

Editors' note: This is an exclusive bonus chapter from Justin Holcomb's [*Know the Creeds and Councils*](#) (Zondervan, 2014) [[TGC interview](#)].

Ninety-Five Theses

1517

Historical Background

If people know only one thing about the Protestant Reformation, it is the famous event when Martin Luther nailed his Ninety-Five Theses on the door of Wittenberg Chapel in protest against the Catholic Church. Within a few years of this event, the church had splintered into not just the church's camp or Luther's camp but also the camps of churches led by theologians of all different stripes.

Luther is known mostly for his teachings about Scripture (that Scripture alone is our ultimate authority for faith and practice) and justification (that we are saved solely through faith in Jesus Christ because of God's grace and Christ's merit; that we are neither saved by our merits nor declared righteous by our good works; that we need to fully trust in God to save us from our sins, rather than partly relying on our own self-improvement). These teachings were radical departures from the Catholic orthodoxy of Luther's day. But you might be surprised to learn that the Ninety-Five Theses, even though it was the document that sparked the Reformation, was not about these issues. Instead, Luther objected to the fact that the Catholic Church was offering to sell certificates of forgiveness, and that by doing so, it was substituting a false hope—that forgiveness can be earned or purchased—for the true hope of the gospel—that we receive forgiveness according to the riches of God's grace.

Luther's Conversion

Martin Luther was not supposed to have entered the religious life at all. The son of an ambitious miner who made a nice living as a leaseholder of several mines, he was sent to school to train as a lawyer (a prestigious and financially stable position). After receiving a bachelor's degree in 1502 and a master of arts degree in 1505—prerequisites for obtaining a law degree—Luther entered the law school at the University of Erfurt, Germany. However, his legal studies proved short-lived, because he dropped out of law school and entered a monastery that same year. Luther later attributed this move to an experience he had while returning to the university after visiting his family. On that trip, on July 2, 1505, Luther encountered a severe thunderstorm that left him crying out for help. Luther recounted that while he was overcome with terror, he prayed to St. Anna for help, announcing that if she would just save him, he would become a monk. He survived the storm and kept his vow.¹

Luther's Inner Turmoil

Luther had grown up in a world that saw God as angry, always just holding back his wrath from destroying sinful men and women. The solution offered by the church to avoid God's

¹ Scholars disagree over Luther's motivation for joining the monastery, noting both that Luther's account of the event did not surface until later in his life and that St. Anna is the patron saint of miners. Thus, Luther's story may have been concocted to ease his father's anger at his son's new career path—one which certainly was not nearly as financially stable for the elder Luthers as the hoped-for legal profession. Some have surmised that a vow to St. Anna would have left the elder Luther powerless to stop his oldest son's new plans. However, since we have no way of verifying Luther's story, it is best to give him the same benefit of the doubt that we would expect for ourselves.

wrath was penance, contrition, and pleas for God’s grace through the intercession of a priest. But for the dedicated few, certainty of eternal life could be found by pursuing monasticism. Entering a monastery was the path of total devotion to God, free from any worldly distractions, and a life of performing activities designed solely for God’s glory—what biographer Roland Bainton describes as “the way par excellence to heaven.”² By entering the monastery, Luther was taking his best shot at avoiding the hell he was sure awaited him.

Luther entered the Augustinian friary in Erfurt on July 17, 1505, and was ordained a priest later that year, but he was haunted by the wrath of God and the conviction of his own sinfulness. When he was to perform his first Mass—the sacred rite of the Catholic Church—he feared that he was not nearly good enough, on the basis of his own feeble works, to stand in the presence of God. Nevertheless, Luther pursued his monastic duties to the best of his ability, so much so, in fact, that he could say—in a statement strikingly similar to one made by the apostle Paul—“I was a good monk . . . If ever a monk got to heaven by his monkery, it was I.”³ Yet Luther’s good works did not give him inner peace, and though he confessed quite frequently—one time for as long as six hours straight—he worried that he would forget to confess even one sin, which would render him guilty before God.

