

The 500th Anniversary of the Protestant Reformation
A Turning Point in World History
by Marol Feickert

"Was the criticism of Rev. Dr. Martin Luther against the letters of indulgence primarily based on theological or economic reasons?"

Based on available historical evidence, it appears the strongest response to the question posed for this essay is that the criticism raised by Rev. Dr. Martin Luther against the letters of indulgence was primarily based on theological concerns. However, it is extremely important to note that the impact of the posting of Luther's 95 Theses is regarded as the major catalyst for the Protestant Reformation, and eventually affected every facet of society: financial, political, cultural, social, as well as theological. Luther's reply as he stood in Germany before the Diet of Worms and the Holy Roman Empire's Emperor on April 18, 1521 proves his unwavering commitment to remain true to following Scripture, and to the renewal and reform of the Roman Catholic Church of his day that had failed to put that Scripture into proper practice:

"Since your majesty and your lordships desire a simple reply, I will answer without horns or teeth. Unless I am convinced by Scripture and by plain reason (I do not believe in the authority of either popes or councils by themselves, for it is plain that they have often erred and contradicted each other) in those Scriptures that I have presented, for my conscience is captive to the Word of God, I cannot and I will not recant anything, for to go against conscience is neither right nor safe. Here I stand; I can do no other. God help me. Amen."

These are not the words of a man whose concern was primarily with the financial needs of the time. Rather, they are the words of a man committed to God's people and to God's Word being properly applied to their lives. During that meeting in Worms, "the past and the future were met."¹ Douglas Linder summarized that fateful meeting in this way:

"Martin Luther bravely defended his written attacks on orthodox Catholic beliefs and denied the power of Rome to determine what is right and wrong in matters of faith. By holding steadfast to his interpretation of Scripture, Luther provided the impetus for the Reformation, a reform movement that would divide Europe into two regions, one Protestant and one Catholic, and that would set the scene for religious wars that would continue for more than a century, not ending until the Peace of Westphalia in 1648."²

At the time of Martin Luther's birth until his posting of the 95 Theses, the majority of people who considered themselves "Christian" were members of the Roman Catholic Church. The Bible that was in use in the churches was the Latin Vulgate translation. There were two main issues with this: first of all, the population in general did not speak Latin; secondly, this translation was not known for being the most accurate translation of the

original texts. Because the *Holy Bible* was not available to the common man, people relied on the priests to teach them God's Word, but sadly, the liturgy had taken the place of Scripture in many masses. Too often, the priests would put their own slant to what they were teaching, opening the door to heresy. It was taught that salvation was a product of works and obedience to the church. There was also the massive issue of purgatory and penance; specifically, abuses of the papacy and the selling of letters of indulgence. Alister E. McGrath writes:

“For many the cry for reform was a plea for the administrative, moral and legal reformation of the church: abuses and immorality must be eliminated; the pope must become less preoccupied with worldly affairs; the clergy must be properly educated; and the administration of the church must be simplified and purged of corruption.”³

Reviewing Martin Luther's personal history, it clearly becomes evident that his concern and commitment to the full Gospel truth was based on years of educational preparation, research, study of Scripture, and deep prayer for guidance in how to deal with errors and lack of Biblical precedents he encountered; not only with the indulgence system - currently in place with the Roman Catholic Church of his day - but also with the church's view on how salvation is accomplished.

For Luther, the posting of the manifesto listing 95 arguments, or Theses, on October 31, 1517, appears to be the culmination of those many years of study. His attempt in posting them was not to overturn the church or begin a new denomination. Instead, he hoped to open a dialogue with church leaders and invite debate to initiate reform on practice and doctrine within the Roman Catholic Church. The door of All Saints Church in Wittenberg was much like our Facebook or Twitter today: a place to open a dialogue to discuss issues, and hopefully learn from one another. Instead, his theology and writings were viewed as a challenge to the authority of the Roman Catholic Church. He would eventually be seen as a champion for the people who would call themselves—much to Luther's chagrin—“Lutherans”. According to Robert Kolb, “Lutherans saw him as an authoritative interpreter of the Word and as a hero of the German people, transcending religion.”⁴

Before discussing this further, it seems a review of Martin Luther's young life would be in order. This will help in the understanding of the foundation that was being laid through the course of many years—eventually leading up to those 95 Theses, and why it seems obvious that Luther's deep faith and study of the Scriptures was the basis for the Theses being rooted in a theological base.

