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The Last Judgment and Hope



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The Last Judgment and Hope

The Particular Judgment

Immediately after death comes God's judgment. Natural reason can grasp that since man has moral responsibility, he will be judged according to the law revealed to him in his conscience. We must make an accounting to God—author of the moral law—for the use of our freedom during the whole of our life, and this accounting must be made at the moment of death. This accounting and the divine judgment of the soul's destiny is referred to as the *particular judgment*. The *Catechism of the Catholic Church* 1021, states that “death puts an end to human life as the time open to either accepting or rejecting the divine grace manifested in Christ.” At the moment of death, we will be judged by the level of our charity, or its lack. The *CCC* 1022 states:

Each man receives his eternal retribution in his immortal soul at the very moment of his death, in a particular judgment that refers his life to Christ: either entrance into the blessedness of heaven—through a purification or immediately,—or immediate and everlasting damnation.

The New Testament speaks principally of the Last Judgment, but also

repeatedly affirms that each will be rewarded immediately after death in accordance with his works and faith. The parable of the poor man Lazarus and the words of Christ on the cross to the good thief, as well as other New Testament texts speak of a final destiny of the soul—a destiny which can be different for some and for others.¹

As Benedict XVI says in his encyclical on Christian hope, *Spe salvi* 45, “With death, our life-choice becomes definitive—our life stands before the judge. Our choice, which in the course of an entire life takes on a certain shape, can have a variety of forms.” We have seen that there are three possible outcomes of the particular judgment. If one dies in the state of mortal sin, one's soul descends immediately to hell.² If one dies in a state of grace there are two possibilities: (a) immediate entrance into heaven for those completely detached from sin and who have done sufficient penance for it, or (b) the experience of Purgatory, longer or shorter until purification is complete, followed by heaven.

Criterion of the Particular Judgment and the Last Judgment: Charity

The *CCC* 1022 quotes St. John of the Cross: “At the evening of life, we shall be judged on our love.” This is made abundantly clear in Christ's parable of the dividing of the sheep and the goats in Matthew 25:31–46. This parable speaks directly about the final judgment, but it is also applicable to the particular judgment, for the criterion of judgment is the same in both cases: the double commandment of love.

“When the Son of man comes in his glory, and all the angels with him, then he will sit on his glorious throne. Before him will be gathered all the nations, and he will separate them one from another as a shepherd separates the sheep from the goats, and he will place the sheep at his right hand, but the goats at the left. Then the King will say to those at his right hand, ‘Come, O blessed of my Father, inherit the kingdom prepared for you from the foundation of the world; for I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me.’ Then the righteous will answer him, ‘Lord, when did we see thee hungry and feed thee, or thirsty and give thee drink? And when did we see thee a stranger and welcome thee, or naked and clothe thee? And when did we see thee sick or in prison and visit thee?’ And the King will answer them, ‘Truly, I say to you, as you did it to one of the least of these my brethren, you did it to me.’ Then he will say to those at his left hand, ‘Depart from me, you cursed, into the eternal fire prepared for the devil and his angels; for I was hungry and you gave me no food, I was thirsty and you gave me no drink, I was a stranger and you did not welcome me, naked and you did not clothe me, sick and in prison and you did not visit me.’ Then they also will answer, ‘Lord, when did we see thee hungry or thirsty or a stranger or naked or sick or in prison, and did not minister to thee?’ Then he will answer them, ‘Truly, I say to you, as you did it not to one of the least of these, you did it not to me.’ And they will go away into eternal punishment, but the righteous into eternal life.”

In this parable we see the essential elements of the Last Judgment. Jesus Christ is the judge of all men. We can see in this parable an implicit divine claim. Christ is the “Son of man” who will judge all the living and the dead on the basis of their love of neighbor, in whom they should see the image of Jesus Himself. Only God can be the ultimate judge of all hearts, because the Creator and the Judge must be the same. However, it is fitting that the Judge also be perfect man so that no one can complain that the Judge is not able to sympathize with our condition, not having been tempted as we are tempted. Christ therefore is Judge

1 *CCC* 1021, which cites the following texts: Lk 16:22; 23:43; Mt 16:26; 2 Cor 5:8; Phil 1:23; Heb 9:27; 12:23.

