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Errata
There is an error on page 339 in the research note by Benjamin T.G. Mayes, "Apology of the Augsburg Confession Comparison Chart," CTQ 80:3–4 (2016). A line was accidentally omitted. The missing line reads as follows:
Of Confession and Satisfaction [Triglot, etc.]: XII (VI) 1–81 [Tappert, etc.] XII 98–178
The Ninety-Five Theses and Why They Are Still Important
Cameron A. MacKenzie

It is too bad that the Reformation began with the Ninety-Five Theses instead of the Heidelberg Theses,\(^1\) or maybe even the Disputation against Scholastic Theology from earlier in 1517.\(^2\) In the Heidelberg Theses, delivered at a meeting of the Augustinian Hermits (Luther’s own religious order) at the University of Heidelberg in April 1518, the reformer gives us plenty to chew on: the distinction between law and gospel, the denial of free will, and the theology of the cross—not to mention his rejection of Aristotelianism. And the earlier Disputation against Scholastic Theology, prepared by Luther as an academic exercise for a student to defend, also rejects Aristotle and champions instead Augustine’s theology of grace. Both of these, therefore, give us some good Lutheran doctrine with which to work. But no! For the five-hundredth anniversary of the Reformation, we must begin with the Ninety-Five Theses.

The problem is not with their number. Academic disputations could certainly contain more than ninety-five theses.\(^3\) The problem is their subject matter: the sale of indulgences. Indulgences were a big deal in 1517, but not so much today. They are still taught in the Catholic catechism,\(^4\) so one can still acquire an indulgence if he wants. In fact, shortly after the College of Cardinals elected Francis as pope


\(^{2}\) Luther, Disputation against Scholastic Theology (1517), AE 31:9–16 (WA 1:224–28). Luther wrote these theses for a student, Franz Günther, who defended them on September 4, 1517, in connection with the requirements for his degree. See "Introduction," AE 31:6.

\(^{3}\) The Disputation against Scholastic Theology has ninety-seven theses. In April 1517, Karlstadt had published the 151 Theses. Cf. Carter Lindberg, "Conflicting Models of Ministry—Luther, Karlstadt, and Muntzer," CTQ 41, no. 4 (1977): 37, 47n10; and see Ernst Kähler, Karlstadt und Augustin, Der Kommentar des Andreas Bodenstein von Karlstadt zu Augustins Schrift De Spiritu et Litera (Halle [Salle]: Max Niemeyer Verlag, 1952), 8°–37°.


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on March 13, 2013, he made a plenary indulgence available for participating in World Youth Day, held in Brazil on July 23–28 that same year. The pope’s indulgence promised to cancel out all temporal punishment for sin, and, if a person wanted to, he could apply the indulgence to the “souls of the departed faithful.”

In some ways, it seems, Pope Francis is quite traditional after all.

Even so, however, indulgences are not what they were in 1500 when the demand was huge and they were used routinely to raise funds for major projects, like building a grand new church. One such fundraiser provoked the event that led to the Reformation. It all began with Luther’s Ninety-Five Theses of 1517, which protested the sale of indulgences.

Why do we insist on the Indulgence Controversy as the start of it all? Maybe we should become revisionists and begin with something else! Unless we want to be postmodernists, however, for whom everything is just a matter of power or opinion, we have to reckon with the data, not least of all Luther’s convictions about how it all began. The reformer himself identified the Indulgence Controversy as the beginning of all his troubles with the church establishment that ended up defining his career, and indeed his life and reputation. In the preface he wrote late in life for an edition of his Latin works, Luther insisted that he “got into these turmoils by accident and not by will or intention.”

Well, then, if it wasn’t intentional, how did it happen? Luther explained, “When in the year 1517 indulgences were sold . . . in these regions

5 See “Pope grants indulgences for World Youth Day,” Catholic News Agency, July 9, 2013, www.catholicnewsagency.com/news/pope-grants-indulgences-for-world-youth-day. According to the official announcement, the pope attached the typical conditions for obtaining the indulgence: “The young people and the faithful who are adequately prepared will obtain the Plenary Indulgence, once a day and under the usual conditions (sacramental Confession, Eucharistic communion and prayer in accordance with the intentions of the Holy Father).” Those who were unable to make it to Brazil could still merit a plenary indulgence if they did everything the onsite participants were going to do, that is, participate “under the usual spiritual, sacramental and prayer conditions, in a spirit of filial submission to the Roman Pontiff . . . in the sacred functions on the days indicated, following the same rites and spiritual exercises as they occur via television or radio or, with due devotion, via the new means of social communication.” Finally, the pope also promised a partial indulgence to Catholics who “in any place and between the indicated days, with a contrite heart raise devout prayers to God, concluding with the official prayer of the World Youth Day.” They would, of course, also have to invoke “the Blessed Virgin Mary, Queen of Brazil (with the title Nossa Senhora da Conceicao Aparecida) as well as other patrons and intercessors of the same meeting, that they may encourage the young to reinforce their faith and lead a holy life.” A copy of the official prayer along with a pictorial list of the patrons and intercessors is available from the Trustees of the Roman Catholic Church for the Archdiocese of Sydney, “World Youth Day 2013—Official Prayer,” iActive8 WYD RIO 2013, last edited May 8, 2013, www.xt3.com /wyd2013/library/view.php?id=10343&categoryId=54. For the story behind the title Nossa Senhora da Conceicao Aparecida for the Virgin Mary, see https://press.vatican.va/content/salastampa /en/bollettino/pubblico/2016/09/03/160903a.

