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Ein Prediger muss nicht allein *weiden*, also dass er die Schafe unterweise, wie sie rechte Christen sollen sein, sondern auch daneben den Wolfen *wehren*, dass sie die Schafe nicht angreifen und mit falscher Lehre verfuehren und Irrtum einfuehren. — *Luther*.

Es ist kein Ding, das die Leute mehr bei der Kirche behaelt denn die gute Predigt. — *Apologie, Art. 24*.

If the trumpet give an uncertain sound, who shall prepare himself to the battle?
1 Cor. 14, 8.

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ARCHIVES

Indulgences.

The Sale of Indulgences in the Reformation Age.

“One of the stock charges against the Catholic Church is that she sells indulgences for money. First hurled by Luther against the Dominican friar John Tetzel, authorized by Leo X to preach indulgences, this charge has persisted to the present day. While Luther’s blunt assertion that ‘Tetzel sold grace for money at the highest price’ has long since been disproven, the impression is still conveyed by many historians that the Church at least in the Middle Ages engaged in wholesale traffic in indulgences. . . . In the minds of vast numbers of our non-Catholic fellow-citizens, the word *indulgences* stands as the symbol of a mercenary traffic in spiritual favors that was widespread especially in pre-Reformation days and that still lingers in attenuated form in the Church to-day. In their minds indulgences still carry the unsavory connotation of ecclesiastical graft and imposition upon the gullibility of simple, ignorant, and superstitious people. Let us investigate this charge.” (“Can Indulgences be Bought? New Light on Luther’s Charges,” by the Rev. John A. O’Brien, Ph. D., Chaplain of the Catholic Students, University of Illinois, in *Our Sunday Visitor* of September 24, 1933.)

It is natural that the bulk of Roman Catholic apology, when speaking of the Reformation age, centers on indulgences. There Luther made his first public attack. Very soon indulgences indeed became almost a side issue in Luther’s Reformation; Grisar deliberately misinterprets Luther when he tries to make it appear as though Luther ascribed the cause of the great defection to the unfortunate monk Tetzel;¹⁾ but the beginning of the Reformation was indeed Luther’s protest against the indulgence traffic as then prevalent. Indulgences are moreover so valuable an institution of the Roman Church, so profitable to the hierarchy to this day, if not in money, yet as a means of establishing and maintaining its power, that they are worth defending to the last ditch. And defense is necessary since for the above-mentioned reason Protestants will in their writing and preaching on the Reformation period always pay their respects to Tetzel and his campaign of selling these spiritual bond issues of the Pope.

We are so accustomed to speak of the sale of indulgences, the indulgence traffic, etc., that it may come with an element of surprise to hear a Roman theologian deny that indulgences were sold; “only for a relatively brief period . . . indulgences were considered by some as a commodity purchasable for money.” Not the Church considered them such, but only “a group of men, . . . ne’er-do-wells, and rolling

1) Grisar, *Luther*, I, 281.

stones, who found this work of roaming about from village to village just to their liking."

It may be well for us to "investigate the charge" that indulgences were bought and sold. Can the way in which indulgences were preached and distributed rightly be called a "mercenary traffic"? Was it "unsavory," and was there "ecclesiastical graft"? Let us at this time only consult such historians as are of the other camp, ranking Catholic historians.

Ludwig Pastor, in Vol. IV, 1, of his *Geschichte der Paepste*,²⁾ describes the origin, the underlying cause, of the deplorable conditions at the time of the Reformation thus: The Church had accumulated too much wealth; this had an evil effect on the officials of the Church; they looked at the Church as a *Versorgungsanstalt*; many entered the clergy only to obtain a sinecure. *Qualis rex, talis grex*; the corruption seeped downward; bishops had no time for preaching or spiritual supervision of the clergy; result: religious and moral degeneration of secular and regular clergy and of the laity. "*Manchen Beobachtern schienen die Missstaende so schwer, dass sie ein Strafgericht Gottes fuerchteten.*" Furthermore, from the ranks of the bishops came archbishops, cardinals, and Popes. Pastor speaks of "*Geldgier bei dem Klerus aller Grade.*"³⁾

