

A Disputation on the Power and Efficacy of Indulgences *

The Ninety-Five Theses of Martin Luther

October 31, 1517

Edited by Barry Waugh, September 2017

Out of love and zeal for the truth and the desire to bring it to light, the following theses will be discussed at Wittenberg under the direction of the Reverend Father Martin Luther, Master of Arts and Sacred Theology, and regularly appointed Lecturer in Wittenberg. Wherefore he requests that those who are unable to be present and debate orally with us, may do so by letter.

In the name of our Lord Jesus Christ, *Amen*.

1. When our Lord and Master Jesus Christ said “repent,” his intention was that the whole life of each believer should be lived in repentance.
2. This word, “repent,” cannot be understood as referring to the sacrament of penance, that is, confession and satisfaction as it is administered by the priests.
3. Yet “repent” does not mean inward repentance only, because inward repentance must be accompanied outwardly by mortification of the flesh.¹
4. The penalty of sin, therefore, continues for as long as hatred of self, or true inward repentance continues, and it should continue until our entrance into the kingdom of heaven.
5. The pope does not intend to remit and cannot remit any penalties other than those which he has imposed either by his own authority or by that of the canons.²
6. The pope cannot remit any guilt except by declaring and affirming that it has been remitted by God, even though he may certainly grant remission in cases reserved to his judgment. If his right to grant remission in such cases were despised, the guilt would remain entirely unforgiven.

***Indulgences** were granted to Catholics, whether living or in purgatory, to relieve them from punishment in purgatory. The living could buy them for themselves to shorten their time in purgatory and they could buy them for the deceased for the same purpose. An indulgence applied merits from the treasury of the merits of Christ and the saints, which is the collected abundance of good works accomplished by them. In the time of Martin Luther, some priests, bishops, and other clerics engaged in selling indulgences for a fee that varied depending on the weightiness of the sin and the notions of the sellers. When the Council of Trent met, 1545-1563, to respond to the Protestants and uphold the truth of Catholic doctrine it affirmed the use of indulgences while hinting that some had abused their use in the past. In 1994, the *Catechism of the Catholic Church* stated, “an indulgence is obtained through the Church who, by virtue of the power of binding and loosing granted her by Christ Jesus, intervenes in favor of individual Christians and opens for them the treasury of the merits of Christ and the saints to obtain from the Father of mercies the remission of the temporal punishments due for their sins. Thus, the Church does not want simply to come to the aid of these Christians, but also to spur them to works of devotion, penance, and charity... Since the faithful departed now being purified are also members of the same communion of saints, one way we can help them is to obtain indulgences for them, so that the temporal punishment due for their sins may be remitted” (pp. 371-72). Even though this catechism edition is approaching five-hundred years after Luther’s theses, the fundamentals of indulgences are unchanged.

7. God remits guilt to no one that he does not, at the same time, humble in all things and bring into subjection to his vicar, the priest.
8. The penitential canons are imposed only on the living, and according to the canons themselves, nothing should be imposed on the dying.
9. Therefore, the Holy Spirit is kind to us through the pope because in his decrees he always makes exception of the article of death and of necessity.
10. Ignorant and wicked are the acts of priests, who in the case of the dying, reserve canonical penances for application in purgatory.³
11. Those tares of changing the canonical penalty to the penalty of purgatory were evidently sown while the bishops slept.⁴
12. In former times, the canonical penalties were imposed, not after, but before absolution, as tests of true sorrow for sin.
13. The dying are freed by death from all penalties, are already dead to the canon laws, and have a right to be liberated from them.
14. Imperfect piety or love in the dying person necessarily brings great fear, and the lesser the love, the more the fear.
15. This fear or horror is enough in itself, to say nothing of other things, to constitute the penalty of purgatory, since it is very near the horror of despair.
16. Hell, purgatory, and heaven seem to differ the same as despair, near despair, and the assurance of safety.
17. Regarding souls in purgatory, it corresponds that love increases as fear decreases.
18. It does not seem proven either by reason or Scripture that souls in purgatory are outside the state of merit, that is, are unable to grow in love.
19. Nor does it seem proved that souls in purgatory, at least not all of them, are certain and confident of their salvation, even though we may be quite sure of it.
20. Therefore, when the pope uses the words “full remission of all penalties,” he does not really mean “all,” but only of those penalties imposed by himself.
21. Therefore, the preachers of indulgences are wrong who say that through the pope’s indulgences a man is liberated from all punishments and is saved.
22. Actually, the Pope remits no penalties for souls in purgatory, which according to canon law should have been paid in this life.

