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What Did the 95 Theses Say?

The paper I was invited to present is simply called “What Did the 95 Theses Say?” Since this is the document and event that happened 500 years ago, it has garnered much attention in the last couple of years. A revised translation of the theses and the letter originally accompanying them recently appeared in the first volume of the new *Annotated Luther* series, complete with very useful introduction by Reformation scholar Timothy Wengert. This proliferation has brought about a level of fatigue for me: what more is there to contribute on the 95 Theses in the shadow of great scholars of the 21st-century?

Although many explanations of the 95 Theses have appeared over the years (the first, of course, was Luther’s own a year after the theses themselves were written), I have endeavored to complete such a task through one of the first questions I ever asked when reading them: What’s with the official title of the document? *Disputation on the Power and Efficacy of Indulgences*. And it is my fascination with the title that drives the organization of this paper. In what follows, I investigate what the 95 Theses say by tracing their genre, history and content through the words of the title.

Disputation

The disputation, as a literary genre, belongs to the realm of the university and would have been common throughout Europe in settings of higher learning, especially at Wittenberg. Luther himself believed carrying out disputations was an extremely important role of a doctor of theology, preparing 20 sets of theses between 1516 and 1521 alone.²

In a Wittenberg disputation, the theses are first presented, and then they are proved or refuted using admissible authorities. “It was not the role of the *respondens* [defender] to argue on behalf of his theses, merely to show that arguments against them [by opponents] were invalid.”³ Thus, the theses are neutral statements that do not necessarily make a claim until they are proved or refuted, and then they become assertions proven valid. This explains why the 95 Theses are broad and provocative -- they were a call to a public debate.⁴

In 1520, during Luther’s so-called “Reformation” period, he shifts from the genre of disputation to that of assertion in much of his writing.⁵ For him, particular claims are no longer debatable but must be accepted in faith with Scriptural proof. As part of his university duties, he would have continued to preside over disputations.

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² Graham White, *Luther as Nominalist: A Study of the Logical Methods used in Martin Luther’s disputations in the Light of Medieval Background* (Helsinki: Luther-Agricola-Society, 1994), 23; Scott H. Hendrix, *Martin Luther: Visionary Reformer* (New Haven: Yale University Press, 2015), 61.

³ White, *Luther as Nominalist*, 21.

⁴ David Bagchi, “Luther’s *Ninety-five Theses* and the Contemporary Criticism of Indulgences,” in *Promissory Notes on the Treasury of Merits: Indulgences in Late Medieval Europe*, ed. R.N. Swanson, Brill’s Companion to the Christian Tradition 5 (Leiden: Brill, 2006), 331.

⁵ Ulrich G. Leinsle, *Introduction to Scholastic Theology*, trans. Michael J. Miller (Washington, DC: Catholic University of America Press, 2010), 252.

Indulgences

Medieval Understandings of Penance

One outcome of the Fourth Lateran Council of 1215 was the reform of clergy duties and responsibilities. The Council lifted up the care of souls as an important part of the priest's work and sets about to reform training for such a ministry. The Lutheran Reformation could be interpreted with the same goal in mind. Historian David Warren Sabean has claimed that the Reformation originated because of a breakdown in the sacrament of penance, stating that "it would not be stretching the point too far to view the Reformation as a revolution in pastoral care."⁶

Priestly absolution in sacramental penance operated on the level of the debt of sin, which was the burden of guilt because of original sin and is the result of post-baptismal sin. Both types of sin incurred penalties: divine punishment for original sin meant damnation and tainting of human nature, and for post-baptismal sin meant suffering now and in the future.⁷ Penance became the means of relieving the burden of debt and punishment. Priests had the facility to forgive the debt of sin, but the penitent still had to deal with the penalty through the Church's forms of assistance.