That was the situation; it was so acute that Pastor says: "Dass der Ausbruch der Opposition gegen Rom grade an eine finanzielle Frage anknuepfte, war keineswegs zufaellig; denn ueber nichts wurde im damaligen Deutschland mehr geklagt als ueber die Geldforderungen der Kurie und die damit verbundenen schweren Missbraeuche."⁴⁾ We cannot agree with Pastor when he stresses the financial abuses overmuch as a preparatory cause of the Reformation; but for the purposes of this paper it is well to keep this in mind.

That in this mad chase after riches the promising field of indulgences could not be overlooked does not seem more than natural. Indulgence, not to enter here on the history and development of the institution, was originally a commutation of the penance which in Catholic teaching must be performed to cancel the temporal punishment that remains after sin has been confessed and forgiven. A penance imposed by a priest, deemed too severe by the penitent, could, on appeal to Rome, be commuted into another pious work. Gradually this commutation was extended beyond actual penance imposed by the priest to the accumulated mass of temporal punishment due for committed sins, which, if not canceled before death, must be borne in purgatory. The idea was particularly developed during the cru-

2) All quotations are from eds. 1—4, Freiburg im Breisgau, 1906.

3) Pastor, *l. c.*, 200—206. Cp. also Janssen, *Gesch. d. deutschen Volkes*, I, 601.

4) Pastor, *l. c.*, 223.

sades; first, to gain recruits for these holy wars, indulgence being promised for actual participation in the war, then for furnishing a substitute; then indulgence was granted for giving alms to be used in carrying on the crusades; and thus, before the end of the crusades, indulgences developed into a method of getting money;⁵⁾ and with that object in view they were not only retained, but enormously extended. And so developed the "mercenary traffic."

"Unerlaessliche Vorbedingung zur Erwerbung jeglichen Ablasses ist der Stand der Gnade, bzw. reumuetige Beicht, ausserdem wurde die Verrichtung guter Werke, wie Gebet, Kirchenbesuch, Almosen und sonstige Opfer fuer fromme, gemeinnuetzige Zwecke, vorgeschrieben."⁶⁾ For the sake of argument let us admit that in the beginning, as Pastor says, the contribution of alms was merely "akzessorisch"; in a short time it became the one essential, and especially in the century before the Reformation was that the case.

Without any qualification that is admitted. Almost all the complaints regarding the abuses connected with indulgences turn on this point, "dass die Glaebigen nach Ablegung der Beicht als der selbstverstaendlichen Voraussetzung zur Gewinnung des Ablasses noch eine ihren Vermoegensverhaeltnissen entsprechende Geldsumme in den Opferstock legen mussten. Diese Geldspende fuer gute Zwecke, die nur akzessorisch war, gestaltete sich vielfach zur Hauptsache. Dadurch wurde der Ablass von seiner idealen Hoehe herabgezogen und zu einer Finanzoperation erniedrigt. Nicht mehr die Erlangung geistlicher Gnaden war jetzt der eigentliche Grund, weshalb Ablass erbeten und verliehen wurden, sondern das Geldbeduerfnis."⁷⁾

Cardinal Gasquet cites the lawyer Christopher Saint-German, who "considered that the people generally were shocked at finding 'the Pope and other spiritual rulers' granting 'pardons' for the payment of money. . . . That has caused many to think that the said pardons were granted rather of covetousness than of charity or for the health of the souls of the people." He is still naive enough to express a hope: "If it were so ordered by the Pope that there might be certain general pardons of full remission in diverse parts of the realm, which the people might have for saying certain orisons and prayers without paying any money for it, it is not unlikely that in a short time there would be very few that would find any fault with 'pardons.'"⁸⁾ Note that he would be satisfied with "certain general pardons" that required no money payment; evidently, then, there were none of that description; all had to be bought.

