

# The 95 Theses and Indulgences

By Vicar Jake Zabel

500 years ago on October 31<sup>st</sup> 1517AD, the eve of All Saints' Day, the Augustinian monk, Martin Luther posted *95 Theses* for debate on the door of the Wittenberg Church, an act that sparked the Lutheran Reformation. The *95 Theses* were not posted in German, in order for everyone to read, but were originally posted in Latin, the theologically academic language. By posting the *95 Theses*, Luther was not desiring a mass reformation of the Church, instead his original intent was simply to debate the matters contained in the document. The Church door was the community notice board, and things written in Latin were meant only for the theologians, those who could read Latin.

At this point in time Luther was not seeking to reform the Church in the ways that would follow. The *95 Theses* didn't deal with matters of justification, or Scripture Alone, or the office of the Pope. The purpose of the *95 Theses* was to debate one subject, Indulgences. In fact the other name for the *95 Theses* was the *Disputation on the Power and Efficacy of Indulgences*.

The early Luther, who wrote the *95 Theses*, had a long way to go before becoming the Protestant theologian who confessed justification by grace alone through faith alone in Christ alone, as we express it today. As we can learn from Luther's *95 Theses* and the accompanying *Explanations of the 95 Theses*, published in August 1518AD, the early Luther was beginning to discover justification by grace through faith. However, when Luther speaks of salvation by grace through faith in Christ in the *95 Theses* and the *Explanations* he uses those terms differently to how the later Luther and modern Lutherans use them. The early Luther did believe that the death of Christ took away all our eternal punishments, and that we receive new life as a free gift of grace through faith. However, he still believed that our sins marred our faith and prevented us from entering directly into Heaven after death. Yes, those who live by faith will go to Heaven, but only after they make amends for all their sins here on Earth. And for those sins not amended here on Earth, they would be paid for with punishment in Purgatory. It is for this reason that the early Luther who wrote the *95 Theses* still strongly believed in Purgatory.

When Luther posted the *95 Theses* he was not protesting Purgatory, papal infallibility, celibacy of the priests, monasticism, the withholding of wine in Communion, or any of the other issues that would be raised as the Lutheran Reformation progressed. The only thing Luther was disputing in the *95 Theses* was the sale of Indulgences. And Luther wasn't against Indulgences, the *95 Theses* were written to combat the abuse of Indulgences. Luther rejected the beliefs that Indulgences could grant the remission of sins, that Indulgences could grant the merits of Christ and the Saints, and the belief that Indulgences could be used to provide release from Purgatory. Luther was not seeking to remove Indulgences but simply to reform the practice of Indulgences back to how they were originally used in the Early Church.

The practice of Indulgences originated in the 300's AD. The earliest record we have of Indulgences being given by the Church was at the Council of Ancyra in 314AD. Originally Indulgences were only given to apostate Christians as a Certificate of Absolution. During times of persecution many Christians had not only denied the faith but in some cases had betrayed the Church by handing over other Christians or the Scriptures to be destroyed. When the persecutions were over many of them attempted to return to the Church. However, the Church struggled to accept that their confession was legitimate, for they betrayed the

Church in times of suffering and then all of a sudden wished to return when it was popular to be a Christian. Therefore, the Church implemented a system of Penance. The idea was that the offending Christian would perform a Satisfaction, an outward deed to prove their inward repentance and to gain back the trust of the congregation. This Satisfaction could be anything from prayers, fasting or almsgiving. The idea was that the Satisfaction would serve as proof to the congregation that the sinner was truly repentant and sincere about the faith. This practice was based on the account of Zacchaeus in Luke 19:1-10, where Zacchaeus, the formerly corrupt tax-collector, had become a Christian, but the rest of the crowds that had been following Jesus grumbled, as they knew the evil Zacchaeus had done. Then, to prove that he was no longer corrupt, Zacchaeus gave half his money to the poor and offered to pay back fourfold the money that he had defrauded from people.

Once the person had performed the Satisfaction and the congregation was convinced of their repentance, they would award the person with an Indulgence. The Indulgence was to serve as a Certificate of Absolution to show that the congregation acknowledged the person's repentance, that they had been forgiven and that the congregation trusted them once again.