The penalty of suffering was intended to be dealt with in the future; Purgatory became the place where such suffering occurred. It evolved in this period that suffering intended for the future could be shifted to the present. At the same time, "self-imposed suffering could avert or reduce divinely imposed suffering, both in this life or the next."⁸

Evolution of Indulgences

What an indulgence did was to reduce penalty without bodily or spiritual suffering.⁹ Originally, an indulgence was considered valid only after interior confession and sacramental penance since these things "made a penitent fit to receive the benefits of an indulgence."¹⁰ The idea was that an indulgence could serve to balance how one both benefits from God's mercy (that deals with guilt) and satisfies God's justice (that deals with penalty); the indulgence fulfilled the latter.

Since indulgences had evolved such that suffering and works could be stored up for one's self, soon this was expanded to include the works and sufferings of others. Some believed that this approach would make pastoral care better since it was "thought fitting by the sacramental theologians as appropriate for a more humane and psychologically sophisticated administration of pastoral care."¹¹

Around 1230, the language of the "treasury of merit" appears in the literature, with the idea that one grants an indulgence from the infinite treasury.¹² Franciscan and Dominican theologians expand on this analogy, the latter, of course, being the order of Thomas Aquinas and

⁶ David Warren Sabean, *Power in the Blood: Popular Culture and Village Discourse in Early Modern Germany* (Cambridge: Cambridge University Press, 1984), 206.

⁷ Ronald K. Rittgers, "Embracing the 'True Relic' of Christ: Suffering, Penance, and Private Confession in the Thought of Martin Luther," in *A New History of Penance*, ed. Abigail Firey, Brill's Companion to the Christian Tradition 14 (Leiden: Brill, 2008), 378-379.

⁸ Rittgers, "Embracing the 'True Relic' of Christ," 379.

⁹ Rittgers, "Embracing the 'True Relic' of Christ," 379.

¹⁰ Shaffern, "Medieval Theology of Indulgences," 15.

¹¹ Shaffern, "Medieval Theology of Indulgences," 23.

¹² Shaffern, "Medieval Theology of Indulgences," 23.

John Tetzel. Such language would have connected to the everyday Christian in general life, but also in the life of faith.

At first, indulgences were granted for “very difficult -- even dangerous -- works of piety,” such as pilgrimages and crusades.¹³ Many of the Christians who participated in the Crusades to Jerusalem were granted indulgences for the strife they encountered. Eventually, a more liberal interpretation defined what constituted a pious work -- it was pretty much any work of the Lord.¹⁴

Such work could include suffering, which was by this time thought to be redemptive. Already-present suffering could work retroactively if humbly accepted; this could be an expression of divine grace.¹⁵ At the same time, it was not the pious work or suffering of the individual alone that gave an indulgence its power; rather, the “communion of suffrages” (the Church) could make up for whatever the penitent lacked in completing penance -- this is the merits of the Church.¹⁶

Beginning in the mid-11th century, the pope would draw on all the authority of the apostolic see to proclaim that crusading warriors were loosed from work of satisfaction.¹⁷ These warriors, many of whom suffered greatly in their tasks, were doing the work of the Lord. This was solidified three centuries later in the doctrine of the “treasury of merit.”¹⁸ It was understood that bishops could only grant partial remission, but the pope could grant full remission. The idea of the “treasure chest” developed alongside the treasury, and therefore requires someone with a key to open it, or have the literal power of the keys.¹⁹

In the same year of the treasury doctrine, the first verifiable indulgence for the dead was granted. Drawing on the Dominican understanding starting with Thomas a century earlier, it was understood that an indulgence for the dead had the same effect as one for the living. Other theologians argued that it cannot have the same effect because the Church had no jurisdiction over Purgatory; rather, an indulgence for the dead was more synonymous with prayers for the dead.²⁰

Over a century later, the first verifiable papal indulgence for the dead was granted, drawing upon Bonaventure’s argument that authority was not about jurisdiction.²¹ Scott Hendrix argues that continued discussions about indulgences in the pre-Reformation period were because of a desire to reaffirm or reinterpret this teaching of the Church, rather than “proof of ignorance.”²²

Immediate Context in 1517

By the time of the Reformation, the doctrine of indulgences had been established and incorporated into people’s piety. The immediate series of events that brought the issue of indulgences to Luther’s doorstep began in 1506, when the cornerstone of St. Peter’s Basilica was

¹³ Shaffern, “Medieval Theology of Indulgences,” 12.

