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### The Origin and History of Indulgences Up to the Time of the German Reformation with Emphasis on Luther's Attitude Toward Them

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THE ORIGIN AND HISTORY OF INDULGENCES UP TO THE  
TIME OF THE GERMAN REFORMATION WITH EMPHASIS  
ON LUTHER'S ATTITUDE TOWARD THEM

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A Thesis Presented to the Faculty  
of Concordia Seminary, St. Louis,  
Department of Historical Theology  
in partial fulfillment of the  
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Bachelor of Divinity

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by

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CHAPTER I  
PURPOSE AND SCOPE OF THESIS  
This thesis is being written with the hope of giving a clear and concise account of the origin and development of the Roman Catholic doctrine of indulgences up to the time of the Reformation.  
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## CHAPTER I

### PURPOSE AND SCOPE OF THESIS

This thesis is being written with the hope of giving a clear and accurate account of the origin and development of the Roman Catholic doctrine of the Indulgence up to the time of the German Reformation, with particular emphasis on the effect it had on the people and Luther's reasons for opposing it. Entire volumes have been written on the history of indulgences alone, and countless pages on their relationship to Luther and the Reformation. It is an impossibility to consider all the material written on this subject in a thesis of this sort, but the author feels that he has consulted sufficient source-material to present a true picture of the situation.

Since its inception, the Roman Catholic indulgence has been an extremely controversial subject. There has been very little unanimity of thought, even in the Church, on the entire theory. As far back as historians are able to trace the issue, there have been almost as many differences in opinion on this matter as there have been great thinkers and theologians in the Church. In The Cambridge Modern History we find an interesting statement on this matter:

The theological doctrine of Indulgences was one of the most complicated of the times, and ecclesiastical

opinion on many of the points involved was doubtful. It was part of the penitential system of the medieval Church, and had changed from time to time according to the changes in that system. Indeed it may be said that in the matter of Indulgences doctrine had always been framed to justify practices and changes in practice. The beginnings go back a thousand years before the time of Luther.<sup>1</sup>

That same uncertainty and vagueness of opinion is still in the air today whenever the word indulgence is mentioned, among Catholics as well as non-Catholics. Scott, a Jesuit, in his brief theology for the people, writes: "One of the things about which even Catholics have at times hazy notions is indulgences." He then goes on to state that the early Church knew all about them, also the Christian world at the time of the Reformation. Why then this haziness today? "Then a flood of misrepresentation was let loose on all things Catholic, and particularly on the doctrine of indulgences."<sup>2</sup> -- One of the purposes for writing this paper is to ascertain the truth in just such a statement as the one Scott makes.

The same kind of thinking, perhaps to even a greater extent, pervades the minds of non-Catholics, too. In America today, among those outside the Roman Catholic Church, the word indulgences leaves a rather sour taste in the mouth.

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<sup>1</sup>T. M. Lindsay, "Luther," The Cambridge Modern History (Cambridge: The University Press, 1903), II, p. 123.

<sup>2</sup>Martin J. Scott, The Hand of God, A Theology for the People (New York: P. J. Kenedy and Sons, 1923), p. 75.

It usually stands for "a questionable traffic that was carried on in the Church during the Middle Ages. They [indulgences] carry the connotation of graft, articles sold under false pretenses, etc."<sup>3</sup> as Dr. Hoyer points out in an article in the Concordia Theological Monthly. Why they have that meaning for so many people today is another question that the writer of this paper will try to answer.

The author is especially interested in pointing out the gradual metamorphosis that took place in the theory of indulgences during the Middle Ages; how they first were a mere commuting of penances, later during the Crusades were a recruiting measure, and finally developed into a purely financial venture. This evolution of the theory is an interesting study in itself, and if time and space had permitted, a much more detailed study would have been made. However, the basic phases are treated in some degree in the third and fourth chapters of this thesis. For a proper understanding of the doctrine of indulgences as it stands in the Roman Church today, the steps in the development of the doctrine dare not be overlooked. They are of vital importance. Nor can one gain a correct understanding of Luther's views on the doctrine unless the theory behind the doctrine is kept in mind. Koestlin makes the statement:

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<sup>3</sup>Theodore Hoyer, "Indulgences," Concordia Theological Monthly, V (March, 1934), p. 242.

The question in regard to Indulgences, what their nature and value, and whether they are at all allowable, is presented to us in the history of the Reformation and of Luther himself as a subject of the profoundest significance. As we review the course of history, we can entertain no doubt as to the importance once attaching to the question. The results to which the controversy upon this subject led by an inner necessity are still plainly visible. They must be traceable to some profound cause in the nature of indulgences upon the one hand, and in the evangelical theory of saving truth upon the other.<sup>4</sup>

Before beginning the thesis proper, the words of one of the foremost workers in indulgence research used in describing the issue might be well worth hearing. Henry Lea speaks of indulgences as "A system which aided largely in building the autocracy of the Holy See, . . . the main-spring of the crusades, the proximate cause of the rebellion of John Huss and of the successful revolution of Luther, and which forms so prominent a part of Catholic observance today."<sup>5</sup>

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<sup>4</sup>Julius Koestlin, The Theology of Luther in Its Historical Development and Inner Harmony, translated from the German by Rev. Charles E. Hay (Philadelphia: Lutheran Publication Society, c. 1897), I, p. 215.

<sup>5</sup>Henry Charles Lea, A History of Auricular Confession and Indulgences in the Latin Church (Philadelphia: Lea Brothers & Company, 1896), III, p. 3.

## CHAPTER II

### THE ORIGIN OF INDULGENCES

The origin of indulgences appears to be a deep, dark mystery. Each historian seems to have his own ideas on the matter. Perhaps some of the most absurd opinions on this subject are those listed on the first few pages of Lea's authoritative volume on the whole question of indulgences. There he states that according to Pedro de Soto, chief papal theologian in the first convocation of the Council of Trent, there is no positive evidence in Scripture and the early Church of indulgences. Yet he goes on to report the following:

Domingo Soto, about the middle of the sixteenth century, seems to be the first to meet the Lutheran assaults with the bold assertion that indulgences date from the time of the Apostles. This was evidently the only position which could be taken by an infallible Church involved in internecine strife with heretics, and in its final session the council of Trent felt compelled to assert that the power to grant indulgences was divinely conferred by Christ himself and that it had been exercised from the most ancient times.<sup>1</sup>

What is meant by "ancient times" can be gathered from the view that was taken concerning Moses' smiting the rock in the wilderness to obtain water for the Children of Israel. It was held that the striking of the rock was a symbol of

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<sup>1</sup>Henry Charles Lea, A History of Auricular Confession and Indulgences in the Latin Church (Boston: Lea Brothers and Company, 1896), III, p. 4.



contrition, and the flowing water of indulgences.

Turning to the New Testament, we find that there were those theologians in the early Church who also found a case of the granting of an indulgence on its pages. Some Romanists have held that the case of the Corinthian sinner who Paul states should be forgiven, II Corinthians 2:8-10, was an indulgence. In the authorized version of the New Testament used by the Roman Catholics, a note is appended to this text explaining that Paul here "granted an indulgence or pardon in the person and by the authority of Christ to the incestuous Corinthian whom before he had put under penance."<sup>2</sup> By no stretch of the imagination could an exegete permit such an interpretation of that passage. It certainly seems rather obvious that the Church was looking for some Scriptural peg on which to hang the doctrine that was constantly under fire. It might be well to mention that already in the thirteenth century Alexander of Hales proved dialectically that the pardon of the Corinthian sinner was not an indulgence.

From reliable sources it is rather easily ascertained that the Apostolic or Scriptural indulgence theory is one that has practically no foundation on which to stand. However, judging from what D'Aubigne has to say on the origin of indulgences, there is a slight possibility that they had

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<sup>2</sup>Ibid., p. 5.

their roots in post-apostolic days:

About 120 years later [after Christ's death], under Commodus, and Septimus Severus, Tertullian, an illustrious pastor of Carthage, speaking of pardon, already had a very different language. "It is necessary to change our dress and food, we must put on sackcloth and ashes, we must renounce all comfort and adorning of the body, and falling down before the priest, implore the intercession of the brethren." Behold man turned aside from God, and turned back upon himself.

Works of penance, thus substituted for the salvation of God, multiplied in the Church from the time of Tertullian to the 13th century. Men were enjoined to fast, to go bare-headed, to wear no linen, etc. or required to renounce the world and embrace a monastic life.<sup>3</sup>

But the English clergyman, Jeremy Taylor, in his works does not at all go along with that line of thought. He, on the contrary, speaking of the fathers and indulgences, states that "they have said many things, which do perfectly destroy this new doctrine and these unchristian practices. For . . . they teach indulgences wholly reducing us to a good life, a faith that entirely relies upon Christ's merits and satisfactions."<sup>4</sup> Taylor is not alone in this opinion. After making it clear that neither the writings of the evangelists nor those of the apostles contain so much as a single line on indulgences, Ullmann, in his Reformatoren, goes on to say that not long after the days of the apostles,

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<sup>3</sup>J. H. M. D'Aubigne, History of the Great Reformation of the 16th Century (New York: Robert Carter, 1844), I, p. 35.

<sup>4</sup>Jeremy Taylor, Whole Works (London: F. Westley and A. H. Davis, 1835), II, p. 770.

