

TWELVE POINTS OF LIGHT

POINT 8: MARTIN LUTHER - 95 THESES

INTRODUCTION

A. Importance

1. The *95 Theses* dealt with indulgences which opened discussion on papal authority.
2. The Reformation is dated from their posting on the church door in Wittenberg in 1517.
3. Phillip Schaff, *The Reformation ... is, next to the introduction of Christianity, the greatest event in history.*
4. Martin Luther (1522), *If you read all the annals of the past, you will find no century like this since the birth of Christ.*

B. Indulgences

1. Introduced by Scholastics
2. Definition
 - a. God forgives only the eternal punishment of sin.
 - b. Sinners must bear the temporal punishment in this life or in purgatory.
 - c. An indulgence remits the temporal punishment of sin.
3. Conditions
 - a. Penitence
 - 1) Contrition of the heart
 - 2) Confession by the mouth
 - 3) Satisfaction by good works like prayer, fasting, almsgiving, and pilgrimage
 - b. Payment of money to the Church
 - 1) A source of ecclesiastical and monastic wealth
 - 2) Phillip Schaff, *St. Peter's Dome is at once the glory and the shame of papal Rome. It was built over the bones of the Galilean fisherman, with the proceeds from the sale of indulgences which broke up the unity of Western Christendom.*
4. Authorization
 - a. Bishop or archbishop in his diocese
 - b. Pope in any jurisdiction

C. Need for Reformation

1. The papacy was secularized - Leo X was more interested in literature and art than religion.
2. Carlstadt, older colleague of Luther, confessed he became doctor of divinity before he saw a complete copy of Bible.
3. Most people could neither read nor write and had no access to the Bible except through priests.
4. The priest's chief duty was to perform the miracle of transubstantiation, offering the mass in Latin as a sacrifice for the living and the dead.
5. The Council of Trent was called not only to block the Reformation but also *for the reformation of the clergy and Christian people...the correction of morals and the restoration of ecclesiastical discipline.*

HIS LIFE (1483 - 1546)

A. Pre-Reformation

1. Legalism
 - a. Luther was a law student who encountered a terrible thunderstorm. He cried out in fear, "St. Anna! I will become a monk."
 - b. He joined the Augustinian Order and was an exemplary monk.
 - c. He was tormented by Romans 1:17 because he knew he was not righteous.

- d. Staupitz, his superior, introduced him to the German mystics.
 - 1) Luther could not confess all his sins.
 - 2) The mystic approach was to completely entrust oneself to God.
 - 3) Luther had trouble giving himself to the love of God because of his hatred for God's demand for holiness which he could not attain.

2. Education

- a. Staupitz sent him to earn his doctor of divinity.
- b. Luther studied Scripture and found answers to his heart questions.
- c. He struggled with sin and grace and found the solution in Romans, *There I began to understand that the righteousness of God is that by which the righteous lives by a gift of God, namely by faith...Here I felt I was altogether born again and had entered paradise itself through open gates. There a totally new face of the entire Scripture showed itself to me.*

B. 95 Theses

1. Introduction

- a. Luther wrote them in Latin and intended to debate them in an academic setting.
- b. He was responding to the abuses not the validity of indulgences.
- c. Johann Tetzel was authorized by the Pope to raise funds for construction of St. Peter's in Rome and was heavily promoting indulgences in Germany.
- d. The most famous line, *Once the coin into the coffer clings, a soul from purgatory heavenward springs!*

2. Content

- a. The meaning of repentance (1-4)
 - 1) The whole life of a believer should be repentance.
 - 2) Inward repentance has external effect.
 - 3) Repentance ends at death.
- b. Role of the priest in repentance (5-7)
 - 1) He can forgive only in areas where he has authority.
 - 2) The priest can only declare forgiveness for what God has already forgiven.
 - 3) God uses the priest in granting forgiveness.
- c. Repentance and death (8-19)
 - 1) Penance is not for the dying nor for the dead in purgatory.
 - 2) The dying are released from canonical rules.
- d. Examination of indulgences (20-35)
 - 1) Papal indulgences can not provide full remission of all penalties.
 - 2) Indulgences provide money for the church.
 - 3) Forgiveness is in the power of God alone.
- e. Means of forgiveness (36-47)
 - 1) Full remission of all penalties is based on true repentance not letters of pardon.
 - 2) True repentance is evident in works of mercy to the poor.
 - 3) Indulgences take money away from appropriate uses like caring for the poor and providing for family.
- f. Warnings concerning indulgences (48-95)
 - 1) People put their faith in indulgences and lose their fear of God.
 - 2) Preaching of indulgences must not take precedence over preaching the Word of God.
 - 3) Indulgences should not be abolished.
 - 4) The Pope should not appear to consider money more important than souls.

