

The System of Merit (Catholicism)

Phil EuBank · Let's Be Honest · Hebrews 10:11-14; 1 Timothy 2:5-6; Romans 3:23-24; Luke 23:39-43

AT A GLANCE

Phil EuBank argues that the real dividing line between Catholic and Protestant faith is not whether grace is free but who mediates it and whether assurance is possible now. Catholicism's sacramental system, however sincerely offered, keeps the toll booths open through ongoing cooperation with grace; the gospel says Christ already paid the toll and sat down.

- Christ's sacrifice, unlike the priesthood's repeated offerings, was made once and finished — the mental picture is that he sat down.
- The gospel disagreement with Catholicism isn't about whether grace is free but about who mediates it and whether you can know your standing today.
- Protestants can carry invisible tolls too — quietly measuring standing with God by performance even while professing grace alone.

“Jesus didn't just give us an option to think about an installment plan — he actually paid all of it, and then he sat down because the work is done.”

EXPOSITION

Scripture engaged

[Hebrews 10:11-14](#) — Every day the priests stand and do their religious service. Again and again they offer the same sacrifices, which can never take away sins. But Christ offered only one sacrifice for sins, and that sacrifice is good for all time. Then he sat down at the right side of God. And now Christ waits there for his enemies to be put under his power. With one sacrifice Christ made his people perfect forever. They are the ones who are being made holy. (ERV)

[1 Timothy 2:5-6](#) — There is only one God, and there is only one way that people can reach God. That way is through Christ Jesus, who as a man gave himself to pay for everyone to be free. This is the message that was given to us at just the right time. (ERV)

[Romans 3:23-24](#) — All have sinned and are not good enough to share God's divine greatness. They are made right with God by his grace. This is a free gift. They are made right with God by being made free from sin through Jesus Christ. (ERV)

Luke 23:39-43 — One of the criminals hanging there began to shout insults at Jesus: “Aren’t you the Messiah? Then save yourself, and save us too!” But the other criminal stopped him. He said, “You should fear God. All of us will die soon. You and I are guilty. We deserve to die because we did wrong. But this man has done nothing wrong.” Then he said, “Jesus, remember me when you begin ruling as king!” Then Jesus said to him, “I promise you, today you will be with me in paradise.” (ERV)

The argument

A Finished Toll Versus a Standing Debt — The tollway/freeway picture names the difference between paying-as-you-go faith and a road already paid for

Phil EuBank frames the whole comparison through a childhood memory of toll roads promised as temporary that never came down. He applies this directly to how many people, Catholic and Protestant alike, relate to God: 'I think there are people here today who could tell you the exact moment... that my relationship with God was sort of paid off... but you're still paying.' The point isn't that Catholics think they're buying heaven outright, but that a system built around ongoing cooperation with grace functions like a road whose booths never retire, while the gospel he preaches insists the debt itself was retired at the cross.

Insight — A faith that never lets the toll booths close has not yet understood what 'finished' means.

The Priest Who Stands, the Christ Who Sits — Hebrews' posture of a seated high priest as the argument's exegetical center

Working from Hebrews 10:11-14, EuBank draws attention to the contrast in posture: '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.' He notes the mental image the passage gives — every other priest still standing, still working, never finished, while Jesus alone completes his offering and sits. That single posture change, standing versus sitting, becomes his shorthand for the entire difference between a system that never stops requiring payment and a sacrifice that ended the need for one.

Insight — Where Christ has sat down, nothing remains for us to keep standing up to pay.

Mediation and Assurance, Not Whether Grace Is Free — The five solas reframed around two underlying nerves of the faith

EuBank is careful to correct a misreading before it forms: 'the disagreement isn't about whether or not grace is free — it's about two fundamental ideas... who stands between you and God and whether you can know today where you stand.' Walking through the five solas, he shows Catholic teaching affirms grace begins salvation but holds that works and sacraments are how one 'cooperates' to keep and fulfill it, mediated through priests, saints, and Mary. Protestant

conviction, by contrast, holds Christ as sole mediator and assurance as available now, not earned through ongoing participation.