2 See *CCC* 1034 and Benedict XII, *Benedictus Deus* (1336): DS 1002.

precisely as God *Incarnate*, like us in all things but sin. And finally, it is fitting that the Judge also be the Victim for the sins of the world and the meritorious source of all the graces showered on the world that permit a glorious outcome among the sheep rather than defeat among the goats. And so Christ, the Lamb of God, is the ultimate Judge of the living and the dead.

The criterion of judgment is charity as expressed in seven emblematic corporal works of mercy: feeding, welcoming, clothing, visiting, tending. However, we should see these as also signifying the spiritual works of mercy. The Christian tradition speaks of seven such works: “to instruct the ignorant, to counsel the doubtful, to comfort the sorrowful, to reprove the sinner, to forgive injuries, to bear with those who trouble and annoy us, and to pray for all.”³

But what about the first part of the double commandment that mandates love of God above all, as stated in the *Shema* (Dt 6:4)? These works of mercy presuppose it, for they are accomplished by at least implicitly recognizing God’s image in one’s neighbor and loving and showing reverence for that sacred image in every human being.

We see in this parable that the final judgment issues into two and only two opposing outcomes. Every person who is judged will either be placed among the sheep at the right hand who enter into the Father’s Kingdom, or among the goats on the left who depart from that kingdom and enter into an eternal fire prepared for the devil and his angels. Purgatory does not appear here for at the end of history the time of purification is over.

Many ask how there can be such a neat division of mankind into two camps, so radically different from one another. As has been discussed in earlier talks, every human being who comes to the age of reason must have a final end for the sake of which he chooses all other things, whether it is feeding his neighbor or neglecting to do so. This final end consists in that which is loved above all, for the sake of which everything else is loved. Ultimately there are only two real possibilities here: God or self. This is why there are only two ultimate camps. Either God is loved above all things as our Father and Spouse, or we love ourselves above God and neighbor, seeking our own advantage or fulfillment as the ultimate end of our lives. How do we know which is the case? The key test is mortal sin and repentance from it. Every mortal sin—as for example a grave neglect of my neighbor’s welfare—shows that I love something above what I should recognize as the voice of God speaking in my conscience. And if I love something above the voice of conscience, for whose sake do I love that disordered satisfaction? Clearly it will not be for God but for myself. Every mortal sin not yet repented of implies a love for self and a contempt for God. Hence the great words of St. Augustine in *The City of God* 14:28

3 *ST II-II*, q. 32, a. 2, obj. 1.

that I love to quote: “We see then that the two cities were created by two kinds of love: the earthly by the love of self, even to the contempt of God; the heavenly by the love of God, even to the contempt of self. The former, in a word, glories in itself, the latter in the Lord.”⁴ Love of self even to the contempt of God is manifested normally by grave and unrepented disrespect for the image of God in one’s neighbor, refusing true mercy where it is called for.

Social and Universal Scope of the Last Judgment

If each man is judged immediately after death at his own particular judgment, what is the purpose of the Last Judgment? The answer lies in the fact that man is a social and historical creature. Thus God needs to judge not only individuals, but also societies and history. And this judgment on man’s social interactions needs to be manifested before the entire society of mankind and before all who have lived throughout history. The Last Judgment will enable us to see the triumph of charity and of the grace of God in the lives of all the saints. The social aspect of this Judgment is clearly seen in Matthew 25. It is also manifested in Matthew 10:26: “For nothing is covered that will not be revealed, or hidden that will not be known.”

Newspapers and history books primarily report injustice and sin. The Last Judgment will reveal all the hidden good that was done and so often remained unseen and unacknowledged. The Last Judgment will thus be the great reversal. What appears great to the eyes of the world—secular power and its clever but unscrupulous exercise—will be made low, and the works of charity, often despised by the world, will be the source of all true glory, magnified before all powers and dominions and all mankind.

Spiritual writers sometimes use the analogy of a Persian carpet to the events of history. If you look at the back of the carpet, its pattern and beauty cannot be seen, but it appears confusing or ugly. When turned over, however, the pattern and beauty become clear. History is like that carpet. When we view it from our current vantage point on this side of the Last Judgment, it appears confusing, tragic, ugly, and depressing. We are looking at the back side of the carpet, as it were, because the real design is hidden and invisible. The principal part of the tapestry of history is the story of God’s supernatural gifts to men in the form of graces: sanctifying grace and actual graces; faith, hope, and charity; the gifts of the Holy Spirit; the graces of repentance and conversion; etc. These gifts, however, are invisible to us here on earth, although we can see their effects. In the Last Judgment we will see them manifested before all mankind.

