HAT THE SAINTS themselves had to say is far more important than anything we can say about them. In a jubilee year, the six-hundredth anniversary of the year in which St. Vincent Ferrer was born, it is fitting that we hear something of what he had to say. In our apocalyptic time, one of his many warning sermons on the Judgment should be instructive. The formal scholastic mode of this sermon somewhat stifles the fire of St. Vincent's eloquence; it does not, however, blunt the penetrating quality of his direct, logical, and apostolic admonitions.

"Give an account of your stewardship" (Luke 16).

My sermon will be about the particular judgment before Christ of each and every soul leaving this life. Before I begin, let us say the Hail Mary... My text is the word of Christ to each and every soul coming to be judged: "Give an account of your stewardship." This is the way he will speak to you when you come seeking after paradise. You know, every soul, by reason of grace, seeks paradise immediately after death, or, if it is an evil soul, by reason of the heart's desire. To the soul Christ will then say: "Give an account of your stewardship." To elucidate this text, the matter of my sermon will be treated under three headings:

First, as regards the account rendered in the particular judgment, what matters are considered?

Second, in the judgment, who may speak for the sinner who is about to render his account?

Third, what is the manner of the accounting in that judgment? After these matters have been treated, it should be clear why Christ said: "Give an account of your stewardship."

First then we must look into what things are covered in the account or computation in order to forearm ourselves, for, as a manager has to render an account to his employer, so do we to the Lord. In that judgment we shall first of all have to give an account of all our

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1 Translated from *Sermones Aestivales*, published at Antwerp in 1570.
thoughts. Imagine how many thoughts you have, both good and evil. Yet in the judgment you must give an explanation for each of them. The same is true of all the desires your will has ever harbored, true of all the words your mouth has ever spoken, and how many they are! It is true also of whatever word you have heard, whatever piece of bread you have eaten, whatever sight you have seen, whatever step you have taken, whatever work you have done, whether it be good or evil. For all of these you must give an account. You ask how do I know this. My reply is that I know it from the revealed word of God in the Bible; “And all things that are done God will bring into judgment for every error, whether it be good or evil” (Eccles.). Those words are from the prophecy of Solomon and are proof enough for my first conclusion.

There is a more stringent proof in the New Testament. Do not think that a man need render an account only of grave sins and enormities, for he is held to the least things, things of which he is not even conscious, things which he does not confess and is not even bound to confess. He is held not only for his murders and robberies, for his usury and blasphemy, in a word, for his enormities, but even for his idle words. “But I say unto you that every idle word that men shall speak, they shall render an account for it in the day of judgment.” The words are Christ’s, taken from the twelfth chapter of St. Matthew. A word is idle if it does not help or hurt anyone, because, if it does anyone any good, it is not idle, and if it hurts anyone, it is evil. Thus you must explain not only your lying and defamation and blasphemy, all of them evil words, but also your idle words, even those you say just to cause laughter. You must also explain your good deeds because they are examined in the judgment, for some people, even though they do good deeds, are damned, because they lack the right intention, or do them without love or devotion or diligence. My authority for this—“When I shall take a time I will judge your justices” (Ps. 74)—that is, your good and your just works. Note what is said: “When I shall take a time.” It is as though God lends us our time, those ten or thirty or fifty years, so that we may live meritoriously, though we can use the time at our disposal either badly or well. However, the Lord sets the time of your death, and if He says that you have passed the time in an evil way, there will be fulfilled the words—“When I shall take a time I will judge justices”; and I will condemn, as is said in the fifth chapter of St. John. Then those who have lived bad lives will go to the resurrection of judgment, to the resurrection of condemnation, that is. Take, for example, a religious who observes his three vows and the ceremonies of his order, a man
who does good and just works. Those works shall be judged in the judgment, for if they were not done with the right intention, if they were not done with humility and diligence, they will be condemned in the judgment. The same goes for a secular priest who does just works. If he does not have the right intention and act in the right way, he will be condemned. This also holds for a lay person who goes to Mass, to hear a sermon or to do other good works. If his intention is faulty, for instance, if he goes to church to see the girls, he will be condemned for his bad way of acting. The same can be said of those who come late to Mass or who talk at Mass. It should be clear then why God says: "I, when I shall take a time, will judge"... for God not only wants us to do good works, He wills also that we do them in a good and complete manner. For instance, you would not be satisfied with a waiter who, though he did what you asked, did it in an unpleasant way, so that when you ask for bread he gives it to you indeed, but throws it at you. Hence Scripture says: "Accursed is he who does the work of the Lord negligently." My Bible (Jerome 48), puts it "fraudulently." He will be accursed in this world because of sin, and in the other world because of his punishment. Note the word "fraudulently." Just as a man who receives ten coins of his master and only returns one, defrauds his master, so in your good works, which are supposed to be done with the right intention, manner, discretion and diligence, if anything be lacking, God is defrauded.

