

Martin Luther's Explanation of the Ninety-five Theses

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Thesis 1 - *"When our Lord and Master Jesus Christ said, "Repent" [Matthew 4:17] he willed the entire life of believers to be one of repentance.*

This I assert and in no way doubt.

1. Nevertheless, I shall prove the thesis for the sake of those who are misinformed, first from the Greek word *metanoieite* itself, which means "repent: and could be translated more exactly by the Latin *trasmementamini*, which means "assume another mind and feeling, recover one's senses, make transition from one state of mind to another, have a change of spirit"; so that those who hitherto have been aware of earthly matters may now know the spiritual, as the Apostle (Paul) says in Romans 12:2, "Be transformed by the renewal of your mind." By this recovery of one's senses it happens that the sinner has a change of heart and hates his sin.
2. I shall prove this thesis according to reason. Since Christ is the master of the spirit, not of the letter, and since his words are life and spirit [John 6:63], he must teach the kind of repentance which is done in spirit and in truth, but not that which the most arrogant hypocrites could do openly by distorting their faces in fasts and by praying in streets and heralding their giving of alms. [Matthew 6:16].
3. We pray throughout our whole life and we must pray "forgive us our debts" [Matthews 6:12]; therefore, we repent throughout our whole life and are displeased with ourselves, unless anyone may be so foolish as to think he must only pretend to pray for the forgiveness of debts.

Thesis #17 - *"It seems as though for the souls in purgatory fear should necessarily decrease and love increase.*"

1. The first type consists of those who have no faith at all (that is, those who are condemned). These individuals must face death with the greatest dread and despair, according to that passage of Scripture which says, "Let evil take hold of the godless in death" (Psalm 140:11)
2. The second type consists of those who have complete faith and are perfect. (that is, those who are blessed). These individuals must face death with the utmost confidence and joy, according to the Scripture, which says, "Although the righteous fall, he shall not be cast headlong, for the Lord is the stay of his hand." [Psalm 37:24]

Thesis #28 – “*It is certain that when money clinks in the money chest, greed and avarice can be increased, but when the church intercedes, the result is in the hands of God alone.*”

1. My first proof of this thesis is that the intercession of the church does not come under the jurisdiction of the pope. And the pope does not have the power to say that the intercession is accepted by God, but only that it can be offered. This is so even if their opinion were correct which is to the effect that souls redeemed through this intercession.
2. According to their interpretation the commonly accepted opinion of St. Augustine would be false, to the effect that intercessions are profitable only to those who deserve to profit from them, for they would be profitable for whomever they should profit only by authority of the pope, not through the merits of people themselves.
3. It is contrary to the nature and meaning of the word “intercession” to say that the pope has power to redeem through intercession. For however excellent a work may be, if it is turned into intercession, it operates not as a work but as intercession. It is much rather the favorable hearing of intercession by the use of other terminology and thereby are deceiving people even more wickedly, or else they are talking about their own opinion of intercession by the use of accepted terminology. In the latter case their opinion does not prevail, since the meaning and concept of “power” cannot be reconciled with the word “intercession.”
4. If their interpretation prevailed there would be no difference between intercession and authority except in the words themselves. Actually they would be one and the same thing since they have the same effect without any other requirement except the will of the pope. Why does not the pope keep quiet about intercession and stop compelling us to understand by intercession something else than power?

Thesis #37 – “*Any true Christian, whether living or dead, participates in all the blessings of Christ and the church; and this is granted him by God, even without indulgence letters.*”

1. It is impossible for one to be a Christian unless he possesses Christ. If he possesses Christ, he possesses at the same time all the benefits of Christ. For the holy Apostle says in Romans 13:14, “Put on the Lord Jesus Christ.” And in Romans 8:32 he says, “Will he not also give us all things with him?” And in the Song of Solomon we read, “My beloved is mine and I am his.” (Song of Solomon 2:16). By faith in Christ, a Christian is made one spirit and one body with Christ. “For the two shall be one flesh.” (Genesis 2:24). “This is a great mystery, and I take it to mean Christ and the church. (Ephesians 5:31-32)
2. Therefore, since the spirit of Christ dwells within Christians, by means of which brothers become co-heirs, one body, and citizens of Christ, how is it possible for us not to be participants in all benefits of Christ? Christ himself has all that belongs to him from the same Spirit. So it happens through the inestimable riches of the mercies of God the Father, that a Christian can be glorified with Christ and can with confidence claim all

things in Christ. Righteousness, strength, patience, humility, even all the merits of Christ are his through the unity of the Spirit by faith in him.

3. Indeed, this most pleasant participation in the benefits of Christ and joyful change of life do not take place except by faith. Moreover, no man gives this or takes it away (sic). Since this is so, I think it is sufficiently clear that this participation is not granted by the power of the keys or the benefit of letters of indulgence. Rather it is granted by God alone before and without these indulgences.

Thesis #50 – “Christians are to be taught that if the pope knew the exactions of the indulgence preachers, he would rather that the basilica of St. Peter were burned to ashes than built up with the skin, flesh, and bones of his sheep.”

1. After our “mighty hunters” have imposed a fixed sum of money upon every Christian according to his economic status, they even teach wives to go out and beg, and that against the will of the husbands. Mendicant friars are taught to scrape money together anywhere, even against the will of their superiors. This goes on until there is no one who has a penny left in his pocket which he might contribute to this cause. Matters were carried so far, it is said, that people were exhorted even to sell their clothes or borrow anywhere.
2. In my opinion indulgences are the most worthless of all possessions of the church and ought to be granted only to its most worthless members. Furthermore, they are neither meritorious nor useful but, what is worse, extremely harmful if they who receive them have no sense of fear. Therefore I feel that such teaching deserves to be cursed and is contrary to the commands of God.

Thesis #67 – “The indulgences which the demagogues acclaim as the greatest grates are actually understood to be such only insofar as they promote gain.”

The brazen ignorance of the indulgence merchants dares call that which is of least value the greatest; and judgment in these matters, as well as the ability to understand indulgences properly, is left to the people. As a consequence the people mistakenly believe that the grace of God is bestowed when they purchase indulgences. The merchants themselves do not explain indulgences in order that they may be found to contradict themselves or be discovered to be liars because they have called that which is the least value the greatest.

Thesis #89 – “Since the pope seeks the salvation of souls rather than money by his indulgences, why does he suspend the indulgences and pardons previously granted when they have equal efficacy?”

This disturbs and displeases me most of all and, I confess, to a great degree, for this suspending of earlier letters and indulgences is the only reason that indulgences have become worthless. I cannot deny that everything, which the pope does, must be endured, but it grieves me that I cannot prove that what he does is best. Although, if I were to discuss the intention of the pope, without becoming involved with his mercenary hirelings, I would say, briefly and with confidence, that one must assume the best about him. The church needs a reformation which is not the work of one man, namely, the pope, or of many men, namely the cardinals, both of which the most recent council (Fifth Lateran Council from 1512-1517) has demonstrated, but it is the

work of the whole world, indeed it is the work of God alone. However, only God who has created time knows the time for this reformation. In the meantime we cannot deny such manifest wrongs. The power of the keys is abused and enslaved in greed and ambition. The raging abyss has received added impetus. We cannot stop it. "Our iniquities testify against it." (Jeremiah 14:7), and each man's own word is a burden to him. (Galatians 6:5)