¹⁴ Shaffern, “Medieval Theology of Indulgences,” 17.

¹⁵ Rittgers, “Embracing the ‘True Relic’ of Christ,” 380.

¹⁶ Shaffern, “Medieval Theology of Indulgences,” 19.

¹⁷ Shaffern, “Medieval Theology of Indulgences,” 13.

¹⁸ Shaffern, “Medieval Theology of Indulgences,” 26.

¹⁹ Shaffern, “Medieval Theology of Indulgences,” 28.

²⁰ Shaffern, “Medieval Theology of Indulgences,” 35.

²¹ Shaffern, “Medieval Theology of Indulgences,” 36.

²² Shaffern, “Medieval Theology of Indulgences,” 36.

laid.²³ In 1516, the pope extended the sale of indulgences to the German territories, and a year later, the pope designated Archbishop Albrecht to promote their sale specifically to his lands of Magdeburg and Mainz.²⁴ In turn, Albrecht appointed the Dominican Johann Tetzel to sell indulgences. Tetzel, who himself was licensed by Church to teach theology, arrived in Jüterbog in early 1517, just 24 miles from Wittenberg. The residents of Wittenberg had to travel the 24 miles to purchase indulgences since Elector Frederick declared Saxony off-limits to Albrecht's salesmen.²⁵

Hendrix has noticed that the indulgence boom had been exhausted in Germany, which required salesmen to make “extravagant claims ... to bring out new buyers.”²⁶ These claims were printed in a booklet called the *Summary Instruction*, which was sanctioned by Albrecht. The booklet guided indulgence preachers to guarantee full remission of sins now and in purgatory, and for deceased relatives too; these were possible because they benefited from everyone else's good works, with no contrition or confession needed.²⁷

Power and Efficacy

Writings Leading up to October 31, 1517

From 1513 to 1516, Luther gave his lectures on the Psalms in Wittenberg, in which Luther makes his first semi-public comments on indulgences, arguing that indulgences create a “lazy” or “easy” life for Christians.²⁸ In his lectures on Romans, which Luther gives in 1516, he sees indulgences as meaningless works that causes one to be assured of relaxation of sin, while ignoring the actual charity God demands.²⁹

It is in this concern about well-being that Luther lodges his critique about those tasked with selling indulgences since they are not requiring any effort on the part of the sinner.³⁰ The indulgence sellers lead people astray through Inner corruption by distributing what was given free for a price.³¹ Thus, it is here and in the 1517 sermons where Luther begins to connect indulgences with greed.³²

Luther's February 24's sermon for St. Matthias Day is the first time he directly critiques indulgences (rather than just the abuses of them) for a public audience.³³ Specifically, Luther argues that indulgences teach us to fear punishment rather than fear sin.³⁴ Yet, the critique is from a Christological perspective since contrasts the humble ones who answer Christ's invitation to come to him (not easy, conversion, hatred of one's sins), and those who strive by their own efforts and penance for peace (selfishness, concerned solely about punishment).³⁵

²³ Hendrix, *Visionary Reformer*, 56.

²⁴ Hendrix, *Visionary Reformer*, 56. It is important to note that although Albrecht would use a portion of the indulgence income to pay his “fine” for ruling multiple ecclesiastical territories, Luther was unaware of this practice.

²⁵ Hendrix, *Visionary Reformer*, 57.

²⁶ Hendrix, *Visionary Reformer*, 57.

²⁷ Hendrix, *Visionary Reformer*, 57-58.

²⁸ Bagchi, “Luther's *Ninety-five Theses*,” 332.

²⁹ Bagchi, “Luther's *Ninety-five Theses*,” 333.

³⁰ Jared Wicks, *Man Yearning for Grace: Luther's Early Spiritual Teaching* (Wiesbaden: Franz Steiner Verlag, 1969), 219.

³¹ Wicks, *Man Yearning for Grace*, 222.

³² Bagchi, “Luther's *Ninety-five Theses*,” 334.