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"renowned teachers like Gregory the Nazianzene, Basil of Caesarea, Athanasius, Chrysostom, Ambrose, Jerome, and Augustine have written many works, . . . and in those we read nothing about indulgences."<sup>5</sup> So we also see that the post-apostolic origin of indulgences is a much-disputed theory. The first definite information on the subject, on which we find some consensus of opinion among historians, brings us down to the early Middle Ages.

┌ In the early years of the Church, those who transgressed the laws of the Church as well as the Law of God, were condemned to long penances. Frequently it was required of them that they appear either in front of the house of God, or in a particular section of it designated for those who had fallen (the lapsi), for long periods of time, begging forgiveness of the Church and seeking permission to return to communion. (The power of sacramentalism was already at this time a mighty weapon in the hands of the Church.) But in a short period of time, new ideas arose on the matter. Penitents who showed signs of genuine sorrow, were relieved of their penance earlier than had before been the custom. In many cases, the penances were very severe and extended over a long period of time. Conse-

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<sup>5</sup>Boecler, "Luther's Ninety-Five Theses in the Light of Testimony Against Indulgences before the Reformation," Theological Monthly, VII (1927), p. 297 f.

quently, in the seventh century there arose a system of commutations of the long, difficult penances. A penance of several years of fasting, might be commuted into the saying of so many prayers or psalms. In the Penitential of Egbert, Archbishop of York, we read: "For him who can comply with what the penitential prescribes, well and good; for him who cannot, we give counsel of God's mercy. In stead of one day on bread and water let him sing fifty psalms on his knees or seventy psalms without genuflecting."<sup>6</sup>

- - This shortening of the long sentences of penance is called an indulgence and might well be called the origin of the whole system.

Lindsay, in his history of the Reformation, also looks upon this commuting of penances as the origin of indulgences, but puts just a little different slant on the theory:

In the ancient Church, lapse into serious sin involved separation from the Christian fellowship, and readmission to communion was only to be had by public confession made in presence of the whole congregation, and by the manifestation of a true repentance in performing certain satisfactions. . . . These satisfactions were the open signs of heartfelt sorrow. . . . It often happened that these satisfactions were mitigated or exchanged for others. The penitent might fall sick, and the fasting which had been prescribed could not be insisted upon without danger of death; in such a case the external sign of sorrow which had been demanded might be exchanged for another. . . . These

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<sup>6</sup>Charles G. Herbermann, and others, The Catholic Encyclopedia (New York: Robert Appelson Company, c. 1910), VII, p. 786.

exchanges and mitigations of satisfactions were the small beginnings of the later system of indulgences.<sup>7</sup>

Yet, Cathcart, in his history of the papal system, records an incident that took place in England, at Cloveshove, in 747, which proves that the entire Church was not willing to accept this new theory. He tells the story of a wealthy man who applied to a council of bishops for pardon from a serious crime on the grounds that he had contributed vast amounts of money as alms, and had sung so many psalms, that he had ample compensation for the sins that he would commit in a hundred years. But the council decided that alms were not given as a license to commit sin, "that they could relieve no transgressor from his appropriate ecclesiastical penance, and that the singing of psalms was without meaning except as the expression of the heart."<sup>8</sup>

Still other men, for example, Schaff, hold that the doctrine of indulgences had its origin in the custom of the Germanic tribes to substitute the payment of a sum of money for punishment of an offense. (This monetary substitution was known as the "Wehrgeld.") Speaking of this custom, Schaff remarks: "The Church favored this custom in order to avoid bloodshed, but did wrong to apply it to religious

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<sup>7</sup>T. M. Lindsay, A History of the Reformation (New York: Charles Scribner's Sons, 1931), I, pp. 216-17.

<sup>8</sup>William Cathcart, The Papal System from Its Origin to the Present Time (Aurora, Missouri: Menace, c. 1872), p. 271.

offenses. Who touches money touches dirt; and the less religion has to do with it, the better."<sup>9</sup> The idea that the doctrine of indulgences dates back to the time when this "Wehrgeld" theory was practiced among the northern barbarian tribes is one that is held by a number of noted historians. In his history of the papacy, Creighton sets forth the same idea. "Indulgences first arose as a remission of penitential acts due to the Church." But as the whole penitential system became more highly organized, "they passed from a remission of outstanding debts to a commutation of them into money payments, following the analogy of the 'Wehrgeld' in the Germanic codes of law."<sup>10</sup> We must admit that this theory sounds plausible, especially since indulgences, like the "Wehrgeld," were a means of release from punishment.

At this particular point, it might be well to lay down a definition of an indulgence because of the misconception that many people have. In Roman legal language, indulgentia is a term for amnesty or remission of punishment. In Latin ecclesiastical usage, an indulgence refers to remission of the temporal punishment of sin on the condition that the

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<sup>9</sup>Philip Schaff, History of the Christian Church (New York: Charles Scribner's Sons, 1923), VI, p. 147.

<sup>10</sup>M. Creighton, A History of the Papacy from the Great Schism to the Sack of Rome (New York: Longmans, Green, and Co., 1919), VI, p. 69.

person has a penitent heart and is willing to make a payment of money to the Church or to some charitable endeavor. (It is a fallacy for some to speak of the Church as teaching that an indulgence is the remission of eternal punishment or of the sin itself.) Strictly speaking, the Church theoretically always held to that definition, but we shall see that numerous abuses crept into the practical side of the matter in succeeding centuries.

### CHAPTER III

#### THE DEVELOPMENT OF THE DOCTRINE OF INDULGENCES UP TO THE THIRTEENTH CENTURY

In the early Middle Ages, the theory of the indulgence was a simple commuting, at the discretion of the priest, of canonical penance for the performance of some pious work, or on payment of a certain sum of money to the Church or to charity. Many of the penances imposed by the priests were too much for anyone to bear. Some were marked with inhuman cruelty. In Italy, especially, there was a regular mania for voluntary flagellations. People from all walks of life, the aged and little children, nobles and peasants, traveled about from city to city, clothed in nothing but a light cloth tied around their middle, visiting churches and shrines, even in the middle of winter. To such people the commutations of penance brought by the doctrine of indulgences were a very welcome addition to the canons of the Church. But the development of the theory did not cease with these commutations of penance. It did not take the papacy long to realize what a power this new doctrine could be. Before long the changes in the doctrine began to add up.

The theologians of the twelfth century even went so far as to elevate the doctrine of penance to a sacrament,



declaring that it consisted of contrition, confession, and satisfaction. Confession was said to bring contrition to a real test. The accompanying absolution removed the eternal guilt of the sinner and restored him to favor with God, while the temporal punishment was substantially reduced. Satisfaction remained to remove the impending punishment, either here or in purgatory. It was only natural that men should desire very much to rid themselves of those long, tiresome acts of satisfaction. - One change led to another!

The primary source of the evolution of the indulgence theory, the greatest influencing factor, is to be found in the Crusades. But even before that period in the history of the Church we discover changes creeping in. Preserved Smith states that Mohammed promised paradise to all his followers who fell in battle against unbelievers, but at first Christian warriors had no such assurance. However, their doubts did not last long, "for as early as 855 Leo IV promised heaven to the Franks who died fighting the Moslems."<sup>1</sup> So it is evident that long before the Crusades actually began, the indulgence was already taking on a different complexion. Relaxation of penance, relief from temporal punishment, was no longer the motivating factor. Heaven was now promised to those brave enough to fight for the

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<sup>1</sup>Preserved Smith, The Life and the Letters of Martin Luther (New York: Houghton Mifflin Company, The Riverside Press, 1911), p. 36.

Church, Indulgences became primarily a recruiting measure during this period of history. But vague promises like the one recorded above did not always bring the desired results. The people wanted something more definite in return for their good works. Some were still quite skeptical about the new doctrine. None of the well-known, greatly lauded theologians of the past had spoken on the subject. Indulgences were still a novelty. "Hugh of S. Victor, Gratian, Cardinal Pullus, Peter Lombard, Richard of S. Victor had taken no count of them in framing their systems and had left no word concerning them to guide their successors."<sup>2</sup> New action was needed.

Plenary indulgences were the next step. Up to this time, most indulgences granted to the people were for only partial relief from penance (the need for some acts of satisfaction remained with the sinner), and therefore were called "partial indulgences." But now indulgences which gave complete pardon from all obligations of penance came into the picture. These so-called "plenary indulgences" added the necessary impetus for which the papacy was looking. When Urban II., in 1095, at the Council of Clermont desired to develop a burning enthusiasm among the people for the first crusade, "he decreed that service in Palestine

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<sup>2</sup>Henry Charles Lea, A History of Auricular Confession and Indulgences in the Latin Church (Philadelphia: Lea Brothers and Company, 1896), III, p. 20.

should stand in lieu of all penance incurred by those who had duly confessed their sins."<sup>3</sup> While this crusading indulgence of Urban was granted only to those men who themselves took part in the dangers and hardships of a journey to Palestine, before long it was extended to all who supported such an undertaking.) In 1198, Innocent III. declared that those who would outfit a soldier or group of soldiers (in proportion to their wealth) might also share in the indulgence, while those who made contributions for the crusade received indulgences on the basis of their contributions. We find the following reported in the Cambridge Medieval History:

In 1184 those who cannot themselves take the Cross are bidden to give alms to support the Crusade and, in return for these contributions and for a threefold repetition of the Paternoster, are promised a partial indulgence. In 1195 Celestine III writes Hubert of Canterbury as his English legate that "those who send of their goods in aid of the Holy Land shall receive pardon of their sins from their bishop on the terms that he shall prescribe. In 1215 the Fourth Lateran Council goes a step farther and promises a plenary indulgence to those who shall contribute to the crusading funds in proportion to their means."<sup>4</sup>

The result of this new step in the development of the doctrine of indulgences was so tremendous that this device was in constant use for several centuries. It did much to stimulate the crusading spirit that existed for over two hundred

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<sup>3</sup>Ibid., pp. 9-10.

