

# Let's Be Honest: The System of Merit (Catholicism)

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| <b>SERIES</b>        | Let's Be Honest / Comparative Religions                              |
| <b>MESSAGE</b>       | Week 5 — Roman Catholicism                                           |
| <b>DATE</b>          | July 26, 2026                                                        |
| <b>PASSAGES</b>      | Hebrews 10:11-14; 1 Timothy 2:5; Romans 3:23,25;<br>Ephesians 2:8-10 |
| <b>SPEAKER</b>       | Phil                                                                 |
| <b>KEY PRINCIPLE</b> | Tollway vs. freeway.                                                 |

## I. Introduction: Father Michael's Chapel

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Good morning, Menlo Church. Welcome back to our series, and thanks to Brett and Matt for continuing the conversation over the last couple of weeks. If you missed either message, I'd highly recommend you go back and check them out online; even as I was away over the last couple of weeks, I did!

**A** I want to start today by telling you about a Catholic priest who helped me learn how to preach. His name was Father Michael, and I was a teenager. I was given the opportunity to preach from a very young age, younger than I probably should have been.

**B** But the church I was part of was about thirty minutes from where I lived, which was a little farther than my gas money could take me more than a couple of times a week. But there was a Catholic parish close to my house, and they had a chapel where they held daily mass in the mornings, but after it was empty and open to anyone throughout the day, including me.

**C** After going there to pray a few times, the priest and I eventually struck up a conversation, the way you do when the same kid keeps walking into your building uninvited. And Father Michael did something wild; he gave me permission to use the chapel.

**D** He told me that I could come to the chapel any time during the week to practice the sermons I was working on. He let a teenage Protestant kid stand up in a Catholic chapel and preach to no one, over and over, until the message improved incrementally over the years.

**E** And that wasn't all; we talked about faith, tradition, and theology. There weren't many safe places or people for me, and I know this isn't everyone's experience in church, but he was a kind and safe person for me. He was patient and generous in how he listened and shared.

**F** He explained his own tradition, especially aspects of grace and salvation, in ways that took me time to understand. When I asked questions, he didn't dodge them; he didn't soften the response to win me over; he explained his answer carefully, in a way I could follow.

**G** This is what's wild to think about in hindsight: he was explaining faith to a kid who was using his chapel and these conversations to grow up and disagree with him. He wasn't threatened by me, and he didn't need to win. As we begin today, let's pray we all learn from Father Michael. *[Congregational prayer.]*

## II. Tollway vs. Freeway

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**A** *[Transition.]* Each week, we've looked at a picture to help us carry the contrasting ideas between two faith systems with us. Here's what I want us to look at today: two roads, with the same destination. One of them takes money along the way, the other one was paid for before you were born. Tollway vs. freeway.

**B** I want to give a brief history of toll roads because they started from a really helpful idea. In the late 1700s we needed roads, real roads that cost money governments didn't have. So communities issued bonds, built the road, and charged tolls until the debt was paid back.

**C** It wasn't corruption; it was people solving a problem. The road was real and met a real need, and the debt was how they achieved it. But the toll was supposed to be temporary; the bond gets retired, the debt is addressed, and the booths would come down, that was the deal.

**D** I spent several years of my childhood living in upstate New York, and the region was among the very first in the country to have toll roads. And what I remember, even as a kid without adult responsibilities yet, was that grown-ups around me would talk about toll roads.

**E** It wasn't really angry; it was just this humorous thing they all lived with about something that promised to end but never did. The road was supposed to be paid for; they paid for it (I mean, not them, but their great-great-grandparents), and then the booths stayed up.

**F** I grew up around people who could tell you exactly when that road was paid off, and exactly how long they had been paying for it ever since. I don't think this is only a New York problem. I think that is a lot of us in our connection with God.

**G** I think there are people here today who could tell you the exact moment their debt was settled, the specific day at a summer camp, in a hospital room, the conversation, the worship service, even the Bible verse — you know exactly when it happened... but you're still paying.

**H** *[Transition.]* Listen to how the Bible describes this very reality:

*"And every priest stands daily at his service, offering repeatedly the same sacrifices, which can never take away sins. But when Christ had offered for all time a single sacrifice for sins, he sat down at the right hand of God, waiting from that time until his enemies should be made a footstool for his feet. For by a single offering he has perfected for all time those who are being sanctified." — Hebrews 10:11-14*

**I** I'm not going to unpack all of that right now, but I want you to notice three things in this passage before we move ahead. Repeated sacrifices from a priest who can't remove sins — that's the toll booth that isn't coming down. Then the contrast to Jesus as one sacrifice for all time.