³³ Wicks, *Man Yearning for Grace*, 224.

³⁴ Bagchi, “Luther's *Ninety-five Theses*,” 334-335.

³⁵ Wicks, *Man Yearning for Grace*, 225.

In a sermon the following month, Luther argues that there is no place for indulgences in Christian life. For Luther, the problem was that “indulgences alleviate the penalties only of those who are truly contrite; but those who are truly contrite seek penalties, not their alleviation.”³⁶

The Disputation Itself

Hendrix reminds us that Luther’s *95 Theses* was not a “battle cry,” but it was also not a “benign suggestion for reform.”³⁷ Hamm observes that this disputation is not necessarily a “Reformation” text since it does not focus on justification; rather that emphasis appears in Luther’s lectures on Hebrews in 1517-18.³⁸ Like the sermons that predate the disputation, the 95 Theses both academic and pastoral concerns.³⁹

In subsequent writings, Luther saw the 95 Theses as the break and beginning of his public activity against the papacy.⁴⁰ Thus, the document’s importance for the theology of the Reformation may not be as important as the entire event that it began. This claim can be supported by the fact an entire mythology developed around how Luther presented the theses.

Even though one could assume that the theses were posted since they were written as a disputation, Wicks concludes that they were not written for an actual disputation, but were instead sent in preparation for an actual event.⁴¹ In a letter sent to C. Scheurl in March 1518, Luther indicates that he did not intend to make the disputation public until it had been reviewed by colleagues. Yet, he does reinforce that the text was written for theologians in a formal dispute, not as instruction for bishops.⁴²

The themes of the March 1517 sermon make their way into the disputation, but one-third of the *95 Theses* have no origin in previous writings.⁴³ This makes sense, given the fact that this list of points for discussion were still in draft-mode when they were sent to Albrecht. One might be able to assume that Luther was “trying thing out” in his 95 discussion points.

The first four theses, which are derived from his March 1517 sermon, set up the disputation. Luther begins with by quoting Matthew 4:7, in which Christ calls his believers to “Repent” or “Do Penance,”⁴⁴ positing that such action or disposition is a hallmark of Christian life. The remaining 94 theses are an extension of this main argument, in disputation fashion, by addressing other potential points of conflict of interpretation with this main thesis. This is what theses 2 and 3 do directly, by arguing that the call to penance does not mean a mere participation in the sacrament of penance nor an inward sorrow that does not have any connection to one’s way of life.

Wengert notes in his translation that the fifth thesis is “Luther’s central premise.”⁴⁵ I agree with Wengert insofar as it is Luther’s central premise about the power of the papacy regarding indulgences. The fifth thesis carefully assumes that the pope does not desire to forgive

³⁶ Bagchi, “Luther’s *Ninety-five Theses*,” 336.

³⁷ Hendrix, *Visionary Reformer*, 63.

³⁸ Berndt Hamm, *The Early Luther: Stages in a Reformation Reorientation*, trans. Martin Lohrmann, Lutheran Quarterly Books (Grand Rapids: Eerdmans, 2014), 88.

³⁹ Bagchi, “Luther’s *Ninety-five Theses*,” 343.

⁴⁰ Hamm, *Early Luther*, 85.

⁴¹ Wicks, *Man Yearning for Grace*, 232.

⁴² Wicks, *Man Yearning for Grace*, 236.

⁴³ Bagchi, “Luther’s *Ninety-five Theses*,” 343.

⁴⁴ The first is the translation from the American Edition of *Luther’s Works*, and the second is from Wengert’s *The Annotated Luther*. Both render the Latin accurately.

⁴⁵ *The Annotated Luther*, 35n24.

the penalties not first imposed by the Church because the pope does not such authority. Recall that the question over jurisdiction is not new in the debate about indulgences.