<sup>4</sup>H. J. Passant, "The Effects of the Crusades Upon Western Europe," The Cambridge Medieval History (New York: The Macmillan Company, 1929), V, p. 323.

years.

Not only was this new method of recruiting men used to obtain forces for war against the Turk, but plenary indulgences were extended to include all those who fought against the Slavs, as was the case with Eugenius III. in 1147, and against the Stedinger, Albigenses, and Hussites in 1425. In 1135, Innocent II. promised full remission to those who fought the battle of the papal chair against Roger of Sicily, and also to all who assisted in the war against the anti-pope, Anacletus II., according to Schaff.<sup>5</sup>

Furthermore, in the thirteenth century it became common practice to grant plenary indulgences for the construction of bridges and churches, and for pilgrimages to certain shrines.

Innocent III., 1209, granted full remission for the building of a bridge over the Rhone; Innocent IV. for rebuilding the Cathedrals of Cologne, 1248, and Upsala, 1250, which had suffered from fire. According to Matthew Paris, Gregory IX., in 1241, granted an indulgence of forty days to all worshipping the crown of thorns and the cross in the chapel at Paris and, in 1247, the bishop of Norwich, speaking for the English prelates, announced a remission of all penances for six years and one hundred and forty days to those who would worship the Holy Blood at Westminster.<sup>6</sup>

The bishops became so liberal with these indulgence franchises

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<sup>5</sup> Philip Schaff, History of the Christian Church (New York: Charles Scribner's Sons, 1923), V.1, p. 738.

<sup>6</sup> Ibid., p. 739.

that the scandal which resulted caused the Lateran Council of 1215 to issue a sharp decree to check them. But the action of the council apparently did little good, as had the harsh condemnations of Peter Lombard almost a hundred years before. Instead of checking the traffic in indulgences, another new idea was added to the ever-changing theory. The spiritual condition of the person seeking an indulgence, whether he was penitent and had confessed his sins, no longer played a part in the picture. The doctrine became more streamlined in order that it might appeal to a greater number of people. Anything that might keep a person from buying an indulgence was cast off and discarded. Innocent IV., in 1253, ordered that a crusade be preached in France to aid Louis IX., who at that time was a prisoner in Egypt. Plenary indulgences were offered to all who would serve, and not the weakest expression of any condition as to contrition and confession is mentioned anywhere, Lea points out. The papacy realized that conditional indulgences were not the best kind to offer. The people knew what they wanted, and the papacy did not hesitate to satisfy their desires.

By this time more and more thinking people in the Church began to raise doubts regarding the validity of indulgences. There were some who realized that the foundation on which the theory of indulgences was built was an

extremely shaky one. They wanted something to lean on which they knew would not give way. Others even suspected the new doctrine (now several centuries old) of being heresy, because of its lack of Scriptural basis. Albertus Magnus, who lived during the thirteenth century, tells us that some classified indulgences as a pious fraud by which the Church "allured the faithful to pious works, but this savors of heresy; others considered them to be worth what they promised, but this goes too far."<sup>7</sup> As a happy medium, he states that they are worth what the Church claims them to be, but does not go on to say what that is. However, he does express the idea that one must take into consideration the needs of the Church and the wealth of the penitent. -- Doubts were increasing! The papacy was at a loss when it came to a solution to the problem of growing unrest among the members of the Church. The people were clamoring for an answer to the question of indulgences. "On what ground does the Church claim the right to grant indulgences?" they cried. The schoolmen were trying to find some way to satisfactorily explain the problem that even seemed to be a blank wall for them.

Finally, after many attempts, one of the schoolmen did arrive at a solution to the problem. Alexander of Hales came forth with his history-making theory of the

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<sup>7</sup>Lea, op. cit., p. 45.

thesaurus meritorum. Lea has a fine description of how this came about:

In this blind groping after some working hypothesis which should silence doubt and explain the new development, it was natural that recourse should be had to the indefinite but infinite sum of the superabundant merits of Christ and the members of his Church as furnishing a fund out of which the individual debts of sinners could be paid, and Alexander Hales has the credit of being the first to formulate this in accordance with the dialectic methods of the schools. He does not present it as a new discovery of his own, but assumes its existence as an accepted fact.<sup>8</sup>

Not a new discovery, it is true, but rather the formulation of a theory which had been in the air for many centuries. In fact, Lea dates its origin back to the days of Chrysostom, during the fourth century A. D. He claims that Chrysostom was the first theologian to come up with the idea of a community of interests through which all might profit. However, Chrysostom limits the benefits to the dead. "How little he could expect this to develop into the doctrine of the treasure may be guessed from the views just quoted of St. Sabianus and Leo I. [both stated that they were debtors to Christ, and not creditors], which undoubtedly reflect the prevailing opinion of the age."<sup>9</sup>

[Thomas Aquinas seems to have been the next schoolman to teach concerning the thesaurus meritorum. He held that

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<sup>8</sup>Ibid., pp. 21-22.

<sup>9</sup>Ibid., p. 16.

Christ's passion is of infinite merit, and that Mary and the saints also stored up merits beyond what was required of them for entrance into heaven. These supererogatory works of the saints and Christ are so numerous that they would be more than sufficient to pay off the debts of all men. "Together they constitute the thesaurus meritorum, or fund of merits; and this is at the disposal of the Church by virtue of her nuptial union with Christ, Col. 1:24."<sup>10</sup> This "treasury" is a sort of bank account, from which the Church is free to make withdrawals at will. Aquinas claims that just as Christ relaxed the punishment which the woman taken in adultery deserved, not requiring of her the works of satisfaction which her sin ordinarily called for; so the pope can release from punishment by drawing on the "treasury." -- Such was the foundation upon which the whole system of indulgences was made to rest. The theory behind Alexander of Hales' formulation of the doctrine was one which laid much stress on the oneness of the faithful as the body of Christ, and therefore their right to look upon their good works as common property, as well as those of the saints.

This new basis for the doctrine of indulgences was just what the people had been hoping for. It offered a

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<sup>10</sup>Schaff, op. cit., p. 740.



welcome solution to one particular problem, especially. As long as indulgences had been mere commutations or mitigations of imposed penances, the sinner was easily tormented with doubts as to the sufficiency of the meager acts of satisfaction he was still required to perform. The treasury of merits brought with it the idea that an indulgence is a payment, and a plenary indulgence a payment in full, for satisfactions required by the confessor. This attitude, naturally, was of great comfort to all those who bought indulgences, especially when plenary were freely granted for various "holy deeds." It is not at all difficult to imagine the effect this new idea had on the people.

The Roman curia was eager to take advantage of every opportunity to satisfy the wants of its treasury. It is evident that it realized that indulgences offered an abundant resource which, under the appearance of a voluntary contribution, would readily replenish the coffers that were almost bare. Lea states:

Thus the old beliefs became obsolete, and indulgences were no longer a mere discretionary substitution of some enjoined work for the canonical penance due to the sin which had been absolved in the sacrament, but were an absolute payment to God of an equivalent being furnished to the sinner by the Church out of its inexhaustible treasure. This was recognized already by the time of Aquinas and Bonaventura. . . . This led naturally to the mercantile treatment of sin and pardon, . . . in which the sinner is taught that God

keeps an account with him, which is to be paid, it matters little how.<sup>11</sup>

The curia wanted to make sure that the new foundation for the doctrine of indulgences was established securely. Therefore, Clement VII. declared the formulation of the theory of the treasury of merits, as laid down by Alexander of Hales, an article of faith.

Toward the close of the thirteenth century, about the time of the last of the Crusades, which was around 1270, the indulgence issue became nothing but a means of raising money. The entire system had degenerated to the lowest possible condition. Little thought was given to the theological side of the question. Now only the financial angle was of any concern to most of the leaders in the Church. The indulgence was used for raising money under pretext of the war against the Turks, while the proceeds from sales in northern Europe passed into the hands of the popes. And in the lands under attack by the Moors, the indulgence money "went to the sovereigns who regarded the indulgence as a financial expedient. The price of the redemption or contribution gradually fell, so as to bring it within the reach of the whole population."<sup>12</sup> (This source of revenue was known as the cruzada in Spain and

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<sup>11</sup>Lea, op. cit., pp. 27-28.

<sup>12</sup>Ibid., pp. 160-161.

crociata in Italy.) -- Indulgences were dispensed even more freely than previously. During his short reign of only two years, Nicolas IV. issued no less than four hundred, according to Schaff's record. He states: "By that time they had become a regular item of the papal exchequer."<sup>13</sup>

Several new categories of indulgences also came into vogue. Besides the old partial and plenary ones, new "real", "personal", and "local" indulgences took the field. The "real" were those attached to medals, rosaries, and other objects. The purely "personal" were those granted on the death-bed or obtained by doing pious deeds. While the "local" were those conceded to a cathedral, altar, or shrine. There was no end to the new developments in the doctrine of indulgences!