**J** And finally, after all of this is finished... Jesus sits down. Every other priest is standing up in this mental image. Trying to make sure the offerings and sacrifices get made in hopes of achieving something that they can't. But Jesus, the great high priest, sits down... more on that later.

**K** Now, let me address the elephant in the room. Some of you emailed me when we publicized the series because you were surprised to see RC on the list of religions we were covering, because you were unaware there was any meaningful difference between RC and Menlo Church.

**L** You were nervous that your Catholic spouse, who is already a little suspicious, would feel attacked, or your neighbor, who is finally starting to come, and you've been wondering about how I'd handle this... hopefully we're doing okay so far.

**M** Let me draw a distinction this way: Islam, Buddhism, and Mormonism are completely different faith systems. Judaism is more like a distant grandparent, and Roman Catholicism is like our theological parents who are still alive, a little estranged, but we see each other at holidays.

**N** *[Transition.]* If you've never seen this before, let me visualize it for you. For generations, before Jesus ever came for His earthly ministry, the Jews were God's light to the nations. Then, after Jesus' earthly ministry, the early church formed and

began growing.

**O** Over time, the authority of the RCC and the Eastern Orthodox Church created a split from the early church. The Roman Catholic Church drifted in some of its theological interpretations and practices, which later even Catholic leaders would apologize for.

**P** But in the midst of that, Martin Luther, a Catholic monk, sought to clarify the central message of the Bible and reform the Roman Catholic Church from within in order to save the thing he loved from the distortions and abuses he couldn't ignore; he didn't leave; he was kicked out.

**Q** And while Protestants and Catholics have plenty where we differ, there are also a lot of core theological ideas we agree on. Before I highlight some of the differences on the Roman Catholicism side, I want to flag something that Protestants, including us, can get wrong too.

**R** There is a strain in the Protestant world, and it's pretty loud right now, that basically claims no baggage. Sometimes it sounds like this: "I don't follow tradition or the positions of others; it's just me, my Bible, and the Holy Spirit." I understand the sentiment behind that statement, but, humbly, you aren't telling the truth.

**S** All of us bring assumptions and presuppositions to our study of faith. You read it through the pastor you trust or the podcast you subscribe to, the notes in your study Bible, and all of this... believe it or not, even your translation is making some judgments, and that's actually a good thing.

**T** And on the other hand, large parts of the Protestant world, especially in mainline denominations, untethered from tradition in some really unhelpful ways. The Bible went from being inspired to being inspiring, the resurrection molded into a metaphor, and sin is a social construct.

**U** Roman Catholicism might hold tradition to a level that isn't helpful from my perspective because it undermines some of the earliest and most plain-text readings of the Gospel and church in the New Testament, but let's not pretend our relationship

with tradition is always better.

## III. The Five Solas: Mediation and Assurance

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**A** *[Transition.]* The easiest way to show the differences between the Roman Catholic Church and the Protestant movement would be to contrast the five solas, the five theological distinctives that marked the Protestant Reformation.

**B** Sola just means alone, and there are five of them, and together they are the cleanest way to see where we agree and where we part. Scripture alone. We'd say the Bible is the final authority, and church tradition sits under it;

**C** Rome would say Scripture and church tradition stand side by side, and the church tells you what both mean. Grace alone. We'd both say you are saved by grace, but we'd say it's grace start to finish; Rome would say grace gets you going and then you cooperate with it to keep it.

**D** Faith alone. We'd say you are made right with God by trusting Jesus, full stop; Rome would say faith is essential, but it isn't enough by itself, the sacraments and your works have to be added to it as cooperation with the grace of God in your life.

**E** Christ alone. We'd say Jesus is the only one who stands between you and God; Rome would agree He is central, but would add priests, saints, and Mary as helping to carry grace to you. And the fifth one turns the corner. Soli Deo gloria. Glory to God alone.

**F** Because if the first four are true, if the road was paid for by grace, through faith, in Christ, and you read it plainly in Scripture, then when you finally arrive, there is exactly one person in the whole story left to thank. You didn't build the road. You didn't pay for the road.

**G** You didn't even find it on your own. Glory to God alone. Fundamentally, the difference between Protestant, non-Catholic Christians and Catholics is not about whether or not salvation is a gift of grace or which one of us earns our way to God...

**H** ...if you leave thinking I believe that Catholics are trying to buy into Heaven, I've failed you. The disagreement isn't about whether grace is free; it's about two things. It's about who stands between you and God, and it's about whether you can know today where you stand.