Bainton describes the impasse at which Luther found himself: “Sins to be forgiven must be confessed. To be confessed they must be recognized and remembered. If they are not

² Roland Bainton, *Here I Stand: A Life of Martin Luther* (New York: Mentor, 1950), 24.

³ *Ibid.*, 34.

recognized or remembered, they cannot be confessed. If they are not confessed, they are not forgiven.”⁴ A careless or forgetful person was doomed.

The Search for Peace: Indulgences

As you might imagine, Luther was not the only one undergoing a crisis of conscience. Because Catholic teaching emphasized that Christians were supposed to develop into good people, even saintly people, many men and women looked at themselves and despaired of ever being the sort of person the church seemed to expect them to be.

It wasn't that these people were afraid of going to hell, necessarily. Picture medieval Catholicism as a ship. (In fact, the pews in churches are believed to be inspired by rowers' benches.)⁵ As long as you were on the right ship, with the right pope, you were going to the right place. Excommunication from that ship meant hell, but most people would avoid hell and pass through a temporary place of punishment called purgatory. The pains of purgatory would last until you were thoroughly cleansed of sins and forged into someone worthy of entering the kingdom of God, but that could take an extremely long time—and the pains were quite fierce.

But there was a solution. The church claimed that it had been placed in charge of a “treasury of merits” of all of the good deeds that saints had done (not to mention the deeds of Christ, who made the treasury infinitely deep). For those who were trapped by their own sinfulness, the church could write a certificate transferring some of the merits of the saints to the sinner. The catch? These “indulgences” had a price tag.

⁴ Ibid., 42.

⁵ Khalid Blankinship, *The End of the Jihad State: The Reign of Hisham ibn 'Abd al-Malik (724–743 CE) and the Collapse of the Umayyads* (Albany, NY: SUNY Press, 1994), 15.

A system in which you pay the church money to avoid punishment might seem blatantly corrupt to us, but in the Middle Ages it made good sense. Medieval Christians were not fools any more than we are; they knew the dangers of such a system and that it was ripe for abuse. The logic was this: if God forgives without any penalty or cost, it is all too easy for us fallen humans to grow lax and take his mercy for granted. In the Old Testament, Israel often grew careless because of God's favor and reaped tremendous consequences for their sins. Thus, the early and medieval Christians reasoned, the church exists partly to make both God's anger at sin and his forgiveness of sin concrete. After committing a sin, a person needs to confess it. Then the congregation (in very early times) or the priest (in later times) decides on an appropriate deed for the person to do in recompense. That way, Christians can experience God's unconditional mercy (through confession) and undo (through penance) the bad habits into which sin has led them.

So where does money come into the picture? The idea was that by giving up money, especially large amounts of money, a penitent redirected his heart away from worldly things and back to the things of God. It was a sacrifice on his part for the good of his soul. Additionally, the money often benefited the whole church—the Fourth Lateran Council in 1215 talks about indulgences being used to dedicate new churches for common use.⁶ Because they foresaw abuse of the system, medieval Christians placed strict limits on the use of indulgences.

⁶ As an example, Canon 62 from the Fourth Lateran Council limited the amount of time for which an indulgence could be granted. For the dedication of a church, an indulgence of not more than one year could be granted. Upon the anniversary of the dedication, an indulgence could not be granted for more than forty days. The canons from the Fourth Lateran Council are available online at <http://www.fordham.edu/halsall/basis/lateran4.asp>.

One of the sadder facts of church history is the church's many mistakes; because the people inside the church are just as fallen as those outside, corruption is bound to grow. Over time, indulgences offered too tempting an opportunity for church officials to line their pockets. In the same decade that Luther was born, the pope decreed that indulgences counted not only for those souls who were presently living on earth but even for those souls who had died and gone to purgatory. This meant that indulgences could be purchased not only to forestall one's own time in purgatory but also to rescue friends and loved ones.