One reason for the tremendous volume of indulgences sold during the closing years of the thirteenth century was the new distinction that arose in regard to contrition. A new term was coined to describe what was said to be an imperfect sorrow for sin, but sorrow that was sufficient to procure absolution. "Attrition" was the term applied to this imperfect sorrow in contradistinction to genuine contrition. The theologians held that this

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<sup>13</sup>Schaff, op. cit., p. 739.

imperfect sorrow, though it was sufficient to procure absolution, and therefore the relief from eternal punishment, merited more temporal punishment than true contrition. The result this had on the sale of indulgences is immediately obvious. They could always be purchased to do away with the temporal punishment that attrition brought. "Hence," Lindsay says, "Indulgences appealed more strongly to the indifferent Christian, who knew that he had sinned, and at the same time felt that his sorrow was not the effect of his love to God."<sup>14</sup> -- It was said that contrition was motivated by love for God, and attrition by fear of God.

But there is yet another reason why the sale of indulgences increased in the last years of the thirteenth century. Up to this time indulgences were looked upon merely as a release from acts of penance, but now they took on an even more significant meaning. This next step in the development of the doctrine of indulgences is the one that, perhaps, is most important of all. Loud voices were raised in protest, the loudest of which belonged to Luther. But that will be discussed later; now let us hear what Schaff writes about this new development:

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<sup>14</sup>T. M. Lindsay, A History of the Reformation (New York: Charles Scribner's Sons, 1931), 1, p. 222.

Down to the latter part of the thirteenth century, the theory prevailed that an indulgence dispensed with the usual works of penance by substituting some other act. Before the fourteenth century, another step was taken, and the indulgence was regarded as directly absolving from the guilt and punishment of sins, culpa et poena peccatorum. It was no longer a mitigation or abatement of imposed penance. It immediately set aside or remitted that which acts of penance had been designed to remove; namely guilt and penalty. It is sufficient for the Church to pronounce offences remitted. Wyclif made a bold attack against the indulgence "from guilt and punishment," a culpa et poena, in his Cruciata.<sup>15</sup>

Naturally, an indulgence which granted remission of guilt as well as punishment of sin was a very welcome item in the hands of the people. With it there was no room left for doubt in the mind that was not too ready to think. What more could a person ask than relief from guilt and punishment?

Since this new step in the development of the doctrine of indulgences did not really reach full stature until the fourteenth century, a more complete analysis will be made in the following chapter.

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<sup>15</sup>Schaff, op. cit., p. 741.

## CHAPTER IV

### THE HISTORY OF THE DOCTRINE OF INDULGENCES FROM 1300 TO 1500

At the close of the thirteenth century, when the great Crusades to the Holy Land had ceased, in order to satisfy the tremendous demand for indulgences among the masses, of which we spoke in the preceding chapter, it was necessary to devise some new form of indulgence. Of course, at the same time, the Roman Curia had the welfare of its depleted treasury in mind. It was for these two reasons that Pope Boniface VIII. issued the first so-called "jubilee indulgence" in the year 1300. To the penitent sinner who had confessed his sins, with the stipulation that he make a pilgrimage to Rome, Boniface promised complete pardon of his sin. He had the idea that once every hundred years the pope should decree such an indulgence. His boldness in taking this new step is described by Lea:

When Boniface VIII., in 1300, tried the experiment of the jubilee and sought to stimulate to the utmost the zeal of the faithful, he invented a new phase which shows how safe the ecclesiastics of the period felt in audaciously speculating upon the credulity of the ignorant. To the penitent and confessed pilgrims who should come to Rome he promised not only a plenary and larger but the fullest pardon of their sins.<sup>1</sup>

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<sup>1</sup>Henry Charles Lea, A History of Auricular Confession and Indulgences in the Latin Church (Philadelphia: Lea Brothers and Company, 1896), III, p. 41.

Boniface employed the word "plenissima" in making his decree. In order to explain to the people what the pope meant by this new term, the theologians immediately went to work. According to Lea, they arrived at several different opinions. Some claimed that plena is confined to mortal sins; while plenior includes mortals and venials, and the term plenissima is applied to those indulgences that remit not only the penances that are commanded, but also all that should have been demanded by the confessor. Other theologians interpreted plenissima as referring to indulgences which remove the culpa as well as the poena of venial sins. In order to support the latter interpretation, Dante is held up as an example of a person "who was too familiar with the theology of the period to make a mistake in such a matter,"<sup>2</sup> and who assumed that the jubilee indulgence of 1300 was a culpa and liberated from hell.

Whatever the case may have been with that particular indulgence, is not too important, but there is proof that during the fourteenth century people began to believe that these new indulgences did absolve them from the guilt of their sins. The "Creed of Piers Plowman" is an excellent example. In it we see that the people were led to believe that they obtained pardon of guilt as well as penalty. The same holds true for a tract against the Waldenses that was

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<sup>2</sup>Ibid., pp. 63-64.

published in 1395. "In fact, no further evidence than language is required to show us what was the popular belief, for indulgences were known as pardons, and the traders in them as pardoners wherever throughout Europe the Romance idiom had penetrated."<sup>3</sup> Even the guide-books which were prepared for those who wanted to make pilgrimages spread this idea. "The popular guide-books written for pilgrims to Rome and Compostella spread the popular idea that Indulgences acquired by such pilgrimages do remit guilt as well as penalty,"<sup>4</sup> Lindsay writes. And to add weight to the proof already cited, The Cambridge Modern History records the following:

The question still remains whether the official documents did not assert that Indulgences did remove guilt as well as penalty of the temporal kind. If documents granting Indulgences, published after the Sacrament of Penance had been formulated, be examined, it will be found that many of them, while proclaiming the Indulgence and its benefits, make no mention of the necessity of previous confession and priestly absolution; that others expressly assert that the Indulgence confers remission of guilt (*culpa*) as well as penalty; and that very many, especially in the Jubilee times, use language which inevitably led intelligent laymen (Dante for example) to believe that the Indulgence remitted the guilt as well as the penalties of actual sins; and when all due allowance has been made it is very difficult to avoid the conclusion that Indulgences had been declared on the highest authority to be efficacious for the removal of the guilt of sins in the presence of God.<sup>5</sup>

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<sup>3</sup>Ibid., pp. 64-65.

<sup>4</sup>T. M. Lindsay, A History of the Reformation (New York: Charles Scribner's Sons, 1931), I, p. 226.

<sup>5</sup>T. M. Lindsay, "Luther," The Cambridge Modern History (Cambridge: The University Press, 1903), II, p. 128.



Furthermore, in 1402, Boniface IX. (1389-1404) revoked all indulgences containing the clause "plena indulgentia omnium peccatorum suorum," thus admitting that such were in existence at that time.<sup>6</sup>

When the people heard it said that they could buy remission of sins for a slight fee, the sale of indulgences reached a new peak, and the Roman coffers again began to swell as they had during the Crusades. When the popes realized what a rich gold mine they had struck, the old decree of Boniface VIII. was forgotten, and the interval between jubilee indulgences was progressively reduced. In 1343, Clement VI. decided to cut the hundred years in half and make it fifty. Then in 1389, Urban VI. thought even fifty years was too long to wait; so he reduced the period to thirty-three years in remembrance of the thirty-three years Christ spent on earth. To give more people a chance to contribute to his worthy cause, in 1450, Nicolas V. extended the privileges of the Jubilee indulgences to several dioceses in Germany, decreeing that the people within these dioceses could make pilgrimages to substitute churches in Germany, rather than going all the way to Rome. Finally, in 1470, Paul II. reduced the interval between Jubilees to only twenty-five years, due to the brevity of human life.<sup>7</sup>

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<sup>6</sup>Lea, op. cit., p. 67.

<sup>7</sup>Heinrich Boehmer, Road to Reformation, translated by J. W. Doberstein and T. G. Tappert (Philadelphia: Muhlenberg Press, 1946), p. 169.

By this time, the whole situation had fairly well gotten out of hand. Indulgences hardly at all resembled their ancestors of the early Middle Ages. The entire doctrine had become so polluted that not even the theologians could find explanations for the most recent developments. Lea aptly describes the state of affairs:

^An indulgence which would release from hell as well as purgatory, which required neither repentance nor amendment, was a much more saleable article than one which was good only for those who had truly repented, confessed their sins and been absolved, and the peripatetic vendor through whom nearly all the trade was conducted never hesitated as to the representations necessary to attract customers. It mattered little what might be the theories of the schools, the people wanted indulgences a culpa et a poena, the demand created the supply. . . . The theologians might assert it to be impossible, for God alone could pardon culpa; the ignorant masses believed that what they purchased were free pardons of sin, nor could they appreciate, even if they ever heard, the subtle reasoning which demonstrated that "remission of sin" only meant remission of penance for pardoned sin.<sup>8</sup>

The ignorant laity was misinformed, and cared little about obtaining the correct information. What they thought the theologians said was good enough for them. Of course, no effort was made to improve conditions either. -- We can see things begin to shape up for the time when the end must come. The Reformation was not too far off. -- However, today when the Roman Catholic writers look back over this period of corruption in high places, they try to clear matters up by saying that the phrase a culpa et a poena was

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<sup>8</sup>Lea, op. cit., p. 61.

not used, or at least was not meant. Rather they maintain that the offensive phrase actually was "from the penalty of guilt," a poena culpa. Putting the best construction on everything, their argument is extremely difficult to reconcile with the findings of historians.

