

THE *NINETY-FIVE THESES*: THE LITTLE SPARK THAT GREW INTO A REFORMING FIRE¹

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In 1515 an unknown humanist compiled a list of 101 professors associated with the universities in Leipzig, Wittenberg, and Frankfurt-an-der-Oder. It should be noted that none of these universities were in the upper echelon of Europe's institutions of higher learning. Leipzig had been around for more than a century. It had been founded in 1409, when the German professors at Prague's Charles University left in a dispute over local control which was the result of Jan Hus's influence and a rising sense of nationalism.² The other two schools, however, were recent additions to higher education—Wittenberg in 1502 and Frankfurt-an-der-Oder in 1506. Even in this rather undistinguished list of professors, there was no Martin Luther.³ The reason is understandable. In 1515 Luther had been a doctor of biblical theology for only three years and in that time he had published nothing. That was a rather inauspicious beginning for a man who published more than any other author in the sixteenth century. But that humble start soon changed with the posting of a simple invitation to debate.

Today Lutherans around the world are awaiting the arrival of October 31, 2017. Their anticipation is not centered on the tricks and treats of another Halloween; rather, true Lutherans look forward to celebrating an historic milestone—the 500th Anniversary of the *95 Theses*. At the same time, given the significance that later centuries have attached to this document, Lutherans are giving thanks for the Reformation itself. Although Martin Luther had no thought in 1517 of starting a reformation of the visible church, generations of Lutherans have connected the two. As a result 2017 ushers in a

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²Note this historical development. When the 1519 Leipzig Debate was held at the Pleissenburg Castle in Leipzig, the deck was stacked against Karlstadt and Luther.

³Andrew Pettegree, *Brand Luther: 1517, Printing, and the Making of the Reformation* (New York, NY: Penguin Press, 2015), 26.

commemoration of the 500th Anniversary of the *95 Theses* and with it the beginning of the Reformation.⁴

The *95 Theses* have become a symbol for the Reformation itself, more of an icon than a document. This is evident in the celebrations of Luther and the Reformation through the centuries. In 1617 Luther was depicted as writing on the door of the Castle Church with a quill whose long feather was knocking off the pope's crown in Rome. A 1717 illustration showed Luther pointing to the theses on the door and talking to a passing townsman. Later, a youngster was shown posting the theses with Luther standing nearby. It is not until the nineteenth century that we have the now familiar portrait of Luther nailing the theses to the church door dominating pictorial depictions. Interestingly, in the sixteenth century items were attached to the door with wax and not with nails.⁵ Yet all these illustrations say little or nothing about the contents of the theses.

The *95 Theses*, or as an early reprint of the document labeled it *A Disputation for Clarifying the Power of Indulgences*,⁶ are well known. Perhaps it would be more appropriate to say the title is well known. The contents are less familiar and an understanding of the theses is even more nebulous. To gain greater insight into Luther's *95 Theses* it is necessary to examine other documents where he explains and clarifies this document. In particular we will need to consider Luther's *Disputation Against Scholastic Theology*; his *Letter to Albrecht*, the Archbishop of Mainz; his *Sermon on Indulgences and Grace*; and his *Resolutions, or Explanations of the 95 Theses*.

However, before we can begin to contemplate the *95 Theses*, we must consider the environment which necessitated its composition.

Indulgences

If you have some familiarity with Reformation history, you quickly make a connection between the *95 Theses* and indulgences. We know that Luther was reacting to the sale of indulgences, especially as Johann Tetzel (1465–1519) was selling them. But what is

⁴Various designations have been given to the Reformation. Some refer to it geographically, the "German Reformation." Others use a chronological designation, the "Sixteenth-Century Reformation." Still others distinguish the work of Martin Luther as opposed to other reformers of the sixteenth century, the "Lutheran Reformation." Opponents of the Reformation indicate their disapproval by referring to it as a "Revolution." The term "Reformation" in this paper will be somewhat inclusive. The author views the Reformation as taking place in the sixteenth century, in Germany, under the leadership of Martin Luther.

⁵Timothy J. Wengert, *Martin Luther's Ninety-Five Theses* (Minneapolis, MN: Fortress Press, 2015), ix.

⁶This title is taken from a 1518 Basel printing.

not so well known is the role that indulgences played in the lives of sixteenth-century Christians.

In the late medieval western world, Christians, at least those who had some knowledge of church doctrine, knew that all people were born weighed down by original sin. Adam and Eve's sin was passed down to all their descendants. As a result, all were under the judgment of eternal punishment. Everyone believed that baptism moved a person from a state of sin to a state of grace. The grace infused by baptism made a person acceptable before God by removing the basic consequences of sin: guilt and punishment.⁷

Baptism, however, could not be repeated. For the person who committed a mortal sin⁸ after baptism, medieval theology said God provided the Sacrament of Penance.⁹ This sacrament could be repeated, but it was not as powerful as baptism. Like baptism, the Sacrament of Penance removed the guilt of sin; yet it only reduced the punishment from an eternal one to a temporal one. Once again in a state of grace, the forgiven sinner was now required to satisfy the temporal punishment by performing good works. Supposedly these good works were defined by Christ in his Sermon on the Mount and included prayer, fasting, and the giving of alms. These good works were intended not only to restrain further evil actions but also to honor God and to help the neighbor.

According to medieval theologians, the Sacrament of Penance consisted of three parts or stages. The first stage was an individual's contrition or sorrow over sin.¹⁰ This was followed by confession which was a private disclosure of sin before a priest who then announced absolution. The final stage was satisfaction or making amends for the transgression. The eternal consequences of sin had been removed by Christ, the church taught, but the remaining temporal punishment was to be removed through works prescribed by the priest.

In the early centuries of the western church, each public, severe sin required as many as seven years of penance before the sinner was received back into the full communion of the church. As the teaching

⁷For an in-depth study of late-medieval theology, cf. Heiko A. Oberman, *The Harvest of Medieval Theology*, 3rd ed. (Grand Rapids, MI: Baker Academic, 2000).

⁸A mortal sin was a serious, intentional sin that "murdered" the soul and put a person back in the state of sin and liable to eternal punishment.

⁹In Catholicism, penance is the sacrament of spiritual healing. It is intended to aid the baptized Christian who, because of sins committed, has become distanced from God.

¹⁰The priest was to determine whether the contrition was real. Other theologians insisted that sin was too powerful for a person to actually be contrite and that a person could only be "attrite" or sorry for sin out of a fear of being punished. When the priest announced absolution after confession, these theologians suggested, a person's attrition was turned into contrition.

on penance developed, punishment was demanded for each and every mortal sin of thought, word, and deed, even if it was not a public offense. By the thirteenth century private confession became more common in western Christianity, since it was considered necessary to go to confession before receiving the Lord's Supper.¹¹ After hearing the confession, the priest prescribed prayer, fasting, and almsgiving to satisfy the debt of temporal punishment.

What happened if a Christian died in the state of grace but with outstanding debts of temporal punishment? To purify such a soul the Roman Church taught that God has established a place where those temporal punishments for sin could be satisfied. "Purgatory" was a place where those debts could be "purged away." This was not considered an easy way out since the sufferings in purgatory were far worse than those experienced on earth. If there was any good news here, it was the belief there was only one way out of purgatory: entrance into heaven and the remainder of eternity with God.

But the accumulation of temporal punishments could mean the departed soul faced hundreds, thousands, hundreds of thousands or more years in purgatory. Once again there was the possibility of assistance as God worked through the church. In the Middle Ages it was taught that the church could be "indulgent" as far as these penalties were concerned. If a person performed certain religious acts, the penalties might be reduced or lifted entirely. Devotion to the Virgin Mary, the apostles, and other saints could help. Thomas Aquinas (1225–1274), the great Dominican theologian, taught that a taking of monastic vows (poverty, chastity, and obedience) was like a second baptism, removing all previous guilt and punishment for actual sins.¹²

For the majority who did not choose monasticism, the "indulgence" of the church was more limited. By going on a pilgrimage to a shrine, by saying prayers at a place dedicated to a saint, or by giving money for a religious cause, a person could satisfy more of the temporal punishment than would otherwise have been possible. Such indulgences tended to relieve only minor amounts of time from purgatory. The advent of the Crusades, however, increased the possibilities and the potential for forgiving more time.

¹¹In 1215 at the Fourth Lateran Council, Pope Innocent III made confession mandatory at least once a year. In order to be a Catholic in good standing one had to attend the Lord's Supper at least once a year. It was required that confession precede the receiving of the sacrament.

¹²When Luther entered the Augustinian Eremitic monastery in Erfurt in 1505, he was told he would experience such a cleansing. In spite of the monastic vows which he took, Luther continued to be weighed down by the guilt of his sin and the fear of judgment.

In 1095 Pope Urban II (1088–1099)¹³ wanted western Christians to participate in an effort to free Jerusalem and other sites in the Holy Land from the “infidels,” the Islamic forces controlling Palestine. To go on a crusade was a dangerous undertaking—distance and disease as well as combat could and did claim the lives of many crusaders. To encourage participation, in spite of the risks, Urban “sweetened the pot” by proclaiming that all who went on the crusade for religious reasons would receive a “plenary,” that is, a full indulgence. This would eliminate all satisfaction for all sins committed up to that time. For a person who was physically unable to go on the crusade, he could equip someone else to go in his place and thereby receive the same benefit. Money could now be substituted for action.

Indulgences became very popular with the people and very profitable for the church. Once the crusades came to an end, the church found other ways to repeat the financial benefits. In 1300 Pope Boniface VIII (1294–1303) declared a plenary indulgence for all pilgrims who came to Rome and prayed at the tombs of the apostles for fifteen consecutive days. This “Jubilee Indulgence” was originally offered as a once-in-a-century opportunity. In view of the short medieval life span, the church “generously” lowered the numbers until Jubilee Indulgences were offered every twenty-five years.

According to tradition and in light of Matthew 16:18-19,¹⁴ the pope was viewed as the successor of Peter and Christ’s earthly representative. As the “vicar of Christ,” the popes interpreted Scripture and their proclamations were considered to be equally as valid as Scripture. On January 27, 1343, Pope Clement VI (1342–1352) at Avignon proclaimed that 1350 would be a jubilee year. In his announcement he officially connected indulgences to a “treasury of merits,” a repository for works of supererogation¹⁵ accumulated by Christ, Mary, and the saints. A person could purchase merit from this heavenly treasure and thereby satisfy some of his temporal penalty for sin. The pope as the successor of Peter held the keys to this treasure and released it as he saw fit.

¹³The dates given for popes indicate the years of their pontificates. Dates given for other individuals indicate their lifespan.

¹⁴[Y]ou are Peter, and on this rock I will build my church . . . I will give you the keys of the kingdom of heaven; whatever you bind on earth will be bound in heaven, and whatever you loose on earth will be loosed in heaven. (NIV)

¹⁵Late Latin: *supererogatio*, “payment beyond what is due or asked.” In Roman Catholic theology “works of supererogation” are those actions performed beyond what God requires. The works of supererogation performed by all the saints form a treasure with God that the Church can apply to exempt repentant sinners from the works of penitence that would otherwise be required of them to achieve full reconciliation with the Church.

In 1476 the scope of indulgences was further increased when Pope Sixtus IV (1471–1484) announced a plenary indulgence for the rebuilding of St. Peter's Cathedral in Saintes, France. For the first time he declared that the plenary indulgence was valid for souls in purgatory. You could now purchase an indulgence for your own benefit or for a loved one who was suffering in purgatory. Most people never questioned whether such an indulgence could free someone from purgatory. The only debate was whether the pope had direct authority over souls in purgatory or if he could only beg God for mercy on their behalf.¹⁶

In addition to papal indulgences, many churches collected relics and then encouraged Christians to view and to venerate these relics. The participants were told that they could receive time out of purgatory for doing this. Anxious sinners were willing to pay money to take advantage of such an opportunity and lessen their time in purgatory. So it was that by the sixteenth century penance, indulgences, and questionable financial motives became intertwined with each other.

