CHAPTER 1 OF 11 · PREACHED OCTOBER 18, 2026 · 29TH SUNDAY IN ORDINARY TIME

What Sin Is

Giving to creatures what belongs to God

Isaiah 45:1, 4-6 · Psalm 96 · 1 Thessalonians 1:1-5b · Matthew 22:15-21 ("Repay to Caesar")

I The Teaching

Before we look at the capital sins one by one, a first question: what is sin, and what do all the capital sins have in common?

In the Readings: Whose Image Is This?

- The Pharisees and Herodians set a trap: any answer about the tax will offend either Rome or the people
- Jesus asks for a coin and asks one question: whose image is on it?

> *"Repay to Caesar what belongs to Caesar and to God what belongs to God." (Matthew 22:21)*

- The coin bears Caesar's image, so it goes to Caesar. The unspoken second half: you bear God's image (Genesis 1:27), so you go to God

Nature

> *"Sin is an act, a word, or a desire contrary to the eternal law." (St. Augustine, adopted by Aquinas (Summa I-II, Q. 71, a. 6))*

- Every sin has two elements: aversio a Deo, a turning away from God (the formal element, what makes it sin), and conversio ad creaturas, a disordered turning toward a creature (the material element, what we actually notice doing)
- Rarely does anyone set out to oppose God. We simply reach for a created good and give it the place only God should have. At the base of every sin is a love of self and a mistrust of God
- This is why the tradition calls sin the only absolute evil: physical evils deprive us of finite goods; sin deprives us of the infinite good for which we exist
- Isaiah 45 names the stakes: "I am the Lord, there is no other; there is no God besides me." Every capital sin is a small attempt to make that sentence false

Kinds of Sin

The distinctions the Church uses to name sin accurately. Many of us carry a vague, anxious or dismissive picture of them.

- **Mortal sin:** A sin that fully realizes the turning away: it destroys charity in the heart and with it the life of grace (CCC 1855). It requires three conditions together, grave matter, full knowledge, and deliberate consent (CCC 1857).

- **Venial sin:** A real but partial disorder: it wounds and weakens charity without destroying it. It happens when the matter is light, or when grave matter is chosen without full knowledge or full consent (CCC 1862). Aquinas: the soul keeps its last end but is disordered about the means.
- **Capital sin:** Not a separate category of act but a source: a vice that, by its nature, generates other sins, as a head (caput) directs a body (CCC 1866). The whole fall series has been about these.
- **Sins of thought, word, deed, and omission:** The four ways sin enters, named in the Confiteor itself: "in my thoughts and in my words, in what I have done and in what I have failed to do." Omission is the one most easily forgotten.
- **Temptation:** An instigation to evil disguised as a good. To feel temptation is not sin; consenting to it is. But we may not freely place ourselves in it.
- **Occasion of sin:** An outward circumstance, not sought in order to sin, that carries a real danger of sinning. A chosen occasion is already a step down the road.

In the Readings

- The questioners' flattery, "Teacher, we know that you are a truthful man", is hypocrisy, one of the daughters of vainglory (see the chapter on pride). Jesus names it: "Why are you testing me, you hypocrites?"
- Their trap is a textbook occasion of sin, built for someone else to step into

Effects

- The first effect of mortal sin is the loss of friendship with God. Because we are made for that communion, sin also contradicts our own deepest truth: it is self-harm before it is anything else
- Sin damages the whole person: it darkens the intellect, weakens the will, disorders the passions, and inclines us toward more sin
- Repeated, sin hardens into vice, and here the habit notes are useful: we are tempted to confuse a habit with our nature ("this is just who I am"), which is how sin keeps its hold
- No sin is purely private. Every sin touches the Body of Christ and the wider community (cf. Hebrews 12:15)

Remedies

- Give back what bears God's image. If sin is misplaced worship, the first remedy is simply to put God back in first place: the First Commandment as the root of the other nine
- Tanquerey: penance is, "after prayer, the most effective means for cleansing the soul of past faults and even for guarding it against future ones"; the ordinary road for sins after Baptism is the Sacrament of Penance
- A daily examination of conscience, organized by the capital sins, turns this series into a tool for daily life
- Paul's praise of the Thessalonians in the second reading, their "work of faith and labor of love and endurance in hope", is what a life given back to God looks like

The Wound Beneath the Sin

- John Paul II reads Genesis 3 as the serpent casting doubt on the Gift. The lie was about God first: that He is a rival who withholds, not a Father who gives (cf. TOB 26:4; Dominum et Vivificantem 37-38). That is the "mistrust of God" underneath every capital sin.
- The lies we believe about the Father are usually the deepest roots of our sin patterns. Confession is not only an accounting for the fruit; it is an encounter with the One who heals the roots.

