative, inasmuch as it is in a certain sense sacramental. An indulgence therefore takes the place of satisfaction insofar as it is punitive: **because the punishment that another undergoes is imputed to this one as if this one had undergone it, therefore the guilt of punishment is removed.** (emphasis mine)*

At first glance, this passage may seem to support using “imputation of merit” when describing indulgences. But I don't think the passage requires this. Aquinas does seem to use the word “imputed” and say that punishment is “imputed” to another “as if” they had undergone it. Yet, this can be taken in at least two ways:

- 1) The one to whom “punishment” is imputed is (falsely) considered to have undergone the “punishment” even though he hasn't, and his temporal debt is discharged.
- 2) The one to whom “punishment” is imputed receives the same result of a discharge of temporal debt as he would have received had he undergone the “punishment,” but, the “punishment” of another becomes his means of satisfaction.

By my lights, (1) is problematic as it seems to entail a “legal fiction” whereas (2) is an acceptable description of Catholic doctrine. I don't think the text commits St. Thomas to (1), so I'd opt for (2) as the better interpretation. Yet another option is to reconsider the translation. Personally, I do not know Latin, but Fr. Brian Davies O.P. and Dr. Turner Nevitt [translate that same Quodlibetal passage](#) in the following way:

*“Satisfaction is punitive as an act of retributive justice and remedial as part of a sacrament. So, an indulgence takes the place of satisfaction insofar as it is punitive, since the punishment that one person endured **is applied to another** as if the other had endured it, thereby eliminating the debt of punishment.” (emphasis mine)*

This all might seem like theological hair-splitting, but I hope my point of reservation about the imputation language is clear enough. I thank Dr. Mary Moorman for a very interesting conversation. She has written an intriguing book that contains many riches. If I am off base in this analysis, I defer to professional theologians and the Holy Catholic Church to work out the concepts with more accuracy.