UNTIL a few years ago a comparatively unknown place, Fort Knox has recently been extensively publicized because a large part of the wealth of the world, as represented by gold, is hoarded there under the strictest surveillance. Nobody would dream of attempting to elude the protective devices and rifle the vaults. If permission were granted to go there and take as much of the fifteen billions as each individual needed to satisfy his obligations, a gold rush of unprecedented proportions would result.

This stronghold in Kentucky actually is of small importance. Despite its esteem in the minds of material-minded men, it houses the relatively insignificant. Another treasure is infinitely greater. It defies computation in ounces and pounds, and moulding into bricks. Vaults cannot confine it. No jealous guard successfully excludes those who would partake of its wealth. The custodian of this treasure chest is anxious and eager to share its boundless riches. But because it is of a spiritual nature and is the true good of man, interest lags. We are impressed more by the enormity of the limited than the limitless. A long line of figures cuts deeply, particularly if preceded by a dollar sign. Spiritual wealth, free of restricting marks, frequently elicits little concern. This indifference can be remedied by an appreciation of indulgences, the key to a storehouse of vast spiritual treasures.

An indulgence is defined in the Code of Canon Law as “the remission before God of the temporal penalty due to sin already forgiven as to guilt, which ecclesiastical authority grants out of the treasury of the Church, to the living by way of absolution, to the dead by way of suffrage.” It is “the remission of a debt, consisting of temporal penalty, granted by legitimate authority out of the treasury of the Church and ratified by God.”

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1 St. Thomas, *Summa Theologica*, Ia IIae, q. 87, a. 7, ad 2.
mission applies to actual sins when the stain of guilt has been erased. After this removal, there remains the temporal satisfaction due to divine justice because of the debt contracted by the offense. "The act of sin makes man guilty of punishment, in as much as he transgresses the order of divine justice, to which he cannot return unless he pays some penal compensation which restores the balance of justice." 4

If the sin was mortal, the bond of charity uniting the soul with God has been broken and habitual grace destroyed. 5 Eternal punishment alone is commensurate with such an offense. When the ordination to God is irreparably broken, as is the case in mortal sin, punishment should parallel in duration the sinner's persistence in attachment to the false end. Such a malefactor is a dead member of the body of Christ and therefore incapable of sharing in the merits of the living members. 6 It is only after the life of grace has again been breathed into the soul and the eternal punishment has been remitted that there can be any question of satisfaction for temporal punishment. "For to hope that God will remit the temporal pain due to our sins, whilst we are his enemies, would be as absurd as to suppose that he will forgive the sins themselves whilst we remain attached to them, and intend to commit them again. This would be acting like a man who begs some special favor of one whom he is actually trying hard to offend." 7 The return to the favor of God can be accomplished in the sacrament of Penance or by an act of perfect contrition necessarily including the will to confess and make satisfaction when there is an opportunity to do so. In contrast to so loathsome a condition is the state of the sinner whose offense is venial. The friendship of God has not been lost and the soul remains in the state of grace. Indulgences in this case can be gained to satisfy for the temporal penalty due to those sins which have already been forgiven in one of such possible ways as confession, acts of contrition, reception of Holy Communion, and the use of sacramentals.

In any case, whether the sin be mortal or venial, there follows on the commission of the offense the necessity of reparation. The scales of justice are not necessarily balanced through perfect contrition or sacramental absolution. As a part of the

4 St. Thomas, op. cit., Ia IIae, q. 87, a. 6.
6 St. Thomas, op. cit., Suppl., q. 27, a. 1.
7 Lepicier, op. cit., p. 55.
sacrament, satisfaction in the form of ‘penance’ is attempted, but this ‘penance’ does not always, or, at least, not necessarily or totally satisfy for the temporal punishment. “As the effect of the sacrament does not depend upon man but upon God, a priest cannot decide in the sacred tribunal what portion of the penalty due to sin is remitted to the penitent.”8 However, the demand of justice is absolute. Not only must the disease of guilt be cured, but the consequent scars and pock-marks of temporal punishment must be effaced. The return to beauty in the sight of God must be effected either in this life or in the next before eternal felicity can be enjoyed. Satisfaction is now possible through works of mortification, through the penalties and sorrows of this life sent by God and patiently borne by man, and through indulgences.9 The last is the means interesting us at the present time.