At this point it is important to note the distinction between Satisfaction and Reparations, and the difference between Canonical Punishments and Temporal Punishments.

When a person sins there are Temporal Punishments that occur as Earthly consequences for their sins. For example, if you commit murder you are expected to go to jail. Temporal Punishments belong to the Left-hand Kingdom, this is the State and also the Community or Family, depending on the sin, for example you won't go to prison for adultery but the Temporal Punishment for your sin may be divorce.

Reparations are those deeds performed to correct or amend Temporal Punishments, for example if you steal you should return what you stole.

Canonical Punishments are Church discipline, they are the Earthly consequences a person receives from the Church, for example if you steal, you can't serve as the Church treasurer, or you can't serve as a Sunday School teacher, or if you continue in a life of sin you may be barred from Holy Communion. Canonical Punishments can occur for one of two reasons. The first is to drive you to repentance. This is based on Matthew 18:15-17, where a person is excommunicated because they refuse to cease a particular sin. The second reason is a lack of trust. If a person steals, then it is very hard for the congregation to trust that person to be treasurer.

Satisfactions are those deeds done by a person to gain back the trust of the congregation by performing an outward deed to prove their inward repentance.

The main difference between Reparations and Satisfaction is that Reparations belong to the State and are the temporal Earthly consequences for sin, while Satisfaction belong to the Church and are done as outward signs of inward faith and repentance.

It is important to note that originally Indulgences were only connected to Satisfaction and not to Reparations.

As we enter the 1000's the Western Church began to mix Church and State, making the Pope both a political and ecclesiastical leader. As a consequence of this mixing, the Western Church also mixed together Satisfaction and Reparations. This was problematic as Satisfaction could now serve as Reparations for Temporal Punishments. Therefore, if you committed adultery or murder, instead of suffering the Temporal Punishments for that, you could simply counteract your bad deeds with a good deed. For example instead of returning

the money you stole, you could just give some of it to a charity. Because of this Indulgences were no longer simply Certifications of Absolution. Instead an Indulgence could be awarded for a Satisfaction and used to avoid Temporal Punishments.

This first emerged during the Crusades when Christian knights were worried about fighting in war, for they feared that they would be guilty of murder. Now, the pope, instead of preaching the theology of a Just War, which teaches that the State wields the sword (Rom. 13:4) for the curbing of wickedness and protection of citizens, the pope decided to offer the knights Indulgences.

The pope taught that murder was wrong, but that if you fought in a Holy War (Crusade) against the infidels (Jews and Muslims) then you have made Satisfaction for your sin. Thus, anyone who fought in a Crusade received an Indulgence which would absolve any of the wrongs they did during the war. This new concept of Indulgences wreaked havoc during the Crusades as the Crusaders used their Indulgences as a licence to murder, torture, rape and pillage any and all Jews and Muslims they came across.

The doctrine of Indulgences was changed again during the Scholastic period of theology in the 1200's AD with the dogmatizing of Purgatory. The doctrine of Purgatory had been floating around the Church since the 2<sup>nd</sup> Century AD, as a concept that many, but not all, Christians held. Somewhere 1170-1200AD Purgatory became an official doctrine in the Western Church. As I mentioned previously, the Western Church believed that we are redeemed by Christ's death and resurrection. We have been set free from the punishments of Hell and we will all receive Eternal Life in Heaven. However, our sins still cling to us and therefore, we need to make amends for all our Temporal Punishments. Since it is impossible for any human being to make full atonement for their sins in this life, the logical conclusion of the Scholastics was Purgatory; a place where a person could continue to make amendments for their sins before entering Heaven. Purgatory is basically a quarantine zone where a person gets clean before entering Heaven.

Now, originally Indulgences were only meant to be used for Canonical Punishments, those punishments used by the Church to bring sinners to repentance. But, as mentioned above, as of the 1000's AD the Western Church had mixed Satisfactions and Reparations together and thus Satisfactions could be made to atone for Temporal Punishments. Therefore, a person could lessen their time in Purgatory by performing a Satisfaction, these included fasting, praying the Our Father or Hail Mary, revering relics, pilgrimages to holy sites, almsgiving, or joining a monastery. A person would then receive an Indulgence letter as physical proof that they had lessened the number of years they would suffer in Purgatory.