Insight — Real theological charity requires naming the actual point of disagreement rather than the caricature.

The Thief Who Never Reached the Sacraments — Luke's dying convert as a direct challenge to a system of progressive justification

EuBank turns to the thief on the cross as the clearest test case: 'He's not had baptism or communion, there's been 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.' All he did was ask Jesus to remember him, and Jesus answered, 'Today you will be with me in eternity.' EuBank uses this to challenge the Catholic distinction between justification and full sanctification prior to death — the doctrine behind purgatory — insisting the New Testament's assurance rests on the moment of trust, not on a lifetime's measured progress.

Insight — Assurance in the gospel is granted the moment faith turns toward Christ, not accumulated through a lifetime of proof.

The Invisible Transponder — Protestants can pay tolls they no longer feel

EuBank turns the picture on hearers who feel exempt: the old coin-toll booths were annoying but honest — you knew the cost. The transponder made paying frictionless, not free: 'The transponder didn't make the road free, it made the cost frictionless... you couldn't tell me what you paid in tolls last month, not because you didn't pay them, but because you didn't notice.' He applies this to believers who preach grace alone yet quietly track standing by performance — good weeks, bad weeks, guilt over a skipped quiet time — living as if 'God is running a tab on your account.'

Insight — An invisible toll is more dangerous than a visible one, because you stop noticing you're still paying.

Cross-references

- [1 Timothy 2:5](#) — cited as the direct contrast to a system of priestly and saintly mediation
- [Romans 3:23-24](#) — quoted to establish justification as a gift received, not earned or repaid
- [Luke 23:39-43](#) — used as the test case of assurance granted apart from sacramental participation

DEVOTIONAL

There is a kind of driving that never lets you rest — always watching for the next booth, always keeping change ready, always half-listening for the hum of a debit you can't quite see. Some of

us have been driving that road with God for years. We know the exact mile marker where grace first met us, and yet somehow we're still paying: for the missed morning with the Bible closed, for the week that felt spiritually thin, for the sins we said were forgiven but still whisper their old accounting in our ear. Phil EuBank's toll road is really a question about posture — is the debt retired, or merely deferred? The Hebrews writer paints priests forever standing, sacrifice after sacrifice, because the debt was never actually settled by animals and altars. Then Christ, having paid once, sits down. He does not hover over the transaction, waiting to see if it holds. He rests, because it is finished. The thief beside him had no time to prove anything — no sacrament, no years of obedience, no ledger of good works to present. He simply turned his face and asked to be remembered, and heaven opened that day. If that is enough for a dying criminal, it is enough for you. Stop patting your pockets for a toll that was paid on a hill outside Jerusalem two thousand years before you were born. The road ahead is not a tollway disguised as a freeway. It was bought, in full, by someone who loved you before you could offer him anything at all.

Reflection

- Where in your spiritual life are you still 'paying' — through guilt, striving, or private scorekeeping — for something Christ already finished?
- If you're honest, do you connect with Jesus directly, or mostly through systems, habits, and other people's approval standing in for that connection?
- What would change in how you pray, rest, or measure a 'good week' if you truly believed the debt is settled rather than ongoing?

Closing prayer

God, thank you for the free gift of salvation. Thank you for the unbelievable, incalculable, infinite love that motivated your actions — actions none of us deserve, even the best among us. I pray that this week, whatever we call ourselves, this picture of knowing you, of loving you, of stepping into eternity with you would begin right now and last forever. Let that promise be the one we anchor our lives to, and let it produce greater joy in us. In Jesus' name, amen.

FORMATION

One thing to remember

The toll booths can come down: Jesus paid the whole debt and sat down, so there is nothing left for you to keep paying.

This week

This week, sit with Romans 3:23-24 and Hebrews 10:11-14 in prayer, and honestly ask God whether you've been treating some part of your life with him as an unpaid toll. Confess it, and thank him specifically for the debt already settled.

Return to [Romans 3:23-24](#)
