

# Luther's 95 Theses—What Was That all About?

Colleagues,

Four days hence is Reformation Day in the Lutheran Church calendar. For other Christians, who don't see Luther's debate proposal of October 31, 1517 as quite that important, it's still the Eve of All Saints Day (Nov. 1). And for the secular culture of America it's Halloween [the "E'en"—equals evening—before "All Hallows (old English for "saints") Day," the day to commemorate all the dear departed Christ-confessors]—with nary a clue of what Luther was fussing about, nor of any commemoration of the blessed dead. In the Roman Catholic tradition there is also Nov. 2, "All Souls Day," the day to commemorate, and thereby assist, the dear departed who are yet in purgatory. Although All Saints Day did carry over into some Lutheran churches, All Souls Day—no surprise—didn't make it.

What was the fuss about that triggered Luther's 95 theses? He titled them: Disputation on the Power and Efficacy of Indulgences. First a word about disputations. These structured and juried public debates were the bread and butter of academic life in the European university. "Tenured" professors proposed the topics—current hot potato issues or classic topics—specified the time and place and invited folks to come and join the conversation. Demonstrating your ability in such a disputation also served as the "final exam" for grad students aspiring to a degree.

So what were indulgences? They were the last step of the 4-part sequence in the process of penance, one of the seven churchly actions called sacraments. The sacrament of penance, also designated confession and absolution, was the week-in-week-out

access to God's grace for the faithful. Five of the sacraments were by their very nature one-time and one-time-only events—baptism, confirmation, marriage (or its celibate alternative, monastic life or the priesthood), and last rites. Eucharist (the Lord's Supper) and penance were the two repeaters throughout one's life, often linked, with penance as the required prelude to receiving Holy Communion. As Western medieval eucharistic theology evolved, making the eucharist beneficial for believers simply by having a priest do it, whether or not a congregation was present, penance became the one "routine" sacrament in common folk piety.

Whether you "went to confession" was the equivalent in popular piety in Luther's day to today's "going to church" as the trademark of being a serious Christian.

So penance was important. Centrally so. In Luther's time, how did it work? Four steps.

1. *Contritio cordis*—heartfelt contrition
2. *Confessio oralis*—oral (out loud) confession to a priest, the only one authorized to do the next number.
3. *Absolutio sacerdotalis*—absolution (=word of forgiveness) spoken by a priest
4. *Satisfactio operis*—a work of satisfaction to re-balance the account that the confessed sin had skewed.

Indulgences—not yet mentioned above—entered as an alternative to step 4. The practice (and theology to back it up) arose as an alternate form of #4, action to restore the equilibrium that one's sin had unbalanced. The medium was money. In place of "doing something" costly to "make things even" (the literal meaning of *satis-faction*), depleting one's coin-purse (also costly) was a valid equivalent. Especially in north European lands, folk culture had a sense of money as a surrogate for settling blood-feuds. If it could balance accounts between

warring clans, why not also with God? It made sense.

And by Luther's time much of the focus for the faithful to confess and pay was to benefit those "all souls" still being purged in purgatory, close family members first of all.

Where money's involved, corruption is near at hand—also in the church. Not only in the piety of the peasants [Hey, you can buy forgiveness!], but also in the church's upper echelons among the higher primates. You can create your own list of possible venues for villainy: fund-raising, pay-offs, lucrative contracts, skimming the till, false advertising, etc. Luther doesn't bypass such fiscal hanky-panky in his 95 theses, but that is not his main concern. It's the piety of the peasants that agitates and aggravates him the most, namely, what this church-wide practice of penance is actually doing to the faith of the faithful. In short, it is un-doing that faith. His core complaint: "Christians are taught to rely on salvation by letters of indulgence . . . [in place of] the grace of God and the compassion shown in the cross."

Let's take a closer look at just a few of Luther's 95 theses.

**Thesis #1.** "When our Lord and Master, Jesus Christ, said 'Repent' ["penitentiam agite, etc." is Luther's Latin here, quoting Matthew 4:17 in the Vulgate Bible] He called for the entire life of believers to be one of penitence."