A second invisible part of history is the hidden cooperation of men with God’s graces and through those graces.

4 St. Augustine, *The City of God* 14.28.

Here on earth we can see the outward act, but the charitable intention that motivates that act is hidden. In the Last Judgment all those charitable intentions, springing from cooperation with God's graces and issuing in works of sacrificial love, will be manifested as the glories of human history. Finally, we will also see the hidden failure to cooperate with God's graces, resulting in sin. This will not be glorious, but it will explain and manifest God's glorious justice in punishing sin as the enemy of human dignity created in God's image.

What now is only known by God will then be known by all. In 1 Samuel 16:7, God says that He "sees not as man sees; man looks on the outward appearance, but the Lord looks on the heart." Therefore in 1 Corinthians 4:5, St. Paul warns us: "Do not pronounce judgment before the time, before the Lord comes, who will bring to light the things now hidden in darkness and will disclose the purposes of the heart. Then every man will receive his commendation from God."

The Manifestation of Consciences

St. Thomas poses an interesting question about the Judgment. He asks whether all the secrets of conscience will be revealed to all in the Last Judgment. In other words, will all our sins—and all our repentance—be made known before the tribunal of all mankind? We have seen that Jesus implied this in Matthew 10:26: "For nothing is covered that will not be revealed, or hidden that will not be known." This can (and should) be an alarming and sobering thought! However, on closer reflection it is also a comforting thought, because the manifestation of our various acts of repentance and conversion will give more glory to God and His hidden grace than anything else that we could do, according to the words of Jesus in Luke 15:7: "I tell you, there will be more joy in heaven over one sinner who repents than over ninety-nine righteous persons who need no repentance."

St. Thomas's answer to this question is therefore affirmative:

At the last and general judgment it befits the Divine justice, which now is in many ways hidden, to appear evidently to all. Now the sentence of one who condemns or rewards cannot be just, unless it be delivered according to merits and demerits. Therefore just as it is necessary that both judge and jury know the merits of a case, in order to deliver a just verdict, so is it necessary, in order that the sentence appear to be just, that all who know the sentence should be acquainted with the merits. Hence, since every one will know of his reward or condemnation, so will every one else know of it, and consequently as each one will recall his own merits or demerits, so will he be cognizant of those of others. This is the more probable and more common opinion, although the Master (Peter Lombard, iv. Sent. D. 43) says the contrary, namely that a man's sins blotted out by repentance will not be made known to others at the judgment. But it would follow

from this that neither would his repentance for these sins be perfectly known, which would detract considerably from the glory of the saints and the praise due to God for having so mercifully delivered them.⁵

The Blessed and the Damned

St. Thomas also poses two difficult and interesting questions about the blessed and the punishments of the damned in the Judgment. Will the blessed have compassion for the punishments of the damned, or will they, on the contrary, rejoice in those punishments? Indeed, many ask this question: how will the blessed not be saddened and have compassion for the sufferings of the damned, especially if they include those to whom we are closely bound to on earth?

We need to make a nuanced answer. First of all, the primary purpose of the judgment is to manifest the grace of God, merited by the Cross of Jesus Christ which brings about conversion and acts of charity, while crushing the head of Satan who works through sin, in opposition to God's grace. But the ultimate glorification of the works of grace and charity also implies the judgment and punishment of all sin, exposing it for what it is before the infinite light of God's Truth and Love. This manifestation already begins here on earth through the gifts of the Holy Spirit, according to the words of Jesus in John 16:8–11:

And when he [the Holy Spirit] comes, he will convince the world concerning sin and righteousness and judgment: concerning sin, because they do not believe in me; concerning righteousness, because I go to the Father, and you will see me no more; concerning judgment, because the ruler of this world is judged.

The gifts of the Holy Spirit (fear of the Lord, piety, knowledge, understanding, and wisdom) interiorly instruct the faithful into the mysterious ways of God's judgments. However, this interior illumination is not made perfect here below, and can only be made perfect in the Last Judgment.

