Luther’s “Ninety-Five Theses”

Martin Luther (1483-1546) was a Catholic monk who began the Protestant Reformation. As a biblical scholar and professor of theology at the University of Wittenberg in the Holy Roman Empire, Luther hoped to reform the Catholic Church. Among other reforms, Luther called for the end of the popular and lucrative practice of selling indulgences. At this time, Church officials sold indulgences to the faithful for cash payments, with the claim that they served as penance for sins and, therefore, shortened a person’s time in purgatory after death. Luther believed this, and other practices, to be a corruption of early Christian beliefs and practices. In October of 1517, in response to the arrival of an indulgence seller in Wittenberg, Luther tacked this document to the door of the cathedral, calling for reforms but instead beginning what would culminate in the Protestant break with the Catholic Church.


Focus Questions:
1. What reasons did Luther give for why the sale of indulgences was wrong? What other practices did he condemn and why?
2. How and why did Luther’s theses initiate the Protestant Reformation?

Out of love and concern for the truth, and with the object of eliciting it, the following heads will be the subject of a public discussion at Wittenberg under the presidency of the reverend father, Martin Luther, Augustinian, Master of Arts and Sacred Theology, and duly appointed Lecturer on these subjects in that place. He requests that whoever cannot be present personally to debate the matter orally will do so in absence in writing.

1. When our Lord and Master, Jesus Christ, said “Repent”, He called for the entire life of believers to be one of penitence.

5. The pope has neither the will nor the power to remit any penalties beyond those imposed either at his own discretion or by canon law.

6. The pope himself cannot remit guilt, but only declare and confirm that it has been remitted by God; or, at most, he can remit it in cases reserved to his discretion. Except for these cases, the guilt remains untouched.

20. Therefore the pope, in speaking of the plenary remission of all penalties, does not mean “all” in the strict sense, but only those imposed by himself.

21. Hence those who preach indulgences are in error when they say that a man is absolved and saved from every penalty by the pope’s indulgences;

27. There is no divine authority for preaching that the soul flies out of purgatory immediately the money chinks in the bottom of the chest.

28. It is certainly possible that when the money chinks in the bottom of the chest avarice and greed increase; but when the church offers intercession, all depends on the will of God.

32. All those who believe themselves certain of their own salvation by means of letters of indulgence, will be eternally damned, together with their teachers.

35. It is not in accordance with Christian doctrine to preach and teach that those who buy off souls, or purchase confessional licenses, have no need to repent of their own sins.
36. Any Christian whatsoever, who is truly repentant, enjoys plenary remission from penalty and guilt, and this is given him without letters of indulgence.

37. Any true Christian whatsoever, living or dead, participates in all the benefits of Christ and the Church; and this participation is granted to him by God without letters of indulgence.

43. Christians should be taught that one who gives to the poor, or lends to the needy, does a better action than if he purchases indulgences.

45. Christians should be taught that he who sees a needy person, but passes him by although he gives money for indulgences, gains no benefit from the pope’s pardon, but only incurs the wrath of God.

50. Christians should be taught that, if the pope knew the exactions of the indulgence preacher he would rather the church of St. Peter were reduced to ashes than be built with the skin, flesh, and bones of his sheep.

62. The true treasure of the church is the Holy Gospel of the glory and the grace of God.

75. It is foolish to think that papal indulgences have so much power that they can absolve a man even if he has done the impossible and violated the mother of God.

76. We assert the contrary, and say that the pope’s pardons are not able to remove the least venial of sins as far as their guilt is concerned.

81. This unbridled preaching of indulgences makes it difficult for learned men to guard the respect due to the pope against false accusations, or at least from the keen criticisms of the laity;

82. They ask, e.g.: Why does not the pope liberate everyone from purgatory for the sake of love (a most holy thing) and because of the supreme necessity of their souls? This would be morally the best of all reasons. Meanwhile he redeems innumerable souls for money, a most perishable thing, with which to build St. Peter’s church, a very minor purpose.

86. Again: Since the pope’s income to-day is larger than that of the wealthiest of wealthy men, why does he not build this one church of St. Peter with his own money, rather than with the money of indigent believers?

90. These questions are serious matters of conscience to the laity. To suppress them by force alone, and not to refute them by giving reasons, is to expose the church and the pope to the ridicule of their enemies, and to make Christian people unhappy.

91. If, therefore, indulgences were preached in accordance with the spirit and mind of the pope, all these difficulties would be easily overcome, and, indeed, cease to exist.

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.