We must render an account of everything, and we have nothing in writing. Think of a king asking an accounting of a treasurer under penalty of death. What a scrupulous accounting the treasurer would give of his handling of funds over a period of ten or thirty years! And if he had nothing in writing would he not be desperate? So it will be for us. Yet there is a remedy. God has appointed human magistrates, you might say accountants, to listen to our accounting. They are our priestly confessors, and there are as many magistrates as there are confessors to hear our confessional accounting. If then you wish to avoid the judgment of Christ, make your confessional accounting to those human magistrates. Do it in a summary way, for you should not mention details in confession such as sinning with such and such a person, or in such and such a place, unless it changes the nature of the sin. Yet it is not enough to name the sin in a general way, such as by saying that you have sinned through pride or avarice. Rather, you must be specific, for pride is only a general designation which includes many specific sins under it. The same is true of avarice and dissipation. You must be specific. Generalities are not enough. Don’t be like the person who for fifteen years had not been to confession and then
decided one Easter to go to confession, so that he could receive Holy Communion. He asked one of the brethren who was out preaching to hear him, saying he only had three little sins to tell. As he put it; “I have been guilty of avarice and dissipation and ah-ah, I don’t believe in God.” Be aware, too, that general confessions in writing, though good for recalling our sins, should not be confessed in that general way since they do not hit the point of the sin, except in a general way. For example, you might say, “I have dissipated by way of sight and touch.” The prudent confessor should say: “Just what are these touches?” If then you wish to come safely to the judgment of Christ, confess and give an accounting to human magistrates, for confessing is the rendering of your account. When the confessor sees in the penitent contrition, and good purpose of amendment he should absolve him; otherwise, he should not.

A character is not received through the absolution. Yet there is a sign given, as the doctors advise us. Thus when Christ says to the soul in the judgment “Render an account . . .”, the soul replies to the Lord: “Already I have rendered an account to your human magistrate, appointed to receive accountings. Look at the proof on my forehead where there appears the sign received in the Sacrament of Penance.” Then Christ will be satisfied, as a king would be, were he to seek an accounting from his treasurer, if the treasurer replied: “I have already rendered an account to your magistrate. See, here is my quittance.” That, then, is the way Christ will act towards the soul.

To better understand this matter, remember that before God made human magistrates, that is, prior to the Incarnation, He Himself heard the account of each man and He was so stern that He absolved no one and received no one into glory. Yet, after He became man, He gave men divine power. He made men human magistrates, appointing them as He had promised when He said; “Amen I say to you whatsoever you shall bind on earth shall be bound also in heaven, and whatsoever you shall loose on earth shall be loosed also in heaven” (Matt. 18). Though first He had committed this power to St. Peter, alone His vicar, as appears from a reading of the sixteenth chapter of St. Matthew, where it is said; “Whatsoever thou shalt bind upon earth it shall be bound also in heaven, and whatsoever thou shalt loose upon earth it shall be loosed also in heaven”—yet don’t make the mistake of thinking the Pope alone has the power of binding and loosing, for, after the Resurrection He gave that same power to all priests. The priest in confession truly binds and looses. He looses when he absolves the sinner from the binding chains of sin. He binds when he imposes a penance on the sinner. Incidentally, the confessor
should be prepared and careful that he does not give a penance against the will of the penitent, one that is unpleasant. Yet the penitent must restore another’s goods. Nor is it in the power of a confessor to allow a penitent to retain another’s goods. Likewise a sinner must forgive his enemies if he expects to be forgiven. Yet other penances are arbitrary and are like chains of gold that bind the sinner in heaven and on earth. Since the Resurrection, then, God has given men this power, saying; “Whose sins you shall forgive, they are forgiven them, whose sins you shall retain, they are retained” (Jo. 20). More than five thousand years elapsed before the Incarnation of Christ and during that time no one entered paradise because God, Who alone listened to the accounting at that time, did not permit anyone to enter. Now, too, no one can enter unless he renders his account to human magistrates. The matter of the first part of my sermon should now be clear.