The Latin itself is capable of two meanings: "repent" or "do (the sacrament of) penance." Luther opts for the first, if for no other reason than that in Jesus' time there was no such thing as the 4-step practice of the sacrament of penance with its indulgence add-on as 4B. In Luther's own commentary to his theses he not only scores this misreading of the Biblical text, but moves toward the fundamental rhythm of faith lived out. Not weekly journeys to the parish confessional booth, but "entire

life” stuff, daily turning away from where my Adamic yens constantly nudge me to Christ-focused living in the contexts of my daily relationships and callings.

A penance sacrament sequence that ends with indulgences, no matter how regularly practiced, will never get you there. It is not Gospel-grounded, but instead grounded in the rubrics of the law—paying off or paying back the debt that sin has incurred, even after I’ve heard God’s word of forgiveness from the priest. Indulgences make payment the last word—even if it’s done with a gratitude attitude. The last word is the one we had two Sundays ago in the Gospel for the day. It was the “render to Caesar” pericope, but the “render” word softens what the Greek actually says. The actual word there is “pay back”—both to Caesar and to God—“pay back what you owe.” That is not Good News. Jesus (Matthew 18:21-35ff.—the appointed Gospel a few weeks ago) shows that “pay back” and “forgiveness” are clean contraries. Peter tries to merge them, but Jesus makes it perfectly clear that a forgiveness procedure that ends in pay-back is no forgiveness at all. And woe to the one who tries to make it so.

### **Theses #60 and 62.**

“We do not speak rashly in saying that the treasures of the church are the keys of the church, and are bestowed by the merits of Christ. The true treasure of the church is the most holy [Luther’s word “sacrosanctum’] Gospel of the glory and grace of God.”

The business of “merits” permeates the indulgence controversy. Yes, says Luther, of course, Christ abounds in “merits.” His life, suffering, death and resurrection do not add up to nothing. They are a huge treasure. But these merits, these “goodies,” are offered gratis, on the house, to the penitent sinner. Christ says: “Repent and believe the Gospel” = turn away from whatever else your heart is hanging on and hang on to these

goodies I offer you. Absolute freebees.

The sacrament of penance had not bypassed the merits of Christ. Not at all. But the medieval theology had cornered these merits (together with the extra merits of sacrosanctum saints) and banked them into the church's own treasury. To be sure, they were for distribution to sinners needing them. But the distribution system had been legalized. To get the goodies you had to do something—even if it was as modest as “doing the best you could.” Luther said that was making a “merx” (merchandise) out of Christ's merits—to say nothing of trivializing them by linking them to the extra merits (Ha!) of the super-saints. When Christ's merits become a commodity for merchandising, his authentic forgiveness of sinners goes out the window. The church's “keys” are not the keys to the vault to regulate distribution to the deserving, but the authorization, the mandate, to be as extravagant in passing out Christ's forgiveness to the undeserving, as he himself was when he initiated the process.

The church's treasure, the keys, the merits of Christ, says thesis #60, are all one ball of wax. And thesis #62 says that whole ball of wax—treasure, keys, Christ—is God's “grace,” God's give-away program—the very opposite of pay-back programs. “Grace” was one of the central conflict-terms in the Reformation controversy. Luther's claim was that—at least according to the Biblical use of the term—God's grace was “favor dei.” Surprise, surprise, in Christ God is favorable to sinners. Christ-connected sinners even “please” him. He likes them. Nothing there about a sinner's initiative (even just a smidgin) or grace-transfers that follow such initiatives.

The scholastic theology behind indulgence practice was itself a “grace alone” procedure, but it was less charitable about grace. Not a freebee. Yes, God was indeed gracious—by definition. And

that grace was indeed therapeutic for healing sin's sickness. But it too was seen as a commodity, "merx," not a relational reality of God being merciful to me a sinner. Grace was "stuff" from God (good stuff, to be sure, healing stuff) for transfer. But something in the receiver had to trigger its dispersal. Indulgences, part 4B of the sacrament of penance, was one guaranteed way to trigger the transaction. The merits of Christ (and the saints)—very precious and good stuff—flowed from the church's treasury when indulgences transpired. It was an approved alternative to the original step #4, doing the good work of satisfaction yourself. With cash you can tap into the huge reservoir of extra grace-goodies (aka merits) piled up by Christ and the saints. The goods in the treasury were transferable. The church held the keys. Indulgences turned the key to open the lock. It made perfect sense.