3. Importance

- a. Revealed a man whose theological moorings were breaking away from the Catholic Church.
- b. Touched the hearts of others searching for truth over tradition.
- c. Introduced the greatest revolutionary since Jesus Christ, Martin Luther.

C. Reformation doctrine

1. *Sola Scriptura*

- a. The Bible is the only infallible rule of faith and practice.
- b. This was in opposition to the Roman Catholic combination of Scripture and tradition.
- c. Martin Luther, *What is asserted without the Scriptures or proven revelation may be held as an opinion, but need not be believed.*

2. *Sola Fide*

- a. Man is justified by faith alone.
- b. Luther's doctrine of justification is imputation, God accepts Christ's righteousness as our own.
- c. Luther declared, *...learn Christ and him crucified; learn to pray to him despairing of yourself, saying 'Thou, Lord Jesus, art my righteousness and I am thy sin. Thou hast taken on thyself what thou wast not, and hast given to me what I am not.*
- d. Justification frees one to do good works.

3. *Sola Gratia*

- a. Salvation is centered in the purpose of God.
- b. Faith is a free gift of God.
- c. Luther, *...we do not depend on our own strength, conscience, experience, person, or works but depend on that which is outside ourselves, that is, on the promise and truth of God, which cannot deceive.*

4. *Sola Christo*

- a. Christ is the center of his doctrine of justification by faith.
- b. God acted to redeem man through Jesus' substitutionary death on the cross.
- c. Luther, *We could never come to recognize the Father's favor and grace were it not for the Lord Christ, who is a mirror of the Father's heart.*

5. Priesthood of believers

- a. Every Christian has access to God through Jesus Christ.
- b. Luther, *All Christians are truly of the spiritual estate, and there is no difference among them, save of office alone...It is faith that makes men priests, faith that unites them to Christ, and gives them the indwelling of the Holy Spirit, whereby they become filled with all holy grace and heavenly power.*

6. His Writings

- a. *Address to the German Nobility* - a call to take reform into their hands by legal means

1) Attacks the "three walls of Jericho" of the papacy (Part 1)

- a) Exclusion of the laity from any control
- b) Exclusive claim to interpret the Scriptures
- c) Exclusive claim to call a council

2) Attacks the worldly pomp of the Pope and the cardinals (Part 2)

3) Provides practical suggestions (Part 3)

- a) End homage to Pope
- b) Stop forced clerical celibacy
- c) Abolish masses for the dead
- d) Reduce number of priests and monasteries
- e) Make fasts voluntary
- f) Forbid all begging in Christendom
- g) Reform universities

- b. *Babylonian Captivity of the Church*

1) On errors concerning communion

- a) Withdrawal of the cup from the laity
- b) Transubstantiation
- c) Sacrifice of the mass

2) On baptism

- a) He considered it a means of regeneration.
- b) His preferred mode was immersion.

- 3) On sacraments
 - a) He reduced the number from seven to two, baptism and communion.
 - b) Rejected confirmation, marriage, ordination, and extreme unction because not in Scripture

c. *Freedom of a Christian Man*

- 1) Man is made free by faith which alone justifies.
- 2) But faith manifests itself in love and good works.

d. Translation of the Bible into German

- 1) Translated Erasmus' Greek New Testament in only eleven weeks.
- 2) Put together a translation committee for the Old Testament.
- 3) It is still the standard German translation which helped unite the German nation.

D. Selected quotes by Luther

- *I'd like all my books to be destroyed so that only the sacred writings in the Bible would be diligently read.*
- *God creates out of nothing. Therefore, until a man is nothing, God can make nothing out of him.*
- *The Bible is alive, it speaks to me; it has feet, it runs after me; it has hands, it lays hold of me.*
- *Faith is the 'yes' of the heart, a conviction on which one stakes one's life.*
- *Human nature is like a drunk peasant. Lift him into the saddle on one side, over he topples on the other side.*
- *A simple layman armed with Scripture is to be believed above a pope or cardinal without it.*

CONCLUSION

- A. The study of God's Word can transform a life.
- B. The Reformation was the result of personal transformations.
- C. Am I so transformed by God's grace that my life impacts society?