Martin Luther was born on November 10, 1483, in the central German town of Eisleben, Saxony (then part of The Holy Roman Empire, now known as southeast Germany). He was born into a Roman Catholic household, son of Hans and Margarethe Luther. Martin was baptized the day after his birth in the Church of St. Peter and St. Paul in Eisleben on the Festival Day of St. Martin of Tours, after whom Martin Luther was named.

His father, Hans Luther, was a miner, considered part of the peasant working class. However, Hans worked his way up to the middle class through leasing mines and furnaces. Approximately six months after Martin's birth, Hans bought his family a house in their new hometown, Mansfeld, approximately 10 miles northwest of Eisleben.

Luther's parents believed very strongly in education for Martin, his three brothers and four sisters. Martin's father's ambitious dream was for Martin to become a lawyer. In the spring of 1488, at age four, Martin began attending the local school in Mansfeld, learning the doctrine and practices of the Roman Catholic Church, as well as being taught music. This was all taught in Latin; students not only were taught how to speak it during class, but were required to speak Latin at all times. In 1497, when he was 13, Martin was sent thirty miles north to Cathedral School in Magdeburg, a school operated by the Brethren of the Common Life, a lay monastic order whose curriculum emphasized personal piety, Bible reading and living simply. Although he only attended school there for one year, this appears to be one of the things that sparked his ambition to serve the Lord as a priest; he greatly admired the Brothers who taught there. One year later, in 1498, Martin completed his boarding school years at St. George's Latin School in Eisenach. Luther's time at Eisenach was brief, but very important to the younger "Reformation mind" that was being formed. As Henry Bitten points out, "Luther's education at the Gorgenschule in Eisenach is where he refined his skills for inquiry and scholarship. His teachers were Biblical humanists and challenged the traditional school of education, called Scholasticism, which was promoted by Thomas Aquinas. Scholasticism is based in reasoning and deductive thinking. Luther's use of insisting that the truth is only the Word of God (*sola scriptura*) is based on the teaching of Biblical humanists. At Eisenach Luther perfected his studies in Latin."⁵

In 1501, Martin Luther left Eisenach and enrolled in the law school of the University of Erfurt, at the time considered one of the most distinguished universities in Germany. Martin earned his Masters of Arts degree one year later in 1502. While continuing his progress toward becoming a lawyer at Erfurt, Luther first had the opportunity to read a Bible in Latin in 1503. It was a rare book in those times, and it so excited Luther that he

came back to the library repeatedly to read it. While he was at Erfurt, he furthered his Latin and music studies, as well as his religious training, attending Mass daily and devoting himself to prayer and Bible study.

Luther experienced a life-changing event in 1505. According to Michael Mullett:

“In July 1505, a thunderstorm overtook [Luther]. Struck to the ground by a bolt of lightning, he cried in terror to his father’s patron saint, “St. Anne, help me! I will become a monk.” Two weeks later he entered the strict Augustinian order.”⁶

Since his life was indeed spared, Luther left law school and on July 17, 1505 joined the Augustinian Order of Hermit in the Erfurt Monastery. While he was there, he devoted himself to Bible study and to learning the teachings of the Roman Catholic Church. He memorized much of the Old and New Testament of the *Holy Bible*, reading ten Psalms a day. This reading led him to see God as a righteous judge and he became keenly aware of his own imperfection. He fulfilled the rigorous duties of a monk. Luther fully dedicated himself to monastic life, the effort to do good works to please God, and service to others through prayer for their souls. However, doing these things never seemed to be enough to Luther to bring about a true peace with God. He devoted himself to fasts, flagellations, long hours in prayer and pilgrimage, and constant confession. The more he tried to do for God, it seemed, the more aware he became of his sinfulness.