But not if grace and the church's treasure were something else.

And, says thesis #62, indeed they are. God's grace is the very glory of God. The fundamental "glow-ry" of God (as Bob Bertram liked to pun) is the glow of God's spectacular give-away program, centered in God's "giving" his Son for sinners, so that they might have the life that lasts. "Relying on salvation by letters of indulgence" is clean contrary to "the grace of God and the compassion shown in the cross."

Now we cut to the chase, the final theses of the 95.

Luther is convinced in 1517 (thesis #89) that the pope is basically a good guy, that the pope's "theology of indulgences" is what Luther is proposing. It is only the henchmen/hustlers out in the provinces who have undermined "the salvation of souls" with their huckstering. But because this "exposed the church and the pope to the ridicule of their enemies," the pope himself must take corrective action. For he is the pastor of all

and “these questions are serious matters of conscience to the laity.”

Confident that the pope is on the right side, Luther says (#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.” And that propels Luther to his hortatory grand appeal, his final four.

**#92.** “Away, then with those prophets [the indulgence hustlers] who say to Christ’s people, ‘Peace, peace,’ where there is no peace.”

**#93.** “Hail, hail to all those prophets who say to Christ’s people, ‘The cross, the cross,’ where [in these other prophets] 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 [note the word “fide,” faith, in this term, also in Luther’s Latin] of entering heaven through many tribulations rather than through a false assurance [securitas] of peace.”

Penance, repentance, is a salvation agenda. Therefore “the cross (both Christ’s and our own). . . following Christ as head of the body . . . faith’s confidence instead of self-fabricated securities,” that’s what it’s all about. The cross, the cross. Penance with the indulgence add-on seeks to escape suffering. It only “hurts” the pocketbook, diminishes our net worth, but does not crucify the flesh. And in not doing that, it gives false security. It leaves the penitent in the spiderweb of performance and reward. Even worse, it encourages him to persist in playing that game, which never leads to the repentance Jesus was calling for. Consequently it never brings the penitent to the “gospel of

the glory and grace of God.”

It’s all the theology of the cross. Thus it should come as no surprise when 6 months later (April 1518) Luther shows up at the Augustinian monks’ annual meeting in Heidelberg to inform the rest of his monastic order “what’s going on over there in Wittenberg.” “It’s all theology of the cross,” he says. “The churchly establishment is stuck on theology of glory. That theology calls the bad good and the good bad. Theologians of the cross say it like it is.”

Contemporary relevance for church life today.

1. When they start talking about money, listen hard to hear if it’s still “the cross, the cross”—Christ’s and your own—that they’re talking about. If not, walk away. In most all of church history it’s been a dis-connect between the two.
2. If the pitch is what benefit you’ll get from following their lead, check to see if that benefit includes crucifying the old Adam/old Eve besetting us all. Escaping life’s ouches is a constant alternate gospel to “following Christ, the Head, through penalties, deaths, and hells.”
3. Prosperity evangelism surely can’t pass this test, no matter how often and how badly they mangle Christ’s words about “having life abundantly.” There is zero-correlation between what Christ was talking about and “having all the stuff you’ve wanted.” In fact, it’s the opposite: the “securitas” of having it all equals having NONE of what Christ offers.
4. America’s yearning for “securitas” and taking global and lethal measures to insure it is indulgence theology written in the billions. It is the opposite of the “fide” that is at the center of the confidence of thesis #95. It will not get our nation out of our own purgatory. So it’s



no surprise when national prophets “call good bad, and bad good.” But it’s doomed to failure—[as we are already seeing?] God’s purgative is something else, it’s Luther’s thesis #1. That says it like it is.

5. Note who Luther names as the agents for putting rightful penitential faith and its theological warrant out in the marketplace (#93). Prophets, he calls them. That doesn’t mean predictors. Nor is it restricted to clergy. It designates someone with access to some public some place. And who of us doesn’t? Even if it’s only “two or three gathered.” But remember, the opening line of the prophet is not: “Here’s what I think.” Instead it’s the “confidence”—and the chutzpah—to say: “Thus says the Lord.”

Peace & Joy!

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