Theses 6 through 20 expand on the question of authority and jurisdiction. Here, Luther questions the claim that papal authority extends beyond life by drawing upon canon law. Luther also questions how penance had been operating regarding when satisfaction is made. For Hamm, Luther is defining life in theses 14-17 as “a healing purgatory in which the fear of punishment departs to the extent that love enters in.”⁴⁶

Thesis 21 begins the next section of theses, in which Luther expands his on the previous section by specifically targeting the indulgence preachers and their claims. The first sub-section (theses 25 through 29) draw upon the claims made in the *Summary Instruction* that Tetzel and his colleagues had been using as the basis of their preaching. Luther raises the pastoral problem in thesis 24 by stating that “most people are inevitably deceived by means of this indiscriminate and high-sounding promise of release from penalty.”⁴⁷ In this same section, Luther uses the specific language of indulgences to note that the pope’s power over purgatory is “by way of intercession,” as argued in the medieval period, rather than through “the power of the keys,” which would be associated with the treasury of merit, associated with Bonaventure’s contribution to the theology of indulgences.⁴⁸

The next sub-section (theses 30 through 40) targets the potential result of such bad preaching, namely, that they actually lead to a false sense of security. Indulgences give a false sense of security, especially if they do not require true contrition but rather a letter of indulgence. This puts one’s trust in something crafted by human hands rather than the “God-given share in all the benefits of Christ and the church,” as Luther puts forward in thesis 37.

Wicks argues that Luther’s central doctrinal point in the disputation is thesis 34.⁴⁹ The thesis directly challenges both the power and the efficacy of indulgences: “For these indulgent graces are only based on the penalties of sacramental satisfaction instituted by human beings.” This satisfaction is how the penitent pays the penalties for sins, usually as the third component in the sacrament of penance. Luther calls into question indulgences by positing that their power is limited to the earthly sphere; they can only deal with the penalties instituted by humans, not by God. Only indirectly does Luther challenge the hierarchy’s power.

As a transition, Luther in thesis 41 allows for the possibility of good preaching about indulgences, if they attend to his critiques and do not make indulgences preferred to good works of love. In theses 42-51, Luther provides correctives for this bad indulgence preaching, prefacing each thesis with “Christians are to be taught...” These theses form the center of the disputation and thus should be read with attention. According to Luther, the correct understanding of penitence, indulgences and Christian living include:

- Works of mercy and love are worth more than indulgences (theses 42-45);
- One’s commitment to the earthly well-being of one’s family is more important than indulgences (thesis 46);
- The pope does not want or need the money raised from indulgences (theses 48, 50-51);
- Indulgences are not required (thesis 47) and are not to be where one puts their trust (thesis 49).

⁴⁶ Hamm, *Early Luther*, 95.

⁴⁷ This and all quotes from the Disputation are from Wengert’s translation in *The Annotated Luther*.

⁴⁸ Bagchi, “Luther’s *Ninety-five Theses*,” 339.

⁴⁹ Wicks, *Man Yearning for Grace*, 233.

These ideas are to place indulgences in their proper place in the Christian life. Wicks also notes that this the pastoral center of Luther's disputation.⁵⁰

Theses 52-55 lift up the role of the gospel in contrast to that of indulgences. Luther does not shy away from using strong language in this contrast, calling wrong preaching an "injustice" that are "enemies of Christ." Luther expands on this distinction in theses 56-68, where Luther contrasts the treasury of merits and the treasury of the gospels. Luther makes the following contrasts:

Treasury of Merits	Treasury of the Gospel
<ul style="list-style-type: none"> ● Not well known (56) ● Not worldly riches (57) ● Not actually the merits of Christ and the saints (58) ● Is the "most acceptable" because it makes "the last first" (64) ● Promote profits (67) 	<ul style="list-style-type: none"> ● The keys as gospel of forgiveness (60) ● True treasure is the "most holy gospel of the glory and grace of God" (62) ● Is the "most hated" because it makes "the first last" (63) ● True worth because of the "goodness of the cross" (68)

Thus, the treasury of merits is not really a treasure in comparison to the gospel.

In theses 69-80, Luther returns to the issue of the indulgence preachers and those who commission them. Luther generously assumes that the indulgence preachers are rogue agents who are acting against the wishes of the pope. Luther assumes that if the pope knew the damage these preachers were doing to the church, to love and to truth, he would "thunder against" them (74).