6 Luther, Preface to the Complete Edition of Luther’s Latin Writings (1545), AE 34:328 (WA 54:180).
for most shameful gain . . . I began to dissuade the people and to urge them not to listen to the clamors of the indulgence hawkers.”7 Confident that the pope would be on his side, Luther addressed his complaints to the man principally responsible—Albert, the archbishop of Mainz—and begged him to stop the “shameless blasphemy” of the salesmen. However, when Albert failed to act, Luther went ahead and began publishing on the topic in order to show that “good works of love” were preferable to indulgences.8 The reaction stunned Luther: “This was demolishing heaven and consuming the earth with fire. I am accused by the pope, am cited to Rome, and the whole papacy rises up against me alone.”9

So it began, at least according to Martin Luther. However, he was not the only one to see it this way. Luther’s friend and colleague Philip Melanchthon did so as well, as shown in a biography of the reformer that he wrote for volume two of Luther’s Latin works shortly after Luther died. In his account, Melanchthon added a detail that has become emblematic of Luther’s personal courage in taking on the establishment, namely, his posting the theses on the door of the Castle Church.10 For at least four hundred years, artists have depicted Luther at the door of the church. In 1617, an anonymous artist prepared a woodcut of a dream that Frederick the Wise was supposed to have had, in which the elector saw Luther writing his theses on the door of the church and knocking off the pope’s crown with his pen.11 That depiction continued in 2003 when Joseph Fiennes portrayed Luther with his theses once again at the door of the church.12 Yet, no matter how readily recognizable Luther’s nailing of the theses is as the beginning of the Reformation, historians have been arguing about it now for more than fifty years—

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7 Luther, Preface to the Complete Edition of Luther’s Latin Writings (1545), AE 34:329 (WA 54:180).
9 Luther, Preface to the Complete Edition of Luther’s Latin Writings (1545), AE 34:330 (WA 54:181). A few years before, Luther had made a similar reminiscence. See Against Hanswurst (1541), AE 41:231–235 (WA 51:538–542).
12 Luther, directed by Eric Till, written by Camille Thomasson and Bart Gavigan (Eikon Film, NFP Teleart Berlin [I], NFP, Thrivent Financial for Lutherans, 2003).
ever since the buildup to the 450th anniversary. Since Melanchthon did not record this detail about the posting until after Luther’s death, and since Luther himself never mentioned it, the authenticity of the event and its date (October 31) has become an issue for present-day historians.

Based on the extant evidence, one can make a case for or against Luther’s posting the theses on the door of the church, but at least we know today that there were other contemporaries of Luther besides Melanchthon who made mention of it. In fact, one of them was in Wittenberg at the time—a choirboy who was around fifteen years old when the posting took place. The truth of the matter is that it really does not matter whether Luther placed them on the church door, because, if he did, it was nothing special—just the regular way of making known to theological students and clergy that a disputation was being proposed. Recall, too, that the university in Wittenberg was only about fifteen years old at the time and not especially prominent among the German universities; thus, even if everybody who was anybody in Wittenberg became aware of the Ninety-Five Theses, it would have been of little significance. A posting on the church doors at Wittenberg would not have been a European phenomenon.

Much more significant was Luther’s decision to write to Archbishop Albert about John Tetzel, the indulgence preacher, and about Albert’s Instructio Summaria (instructions for the indulgence salesmen). With his letter, Luther also enclosed a

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14 Timothy J. Wengert, “Georg Major: An ‘Eyewitness’ to the Posting of Martin Luther’s Ninety-Five Theses,” in Joachim Ott and Martin Treu, eds., Luthers Thesenanschlag—Faktum oder Fiktion (Leipzig: Evangelische Verlagsanstalt, 2008), 93–97. In the same volume, see also Joachim Ott, “Georg Rörer (1492–1557) und sein Nachlass in der Thüringer Universitäts- und Landesbibliothek Jena,” 47–67. Rörer was not in Wittenberg in 1517, but he wrote about the posting in the early 1540s, when Luther was still alive.

15 Brecht, Martin Luther, 1:200.

16 For the founding of the university, see Brecht, Martin Luther, 1:117–121. It was the Reformation and the educational reforms accompanying it that led to the university’s success. See Helmar Junghans, “Luther’s Wittenberg,” in Donald K. McKim, ed., The Cambridge Companion to Martin Luther (Cambridge: Cambridge University Press, 2003), 27.