**I** Mediation and assurance, those are two nerves, more central to our faith than we realize, in which we differ. In Catholic teaching, grace is real and free, but grace is delivered through a system, a system of sacraments through the Roman Catholic Church...

**J** ...which they believe is the only church, administered through the priesthood, a group of male leaders set aside for this task specifically. There are seven of these practices, and they are the ordinary means by which grace reaches your life.

**K** You confess to a priest, receive absolution from a priest, penance is assigned by a priest, priests intercede for you, and Mary intercedes for you and a church that stands between you and God.

**L** *[Transition.]* At every one of those points is a place where the road narrows, and someone has to wave you through. Paul writes to Timothy, and he says this:

**"For there is one God, and there is one mediator between God and men, the man Christ Jesus." — 1 Timothy 2:5**

**M** One is pretty definitive. And at the Council of Trent, the Catholic Church's response to the Reformation, it said two things that it still holds to today. One is that salvation is not by faith alone, and not once for all time. The toll booths never stop coming.

**N** You can receive grace, and then you can lose it, you can receive it again, and there is no exit on that road where the payments will ever stop. Now, to be fair, a Catholic would push back on that, saying those are not toll booths; the sacraments are more like fuel stops.

**O** *[Transition.]* They do not charge you for the road; they give you what you need to keep driving, and that answer is a sincere one, offered in good faith. But it doesn't answer the question; the question is the one I started working on every faith in this series with: "What does it take to be right with God?" And even more than that, can you ever know that today, you are right with God?

## IV. The Transponder: Invisible Tolls in a Grace Theology

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Now, if you've been feeling pretty good about yourself so far, like you know the answers to the test, I want to turn this around on you for just a minute. I remember when I was younger, when toll booths started to disappear. When I started driving, there were lines and tellers and change to hand them.

**A** The slowdown was really annoying on a long road trip, but you knew exactly what was happening, why it was happening, and how much it was going to cost you. And then they gave us a transponder, which made it so we never needed to stop or slow down again.

**B** You don't hand anyone anything. You just drive, and a little device on your windshield quietly pulls money from your account; you don't even always know how much. Here's the thing: the transponder didn't make the road free; it made the cost frictionless.

**C** Most of you could not tell me what you paid in tolls last month. Not because you didn't pay but because you didn't notice. That's not RC's fault; that's a temptation for all of us. You're in a room full of people at a church that preaches grace alone every week, but we can still slip.

**D** You skipped your quiet time three days in a row, and now you feel a little behind with God. You had a good week, and you feel like God is a little more pleased with you. You had a bad week, and you can't bring yourself to pray. You measure your standing with God by your performance.

**E** There's no visible religious toll like with Roman Catholicism, but you still live with them; they're just invisible, like the transponder debit. You feel this underlying quiet, automatic, almost humming sense that God is running a tab on your account.

**F** Because we never stop to examine ourselves, we never feel, confess, or repent of any of it. Here's the really sad part. A tollway you can't feel is more dangerous than one you can. Because the old toll booth at least let you know when you were being charged.

**G** But if you can't feel the charge, you'll never think to ask the only question that matters, which is whether or not you are really accruing a debt, and in the case of our faith, wasn't that debt already paid? Plenty of us are thanking Jesus for His sacrifice but hoping we'll never need it.

## V. The Thief on the Cross: Justification, Sanctification, Glorification

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**A** *[Transition.]* But remember, that's not how the good news of Jesus, the Gospel, actually works. Paul writes it plainly in Romans 3:

*"For all have sinned and fall short of the glory of God, and are justified by his grace as a gift, through the redemption that is in Christ Jesus."  
— Romans 3:23,25*

**B** God gave us salvation as a gift... something we can't and didn't earn. It means without earning it or paying it back. There is nothing in our performance that makes this earned, and nothing we can do to pay God back; that's what a gift is.

**C** One of the questions we keep coming back to in the series is whether or not the specific group of people and the faith system they follow are "going to Heaven," and I've tried to share multiple times that I don't have the expertise of judging the individual eternal state of anyone...

**D** *[Transition.]* But what I have regularly shown is that the good news of Jesus, the Gospel, is that salvation is the most inclusive, exclusive claim of all time, that by grace through faith, in Christ, you can receive the undeserved favor of God.

**E** That's all true, and there is one person that Jesus assures Heaven to that really challenges the dynamic of some of the theology we have studied today: the thief on the cross. While Jesus is dying on the cross, a thief, rightfully punished, asks Him to simply remember him.

**F** Jesus assures him that on that day they would be together in paradise. No baptism, no communion, no confession to a priest, no penance, never received last rites, never gave a dollar, never became a member, never read a single page of the Bible.