Bibliography

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MARTIN LUTHER'S 95 THESES

Introduction: Out of love for the truth and the desire to bring it to light, the following propositions will be discussed at Wittenberg, under the presidency of the Reverend Father Martin Luther, Master of Arts and of Sacred Theology, and Lecturer in Ordinary on the same at that place. Wherefore he requests that those who are unable to be present and debate orally with us, may do so by letter. In the Name our Lord Jesus Christ. Amen.

- Thesis 1:** Our Lord and Master Jesus Christ, when He said Poenitentiam agite, willed that the whole life of believers should be repentance.
- Thesis 2:** This word cannot be understood to mean sacramental penance, i.e., confession and satisfaction, which is administered by the priests.
- Thesis 3:** Yet it means not inward repentance only; nay, there is no inward repentance which does not outwardly work divers mortifications of the flesh.
- Thesis 4:** The penalty [of sin], therefore, continues so long as hatred of self continues; for this is the true inward repentance, and continues until our entrance into the kingdom of heaven.
- Thesis 5:** The pope does not intend to remit, and cannot remit any penalties other than those which he has imposed either by his own authority or by that of the Canons.
- Thesis 6:** The pope cannot remit any guilt, except by declaring that it has been remitted by God and by assenting to God's remission; though, to be sure, he may grant remission in cases reserved to his judgment. If his right to grant remission in such cases were despised, the guilt would remain entirely unforgiven.

- Thesis 7:** God remits guilt to no one whom He does not, at the same time, humble in all things and bring into subjection to His vicar, the priest.
- Thesis 8:** The penitential canons are imposed only on the living, and, according to them, nothing should be imposed on the dying.
- Thesis 9:** Therefore the Holy Spirit in the pope is kind to us, because in his decrees he always makes exception of the article of death and of necessity.
- Thesis 10:** Ignorant and wicked are the doings of those priests who, in the case of the dying, reserve canonical penances for purgatory.
- Thesis 11:** This changing of the canonical penalty to the penalty of purgatory is quite evidently one of the tares that were sown while the bishops slept.
- Thesis 12:** In former times the canonical penalties were imposed not after, but before absolution, as tests of true contrition.
- Thesis 13:** The dying are freed by death from all penalties; they are already dead to canonical rules, and have a right to be released from them.
- Thesis 14:** The imperfect health [of soul], that is to say, the imperfect love, of the dying brings with it, of necessity, great fear; and the smaller the love, the greater is the fear.
- Thesis 15:** This fear and horror is sufficient of itself alone (to say nothing of other things) to constitute the penalty of purgatory, since it is very near to the horror of despair.
- Thesis 16:** Hell, purgatory, and heaven seem to differ as do despair, almost-despair, and the assurance of safety.
- Thesis 17:** With souls in purgatory it seems necessary that horror should grow less and love increase.
- Thesis 18:** It seems unproved, either by reason or Scripture, that they are outside the state of merit, that is to say, of increasing love.
- Thesis 19:** Again, it seems unproved that they, or at least that all of them, are certain or assured of their own blessedness, though we may be quite certain of it.
- Thesis 20:** Therefore by “full remission of all penalties” the pope means not actually “of all,” but only of those imposed by himself.
- Thesis 21:** Therefore those preachers of indulgences are in error, who say that by the pope’s indulgences a man is freed from every penalty, and saved;
- Thesis 22:** Whereas he remits to souls in purgatory no penalty which, according to the canons, they would have had to pay in this life.
- Thesis 23:** If it is at all possible to grant to any one the remission of all penalties whatsoever, it is certain that this remission can be granted only to the most perfect, that is, to the very fewest.
- Thesis 24:** It must needs be, therefore, that the greater part of the people are deceived by that indiscriminate and high-sounding promise of release from penalty.
- Thesis 25:** The power which the pope has, in a general way, over purgatory, is just like the power which any bishop or curate has, in a special way, within his own diocese or parish.
- Thesis 26:** The pope does well when he grants remission to souls [in purgatory], not by the power of the keys (which he does not possess), but by way of intercession.
- Thesis 27:** They preach men who say that so soon as the penny jingles into the money-box, the soul flies out [of purgatory].
- Thesis 28:** It is certain that when the penny jingles into the money-box, gain and avarice can be increased, but the result of the intercession of the Church is in the power of God alone.
- Thesis 29:** Who knows whether all the souls in purgatory wish to be bought out of it, as in the legend of Sts. Severinus and Paschal.
- Thesis 30:** No one is sure that his own contrition is sincere; much less that he has attained full remission.
- Thesis 31:** Rare as is the man that is truly penitent, so rare is also the man who truly buys indulgences, i.e., such men are most rare.
- Thesis 32:** They will be condemned eternally, together with their teachers, who believe themselves sure of their salvation because they have letters of pardon.
- Thesis 33:** Men must 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;