But it was not until 1510, that the final straw was placed on the proverbial camel's back. It was in that year that Pope Julius II. issued the fateful St. Peter's bull Liquet Omnibus, which a few years later was destined to excite Luther to action. In setting forth that decree, Julius II. offered for sale practically everything that the Church could make attractive to sinners. With that indulgence issue, he licensed many of the things that the Church was organized to repress. In the commission he granted to Francisco Zeno, "the only condition prescribed to all Christians for gaining the indulgence is to deposit in the chest the price determined by the commissioner or his delegates."<sup>9</sup> Nothing was said of contrition, confession, or absolution; the coin was the thing that counted. Leo X. even went a step farther; he "was even more reckless" in regard to the promises he made in connection with the crusade that he proclaimed against the Turk in 1513. "In this indulgence there is no condition of contrition and

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<sup>9</sup>Ibid., p. 75.

confession, unless it be covertly inferred from a reference to the Holy Land and jubilee indulgences granted by his predecessors;" about which Lea sounds very skeptical. He goes on to say that Leo X. "promises not only full remission of all sins but reconciliation with the Most High, and decrees that all who go or send substitutes or contribute according to their means shall be associated with the angels in eternal bliss."<sup>10</sup> The process of metamorphosis of the doctrine of indulgences had now, for all practical purposes, reached its last stages. The effects of the many years of development had reached all of Europe. Even Sweden was not left untouched. Lea records an interesting sidelight concerning the vision of St. Birgitta of that country. It seems that the Lord appeared to her in a vision and told her that if a man "should die a thousand times for his sake, it would not render him worthy of the slightest share in the glory of the saints," but indulgences could take care of that matter in short order. Also, that "thousands of years of life would not suffice for a man to satisfy God for his sins, but indulgences do this." And finally, a person who dies, having indulgences, in "perfect love and contrition," has his sins and their penalties forgiven. "Thus charity and contrition had become mere adjuncts to indulgences."<sup>11</sup> Lea quotes this section from the Revelations

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<sup>10</sup>Loc. cit.

<sup>11</sup>Ibid., pp. 47-48.

of Birgitta, so it must be an honest glimpse into the situation that existed in regard to indulgences at that time.

When the growth and development of the indulgence system is considered, it is easy to see its importance in developing the papal power. The pope was set up as sole master of an important phase of ecclesiastical discipline, and thus wielded a mighty sword. He could lighten the burden of penance to every sinner; he could confer privileges on churches; he could make the sacrament of penance complete; he could remit the temporal punishment that was due; yes, and he could restore the penitent to his baptismal purity. In other words, at this time he practically ruled the Church through the doctrine of indulgences. The dangers of this situation are obvious. With the wrong man behind that mighty sword, the common people did not have a chance. His selfish interests could be their spiritual and material ruination. McGiffert gives us a fine summary of the existing condition:

The whole indulgence traffic, particularly as it existed in the fifteenth and sixteenth centuries, was harmful in the extreme. There was the constant temptation, on the one hand, to employ them to raise funds for selfish ends, and, on the other hand, to substitute the mere payment of money for true penitence and amendment of life. Both temptations were frequently yielded to, and the result was wide-spread and growing demoralization.<sup>12</sup>

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<sup>12</sup>A. C. McGiffert, Martin Luther, the Man and his Work (New York: The Century Company, 1911), p. 80.

## CHAPTER V

### THE INDULGENCE OF 1515

As was shown in the preceding chapter, by the beginning of the sixteenth century the doctrine of indulgences had gone through a complete metamorphosis. It was no longer merely a means of commuting acts of penance, but it had developed into one of the chief sources for supplying the papacy with funds for its treasury. A shining example of this unholy business is found in the indulgence issue of the year 1515. Pope Leo X. wanted to construct a fitting monument to the memory of St. Peter in the form of a basilica in Rome. In order to finance the construction of such a building, he felt an indulgence issue was in place. It so happened that at the same time a very fortunate turn of events took place in Germany which fitted perfectly into the entire scheme of things.

The archbishopric of Mainz, a very coveted ecclesiastical position because of the position of Elector that went with it, was vacant. The powerful house of Hohenzollern, greedy for power, wanted to add that prize to its collection. Albrecht, the younger brother of the Elector of Brandenburg, was the candidate the Hohenzollerns proposed to the pope. If young Albrecht, who was only twenty-three years old, could become one of the seven Electors,

the Hohenzollern power would be considerably enhanced. It was quite probable that an imperial election was not far off, for Maximilian I. was a very old man. Naturally, the Hohenzollerns were extremely interested in having that extra vote when it came time to choose a new Emperor. And because the pope wanted the two Hohenzollern votes on his side, he wanted to cultivate their good will and at the same time keep his own future welfare in mind. But there were several obstacles which stood in the way of Albrecht's appointment: (1) It was contrary to Canon Law for one man to hold more than one ecclesiastical position at a time, and Albrecht was already over his quota, holding two. He had been appointed at an earlier date to govern the bishoprics of Magdeburg and Halberstadt. (2) As it was, he was below canonical age; and (3) he had no theological training. But the ambitious Hohenzollern family refused to permit these apparent obstacles to hinder it in its conquest for more power in the Roman Empire. Gold was decided upon as the means to be employed for persuading the pope to see that Albrecht, in spite of the three points mentioned above, was the man for the vacant archbishopric.<sup>1</sup>

However, the problem was not yet solved. Albrecht's pockets had been drained of their contents when he purchased

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<sup>1</sup>E. G. Schwiebert, Luther's Ninety-five Theses, with an Introduction by E. G. Schwiebert (St. Louis: Concordia Publishing House, n.d.), p. 11.

the other two ecclesiastical offices which he held. Consequently, there was no ready cash on hand to satisfy the demands of the curia--which were by no means small ones! The pope required an over-all sum of \$175,000 of Albrecht, of which \$120,000 was to be paid in cash.<sup>2</sup> Smith records that at first the curia asked for twelve thousand ducats (According to Webster's Dictionary, a ducat was equal to \$2.25 back in 1150.) in memory of the twelve apostles, but Albrecht suggested seven thousand ducats in honor of the seven deadly sins. Finally, Smith claims, ten thousand ducats was the amount decided upon by the parties involved. Grisar, who undoubtedly would try to be as conservative as possible in his figures, states that "in order to unite these three bishoprics in one hand, he had to contribute no less than 10,000 ducats to the Roman Curia." But Grisar holds that yet another fee was required of Albrecht. "In addition to this, he was obliged to pay 14,000 ducats for the confirmation of his appointment as archbishop of Mayence and for the pallium."<sup>3</sup>

What was Albrecht to do? His treasuries were empty. The pope had a very timely suggestion. He suggested that Albrecht borrow the money from the Fuggers, and agreed to permit him to preach the indulgence issue for the construction

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<sup>3</sup>Hartmann Grisar, Martin Luther, His Life and Work (St Louis: B. Herder Book Co., 1935), p. 90.



of St. Peter's Basilica throughout all the territory under his jurisdiction. One-half of the indulgence money was to be retained by Albrecht to pay off his debt, and the other half was to flow into the Roman treasury for the erection of the basilica. Naturally, the Hohenzollerns jumped at the opportunity that the pope's proposition afforded them. It presented to them an easy way out of their embarrassing circumstances. And as had always been the case for quite some time, the Fuggers were only too happy to make a loan under the conditions set down by the curia. They knew when they had an investment that was bound to swell their already overflowing banks.

Now the problem lay in trying to find someone who would be willing to undertake the sale of the St. Peter's indulgence in Germany. The actual job of organizing the whole "campaign" was intrusted to Johann Tetzel, a Dominican monk of rare abilities. His experience as an indulgence seller warranted his appointment to the post of subcommissioner, second in authority only to the archbishop himself. In spite of the fact that he was not much of a theologian, as even Grisar admits,<sup>4</sup> Tetzel had extraordinary ability as a preacher and persuader. In his Road to Reformation, Boehmer describes him as follows:

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<sup>4</sup>Ibid., p. 91.

Tetzel must have possessed all the characteristics which help to influence the masses. "Physically, he was a large, strong man, eloquent and very bold of speech, sufficiently educated, and his mode of life so-so," that is, neither too strict nor too lax.<sup>5</sup>

Expert businessman and master psychologist that he was, Tetzel employed every means at his disposal to make this particular indulgence issue a huge success. He appears to have been a showman of great ability. His company traveled with "great pomp and circumstance" through the country. The towns and cities received him as if they were greeting a messenger from heaven. The entire populace, priests, monks, magistrates, men, women and children, formed a procession with "songs, flags, and candles, under the ringing of bells," and then marched through the streets. "The papal bull on a velvet cushion was placed on the high altar" in the local church, and a "red cross with silken banner bearing the papal arms was erected before it." The large iron chest for the indulgence money was placed beneath the cross.<sup>6</sup>

It can readily be seen what a tremendous effect Tetzel had on the indulgence-hungry German people. They crowded the churches to hear him and his assistants preach and to buy the wares which they put up for sale. Calling upon

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<sup>5</sup>Heinrich Boehmer, Road to Reformation, translated by J. W. Doberstein and T. G. Tappert (Philadelphia: Muhlenberg Press, 1946), p. 181.