Prior Opponents of Indulgences

In the sixteenth century indulgences were not new and neither were attacks on indulgences. Long before Luther arrived on the scene, the development of the system of indulgences was accompanied by protests from those who were dissatisfied with this development. Already in the twelfth century the Waldensians¹⁷ had rejected the requirement for confession, as well as the efforts made to pay for the temporal consequences of sin. They said such efforts were worthless and implied that indulgences were impossible. They denied the existence of purgatory and declared that indulgences were frauds invented because of greed. The Roman Church responded by burning some of them at Mainz and Cologne at the close of the fourteenth century.¹⁸

The Flagellants¹⁹ also denied the efficacy of sacramental absolution and indulgences. Once again the church condemned their rejection. In his bull *Inter sollicitudines* ("Among the Anxieties") on October 20, 1349, Pope Clement VI ordered that the group be suppressed. Cut off

¹⁶Wengert, *Martin Luther's 95 Theses*, xxi.

¹⁷The Waldensians were a Christian movement founded by Peter Waldo about 1173. In response to the worldliness of Roman Catholicism, Waldo preached apostolic poverty as the road to perfection. By 1215, the Waldensians had been declared heretics and were subjected to intense persecution. Many Waldensians melted into the Reformed Protestantism of Geneva during the sixteenth century.

¹⁸Henry Charles Lea, *A History of Auricular Confession and Indulgences in the Latin Church* (Philadelphia, PA: Lea Brothers and Company, 1896), 3:372.

¹⁹When a wave of repentance, stimulated by the Black Death, swept across Europe in 1349, many responded with a severe form of penance. Groups wandered from place to place scourging themselves with lashes which had been augmented with pieces of iron.

from the church, the Flagellants denied its authority and continued under a variety of names. Using the name “Brethren of the Cross,” they insisted that the baptism of water had been replaced by the baptism of blood. They contended their scourges cleansed them from sin and without that shedding of blood salvation was impossible. In their view this was the only sacrament necessary. The church was able to suppress these groups in the opening decades of the fifteenth century and no more was heard from them.²⁰

A more serious objection to indulgences was voiced by John Wycliff. Although he did not deny purgatory or the Sacrament of Penance, he ridiculed the idea of the treasury of merits and the pope’s ability to dispense its merits. When Pope Urban VI (1378–1389) commissioned the Bishop of Norwich to preach a crusade in England against France, which supported his rival Pope Clement VII²¹ (1378–1394), he offered all the customary indulgences. Wycliff opposed this effort by means of several tracts. In his magnum opus, the *Trialogus*, he expressed great contempt for indulgences, stating that it was blasphemy for the pope to pretend to grant them.

Since Wycliff’s teachings were not formally condemned until 1413, his writings were being read in the University of Prague as early as 1390. But when a jubilee indulgence was published in Bohemia in 1392, there was little open opposition. In fact, Jan Hus spent his last four *groeschen* to buy this indulgence when he had only dry bread crusts to eat. But by 1412 the situation had changed. In that year Pope John XXIII²² (1410–1415) issued a bull of indulgence for a crusade against Naples which was supporting his rival Pope Gregory XII (1406–1415). This indulgence promised heaven to those who bought it and threatened hell to those who refused to buy it. As a bonus, the parents of those who bought this indulgence would also receive salvation. In June 1412, an angry Jan Hus announced a public debate on the indulgence. It was held in spite of efforts from the university faculty to stop it.

In the debate Hus did not deny the Sacrament of Penance nor did he reject the power of the keys. He argued that indulgences were only effective in proportion to the contrition and devotion of the recipient. He insisted the pope had no power to promise indulgences as a reward for killing fellow Christians and therefore the bull should not be obeyed.²³ The opposition of Jan Hus ended with his execution for heresy at the Council of Constance in 1415.

²⁰Lea, 3:373-374.

²¹The Roman Catholic Church has designated Clement VII an antipope.

²²Now designated an antipope. A new John XXIII was pope in the twentieth century, 1958–1963.

²³Lea, 3:375-376.

The “new learning” of the Italian Renaissance awakened northern Europe to question the increasing abuses connected with indulgences. In 1447 throughout France and Burgundy there were many clergy, both regular and secular, who in public and private denounced indulgences. Likewise, there were concerns expressed about the validity of the church’s teaching on the power of the keys and confession. When Pope Sixtus IV expanded indulgences to souls already in purgatory, a protest against the whole system of indulgences blew up in Spain until it was put down by a council at Alcala and condemned by the pope.

In this same period, Johann Ruchrath von Wesel (died 1481), a German theologian, was brought before the Inquisition because he taught that indulgences were worthless. When he was examined, he admitted he had written a tract on indulgences in which he stated the treasury of merit could not be dispensed by the pope because it was not on earth. Ruchrath von Wesel did retract his statement and soon died in prison. His death, however, did not end the opposition to indulgences.

Johann Wessel von Groeningen (died 1489) was a distinguished doctor of theology at the University of Paris. He too was outspoken in his opposition to indulgences. He said the parish priest has as much power to grant indulgences as the pope—for neither had any. Wessel von Groeningen insisted that God reserved for himself direct dealing with mankind. Therefore, the pope can no more forgive the punishment on his own than he can forgive the sin on his own. In spite of this rejection of papal power, he died at peace with the church and with his fellow academics.²⁴

As the sixteenth century opened, there had existed for more than a century the tendency to deny the efficacy of indulgences. At the same time the papacy had become thoroughly materialistic and constantly in need of money. Pope Alexander VI (1492–1503) needed money to promote the plans of his son Cesare Borgia. Pope Julius II (1503–1513) was constantly at war to extend the Patrimony of St. Peter. He also began the project of demolishing the old Basilica of St. Peter and erecting a new edifice in its place.²⁵ Pope Leo X (1513–1521) led an extravagant lifestyle and continued the building project of his predecessor. This never-ending need for cash led popes to distribute the church’s supposed spiritual treasure with increasing generosity in an attempt to satisfy their greed.

²⁴Lea, 3:378-379.

²⁵Julius II broke ground for the new St. Peter’s Basilica and on 18 April 1506 he laid its foundation stone.

Luther's Contact with Indulgences

On October 29, 1502, Raimund Peraudi²⁶ preached a plenary indulgence in Erfurt. Luther was a student at the university in Erfurt at that time and possibly heard the preaching of one of the most famous indulgence preachers in Germany. On January 17, 1503, Peraudi rededicated the Castle Church in Wittenberg as the All Saints' Foundation, which brought papal approval to the new university in Wittenberg. He also proclaimed an indulgence of 200 days to everyone who attended Mass on the anniversary of that dedication.

When he later became a member of the Augustinian Order in Wittenberg, Luther not only taught at the university, he also served as an assistant preacher at St. Mary's, the town church. It would have been part of his responsibility to teach the parishioners about the benefits of indulgences. In his 1518 publication concerning his meeting with Cardinal Cajetan in Augsburg, Luther admitted,

I once believed that the merits of Christ were actually given me through indulgences, and, proceeding in this foolish notion, I taught and preached to the people that, since indulgences were such valuable things, they should not fail to treasure them, and should not consider them cheap or contemptible It was my reason that led me to this since I was deceived by the obscure words of scholastic opinions and *Extravagantes*.²⁷ I erred. Bear witness of this dear reader. I recant. Bear witness to this, dear reader.²⁸

Although he was beginning to question the theology behind indulgences in the classroom, Luther did not seem to have serious questions about indulgences during the early days of his preaching at St. Mary's.

As the year 1517 dawned, it is apparent that Luther's views had undergone a change. Saxon Elector Frederick the Wise invited Luther to preach at the Castle Church for the evening vigil before the

²⁶Raimond Peraudi (1435–1505) was the dean of the cathedral chapter in Saintes, France and commissioner for the indulgence of Sixtus IV. In 1480 he went to Rome and was appointed papal preacher for indulgences, as well as papal legate, to Germany. From 1502–1505 he preached a plenary indulgence throughout Germany. The money was set aside to support a crusade against the Turks.

²⁷An *Extravagante* designates a papal or conciliar decree that was not found in earlier editions of canon law and therefore was "wandering outside" it (Latin: *extra vagans*). In particular Luther is referring to *Unigenitus Dei Filius* (the only begotten Son of God), the 1343 papal bull of Clement VI which first mentioned the treasure of merits.

²⁸Martin Luther, "Proceedings at Augsburg (1518)," translated by Suzanne Hequet, in *The Annotated Luther*, vol. 1, "The Roots of Reform," ed. Timothy J. Wengert (Minneapolis, MN: Fortress Press, 2015), 164. Hereafter references from *The Annotated Luther* will be indicated with TAL, followed by the volume and page number.

anniversary of the church's dedication, January 16, 1517.²⁹ In 1541 Luther, looking back on this sermon, recognized that he was less gentle in questioning indulgences than he had been at the Town Church. He related, "I had also preached before at the castle in the same way against indulgences and had thus gained the disfavor of Duke Frederick because he was very fond of his religious foundation."³⁰

In the pericopes of that day the appointed gospel for church dedications was the story of Zacchaeus in Luke 19:1-10. Luther preached on that text for the evening vigil. Two versions of this sermon have been published, but both have the same basic content. Luther pointed out that celebrating a church dedication without first dedicating one's heart to God was useless. Then he began to question indulgences—at the very celebration of a 200-day indulgence connected with the church's dedication. Luther announced,

You see, therefore, how dangerous a thing the preaching of indulgences is, which teaches a mutilated grace, namely, to flee satisfaction and punishment, so that an "operation of error" must be feared, as the Apostle predicted [2 Thessalonians 2:11]. For how easily can true contrition and so lax and bountiful an indulgence be preached at one and the same time, when true contrition desires a rigid extraction [of punishment] and such an indulgence relaxes it too much?³¹

No wonder Elector Frederick was upset with him!

In this January 1517 sermon, one can see Luther's growing uncertainty about the traditional arguments in favor of indulgences. He seems to move back and forth between support and doubt about the church's teachings. "First, I bear witness that the intention of the Pope [is] true and correct, at least that which he utters in letters and syllables.³² Second, perhaps the words of the trumpeters³³ are true in some sense, but still the power is lacking, so that some things are said or understood less correctly."³⁴ Luther then continued by questioning whether there was scriptural backing for private confession. "I do not know where Scripture speaks about private confession. For this reason I commend this to the noble Jurists,³⁵ so that they may prove where satisfaction and confession, as they are now in use, are approved by divine right."³⁶

²⁹For a full account of this sermon, see Timothy J. Wengert, "Martin Luther's Preaching on Indulgence in January 1517," *Lutheran Quarterly* 29 (2015): 62-75.

³⁰LW 41:232.

³¹Wengert, "Luther's Preaching on Indulgence," 67.

³²A reference to Pope Leo X's bull announcing the Peter's Indulgence which had been issued on March 31, 1515.

³³Indulgence preachers like Tetzl.

³⁴Wengert, "Luther's Preaching on Indulgence," 65.

³⁵The experts in ecclesiastical or canon law.

³⁶Wengert, "Luther's Preaching on Indulgence," 66.

At the heart of Luther's uncertainty and questions was a pastoral concern for the people he served. Luther worried that "frequently indulgences work against grace." People were being led down the wrong path by "seducers and confabulators and preachers of indulgences and are driven toward security, laziness, and listlessness and to forgetfulness of God and his cross, although our life is still a perpetual battle in which there must never be snoring." What Christians needed was "true contrition, true confession, true satisfaction in the spirit." The problem for Luther was that "indulgences by teaching the contrary (namely, fleeing from punishment and satisfaction) are cutting things short."³⁷

Behind Luther's strong doubts about indulgences stood Pope Leo X's authorization of yet another plenary indulgence. Leo needed money and lots of it for his extravagant lifestyle and for continuing the work on the new St. Peter's Cathedral in Rome. Leo's predecessor, Pope Julius II, had begun the rebuilding but little had been accomplished. Although Leo had initially hesitated to continue the project, he finally decided to go forward with the construction. To finance this major effort, he issued a special indulgence. This plenary indulgence, to be gathered in German lands, had the expressed purpose of raising funds for the rebuilding of the cathedral. But the indulgence also had an auxiliary purpose—to help the Hohenzollern prince, Albrecht von Brandenburg³⁸ (1491–1545), to pay off his debts. Albrecht had borrowed a substantial amount from the Fuggers³⁹ of Augsburg in order to purchase the archbishopric of Mainz and for permission to hold more than one bishopric. This new position was in addition to ones which he had previously purchased. Shortly before this he had been appointed archbishop of Magdeburg and bishop of Halberstadt.⁴⁰

In order to raise the necessary funds for repaying the Fuggers, Albrecht was given sole rights to sell this indulgence in his territo-

³⁷Wengert, "Luther's Preaching on Indulgence," 65-66.