**G** All this man did was turn his head to Jesus and say remember me when you come into your kingdom, and Jesus does not say eventually, or when you jump through enough hoops. He says today, today you will be with me in paradise.

**H** *[Transition.]* The reason that this is so challenging for Roman Catholicism is that the teaching of salvation in Roman Catholicism isn't so simple: they believe you work for your salvation, they believe that it is by grace, and that your cooperation in the ongoing work of grace is essential.

**I** There are three historic categories of our faith in the New Testament: justification, right standing with God positionally; sanctification, increasing obedience to God practically; and glorification, living in the presence of God eternally.

**J** Non-Catholic Christians hold to the theology that salvation is achieved at justification, like the thief on the cross, but for Roman Catholic theology, it is the idea that you must be appropriately sanctified and justified. If you don't progress far

enough in life, that's what purgatory is for.

**K** A toll booth in eternity where the purification left unfinished at death is completed, and where the prayers, Masses, and indulgences of people still living can even be offered on your behalf.

**L** To be fair, RC teaching does not say purgatory is a second chance for someone who rejected God; it is only for someone who dies in God's grace but is not yet fully purified. The assurance that non-Catholic Christians find in the New Testament isn't dependent on us at all.

## VI. The Debt Was Paid

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I want to make sure that before I finish, you hear this part: Roman Catholicism, just like the other faiths we have examined, has a huge variance of knowledge or adherence to its teachings by people who call themselves Catholic. Just because the church says something doesn't mean the Catholic, you know, believes it.

**A** I know Catholics whose grasp of Jesus, their confidence in the unmerited grace, and understanding of what actually made them right with God looks a lot more like what I have been describing this morning than what their tradition handed them.

**B** I know plenty of Catholics who aren't paying tolls, who know their debt is settled. Their pursuit of Jesus is deep, personal, and profound. And conversely, I know people in our church who hear the idea of grace alone every week who are still driving around with a spiritual transponder on the windshield of their life.

**C** They are dead certain that God is running a tab, and the combination of all of these other teachings rolled up into a spiritual culture has them trying to make sure they are ready for whatever tollbooth is coming next.

**D** *[Transition.]* The tollway vs. freeway idea came to me early on as I was working on this message. I remembered an old way we used to share the Gospel; it's actually called the Romans Road. It's verses in the book of Romans that highlight the

progression of our need and God's love.

**E** The sequence of truth in Romans isn't another set of tollbooths; these are acts of faithfulness by God that were undertaken before we were even born, and they are still available to us today. A great question you can ask a Roman Catholic friend this week, and maybe yourself too: "How do you personally connect with Jesus?"

**F** Not through others or religious practices or saints of old, but the direct and personal connection to the one who died to provide a way back and lives in constant intercession for you. I still think about Father Michael.

**G** The man who unlocked a chapel for a kid who'd grow up to preach this, and never needed to win. And the honest ache I carry is that I don't know how he'd answer the question I asked you today. But I know what I'd tell him. The debt was paid.

**H** The bond was retired two thousand years ago on a hill outside Jerusalem. A dying man said one word, and the word meant paid in full, and then He sat down. The booths can come down. Some of you have driven this road for thirty years and never once pulled over to ask if the bill was already settled. It was. Stop reaching for your wallet. Come home. Let's pray. *[Closing prayer.]*

# Resources for Further Study

## LET'S BE HONEST: ROMAN CATHOLICISM

### Works Consulted

#### [The Kingdom of the Cults](#) — Walter Martin

The standard comparative reference for the series. Martin handles Roman Catholicism with more care than most Protestant sources, distinguishing official teaching from caricature and taking the sacramental system seriously on its own terms.

#### [So What's the Difference?](#) — Fritz Ridenour

The most accessible side-by-side on core beliefs. Ridenour's chapter on Catholicism lays out the areas of agreement before the areas of divergence, which is the same posture we tried to hold this morning.

#### [The Council of Trent, Decree on Justification](#) (1547)

The primary source itself. If you want to know what the Catholic Church actually affirmed in response to the Reformation rather than what people say it affirmed, read the canons directly. Widely available online. Slow going, but there is no substitute for the actual text.

#### [Catechism of the Catholic Church](#)

The official summary of Catholic teaching. The sections on grace, justification, the sacraments, and purgatory are worth reading in full before forming an opinion. Reading a tradition's own words is the honest starting point for any real conversation.

#### [The Ninety-Five Theses](#) — Martin Luther

Short, and not what most people expect. Luther is not trying to start a new church. He is trying to open an argument about indulgences inside the one he loves. The document that split the West began as an invitation to a conversation.