The ability of the Church to grant indulgences was defined at the Council of Trent. “Since the power of conferring indulgences has been granted to the Church by Christ, and since the Church has used this divinely given power from the most ancient times, the holy Synod teaches and commands that the use of indulgences as most salutary for the Christian people and approved by the authority of the sacred Councils, must be retained in the Church and anathematizes those who either assert they are useless or deny that the Church has the power of granting them.”10 This definition blossoms from Sacred Scripture and tradition in harmony with the three basic dogmas of the superabundance of the satisfactions of Christ, the communion of saints, and the power of the keys.

The accumulated satisfactions of Our Lord, the Blessed Mother, and the saints form the treasury of the Church. The theological reason for its existence is founded on two Catholic teachings: the communion of saints and the possibility of vicarious suffering: The intimate union which exists among the members of Christ’s mystical body grants each member the privilege of sharing in the life of the whole. “So we being many, are one body in Christ, and every one members one of another.”11 This unity within the Church engenders the possibility of vicarious suffering. The faithful draw upon the resources

8 Lepicier, op. cit., p. 63.
11 Rom. xii, 5.
established by the Man of Sorrows as from common property. "Surely he hath borne our infirmities and carried our sorrows: and we have thought him as it were a leper, and as one struck by God and afflicted. But he was wounded for our iniquities, he was bruised for our sins: the chastisement of our peace was upon him, and by his bruises we are healed." The Mother of God, Our Lady of Sorrows, was without shadow of imperfection and suffered veritable agony in life. How estimate the merit and satisfaction accruing from her works? Into this limitless spiritual strong box have been deposited also the sufferings of the saints which were far in excess of the temporal penance their sins deserved. These infinite merits can be utilized to the advantage of the less perfect members who are burdened with a debt of temporal punishment. Illimitable resources are at hand to liquidate our debts.

The power of the keys is indicated in Holy Scripture by the words: "Whatsoever thou shalt loose on earth, it shall be loosed also in heaven." To St. Peter was granted the power of freeing from all things which exclude from the kingdom of heaven. Since not only sin but the penalty due to it shuts the gates of heaven, the successors of St. Peter have not only the power of forgiving sin but the competence to remit the temporal punishment as well.

As the supreme authority presiding over the Church, the Pope administers this treasure. "Besides the Roman Pontiff, to whom has been committed the dispensation of the whole spiritual treasure of the Church by Christ the Lord, those only can grant indulgences by ordinary power, to whom it has been expressly granted by law." The power of bishops and other prelates exercising jurisdiction is further restricted in that they cannot extend the faculty of conceding indulgences to others unless they have an express indult from the Apostolic See permitting this. Moreover, they may not grant indulgences applicable to the dead, nor may they add other indulgences to an object, an act of piety, or a confraternity to which indulgences have been attached by the Holy See or another, unless new conditions to be fulfilled are prescribed. The ordinary procedure

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12 Is. liii, 4-5.
13 Matt. xvi, 19.
of the present day is for the Tribunal of the Sacred Penitentiary to grant indulgences. In fact, under pain of nullity of the favor received, those who have received concessions of indulgences for all the faithful must send an authentic copy to the Sacred Penitentiary.

Authority is not a solitary pre-requisite for the dispensation of indulgences. A just motive is imperative. The "prelates of the Church are not absolute masters but only dispensers of this spiritual treasure, and a dispenser cannot dispose of the goods entrusted to him without reason." The determination of the justice of the motive pertains to the most competent authority, the Church. In deciding this not only objective difficulty but utility also is considered. Thus, the good of religion or the Church and the fostering of devotion among the faithful are elements of prime importance.