5) Boehmer (Huth), *Luther in the Light of Recent Research*, p. 124 f.

6) Pastor, *l. c.*, 229.

7) Pastor, *l. c.*, 231.

8) *The Eve of the Reformation*, p. 382 f.

Bishop Gardiner “incidentally makes use of some strong expressions about the granting of pardons for the payment of money. . . . He has been asserting that by every means in his power the devil, now in one way and now in another, attempts to prevent men from practising the good works necessary for salvation. ‘For that purpose,’ he says, ‘he procured out pardons from Rome, wherein heaven was sold for a little money, and to retail that merchandise the devil used friars for his ministers.’”⁹⁾ Cardinal Caraffa, the later Pope Paul IV, one of a papal commission of four to draw up suggestions for the improvement of ecclesiastical discipline, submitted a document to the Pope in which, among other points needing correction, were mentioned the granting of indulgences for money payments and permission given to traveling collectors, such as the questors of the Holy Spirit, etc., to bestow “pardons” in return for subscriptions.¹⁰⁾ Sadolet, another cardinal on the same commission, is quoted as saying: “The whole of Germany has been convulsed by the indulgences granted by Pope Leo X to those who would contribute to the building of St. Peter’s.” He did not, he says, doubt the power of the Pope in granting these indulgences, but he held that “they should be granted freely and that there should be no mention of money in regard to them. The loving-kindness and mercy of God should not be sold for money.”¹¹⁾ Again, before we part from Gasquet, he is right when he states that not too much stress must be laid on these abuses as causes of the Reformation.¹²⁾ These lay deeper, and Gasquet, too, has not found them. But our point here is to show that this particular abuse of the indulgences was prevalent.

Let us again hear Pastor. Boniface IX granted indulgences in unusually great number “mit dem ausgesprochenen Zwecke, auf diese Weise Geld zu gewinnen”.¹³⁾ In 1390 came the call for the next jubilee year, issued by Boniface IX, accompanied by indulgences granted under new conditions: “Zu den bisherigen Bedingungen kam naemlich jetzt die hinzu, dass diejenigen, welche den vollkommenen Ablass gewinnen wollten, so viel an Geld darzubringen hatten, wie sie auf einer Reise nach Rom ausgegeben und den dortigen Kirchen gespendet haben wuerden. Das Naechere hierueber hatten die Glaebigen mit dem Kollektor zu vereinbaren. . . . ‘So erhielt die grossgedachte Idee des Jubeljahres durch das Markten zwischen Kollektor und Pilger so sehr den Charakter eines Geschaeftes, dass missverstaendliche Auslegungen von seiten der Kollektoren und un-

9) *Ibid.*, 385.

10) *Ibid.*, 385.

11) *Ibid.*, 385 f. Sadolet is also cited by Janssen, *Geschichte des deutschen Volkes*, II, 77, note, as opposing these indulgences.

12) Gasquet, *l. c.*, 392.

13) Pastor, *l. c.*, 231.

richtige Auffassungen von seiten der Pilger gar nicht ausbleiben konnten.' Von den einkommenden Geldern musste die Haelfte nach Rom abgeliefert werden."¹⁴) In 1394 a jubilee indulgence was granted to the city of Cologne. When this indulgence was proclaimed, the official representatives of the papal curia were in attendance, an abbot and a banker, which deepened the impression that the curia considered the financial end the most important.¹⁵)

Results could not fail. "Ordens- und Weltgeistliche scheuten sich nicht, die Gnaden geradezu zu verkaufen; um Geld erteilten sie selbst Leuten, welchen die Reue fehlte, die Absolution!"¹⁶) And as we draw nearer to the Reformation, conditions do not improve. The successors of Boniface IX follow in his footsteps; papal bulls granting indulgences are indeed carefully couched in stereotyped phrases, demanding contrition and confession as first requirement, but they mean nothing; "trat doch bei diesen Gnadenerweisungen die finanzielle Seite, die Notwendigkeit einer Geldspende, in aergerniserregender Weise in den Vordergrund. Immer mehr nahm der Ablass die Form eines Geldgeschaeftes an."¹⁷) Emser is quoted by Janssen: "Sogar Hieronymus Emser spricht von der Schuld der 'geizigen Kommissarien, Monich und Pfaffen, die so unverschamt davon [von dem Ablass] gepredigt . . . und mehr aufs Geld, denn auf Beicht, Reu und Leid gesetzt.'"¹⁸)