17 "For the average individual, ‘mailing’ a letter involved either paying someone to carry the letter, or sending it along with a friend headed in the desired direction. Carriers, bearers, messengers, or foot-posts, as they were variously called, were the lifeline between families and friends, court and country, and one nation and another" ("Letterwriting in Renaissance England," Folgerpedia, last modified November 22, 2016, folgerpedia.folger.edu/Letterwriting_in_Renaissance_England#Postal_Systems). In fact, during the sixteenth century, Franz von Taxis developed a messenger and delivery system in the Holy Roman Empire, but I do not know whether it included Wittenberg. See Encyclopaedia Britannica, s.v. “Thurn and Taxis postal
copy of the theses. It was Albert who sent it on to the pope. Therefore, Luther’s letter to the archbishop was certainly more important than the posting as a proximate cause of the Reformation. Interestingly, according to the letter itself, Luther sent it on October 31, 1517. It seems that we are celebrating the right day after all, even if not precisely the right event that triggered the Reformation.

In examining the theses themselves, we must ask, first of all: Why were they such a big deal? Again, the notion of preparing theses for a disputation at a university was not remarkable. University students and professors—and not just theologians—did it all the time, and would continue doing so. According to Scott Hendrix, Luther prepared twenty sets of theses between 1516 and 1521. In the same period, his university colleague Andreas Karlstadt prepared almost thirty. In fact, in October 1517, Luther may have been following the example of Karlstadt, who (probably) had posted 151 theses on the door of the Castle Church in the previous April. Even so, however, the Ninety-Five Theses were the beginning of something different—and something not intended by Luther—namely, the use of disputations as a tool for reforming the church. Beginning with the Ninety-Five Theses, the history of the Reformation is punctuated by sets of theses and accompanying disputations that helped either to advance or to retard the cause of reform in several places. From the Leipzig Debate (1519) to the Colloquy of Montbéliard (1586) and beyond, theologians of all stripes prepared lists of propositions that became the system." published September 3, 2010, www.britannica.com/topic/Thurn-and-Taxis-postal-system.


Brecht, Martin Luther, 1:200–202, argues that Luther did indeed post the theses but probably in mid-November rather than on October 31.

According to the introduction to AE 34 (p. xiii), the statutes for the University of Wittenberg of 1508 specified three kinds of disputations: (1) for receiving a degree; (2) festive and public disputations held every quarter; and (3) weekly circular disputations.

Scott H. Hendrix, Martin Luther: Visionary Reformer (New Haven, CT: Yale University Press, 2015), 61. See also Lindberg, "Conflicting Models of Ministry," 47n10. For Karlstadt and his theses, see Kähler, Karlstadt und Augustin, 8*–37*.

subject of debate between the parties and helped determine the shape religion would take in that place.

But once again, this was not really Luther’s intention in drafting his theses; that is, he did not intend to start a reformation that would lead to his excommunication and the formation of churches in the west that were no longer in fellowship with the bishop of Rome. As he recalled in 1545, he wanted to do something about an obvious abuse in the church, the “clamors [clamoribus]” and “blasphemy [blasphemiam]” of the indulgence salesmen.\(^{23}\) Indulgences \textit{per se} had been bothering him for quite some time. According to Martin Brecht, he had been concerned about indulgences in relationship to sacramental penance for a while before October 1517.\(^{24}\) As early as his first Psalms lectures (1513–1516), he had complained that people were trying to get into heaven too easily with indulgences.\(^{25}\) This was because of indulgences that were available in Wittenberg. Then, in the summer of 1516, in the Romans lectures, he pointed out that indulgences served to build and decorate churches and multiply ceremonies, but that those who preached them were failing to tell people what they owed God.\(^{26}\) He preached against them in a sermon of July 1516,\(^{27}\) and in January 1517, he indicted preachers for preferring fables and indulgences to the preaching of the gospel.\(^{28}\)

However, it was the papal indulgence, promoted by Archbishop Albert and sold by John Tetzel, that pushed Luther over the edge. By Easter 1517, the people of Wittenberg were running off to Zerbst and Jüterbog (each about twenty-five miles away) in the archbishop’s domain to purchase indulgences and returning to Wittenberg to use them in the confessional. Luther obtained a copy of the instructions that Albert had issued to his salesmen and found them atrocious. For example, in Albert’s instructions, the very first benefit promised from an indulgence was “the complete remission of all sins \textit{[plenaria remissio omnium peccatorum]},” and through the forgiveness of sins, the indulgence also canceled “the punishment which one is obliged to undergo in purgatory.”\(^{29}\)

Horrified, Luther decided to call on his fellow theologians to address the abuses by defining the nature and purpose of indulgences more carefully than had Albert and Tetzel. He did this in the form of ninety-five propositions, each of them just a

\(^{23}\) Luther, \textit{Exhortation to All Clergy Assembled at Augsburg} (1530), AE 34:29 (WA 54:180).
\(^{24}\) Brecht, \textit{Martin Luther} 1:183–190.
\(^{26}\) Luther, \textit{Lectures on Romans} (1516), AE 25:409 (WA 56:417, 418).
\(^{27}\) WA 1:424.
\(^{28}\) WA 1:509–510.
sentence or two, that together formed the outline of an argument regarding the subject.\textsuperscript{30}

As Luther insisted later, he did not intend his theses to be the last word on the subject of indulgences, but rather the first word.\textsuperscript{31} That was how the system was supposed to work: others would respond with arguments of their own so that a clearer understanding of the nature, use, and limitations of indulgences would emerge.\textsuperscript{32} Furthermore, he also did not intend them as an attack on the pope’s position in the church, even if a number of theses asserted limitations on the pope’s powers, especially over purgatory.\textsuperscript{33} In fact, in his letter to the archbishop, he indicated the problem: “I bewail the gross misunderstanding among the people which comes from these preachers [of indulgences] and which they spread everywhere among common men.”\textsuperscript{34} Luther did not even mention the pope.