In distributing her wealth the Church is so liberal that it is sometimes her intention to grant an indulgence that will remit all of the temporal punishment due to sin. The result is that, if this plenary indulgence is gained, the recipient is in a condition similar to that of an adult who has received baptism. Entirely remitted is "the temporal punishment that strictly corresponds to the sin according to the justice of God, which penalty the Church would impose on the sinner if she knew its amount accurately as God knows it, and which the culprit must pay in full to win the discharge of his debt." Should death follow the gaining of this indulgence without further sin, the soul would immediately soar to heaven without enduring the purifying fires of purgatory. The munificence of such a concession may be understood from the teaching of St. Thomas that the least pain of purgatory exceeds the greatest punishment of this life. The difficulty is that, although the Church intends complete remission, this may not be accomplished because of some defect on the part of the one attempting to gain the plenary indulgence. Either all the conditions are not exactly fulfilled or there remains affection for an unforgiven venial sin,

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17 C.I.C. Can. 258, § 2.
18 Note: The latest authentic collection is Preces et Pia Opera Indulgentiis Ditata (Marietti, Turin). This was issued by Officium de Indulgentiis on December 31, 1937.
19 C.I.C. Can. 920.
20 Lepicier, op. cit., p. 49.
21 Prümmer, op. cit., III, p. 393.
22 Lepicier, op. cit., p. 70.
23 St. Thomas, op. cit., IIIa, q. 46, a. 6, ad 3.
temporal punishment for which cannot be removed before deletion of the fault itself. Ordinarily, for the performance of the same work, it is not possible to gain a plenary indulgence more than once a day.24 The notable exception is the toties quoties Rosary indulgence granted by Pope Pius XI on September 4, 1927. This concedest a plenary indulgence "to all the faithful, who, being penitent, confess their sins and receive Holy Communion, as often as they recite a third part of the Holy Rosary before the Blessed Sacrament, either publicly exposed or present in the Tabernacle."25

Subsidiary to the plenary, there is the partial indulgence. This discharges a portion of the temporal punishment and may be granted for that purpose or may be the result of failure to achieve a plenary indulgence.26 A measurement to determine how much of the temporal punishment is removed through a partial indulgence is impossible. The most common teaching uses the old discipline of the Church as a norm so that if the Supreme Pontiff grants an indulgence of ten days, then as much of the penalty is remitted as would have been pardoned through a penance of ten days performed according to the ancient discipline of the Church, independently of the devotion and fervor of the one acquiring the indulgence.27

Besides the most important division of indulgences into plenary and partial, based on the effect produced, there are other kinds founded on various considerations. By reason of the manner of acquisition they may be personal, real or local. The first type includes those granted to determined physical or moral persons such as the members of a confraternity, as well as concessions made to all the faithful without relation to any particular place or thing. Real indulgences are attached to definite movable objects. Rosaries and medals are examples of this class. Finally, indulgences referred to as local are joined to a pious place or some thing in a determined place, e. g., a particular altar in a church. Because the length of time for which an indulgence is granted may vary, there is a difference between perpetual, granted without limitation of time or until revoked, and temporary indulgences. As the name implies, the tempor-

24 C.I.C. Can. 928 § 1.
26 C.I.C. Can. 926.
ary are for a limited duration and cease to exist when the specified time has elapsed.

Concessions of indulgences will remain ineffective unless applied to oneself or to the dead. If the living are to benefit, they must rely on themselves since no one who gains indulgences can apply them to other living persons. They may, however, be applied to the dead. An obligation to satisfaction rests on those who have departed from this life without having made full recompense to divine justice. Even though the Church has no direct jurisdiction over these souls, they form a part of the communion of saints and may profit through indulgences. This is accomplished by way of suffrage. The Church "can draw forth from her treasure the merits of Our Lord and offer them to God, begging him to accept them in favour of those souls, thus coming indirectly to the help of her children who are in purgatory." The primary requisite for the transference is the permission of the Church. Current legislation admits that all indulgences granted by the Roman Pontiff are applicable to the souls in purgatory unless otherwise stated in the concession. To achieve this transfer the living person gaining the indulgence must have the intention of applying it to the departed and must fulfill the prescribed conditions since there is no gratuitous cancellation.

The general purpose of any society is that the organization will benefit the members. Non-members profit only to the extent determined by the society itself. The Church has very particular rules as to who can and who cannot partake of her wealth. The unbaptized and excommunicated are excluded on the grounds that they are not members of the 'perfect communion of saints' or that they are not living members of the perfect society, the Church. The ban of exclusion also falls on those who are not subjects of the grantor and the members who are dead by reason of mortal sin. For the Catholic, besides the necessity at least of being in the state of grace when the last work is performed, there are other conditions to be observed, particularly if the indulgence is plenary.