In May 1507, Luther took his final vows and was ordained into the priesthood. Johann von Staupitz, Luther’s superior under whom he studied under at the University of Wittenberg, concluded the young man needed more work to distract him from excessive rumination. He ordered the monk to pursue an academic career, and in 1508 Luther was assigned to the town of Wittenberg, Saxony, as an instructor in logic and physics at the new University of Wittenberg. Luther completed his Bachelor’s Degree in Biblical Studies on March 9, 1508 and a Bachelor’s Degree in the *Sentences* by Peter Lombard (the main textbook of theology in the Middle Ages), in 1509.⁷ Luther spent nearly his entire life in Wittenberg. He learned Greek and Hebrew, and carried out an extensive study of the *Holy Bible*, as well as standard theological treatises by Scholastic thinkers Peter Lombard (c.1100-60), John Duns Scotus (c.1265-1308), Thomas Aquinas (1225-1274), Pierre d’Ailly (1350-1420) and William of Occam (1288-1347). His chief influence was St. Augustine (354-430), the reputed founder of his order.

Henry Bitten points out that, although Luther’s experience at Eisenach was important, “his experience at the University of Erfurt had a greater impact because it is here where he learned Greek. At Erfurt he rejected the

complete free will of humans as taught by Peter Lombard and is introduced to Gabriel Biel's teachings that God's grace comes as a result of man's efforts. This terrorizes Luther's mind in trying to please God and will eventually lead him to his "tower experience" where he discovers God's gift of grace in Romans 3:21-24.⁸ This "tower experience" occurred in the tower of the Black Cloister in Wittenberg (later Luther's home) at an undetermined date between 1508 and 1518.

In 1510-11, Luther was chosen as one of two Augustinian monks to go to Rome on official business for five months, the first and only time he left Germany. They were to help in resolving a dispute within the Order that called for resolution by the pope. However, Luther later spoke of seeing Rome's corruption, which severely disillusioned him. He later wrote and spoke of the incompetent and flippant clergy he saw there. These early doubts concerning Rome and its ways would grow over the next few years.

On October 19, 1512, Martin Luther became a Doctor of Theology at the University of Wittenberg, more specifically Doctor in Biblia,⁹ and on October 21, 1512 he was "received into the senate of the theological faculty,"¹⁰ endowed by his Augustinian order. Luther eventually replaced Johann von Staupitz as the professor of Biblical studies. He remained there for most of his life. Lecture notes exist for courses he taught, including *Psalms* (1513-1515 and 1519), *Romans* (1515-1516), *Galatians* (1516-1517), and *Hebrews* (1517-1518). During this time, Luther rose within his order to the office of district vicar, later even overseeing the administration of Augustinian monasteries in Saxony. He also preached regularly in the parish church.

Luther struggled under the weight of the Law, as he wrote, "I vexed myself with fasts and prayers beyond what was common . . . if I could have got to heaven by fasting, I should have merited that twenty years ago . . . I afflicted myself almost to death."¹¹ It seems that the more Luther studied and immersed himself in Scripture, the more he began to have doubts about the theological basis for many of the Roman Catholic Church's theology and practices, wondering if all of the things done by Roman Catholic leaders could be justified. He became convinced that the Roman Catholic Church was no longer focused on some of the central truths of Christianity taught in Scripture. Luther's study led him to re-examine St. Paul's theology, and Paul's recurring theme of forgiveness through faith made possible by the crucifixion of Christ. In Paul's theology, which Luther eventually adopted, there was no need to turn to priests for forgiveness because, to those who believed and were contrite, forgiveness was a free gift of God.

In sermons in Wittenberg beginning in 1516, Luther began lashing out at two very distinct practices of the Roman Catholic Church: the selling of indulgences, and the church's stand on salvation and forgiveness. In referring to the sale of indulgences, Luther questioned whether the pope could, as he claimed, deliver souls of a confessor's dead loved ones from purgatory. It was not the financial aspect of the sales that so deeply disturbed Luther; the cost was not terribly excessive for most people in Germany's growing middle class. Instead, Luther felt that the selling of indulgences was a mockery of true faith and the meaning of salvation.