³⁸Albrecht's name is regularly Anglicized as "Albert" in many English-language histories.

³⁹Arriving in Augsburg in the fourteenth century, the Fugger family quickly established themselves as businessmen and entrepreneurs. In the fifteenth and sixteenth centuries they became international bankers and venture capitalists, accumulating great wealth. The Fuggers established a very profitable relationship with the Hapsburgs and with the papacy.

⁴⁰Historically there had been competition between the Wettin and Hohenzollern dynasties. Albrecht had already taken over the Archbishopric of Magdeburg and the Bishopric of Halberstadt which had been controlled by Frederick the Wise's family, the House of Wettin. Now Albrecht's possession of the Archbishopric of Mainz gave the House of Hohenzollern two electoral votes and increased the family's influence within the Holy Roman Empire.

ries as well as those of his family in the Margraviate of Brandenburg. It should be noted that in 1517 Luther knew nothing about the financial dealings between Archbishop Albrecht, Pope Leo X, and the Fugger bank. In 1541 Luther wrote that he “did not know at that time who would get the money.”⁴¹ Luther may not have known about the financial arrangements surrounding this indulgence, but he had heard about the outrageous things that a certain indulgence seller was saying.

The Scandalous Johann Tetzel

Enter Johann Tetzel (1465–1519). Indulgences did not sell themselves. In order to reap the most benefit from the plenary indulgence which had been granted to him, Albrecht employed a Dominican monk as his chief commissioner for preaching the indulgence. Tetzel had a track record that made him a desirable agent.

Born in Saxony, Tetzel had been educated at Leipzig. As a member of the Dominican Order he rose to become the prior of a monastery and then inquisitor for Poland. By 1503 he had found his true calling as a preacher of indulgences. He traveled throughout Germany, making money for himself and for his church. A skilled orator, he was able to convince the crowds that they must have what he offered. From our vantage point today, we might well ask, “Didn’t anyone question what Tetzel said or did?” If anyone dared to give Tetzel grief or question the honesty of his claims, he would remind his hearers that he had also served as a *Ketzermeister*, or heretic hunter, in Poland. With the threat of the inquisition behind him, few dared to question the value of his merchandise.

Tetzel, however, did not have free rein to peddle his wares wherever he wanted. Frederick the Wise, as elector of Saxony, controlled a large territory in central Germany. In order to prevent cash from leaving his territory and in order to preserve interest in the indulgence connected with his own relic collection at the Castle Church, Frederick refused to allow Tetzel to work in electoral Saxon territory. In an attempt to make this indulgence available to interested Saxons, Tetzel worked as close to the Saxon border as possible. In January 1517 Tetzel was in Eisleben, Luther’s birthplace, which was ruled by the counts of Mansfeld. In March he was in Erfurt which was technically part of Archbishop Albrecht’s jurisdiction. When Tetzel got to Zerbst in the principality of Anhalt, he was only 25 miles west of Wittenberg. Good Friday (April 10 in 1517) found him in Jüterbog, ruled by Albrecht as archbishop of Magdeburg, and only 25 miles north of Wittenberg.

⁴¹LW 41:232.

Before he heard reports about Tetzels preaching and before he had read the *Summary Instructions*, the guidelines which Archbishop Albrecht's theologians in Mainz had prepared for indulgence preachers, Luther expressed deep pastoral concern about what was happening. His concern was not that the gospel was for sale, but that escape from judgment and the law was for sale. He believed that indulgences prevented people from trusting in Christ because they thought they could buy their way out from under judgment. Indulgences centered on a person's own ability to go around the law and its judgment. Although Luther had not yet fully embraced *simul iustus et peccator*, he was insisting that good works and penalties had a cleansing function that could not be fast tracked.

Luther's January sermon at the Castle Church spoke of his discomfort. On February 24, 1517, Luther preached on the Gospel appointed for the Festival of St. Matthias at the town church, St. Mary's. It was obvious that his concern had grown, perhaps because he had heard reports on Tetzels preaching. In his sermon Luther contrasted the "foolishness" of Christ's wisdom with those who "want to attain peace of conscience through their own counsels and accomplishments and their own self-chosen ways . . ." Rather than going to the cross of Christ, people were filling up on indulgences. Therefore, Luther concludes:

Through these [indulgences] nothing is accomplished except that the people learn to fear and flee and dread the penalty of sins, but not the sins themselves. Therefore, the results of indulgences are too little seen but we do see a great sense of self-security and licentious sinning; so much so that, if it were not for the fear of the punishment of sins, nobody would want these indulgences, even if they were free; whereas the people ought rather to be exhorted to love the punishment and embrace the cross. Would that I were a liar when I say that indulgences are rightly so called, for to indulge means to permit, and indulgence is equivalent to impunity, permission to sin, and license to nullify the cross of Christ. Or, if indulgences are to be permitted, they should be given only to those who are weak in faith, that those who seek to attain gentleness and lowliness through suffering, as the Lord here says, may not be offended. For, not through indulgences, but through gentleness and lowliness, so says he, is rest for your souls found. But gentleness is present only in punishment and suffering, from which these indulgences absolve us. They teach us to dread the cross and suffering and the result is that we never become gentle and lowly, and that means that we never receive indulgence nor come to Christ. Oh, the dangers of our time! Oh, you snoring priests! Oh, darkness deeper than Egyptian! How secure we are in the midst of the worst of all our evils!⁴²

⁴²LW 51:31.

Going Forward by Going Back

At the University of Erfurt Luther was trained in Ockhamist scholastic theology and moved through the normal degrees until he gained his doctorate at Wittenberg. This terminal degree allowed Luther to lecture on any MA-level topic and in theology. As the replacement for his mentor, Johann Staupitz, he lectured on the Bible. The doctorate also allowed him to preside over formal disputations which students needed to receive their next degree.⁴³ At the same time Luther was also permitted to lead debates on any topic by posting, in a sense publishing, theses.

Luther was a product of the Late Middle Ages and scholasticism. Scholasticism was the medieval method of inquiry grounded in Aristotelian logic and the writings of the early Church Fathers with a strong emphasis on tradition and dogma. By the time he entered the university at Erfurt Luther also was introduced to the new educational movement in Renaissance Europe called “humanism.” The term had a very different connotation in the sixteenth century than it does today. In Luther’s day humanism was a “concern for the humanities.”⁴⁴ It was a movement to go *ad fontes*—“to the sources.” The Renaissance humanists wanted to read ancient literature in the original languages and to write a polished Latin which used the classical forms. They simply were not satisfied with medieval Latin nor with disputations based on scholastic principles.

The “new” technology of the printing press made this “new learning” more accessible. By the sixteenth century German printers were able to use Greek fonts. This meant that the ancient Greek language was more readily available in the schools of Germany—pre-university as well as university. It was in August 1518 that Philip Melanchthon, already a published author on Greek and Latin topics, began teaching at the University of Wittenberg. Students were now encouraged to learn Greek and Hebrew, so they could study the Bible in the original languages. Additional opportunities were also available to study the ancient church fathers as their works were reproduced and distributed.

⁴³Graduation at this time had nothing to do with accumulating a certain number of credits. You attended classes to equip yourself to succeed in public debates. You demonstrated your ability not by taking a test but by successfully supporting or tearing down a set of theses. This is not unlike the way a MA or doctorate is granted today. That said, early modern universities were disputation-focused rather than thesis/dissertation-focused.

⁴⁴In contrast to “secular humanism,” Renaissance humanism was a cultural and education program centered around grammar, poetry, rhetoric, history, and moral philosophy. It sought to cultivate an active life (as opposed to a contemplative life) of wise, versatile, and moral engagement. Note the vocation overtones. See Paul Oskar Kristeller, *Renaissance Thought and Its Sources*.

The movement to return to the sources also led Luther to study the matter of indulgences in canon law. Unlike the scholastics, Luther did not give primary authority to the more recent commentators but assumed that the older sources were more reliable and carried more weight. Luther's study of canon law in the summer of 1517 led him to conclude that the early church viewed indulgences as strictly a church affair and that indulgences had nothing to do with punishments assigned by God. Luther came to the conclusion that papal authority to lift God's punishment for sin had warped the original characteristics of indulgences. Indulgences had to be reconsidered in the light of Scripture, the church fathers, and canon law.

In his quest for understanding the history of indulgences, Luther used the latest tool in theology—the first printed edition of the Greek New Testament. Desiderius Erasmus (1466–1536) had published the first edition of this resource in Basel in 1516. He included the Greek New Testament and the Vulgate⁴⁵ in parallel columns. In a second, complementary volume Erasmus added notes in which he corrected the Latin translation on the basis of the Greek text.⁴⁶

In the Vulgate, Matthew 4:17 was translated as, “Then Jesus began to preach and said, ‘Do penance; for the kingdom of heaven is coming near.’”⁴⁷ *Poenitentiam agite* [do penance] was used by the Catholic church as a proof text for the Sacrament of Penance. In his annotations Erasmus had noted already in Matthew 3:2⁴⁸ that the Greek verb μετανοέω does not mean “do penance.” Μετανοείτε in Matthew 3:2 and 4:17 means “repent, have a change of heart.” Erasmus pointed out that in the early church “penance” was punishment which the church imposed on those who had committed a public sin, leading the church to remove them from the fellowship. Erasmus continued by blaming later theologians for twisting Augustine's comments about public satisfaction. Erasmus concluded, “In my judgment, it [that is, μετανοείτε] could be properly translated ‘Recover your senses!’ or ‘Return to a right mind!’”⁴⁹

⁴⁵The Vulgate was the standard Latin translation in use during the Middle Ages. It was the work of Jerome in the fifth century but copyists' errors over the centuries had caused problems. The Council of Trent (1545–1563) would make the Vulgate the official Bible of the Roman Catholic Church. Not until Pope Pius XII's 1943 *Divino afflante Spiritu* was there a call for vernacular translations of the Bible. This document also permitted Roman Catholics to engage in historical criticism.

⁴⁶In his second edition (1519), Erasmus placed his own translation in the column next to the Greek text, rather than the Vulgate.

⁴⁷Matthew 4:17 in the Latin of the Vulgate reads *exinde coepit Iesus praedicare et dicere poenitentiam agite adpropinquavit enim regnum caelorum*.

⁴⁸In the Vulgate Matthew 3:2 reads *et dicens poenitentiam agite adpropinquavit enim regnum caelorum* [Do penance: for the kingdom of heaven is at hand].

⁴⁹Erasmus, *Annotationes in Novum Instrumentum* (Basel: Froben, 1516), 241. Quoted in Wengert, *Luther's 95 Theses*, xxxiii.

Thanks to Erasmus, Luther now had a totally new view of indulgences and penance. In addition, his examination of canon law supported Erasmus' contention that the proof passage for penance was a mistranslation. Neither New Testament Christians nor the early church knew anything of satisfying punishment for sin with good works. In the confessional booth Luther had noticed that people had the misconception that they could earn God's favor by the things they did or by purchasing God's favor when they bought an indulgence.⁵⁰ Luther had personally suffered mightily with the false notion that he had to earn God's favor. His pastoral heart now demanded that he help others find the same peace he had found in the "righteousness of God"—the righteousness God had won for all sinners through faith in Christ Jesus. In an attempt to bring the truth to the light and to return to an earlier and better church practice, Luther would craft his *95 Theses*.