This led to trouble with the government, which objected to the steady flow of money to Rome, money that was sorely needed at home. August 1, 1446, the councilors of the electors met in Frankfort. Cardinal Hergenroether reports: "Man erging sich in heftigen Deklamationen wider den roemischen Stuhl, 'der abermals dem deutschen Schaefflein das Fell ueber die Ohren ziehen wolle, dieses Mal unter dem Vorwande des Tuerkenzehnten. Dagegen muesse man entschieden Appelation einlegen, die Ablassverkuendiger mit leeren Haenden heimschicken, die paepstlichen Nepoten nicht noch mehr bereichern.'"¹⁹) Objections grew louder as the contributions to Rome increased with the increasing expenses of the papal court and the ever more arrogant demands of the Pope, who, having weathered the great Reform Councils with practically unimpaired powers, felt safer than ever. Leo X tried a new way of overcoming this jealousy of the princes by giving them a share in the spoil. Maximilian I re-

14) Pastor, *l. c.*, 232. Janssen, *Bonifatius*, IX, 143.

15) Pastor, *l. c.*, 232.

16) Pastor, *l. c.*, 232.

17) Pastor, *l. c.*, 233.

18) Emser, *Wider das unchristenliche Buch Luthers an den tewtschen Adel Bl. G.*, in Janssen, *Gesch. d. deutschen Volkes*, II, 77, note. See also Grisar, *Luther*, I, 289.

19) Hefele-Hergenroether, *Konziliengeschichte*, VIII, 90.

ceived the promise of 1,000 Rhenish florins annually, for three years, of the revenue collected for the indulgence issue granted to Albert of Mainz.²⁰⁾ Seebohm is authority for the statement that Leo offered Henry VIII one-fourth of what came from England; but Henry haggled and bargained to get a third!²¹⁾ The *Gravamina Nationis Germanicae* of 1511 contain this complaint: "*Indulgentiae novae cum revocatione aut suspensione veterum (laxis contra clerum murmurantibus) ad corradendas pecunias conceduntur.*"²²⁾

And now Tetzel. Did he "sell grace for money at the highest price"? Well, Pastor says: "Tetzel [hat] in Uebereinstimmung mit den fuer ihn massgebenden Ablassinstruktionen wirklich verkuendet, es sei christliches Dogma, dass zur Gewinnung des Ablasses fuer die Verstorbenen nur die Geldspende erforderlich sei, keineswegs aber Reue und Beicht. . . . Es kann keinem Zweifel unterliegen, dass er, von dieser Voraussetzung ausgehend, das drastische Spruechlein 'Sobald das Geld im Kasten klingt, die Seele aus dem Fegfeuer springt' wenigstens dem Inhalt nach gepredigt hat."²³⁾ Grisar: "Er lehrte, dass solche Wirkung des vollkommenen Ablasses fuer Tote ohne Reue und Busse des Lebenden zu erreichen sei mittels der blossen Geldspende."²⁴⁾ The same statement was made in the indulgence preachers by Bomhauer, Arcimboldi, and Albert of Brandenburg.²⁵⁾ Grisar does not hesitate to use such phrases: "die Erwerber eines Beicht- und Ablassbriefes"; "da fuer erlegten sie ein Almosen". He cites Johann Lindner, a contemporary Dominican: "Er [Tetzel] erdachte aber ungehoerte Wege, Geld auszugewinnen."²⁶⁾ Lord Acton says: "All the benefits available to a pilgrim visiting Rome could be enjoyed at a distance by the purchase of an indulgence from the friars sent round to sell them. . . . The extreme point was the theory that payment of a few pence would rescue a soul from purgatory."²⁷⁾ And regarding the *confessionalia*, Pastor admits: "Die sogenannten Beicht- oder Ablassbriefe konnten allerdings ohne Reue, nur durch eine Geldspende, erworben werden."²⁸⁾ Of these N. Paulus, the standard Catholic biographer of Tetzel, says: "Sie bezogen sich auf zukuenftige Suenden, insofern sie die Erwerber derselben ermaechtigten, sich auch fuer spaetere