The just will rejoice in this manifestation of God's justice because it means that sin will not have the last word. The exposing of sin for what it is means the ultimate defense of the dignity of every person made in the image of God, which image is wounded and trampled by sins. It is in this

5 St. Thomas, *Supplement*, q. 87, a. 2. See also a. 1: "According to Romans 2:15–16, in the day when God shall judge each one's conscience will bear witness to him, and his thoughts will accuse and defend him. And since in every judicial hearing, the witness, the accuser, and the defendant need to be acquainted with the matter on which judgment has to be pronounced, and since at the general judgment all the works of men will be submitted to judgment, it will be fitting that every man to be cognizant then of all his works. Wherefore each man's conscience will be as a book containing his deeds on which judgment will be pronounced, even as in the human court of law we make use of records. Of these books it is written in the Apocalypse (20:12): 'The books were opened: and another book was opened, which is the book of life; and the dead were judged by those things which were written in the books according to their works.'"

sense in various texts of Scripture that the just are said to judge with Christ. The just judge with Christ by assenting to His righteous judgment.⁶

We are *not* saying that either God or the blessed rejoice *directly* in the punishments of the damned or cease to care about them! It is of course a maximum tragedy that some have resisted God's grace to the end and so merited the loss of eternal happiness. The rejoicing of the blessed is not in the punishment of the damned *per se*, of course, but in the manifestation of the ultimate triumph of good over evil.⁷

Here on earth, our desire to see sin defeated is coupled with our desire for the conversion and repentance of the sinner. However, in the Last Judgment the time for conversion and repentance will be over for all, for that time ends with the moment of death and the particular judgment of every person. Thus the just will have only the desire that all human acts be judged by the light of Truth and of God's Love. Aquinas writes:

Now mercy or compassion comes of the reason's choice when a person wishes another's evil to be dispelled: wherefore in those things which, in accordance with reason, we do not wish to be dispelled, we have no such compassion. But so long as sinners are in this world they are in such a state that without prejudice to the Divine justice they can be taken away from a state of unhappiness and sin to a state of happiness. Consequently it is possible to have compassion on them both by the choice of the will,—in which sense God, the angels and the blessed are said to pity them by desiring their salvation. . . . But in the future state it will be impossible for them to be taken away from their unhappiness: and consequently it will not be possible to pity their sufferings according to right reason.⁸

Obviously there is a great mystery here. In creating free will, God has in a certain sense made Himself dependent on the free choices of His creatures.⁹ This means that

⁶ See St. Thomas, *ST Supplement*, q. 89, a. 1: "Those who will consent with Christ the Judge, by approving His sentence, will be said to judge. In this sense it will belong to all the elect to judge: wherefore it is written (Wisdom 3:7, 8): 'The just . . . shall judge nations.'"

⁷ See St. Thomas, *ST Supplement*, q. 94, a. 3: "A thing may be a matter of rejoicing in two ways. First directly, when one rejoices in a thing as such: and thus the saints will not rejoice in the punishment of the wicked. Secondly, indirectly, by reason namely of something annexed to it: and in this way the saints will rejoice in the punishment of the wicked, by considering therein the order of Divine justice and their own deliverance, which will fill them with joy. And thus the Divine justice and their own deliverance will be the direct cause of the joy of the blessed: while the punishment of the damned will cause it indirectly."

⁸ Thomas Aquinas, *Supplement*, q. 94, a. 2.

⁹ See Joseph Ratzinger, *Jesus of Nazareth: The Infancy Narratives*, trans. Philip J. Whitmore (New York: Image, 2012), 36: "He knocks at Mary's door. He needs human freedom. The only way he can redeem man, who was created free, is by means of a free 'yes' to his will. In creating freedom, he made himself in a certain sense dependent upon man. His power is tied to the unenforceable 'yes' of a human being."

His goodness and universal salvific will are confronted by some who have culpably and freely resisted His grace to the end. God has compassion on all sinners as long as they have an opportunity to convert. This compassion involves two aspects: a sorrow over their misery and a love that manifests itself in offering the aid of grace to bring them out of their misery. This possibility of the aid of grace, however, ends with death and the particular judgment. After that there can be compassion only insofar as God punishes them less than they deserve, as Aquinas remarks.¹⁰ There still remains, however, the recognition of a great tragedy brought about by the free will of the damned. This tragedy does not have the final word, however, for it has not been able to block the glory of God nor the victory of the saints over the power of sin through God's grace.