The Search for Peace: Relics

The popes of Luther's era went one step farther by dispensing the saints' merits to those who traveled to different cities around Europe to visit the relics of the saints. The greatest of these sites was, unsurprisingly, Rome. Churches there had a variety of appealing items for people to visit: a piece of the burning bush, the chains of St. Paul, and a picture of Christ on one of Veronica's napkins. Another church in Rome claimed to have the beam on which Judas hanged himself. And yet another, above all, claimed to have the bodies of saints Peter and Paul.

Luther's Visit to Rome

Luther, in 1510, had the opportunity to visit Rome, and he took advantage of his time there by visiting as many of the relics as he could in order to reap all of the spiritual benefits available to him. However, rather than experiencing the tranquility for which he searched, Luther found the priests there to be more like cashiers in a checkout line, hurrying people through confession with much irreverence and not at all like men of God concerned with the destiny of souls. And this is only to speak of the trite piety of the clergy in Rome, many of whom, in addition, lived immoral lives as well.

Of all the things Luther experienced while he was in Rome, the one that he was unable to shake was the idea that the saints had earned surplus merit that could be purchased to confer forgiveness. Whereas legend says that Luther climbed Pilate's stairs in Rome on his knees, saying a *Pater Noster* for each step in hope of delivering a soul from purgatory only to arrive at the top with the stark realization that "the just shall live by faith," Bainton says that Luther actually asserted, "Who knows whether it is so?"⁷ Luther had doubt that there was any efficacy in his spiritual practices to free souls from their eternal destination.

Bainton points out that, despite the abuses of the popes, if Luther could find security in the grace offered in indulgences, then he could find peace: "The priests might be guilty of levity and the popes of lechery—all this would not matter so long as the Church had valid means of grace. But if crawling up the very stairs on which Christ stood and repeating all the prescribed prayers would be of no avail, then another of the great grounds of hope had proved to be illusory. Luther commented that he had gone to Rome with onions and had returned with garlic."⁸

Peace at Last

Luther's path to peace did not come through indulgences, however. Instead, his journey to God began when his mentor, Johann von Staupitz, told him that he should pursue doctoral studies at the University in Wittenberg, where Luther eventually succeeded him as the chair of biblical theology. Luther began to learn and teach the Scriptures, beginning with the Psalms in 1513 and Romans in 1515. These studies were revolutionary for Luther, for in them he saw Christ as the one who was forsaken by God (Psalm 22) on his own behalf. The one who knew no

⁷ Bainton, *Here I Stand*, 38.

⁸ *Ibid.*

sin became sin on Luther's behalf so that Luther might become the righteousness of God in Christ. God is not the judge sitting in the sky shooting lightning bolts at poor travelers on the roadside; rather, he is the judge on the cross offering himself for the sins of the world. The wrath of God is satisfied in the loving act of the cross and the vindicating act of the resurrection. This changed everything for Luther.

According to Luther, "Night and day I pondered until I saw the connection between the justice of God and the statement that 'the just shall live by his faith.' Then I grasped that the justice of God is that righteousness by which through grace and sheer mercy God justifies us through faith. Thereupon I felt myself to be reborn and to have gone through open doors into paradise."⁹

These theological revelations obviously had a major impact on Luther's piety, his views of the church, and the way he taught theology. Originally, he had no overt desire to light the match that would start the Reformation; he merely wanted to reform theological education to reflect God's willingness and power to forgive, rather than his animosity.

The Indulgences Craze and Luther's Reaction

While Luther's spiritual crisis was being solved, two powerful clerics were using indulgences to advance their careers. One aspiring bishop, Albert of Mainz, sought a high church office in Germany that would cost him a pretty penny. (The buying and selling of church offices, known as simony, was also a common abuse of the medieval church.) At the same time, Pope Leo X was in special need of money after having squandered church funds through gambling and carnivals, and he found himself in a tight spot because of his new building project, the new St.

⁹ Cited in *ibid.*, 49.