Preparing for the Ninety-Five Theses

Johann Tetzel was not alone. He was one of a number of salesmen hired by Archbishop Albrecht to sell "Peter's indulgence" in the territory of the Hohenzollern family. Some of the other salesmen might have been just as unscrupulous as Tetzel, but they did not come to the attention of Luther and so their names have been lost in the mists of history. Tetzel, on the other hand, became known when parishioners brought his claims to Luther as he was manning the confessional booth at St. Mary's. Some of Tetzel's claims for his indulgence were outlandish.

In his 1541 essay, *Against Hanswurst*,⁵¹ Luther wrote about Tetzel and his preaching of the indulgence.

I heard what dreadful and abominable articles Tetzel was preaching, and some of them I shall mention now, namely:

That he had such grace and power from the pope that even if someone seduced the holy Virgin Mary, and made her conceive,

⁵⁰In Roman Catholic theology indulgences do not buy forgiveness, they buy a person's way out of the temporal punishments that come with absolution. Sixteenth-century people, however, did not make that fine distinction. Tetzel succeeded in confusing people and giving them a false sense of security.

⁵¹"Hanswurst" was Luther's satirical reference to Heinrich II of Braunschweig-Wolfenbüttel, a bitter enemy of the Reformation. Heinrich was unable to prevent the infiltration of Protestantism into his territory. While he was away participating in the imperial wars against Italy, John Bugenhagen managed to persuade most of the magistrates of Braunschweig-Wolfenbüttel to introduce the Reformation into their territories. When Heinrich returned in 1528, he found most of his territory had joined the Reformation. He tried to rid his dukedom of the Reformation through legislation, diplomacy, and frequently through brute force, but he ultimately failed. His Lutheran son would help bring about the Formula of Concord, only to distance himself from it at a later date.

he could forgive him, provided he placed the necessary sum in the box.

Again, that the red indulgence-cross, bearing the papal arms, was when erected in church as powerful as the cross of Christ.

Again, that if St. Peter were here now, he would not have greater grace or power than he had.

Again, that he would not change places with St. Peter in heaven, for he had rescued more souls with indulgences than St. Peter had with his preaching.

Again, that if anyone put money in the box for a soul in purgatory, the soul would fly to heaven as soon as the coin clinked on the bottom.

Again, that the grace from indulgences was the same grace as that by which a man is reconciled to God.

Again, that it was not necessary to have remorse, sorrow, or repentance for sin, if one bought (I ought to say, acquired) an indulgence or a dispensation; indeed, he sold also for future sin.⁵²

In addition to hearing reports on Tetzels preaching, Luther had read Archbishop Albrecht's *Summary Instruction* by the time he began to work on his theses. This book of guidelines for preaching the indulgence made it clear to Luther that Tetzels claim for the indulgence were not of his own making.

One of the issues which Luther had been examining was the irreconcilable conflict between his Christ-centered gospel theology, gleaned from his study of Scripture, and scholasticism. By means of Aristotelian logic the schoolmen sought a synthesis of all things, divine and human. By means of reason they would explain their faith. In search of principles for achieving this, they studied the writings of ancient philosophers. For the scholastics the prince of the philosophers was Aristotle.⁵³

William of Ockham (1280–1349), an English Franciscan who was educated at Oxford, was convinced that the logical method of even the greatest schoolmen could not provide incontestable proof of religious doctrines. He maintained that doctrine should be accepted entirely by faith in Gods revealed word. In Ockhams way of thinking, reason had validity only in the realm of nature. Gabriel Biel (died 1495) revived Ockhamism in Germany where it was taught in most universities. Since Biel had formerly taught at Erfurt, Luther studied its methods and tenets while he was a student there.

William of Ockham represented a rupture with the old scholastic way of thinking and the beginning of something new, a modern way, the *via moderna*. At the University of Erfurt Luther was introduced to

⁵²LW 41:232.

⁵³LW 31:5.

the *via moderna*, which believed that humanity had within itself the preconditions necessary to achieve justification before God. This belief is summed up by the Latin phrase *Facere quod in se est*, which means “do what lies within you.” Ockham limited reason, but expanded the powers of the will. He taught that man could begin his salvation, but couldn’t accomplish it on his own. Ockham argued that man could reach out to God with a half merit (i.e., *facere quod in se est*). Anything more than that would be Pelagianism. God would then chose to accept that half merit (*meritum congrui*) and in exchange grant grace. After accepting that grace, the Christian could form his faith in the love of good works (*meritum condigni*). This is why his position has been called Semi-Pelagian. This belief resulted in many Christians believing that justification could be achieved through so-called “good deeds.” They believed God faithfully granted forgiveness to those who did *quod in se est*, what was in them.

Ockham and Biel believed that man by nature could will to love God above all things and prepare the way for God’s saving grace. According to them, Christ’s work of atonement became operative only after man had proven himself worthy of it. As a result, Luther could not be certain that he would be saved because he was certain that he could not make himself worthy. Such certainty would come to Luther only with his discovery of justification by faith alone. Then he knew that we are not, and cannot, be saved on the basis of what we do, but we are saved only by the grace of God which comes to the sinner in Christ. This basic insight led him to reject scholasticism. He believed that scholastic thought actually hindered God’s work of saving man.⁵⁴

In 1517 Luther was working on a commentary on the first book of Aristotle’s *Physics*. He intended that this effort would break down the dependency of scholastics on Aristotle. Since nothing of this commentary exists today, we don’t know whether he completed the project. Luther’s *Disputation Against Scholastic Theology*, however, undoubtedly grew out of its preparation. In these theses he sharply criticized scholastic theology with its high confidence in human reason and free will. He contended that scholastic theology blunted the distinctiveness of the gospel.

While attacking the negatives of scholastic theology in his theses, Luther also presented a number of the positive themes which came out of his own study of Scripture. These themes showed themselves first in his biblical lectures of the preceding years. Luther had strong convictions on a number of issues, especially the relations between sin, grace, free will, and good works. He stated,

⁵⁴LW 31:6.

4. It is therefore true that a human being, being a bad tree, can only will and do evil [Cf. Matt. 7:17-18].
5. It is false to state that one's inclination is free to choose between either of two opposites. Indeed, the inclination is not free, but captive. This is said in opposition to common opinion.
6. It is false to state that the will can, by nature, conform to correct precept. This is said in opposition to Scotus⁵⁵ and Gabriel.⁵⁶
7. As a matter of fact, without the grace of God the will produces an act that is perverse and evil.
10. One must concede that the will is not free to strive toward whatever is declared good. This is in opposition to Scotus and Gabriel.
11. Nor is it able to will or not to will whatever is prescribed.⁵⁷

Luther's language is sharp, but deferential. He concludes the attack on scholastic theology with the claim: "In these statements we wanted to say and believe we have said nothing that is not in agreement with the Catholic church and the teachers of the church."⁵⁸

As stated previously, one of the rights which Luther possessed as a doctor of the church was presiding over the granting of degrees. In order for a candidate to get his degree he had to defend theses which would be written by his professor. Luther wrote his theses against scholastic theology for Franz Günther, who defended them at Wittenberg on September 4, 1517, in fulfillment of the requirements for the degree of Bachelor of Holy Scripture, with Luther, dean of the Faculty of Theology, presiding. Christopher Scheurl of Nürnberg, to whom Luther sent a copy, believed that this disputation would "restore the theology of Christ."⁵⁹

Were the 95 Theses Posted?

This brings us to another set of theses from the pen of Luther, the *95 Theses*.

According to the statutes of the University of Wittenberg, debate theses were to be posted on the doors of the churches in the town.⁶⁰ In spite of that, a debate has smoldered since 1967 and the 450th anni-

⁵⁵John Duns Scotus (died 1308) was the leader of the Scotist school that taught freedom of the will and the superiority of the will over the intellect.

⁵⁶Gabriel Biel (1425?-1495) is called "the last of the scholastics." He was the first professor of theology in the newly founded University of Tübingen. He was the author of *The Canon of the Mass* which Luther studied while preparing for the priesthood.

⁵⁷Timothy F. Lull and William R. Russell, editors, *Martin Luther's Basic Theological Writings*, 3rd ed. (Minneapolis, MN: Fortress Press, 2012), 3-4.

⁵⁸Lull and Russell, *Martin Luther's Basic Theological Writings*, 7.

⁵⁹LW 31:6-7.

⁶⁰Wengert, TAL, 1: xxxvi.

versary of the *95 Theses*.⁶¹ Did Luther really nail them to the door of the Castle Church? Although the powerful image of Luther, hammer in hand, at the church door is a familiar illustration for us, there is no mention of that scene until June 1546, four months after Luther died. Luther himself never mentioned such an event. The first mention of nailing the *95 Theses* to the church door is found in the preface to the second volume of Luther's Latin works.

The account comes from the pen⁶² of Philip Melanchthon (1497–1560), Luther's long-time colleague at the University of Wittenberg. There is a problem, however. Melanchthon arrived in Wittenberg as the new professor of Greek in August 1518, almost ten months after the posting of the theses. Although Volume Two of Luther's Latin works covered publications from 1520–1525, Melanchthon's preface returns to events prior to 1517. There, in a rather nonchalant comment, he notes that Luther nailed the *95 Theses* to the door of the Castle Church on October 31. Melanchthon's remark is the earliest comment on Luther taking such an action.

When you consider Melanchthon's account of the 1517 activity, you find that his story is rather simple with few details.

While Luther was proceeding with [learning Greek and Hebrew], indulgences were being carried around for sale in this area by the Dominican Tetzl, that impudent sycophant. Luther, irritated by the man's godless and nefarious sermons and burning with zeal for godliness, published Propositions on Indulgences, which are now in the first volume of his collected works, and affixed them publicly on the church next to

⁶¹Until the 1950s Philip Melanchthon's notation in his 1546 preface to the second volume of Luther's Latin writings regarding the posting of the *95 Theses* was accepted as an unquestionable historical fact. Then Hans Volz proposed in his *Martin Luthers Thesenanschlag und dessen Vorgeschichte* (Weimar: Böhlau, 1959), on the basis of several discrepancies in Melanchthon's reporting, that the event must have occurred after October 31, 1517.

A few years later, Erwin Iserloh in his *Luther zwischen Reform und Reformation* (Münster: Aschendorff, 1966) [English: *The Theses Were Not Posted: Luther between Reform and Reformation*, trans. Jared Wicks (Boston: Beacon, 1968)], using the same source material, completely rejected the notion of any posting of the Theses because, outside of Melanchthon's questionable report, there was no reliable source for such an event. His study, appearing just a year before the 450th anniversary of the Reformation, provoked strong reactions. Iserloh's intention was not to put Luther down, but to show that Luther was a good Catholic.

A full discussion of the questions concerning the posting of the *95 Theses* can be found in Volker Leppin and Timothy J. Wengert, "Sources for and against the Posting the Ninety-Five Theses," *Lutheran Quarterly* 29 (2015): 373-398.

⁶²Melanchthon seems to have remembered certain other events inaccurately. This has been used to undermine the authenticity of this report.

the Wittenberg castle on the Eve of the Feast of all Saints' [31 October] 1517.⁶³

In a later document Melanchthon mentioned that the posting took place at Vespers. Other early commentators drew attention to the fact this was a special time of indulgences at the Castle Church. As previously mentioned, the papal legate Peraudi, when he rededicated the church in 1503, announced a special papal indulgence of 200 days for all those attending mass. This was also one of only two times in the year when the elector's relic collection was on display for viewing. What others later have marked as the beginning of the Reformation was just business as usual. Concerning the posting of the theses, Melanchthon perhaps just made an assumption on the basis of his own experience.

Since Melanchthon could not have been an eyewitness, from where would he get such information? Obviously, Luther could have told him what took place, although Luther himself does not mention how or where the document was posted. Melanchthon could have received the information from his friend George Major (1502–1574), who was a fifteen-year-old choir boy at the Castle Church in 1517. Major could have been an eyewitness to the posting. It was also possible that Melanchthon received this information from Nicholas von Amsdorf (1483–1565), Luther's friend and colleague on the faculty at that time. It is also possible that Johann Agricola (1494–1566), who was Luther's student then, could have been passed this information along to Melanchthon. George Roerer (1492–1557), Luther's faithful secretary who recorded many of his later sermons and lectures, wrote a note in one of his books, mentioning that the theses were published on all the church doors in Wittenberg.⁶⁴ Although a lot of ink has been spilled about whether or not the theses were posted on the church door, in the final analysis we would have to say that the posting question is not historically all that important.