In the early sixteenth century, the Roman Catholic Church was spending a tremendous amount of money to build St. Peter's Basilica in Rome. In need of even more money, the church made a deal with Albert of Hohenzollern, who was offered the position of archbishop of Mainz by Pope Leo X. Albert already held two other bishop positions, without having reached the required age to do so. The Pope's requirements were 12,000 ducats for the twelve apostles in order for Albert to receive the position. Although Albert did not accept this offer, the pope and Albert came to an agreement; Albert was then made the Archbishop of Mainz. Albert was to sell indulgences to the people of Germany and split the proceeds with the Roman Catholic Church in Rome, effectively causing the financial resources of Germany to flow into Rome's coffers. Albert of Mainz hired Johan Tetzel, a Dominican friar, to promote and sell these indulgences across Germany. Tetzel's powerful sermons were accompanied with a catchy jingle: *"Every time a coin in the coffer rings, a soul from purgatory springs!"*

Part of this sermon preached by John Tetzel helped inspired Martin Luther's protest in 1517: "Don't you hear the voices of your dead parents and other relatives crying out, "Have mercy on us, for we suffer great punishment and pain? From this, you could release us with a few alms . . . We have created you, fed you, cared for you and left you our temporal goods. Why do you treat us so cruelly and leave us to suffer in the flames, when it takes only a little to save us?"¹²

Luther argued that forgiveness came from God alone, not from purchasing "indulgences"; no one on earth, whether a priest or a pope, was in the position to grant forgiveness, since no one can look into the soul of another. The doctrine of justification by faith alone was a "new" thought that became the central focus of Luther's teaching. He taught that salvation is a completely free gift, given through God's grace alone, received by faith in Jesus Christ. God's Word alone was to be viewed as the central religious norm and authority. With these two

teachings, Luther was striking out at issues that were at the heart of the Roman Catholic Church's practices and beliefs.

Luther believed that the Roman Catholic Church was wrong in teaching that salvation could be earned by doing good deeds, and most importantly by selling indulgences. His beliefs about the true way of salvation were based on three principles that Lutherans treasure: *Sola fide* "by faith alone", *Sola scriptura* "by scripture alone", and *Sola gratia* "by grace alone". Luther believed that salvation should come from faith, rather than good deeds such as prayer, charity, or Church sacraments.

Luther worked long and hard, eventually summarizing his thoughts in a list of statements and questions that became known as the "95 Theses." Luther could not keep silent about what he believed; he later wrote, "You are not only responsible for what you say, but also for what you do not say." In November 1517, the *95 Theses* were translated from Latin into German, and—without Luther's permission—published and distributed (thanks to the newly invented printing press), and the Theses spread rapidly throughout the area, causing an uproar throughout the highest levels of the Roman Catholic Church. This is how things went "viral" in the 16th century. The Church in Rome was furious.

George Stöckhardt wrote,

"In four weeks these 95 sentences ran through all Christianity like a wild-fire. They were read and discussed at the market and in the street, in the inns and factories, in the castles of the rich and the huts of the poor. And why was it that hearts were so captivated? The Gospel, the old forgotten truth, like a new report had again come among the people in and with these theses. Yes indeed, Luther has thrown these theses, prepared by hand and by the Spirit of God, onto the paper and made them publicly known without much preparation and study, yet with a bold grasp on his quill."¹³

Luther succeeded in discrediting the practice of indulgences, and succeeded in reforming the church. He did so at great personal cost. It seems evident that the purpose in posting those Theses was for the reformation and freedom of the Gospel message. The errant theology and practices of the Roman Catholic Church needed to be reformed, and through Luther's courage and diligence they were. Thesis 62 seems to sum them all up: "The true treasure of the church is the most holy gospel of the glory and grace of God." Theological reasons drove Martin Luther to post his criticism against the letters of indulgence. His theology was shaped by his education, motivation, dedication and revelation. Through his diligence and commitment to the Word of God, he led the Church to its Reformation.

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