Peter's Cathedral. Because of Albert's desire for the office and the pope's need for money, they reached an agreement. Albert would pay for the office, and the pope would grant Albert a special indulgence that would fund St. Peter's and cover the cost of Albert's office. It was a win for everyone involved—except for the parishioners.

While Albert's indulgence was not introduced into Luther's parish because Frederick the Wise worried it would impinge upon his own All Saints indulgence, parishioners from Saxony could travel to a neighboring territory with little difficulty. Those who bought the indulgence—rich and poor alike—received (according to the church) a full and perfect remission of sins, restoring them to their baptismal state of innocence.

In charge of distributing the indulgence was a Dominican named Tetzel, who was well-versed in the art of selling indulgences; he was like the preachers on cable television who tug at viewers' heartstrings, promising them health and wealth if they just call a telephone number and provide their credit card information. In fact, Tetzel used catchy lines such as, "Won't you part with even a farthing to buy this letter? It won't bring you money but rather a divine and immortal soul, whole and secure in the Kingdom of Heaven."¹⁰ Tetzel caused quite a stir in the theological community, with many theologians speaking up against this commercialized religion. By the fall of 1517, the news of Tetzel's perceived abuses reached Wittenberg and provoked a response from Martin Luther, who was then serving both as pastor of Wittenberg's City Church and as a professor in the university.

¹⁰ For more examples, see William G. Naphy, *Documents on the Continental Reformation*, Documents in History (Basingstoke, UK: Macmillan, 1996), 11–12.

This much needs to be understood to make sense of Luther's Ninety-Five Theses: the selling of indulgences for full remission of sins intersected perfectly with the intense struggle Martin Luther had experienced for many years. And it is at this point of collision between one man's hope in the gospel and the Catholic Church's denial of that hope that the Ninety-Five Theses can be properly understood.

Content of the Ninety-Five Theses

Luther's official response to indulgences came in the form of an academic document that he addressed to the local archbishop, who happened to be the same Albert of Mainz who had authorized the campaign. Significantly, Luther penned his grievance—titled “Disputation of Martin Luther on the Power and Efficacy of Indulgences,” but known to posterity as the Ninety-Five Theses—in Latin rather than in the common vernacular. That fact combined with the intended audience and the largely academic tone of the writing indicates that Luther did not write his document for mass consumption. Rather, he intended it to spark a scholarly debate. Regardless, the document was translated into the common Germanic language of Saxony and was reportedly posted on the door of the Schlosskirche (the Castle Church of Wittenberg) on October 31, 1517.¹¹

¹¹ The historicity of the nailing of the Ninety-Five Theses to the door of the church in Wittenberg has long been questioned by scholars, despite its general acceptance outside the academic community. Proof of the event remains scarce, with the major evidence stemming from a statement made by Philipp Melancthon, Luther's friend and successor. Unfortunately, Melancthon's statement came many years later, and Melancthon was not even present in Wittenberg on October 31, 1517. The doors of the Schlosskirche did not survive the Seven Years' War in the mid-eighteenth century, so even they cannot be

Luther's Ninety-Five Theses focuses on three main issues: selling forgiveness (via indulgences) to build a cathedral, the pope's claimed power to distribute forgiveness, and the damage indulgences caused to grieving sinners. That his concern was pastoral (rather than trying to push a private agenda) is apparent from the document. He did not believe (at this point) that indulgences were altogether a bad idea; rather, he believed that they were misleading Christians regarding their spiritual state:

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

As well as their duty to others:

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. [Notice that Luther is not yet wholly against the theology of indulgences.]

And even financial well-being:

consulted for proof. Despite the lack of proof for this event, the possibility remains that Luther's document was nailed to the church doors, because in Luther's day, the church doors often served as a community bulletin board.

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.

Luther's attitude toward the pope in this document is also surprisingly ambivalent. In later years, he called the pope "the Antichrist" and burned his writings, but here his tone is merely cautionary, hoping the pope will come to his senses. For instance, in this passage he appears to be defending the pope against detractors, albeit in a backhanded way:

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.