- Thesis 34:** For these “graces of pardon” concern only the penalties of sacramental satisfaction, and these are appointed by man.
- Thesis 35:** They preach no Christian doctrine who teach that contrition is not necessary in those who intend to buy souls out of purgatory or to buy confessionalia.
- Thesis 36:** Every truly repentant Christian has a right to full remission of penalty and guilt, even without letters of pardon.
- Thesis 37:** Every true Christian, whether living or dead, has part in all the blessings of Christ and the Church; and this is granted him by God, even without letters of pardon.
- Thesis 38:** Nevertheless, the remission and participation [in the blessings of the Church] which are granted by the pope are in no way to most difficult, even for the very keenest theologians, at one and the same time to commend to the people the abundance of pardons and [the need of] true contrition.
- Thesis 40:** True contrition seeks and loves penalties, but liberal pardons only relax penalties and cause them to be hated, or at least, furnish an occasion [for hating them].
- Thesis 41:** Apostolic pardons are to be preached with caution, lest the people may falsely think them preferable to other good works of love.
- Thesis 42:** Christians are to be taught that the pope does not intend the buying of pardons to be compared in any way to works of mercy.
- Thesis 43:** Christians are to be taught that he who gives to the poor or lends to the needy does a better work than buying pardons;
- Thesis 44:** Because love grows by works of love, and man becomes better; but by pardons man does not grow better, only more free from penalty.
- Thesis 45:** Christians are to be taught that he who sees a man in need, and passes him by, and gives [his money] for pardons, purchases not the indulgences of the pope, but the indignation of God.
- Thesis 46:** Christians are to be taught that unless they have more than they need, they are bound to keep back what is necessary for their own families, and by no means to squander it on pardons.
- Thesis 47:** Christians are to be taught that the buying of pardons is a matter of free will, and not of commandment.
- Thesis 48:** Christians are to be taught that the pope, in granting pardons, needs, and therefore desires, their devout prayer for him more than the money they bring.
- Thesis 49:** Christians are to be taught that the pope’s pardons are useful, if they do not put their trust in them; but altogether harmful, if through them they lose their fear of God.
- Thesis 50:** Christians are to be taught that if the pope knew the exactions of the pardon-preachers, he would rather that St. Peter’s church should go to ashes, than that it should be built up with the skin, flesh and bones of his sheep.
- Thesis 51:** Christians are to be taught that it would be the pope’s wish, as it is his duty, to give of his own money to very many of those from whom certain hawkers of pardons cajole money, even though the church of St. Peter might have to be sold.
- Thesis 52:** The assurance of salvation by letters of pardon is vain, even though the commissary, nay, even though the pope himself, were to stake his soul upon it.
- Thesis 53:** They are enemies of Christ and of the pope, who bid the Word of God be altogether silent in some Churches, in order that pardons may be preached in others.
- Thesis 54:** Injury is done the Word of God when, in the same sermon, an equal or a longer time is spent on pardons than on this Word.
- Thesis 55:** It must be the intention of the pope that if pardons, which are a very small thing, are celebrated with one bell, with single processions and ceremonies, then the Gospel, which is the very greatest thing, should be preached with a hundred bells, a hundred processions, a hundred ceremonies.
- Thesis 56:** The “treasures of the Church,” out of which the pope grants indulgences, are not sufficiently named or known among the people of Christ.
- Thesis 57:** That they are not temporal treasures is certainly evident, for many of the vendors do not pour out such treasures so easily, but only gather them.
- Thesis 58:** Nor are they the merits of Christ and the Saints, for even without the pope, these always work grace for the inner man, and the cross, death, and hell for the outward man.
- Thesis 59** St. Lawrence said that the treasures of the Church were the Church’s poor, but he spoke according to the usage of the word in his own time.