So, it was really his pastoral concern for “the poor souls [\textit{infelices animae}]” whom the salesmen preachers were urging to buy indulgences that prompted him to write the theses. And the first misunderstanding he found among the people was that they “believe that when they have bought indulgence letters they are then assured of salvation.” For Luther, such assurance was impossible—at least, that is what he thought when he wrote to Cardinal Albrecht in 1517: “No man can be assured of his salvation by an episcopal function. He is not even assured of his salvation by the infusion of God’s grace. . . . Even ‘the just will hardly be saved.’ . . . And everywhere else the Lord proclaims the difficulty of salvation.”\textsuperscript{35}

\textsuperscript{30} It is obvious that there are groups of theses within the ninety-five, but historians differ on how to connect the groups. Brecht, \textit{Martin Luther}\textsuperscript{1}:192–199, presents the argument of the theses by dividing the document into a series of small sets of theses (sometimes just two or three in a group and no more than fourteen). Timothy J. Wengert, \textit{Martin Luther’s Ninety-Five Theses} (Minneapolis: Fortress Press, 2015), 6–8, uses rhetorical concepts to identify the different parts of the theses.

\textsuperscript{31} “For they are disputations, not doctrine, not dogmas,” Luther’s dedication of the \textit{Explanations} (published in August 1518) to Leo X (WA 1:528). See also Hendrix, \textit{Martin Luther}, 66.

\textsuperscript{32} The first sentence of the Ninety-Five Theses informs the reader that they “will be publicly discussed [\textit{disputabuntur}] at Wittenberg” and the second sentence invites those who cannot be present to debate in person should “do so by letter” (Luther, \textit{Ninety-Five Theses} [1517], AE 31:25 [WA 1:233]). See also Brecht, \textit{Martin Luther}\textsuperscript{1}:199–200, who points out that Luther intended an extraordinary disputation—one different from the three kinds mentioned in the university statutes (see above, n 21) but not unprecedented.

\textsuperscript{33} See especially Theses 5–6, 20–22, and 25–26 (Luther, \textit{Ninety-Five Theses} [1517], AE 31:26, 27 [WA 1:233, 234]).

\textsuperscript{34} Luther, \textit{Letter to Cardinal Albrecht, Archbishop of Mainz} (1517), AE 48:46 (WA Br 1:111), emphasis mine.

In addition to the lies and exaggerations of Tetzel and company, Luther humbly but courageously added in this letter certain complaints about the instructions Albert (or at least his staff) had prepared for the salesmen, which promised “the blotting out [delentur]” of all purgatory punishments by means of purchasing an indulgence. Furthermore, if someone applied an indulgence to someone else already in purgatory, he himself did not have to be contrite or make confession. All he had to do was put his money in the chest. Thus, the advertising jingle so often quoted in accounts of the indulgence traffic, “As soon as the coin in the coffer rings, the soul from purgatory springs” —whether Tetzel himself used it or not—was thoroughly grounded in Albert’s instructions.

Only in the conclusion to his letter, practically a postscript, did Luther even mention the Ninety-Five Theses. “Were it agreeable,” Luther wrote, “…you could examine my disputation theses, so that you may see how dubious is the belief concerning indulgences, which the preachers propagate as if it were the surest thing in the whole world.” Once again, Luther did not mention the pope’s prerogatives. They turned out to be a part of his concern but not the reason for his concern.

Indulgences were the problem.

That means, now, that we have to say something about indulgences if ever we are going to understand Luther’s theses. So what was an indulgence? To begin with, it was a term associated with the sacrament of penance, especially with the third part of the sacrament, namely satisfaction. The first two parts were, of course, contrition (the proper attitude with which the penitent was to make his confession) and then confession itself, that is, auricular confession, a recounting of sins made to a priest. In response, the priest would pronounce absolution and specify works

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36 See, for example, Roland H. Bainton, Here I Stand: A Life of Martin Luther (Nashville, TN: Abingdon Press, 1950), 78. See also Thesis 27 in the ninety-five (Luther, Ninety-Five Theses [1517], AE 31:27–28 [WA 1:234]).


of satisfaction, determined by how bad the sins were. As of the Fourth Lateran Council in 1215, the church required the faithful to make such a confession at least once a year.

But works of satisfaction—the third part of the sacrament—could be burdensome and could really pile up, since the life of an ordinary Christian was filled with sins, to each of which a sacramental satisfaction was attached even if not yet confessed. Moreover, when confession time rolled around, it might not even be possible for a penitent to remember all of his sins. Nonetheless, he still had to pay the penalty for them. Mortal sins, if not confessed, could send you to hell; but venial sins, with satisfaction lacking, would send you to purgatory. So, that is where the vast majority of Christians were thought to end up when they died—purgatory, a place of punishment, a place of final purging from sin before entrance into heaven.