23. If it is at all possible to grant to anyone full remission of all penalties, it is certain that it is granted only to those closest to perfection, that is, to very few.
24. Therefore, a multitude of people are deceived by the indiscriminate and arrogant promise of release from the penalty.
25. The authority the pope has over purgatory in a general way is applied in a corresponding way by a bishop or curate over his parish or diocese.⁵
26. The pope acts correctly by granting remission to souls in purgatory, but it is not through use of the power of the keys which in this case he does not possess, but rather by way of intercession.⁶
27. They preach error who say that the soul flies out of purgatory as soon as the coin is dropped into the money box and clinks against it.
28. What is certain is that as soon as the coin clinks in the money box, greed and avarice are increased, but the result of the intercession of the church depends upon the will of God alone.
29. Who knows whether all the souls in purgatory desire to be redeemed, after all, we have the legend of St. Severinus and St. Paschal.⁷
30. No one is sure of having repented sincerely enough, much less of having received full remission of sins.
31. The man who actually buys indulgences is as rare as he who is truly repentant. Indeed, such a man is exceedingly scarce.
32. Those who believe they can be certain of their salvation because they have letters of indulgence will in fact be eternally damned along with their teachers.
33. Be wary of those who say that pardons from the pope are inestimable gifts from God by which man is reconciled to God.
34. For the graces of indulgences are concerned only with the penalties associated with sacramental satisfaction, and these are appointed only by man.
35. They who teach that contrition is not needed for those who intend to buy souls out of purgatory or to buy confessional privileges are preaching unchristian doctrine.⁸
36. Any truly repentant Christian has a right to full remission of both the penalty and guilt, even without letters of indulgence.
37. Any true Christian, living or dead, participates in all the benefits of Christ and the Church. This is given to him by God, even without letters of indulgence.

38. Nevertheless, absolution by the pope and enjoying the benefits of the church are by no means to be despised, for they are, as I have said, the proclamation of divine remission.⁹
39. It is exceedingly difficult, even for the most learned theologians, at one and the same time, to tell people of the abundance of indulgences and the need for true contrition.
40. The truly contrite Christian seeks and loves paying penalties for sins, but the abundance of indulgences relaxes penalties and causes them to be hated, or it at least gives occasion to do so.
41. Papal indulgences ought to be proclaimed with caution lest the people mistakenly believe indulgences are of more value than other works of love.
42. Christians should be taught it is not the pope's intention that the purchase of indulgences is in any way comparable to works of mercy.
43. Christians should be taught that he who gives to the poor or lends to the needy does better than those who buy indulgences.
44. By exercising love, love increases and man improves, but through buying indulgences, he does not improve but is freer from punishment.
45. Christians should be taught, he who sees his neighbor in distress but nevertheless buys indulgences, is not partaking in papal pardons, but in the anger of God.
46. Christians should be taught that unless they have more than they need, it is their duty to keep what is necessary for their household requirements, but by no means throw it away on indulgences.
47. Christians should be taught that buying indulgences is optional and not commanded.
48. Christians should be taught that when the Pope grants pardons, he needs and desires their devout prayers for him more than their money.
49. Christians should be taught that papal pardons are useful so long as they do not put their trust in them, but they are most dangerous if through the pardons they lose their fear of God.
50. Christians should be taught that if the pope knew the methods of the preachers of indulgences, he would prefer that St. Peter's Basilica be burned to ashes rather than having it built up of the skin, flesh, and bones of his lambs.¹⁰
51. Christians should be taught that it is the responsibility of the pope to give of his own money to those from whom the preachers of indulgences extorted money, even if St. Peter's Basilica might have to be sold.
52. The assurance of salvation through letters of pardon is vain, even though the indulgence commissary, or even the pope, were to offer his soul as security.¹¹