- Thesis 60:** Without rashness we say that the keys of the Church, given by Christ's merit, are that treasure;
- Thesis 61:** For it is clear that for the remission of penalties and of reserved cases, the power of the pope is of itself sufficient.
- Thesis 62:** The true treasure of the Church is the Most Holy Gospel of the glory and the grace of God.
- Thesis 63:** But this treasure is naturally most odious, for it makes the first to be last.
- Thesis 64:** On the other hand, the treasure of indulgences is naturally most acceptable, for it makes the last to be first.
- Thesis 65:** Therefore the treasures of the Gospel are nets with which they formerly were wont to fish for men of riches.
- Thesis 66:** The treasures of the indulgences are nets with which they now fish for the riches of men.
- Thesis 67:** The indulgences which the preachers cry as the "greatest graces" are known to be truly such, in so far as they promote gain.
- Thesis 68:** Yet they are in truth the very smallest graces compared with the grace of God and the piety of the Cross.
- Thesis 69:** Bishops and curates are bound to admit the commissaries of apostolic pardons, with all reverence.
- Thesis 70:** But still more are they bound to strain all their eyes and attend with all their ears, lest these men preach their own dreams instead of the commission of the pope.
- Thesis 71:** He who speaks against the truth of apostolic pardons, let him be anathema and accursed!
- Thesis 72:** But he who guards against the lust and license of the pardon-preachers, let him be blessed!
- Thesis 73:** The pope justly thunders against those who, by any art, contrive the injury of the traffic in pardons.
- Thesis 74:** But much more does he intend to thunder against those who use the pretext of pardons to contrive the injury of holy love and truth.
- Thesis 75:** To think the papal pardons so great that they could absolve a man even if he had committed an impossible sin and violated the Mother of God—this is madness.
- Thesis 76:** We say, on the contrary, that the papal pardons are not able to remove the very least of venial sins, so far as its guilt is concerned.
- Thesis 77:** It is said that even St. Peter, if he were now Pope, could not bestow greater graces; this is blasphemy against St. Peter and against the pope.
- Thesis 78:** We say, on the contrary, that even the present pope, and any pope at all, has greater graces at his disposal; to wit, the Gospel, powers, gifts of healing, etc., as it is written in I. Corinthians xii.
- Thesis 79:** To say that the cross, emblazoned with the papal arms, which is set up [by the preachers of indulgences], is of equal worth with the Cross of Christ, is blasphemy.
- Thesis 80:** The bishops, curates and theologians who allow such talk to be spread among the people, will have an account to render.
- Thesis 81:** This unbridled preaching of pardons makes it no easy matter, even for learned men, to rescue the reverence due to the pope from slander, or even from the shrewd questionings of the laity.
- Thesis 82:** To wit:—*Why does not the pope empty purgatory, for the sake of holy love and of 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.*
- Thesis 83:** *Again:—Why are mortuary and anniversary masses for the dead continued, and why does he not return or permit the withdrawal of the endowments founded on their behalf, since it is wrong to pray for the redeemed?*
- Thesis 84:** *Again:—What is this new piety of God and the pope, that for money they allow 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 that pious and beloved soul's own need, free it for pure love's sake?"*
- Thesis 85:** *Again:—Why are the penitential canons long since in actual fact and through disuse abrogated and dead, now satisfied by the granting of indulgences, as though they were still alive and in force?*
- Thesis 86:** *Again:—Why does not the pope, whose wealth is to-day greater than the riches of the richest, build just this one church of St. Peter with his own money, rather than with the money of poor believers?*

- Thesis 87:** *Again:—What is it that the pope remits, and what participation does he grant to those who, by perfect contrition, have a right to full remission and participation?*
- Thesis 88:** *Again:—What greater blessing could come to the Church than if the pope were to do a hundred times a day what he now does once, and bestow on every believer these remissions and participations?*
- Thesis 89:** Since the pope, by his pardons, seeks the salvation of souls rather than money, why does he suspend the indulgences and pardons granted heretofore, since these have equal efficacy?
- Thesis 90:** To repress these arguments and scruples 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.
- Thesis 91:** If, therefore, pardons were preached according to the spirit and mind of the pope, all these doubts would be readily resolved; nay, they would not exist.
- Thesis 92:** Away, then, with all those prophets who say to the people of Christ, *Peace, peace*, and there is no peace!
- Thesis 93:** Blessed be all those prophets who say to the people of Christ, *Cross, cross*, and there is no cross!
- Thesis 94:** Christians are to be exhorted that they be diligent in following Christ, their Head, through penalties, deaths, and hell;
- Thesis 95:** And thus be confident of entering into heaven rather through many tribulations, than through the assurance of peace.