The idea behind Satisfactions making atonement for Temporal Punishments was that a person was amending their evil deeds with good deeds. The concept came from verses such as 1 Peter 4:8, "*love covers a multitude of sins.*" The Western Church taught that the merit of a good deed could be used to cover the sins of an evil deed.

In 1230AD the Scholastic theologians proposed a concept known as the Treasury of Merit. The concept was based on Colossians 1:24, where St. Paul talks of suffering for the sake of the Church. The Scholastics taught that just as Christ suffered for the Church and His righteousness is attributed to us, so to the Apostles and the Saints could also suffer for the Church and attribute their righteousness to us. The Scholastics taught that since we were saved by Christ's death, then all of the good works done by Christ were additional merit. This additional merit was stored up in Heaven as the Treasury of Merit. Added to this was all the

additional good works done by the Apostles and Saints, who had managed to not only do enough good deeds to atone for their Temporal Punishments, but they had done even more good works and thus contributed extra merit to the Treasury of Merit.

In 1343AD Pope Clement VI officially decreed that Indulgences bestowed on a person merit from the Treasury of Merit which would cover a multitude of sins, counteracting their evil deeds and atoning for all their Temporal Punishments. These merits could only be bestowed by the pope, who alone possessed the Power of the Keys and thus alone possessed control over the Treasury of Merit.

In 1476AD, Pope Sixtus IV became the first pope to offer Plenary Indulgences. These were absolute Indulgences that offered an immediate release from Purgatory. In 1513AD, Pope Leo X offered Indulgences to Crusaders which granted a remission of all their sins and complete reconciliation with God. This new view of Indulgences began to blur the line between the power to amend Temporal Punishments and the power to grant the forgiveness of Eternal Punishment.

It is against these new corrupted Indulgences that Luther wrote his *95 Theses*. Luther supported the original use of Indulgences as part of the system of Satisfaction for Canonical Punishments. Luther was more than happy for Indulgences to be used as Certifications of Absolution. Luther supported the practice of Satisfactions as proof of contrition over sins. Just as good works were to serve as an outward sign of a person's inward faith, so too Satisfactions were to serve as an outward sign of a person's inward repentance. Luther's *95 Theses* were written against the abuses that had occurred with the practice of Indulgences. Luther's objections to the medieval practice of Indulgences can be boiled down to six points of objections.

The first objection Luther had was with the belief that a person could receive an Indulgence without contrition. The Roman Catholics teach that the Sacraments work *Ex Opere Operato* (by the operating of the operation), or by the mere act of doing. The Roman Church teaches that the Sacraments are effective with or without faith simply because they are performed. This same teaching was applied to Indulgences. A person could receive an Indulgence and all its benefits, including the removal of Temporal Punishments, simply by performing a Satisfaction. By this stage the most common Satisfaction was almsgiving, which is giving money to the Church for the use of mission or charity. Therefore, a person could buy the removal of their Temporal Punishments by donating money to the Church, even if they weren't repentant. Luther protested this view because Satisfactions were only meant to be an outward expression of repentance. Thus, the good deed was not a Satisfaction if there was no repentance, regardless of how good the deed was.

Luther's second objection was in regard to Purgatory. When writing the *95 Theses* Luther still believed in the doctrine of Purgatory. He still believed that man had to make amendments for his Temporal Punishments before he could enter Heaven and therefore, Purgatory was still needed. But he rejected the belief that Satisfactions and Indulgences could remove Temporal Punishments and release souls from Purgatory. Luther argued that Temporal Punishments needed to be resolved by Reparations and not Satisfactions. Thus a person had to suffer the necessary Temporal Punishments for their sins, including punishment in Purgatory. Luther believed that Purgatory was a Temporal Punishment bestowed on man by God Himself, and was thus unavoidable. Those who attempted to avoid Purgatory were

disobeying God's Will, and thus anyone who bought an Indulgence was adding to his punishment in Purgatory instead of relieving it.

Luther's third objection was the idea that the pope had power to release souls from Purgatory. The Roman Catholics believed that by giving the Church the Power of the Keys (Matt. 16:19, 18:18, John 20:23) Christ had given the Church the power to release souls from Purgatory by removing Temporal Punishments.