Living It Out in Ordinary Life

- Unity of life versus the "double life" (Conversations 114; Friends of God 165): "How long will you go limping with two different opinions?" (1 Kgs 18:21). The coin question asks whether we've split our lives between two masters.
- Sin is "the mystery of lawlessness" (2 Thes 2:7), yet contrition begins by calmly acknowledging our failures before God (Friends of God 215).
- Sincerity in the examination of conscience: calling things by their real name (Furrow 332), and resisting the "dumb devil" who keeps us silent (Friends of God 188-189; The Way 236).
- A good confession is concrete, concise, clear, and complete, with sorrow and a specific purpose of amendment: at a set time, and ideally with the same priest, so confession becomes guidance too.
- Playing the prodigal son many times a day (Furrow 65; Forge 161): acts of contrition as a source of serenity. End every examination of conscience with one (The Way 246).

Taking It Home

- Caesar gets the coin. God gets you: every part that bears His image, which is all of it
- Each capital sin in the chapters that follow asks the same question: whose image are you living for?

II Examination of Conscience

Prayer to the Holy Spirit

Come, Holy Spirit, fill the hearts of your faithful and kindle in them the fire of your love. Send forth your Spirit and they shall be created, and you shall renew the face of the earth. Lord, by the light of the Holy Spirit, help me to see my sins clearly, to be truly sorry for them, and to trust in your mercy. Amen.

How to read the ◆ GRAVE MATTER tag

A question with this tag concerns a serious matter. A sin is mortal only when grave matter is chosen with full knowledge and deliberate consent (Catechism 1857), and fear, habit or other factors can lessen responsibility. If you are unsure about anything, bring it to Confession and ask the priest.

This chapter's examination is a general one, following the Ten Commandments and the precepts of the Church. It is a good examination to use before any Confession.

1. I am the Lord your God; you shall not have strange gods before me

- ☐ Have I put anything (money, work, pleasure, a person, my phone) in the place that belongs to God?
- ☐ Do I pray every day?
- ☐ ◆ GRAVE MATTER Have I been involved in the occult, fortune-telling, horoscopes or superstition? (CCC 2116-2117)
- ☐ ◆ GRAVE MATTER Have I received Holy Communion while conscious of unconfessed mortal sin? (CCC 1385)
- ☐ ◆ GRAVE MATTER Have I doubted or denied a truth of the faith deliberately, or despaired of God's mercy? (CCC 2088-2091)

2. You shall not take the name of the Lord your God in vain

- ☐ ◆ GRAVE MATTER Have I blasphemed, speaking against God, the saints or holy things? (CCC 2148)
- ☐ Have I used God's name carelessly or as a curse word?
- ☐ Have I failed to keep a promise or vow made to God?

3. Remember to keep holy the Lord's Day

- ☐ ◆ GRAVE MATTER Have I missed Mass on a Sunday or holy day of obligation without a serious reason? (CCC 2181)
- ☐ Do I arrive late or leave early without need, or let my mind wander at Mass on purpose?
- ☐ Have I made Sunday a day of rest, family and worship, or just another workday?

4. Honor your father and your mother

- ☐ Have I been disrespectful or disobedient to my parents?
- ☐ Have I neglected my parents in old age or sickness?
- ☐ Have I neglected my duties to my spouse or children, including their religious formation?

5. You shall not kill

- [ ] GRAVE MATTER Have I had, encouraged or helped with an abortion, or taken part in euthanasia? (CCC 2272, 2277) Know that God's mercy is greater, and the priest can help.
- [ ] GRAVE MATTER Have I physically harmed anyone, or put lives at risk through drunkenness or recklessness? (CCC 2290)
- [ ] GRAVE MATTER Have I harbored hatred, or led someone into serious sin by my example (scandal)? (CCC 2284-2287, 2303)
- [ ] Have I neglected my health, or harmed my body through drugs, alcohol or self-harm?

6 and 9. You shall not commit adultery; you shall not covet your neighbor's wife

- [ ] GRAVE MATTER Have I deliberately entertained impure thoughts or desires? (Matthew 5:28)
- [ ] GRAVE MATTER Have I viewed pornography, or committed impure acts alone or with others? (CCC 2352-2354)
- [ ] GRAVE MATTER Have I had sexual relations outside of marriage, or been unfaithful to my spouse? (CCC 2353, 2380)
- [ ] GRAVE MATTER In marriage, have we used contraception contrary to the Church's teaching? (CCC 2370)

7 and 10. You shall not steal; you shall not covet your neighbor's goods

- [ ] GRAVE MATTER Have I stolen, cheated or damaged property of significant value, and not made restitution? (CCC 2408-2412)
- [ ] Have I been dishonest at work, in business or with taxes?
- [ ] Have I been envious or greedy?
- [ ] Have I been generous to the poor and to the Church?

8. You shall not bear false witness

- [ ] Have I lied?
- [ ] GRAVE MATTER Have I damaged someone's reputation seriously by calumny or detraction? (CCC 2477-2479)
- [ ] Have I gossiped, judged rashly or revealed secrets?