In thesis 81, Luther introduces an imagined lay colleague, on whose lips Luther places some sharp questions about indulgences, penance and the church's authority. These questions, although drawing on some deep theology, are primarily pastoral in nature. The learned lay person wonders why the pope would not just empty purgatory out of love rather than for wealth, which again calls into question the jurisdiction and intention of indulgences. In thesis 91, Luther concludes that "if indulgences were preached according to the spirit and intention of the pope," then these questions would not even need to be asked.

Theses 92-95 serve as the conclusion of the disputation, where Luther again critiques the false security that come through purchasing indulgences. With an eye toward the human condition, Luther affirms that the Christian will encounter trials and tribulations, but Christ is the one who leads the Christian and remains with the Christian through such ordeals. The material of this conclusion parallels Luther's sermons earlier in the year. Thus, Hamm is correct in noting that of life is an experience of cross and punishment -- "tribulations" -- that block false confidence of salvation.⁵¹

For Luther, it is unchristian to attempt to flee from divinely-ordained suffering. Luther believed that the Church made too much focus on remission of penalties and not enough on forgiveness of guilt. Yet, the only way to endure "divine chastisements" was to have assurance of divine absolution.⁵² Hamm notes, "Christian repentance finds its truth and authenticity in the innermost soul as true inner repentance because the person is filled with true sorrow for sin under

⁵⁰ Wicks, *Man Yearning for Grace*, 234.

⁵¹ Hamm, *Early Luther*, 94-95.

⁵² Rittgers, "Embracing the 'True Relic' of Christ," 382.

the influence of God's grace."⁵³ Thus, the *95 Theses* come from a practical perspective about confession, not abstract justification.⁵⁴

Accompanying Writings

Since most scholars agree that Luther did not post the disputation in Wittenberg, how did it eventually get into public circulation? Luther actually sent it as an attachment to the letter he wrote to Archbishop Albrecht, dated October 31, 1517. The primary purpose of this letter was to request suppression of his instruction manual for preaching St. Peter's indulgence, the so-called *Summary Instruction*.⁵⁵

Wicks postulates that Luther may have written to other bishops about Tetzl, but this is the only letter that survived.⁵⁶ Luther lifts up for main misunderstandings in his letter, which directly challenge what is written in the *Summary Instruction*:

1. Security over salvation (like his earlier critique)
2. Souls immediately freed from purgatory
3. Forgiving horrible sins
4. Freedom from all guilt and punishment⁵⁷

Instead, Luther argues that true Christian life is marked by "earnest prayer for grace and by concern to keep advancing."⁵⁸

The third document sent along to Albrecht is Luther's "Treatise on Indulgences," sometimes referred to by the Latin *Tractate*. It is known that Albrecht received it, even if Luther does not mention it in his cover letter.⁵⁹ The goal of the treatise is to distinguish between what is clear and what is doubtful about indulgences. Wicks wonders if the treatise reveals what Luther's position in the future disputation would be, especially since its format is like the preparatory essay for the *Heidelberg Disputation*.⁶⁰

Like he does in the disputation itself, Luther follows Bonaventure in seeing an indulgence as possibly an intercession for those in purgatory.⁶¹ Luther concludes that since we can be certain that Christ hears the prayers of the Church, indulgences can be considered good; thus, the pope is doing what he can for those going to purgatory.⁶²

In the treatise, which takes on a more moderate position, Luther demonstrates himself as "theologian of the Christian life; namely, of justification as a constant and process of purification."⁶³ The cover letter, because it is to a bishop in these earlier Reformation years, has a gentler conciliatory tone. The provocative nature of the disputation genre makes the *95 Theses* more radical in tone.

⁵³ Hamm, *Early Luther*, 92.

⁵⁴ Hamm, *Early Luther*, 91.

⁵⁵ Bagchi, "Luther's *Ninety-five Theses*," 343.

⁵⁶ Wicks, *Man Yearning for Grace*, 226.

⁵⁷ Wicks, *Man Yearning for Grace*, 227.

⁵⁸ Wicks, *Man Yearning for Grace*, 227.