God has given to man the ability to forgive sins (Matt. 6:9) and He has commanded us to confess our sins to one another (James 5:16), and to seek reconciliation with our neighbour (Matt. 5:24). Therefore our sin cannot be remitted in Heaven unless it has first taken place on Earth. Therefore, God will not remit one's sin unless he first humbles himself in confession before his pastor. For, as Christ said "*he who rejects you [the pastor] rejects me.*" (Luke 10:16).

But the Power of the Keys can only remove what Christ removes, and cannot remove what Christ does not remove. In Matthew 16:19 Christ says that, "*whatever you loose on Earth will be loosed in Heaven, and whatever you bind on Earth will be bound in Heaven.*" Therefore, the Church, through the Office of the Ministry, has the power to loose the sins of those who repent and to bind the sins of those who do not repent. However, this does not permit the Church to go against the Word of God and to bind the sins of the repentant and loose the sins of the unrepentant.

Thus the pope can only remit the sins of the repentant in the stead and place of Christ (Luke 10:16, 2 Cor. 5:20). The pope only has the power to remit Canonical Punishments.

In regards to Temporal Punishments, according to the early Luther these could only be removed through Reparations, either here on Earth or in Purgatory. According to the later Luther (and modern Lutheranism), Temporal Punishments are Earthly punishments that are given and removed by the State, surrounding Community or Family.

Luther's fourth objection was that the Roman Church was teaching that Christ has given the Church power to confer Indulgences. Luther protested this, teaching that Indulgences were not a Divine Right instituted by God, but a Human Tradition established by the Church. In his 47<sup>th</sup> Thesis Luther states that Indulgences are adiaphora and that Christians are to be taught that the buying of Indulgences is a free choice and not commanded by God. As stated above, Indulgences were originally intended to be Certificates of Absolution, granted to those who have performed a public Satisfaction for a sin that caused a public offense. In this way an Indulgence served as an outward sign of proof that the offender was truly repentant and that the congregation acknowledged this repentance.

An Indulgence was meant for Earthly matters and serves no divine purpose. An Indulgence letter is no different to a Baptismal Certificate, a Confirmation Certificate or a Marriage Certificate, which only serve as physical evidence that you were baptised, you confirmed your faith and that your marriage is publically recognised.

Luther's fifth objection was against the Treasury of Merit. Luther argued that there is no Biblical evidence of the Treasury of Merit. And that even if such a treasury did exist, it is not possible to transfer the merits of one person to another, just as the oil of the wise virgins could not be given to the unwise virgins (Matt. 25:9). For, as St. Paul says on multiple occasions, each will receive the wages according to their own deeds, and each will answer for himself (1 Cor. 3:8, 2 Cor. 5:10, Gal. 6:45). And even if you could transfer merit, there is no

surplus merit of the Saints, for no human being has ever achieved complete amendment for Temporal Punishments on Earth.

In regards to the Treasury of Merit of Christ, in his explanation of Thesis 58 Luther argues against this view by showing the foolishness of it. The Scholastics taught that good works were better than Indulgences. However, argued Luther, if Indulgences bestow the merits of Christ, and Christ's works are better than my works, then logically Indulgences should be better than good works and thus the Scholastics have contradicted themselves. In addition to that, argues Luther, if I can buy the merits of Christ via Indulgences, then it would be better for me to buy Indulgences and never do good works ever again, for my works can never compare to Christ's merit.

Therefore, either Indulgences can't bestow the merits of Christ and the Saints, or we should all stop doing good works and go out and buy Indulgences.

Luther's sixth and biggest objection was that Indulgences could grant the remission of sins. God alone remits sin (Isa. 43:25). If buying an Indulgence could grant the forgiveness of sins and reconcile us with God, then there would be no need for Christ and His death on the Cross.