53. They are enemies of Christ and of the pope who propose that the Word of God must be altogether silent in some churches so that pardons may be preached in others.
54. Damage is done to the Word of God when a sermon spends equal or more time on indulgences than on the Word.
55. It is surely the pope's purpose that if indulgences, which are a very insignificant thing, are celebrated with one bell, one procession, and one ceremony, then the gospel, which is the very greatest thing, should be preached with a hundred bells, a hundred processions, and a hundred ceremonies.
56. The treasures of the church from which the pope distributes indulgences are neither sufficiently named nor known among the community of Christ.
57. It is abundantly clear that indulgences are not temporal treasures because many indulgence sellers do not freely distribute them but rather gather them.
58. Nor are they the merits of Christ and the saints, for even without the pope these always work grace for the inner man, and the cross, death, and hell for the outward man.
59. St. Lawrence said the poor of the church were the treasures of the church, but he spoke according to the use of the word in his time.¹²
60. We affirm without impetuosity that the keys of the church, bestowed through the merit of Christ, are that treasure.¹³
61. For it is clear that the power of the pope is of itself sufficient for the remission of penalties and of cases reserved for himself.
62. The true treasure of the church is the most holy gospel of the glory and grace of God.
63. This treasure, however, is naturally most repugnant because it makes the first to be last.¹⁴
64. On the other hand, the treasure of indulgences is naturally most agreeable because it makes the last to be first.
65. Therefore, the treasures of the gospel are nets with which one formerly fished for men of wealth.
66. The treasures of indulgences are nets with which currently one fishes for the wealth of men.
67. The indulgences proclaimed by preachers to be the "greatest graces" are indeed such because they promote gain.
68. And yet they are insignificant graces when compared to the grace of God and the piety of the cross.

69. Bishops and curates are bound to admit the commissaries of apostolic indulgences with all reverence.
70. But even more are they bound to strain their eyes and listen with their ears for fear that these commissaries preach their own imaginings instead of what the pope has commanded.
71. Let him who speaks against the truth concerning papal indulgences be anathema and accursed.
72. But let him who guards against the lust and license of indulgence preachers be blessed.
73. The pope justly thunders against those who use any kind of contrivance to interrupt the flow of indulgences.
74. But much more, it is the pope's intention to thunder against those who use indulgences as a contrivance to harm holy love and truth.
75. To consider that papal indulgences are so great that they could absolve a man even if he had achieved the impossible sin and violated the mother of God is madness.
76. We assert, on the contrary, that papal indulgences are incapable of taking away the least of venial sins with regard to its guilt.¹⁵
77. To say that even St. Peter, if he were presently pope, could show no greater graces is blasphemy against both St. Peter and the pope.
78. We assert, on the contrary, that the current pope as well as any other has greater graces for his use, including the gospel, spiritual powers, gifts of healing, etc., as it is written in 1 Corinthians 12:28.
79. To say that the cross with the papal coat of arms set on high by indulgence preachers has as much power as the cross of Christ, blasphemes God.
80. The bishops, curates, and theologians who allow such talk to spread among the people will have to answer for it one day.
81. Such impudent preaching concerning indulgences makes it difficult even for learned men to protect the pope's honor and dignity from slander or the discerning inquiries of laymen.
82. For example, "Why is it that the pope does not deliver all souls at the same time from purgatory for the sake of holy love and because of the bitter distress of those souls—this being the most important of all motives—while he saves an innumerable number of souls for the sake of that most miserable thing, money, which is then to be spent on a church building—this being the considerably lesser of motives?"