In order to mitigate such punishment, the medieval church offered indulgences. An indulgence was a cancellation of some or all of the penalties that still belonged to sin—not the guilt of sin that Christ took away and from which the priestly absolution released the Christian, but the penalties attached to every sin and suffered by the faithful either here or hereafter in purgatory. Clergymen of various ranks (especially bishops and archbishops) could offer indulgences, but only the pope could offer a plenary indulgence, that is, complete cancellation of all punishments still attached to the sins of the baptized. Pope Innocent III (r. 1198–1216) limited the indulgences granted by bishops to just forty days, but this did not keep indulgences from becoming ubiquitous by 1517. As is well-known, for example,

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40 Wengert, Martin Luther’s Ninety-Five Theses, xvii. In his OER article “Penance,” Thomas Tentler maintains that by the late Middle Ages, priestly absolution had emerged as a fourth and most important part of the sacrament of penance.
42 Westminster Handbook to Medieval Theology, s.v. “Purgatory.” See also OER, s.v. “Purgatory.” Jacques Le Goff’s The Birth of Purgatory (Chicago: University of Chicago Press, 1984) is a fascinating study of how the idea of purgatory developed over the course of the Middle Ages in popular belief and practice that culminated in Dante’s literary description.
43 It is also true, of course, that churchmen—including popes—did not always observe the restriction of indulgences to punishment but instead promised forgiveness of guilt as well. See OER, s.v. “Indulgences” and Robert Horst, Gerhard Krause, Gerhard Müller, and Siegfried Schwertner, eds., Theologische Realenzyklopädie (Berlin: De Gruyter, 1977–2007), 348, s.v. “Ablass” (hereafter TRE).
viewing the entire relic collection of Frederick the Wise at the Castle Church in Wittenberg could earn a person thousands and thousands of years off from his purgatory time.\textsuperscript{45} This, of course, illustrates another point: indulgences were not used only for monetary gain; they also encouraged pious activities like pilgrimages and prayers.

Pope Urban II (r. 1088–1099) is often described as the first pope to offer a plenary indulgence.\textsuperscript{46} He did this in order to encourage soldiers to participate in the first crusade. As one historian put it, “Urban’s indulgences were authoritative declarations that the crusade would be so arduous and unpleasant that it would make good all penance owed to God by individual sinners.”\textsuperscript{47}

But once it was believed that a pope could cancel penance in exchange for a crusade, what about doing so for other pious acts, like monetary support for the crusade? By the thirteenth century, crusade preachers were aiming at such donations as well as actual recruits. Interestingly, however, according to R. N. Swanson, at first, “It was [still] necessary to take the cross to receive the indulgence, the obligation to serve in person being then commuted or redeemed by a money payment.”\textsuperscript{48} Obviously, where there’s a will, there’s a way, and the sale of indulgences became a fundraiser—especially for major projects like repairing roads and bridges, or building and restoring churches, in addition to crusades.\textsuperscript{49}

In 1300, Boniface VIII (r. 1294–1303) revolutionized the practice of plenary indulgences by promising them to those who observed a “Jubilee Year” properly. This proclamation began a practice that survives to the present. In fact, the year 2016 was also a Jubilee Year (December 8, 2015–November 20, 2016), declared by Pope Francis. He promised that if one observed this Extraordinary Jubilee correctly, that

\textsuperscript{45} One million nine hundred thousand years, according to Hendrix, \textit{Martin Luther}, 58–59. For the ubiquity of indulgences, see Moeller, \textit{Die Reformation und das Mittelalter}, 55, 66.

\textsuperscript{46} For example, \textit{TRE}, s.v. “Ablass” (esp. p. 348). But see also R. N. Swanson, \textit{Indulgences in Late Medieval England: Passports to Paradise?} (Cambridge: Cambridge University Press, 2007), 10, who suggests that describing Urban’s offer as the first assertion of the pope’s power to offer a plenary indulgence may just be the result of subsequent interpretation.


\textsuperscript{48} Swanson, \textit{Indulgences in Late Medieval England}, 14–15. Gustav Adolf Benrath identifies Gregory VIII (r. 1187) as the first pope who offered indulgences to those who contributed to a crusade without taking part in one (\textit{TRE}, s.v. “Ablass”).

\textsuperscript{49} According to \textit{New Catholic Encyclopedia}, 15 vols., 2nd ed. (Detroit: Thomson/Gale, 2003), s.v. “Indulgences,” Pope Honorius III (r. 1216–1227) authorized the first plenary indulgence completely detached from the crusades by granting a request from Francis of Assisi on behalf of those who prayed at the chapel that Francis and his followers had restored. This indulgence came to be called the “Portiuncula Indulgence.”
person could obtain a plenary indulgence for himself or someone in purgatory, but not for anyone still living besides himself.50

Regarding the first Jubilee Year, the Catholic Encyclopedia describes what Boniface VIII required in order to acquire the indulgence:

On 22 February, 1300, Boniface published the Bull "Antiquorum fida relatio," in which, appealing vaguely [to] the precedent of past ages, he declare[d] that he grant[ed] afresh and renew[ed] certain "great remissions and indulgences for sins" which [were] to be obtained "by visiting the city of Rome and the venerable basilica of the Prince of the Apostles."51