20) Pastor, *l. c.*, 236. Grisar, *l. c.*, 287.

21) F. Seebohm, *The Era of the Protestant Revolution*, p. 97.

22) Cited by Hergenroether, *l. c.*, 448; quoted by Lea, *History of Confession and Indulgences*, III, 295, note.

23) Pastor, *l. c.*, 239.

24) Grisar, *Luther*, I, 279.

25) *Ibid.*, 279.

26) *Ibid.*, 278.

27) *Lectures on Modern History*, p. 91 f.

28) *L. c.*, 238.

Suenden nach eigenem Ermessen einen Beichtvater zu wahlen, und insofern sie fuer spaeter einen Ablass verhiessen, vorausgesetzt, dass man die begangenen Suenden demuetig beichten wollte.”²⁹⁾ The Jesuit historian Maimbourg writes: “Some of these preachers [monks whom Tetzel had taken with him] . . . gave the people cause to believe that they were assured of their salvation and of the deliverance of souls from purgatory as soon as they had given their money.”³⁰⁾ And finally the *Zeitschrift fuer die hist. Theol.* prints a letter of the Catholic burgomaster of Goerlitz, Johann Hass, acknowledged by Grisar as “das Echo von treuen Ohrenzeugen,” in which he speaks of Tetzel’s indulgence-preaching in Goerlitz in 1509: “Hat solche gratien durch deutsche Nation herdurch auffs geldt treulich gepredigt. . . . Er were mehr den die muttir gottis zuuergebung vnd zubehaltung der sunde; sobald der pfennige ins becken geworffen vnd cluenge, sobald were die sele, dofuer er gelegeet gen Hymel.”³¹⁾

This should suffice to vindicate Luther’s word; also, to show that Catholic scholars concede it was a mercenary traffic. And if you study it at all honestly, especially that last bond issue that was to serve as security for the loan made by the Fuggers of Augsburg to the Archbishop of Mainz; when you hear Janssen call it “das unwuerdige Geschaeft” and Pastor say: “Unter allen Umstaenden [war] doch das Ganze ein fuer saemtliche Beteiligten hoechst unehrevoller Handel; dass derselbe zum Hereinbruch der durch viele andere Ursachen vorbereiteten Katastrophe fuehrte, erscheint wie ein Strafgericht des Himmels”; and Grisar: “Nennt man den Vorgang ‘dieser Pfruedenerwerbung und des mit ihr verquickten Ablasses unwuerdig und verwerflich,’ so wird es heute kaum einen einsichtigen Katholiken geben, der diesen Ausdruck zu stark finden duerfte”; and Paulus: “Jedenfalls war es ein hoechst unwuerdiger Handel, und man darf es wohl als ein Gottesgericht bezeichnen, dass gerade der Mainzer Ablass die Veranlassung der durch mancherlei Ursachen vorbereiteten Kirchenspaltung geworden ist,” — how any Catholic who values his reputation even as a student of history can deny that it was an unsavory business, that reeked to heaven with ecclesiastical graft and greed, it is hard to conceive; and that he dares to publish such a denial in a Catholic paper is only an evidence that he still counts on the “gullibility of simple, ignorant, and superstitious people.”

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29) Cited by Grisar, *Luther*, II, 440, note.

30) *Hist. du Lutheranisme*, 1681, p. 21; cited by D’Aubigné.

31) 1842, Heft 4, 173 f.