83. Again, "Why are funeral and memorial masses for the dead continued and why does not the pope return or permit the withdrawal of the endowments established for the sake of the dead, since it is wrong to pray for those who are already saved?"
84. Again, "What is this new holiness of God and the pope that for money's sake they permit an irreligious man and their enemy to purchase out of purgatory the pious soul of a friend of God, and do not, rather, save that pious and beloved soul without payment, out of love, and on account of the soul's great distress?"
85. Again, "Why is it that the penitential canons, which were long ago dead in fact and through disuse abrogated, are now satisfied by the granting of indulgences as though they were still in use?"
86. Again, "Why is it that the pope does not build St. Peter's Basilica with his own abundant riches, which exceed the wealth of Crassus, rather than with the money of poor believers?"¹⁶
87. Again, "What does the pope remit or grant to those who by perfect contrition already have a right to full remission and participation?"
88. Again, "What greater blessing could come to the church than if the pope granted remission and pardon a hundred times daily to every believer, instead of but once, as he does currently?"
89. Finally, "Since the pope seeks the salvation of souls rather than money from his indulgences, why does he declare letters of indulgence granted long ago no longer valid even though they are still in force?"
90. To repress these substantial questions from laymen by force and not resolve them through telling the truth exposes the church and the pope to the enemy's ridicule and makes Christian people dissatisfied.
91. Therefore, if indulgences were preached according to the spirit and purpose of the pope, then all these questions would be easily resolved, indeed, they would not have been asked.
92. Away then with all those prophets who say to the people of Christ, "peace, peace," when there is no peace!¹⁷
93. Blessed be all those prophets who say to the people of Christ, "cross, cross," and there is no cross!
94. Christians should be exhorted to endeavor to follow Christ, their Head, through penalties, death, and hell.
95. And thus be confidently assured of entering heaven through many tribulations rather than through a false sense of peace.

Martin Luther

The editions of the theses referred to for this edition include: C. M. Jacobs, revised by H. J. Grimm, *Luther's Works*, American Edition, vol. 31, 1957; *Works of Martin Luther with Introduction and Notes*, vol. 1, Philadelphia: A. J. Holman, 1915; and Stephen J. Nichols, *Martin Luther's Ninety-Five Theses*, 2002.

¹ The word “Mortification,” means “putting to death,” and is used in a Christian context to describe putting to death the desires of the flesh and resisting the allure of lust.

² The “canons” refers to the laws of the Catholic Church.

³ In the *Catechism of the Catholic Church*, 1994, p. 268, purgatory is where “All who die in God’s grace and friendship, but still imperfectly purified, are indeed assured of their eternal salvation; but after death they undergo purification, so as to achieve the holiness necessary to enter the joy of heaven... The Church gives the name *Purgatory* to this final purification of the elect, which is entirely different from the punishment of the damned.”

⁴ *Luther's Works*, American Edition, vol. 1, p. 26, notes Luther alluded to Matthew 13:25.

⁵ A “parish” is the geographic area served by a local church, while a “diocese” is a larger geographic area that includes several parishes.

⁶ Luther’s use of “the power of the keys” refers to Matthew 16:19.

⁷ The legend is about Pope Severinus (640) and Pope Paschal I (817-824), who remained in purgatory longer than necessary so they would have a better place in heaven. According to *The Harper-Collins Encyclopedia of Catholicism*, 1995, p. 1017, Severinus was not a saint, but Paschal was (p. 1019).

⁸ The “confessional” is where one confesses sin to the priest anonymously. The priest has the authority to absolve the person of the confessed sins or require acts of penance before absolution. This process is called the sacrament of reconciliation, confession, or penance.

⁹ The words, “as I have said,” refer to what Luther said in thesis 6.

¹⁰ Luther speaks of the construction of St. Peter’s in the present tense because it began in 1506, continued through the work of Michelangelo as chief architect, 1546-1564, and was, after modifications, dedicated in 1626 by the 233rd pope, Urban VIII (1623-1644).

¹¹ The word “commissary” means a representative or delegate of a bishop or other cleric.

¹² St. Lawrence died in 258 because when the Roman governor instructed him to surrender the church’s riches to him, Lawrence gathered the poor to whom he had distributed the church’s possessions and said that they were the true treasure of the church. He was executed for his response (*Harper-Collins Encyclopedia of Catholicism*, p. 759).

¹³ For Catholics, the keys include preaching the gospel, celebrating the sacraments, remitting the sins of the penitent, and excommunicating impenitent sinners.

¹⁴ The words “it makes the first to be last” refers to Matthew 20:16.

¹⁵ Catholics subdivide *actual sin*, which are moral violations, into *mortal* and *venial* sins. A *venial* sin is a slight sin, but a *mortal* sin is severe enough to break the sinner’s union with God.

¹⁶ “Crassus” refers to Marcus Licinius Crassus (died 53 BC) who was a Roman famous for his great wealth. He may have been the richest man in Rome in his day. He was murdered by conspirators. (*The Oxford Classical Dictionary, Second Edition*, Oxford, 1970, 1977).

¹⁷ Jeremiah 6:14; the Martin Luther signature at the end of the theses is from Wikimedia Commons.