The precepts of the Church

- [ ] GRAVE MATTER Have I gone at least a year without confessing a grave sin? (CCC 2042)
- [ ] GRAVE MATTER Have I failed to receive Holy Communion at least once during the Easter season? (CCC 2042)
- [ ] Do I keep the days of fasting and abstinence?
- [ ] Do I help provide for the needs of the Church?

Thought, word, deed and omission

- [ ] In thought: what have I dwelt on that I should have let go?
- [ ] In word: what have I said that wounded or deceived?
- [ ] In deed: what have I done that I knew was wrong?

- [ ] In omission: what good did I know I should do, and leave undone?
- [ ] Have I freely walked into situations I knew would lead me into sin (near occasions)?

For particular states of life

Married

- [ ] Have I been patient, faithful and generous with my spouse?

Single adults

- [ ] Have I lived my single life as a gift for God and others, or only for myself?

Parents

- [ ] Have I taught my children the faith by word and example, and brought them to Mass?

Young people

- [ ] Have I been honest with my parents?
- [ ] Have I used my phone to hurt anyone, or looked at things I shouldn't?

At work

- [ ] Have I been honest and just in my work?

Beneath the surface

These are not accusations but invitations to let Christ heal what lies underneath.

- [ ] Every sin starts with a small lie about God. Which lie sounds most like my own voice: "No one will make this right," "He loves them more," "I don't need Him," "He won't provide," or "No one will comfort me"?
- [ ] Do I live as though God were a rival who holds out on me, rather than a Father who gives?
- [ ] In my next Confession, can I name the lie as well as the sin?
- [ ] Can I trust that "He who did not spare his own Son… will also give us everything else along with him" (Romans 8:32)?

Act of Contrition

O my God, I am heartily sorry for having offended Thee, and I detest all my sins because of Thy just punishments, but most of all because they offend Thee, my God, who art all good and deserving of all my love. I firmly resolve, with the help of Thy grace, to sin no more and to avoid the near occasion of sin. Amen.

III Meditation: Whose Image Do You Bear?

With the Gospel of the day, Matthew 22:15-21

Find a quiet place and take a slow breath.

God is already here with you. You don't have to go looking for Him; He has already found you.

When you are ready, take a coin or a dollar bill from your pocket or purse and hold it in your hand. Look at the face on it.

Now hear the scene: the Pharisees trying to trap Jesus, and Jesus asking for a coin. "Whose image is this?" "Caesar's." "Then repay to Caesar what belongs to Caesar, and to God what belongs to God."

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Set the coin down. Now look at your own hand. You bear an image too. "God created mankind in his image." Caesar's face is on the coin. God's face is on you. So what belongs to God? All of you.

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Ask yourself honestly: to what have I given His place? It's rarely dramatic. Usually it's something good, asked to do what only God can do. My work. My comfort. My reputation. My kids' success. My phone. Let the Lord show you one.

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Now go back to the garden and hear the serpent's first words: "Did God really say...?" Every sin starts with a small lie about God: that He's holding out on you, that He isn't really for you. Which version of that lie do you hear most? "He won't provide." "He loves others more." "I don't need Him." "No one will comfort me." Name yours.

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Then hear the truth that answers it, from St. Paul: "He who did not spare his own Son but handed him over for us all, how will he not also give us everything else along with him?" Look at a crucifix if one is near. That is God's answer to "Did God really say?"

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Think about your next Confession. When will you go? Picture yourself kneeling there. Bring not only what you did, but the lie underneath it: "Father, I've been living as if God won't provide." That is where healing reaches the root.

Close by praying the Act of Contrition slowly, meaning each line. Then pick up the coin and put it away. Caesar gets the coin. God gets you.

How to Use This Guide

The Teaching

Each chapter begins with the outline of that Sunday's homily: the readings, what the sin is, the sins it gives rise to (its "daughters"), what it does to us, and its remedies. Read it slowly. Look up the references that catch your attention.

Examination of Conscience

Use it before Confession, or as a nightly examen. You don't have to answer every question at once; let the Holy Spirit show you what matters. Each examination ends with questions for particular states of life and a few questions about the wounds beneath our sins.

Meditation

A guided prayer with that Sunday's Gospel. Find a quiet place and read it slowly. Where you see a pause, stop and stay with the Lord for a while.

Questions tagged ◆ GRAVE MATTER concern serious matters. For a sin to be mortal, three conditions must all be present together: grave matter, full knowledge, and deliberate consent (Catechism 1857). Fear, habit, ignorance, immaturity and other factors can lessen responsibility (Catechism 1735, 2352). The tag does not mean you have committed a mortal sin. It means the question deserves special care.

Mortal sins should be confessed, in kind and number as best you can recall, before receiving Holy Communion (Catechism 1385, 1456-1457). If you are unsure about anything, bring it to Confession and ask the priest. That is why he is there.

Come to Confession

Saturday	7:30 AM and 3:30 PM
Sunday	7:30 AM, 10:00 AM, 1:00 PM (Spanish) and 5:00 PM
Monday–Friday	5:30 AM and 8:15 AM
Wednesday	also 5:00 PM

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