⁵⁹ Bagchi, "Luther's *Ninety-five Theses*," 338n24.

⁶⁰ Wicks, *Man Yearning for Grace*, 241.

⁶¹ Wicks, *Man Yearning for Grace*, 252.

⁶² Wicks, *Man Yearning for Grace*, 260.

⁶³ Wicks, *Man Yearning for Grace*, 252

How the 95 Theses Were Received

The following year, Luther wrote his *Sermon on Indulgences and Grace*.⁶⁴ In this text, Luther attempts to demonstrate that he did not mean to attack the pope, even if Tetzel's 106 Theses made that claim.⁶⁵ The problem was that Albrecht's theologians focused on Luther's challenge to papal authority, not indulgences; this is why it was sent to Pope Leo X.⁶⁶

In the same year, although he started work on it in late 1517, Luther published his *Explanations of the 95 Theses* (or *Explanations of the Disputation Concerning the Value of Indulgences*). The *Explanations* puts forward Luther's own position on the issue of indulgences; they are his *resolutiones* in the disputation genre.⁶⁷ Not only does Luther clarify and expand on what was posited in the disputation itself, he continues his exploration of the human condition by critiquing the abuses of traditional piety that attempted to avoid suffering. For Luther suffering was necessary and basic to Christian life; it functioned like the Law, to prepare the way for the Gospel.⁶⁸

In 1519, Luther began to work on the sacrament of confession.⁶⁹ His reformed understanding of the penalty of sin, which he had explored in his previous couple of years, influenced how he reformed the rite of private confession.⁷⁰ Luther's reformed rite of penance focused on consolation.⁷¹

Conclusion

Are the *95 Theses* as revolutionary of text as many have made it out to be?

The *Disputation Concerning the Power and Efficacy of Indulgences* was revolutionary in that it thrust Luther on to the public stage, giving him the notoriety to attract colleagues and followers who would spend their time reorienting the Church to the needs of the people through the justifying freedom of the gospel. It is a call to love the ones who are in the most need, not take advantage of their anxiety by selling them easy assurance.

At the same time, the *Disputation* was not all that revolutionary since it was the discussion points for an upcoming academic debate, which was still in draft form. The challenge to papal authority, of which Luther was accused and which would constitute Luther's "Reformation" writings, appears only indirectly in the *Disputation*. Although a definite Christology is present in the *Disputation*, there is no mention of the doctrine of justification, a doctrine that Luther would 20-years later claim is that on which "stands all that we teach and practice against the pope, the devil, and the world."⁷²

Five-hundred years later, on this side of Christendom in our global context, what can we learn from Luther's *95 Theses*? First, it reminds us that our academic theological endeavors are to be directed to the pastoral care of the ordinary Christian. Luther does not venture into the abstract language of justification but rather concerns himself with what was present in people's piety, namely, penance and indulgences.

⁶⁴ Wengert is not sure if it was actually preached (*The Annotated Luther*, 57n1).

⁶⁵ Hendrix, *Visionary Reformer*, 64

⁶⁶ Hendrix, *Visionary Reformer*, 60.

⁶⁷ Wicks, *Man Yearning for Grace*, 236.

⁶⁸ Rittgers, "Embracing the 'True Relic' of Christ," 385-386.

⁶⁹ Hamm, *Early Luther*, 109.

⁷⁰ Rittgers, "Embracing the 'True Relic' of Christ," 380.

⁷¹ Rittgers, "Embracing the 'True Relic' of Christ," 390.

⁷² Luther, "Smalcald Articles," 1.II.5.

Second, it provides a model for addressing concerns and making critiques about the church. Although most focus on the disputation, the accompanying letter and treatise demonstrate that Luther was prepared to engage with these issues, using evidence and even giving the other side the benefit-of-the-doubt.

Third, it places the gospel and the preaching of it at the center of our Christian life, the great treasure that often operates against human expectations. And yet this gospel is not to produce lazy Christians, but instead frees us to do works of love and mercy.

With these three learnings, let us continue the work of Reformation, always guided by the Holy Spirit.

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