In his proclamation, Boniface was not entirely precise in limiting the scope of the proffered indulgence to temporal penalties. So, he further specified: "'Not only full and copious, but the most full, pardon of all their sins,' to those who fulfill[ed] certain conditions."52 Such conditions, of course, included not only being truly contrite and making a confession to a priest, but also visiting the churches of St. Peter and St. Paul—once a day for fifteen days in a row if you were a visitor to the city, but thirty days in a row if you lived there.53 Boniface’s innovation was a huge success. Large numbers of pilgrims came to Rome that year and visited St. Peter’s and other churches in the city in order to obtain full remission of the guilt and penalty of their sins. They spent money, and they honored the pope as head of Christendom.54

Although Boniface’s intention was to hold such jubilees only once a century, his successors found the practice too attractive to do without for such a long period of time.55 The next one occurred in 1350, when Clement VI (r. 1342–1352) declared

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50 Regarding the extraordinary jubilees, see “Extraordinary Jubilee: Last one was declared by John Paul II, the one before that by Pius XI,” Vatican Insider, March 13, 2015, www.lastampa.it/2015/03/13/vaticaninsider/eng-the-vatican/extraordinary-jubilee-last-one-was-declared-by-john-paul-ii-the-one-before-that-by-pius-xi-7UhETpIXT8OZizFq5AtJL/pagina.html. For the indulgence obtainable, see “Plenary indulgences aplenty,” The Divine Mercy, accessed December 1, 2017, www.thedivinemercy.org/jubilee/thebasics/indulgence.php.


52 Thurston, “Holy Year of Jubilee.”


a Jubilee Year with special indulgences for those who visited Rome, even though he was an Avignon pope. Thus, there was some uncertainty about how often to hold one of these Jubilee Years. One suggestion was every thirty-three years to mark the time of our Lord’s earthly life, but Paul II (r. 1464–1471) decided on every twenty-five years, thus giving every generation a regular opportunity for such a special indulgence. Later popes have followed this practice, with some notable exceptions, of course. 

Clement VI was also responsible for promulgating the “treasury of merit,” a papal-approved teaching about the basis of indulgences. Scholastic theologians—Alexander of Hales, Albertus Magnus, and Thomas Aquinas—had all discussed it, but Pope Clement VI made it official in the bull “Unigenitus” (1343), which later became a part of canon law. Five In this bull, he wrote,

Upon the altar of the Cross, . . . Christ shed of His blood not merely a drop, though this would have sufficed, by reason of the union with the Word, to redeem the whole human race, but a copious torrent . . . thereby laying up an infinite treasure for mankind. This treasure He neither wrapped up in a napkin nor hid in a field, but entrusted to Blessed Peter, the key-bearer, and his successors, that they might, for just and reasonable causes, distribute it to the faithful in full or in partial remission of the temporal punishment due to sin. 

Moreover, to this treasure, the Virgin Mary and the saints also contributed the merits of their good works; thus, the pope had available to him an infinite quantity of merits with which to compensate for the meritorious works owed but not completed by those who obtained indulgences.

Another important expansion of plenary indulgences occurred at the end of the fourteenth century when Boniface IX (r. 1389–1404) made the same indulgences that one could get at Rome for a jubilee or at other specific pilgrimage sites (like Assisi) available in hundreds of other places. Apparently, the pope was willing to grant such privileges in exchange for money. Even Wittenberg became a holy place

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56 In the nineteenth century, the only Jubilee Year was 1825, the others being cancelled for political reasons. For example, Pius IX decreed one in 1875 but then did not observe the usual ceremonies because Rome was occupied by the troops of the Italian government. See Thurston, “Holy Year of Jubilee” and “What Is a Holy Year?” on the Vatican website.
58 Quoted by Kent in “Indulgences.”
59 Kent, “Indulgences.” See also Moeller, Die Reformation und das Mittelalter, 55–56, who points to Hugh of Saint-Cher (d. 1263) as the first scholastic theologian to consider such a “treasury of merits.” For the original Latin of Clement’s bull, see Heinrich Denzinger, Enchiridion Symbolorum: Definitionum et Declarationum de Rebus Fidei et Morum, 31st ed., edited by Clemens Bannwart, Johann Baptist Umberg, and Karl Rahner (Barcelona: Herder, 1960), 233–234.
60 Moeller, Die Reformation und das Mittelalter, 57–58. Moeller says financial need drove Boniface to adopt these measures.
thanks to Boniface IX’s actions: anyone who devoutly visited the Castle Church on All Saints’ Day and supported its maintenance would receive the same indulgence as he would by visiting St. Francis’s church in Assisi. Although Boniface later withdrew the privilege—perhaps in order to sell it again—the people in Wittenberg ignored his cancellation of the indulgence. Then, Pope Julius II (r. 1503–1513) made everything completely legal again by confirming the privilege in 1510, and Leo X (r. 1513–1521) expanded the grant by making the indulgence available not just on the holy day itself, but for the week after All Saints’ Day as well. Leo also added another kind of indulgence to what was already available at the church—an indulgence for the dead.