Pope Benedict on the Last Judgment and Hope

One of the most interesting parts of Pope Emeritus Benedict XVI's encyclical *Spe salvi*, in my opinion, is his chapter on "Judgment as a Setting for Learning and Practicing Hope." This is closely tied to the topic of suffering, for the suffering of terrible injustice can be borne insofar as we have hope that God is capable of righting every injustice, and crowning every innocent suffering with the consolation of Christ: "Blessed are you who weep now, for you shall laugh" (Lk 6:21), and "Blessed are those who mourn, for they shall be comforted" (Mt 5:4). We can persevere in suffering through the hope that God will repay everything with infinite generosity and fidelity in His Judgment of mercy. It was this hope that animated the martyrs, as we can see in the dialogue recounted in 2 Maccabees 7 between the mother, her seven sons, and their executioners.

The Last Judgment is often thought of as an object of terror, but in fact it is the exact opposite, an object of hope. Pope Benedict points out that the Last Judgment corresponds to a *basic and ineradicable human aspiration* to see full and perfect justice accomplished and realized forever:

For this reason, faith in the Last Judgment is first and foremost hope—the need for which was made abundantly clear in the upheavals of recent centuries. I am convinced that the question of justice constitutes the essential argument, or in any case the strongest argument, in favor of faith in eternal life. The purely individual need for a fulfillment that is denied to us in this life, for an everlasting love that we await, is certainly an important motive for believing that man was made for eternity; but only in connection with the impossibility that the injustice of history should be the final word does the necessity for Christ's return . . . become fully convincing.¹¹

¹⁰ Thomas Aquinas, *Supplement*, q. 94, a. 2, ad 2.

¹¹ Benedict XVI, *Spe salvi* 43.

Belief in a God who is at once omnipotent and perfect Love would ultimately be irrational without the doctrine of the Last Judgment. God permits evil to overshadow human history only because He is capable of bringing a greater good out of every evil, and of righting every wrong in the Judgment. Since God exists, the injustice of history cannot have the final word. The horrors of the Holocaust, the Gulag, the Cultural Revolution, the Killing Fields, etc., cannot trump God's mercy and justice.

Jesus explains this to His disciples when He sends them out to preach the Gospel (Mt 10:26-31):

So have no fear of them; for nothing is covered that will not be revealed, or hidden that will not be known. . . . And do not fear those who kill the body but cannot kill the soul; rather fear him who can destroy both soul and body in hell. Are not two sparrows sold for a penny? And not one of them will fall to the ground without your Father's will. But even the hairs of your head are all numbered.

"Nothing is covered that will not be revealed." This means that every hidden heroism and sacrificial suffering will be able to give glory to God for all eternity. Of course, the contrary is also true. Every egoism will be seen for what it is, and it will be stripped of whatever glory surrounds it in this world. Even little sins against charity will be manifested. In Matthew 12:36, Jesus says: "I tell you, on the day of judgment men will render account for every careless word they utter."

Furthermore, the Last Judgment perfects the social aspect of our hope. Charity is not content with a purely individual recompense, but ardently desires to see every innocent suffering and sacrifice receive an eternal reward. Likewise it desires every hidden conversion of heart through cooperation with God's grace to be manifested before the world.

In the absolutely public crowning of the merits of the saints, before the tribunal of the whole world and all of history, God will be crowning His own gifts of grace, with which the saints have cooperated.¹² All the just will rejoice in the revealing of God's marvelous graces, and the supernatural good they have brought forth.

But even in the sins that will be manifested in the Judgment, we will glorify God for the great goods, such as forgiveness and conversion, that He was able to bring forth out of those evils. And we shall also see the graces refused, and glorify God for the graces that should have been fruitful, for that too reveals the divine love.

12 See Council of Trent, session 6, Decree on Justification, ch. 16, DS 1548, and CCC 2006: "You are glorified in the assembly of your Holy Ones, for in crowning their merits you are crowning your own gifts," which is a quote from the *Roman Missal*, Prefatio I de Sanctis; *Qui in Sanctorum concilio celebraris, et eorum coronando merita tua dona coronas*, citing the "Doctor of grace," St. Augustine, *En. in Ps.* 102, 7: PL 37, 1321–1322.