As to the second point, we shall consider whether anyone may speak for the sinner. You know an ignorant peasant, incapable of proper speech, would lose a case because of his defective speech unless he had an advocate, a juggler of words, to speak for him. Yet I maintain that in the judgment each one, however unskilled, has to speak for himself and not through a lawyer. “How is this known, brother? you say.” I answer that it is known from the revelation of God in Holy Scripture: “For we shall all stand before the judgment seat of Christ,” that is, before the judicial tribunal of Christ. Those words in the fourteenth chapter of Romans are followed by these: “Therefore everyone of us shall render account to God for himself.”

Immediately then, when the soul leaves the body, Christ appears to the soul. The devil, the accuser, stands at one side and the Angel at the other. Between them is the accused, the soul which must reply to questioning. How hard it would be for a peasant, if it were said to him: “Present yourself at the audience of the king and there excuse yourself.” It would be especially hard if his adversary were eloquent. Such a man would say to himself: “What a predicament! What shall I say when I am face to face with the king’s majesty? Why I will be struck dumb.” That is just the way it will be in the judgment. Apropos at this point is the story of the evil-living, dissolute young man who dreamt he was led before the judgment seat. When Christ said—“Give your account”—he was suddenly struck with terror and his hair turned gray. Thereafter he changed his way of living and lived a holy life. Asked, “Why do you do so much penance?”; he replied: “If you had seen what I have seen, you would do the same or perhaps greater penance.” Meditate then on that judgment to which
each of us has to come to render his account.

Do not make the mistake of thinking that the accounting is really made by word of mouth, for, in such a case, it would never be made. Inscribed on one's free conscience is found all the good and evil one has done. Yours, which only God and you can read now, and mine which only God and I can read now, will then be made legible not only to God, Who already knows all things, but even to the angels and to all the saints. Granted that a man does not know how to express himself, still conscience, in both the particular and the general judgment, will show all the good or evil he has done. For an explanation of how, in the final judgment, all shall perceive all our deeds, I refer you to St. Thomas, in the Fourth Book of the Sentences, the forty-third distinction. On this matter I have the authority of Scripture: "Who show the work of the law written in their hearts, their conscience bearing witness to them" (Romans 2). That is, "who show the work of the law," insofar as they have acted in accord with the law or in opposition to it.

In the judgment some speak not only for themselves but also for others, if they have been in authority in this world. They first render their personal strict accounting and then their official accounting. As to their personal life, they tell what they did. When they have rendered a thorough account of their personal life, Christ will say to them: "You have rendered an account of your private life, now give an account of the justice of your official life and regime. My name was blasphemed and you did not punish the offenders. You allowed notorious sins to go unchecked, and just see how many are damned now because those offenses were an occasion of sin. When you handled the money of the community, you used it to buy things for yourself. You placed over a city such and such a friend unqualified for the office." That accounting will be more strict than the personal accounting and, although a man has led a good private life, he will be condemned, if he has not conducted himself properly in his public life. Hence it says in the sixth chapter of Wisdom: "For a most severe judgment shall be for them that bear rule. For to him that is little, mercy is granted: but the mighty shall be mightily tormented." Only crying then, and begging for mercy, should men allow themselves to be forced into positions of authority. Yet, in these days some people even force their way into office.

All I have said holds for ecclesiastical offices also, for, though a prelate has entered by the gate and has led a very holy personal life, he shall nonetheless be condemned in the final judgment of God, if he has been negligent with regard to the souls committed to his care.
Christ will say to him: “You have led a good private life, but in your public life you have been negligent. You allowed a certain cleric to live with a woman, and you did nothing about usurers.” If the prelate answers: “Lord, I was afraid they would laugh in my face”; Christ will answer: “Well, then, since you were more afraid of them than of Me, you can go into hell with them.” Now I hope you see the danger in being a prelate.