This brings up still another point in the growing significance of indulgences: indulgences for those in purgatory. That practice became official papal doctrine only in 1476, though Thomas Aquinas, for example, had promoted it earlier. Pope Sixtus IV (r. 1471–1484) authorized a church in France to offer in exchange for money an indulgence for the dead in purgatory. The pope left it uncertain, however, whether the person who obtained such an indulgence for another had to be contrite and make confession as he would if he had obtained one for himself. In any case, this idea helped generate the enormous demand for indulgences that characterized the end of the fifteenth and early sixteenth centuries. People could actually do something for their dead relatives simply by buying an indulgence.

As a critic of indulgences in 1517, Luther joined a long line of others—some rather notorious like John Wycliffe and John Hus, but others who were not so well-known and who escaped official condemnation, like Wessel Gansfort. Erasmus was also not a fan of indulgences and referred to them as “the crime of false pardons” in his Praise of Folly (1509). Indulgence salesmen had long been attacked in popular literature: Boccaccio’s rascal mendicant who promised blessings to the gullible by exhibiting a feather from Gabriel left behind

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61 Moeller, Die Reformation und das Mittelalter, 57–58.
62 Le Goff, The Birth of Purgatory, 276, and TRE, s.v. “Ablass.”
64 TRE, s.v. “Ablass.”
at the Annunciation (Day 6, Story 10), or Chaucer’s pardoner who described himself this way:

For my exclusive purpose is to win
And not at all to castigate their sin.
Once dead what matter how their souls may fare?
They can go blackberrying, for all I care!
But let me briefly make my purpose plain;
I preach for nothing but for greed of gain
And use the same old text, as bold as brass,
Radix malorum est cupiditas.

Thus, Luther was joining a large company when he, too, went after salesmen like Johann Tetzel, the Dominican monk who long served the church by peddling pardons beginning in 1504. In the Ninety-Five Theses, therefore, Luther devoted several theses to the false claims of the salesmen and to their obvious objective: money. For example, Thesis 66, “The treasures of indulgences are nets with which one now fishes for the wealth of men.” Other examples include Theses 27 and 28, the first denying that when the money is placed into the money chest, a soul gets out of purgatory, and the second insisting instead, “It is certain that when money clinks in the money chest, greed and avarice can be increased.”

Similarly, Luther went after the false claims of Tetzel and his colleagues. In Thesis 79, Luther labeled as blasphemy the boast that “the cross emblazoned with the papal coat of arms and set up by the indulgence preachers is equal in worth to the cross of Christ.” And in Thesis 76, he called it madness to say that “papal indulgences [were] so great that they could absolve a man even if he had done the impossible and had violated the mother of God.”

However, since the indulgence salesmen presented themselves as representatives of the pope, Luther’s theses also considered the attitude and powers of the pope. Luther’s operating assumption was that the pope would certainly agree with him if he knew what Tetzel and company were actually saying and doing.

68 OER, s.v. “Tetzel, Johann (c. 1465–1519).”
70 Luther, *Ninety-Five Theses* (1517), AE 31:32 (WA 1:237).
For example, in Thesis 50, Luther wrote, “Christians are to be taught that if the pope knew the exactions of the indulgence preachers, he would rather that the basilica were burned to ashes than built up with the skin, flesh, and bones of his sheep.”

In one of his final theses (Thesis 91), Luther insisted that just following the pope would correct the abuses: “If . . . indulgences were preached according to the spirit and intention of the pope, all these doubts would be readily resolved. Indeed, they would not exist.”

Luther also addressed the false claims of the salesmen regarding the pope’s power. Such claims, however, were by 1517 an integral part of the theology behind the indulgences, namely, the authority of the pope over the treasury of merits to help souls in purgatory. Luther presented his fundamental position early in the theses, with Thesis 5: “The pope neither desires nor is able to remit any penalties except those imposed by his own authority or that of the canons [i.e., church law].” Those penalties, Luther insisted in Thesis 13, ceased at the time of death: “The dying are freed by death from all penalties, are already dead as far as the canon laws are concerned, and have a right to be released from them.”

So, whatever powers the pope had, he exercised them on this side of eternity, not the other. Of course, the pope could pray for those in purgatory; but if he actually had power over purgatory, Luther inquired in Thesis 82, “Why does [he] not empty purgatory for the sake of holy love and 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.”

It was theses like these that caused trouble for Luther. Questioning the powers of the pope alarmed the theologians to whom Archbishop Albert had turned over the theses, and the archbishop wrote to Pope Leo about his concerns. Thus, the controversy began. Indeed, when the pope finally condemned Luther’s teaching by means of forty-one statements taken from his writings, two of them were from the Ninety-Five Theses, and thirteen more came from the “explanations” that Luther attached to each of the theses and then published in the summer of 1518.