Unless there is an intention to acquire it, the indulgence value which may be affixed to the prayers we say and the works we perform will not accrue to us. Basically there is required a

28 Lepicier, op. cit., p. 88.
29 C.I.C. Can. 930.
30 C.I.C. Can. 925, § 1.
general intention to gain the indulgences.\textsuperscript{31} If this is once made and never retracted it is not demanded that an actual intention be elicited. To insure such an habitual state, a common practise is to renew the resolution every morning.

It is the mind of the grantor that prescribed conditions must be fulfilled if the indulgences he has permitted are to be secured. Ignorance or the substitution of equivalent works causes forfeiture.\textsuperscript{32} However, no particular order is necessarily commanded,\textsuperscript{33} but the works must be supererogatory\textsuperscript{34} and performed personally by the beneficiary at the specified time and in the prescribed manner.\textsuperscript{35} The \textit{usual} conditions are Confession, Communion, visit to a church or public oratory, and the recitation of prayers. The first, when mentioned in the concession, is required even for those in a state of venial sin and may be made within a period of eight days preceding or following the day indicated for gaining the indulgence.\textsuperscript{36} If a person has the habit of semi-monthly Confession or daily Communion, weekly Confession is not necessary. Ordinarily, the obligation to receive Communion accompanies that of Confession. Sacramental Communion on the vigil or within the octave of the day assigned satisfies. If the indulgence is attached to a triduum or similar exercise, Confession and Communion can be made within the octave following the close of the devotions. A noteworthy feature of these two conditions is that one and the same fulfillment suffices for many indulgences.\textsuperscript{37} The other works enjoined must be repeated to correspond to the number of indulgences. These works might include a visit to a church but this is not necessary unless expressly stated in the grant. If there is no designation in this matter, any church or public oratory will suit the purpose. Those who lead a life in common, or inmates of an institution erected with the consent of the Ordinary and lacking a Church or public oratory, may pay the visit to their own chapel.\textsuperscript{38} When there are many indulgences to be gained, each demanding a visit, it is imperative that a distinct entrance and departure be made for each indulgence. Finally, the prayers

\begin{itemize}
\item \textsuperscript{31} C.I.C. Can. 925, § 2.
\item \textsuperscript{32} Fanfani, \textit{op. cit.}, p. 41.
\item \textsuperscript{33} Fanfani, \textit{op. cit.}, p. 50.
\item \textsuperscript{34} C.I.C. Can. 932.
\item \textsuperscript{35} C.I.C. Can. 925, § 2.
\item \textsuperscript{36} C.I.C. Can. 931. This canon covers the ramifications applying to both Confession and Communion.
\item \textsuperscript{37} C.I.C. Can. 933.
\item \textsuperscript{38} C.I.C. Can. 929.
\end{itemize}
to be said must be recited orally and not merely mentally. Unless otherwise stated, one Our Father, one Hail Mary and one Glory be to the Father are sufficient when prayers for the intention of the Pope are a stipulated condition.

From what has been said, it is easy to understand why indulgences are not always as well appreciated as they should be. They have frequently been completely misunderstood. Probably the most amazing misconceptions are the notions that an indulgence is a permission to commit sin or a pardon for sin in consideration of the payment of sums of money. Such interpretations are alien to Catholic thought. Moreover, an indulgence "is not an exemption from any law or duty, and much less from the obligation consequent on certain kinds of sin, e. g., restitution: on the contrary, it means a more complete payment of the debt which the sinner owes to God. It does not confer immunity from temptation or remove the possibility of subsequent lapses into sin. Least of all is an indulgence the purchase of a pardon which secures the buyer's salvation or releases the soul of another from Purgatory." The benefits actually obtained are the remission of the temporal punishment due to sin, an appreciation of the sufferings of Christ and his saints, the nourishment of filial fear of God, the cultivation of a spirit of prayer, and the extension of the orbit of charity.

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42 Lepicier, op. cit., p. 474 ff.