## **Roman Catholic Theology and Practice: An Evangelical Assessment — Gregg Allison**

For those who want to go deeper. Allison is thorough and fair, mapping where Catholic and Protestant theology genuinely agree and where they truly part, without heat.

## Questions for Discussion

Use these on your own, with your Life Group, or in a real conversation with a Catholic friend or family member. If you use them with a Catholic friend, ask because you want to understand, not because you want to win.

1. Before this message, did you think of Roman Catholicism as a different religion, a different denomination, or the same thing as your own faith? Did anything this week change that?
2. The message drew a line between mediation (who stands between you and God) and assurance (whether you can know today where you stand). Which of those two hits closer to home for you personally?
3. The transponder was the picture for a works-mindset that runs quietly underneath a grace theology. Where do you notice yourself living like God is running a tab, even though you would say you believe in grace?
4. Read Hebrews 10:11–14 slowly. What difference does it make that Jesus "sat down"? What does a seated priest tell you that a standing one cannot?
5. The thief on the cross received the full assurance of paradise with none of the religious credentials. Why is that story so difficult for a system built on cooperation with grace? Why is it good news for you?
6. Where do you see the difference between works as the fee and works as the fruit in your own life right now?
7. If a Catholic friend asked you, "How do you personally connect with Jesus?" how would you answer? How do you think they would?

# A Five-Day Devotional

## Day One — The Standing Priest

Read Hebrews 10:11-14.

Every priest stands, because the work is never finished and there is no chair in the room. That was the whole religious system before Jesus. Show up, offer the sacrifice, come back tomorrow, do it again, and never once get to sit down, because the debt was never actually settled.

Then one priest offers a single sacrifice for all time. And He does the one thing no other priest could ever do. He sits down.

Sit with that word today. Finished. Not being finished, not almost finished, not finished if you keep up your end. Finished. There is a posture available to you that the whole religious world was never able to take, and it is rest. Where in your life are you still standing, still offering, still coming back tomorrow to pay on something Jesus already settled?

Ask God to help you sit down.

## Day Two — One

Read 1 Timothy 2:5.

One God. One mediator. Paul does not say one chief mediator among several. He does not say one mediator and a supporting cast. He says one, and that little word, as Luther put it, shuts out the whole world with all its righteousness and works.

Here is why that is good news and not bad. If the road to God runs through many mediators, you can never be sure you have satisfied them all. But if there is one, and He has already done the work, then the way is not narrow with gatekeepers. It is wide open through a single door.

Who or what have you unconsciously added to that one? A performance, a person, a track record, a religious habit you trust a little more than you trust Christ? Name it today, and let the word "one" quietly clear the road.

## Day Three — The Transponder

Read Galatians 3:1-3.

Paul asks the Galatians a blunt question. You began by grace, so why are you now trying to finish by your own effort? It is the oldest drift in the faith. We receive the gift freely and then, almost without noticing, we start paying on it.

That is the transponder. No booth, no bill you can see, just a quiet automatic sense that God is keeping a tab and you are a little behind. The danger is not that the charge is large. The danger is that you cannot feel it, so you never think to ask whether the debt was already paid.

Today, stop the car. Ask yourself honestly: does my sense of standing with God rise and fall with my performance this week? If it does, that is not the gospel humming underneath your life. It is a toll. Bring it into the light and let grace settle the account it was always meant to settle.

## Day Four — Today

Read Luke 23:39–43.

He had nothing. No baptism, no confession, no penance, no last rites, no membership, no time. He could not do a single thing but turn his head and ask to be remembered. And Jesus did not say eventually. He did not say after you have been purified. He said today.

This is the most inconvenient man in the New Testament for any system built on doing enough, because he did nothing and received everything. His only asset was that he turned toward Jesus in the last hour he had.

If you have been carrying a quiet fear that you have not done enough, let the thief preach to you today. The gate was open for a dying criminal who blew past every booth on the road. It is open for you.

## Day Five — Come Home

Read Romans 3:23-24 and Ephesians 2:8-10.

All have sinned. All are justified freely by His grace as a gift. By grace you have been saved through faith, and this is not your own doing, it is the gift of God, not by works, so that no one can boast.

And then watch the turn at the end. Created for good works. The works do not disappear. They just move. They stop being the fee you pay to get on the road and become the fruit of a life that is already on it.

That is the whole difference. Not whether you work, but why. Not whether grace costs, but who paid. The debt was paid. The booths can come down.

Wherever you have been reaching for your wallet, stop. Come home.