The Last Judgment and Secular Messianism

Pope Benedict connects the crisis of hope in the Last Judgment with the secularization of Christian hope. He observes that the notion of the Last Judgment has tended to "fade into the background" in the course of the last few centuries, as Christianity has tended to become more individualistic. I think that this is in large part due to the influence of Luther and the idea of salvation by faith alone, independently of works. For if works have no importance, there would be no need of a final Judgment of all the deeds of human history. Such a judgment of history would be pointless if works themselves are without transcendent value. The only important judgment, according to Luther, would be a particular judgment regarding whether or not an individual has faith.

However, such a notion goes utterly against our common-sense understanding of the dignity of every human being, of their personal acts and sufferings, and of their social and historical value. For history is made up of interpersonal acts in which charity is done or denied, and God's glory is magnified or trampled. None of this can be indifferent. Even an atheist can recognize that history needs a judgment. Indeed, the militant atheist movements of modernity generally justify themselves by appealing to the injustices of history. Where God has failed to restore justice, the Revolution will accomplish it. Benedict explains:

The atheism of the nineteenth and twentieth centuries is—in its origins and aims—a type of moralism: a protest against the injustices of the world and of world history. A world marked by so much injustice, innocent suffering, and cynicism of power cannot be the work of a good God. A God with responsibility for such a world would not be a just God, much less a good God. It is for the sake of morality that this God has to be contested. Since there is no God to create justice, it seems man himself is now called to establish justice.¹³

In other words, militant atheism, such as Marxism, has lost hope in the justice of God which transcends this world, and transposes that hope into history. This means that man himself must be the one who creates justice through Revolution. However, this is utterly presumptuous and impossible for two reasons. First of all, man has proven himself unjust in every page of history, and so how can he restore justice, where he himself is the cause of the injustice? How can man, being unjust, justify society and history itself? Secondly, even if the Revolution could bring about utopia within history, it would still leave all the injustice of past history unredeemed and unredeemable, without meaning or hope. Benedict explains:

If in the face of this world's suffering, protest against God is understandable, the claim that humanity can and must do what no God actually does or is able to do is both presumptuous and intrinsically false. It is no accident that

13 *Spe salvi* 42.

this idea has led to the greatest forms of cruelty and violations of justice; rather, it is grounded in the intrinsic falsity of the claim. A world which has to create its own justice is a world without hope. No one and nothing can answer for centuries of suffering.¹⁴

In other words, the hope of revolutionary secular messianism is at once both presumption and despair. It presumes to do what God has been judged unable to do; and yet it is intrinsically unable to deliver, preparing for despair.

To protest against God in the name of justice is not helpful. A world without God is a world without hope (cf. Eph 2:12). Only God can create justice. And faith gives us the certainty that he does so. The image of the Last Judgment is not primarily an image of terror, but an image of hope; for us it may even be the decisive image of hope. Is it not also a frightening image? I would say: it is an image that evokes responsibility, an image, therefore, of that fear of which Saint Hilary spoke when he said that all our fear has its place in love. God is justice and creates justice. This is our consolation and our hope. And in his justice there is also grace. This we know by turning our gaze to the crucified and risen Christ. . . . Evildoers, in the end, do not sit at table at the eternal banquet beside their victims without distinction, as though nothing had happened.¹⁵

There can be no ultimate justice without a Final Judgment, the resurrection of the dead, and eternal life. This alone makes sense of why God permits so much suffering in human history. Suffering can only be redeemed in the light of eternal life, merited through the unspeakable suffering of the Passion of God made man.

How Do We Prepare for the Judgment?

In his sermons on the Apostle's Creed, St. Thomas Aquinas concludes the section on the Last Judgment with a brief and simple section on how to prepare for the judgment:

We should have four remedies against this fear of the judgment:

The first is good deeds. The Apostle, in Romans 13:3 says: "Would you have no fear of him who is in authority? Then do what is good, and you will receive his approval."

The second is confession and penitence for sins committed, in which there should be three things: sorrow in the heart, shame in the confession, and rigor in satisfaction, which expiate the eternal penalty.

The third is almsgiving that cleanses all stains, according to Luke 16:9: "Make friends for yourselves by means of unrighteous mammon, so that when it fails they may receive you into the eternal habitations."

The fourth is charity, the love of God and our neighbor, that covers a multitude of sins, as said in 1 Peter 4 and Proverbs 10.¹⁶

14 Ibid.

15 Ibid. 44.

16 St. Thomas Aquinas, *In Symbolum Apostolorum expositio*, art. 7, Marietti #957.