Now, officially the Roman Church has never taught that Indulgences forgave sins. Indulgences only granted the removal of Temporal Punishments. When Johann (John) Tetzel began to sell Indulgences in Wittenberg, his formal statements made the proper distinction. "*As soon as the coin in the coffer rings, the soul from Purgatory springs,*" taught the release from Purgatory and not the forgiveness of sin. However, his salesmanship rendered the distinction non-existent. Tetzel preached in such a way that the average person believed that Indulgences could actually grant the forgiveness of sins, whether or not that was the true teaching of the pope. In addition to this, the teaching that Indulgences worked without repentance, meant that the laity believed they could be saved without contrition or confession.

In Luther's explanation of Thesis 33 he quotes the *Summary Instruction*, a pamphlet on Indulgences written by Archbishop Albrecht (Albert) of Mainz, the commissioner of Pope Leo X's Indulgences.

Luther quotes this document three times, "*the first principal grace is the plenary remission of all sins. There is no grace which can be called greater than this. By means of this, one who is a sinner and is deprived of divine grace obtains perfect remission and the grace of God anew.*" "*Through this remission of sins the punishments which should be endured in Purgatory because of the offense against the Divine Majesty are also fully remitted for him and the said punishments of Purgatory are completely cancelled.*" "*Even though, to merit such grace, nothing can be done that is worthy enough to repay it, because the gift and grace of God cannot be appraised.*"

What Albrecht has basically said is that, "*this Plenary Indulgence is the greatest gift of God which bestows full remission of sins. This is such a great gift, that no one could every pay enough for it. But out of love Pope Leo X is offering it to you for a very generous price.*"

Luther said that those who teach this are either damned heretics or ignorant preachers. The Roman Church can claim that no papal decree ever taught that Indulgences grant the remission of sin. But it is undeniable that Archbishop Albrecht of Mainz and the Indulgence preachers under him publically declared that Indulgences granted the full remission of all sins and granted the sinner the grace of God.

It is against these abuses of Indulgences that Martin Luther wrote his *95 Theses*. In the years to come Luther would progress further as a theologian, rejecting the doctrine of Purgatory altogether and rejecting all ideas that our good works contribute to our salvation in any way. We can thank God that Pope Leo X rejected Luther's *95 Theses*, for if the Roman Church had listened to Luther concerning Indulgences he may have never continued to reform the Church in the way that he did. Pope Leo X declared Luther a heretic and excommunicated him from the Church, but what man meant for evil God meant for good (Gen. 50:20).

As for the practice of Indulgences, following the death of Luther the Roman Catholic Church would reform their practice, but never as far as Luther had hoped. At the Council of Trent, held between 1545-1564AD, as a reaction against the Reformation, session 25 the Roman Church issued a decree on Indulgences. The Roman Church declared that Christ gave to His Church the power to grant Indulgences for the removal of Temporal Punishments and that all who oppose this are anathema; that is condemned to Hell.

However, in this decree the Roman Church, seventeen years after Luther's death, did reform the practice of Indulgences. They declared that Indulgences were to be granted in moderation, lest the buying of Indulgences encourage a lack of good works and a weakening of Church discipline, or that the laity become confused and believe that Indulgences grant the remission of sins. Thus in 1567AD Pope Pius V abolished the sale of Indulgences. And exactly four hundred years later, in 1967AD Pope Paul VI modified the doctrine of Indulgences. He still taught that Temporal Punishments needed to be paid for in Purgatory, and he still taught that Indulgences granted the merits of Christ and the Saints from the Treasury of Merit and release of the soul from Purgatory. However, he did modify the teaching so that Indulgences were only effective when the sinner was truly repentant, that Indulgences did not lessen the value of the Sacraments and that Indulgences did not replace the demand for good works. Pope Paul VI also abolished the numerical system for partial Indulgences, that is the concept that Indulgences grant X amount of years and days off Purgatory. Those who receive an Indulgence still pass more speedily through Purgatory but the Roman Catholic Church no longer gives you an exact amount of years and days. Pope Paul VI also reduced the amount of Plenary Indulgences distributed, saving them for extraordinary good works. Pope Paul VI also abolished those Indulgences which were attached to things and places, meaning that an Indulgence could no longer be obtained through the worship of relics or pilgrimages to holy sites. This was to make it clear that Indulgences were connected to the good works of the faithful and not to places or things. By making these adjustments Pope Paul VI was attempting to place the emphasis of Indulgences on the good works of piety and not the removal of Temporal Punishments.