<sup>6</sup>Philip Schaff, History of the Christian Church (New York: Charles Scribner's Sons, 1913), p. 88.

the people, Tetzal summoned all of them, especially those who had committed the most and greatest sins (as he put it), such as murderers, thieves, and robbers, to look to their Lord for the medicine that He had provided for their benefit. "St. Stephen once had given up his body to be stoned, St. Lawrence his to be roasted, St. Bartholomew his to a fearful death. Would they not willingly sacrifice a little gift in order to obtain everlasting life?"<sup>7</sup>

Tetzal loved to play upon their emotions and sympathies. It is said that when he had finished his sermon, he would walk up to the indulgence chest to buy a certificate for his own father or some other dead relative. As he dropped the money in the chest, Boehmer tells us that he would cry out, "Now I am sure of his salvation; now I need pray for him no longer." In this way he stirred up the emotions of the people, especially those of the ladies present, so that they were moved to buy indulgences for their dead relatives, too. Jacobs gives us a detailed description of some of the evil means of persuasion to which the indulgence sellers, including Tetzal, often resorted:

The terrors of the hearers were excited by graphic pictures of the seven years' penalty reserved in purgatory for every mortal sin, and of the remedy

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<sup>7</sup>Julius Koestlin, The Life of Luther, translated from the German (New York: Charles Scribner's Sons, 1913), p. 88.

offered at so small a cost in the letters that were then to be purchased. The indulgence sellers were reported as bidding the people worship the red cross as the holy of holies; as declaring that indulgences were more efficacious than baptism, and restored the innocency that had been lost in Adam; as proclaiming that a commissioner of indulgences saved more souls than Peter; and that as soon as the penny sounded in the chest, the soul was delivered from purgatory. Indulgences would avail for justification and salvation, even for him who had violated the mother of God.<sup>8</sup>

With such words on their lips, Tetzel and his men moved into the territory surrounding Wittenberg, visiting the towns of Zerbst and Jueterbog, to come into contact with some of Luther's own parishoners. Because Frederick the Wise had closed his gates to this new indulgence (thinking of the effects it might have on his own little "hobby"), the townspeople of Wittenberg had to go out into the surrounding villages to hear the famous Dominican with his fellow-monks. They heard him urge them to put on the armor of God and buy the letters of indulgence from the Vicar of Christ. In fact, many of them were witnesses the day Tetzel preached the sermon containing the paragraph that Jacobs has in translation in his volume on Luther, a translation of the Latin text recorded by the historian Loescher:

Lo! Heaven is open. When will you enter, if not now? Oh senseless men, who do not appreciate such a shedding forth of grace! How hard-hearted! For

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<sup>8</sup>Henry E. Jacobs, Martin Luther the Hero of the Reformation (New York: G. P. Putnam's Sons, c. 1898), pp. 64-65.

twelve pennies you can deliver your father, and, nevertheless, you are so ungrateful as not to relieve him in his distress. At the last judgment, I am free; but you are responsible. I tell you, that if you have but one garment, you should part with it, rather than fail of such grace.

Judging from the above paragraph, Tetzel was not merely a vulgar pardoner, but a clever and eloquent preacher.

Koestlin and Lea, two authorities in the field, contend that it cannot be proven that Tetzel asserted that indulgences themselves give forgiveness without contrition and confession. But they do hold that the people could not help but misinterpret his preaching. He certainly did not make any attempt to explain to them that an indulgence could not effect the remission of guilt, or eternal punishment, but could only release from temporal satisfaction that had not yet been performed. In fact, "Tetzel appears to have preached the necessity of contrition for the validity of an indulgence in the case of the living in accordance with the received doctrine of the church," Mackinnon asserts. But he goes on to express his doubts as to whether Tetzel took the time and pains to indelibly impress this teaching on his "ignorant hearers, who were unfitted to understand the theological aspect of the theory." Furthermore, it is an established

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<sup>9</sup>Ibid., p. 65.

fact that concerning the souls in purgatory he did preach that a "mere money payment without contrition" on the part of the purchaser was sufficient to free the soul of a friend or relative from purgatory.<sup>10</sup>

The distinctions involved in the doctrine and the indulgence seller's presentation of the doctrine were too fine for apprehension by the common people. Not even the members of the clergy were always able to draw the lines where they belonged. What did the ignorant peasant, caring little and knowing less about theology, who bought his "Ablassbrief" know of the difference between culpa and poena, between temporal and eternal punishment, between plenary and partial indulgences? When he bought an indulgence, what he thought he was purchasing was the forgiveness of sins, and perhaps at the same time obtaining a license to commit more. How could it be any different? Now when the peasant went to buy an indulgence, he no longer first had to make a trip to the parish priest for confession, but the indulgence seller supplied a confessor for him. The confession and purchase seemed to him to be one and the same thing; both, he felt, were dependent upon his money payment. -- As long as the people were under that impression, it would have been utter folly, from a purely

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<sup>10</sup>James Mackinnon, Luther and the Reformation (New York: Longmans, Green, and Company, 1925), II, p. 6.

business angle, for the indulgence commissioner to remove their disillusionment. Schaff states:

The common people eagerly embraced this rare offer of salvation from punishment, and made no clear distinction between the guilt and punishment of sin; after the sermon they approached with burning candles the chest, confessed their sins, paid the money, and received the letter of indulgence which they cherished as a passport to heaven.<sup>11</sup>

However, there also were those in the Church who began to ask questions, to inquire into the doctrine of indulgences more thoroughly. Some were very dubious about the promises contained in indulgences as they were being preached at that time. They realized that the misrepresentation of penance led the masses to believe that they needed only to buy one of the certificates to obtain heavenly forgiveness. They saw that not even repentance and confession were any longer an essential part of the doctrine of penance. But those who were bold enough to question the statements made by Tetzel and his men were reminded of what had happened to John Huss and threatened with the heretic's death of burning at the stake. There was no argument about it, Tetzel had the German people "eating out of the palm of his hand."

Because of his unusual ability, Subcommissioner Tetzel was by no means ready to sell his services very cheaply. "For instance," Boehmer remarks, "for his

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<sup>11</sup>Schaff, op. cit., p. 154.

co-operation in the Mainz indulgence enterprise he demanded eighty guldens monthly in cash, besides free transportation and free maintenance for himself and his companions and ten guldens extra for his servant, Veit."<sup>12</sup> At that rate of pay, Boehmer points out, Tetzels servant earned twenty guldens more per year than the highest paid official of the town of Leipzig, a comparatively wealthy German town.

With Tetzels it is often said that the indulgence reached a new low. Perhaps there is some merit to that statement, but Lea claims that Tetzels was positively no worse than the indulgence sellers who had been employed by the Church in past centuries. He was merely the victim of unfortunate circumstances. How true Lea's idea is, would be difficult to ascertain, but there may be some merit in his opinion.<sup>13</sup>

In spite of everything that is written and spoken

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<sup>12</sup>Boehmer, op. cit., p. 182.

<sup>13</sup>Lea records this interesting bit of information: "When, in 1518, Leo X. dispatched his private secretary, Karl von Miltitz, to present to the Elector Frederic a golden rose and to bring Luther to Rome for trial, the nuncio summoned Tetzels to come to him. Tetzels, who was then living in retreat at Leipzig, replied that he dare not come, for Luther had rendered the whole population so inimical to him that his life was nowhere safe." - p. 168.

Henry Charles Lea, A History of Auricular Confession and Indulgences in the Latin Church (Philadelphia: Lea Brothers and Company, 1896), III.



about Johann Tetzel and his infamous work in the sixteenth century, there is little that can actually be proven against him. In fact, according to Lea, the material that we still have, like "the instructions which Tetzel drew up for the guidance of his subordinates offer no specially reprehensible features apart from those inherent in the system."<sup>14</sup> Yet, the fact remains that together with his men he did irreparable damage among the people of Germany as far as their spiritual welfare was concerned. The people were clinging to a false security that was, to a large extent, due to the preaching of the indulgence sellers who were working in their country under the leadership of Johann Tetzel.

Such was the state of affairs when Luther felt that it was his duty to speak up against this corrupt doctrine of indulgences. Only gradually did Luther become aware of the evil abuses that went along with the system. It was chiefly Tetzel's work that finally opened his eyes to the need for some quick, firm action.

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<sup>14</sup>Ibid., p. 389.

## CHAPTER VI

### LUTHER AND INDULGENCES

The comparison has been made that just as Christ began His ministry with the expulsion of the "profane traffickers" from the court of the temple, so the German Reformation began with a protest against the traffic in indulgences which was degrading the Christian religion. Exactly how much truth is contained in this comparison, is a topic for debate. But it cannot be denied that Luther's protest against indulgences, as they were offered for sale during his time, was the spark that ignited the powder that caused the explosion of the Reformation in Germany. In an article in the Concordia Theological Monthly, Dr. Hoyer writes:

It is natural that the bulk of Roman Catholic apology, when speaking of the Reformation age, centers on indulgences. There Luther made his first public attack. . . . The beginning of the Reformation was indeed Luther's protest against the indulgence traffic as then prevalent. Indulgences are moreover so valuable an institution of the Roman Church, so profitable to the hierarchy to this day, if not in money, yet as a means of establishing and maintaining its power, that they are worth defending to the last ditch.<sup>1</sup>

Was there a special reason, or perhaps group of reasons, that influenced Luther to speak out when he did? Or was it

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<sup>1</sup>Theodore Hoyer, "Indulgences," Concordia Theological Monthly, V (March, 1934), p. 242.

just a natural reaction that was bound to take place sooner or later? -- Those questions are well worth answering!

