

SUNDAY ARTICLE

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Ninety-Five What?

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If people know only one thing about the Protestant Reformation, it is the famous event on October 31, 1517, when the *Ninety-five Theses* of Martin Luther (1483–1586) were nailed on the door of the Castle Church of Wittenberg in protest against the Roman Catholic Church.

Luther is known mostly for his teachings about Scripture and justification. Regarding Scripture, he argued the Bible alone (*sola scriptura*) is our ultimate authority for faith and practice. Regarding justification, he taught we are saved solely through faith in Jesus Christ because of God's grace and Christ's merit. We are neither saved by our merits nor declared righteous by our good works. Additionally, we need to fully trust in God to save us from our sins, rather than relying partly on our own self-improvement.

Forgiveness with a Price Tag

These teachings were radical departures from the Catholic orthodoxy of Luther's day. But you might be surprised to learn that the *Ninety-five Theses*, even though this document that sparked the Reformation, was not about these issues. Instead, Luther objected to the fact that the Roman Catholic Church was offering to sell certificates of forgiveness, and that by doing so it was substituting a false hope (that forgiveness can be earned or purchased) for the true hope of the gospel (that we receive forgiveness solely via the riches of God's grace).

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

This much needs to be understood to make sense of Luther's *Ninety-five Theses*: the selling of indulgences for full remission of sins intersected perfectly with the long, intense struggle Luther himself had experienced over the issues of salvation and assurance. At this point of collision between one man's gospel hope and the church's denial of that hope the *Ninety-five Theses* can be properly understood.

The Theses Themselves

Luther's official response to indulgences came in the form of an academic document he addressed to the local archbishop, who happened to be the same Albert of Mainz who'd authorized the campaign. Significantly, Luther penned his grievance – titled "Disputation of Martin Luther on the Power and Efficacy of Indulgences," but known to posterity as the *Ninety-five Theses* – in Latin rather than in the common vernacular. That fact combined with the intended audience and largely academic tone of the writing indicates Luther didn't write the document for mass consumption. Rather, he wrote it to spark a scholarly debate.

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

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

As well as their duty to others:

43. Christians are to be taught that he who gives to the poor or lends to the needy does a better deed than he who buys indulgences.

44. *Because love grows by works of love, man thereby becomes better. Man does not, however, become better by means of indulgences but is merely freed from penalties.* [Notice that Luther is not yet wholly against the theology of indulgences.]

And even financial well-being:

46. *Christians are to be taught that, unless they have more than they need, they must reserve enough for their family needs and by no means squander it on indulgences.*

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

51. *Christians are to be taught that the pope would and should wish to give of his own money, even though he had to sell the basilica of St Peter, to many of those from whom certain hawkers of indulgences cajole money.*

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

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

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

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

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

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

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

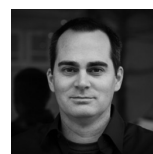
In the years following his initial posting of the theses, Luther became emboldened in his resolve and strengthened his arguments with Scripture. At the same time, the church became more and more uncomfortable with the radical Luther and, in the following decades, the spark that he made grew into a flame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

Ongoing Relevance

Although the *Ninety-five Theses* doesn't explicitly lay out a Protestant theology or agenda, it contains the seeds of the most important beliefs of the movement.

Luther developed a robust notion of justification by faith and rejected the notion of purgatory as unbiblical; he argued that indulgences and even hierarchical penance cannot lead to salvation; and, perhaps most notably, he rebelled against the authority of the pope. All of these critiques were driven by Luther's commitment, above all else, to Christ and the Scriptures that testify about Him. The outspoken courage Luther demonstrated in writing and publishing the *Ninety-five Theses* also spread to other influential leaders of the young Protestant Reformation.

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



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