A similar debate has arisen over whether Luther published the *95 Theses* in Wittenberg. Today there is no extant printed copy of the theses from Wittenberg in 1517. It was rather common for the author of such a document to write out several copies, sharing them with interested parties and posting them as appropriate. Yet it is possible that Luther had them printed in Wittenberg. In Volume 31 of the American Edition of *Luther's Works*, the introduction to the *95 Theses* states rather definitively,

⁶³*Corpus Reformatorum*, ed. Karl Bretschneider and Heinrich Bindseil, 28 vols. (Halle: A. Schwetschke & Sons, 1834–1860), 6:161-162, quoted in Wengert, *95 Theses*, xxxviii.

⁶⁴Wengert, *95 Theses*, 23.

The first printing of the *Ninety-five Theses* was made for Luther by Johann Grüenberg of Wittenberg on a folio sheet for posting on the door of the Castle Church and distribution among his friends and opponents. Only a few reprints made by Hieronymus Hölzel in Nürnberg, Jacob Thanner Herbipolensis in Leipzig, and Adam Petri in Basel are extant.⁶⁵

Many are not as certain that the theses were printed in Wittenberg. It is true that Johann Grüenberg (died about 1525) operated a printing press in the basement of the Augustinian monastery in 1517. Recently a Wittenberg printed copy of the *97 Theses against Scholastic Theology*, printed in September 1517, has been discovered, demonstrating that Luther did use this printing press. It must be admitted that the fact that a single copy of the *95 Theses* has not survived from the Wittenberg does not definitively prove one never existed; nor can it be insisted that it had to be printed there. As that introduction from the American Edition pointed out, the first published copies which still exist, printed on a single broadsheet, come from Leipzig and Nuremberg where Luther's friends may have seen to its publication. Later in the year it was also printed at Basel.

Whether we consider the *95 Theses* to be nailed to a church door or not, printed in Wittenberg in 1517 or not, the day of the posting has been celebrated as the official beginning of the Reformation since October 31, 1617. Notice that the first such celebration did not take place until its centennial. The second time it was observed was 1667, its sesquicentennial.⁶⁶ At the same time, it should also be noted that for a long time after October 31, 1517, Luther considered himself to be a faithful follower of the pope and a dedicated follower of the Roman Catholic Church. In the end it is not the posting or printing of the theses that made them noteworthy, but the content of those theses.

The Content of the 95 Theses

The document began with a formal, respectful introduction which makes it clear that Luther composed the *95 Theses* as an instrument for debate.

Out of love and zeal for truth and the desire to bring it to light, the following theses will be publicly discussed at Wittenberg under the chairmanship of the reverend father Martin Lutter,⁶⁷ Master of Arts and Sacred Theology and regularly appointed Lecturer on these subjects at that place. He requests that those who cannot be

⁶⁵LW 31:22–23.

⁶⁶Aland, *Martin Luther's 95 Theses*, 15.

⁶⁷Luther spelled his name Lutter in this preamble.

present to debate orally with us will do so by letter. In the Name of Our Lord Jesus Christ. Amen.⁶⁸

In announcing the debate, Luther is asking that his readers give this matter their attention. The desire for a response is based on Luther's desire that the truth might be brought back into the daylight. To that end he asks for the Savior's blessing.

Although intended for debate, there are features in these statements which are more rhetorical than one would normally find in debate theses of the early sixteenth century.⁶⁹ The document is a mixture of logical argumentation and a passionate attempt to get people to see the pastoral and theological problems facing the church. When Luther defended his *95 Theses*, he employed Scripture, the church fathers, papal decrees, and canon law. These lengthy arguments came closer to what one would expect in an academic debate. Luther is concerned with more than finely crafted logic. He aimed to impact both the head and the heart.

Luther's research into the nature of indulgences led him to the conclusion that their original usage had become soiled by later practices, especially by the confusion of penalties imposed by the church for the sake of discipline with punishments ordained by God. But Luther's study also brought him to Erasmus' commentary on the New Testament, where the Dutch humanist argued against using Matthew 4:17⁷⁰ as a proof text for the Sacrament of Penance. Erasmus pointed to the Greek word μετανοείτε and stated that it should not be translated "Do penance" (*poenitentiam agite*) as Jerome had done in his Latin Vulgate. In keeping with his developing theology, Luther made it clear that the Christian life should be characterized by penitence.

In his opening two theses, Luther issued a call to action. He wanted to wake up believers to the need for repentance. This was not to be a one-time practice but a life-long undertaking. Repentance was humbly coming before God asking for forgiveness, knowing that any change in one's life could only come from the Lord. Repentance was something very different from the church's doctrine of penance which was administered by the church's officials. Therefore, Luther began

⁶⁸LW 31:25.

⁶⁹For a discussion of the rhetorical structure of the *95 Theses*, see Wengert, TAL 1:26-29. The structure of the Theses shows Luther's use of Renaissance humanism in service of the gospel and how he distanced himself from the scholastics. It helped rally the humanists around his cause.

⁷⁰"From that time on Jesus began to preach, 'Repent, for the kingdom of heaven has come near'" (NIV). The American Edition of the Roman Catholic Douay-Rheims translation still says, "From that time Jesus began to preach, and to say: Do penance, for the kingdom of heaven is at hand."

1. When our Lord and Master Jesus Christ said, "Repent"⁷¹ [Matt. 4:17], he willed the entire life of believers to be one of repentance.
2. This word cannot be understood as referring to the Sacrament of Penance, that is, confession and satisfaction, as administered by the clergy.

Luther then turned to the issue of indulgences and the concept of purgatory. He insisted that church law applied only to the living and not to the dead. From his perspective there was no value in a priest threatening a dying person with the suffering of purgatory.

3. Yet it does not mean solely inner repentance; such inner repentance is worthless unless it produces various outward mortifications of the flesh.
4. The penalty of sin⁷² remains as long as the hatred of self, that is, true inner repentance, until our entrance into the kingdom of heaven.⁷³

In his later *Explanations of the Ninety-five Theses* Luther made it clear that these four theses were not actually up for debate; rather they represented the assumptions on which the rest of his document rested. "I testify that I desire to say or maintain absolutely nothing except, first of all, what is in the Holy Scriptures and can be maintained from them; and then what is in and from the writings of the church fathers and is accepted by the Roman church and preserved both in the canons and the papal decrees."⁷⁴

Finally, in Thesis 5 Luther gets to the heart of what is being debated. "The pope neither desires nor is able to remit any penalties except those imposed by his own authority or that of the canons."⁷⁵ In his *Explanations* Luther makes it clear that he is seeking help: "I discuss this thesis and humbly seek instruction. And as I have asked in

⁷¹In both Luther's Latin and German works the words *poenitentia* and *Busse* may be translated penance, penitence, or repentance, depending on the context. In this particular case Luther's use of Erasmus's Greek New Testament shines through. Luther correctly understood the Greek word to mean "have a change of heart," "repent."

⁷²Catholic theology distinguishes between the "guilt" and the "penalty" of sin.

⁷³LW 31:25–26.

⁷⁴LW 31:83.

⁷⁵LW 31:26. The canons referred to here and in Theses 8 and 85 are the so-called penitential canons. The *Catholic Encyclopedia* describes the "penitential canons" as "Rules laid down by councils or bishops concerning the penances to be done for various sins. These canons, collected, adapted to later practice, and completed by suitable directions, formed the nucleus of the Penitential Books. They all belong to the ancient penitential discipline and have now only an historic interest; if the writers of the classical period continue to cite them, it is only as examples, and to excite sinners to repentance by reminding them of earlier severity. In a certain sense they still survive, for the granting of indulgences is still based on the periods of penance, years, day, and quarantines." <http://www.newadvent.org/cathen/11636a.htm>.

the preface so I ask here, that if there is anyone who can instruct me, let him offer me a helping hand and consider my motives."⁷⁶

Luther follows by focusing on the limitations of papal authority. At this time, he did not deny the power of the keys or the pope's authority to forgive sins. Rather he believed the pope only had authority to remit a confessing sinner's earthly penalties, that is, the penalties imposed by the church. Papal authority could remove the penalties which the church imposed but the pope could not remove the guilt of sin.

Likewise, from his study of Scripture, Luther understood that the pope did not have the authority or power to free souls from purgatory or to diminish the time spent in purgatory. When a believer died, his debts died with him. Indulgences deceived people by presenting them with false promises. Indulgences could not save a person nor free someone from purgatory.⁷⁷ As a result, Luther continued

6. The pope cannot remit any guilt, except by declaring and showing that it has been remitted by God; or, to be sure, by remitting guilt in cases reserved to his judgment. If his right to grant remission in these cases were disregarded, the guilt would certainly remain unforgiven.

7. God remits guilt to no one unless at the same time he humbles him in all things and makes him submissive to his vicar, the priest.

8. The penitential canons are imposed only on the living, and, according to the canons themselves, nothing should be imposed on the dying.

9. Therefore the Holy Spirit through the pope is kind to us insofar as the pope in his decrees always makes exception of the article of death and of necessity.⁷⁸

10. Those priests act ignorantly and wickedly who, in the case of the dying, reserve canonical penalties for purgatory.

11. Those tares of changing the canonical penalty to the penalty of purgatory were evidently sown while the bishops slept [Matt. 13:25].

12. In former times canonical penalties were imposed, not after, but before absolution, as tests of true contrition.

13. The dying are freed by death from all penalties, are already dead as far as the canon laws are concerned, and have a right to be released from them.

⁷⁶LW 31:89.

⁷⁷It should be noted that at this stage in Luther's development the real question was not about purgatory. Luther is not attacking purgatory but the church's ability to free someone from purgatory by means of an indulgence.

⁷⁸Commenting on this thesis in the *Explanations of the Ninety-five Theses*, Luther distinguishes between temporal and eternal necessity. "[N]ecessity knows no law. Death is the necessity of necessities." Cf. LW 31:114.

14. Imperfect piety or love on the part of the dying person necessarily brings with it great fear; and the smaller the love, the greater the fear.

15. This fear or horror is sufficient in itself, to say nothing of other things, to constitute the penalty of purgatory, since it is very near the horror of despair.

16. Hell, purgatory, and heaven seem to differ the same as despair, fear, and assurance of salvation.

17. It seems as though for the souls in purgatory fear should necessarily decrease and love increase.

18. Furthermore, it does not seem proved, either by reason or Scripture, that souls in purgatory are outside the state of merit, that is, unable to grow in love.

19. Nor does it seem proved that souls in purgatory, at least not all of them, are certain and assured of their own salvation, even if we ourselves may be entirely certain of it.

20. Therefore the pope, when he uses the words "plenary remission of all penalties," does not actually mean "all penalties," but only those imposed by himself.⁷⁹

Indulgences were of human origin. They were not divinely instituted. Therefore, it was nonsense that a person's soul languishing in purgatory could be saved by money. Those who sell indulgences and those who buy indulgences will not earn salvation but damnation. That's why Luther warned that these promises of forgiveness through indulgences were not true.

21. Thus those indulgence preachers are in error who say that a man is absolved from every penalty and saved by papal indulgences.

22. As a matter of fact, the pope remits to souls in purgatory no penalty which, according to canon law, they should have paid in this life.

23. If remission of all penalties whatsoever could be granted to anyone at all, certainly it would be granted only to the most perfect, that is, to very few.

24. For this reason most people are necessarily deceived by that indiscriminate and high-sounding promise of release from penalty.

25. That power which the pope has in general over purgatory corresponds to the power which any bishop or curate has in a particular way in his own diocese or parish.

26. The pope does very well when he grants remission to souls in purgatory, not by the power of the keys, which he does not have, but by way of intercession for them.

27. They preach only human doctrines who say that as soon as the money clinks into the money chest, the soul flies out of purgatory.