The indulgence issue was not something altogether new that suddenly struck Luther like a bolt out of the sky. Not at all! During the time he was in Wittenberg, he became well acquainted with indulgences. There was a standing promise made by the popes that indulgences would be granted to all who paid a visit to the castle-church at certain times of the year to see the large collection of relics that the Elector had on display there. Certainly Luther was aware of this "hobby" of which the Elector was so proud. We can imagine Frederick boasting long and loud of the 127,799 years of indulgence that his collection was given the power to grant, according to Grisar.<sup>2</sup> There is even the possibility that Luther, in his early years, made use of an indulgence based on one or the other of the 5,005 relics in the Elector's possession. At any rate, the Reformer must have had experiences with those Wittenberg indulgences. "As early as 1515 Luther was troubled more by the evil effects of indulgence preaching and the indulgence traffic upon the religious and moral life of the indulgence purchaser than by the base motives

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<sup>2</sup>Hartmann Grisar, Martin Luther, His Life and Work (St. Louis: B. Herder Book Co., 1935), p. 91.

for granting indulgences."<sup>3</sup> So the whole attitude he developed was apparently a slow process, finally culminating in a violent public protest.

McGiffert points out that Luther's character and training must also very definitely be taken into consideration. If he had been a humanist, he would have been able to laugh the whole matter off as being merely an "exploded superstition beneath the contempt of an intelligent man." Or if he had been a scholastic theologian, he would have sat in his study at his desk and would have drawn fine lines of distinction to justify the prevalent abuses without bothering to even think of the welfare of the common people. But Luther was neither a humanist nor a scholastic theologian. "He had a conscience which made indifference impossible, and a simplicity and directness of vision which compelled him to brush aside all equivocation and go straight to the heart of things."<sup>4</sup> Yet, at the same time, he was a "devout and believing son of the church," and a very practical preacher deeply concerned for the spiritual welfare of the common man. Luther became convinced, after much study and examination, that the sale

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<sup>3</sup>Heinrich Boehmer, Road to Reformation, translated by J. W. Doberstein and T. G. Tappert (Philadelphia: Muhlenberg Press, 1946), p. 176.

<sup>4</sup>A. C. McGiffert, Martin Luther, the Man and his Work (New York: The Century Company, 1911), p. 81.

of indulgences as it was being practiced was something that he as a pastor could not sanction. Accordingly, he felt it his duty to take up the indulgence question occasionally from his pulpit in Wittenberg. We still have copies of two of the sermons in which he discussed this issue. The first of these sermons was preached on October 31, 1516, the eve of the great indulgence festival held in the castle-church on All Saints' Day. Already at that time he argued that an indulgence was nothing more than release from the canonical penalties which the priest imposed upon the penitent sinner. But he also added: he felt that indulgences often militate "directly against true repentance, that is, the inner repentance of the heart" which should have a very definite influence on the entire life of the Christian. For Luther stated that one who actually is sorry for his sins does not try to escape punishment, but rather longs for it. "Nevertheless," he adds, "I affirm emphatically that the purpose which the pope has in view is good--at least as far as it can be ascertained from the wording of the indulgence Bulls."<sup>5</sup>

It is clearly evident that at this time Luther still refused to place the blame on the pope for the existing conditions. However, the proof remains that Luther did, already in 1516, speak out against the evils of the system.

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<sup>5</sup>Ibid., pp. 176-177.

What is more, on February 24, 1517, in a second sermon directed against indulgences, he expresses himself more sharply, with criticism even more severe. Boehmer summarizes the content of that sermon in these words:

Here he charged that the wholesale distribution of indulgences results only in causing the people to fight shy of punishment. All too little of the blessings of indulgences is to be observed; rather there is a sense of security from punishment and a tendency to take sin lightly. Hence, he said, indulgences are well named, for they indulge the sinner. At best, such absolution is suitable for people who are weak in faith and who are easily frightened by punishment into doing penance. With the rest it has only the effect of preventing them from ever receiving the true absolution - divine forgiveness of sins - and hence they never truly come to Christ.<sup>6</sup>

Jacobs, speaking of this same sermon, adds that Luther also stated: the people, by indulgences, are being taught to dread the punishment of sin rather than sin itself. If it were not to escape punishment of sin, Luther feels that no one would care about indulgences at all, even if they were offered to them free of charge. Jacobs quotes Luther as saying: "Such punishment should rather be sought for; the people should be exhorted to embrace the cross."<sup>7</sup>

Why was it that Luther took such an attitude toward indulgences already at this time? The answer is not hard to find. He had the welfare of his parishoners, and the

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<sup>6</sup>Ibid., p. 177.

<sup>7</sup>Henry E. Jacobs, Martin Luther the Hero of the Reformation (New York: G. P. Putnam's Sons, c. 1898), p. 68.

German people in general, at heart. In the beginning, at least, Luther approached the whole problem from the practical side, from its moral effect on the common Christian. Theological theory played no part in the attack which he made against the indulgence traffic that was threatening the spiritual welfare of the Church. Luther was interested in the common people, who were not theologians in any sense of the word, on whom fine theological distinctions made no impression whatsoever. He knew the extent of the evil effects this issue was having upon them. The Cambridge Modern History contains a fine description of what Luther had in mind:

Putting aside the statements or views of Hus, Wyclif, and the Piers Plowman series of poems, contemporary chroniclers are found describing Indulgences given for crusades or in time of Jubilee as remissions of guilt as well as of penalty, . . . the popular guide-books written for pilgrims to Rome and Compostella spread the popular ideas about Indulgences, and this without any interference from ecclesiastical authorities. The Mirabilia Romae, a very celebrated guide-book for pilgrims to Rome, which had gone through nineteen Latin and twelve German editions before the year 1500, says expressly that every pilgrim who visits the Lateran has forgiveness of all sins, of guilt as well as of penalty, and makes the same statement about the virtues of the Indulgences given to other shrines. . . . This widespread popular belief justified the attitude taken up by Luther.<sup>8</sup>

Such statements as those made in the guide-books necessarily went against Luther's "grain." Thinking of his own

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<sup>8</sup>T. M. Lindsay, "Luther," The Cambridge Modern History (Cambridge: The University Press, 1903), II, p. 128.

parishoners' welfare, he could not help but call his own experiences to mind. He himself had experienced the remission of sins as a free gift of God's mercy and grace, which could only be apprehended by a living, vital faith. Naturally, this experience was in direct opposition to a system of remission by means of a money payment. For Luther this posed a terrific conflict of principles. He felt that he could not remain silent when this evil was brought so close to home, when it became a problem in his own parish. As a pastor, he felt obliged to speak; to remain silent was to betray his own conscience.

For Martin Luther this was all a very serious matter, as was anything that affected his own or others' religious life. His religion was the most sacred of all affairs in his life. It was for his religion that he had long ago broken with his father and left behind a career that had great promise in the eyes of men. Some of the struggles that were his because of the faith he had in his heart were as agonizing as those endured by any human soul. To make religion a matter "of buying and selling, to offer divine grace for gold, and to attempt to purchase the forgiveness and favor of God--all this was to befoul the holiest of all relationships."<sup>9</sup>

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<sup>9</sup>McGiffert, op. cit., p. 86.



Luther had wrestled with the whole problem of "securitas" for a long time. Now to have indulgence sellers say that this security could be bought for a few pennies was something which certainly did not strike his ear or heart with a very pleasing note. It is, therefore, no accident that he rose in protest against the traffic in indulgences as it was being carried on at that time, for it stood in open rebellion against some of the Scripture truths which he clung to so tenaciously.

Boehmer paints an interesting picture of the effect an indulgence certificate could have on a member of the laity, perhaps a person in Luther's own flock. Whenever the bearer of such a certificate was troubled because of all the sins which he had committed in time past, all he had to do was produce that certificate and his conscience was again put at ease. In addition, together with such a certificate, a letter of confession was also received, which "empowered him from that time forth to be absolved, as frequently as he desired and by any confessor he chose." The indulgence certificate therefore represented "a title deed to salvation," and a visible one at that. "Consequently it gave the possessor an exceedingly comfortable sense of security which permitted him henceforth to do whatever he pleased without any pangs of conscience and actually made the Gospel call to

repentance appear ridiculous."<sup>10</sup> -- It, indeed, is no wonder that the Great Reformer felt conscience-bound to raise his voice in protest against the cause behind such unchristian practices into which the people were led to fall. His concept of Scripture teaching could not possibly be harmonized with what he was seeing and hearing about indulgences and the evil effect they were having on the common man. He could not stand idly by and see the ignorant layman led astray in something that involved his soul's salvation.

But there are also other reasons that are set forth in an effort to explain the attitude that Luther held toward indulgences. One that ought to be mentioned, whether it is altogether true or not, is found in McGiffert's volume on Luther's life. He claims that it was the "money abuse" that was the chief factor in arousing the indignation of Luther, as well as other Catholics; for he was not the "only one in his own or earlier days to criticize indulgences." Staupitz, Luther's own superior in the monastic order, is referred to as having "spoken very sharply about them."<sup>11</sup> There is little evidence on which to base such an argument, since the vast majority of sources hold to the opinion that Luther's criticism of indulgences

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<sup>10</sup>Boehmer, op. cit., pp. 178-179.