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72 Luther, *Ninety-Five Theses* (1517), AE 31:30 (WA 1:235).
73 Luther, *Ninety-Five Theses* (1517), AE 31:33 (WA 1:238).
77 Condemnation 4 comes from Thesis 14, and condemnation 17 comes from Theses 56 and 58. Compare Luther, *Defense and Explanation of All the Articles* (1521), AE 32:31, 62 (WA 7:348–49, 398–99) with Luther, *Ninety-Five Theses* (1517), AE 31:26, 30 (WA 1:234, 236).
78 See the footnote attached to each of the forty-one propositions that Luther defended in *Defense and Explanation of All the Articles* (1521), AE 32:12–98. See also Luther, *Explanations of the Ninety-Five Theses* (1518), AE 31:83–252 (WA 1:525–628).
So, one can say that the Indulgence Controversy led directly to Luther’s excommunication and indirectly to the formation of the Lutheran Church.

Yet, it is true, as well, that selling the St. Peter’s indulgence was also the last big financial campaign mounted by the papacy with plenary indulgences so readily available for purchase. That kind of fundraising campaign finally came to an end. Indulgences, however, did not. The Council of Trent affirmed them in its last session on December 4, 1563. While denouncing financial abuses connected with them, it also anathematized those who called indulgences useless or denied the power of the church to grant them. In spite of Luther’s early efforts, Rome doubled down on the theology of indulgences, and so, as we have already seen, they remain an integral part of Catholic piety to this very day.

But the question still remains: Is there any authentically “Lutheran” theology in the Ninety-Five Theses? If there is, it is hard to find. It is true that in Thesis 62, Luther does say, “The true treasure of the church is the most holy gospel of the glory and grace of God.” But what does he mean by “gospel”? If we go by the Explanations, Luther’s description of this thesis is right on target. For instance, in commenting on John the Baptist’s statement, “Behold the lamb of God, who takes away the sin of the world,” Luther wrote, “Behold that one who alone fulfils the law for you, whom God has made to be your righteousness, sanctification, wisdom, and redemption, for all those who believe in him.” There are other statements like this one in the Explanations that sound like justification by faith alone. Furthermore, Luther also mentioned the theology of the cross and the theology of glory in the Explanations, but we need to remember that they were published more than nine years after the Ninety-Five Theses.

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79 Moeller, Die Reformation und das Mittelalter, 72.
81 For example, see “Plenary indulgences aplenty” on the Divine Mercy website.
82 Part of the challenge in answering this question arises from one’s answer to still another: When did Luther achieve his Reformation breakthrough? If one thinks that Luther came to his “new” understanding of justification before the Ninety-Five Theses, then one will understand the theses as fitting somewhere into Reformation theology. See, for example, the discussion in Berndt Hamm, The Early Luther: Stages in a Reformation Reorientation (Grand Rapids: Eerdmans, 2014), 85–109. However, if one has concluded that Luther’s insight into justification by faith alone followed the Ninety-Five Theses, he will explain them as revealing Luther’s continued commitment to late medieval thinking and piety. See, for example, Brecht, Martin Luther, 1:221–237. While agnostic on the question of when did Luther become a Lutheran, I do not find evidence of the breakthrough in the Ninety-Five Theses.
83 Luther, Ninety-Five Theses (1517), AE 31:31 (WA 1:236).
84 Luther, Explanations of the Ninety-Five Theses (1518), AE 31:231 (WA 1:616).
85 See Luther, Explanations of the Ninety-Five Theses (1518), AE 31:190, 193, 220 (WA 1:593, 594–95, 610).
86 Luther, Explanations of the Ninety-Five Theses (1518), AE 31:225, 227 (WA 1:613, 614).
months after Luther’s original letter to Archbishop Albert. A lot had happened in those months, including—who knows?—maybe even the Tower Experience.

If we go just by the theses, it is a lot easier to find salvation by works—works of suffering. Right at the outset, Luther insisted, “Jesus Christ . . . willed the entire life of believers to be one of repentance,” and then elaborated in Theses 3 and 4: “3. Yet it does not mean solely inner repentance; such inner repentance is worthless unless it produces various outward mortifications of the flesh. 4. The penalty of sin remains as long as the hatred of self, that is, true inner repentance, until our entrance into the kingdom of heaven.”

In the last couple of theses, Luther actually described the necessary suffering in the life of a Christian as the basis for hope that he would enter heaven: “94. Christians should be exhorted to be diligent in following Christ, their head, through penalties, death, and hell; 95. And thus be confident of entering into heaven through many tribulations rather than through the false security of peace.” Statements like these sound more like a monastic life of discipline and suffering and not so much like Luther’s later descriptions of the gospel.

So, we conclude by asking the question raised by our title: Why are the Ninety-Five Theses still important? I suppose if we were participants in the Lutheran/Catholic dialogue, we still might want to ask as Luther does in Thesis 82: Why, if the pope can get people out of purgatory, does he not just empty the place instead of waiting for someone to acquire an indulgence? But that is not really a question Lutherans are asking. No, the significance of the theses for us today is almost entirely historical, not theological. They are the beginning. They show us where Luther was theologically when it all began, but not where he finished. If we want the full story, we will just have to keep marking all the big events from now until at least 2046, the five-hundredth anniversary of Luther’s death!

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87 Luther, Ninety-Five Theses (1517), AE 31:25–26 (WA 1:233).
88 Luther, Ninety-Five Theses (1517), AE 31:33 (WA 1:238).
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