⁷⁹LW 31:26–27.

28. It is certain that when money clinks in the money chest, greed and avarice can be increased; but when the church intercedes, the result is in the hands of God alone.

29. Who knows whether all souls in purgatory wish to be redeemed, since we have exceptions in St. Severinus and St. Paschal,⁸⁰ as related in a legend.

30. No one is sure of the integrity of his own contrition, much less of having received plenary remission.

31. The man who actually buys indulgences is as rare as he who is really penitent; indeed, he is exceedingly rare.

32. Those who believe that they can be certain of their salvation because they have indulgence letters will be eternally damned, together with their teachers.

33. Men must especially be on their guard against those who say that the pope's pardons are that inestimable gift of God by which man is reconciled to him.⁸¹

Luther then turned his attention to Christ, both his example and his teaching. Christ, unlike the indulgence sellers, emphasized works of kindness and compassion. Indulgences are no substitute for Christ's forgiveness. A person who is truly sorry for his sins does not need to pay for forgiveness by purchasing an indulgence certificate. It would be better for a Christian to take the price of an indulgence and give it to the poor. Luther goes so far as to say a person who buys an indulgence rather than helping a poor person will merit God's anger and not his forgiveness. Therefore, Luther insists, indulgences are a waste of money and not needed.

34. For the graces of indulgences are concerned only with the penalties of sacramental satisfaction established by man.

35. They who teach that contrition is not necessary on the part of those who intend to buy souls out of purgatory or to buy confessional privileges preach unchristian doctrine.

36. Any truly repentant Christian has a right to full remission of penalty and guilt, even without indulgence letters.

37. Any true Christian, whether living or dead, participates in all the blessings of Christ and the church; and this is granted him by God, even without indulgence letters.

38. Nevertheless, papal remission and blessing are by no means to be disregarded, for they are, as I have said [Thesis 6], the proclamation of the divine remission.

⁸⁰The legend reported that these saints, Pope Severinus (638–640) and Pope Paschal I (817–824), preferred to remain longer in purgatory that they might have greater glory in heaven.

⁸¹LW 31:27–28.

39. It is very difficult, even for the most learned theologians, at one and the same time to commend to the people the bounty of indulgences and the need of true contrition.

40. A Christian who is truly contrite seeks and loves to pay penalties for his sins; the bounty of indulgences, however, relaxes penalties and causes men to hate them—at least it furnishes occasion for hating them.

41. Papal indulgences must be preached with caution, lest people erroneously think that they are preferable to other good works of love.

42. Christians are to be taught that the pope does not intend that the buying of indulgences should in any way be compared with works of mercy.

43. Christians are to be taught that he who gives to the poor or lends to the needy does a better deed than he who buys indulgences.

44. Because love grows by works of love, man thereby becomes better. Man does not, however, become better by means of indulgences but is merely freed from penalties.

45. Christians are to be taught that he who sees a needy man and passes him by, yet gives his money for indulgences, does not buy papal indulgences but God's wrath.

46. Christians are to be taught that, unless they have more than they need, they must reserve enough for their family needs and by no means squander it on indulgences.⁸²

In view of what Luther would later say about the papacy, it is interesting that in 1517 he could not bring himself to believe that pope was aware of what Tetzl was doing. Putting the best construction on the situation, Luther seemed to believe the pope was unaware of what was really happening, or that the Roman curia was giving the pope bad advice. Luther believed that if the pope knew of the deceitful practices of Tetzl, he would not tolerate what was happening.

47. Christians are to be taught that the buying of indulgences is a matter of free choice, not commanded.

48. Christians are to be taught that the pope, in granting indulgences, needs and thus desires their devout prayer more than their money.

49. Christians are to be taught that papal indulgences are useful only if they do not put their trust in them, but very harmful if they lose their fear of God because of them.

50. Christians are to be taught that if the pope knew the exactions of the indulgence preachers, he would rather that the basilica of St. Peter be burned to ashes than built up with the skin, flesh, and bones of his sheep.

⁸²LW 31:28–29.

51. Christians are to be taught that the pope would and should wish to give of his own money, even though he had to sell the basilica of St. Peter, to many of those from whom certain hawkers of indulgences cajole money.

52. It is vain to trust in salvation by indulgence letters, even though the indulgence commissary, or even the pope, were to offer his soul as security.

53. They are enemies of Christ and the pope who forbid altogether the preaching of the Word of God in some churches in order that indulgences may be preached in others.

54. Injury is done the Word of God when, in the same sermon, an equal or larger amount of time is devoted to indulgences than to the Word.

55. It is certainly the pope's sentiment that if indulgences, which are a very insignificant thing, are celebrated with one bell, one procession, and one ceremony, then the gospel, which is the very greatest thing, should be preached with a hundred bells, a hundred processions, a hundred ceremonies.⁸³

In theses 56–68 Luther focused his attention on the treasury of merits. Today's Roman Catholicism has essentially preserved the view of the treasury of merits which it had in the sixteenth century. As a result the 1983 *Catechism of the Catholic Church* continued to state,

1475. In the communion of saints, “a perennial link of charity exists between the faithful who have already reached their heavenly home, those who are expiating their sins in purgatory and those who are still pilgrims on earth. Between them there is, too, an abundant exchange of all good things.” In this wonderful exchange, the holiness of one profits others, well beyond the harm that the sin of one could cause others. Thus recourse to the communion of saints lets the contrite sinner be more promptly and efficaciously purified of the punishments for sin.

1476. We also call these spiritual goods of the communion of saints the Church's treasury, which is “not the sum total of the material goods which have accumulated during the course of the centuries. On the contrary the ‘treasury of the Church’ is the infinite value, which can never be exhausted, which Christ's merits have before God. They were offered so that the whole of mankind could be set free from sin and attain communion with the Father. In Christ, the Redeemer himself, the satisfactions and merits of his Redemption exist and find their efficacy.”

1477. “This treasury includes as well the prayers and good works of the Blessed Virgin Mary. They are truly immense, unfathomable, and even pristine in their value before God. In the treasury, too, are the prayers and good works of all the saints, all those who

⁸³LW 31:29–30.

have followed in the footsteps of Christ the Lord and by his grace have made their lives holy and carried out the mission the Father entrusted to them. In this way they attained their own salvation and at the same time cooperated in saving their brothers in the unity of the Mystical Body.⁸⁴

Luther questions whether the members of the church actually understood what constitutes the church's treasury. He believed that God's Word, the gospel, was the real treasure of the church. The pope does not control this treasure. It belongs to all believers. Indulgences are not treasures and they are no substitute for the grace of God.

56. The treasures of the church,⁸⁵ out of which the pope distributes indulgences, are not sufficiently discussed or known among the people of Christ.

57. That indulgences are not temporal treasures is certainly clear, for many [indulgence] preachers do not distribute them freely but only gather them.

58. Nor are they the merits of Christ and the saints, for, even without the pope, the latter always work grace for the inner man, and the cross, death, and hell for the outer man.

59. St. Laurence said that the poor of the church were the treasures of the church, but he spoke according to the usage of the word in his own time.

60. Without want of consideration we say that the keys of the church,⁸⁶ given by the merits of Christ, are that treasure;

61. For it is clear that the pope's power is of itself sufficient for the remission of penalties and cases reserved by himself.

62. The true treasure of the church is the most holy gospel of the glory and grace of God.

63. But this treasure is naturally most odious, for it makes the first to be last [Matt. 20:16].

64. On the other hand, the treasure of indulgences is naturally most acceptable, for it makes the last to be first.

65. Therefore the treasures of the gospel are nets with which one formerly fished for men of wealth.

66. The treasures of indulgences are nets with which one now fishes for the wealth of men.

67. The indulgences which the demagogues acclaim as the greatest graces are actually understood to be such only insofar as they promote gain.

⁸⁴http://www.vatican.va/archive/ENG0015/_P4G.HTM.

⁸⁵According to Roman Catholic canon law, the treasury of merits is a reserve fund of good works accumulated by Christ and the saints upon which the pope could draw when he remitted satisfaction in indulgences.

⁸⁶The office of the keys: the preaching of the gospel, the celebrating of the sacraments, the remitting of sins to the penitent, and the excommunicating of impenitent sinners.

68. They are nevertheless in truth the most insignificant graces when compared with the grace of God and the piety of the cross.⁸⁷

Rather than centering attention on the works of supererogation done by the saints and Mary, Luther centers our attention on Christ. Since indulgences were misunderstood and incorrectly taught, people had the wrong idea about what the indulgences could accomplish. Indulgences allow the laity to be set on a path which leads to destruction. Luther is not shy in laying out the fact that indulgences and the supposed treasury of merits are only money-making schemes. Once again it must be clear the pope can only deal with issues of a temporal nature.

When the pope distributed a special indulgence, the bishops and local clergy were pressured to support the papacy. Yet one should be more concerned about the damage done to souls than about angering the pope. Everyone in a position of ecclesiastical authority should look out for false claims made by the indulgence sellers. Luther lists some of the more outrageous claims attributed to Tetzel. If the clergy permit such nonsense to stand, they will be held accountable for the damage done.

69. Bishops and curates are bound to admit the commissaries of papal indulgences with all reverence.

70. But they are much more bound to strain their eyes and ears lest these men preach their own dreams instead of what the pope has commissioned.

71. Let him who speaks against the truth concerning papal indulgences be anathema and accursed;

72. But let him who guards against the lust and license of the indulgence preachers be blessed;

73. Just as the pope justly thunders against those who by any means whatsoever contrive harm to the sale of indulgences.

74. But much more does he intend to thunder against those who use indulgences as a pretext to contrive harm to holy love and truth.

75. To consider papal indulgences so great that they could absolve a man even if he had done the impossible and had violated the mother of God is madness.

76. We say on the contrary that papal indulgences cannot remove the very least of venial sins as far as guilt is concerned.

77. To say that even St. Peter, if he were now pope, could not grant greater graces is blasphemy against St. Peter and the pope.

78. We say on the contrary that even the present pope, or any pope whatsoever, has greater graces at his disposal, that is, the

⁸⁷LW 31:30–31.

gospel, spiritual powers, gifts of healing, etc., as it is written in I Cor. 12[:28].

79. To say that the cross emblazoned with the papal coat of arms, and set up by the indulgence preachers, is equal in worth to the cross of Christ is blasphemy.

80. The bishops, curates, and theologians who permit such talk to be spread among the people will have to answer for this.⁸⁸

Luther was not ignorant. He understood that there would be some pushback to his concerns. In Theses 81–91 he tried to anticipate the objections of his critics and rebut them. Moreover, Luther could not resist the opportunity to suggest that the pope was not concerned about the faithful Christians who looked to him for help, suggesting that if the pope was really the holy father of Christendom he would empty purgatory and pay for the building of St. Peter's out of his own pocket.

81. This unbridled preaching of indulgences makes it difficult even for learned men to rescue the reverence which is due the pope from slander or from the shrewd questions of the laity,

82. Such as: "Why does not the pope empty purgatory for the sake of holy love and the dire need of the souls that are there if he redeems an infinite number of souls for the sake of miserable money with which to build a church? The former reasons would be most just; the latter is most trivial."

83. Again, "Why are funeral and anniversary masses for the dead continued and why does he not return or permit the withdrawal of the endowments founded for them, since it is wrong to pray for the redeemed?"

84. Again, "What is this new piety of God and the pope that for a consideration of money they permit a man who is impious and their enemy to buy out of purgatory the pious soul of a friend of God and do not rather, because of the need of that pious and beloved soul, free it for pure love's sake?"

85. Again, "Why are the penitential canons, long since abrogated and dead in actual fact and through disuse, now satisfied by the granting of indulgences as though they were still alive and in force?"

86. Again, "Why does not the pope, whose wealth is today greater than the wealth of the richest Crassus, build this one basilica of St. Peter with his own money rather than with the money of poor believers?"

87. Again, "What does the pope remit or grant to those who by perfect contrition already have a right to full remission and blessings?"⁸⁹

⁸⁸LW 31:31–32.