Obviously, since Leo X had begun the indulgences campaign in order to build the basilica, he did not "wish to give of his own money" to Tetzel's victims. However, Luther phrased his criticism to suggest that the pope might be ignorant of the abuses and at any rate should be given the benefit of the doubt. It provided Leo a graceful exit from the indulgences campaign if he wished to take it.

So what made this document so controversial? Luther's Ninety-Five Theses hit a nerve in the depths of the authority structure of the medieval church. Luther was calling the pope and those in power to repent—on no authority but the convictions he had gained from Scripture—and urged the leaders of the indulgences movement to direct their gaze to Christ, the only one who is able to pay the penalty due for sin.

Of all the portions of the document, Luther's closing is perhaps the most memorable for its exhortation to look to Christ rather than to the power of the church:

92. Away, then, with those prophets who say to Christ's people, "Peace, peace," where in there is no peace.

93. Hail, hail to all those prophets who say to Christ's people, "The cross, the cross," where there is no cross.

94. Christians should be exhorted to be zealous to follow Christ, their Head, through penalties, deaths, and hells.

95. And let them thus be more confident of entering heaven through many tribulations rather than through a false assurance of peace.

In the years following his initial posting of the Theses, Luther became emboldened in his resolve, strengthening his arguments with Scripture. At the same time, the church became more and more uncomfortable with the radical Luther, and in the following decades, the spark that he made grew into a flame of reformation that spread across Europe. Luther was ordered by the church to recant in 1520 and was eventually exiled in 1521.

Relevance

Although the Ninety-Five Theses does not explicitly lay out a Protestant theology or agenda, it contains the seeds of the most important beliefs of the movement, especially the priority of understanding and applying the gospel. Luther developed his critique of the Catholic Church out of his struggle with doubt and guilt as well as his pastoral concern for his parishioners. Luther longed for the hope and security that only the gospel can bring, and he was frustrated with the structures that were using Christ to take advantage of people and prevent them

from union with God. Furthermore, Luther's focus on the teaching of the Bible is significant, because it provided the foundation upon which the great doctrines of the Reformation found their origin.

Indeed, Luther developed a robust notion of justification by faith and rejected even the notion of purgatory as unbiblical; he argued that indulgences and even hierarchical penance cannot lead to salvation; and perhaps most notable, he rebelled against the authority of the pope. All of these critiques were driven by Luther's commitment, above all else, to Christ and the Scriptures that testify about him.

The courage and outspokenness that Luther demonstrated in writing and publishing the Ninety-Five Theses also spread to other influential leaders of the young Protestant Reformation.

Today, the Ninety-Five Theses may stand as the most well-known document from the Reformation era. Luther's courage and his willingness to confront what he deemed to be clear error is just as important today as it was then. One of the greatest ways in which Luther's Ninety-Five Theses affect us today—in addition to the wonderful inheritance of the five Reformation *solas*—is that it calls us to thoroughly examine the inherited practices of the church against the standard set forth in the Scriptures. Luther saw an abuse, was not afraid to address it, and was exiled as a result of his faithfulness to the Bible in the midst of harsh opposition.

Discussion Questions

1. Luther criticized the pope for failing to give his own money to the indulgences of the poor, but if you remember the section on how indulgences work, they initially depended on a person's giving his own money. How heavily should Christian leaders be involved in the spiritual growth of their congregation, and how much should they ask people to "stand on their own two feet"? Why do you think Luther came to the conclusion that the pope should pay for indulgences?
2. Luther's conversion came about when he realized that he would never fully be aware of his own sins, but that God knew all of his sins and had forgiven him regardless. Is Luther's realization true? (Try to find examples for or against from the Bible.) If so, what does it tell us about God?
3. Medieval Christians thought that indulgences were proof of salvation. What does Luther use to replace indulgences, and why?
4. Despite good intentions, indulgences seem like a system that's just waiting to be abused. Are there any similar systems in our churches that might need reform? Try to think beyond the categories of greed or money.

Further Reading

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