Let me give you an instance of a man who labored a long time, one whose people spent almost all they had that he be made a bishop. At length, on the day of consecration, he was thoroughly questioned. He was asked: “Do you wish to be a bishop?” He answered, “What do you think? After all, I have gone to a lot of trouble to gain the bishopric!” However, when he was asked, “Are you willing to render an account in the day of judgment for the souls committed to your care?”; he replied, “No, I am not.” After he had said this, he was asked if he still wanted to be a bishop. “Not on your life,” he replied. He then gave up the idea of being a prelate, saying, “I thought being a bishop involved nothing more than eating chicken.” St. Paul said of prelates: “Obey your prelates and be subject to them. For they watch as being able to render an account of your souls, that they may do this with joy and not with grief.” That completes the second part of my sermon.

In the third part, let us look into the manner in which the judgment will be conducted. The Judge Himself has told us about that in one of His parables, in the one that begins: “A certain man setting out on a journey, called together his servants. . . .” Note that he gave one servant a five-fold share of his money, another two, another one. The man who received five gained five more by his transactions. The one with two doubled his money, but the man who had one, fearing his master, buried the money. The master, of course, is Christ. He went abroad on the day of His Ascension, beyond the sea of this world, called a sea because of its storms and dangers. He went to visit the sanctuary in the Holy Land. Speaking of that sanctuary, David said: “The Lord is my portion in the land of the living.”

Now we Christians are family servants of this Lord. To one He has entrusted a five-fold share of His goods. That is a body, a soul, riches, eloquence and learning. All the goods committed to us can be listed under these five headings. To another person He has entrusted only two things, a body and a soul. To still another He has given only one, a soul. That is the condition of the captive and the sick. Though they have bodies essentially speaking, they are not free to use them. Their souls remain free, for these can not be held captive.
Seneca said “Those who think slavery falls on the entire man, make a mistake, for bodies are subject to servitude but the better part, the soul, remains free.” If you have any male or female slaves, their bodies may be held captive but not their souls. Furthermore, whether you like it or not, they can be baptized. Through Baptism their souls, not their bodies, are made free.

Now then, after a long time, that is, at your death, the Lord will come. Through a special grace He will show Himself personally to some, while He will be present only by His presence to others. The one who has received five talents will say: “Lord, Thou didst deliver to me five talents. Behold I have gained other five over and above. As to the body, I have gained penance by observing the Lenten fast, the other fasts of the Church, and by fasting once or twice a week as well. That is the fruit of my body. As to the soul, I have gained devotion, the fruit of the soul. With regard to money, I have given alms, the fruit of wealth. Nor have I engaged in usury.” David says of this: “Acceptable is the man that sheweth mercy and lendeth: he shall order his words with judgment, because he shall not be moved forever.” “As to eloquence,” the man will add, “I have reaped prayers, teaching and preaching. As to knowledge, I have gained the fruit of contemplation of Your works, such as creation and Redemption.” Then Christ will answer: “Well done, good and faithful servant, because thou hast been faithful over a few things, I will place thee over many things. Enter thou into the joy of thy Lord” (Matt. 25). Is it clear now how the Judgment is conducted?

In turn, the one who received the two, will come and say: “Lord, You have given me two talents, and the body has borne penance, the soul devotion.” God will answer: “Well done, thou good and faithful servant, because you have been faithful over a few things,” and so forth, as He responded to the first. The man who received the one will then come and excuse himself, but his excuse will be worthless. Though men are held captive or are sick, their souls are free to gain fruit through the love of God. The man in question lost his chance for this through his negligence.

To conclude then, I warn you that “many are called but few are chosen.” Neither the avaricious, nor the proud, neither the vengeful nor the dissolute, nor any other sinners shall enter paradise. Only those will enter who observe the commands of the Church. That includes the humble, the merciful, the chaste, the charitable, abstainers, those who suffer patiently, and the diligent.