⁸⁹Refer back to Theses 36 and 37.

88. Again, “What greater blessing could come to the church than if the pope were to bestow these remissions and blessings on every believer a hundred times a day, as he now does but once?”⁹⁰

89. “Since the pope seeks the salvation of souls rather than money by his indulgences, why does he suspend the indulgences and pardons previously granted when they have equal efficacy?”⁹¹

90. To repress these very sharp arguments of the laity by force alone, and not to resolve them by giving reasons, is to expose the church and the pope to the ridicule of their enemies and to make Christians unhappy.

91. If, therefore, indulgences were preached according to the spirit and intention of the pope, all these doubts would be readily resolved. Indeed, they would not exist.⁹²

In the final theses (92–95) Luther summarizes his points. He appeals to his readers’ goodwill and asks them to take his concerns to heart. The implication is clear. If every person experienced the spiritual torment and the internal debate which had afflicted Luther, they would appreciate what the gospel proclaims. The promise of salvation through Christ would give them a real sense of heavenly security.

92. Away then with all those prophets who say to the people of Christ, “Peace, peace,” and there is no peace! [Jer. 6:14].⁹³

93. Blessed be all those prophets who say to the people of Christ, “Cross, cross,” and there is no cross!

94. Christians should be exhorted to be diligent in following Christ, their head, through penalties, death, and hell;

95. And thus be confident of entering into heaven through many tribulations rather than through the false security of peace [Acts 14:22].⁹⁴

⁹⁰The indulgence letter entitled its possessor to receive absolution once during his lifetime and once at the approach of death.

⁹¹During the time when the jubilee indulgences were preached, other indulgences were suspended.

⁹²LW 31:32–33.

⁹³A letter Luther had written to a Prior of the Augustinian order, on the 22nd of June, 1516, gives an explanation behind the 92nd and 93rd theses:

“You are seeking and craving for peace, but in the wrong order. For you are seeking it as the world gives, not as Christ gives. Know you not that God is ‘wonderful among His saints,’ for this reason, that He establishes His peace in the midst of no peace, that is, of all temptations and afflictions.’ It is said ‘Thou shalt dwell in the midst of thine enemies.’ The man who possesses peace is not the man whom no one disturbs—that is the peace of the world; he is the man whom all men and all things disturb, but who bears all patiently, and with joy. You are saying with Israel, ‘Peace, peace,’ and there is no peace. Learn to say rather with Christ: ‘The Cross, the Cross,’ and there is no Cross. For the Cross at once ceases to be the Cross as soon as you have joyfully exclaimed, in the language of the hymn, ‘Blessed Cross, above all other, One and only noble tree.’” Henry Wace and C. A. Buchheim, eds., *First Principles of the Reformation* (London: John Murray, 1883), xviii.

⁹⁴LW 31:33.

The Ninety-Five Theses Sent to Archbishop Albrecht of Mainz

There is no indication that the disputation called for in the *95 Theses* was ever held. Some historians suggest that Luther never intended to have an ordinary debate in the first place. They believe that he just wanted to begin a discussion about those practices of indulgences which he found disturbing. Others, of course, strongly support the idea that Luther wrote the *95 Theses* for a face-to-face confrontation. Given these disagreements, it is not surprising that some still debate whether Luther actually nailed the document to the door of the Castle Church in Wittenberg.

There is no disagreement, however, on whether Luther mailed a copy of the *95 Theses* as well as a personal letter to Albrecht of Hohen-zollern, the Archbishop of Mainz.⁹⁵ As Archbishop of Mainz, Albrecht was the highest ranking church official in the Holy Roman Empire. Out of pastoral concern for the damage the Peter's Indulgence was doing among his parishioners, Luther wrote respectfully to Albrecht.

Most Reverend Father in Christ, Most Illustrious Sovereign: Forgive me that I, the least of all men, have the temerity to consider writing to Your Highness. The Lord Jesus is my witness that I have long hesitated doing this on account of my insignificance and unworthiness, of which I am well aware. I do it now impudently, and I am motivated solely by the obligation of my loyalty, which I know I owe you, Most Reverend Father in Christ. May Your Highness therefore deign to glance at what is but a grain of dust and, for the sake of your episcopal kindness, listen to my request.⁹⁶

In spite of Luther's professed humility, he proceeded to complain about Tetzl's preaching. In particular Luther was concerned about the damage caused by Tetzl's outrageous claims of what this indulgence could accomplish. Perhaps he was unaware that Albrecht was the one who hired Tetzl. However, it is more likely that Luther just pretended not to know that the archbishop was responsible. Luther doesn't name Tetzl directly and admits that he had not personally heard the indulgence preacher. In spite of that he is certain that Albrecht would agree the wild claims connected to the indulgence were undermining the gospel and works of charity.

Under your most distinguished name, papal indulgences are offered all across the land for the construction of St. Peter. Now, I do not so much complain about the quacking of the preachers, which I haven't heard; but I bewail the gross misunderstanding

⁹⁵The original letter, handwritten by Luther, is still extant. The letter bears the original chancery mark of the archbishop's secretaries noting that it arrived in Calbe on November 17, 1517. Since Albrecht was at his residence at Aschaffenburg, the secretaries forwarded the letter and the enclosures to the archbishop.

⁹⁶LW 48:45-46.

among the people which comes from these preachers and which they spread everywhere among common men. Evidently the poor souls believe that when they have bought indulgence letters they are then assured of their salvation. They are likewise convinced that souls escape from purgatory as soon as they have placed a contribution into the chest. Further, they assume that the grace obtained through these indulgences is so completely effective that there is no sin of such magnitude that it cannot be forgiven—even if (as they say) someone should rape the Mother of God, were this possible. Finally they also believe that man is freed from every penalty and guilt by these indulgences.

O great God! The souls committed to your care, excellent Father, are thus directed to death . . . [E]verywhere else the Lord proclaims the difficulty of salvation. How can the [indulgence agents] then make the people feel secure and without fear [concerning salvation] by means of those false stories and promises of pardon? After all, the indulgences contribute absolutely nothing to the salvation and holiness of souls; they only compensate for the external punishment which—on the basis of Canon Law—once used to be imposed.⁹⁷

But Luther did not stop there. He also questioned the *Summary Instruction*⁹⁸ which gave Tetzel the power to do his preaching. Perhaps trying to put the best construction on the situation, Luther questions whether Albrecht could really have been responsible for such a document.

Added to all this, my Most Reverend Father in the Lord, is the fact that in the *Instruction* for the indulgence agents which is published under Your Highness' name, it is written (certainly without your full awareness and consent, Most Reverend Father) that one of the principal graces [bestowed through the indulgences] is that inestimable gift of God by which man is reconciled with God and by which all the punishments of purgatory are blotted out. It is also written there that contrition is not necessary on the part of those who buy off their souls or acquire *confessionalia*.⁹⁹

Undoubtedly Luther hoped that Albrecht would put a muzzle on his preacher. At the same time Luther also wanted to open up a theo-

⁹⁷LW 48:46–47.

⁹⁸Albrecht's court theologian prepared a booklet, the *Instructio Summaria* [*Summary Instruction*], which described the limits and benefits of this indulgence for potential preachers. This included threats to any who impeded preaching this indulgence. It also stated that previous indulgences were now invalid. It pointed to the necessity for building St. Peter's in Rome, the promise of complete remission of all temporal penalties here and in purgatory, the sliding scale of payment depending on one's station in life.

⁹⁹LW 48:47–48. *Confessionalia* are "confessional letters." "Among these privileges were the individual's right to choose his own father confessor (thus avoiding parochial discipline) and the power given to this father confessor to forgive sins, even in cases

logical discussion about indulgences. When Albrecht read Luther's letter and the theses, he suspected that some of Luther's statements were heretical, but Albrecht was no theologian. To verify his belief, he sent the documents to his theological faculty at the University of Mainz. When they too suspected heresy, the documents were sent to Rome for papal review.

Although it has not been preserved, Luther also sent a letter and a copy of the *95 Theses* to his immediate superior, Jerome Schulze, the bishop of Brandenburg.¹⁰⁰ It was never Luther's intent to be subversive. He was informing all the officials involved about what he was doing.

No one was more surprised than Luther that the *95 Theses* were disseminated so quickly and so widely. In a letter to Christoph Scheurl on March 5, 1518, he wrote

In regard to the first point on which you express surprise—that I did not send them to you—my reply is that it was not my plan or desire to bring them out among the people, but to exchange views on them with a few men who lived in our neighborhood so that on the judgment of many they might either be condemned and rejected or approved and published. But now, far beyond my expectation, they are printed so often and distributed that this production is causing me regrets; not that I am not in favor of the truth becoming known to the people—no! rather it is my one and only quest—but this method is not a suitable one to instruct the people To be sure, if the Lord grants me leisure, I want to publish a pamphlet in German on the power of indulgences, in order to attack those very vague theses. As far as I can see, there is no doubt that the people are being deceived, not by indulgences, but by their use.¹⁰¹

In a similar fashion Luther expressed his surprise to his former professor at Erfurt, Jodocus Trutfetter, in a letter dated May 9, 1518.

Concerning the other theses on indulgences, however, I wrote to you previously that I was not pleased with their wide dissemination. What is happening is unheard of, and I had no reason to hope that what happened in their case alone would come to pass. Otherwise I would have set them up more clearly, as I did in the

usually reserved for the Holy See" (Gottfried G. Krodel, ed., LW 48). Mendicant priests were often preferred over secular priests as confessors because they were better trained and knew the proper penances.

¹⁰⁰Luther also corresponded with Bishop Schulze (a.k.a. Schultz) in late February 1518. This bishop apparently simply warned Luther to be careful about the new ideas contained in the *Theses*.

¹⁰¹Aland, *Martin Luther's 95 Theses*, 72.

*Sermon*¹⁰² in the vernacular, which displeases you more than all of these matters.¹⁰³

The acclaim given to the 95 *Theses* may be exaggerated even in the minds of Lutherans as we approach the 500th anniversary of their posting. Although we know of at least three separate printings of the Latin text, the actual number of copies in circulation in 1517 would have been relatively small. In addition, someone in Nuremberg translated the theses into German without Luther's knowledge. Concerning the 95 *Theses*, Luther himself was afraid the laity would not understand them. He indicated the reason for his skepticism, "since I had not had them published in the people's language nor had I sent them out more widely than to those around us."¹⁰⁴

Ultimately this led Luther to publish the *Sermon on Indulgences and Grace* which was intended to explain the issues to the laity in German. Not the 95 *Theses* but this "Sermon,"¹⁰⁵ which appeared in early 1518, was the publication which made Luther's name well-known and his writings popular.

The Sermon on Indulgences and Grace

On January 20, 1518, at the University of Frankfurt an der Oder, Johann Tetzel defended 106 *Theses* which had been composed with the help of Konrad Wimpina (1460–1531), a professor of theology. The theses attempted to refute Luther's position on indulgences which had been presented in the 95 *Theses*. As a result of this defense, Tetzel was awarded a doctorate so he could stand academically nose-to-nose with Luther in any ongoing controversy.

By March, 1518, Tetzel's theses were in print and Luther had obtained a copy. At roughly the same time Luther heard that his 95 *Theses* were being printed in Nuremberg. Christoph Scheurl (1481–1542)¹⁰⁶ noted in a letter that he and others in Nuremberg intended to translate Luther's theses into German. In fact, Caspar Nuetzel (1471–1529) did that. When Luther received a copy of the reprinted Latin theses and a copy of a German translation, he was less than pleased. On March 5, 1518, he thanked Scheurl for sending the copies. He then went on to complain that a translation of the 95 *Theses* into German

¹⁰²Luther's reference is to his *Sermon on Indulgences and Grace*.

¹⁰³Aland, *Martin Luther's 95 Theses*, 72.

¹⁰⁴*Luther's Asterisks against the Obelisks of Eck* (1518), Weimar Ausgabe 1:311, 19-20, quoted in Wengert, *TAL* 1:26.

¹⁰⁵The Latin term *sermo*—sermon—has a broader meaning in the sixteenth century. Often it was never intended to be delivered from a pulpit and became more of an essay on a topic.

¹⁰⁶Christoph Schuerl at the time was a professor of law at the University of Wittenberg. He was also a legal advisor to and resident of the city of Nuremberg.

without an explanation was “not fitting for educating the common people.”¹⁰⁷ It is not clear whether the German translation was a printed copy or just a manuscript, perhaps a hand-written copy of Nuetzel’s translation. Luther made it clear that he wanted to provide his German audience with something which did more to help them understand his arguments against indulgences. Already then Luther had in mind his *Sermon on Indulgences and Grace*.

This *Sermon* spoke in more basic language about the nature of the Roman Catholic Sacrament of Penance and indulgences than the 95 *Theses* did. While the *Sermon* summarizes all the main points of the *Theses*, it does not mention the pope. Because it was written at the same time that he was working on the *Explanations to the Ninety-five Theses*, it often sounds like the arguments found there. At the same time the *Sermon* also responds directly to Tetzel and his theses.

As far as popularity was concerned, the *Sermon on Indulgences and Grace* far surpassed that of the 95 *Theses*. Between 1518 and 1520 there were at least 24 printings.¹⁰⁸ It was the *Sermon* then which really brought Luther into the public eye and made him a well-known writer. The average German appreciated Luther’s ability to clearly explain complicated theological concepts. As noted earlier, others had attacked indulgences long before Luther, both privately and publicly. Luther, however, was willing and able to put his arguments, along with theological support for them, into print. Moreover, Luther lived to continue the debate because he had political protection which earlier reformers did not have.

Instead of ninety-five theses, this *Sermon* has only twenty sections. It begins with a review of scholastic teaching on repentance’s three parts—contrition, confession, and satisfaction—and subdivisions within those three parts.

First, you should know that some new teachers, such as the Master of Sentences, St. Thomas [Aquinas], and their disciples, divide [the Sacrament of] Penance into three parts: contrition, confession, and satisfaction. And, although this distinction and opinion of theirs is scarcely or not at all to be found based in the Holy Scriptures or in the ancient holy Christian teachers, nevertheless we will pass over this for now and speak using their categories.

Second, they say that indulgences do not involve the first or the second part, that is contrition or confession, but rather satisfaction.

Third, satisfaction is further divided into three parts, that is, prayer, fasting, and almsgiving

¹⁰⁷WA BR 1:152, 12-13. Translated in Wengert, “Roots of Reform,” 58.

¹⁰⁸Wengert, TAL 1:58. Cf. also Mark Edwards, *Printing, Propaganda, and Martin Luther*.

Fourth, all of these [teachers] hold for a certainty that indulgences take away these very works of satisfaction that ought to be done for sin or required to be done. For an indulgence is supposed to take away all these works so that nothing good remains for us to do.¹⁰⁹

Luther then moves into a discussion of what indulgences can and cannot do, and how they relate to suffering in human life and suffering to sin and/or punishment. He states that it is preferable to face divine punishment than to receive an exemption from it through indulgences. He is particularly sharp on the problem of excessive punishments beyond what people can bear.

Fifth, among many [teachers] it is an open and unresolved debate whether indulgences also take away even more than such good works as are required, namely, whether they also remove the punishment for sin that God's righteousness demands.

Seventh, in point of fact one finds that God punishes some according to his righteousness or through punishment impels them to contrition But this punishment is in no one's power to lessen, except God's alone. Indeed, God will not relax such punishment but instead promises to impose it.

Eighth, for this reason, because no one has a name for this made-up punishment [of Scholastic teachers] and does not know what it is, therefore if a penalty is nothing, then the above-mentioned good works [of procuring indulgences] is nothing.

Ninth, I say that even if this very day the Christian church decided and decreed that indulgences took away more than the works of satisfaction did, nevertheless it would still be a thousand times better that no Christian buy or desire indulgences but instead that they would do works and suffer punishment. For indulgences are and may continue to be nothing other than the neglect of good works and salutary suffering, which a person should rather choose than omit . . .

Tenth, nothing is being said [by arguing] that the punishment and works may be too much, that the individual may not complete them because of the shortness of life, and therefore there is a need for indulgences for such a person. I respond that this has no basis in fact and is pure fiction. . . And this heaps no small insult upon Christianity when someone accuses it of imposing heavier burdens than we can bear.¹¹⁰

Luther's theological critique of indulgences reaches its high point in his thirteenth point where he says "it is a tremendous error when people imagine that they can make satisfaction for their sins, which God instead always forgives gratis out of immeasurable grace

¹⁰⁹Wengert, TAL 1:60.

¹¹⁰Wengert, TAL 1:60-63.

while desiring nothing for this [grace] except that one live well from then on."¹¹¹

He continues in his fourteenth point,

[I]ndulgences are tolerated for the sake of the imperfect and lazy Christians, who either do not want to practice good works in a lively way or want to avoid suffering. For indulgences do not demand improvement but tolerate and accept such people as imperfect. For this reason, one should not speak against indulgences, but one must also not speak in favor of using them."¹¹²

From there Luther argues,

a person who gives to build St. Peter's [in Rome], or whatever else is mentioned [in indulgence preaching], purely for God's sake is acting in a far better and more certain way than those who take an indulgence for it. For it is dangerous when they give such a gift for the sake of an indulgence and not for God's sake.¹¹³

In his eighteenth point Luther voices his doubts about the value of indulgences and their ability to get people out of purgatory.

[W]hether souls are rescued from purgatory through indulgences, I do not know and I also do not believe it, although some new doctors [of the church] say it. But it is impossible for them to prove it, and the church has not yet decided the matter. Therefore, for the sake of greater certainty, it is much better that each one of you prays and works for these souls. For this has more value and is certain.¹¹⁴

In the twentieth and final section Luther makes it clear that he is unafraid to face the charges being leveled against him.

[A]lthough some (for whom such truth really damages their treasure chests) now want to call me a heretic, nevertheless, I consider such blathering no big deal, especially since the only ones doing this are some darkened minds, who have never even smelled a Bible, who have never read a Christian teacher, and who do not even understand their own teachers but instead remain stuck with their shaky and close-minded opinions. For if they had understood them, they would have known that they should not defame anyone without a hearing and without refuting them. Still, may God give them and us a right understanding. Amen.¹¹⁵

By the summer of 1518 the papal court also became involved in responding to Luther and against his theses. Sylvester Prierias (c. 1456–1523), called the “Master of the Sacred Palace,” was a court

¹¹¹Wengert, TAL 1:63.

¹¹²Wengert, TAL 1:63.

¹¹³Wengert, TAL 1:63-64.

¹¹⁴Wengert, TAL 1:65.

¹¹⁵Wengert, TAL 1:65.

theologian providing advice to Pope Leo X. He was the first to publish a lengthy refutation of Luther's theses. Since Prierias was a Dominican, it is not surprising that he sided with Tetzel and pointed out what he considered to be the heresy in Luther's ideas.

In spite of Luther's stated desire to have a public debate on the issue of indulgences, he had to settle for a debate via printing press. Since Luther had not had the chance to fully explain what he meant with his *95 Theses*, in 1518 he published an *Explanations of the Ninety-five Theses or Explanations of the Disputation Concerning the Value of Indulgences*.

Explanations of the Ninety-five Theses

Luther had already begun work on his *Explanations* late in 1517. He believed that further explanation was necessary since he had learned that his opponents were misinterpreting a number of his statements. Continuing his work into early 1518, he was ready to publish it in February. However, his immediate superior, Bishop Jerome Schulze of Brandenburg, forbade him from doing so. In response to the bishop's prohibition, Luther delayed publication for a short time.

He finally turned the manuscript over to his publisher, Johann Grüenberg, in April, but the publication was once again delayed by Luther's trip to the triennial meeting of the German Augustinians at Heidelberg. It was at Heidelberg that Luther was allowed to prepare theses for a debate before his Augustinian brothers. The *Heidelberg Theses* gave him the opportunity to present some of his theology, including his theology of the cross. Although there were references to the cross in the *95 Theses*, Luther clarifies his position when he states,

18. It is certain that man must utterly despair of his own ability before he is prepared to receive the grace of Christ.

19. That person does not deserve to be called a theologian who looks upon the invisible things of God as though they were clearly perceptible in those things which have actually happened (Rom 1:20).

20. He deserves to be called a theologian, however, who comprehends the visible and manifest things of God seen through suffering and the cross.

21. A theology of glory calls evil good and good evil. A theology of the cross calls the thing what it actually is.¹¹⁶

While he was at Heidelberg, Luther promised Johann Staupitz, the vicar of the Augustinian Eremitic Order in Germany, that he

¹¹⁶LW 31:39–41.

would complete the task of preparing his *Explanations of the Ninety-five Theses*. After his return to Wittenberg, Luther completed a revision of his previous work and the revised edition of his *Explanations* was finally published in August, 1518.¹¹⁷

Again no one could charge Luther with deception or failure to keep his superiors informed. He sent copies and accompanying letters to three of his ecclesiastical superiors: Bishop Schulze, Vicar Staupitz, and Pope Leo X. However, by the time the pope received his copy of the *Explanations*, he had already begun formal proceedings against Luther. The *Explanations* did nothing to dissuade the pope from taking action and only further clarified the issues which were at stake in the continuing controversy.

Luther's detailed *Explanations* illustrate how his doctrine of justification by faith alone was compelling him to break with the past. His study of Scripture, when applied to the indulgence traffic, had brought him into conflict with his superiors whose authority he still humbly respected. Both he and his opponents, however, now viewed the question of indulgences in the broader context of the church, both its theology and its governance. In explaining his theses Luther applied his "theology of the cross," and challenged the authority of the church when it was in opposition to this newly rediscovered theology. His opponents correctly pointed to his deviations from scholastic theology and his actions in defiance of ecclesiastical authorities.

Throughout the *Explanations* Luther writes respectfully concerning the pope but questions his primacy as bishop of Rome. Although he quotes the church fathers and canon law, Luther treats the Bible as the primary authority in religious matters. At this point he recognizes the ultimate authority of general church councils in matters of faith but opposes the burning of heretics, as was done at the Council of Constance. Although it may surprise us, in 1518, Luther still accepts purgatory and "the treasure of the church" but interprets them in an evangelical fashion. In light of the charges often leveled against Luther, he is no revolutionary. He dislikes violence and disobedience but asks in unmistakable terms for a reformation of the church.

Conclusion

In 1517 Martin Luther had been a doctor of theology for only five years, but he had been a student of the Scriptures for much longer. As a professor at the University of Wittenberg and as an assistant pastor at St. Mary's Church in Wittenberg, he took seriously the responsibil-

¹¹⁷The *Explanations* were first published by Johann Grünenberg in Latin. It was not published in German until the Leipzig Edition of Luther's works came out in 1729-1740.

ity he had for souls, both those of his students and of the parishioners at the town church. When he saw these souls being misled by the wild claims of indulgence sellers, he had to act. Having discovered that the righteousness of God was the righteousness God imputed to him, he could not allow that sweet message to once again be covered up.

As we approach the 500th Anniversary of the posting of the *95 Theses*, some might ask if it is really worth celebrating. After all, it was not Luther's intent in October 1517 to break with Catholicism. Nor are the *95 Theses* the fully developed theology of Luther. They don't even demand that all indulgences be eliminated—to say nothing of the evidence you find in them of a belief in purgatory, the merits of saints, and the papacy. What Luther attacks in the *95 Theses* are the abuses that threatened to lead people back into darkness and away from the forgiveness won by Christ.

So should we celebrate on October 31, 2017? Yes! However, we celebrate it as a beginning and not as a conclusion. We celebrate a tiny spark which, if not for the grace and mercy of God, might have been quickly extinguished by secular and ecclesiastical authorities. But this was not the era of Jan Hus. The Lord provided a different political situation and he provided a means whereby the message could be widely distributed. The Lord gave Luther time to dig deeper into Scripture and solidify his views on a wide range of theological topics. It all began with the tiny spark of the *95 Theses*, and over the course of a few years that spark was fanned into a reforming fire that neither pope nor prince could extinguish.