<sup>11</sup>McGiffert, op. cit., p. 80.

was called forth by the abuses that accompanied their distribution, especially those abuses discussed in the preceding paragraphs, those effecting the spiritual welfare of the common man. However, the possibility that the "money angle" may have entered Luther's mind when he considered the abuses of indulgences, cannot be denied, but it definitely was not the chief factor in arousing his indignation. Preserved Smith bears witness to this fact, too. Along with the majority of historians he holds that Luther was mainly concerned with the practical side of the problem, considering mainly the spiritual life of the people:

It was not so much the theory of the Church that excited his indignation as it was the practices of some of the agents. They encouraged the common man to believe that the purchase of a papal pardon would assure him of impunity without any real repentance on his part. Moreover, whatever the theoretical worth of indulgences, the motive of their sale was, notoriously the greed of unscrupulous ecclesiastics.<sup>12</sup>

To add weight to the proof already cited, Lindsay writes that Luther approached the entire subject of indulgences from the standpoint of "the practical effect" they were having "on the minds of the common men who knew nothing of refined theological distinctions." Then he goes on to say that the "evidence that the common people did generally believe that an Indulgence did remove the guilt of sin is

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<sup>12</sup>Preserved Smith, The Life and Letters of Martin Luther (New York: Houghton Mifflin Company, The Riverside Press Cambridge, 1911), p. 38.

overwhelming."<sup>13</sup> -- There seems to be little question as to why Luther adopted the attitude that he did toward indulgences, but what was it that prompted him to strike the decisive blow in October, 1517?

Even Grisar, speaking of Luther, admits that "the abuses . . . had reached a certain crisis in his day," and that "exaggerated recommendations and avaricious practices combined to degrade them."<sup>14</sup> The men who were most guilty of these "exaggerated recommendations" were the so-called quaestores, the full-time indulgence sellers who moved from place to place with the wares they had for sale. As was pointed out in the preceding chapter, the most famous of all the men who were engaged in this trade at the time of the German Reformation was Johann Tetzel. It so happened that in April, 1517, news reached the ears of the people of Wittenberg that Tetzel and his assistants were preaching a new indulgence out in the district of Magdeburg. This new indulgence was the one issued by Leo X. in an effort to raise funds for the rebuilding of St. Peter's. As would be expected, also some of Luther's parishoners were among those who flocked out to Zerbst and Jueterbog to take advantage of this new opportunity to purchase an

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<sup>13</sup>T. M. Lindsay, A History of the Reformation (New York: Charles Scribner's Sons, 1931), I, p. 226.

<sup>14</sup>Grisar, op. cit., p. 90.

indulgence certificate and confessional letter. When they returned, it was only natural that Luther should hear about what was going on in the vicinity around Wittenberg. "At this time, however, Luther had not yet heard these rumors which were so ruinous to Tetzels calling. So far, he had heard only various reports concerning his bombastic assertions and fulminations."<sup>15</sup> But the reports that he did hear, were sufficient to cause Luther to become very deeply concerned over the whole matter. As the tales of Tetzels exploits grew in number and sounded more and more blasphemous, Luther decided to write a letter to several of the neighboring bishops, asking them to put a stop to the preaching of this man who was causing all these terrible rumors to be circulated among the populace. But none of them was brave enough to take action against this man who was commissioned by the archbishop to carry out his orders. They gravely feared the consequences of such action. Therefore, the summer passed, and Luther did no more than fret and worry about the situation that obtained in Wittenberg and the surrounding territory.

Then, in the fall, perhaps early in October, after Tetzels and his men had moved on to a new location, there came into Luther's possession a little book "handsomely

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<sup>15</sup>Boehmer, op. cit., pp. 182-183.

adorned with the arms of the archbishop of Mainz, 'containing several such articles as Tetzal had set forth and which the quaestors (indulgence sellers) were ordered to preach.'<sup>16</sup> In that little book Luther found it stated that an indulgence is a reconciliation of the sinner with God. This discovery was an especially great shock to Luther because the archbishop was the man responsible for the publication and dissemination of this little volume. Boehmer makes clear that Luther still was quite ignorant of exactly what was going on, and presumes that he spoke to himself something like this: "Now you must seek to prevail upon the archbishop, who doubtless gave his name to this bungling piece of work merely from misunderstanding and youthful inexperience, to suppress this book completely and recommend a different form of preaching to the indulgence sellers."<sup>17</sup> In order to bring as much pressure to bear on the archbishop as possible, Luther did what he thought was right, and what actually was the correct procedure under the circumstances. He decided to summarize his criticism in a group of theses, have them printed, and invite the members of the faculty at the University of Wittenberg to a public disputation. He followed the proper procedure for those days and had the theses posted on the church

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<sup>16</sup>Ibid., p. 183.

<sup>17</sup>Ibid., pp. 183-184.

door, the public bulletinboard for matters of such a nature.

Luther, up to this time, had always been a faithful and obedient son of the Church, and he still confidently believed that he was acting in full accord with the teaching of the Roman Church. Therefore, after posting his Ninety-five Theses, he wrote a letter to Albrecht, the archbishop of Mainz, which is still extant today. In that letter he begged the archbishop to put a halt to Tetzels unholy activity as soon as possible, for his own sake. Luther was concerned with the prestige of the archbishop. He was afraid that it would suffer a severe blow if someone decided to criticize the instructions which Tetzels and his men had been given. Included in the letter were also reasons for his having written the Theses:

Papal indulgences for the building of St. Peter's are hawked about under your illustrious sanction. I do not now accuse the sermons of the preachers who advertise them, for I have not seen the same, but I regret that the people have conceived about them the most erroneous ideas. Forsooth these unhappy souls believe that if they buy letters of pardon they are sure of salvation. . . . They also believe that indulgences free them from all penalty and guilt.<sup>18</sup>

We see that Luther states clearly that he is not actuated by antagonism to the Church or even to the principle of indulgence itself, but rather by a "justifiable indignation

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<sup>18</sup>Smith, op. cit., p. 42.

and anxiety on the score of its evil religious effects."<sup>19</sup> In his letter he further informs the archbishop that by his Theses he wants to encourage discussion on indulgences, with the hope of coming to a more definite conception of the doctrine, especially since there seems to be such a difference of opinion on the subject.

So there is positive proof, still extant, that Luther, when he wrote and posted his Theses, was particularly interested in the abuses which the doctrine of indulgences was suffering at the hands of the sellers, and not in the teaching itself. In fact, "his purpose was a criticism of the Mainz Instruction and the Mainz indulgence preacher."<sup>20</sup> As can be gathered through a study of the Theses themselves, he had a practical and pastoral purpose in mind when he formulated them for disputation. However, there are some men, especially Roman Catholic writers like Pastor, who claim that Luther wrote his Ninety-five Theses to challenge the very principle upon which the doctrine of indulgences was based. They hold that he took that step because he wanted to defend his doctrine of justification by faith, which had led him into an antagonistic spirit toward the Roman teaching concerning good works. That Luther

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<sup>19</sup>James Mackinnon, Luther and the Reformation (New York: Longmans, Green, and Co., 1925), II, p. 3.

<sup>20</sup>Boehmer, op. cit., p. 186.



may have been remotely, perhaps in a very indirect way, influenced by this central doctrine of his theology is quite possible; though certainly the Theses do not explicitly proclaim that particular doctrine. In fact, the vast majority of historians who treat the Reformation era, clearly show that it was not Luther's purpose in attacking the indulgence system "covertly to discredit the teaching of the church on the subject in the interest of this doctrine;" that is, the doctrine of justification by faith.<sup>21</sup>

While modern Roman writers largely justify Luther's attack on the practices of that day, "they rebut his criticism of the doctrine of indulgence and refuse to admit that the current teaching on the subject was either erroneous or obscure." Mackinnon goes on to point out that Luther treats the entire matter in a very independent spirit, and does not at all make an attempt to conceal his personal convictions. "It is this independent note that repels his Roman Catholic critics, to whom any attempt at independent thought or self-assertion in the face of ecclesiastical authority is necessarily inadmissible."<sup>22</sup> In spite of the fact that Mackinnon places much emphasis on the independent attitude which Luther assumed, the Theses

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<sup>21</sup>Mackinnon, op. cit., p. 2.

<sup>22</sup>Ibid., p. 7.

themselves testify to the fact that Luther was not making any bold, dogmatic assertions when he wrote them. Nor did he want his Theses to be viewed in such a light! He was still a thorough-going papist at this time, as is proven by his seventy-first thesis in which he states that anyone who speaks against the "apostolic pardons" is worthy of damnation. "Luther's Ninety-five Theses, then, were not a formal announcement to the world: 'I am right,' but rather a modest question, 'Am I right?' . . . He was very careful not to breathe a word against the institution itself."<sup>23</sup>

According to Philip Schaff, the title of the Theses is of great significance, "Disputation to Explain the Virtue of Indulgences." He feels that a much more proper title would be "a disputation to diminish the virtue of papal indulgences, and to magnify the full and free grace of the Gospel of Christ."<sup>24</sup> Schaff also states that to the modern reader's ear they sound very strange indeed, for they are more Catholic than Protestant. "They are no protest against the Pope and the Roman Church, or any of her doctrines, not even against indulgences, but only against their abuse." They clearly condemn anyone who dares to utter a word against the doctrine of indulgences (Thesis 71), and go on the assumption that the Pope would much

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<sup>23</sup>Boecler, "Luther's Ninety-five Theses in the Light of Testimony Against Indulgences before the Reformation," Theological Monthly, VII (October, 1927), p. 296.

<sup>24</sup>Schaff, op. cit., p. 158.

rather see St. Peter's burned to the ground "than to have it built with the flesh and blood of his sheep (Th. 50). They imply belief in purgatory. They nowhere mention Tetzl. They are silent about faith and justification."<sup>25</sup>

It is evident that at the time of the writing of his Theses Luther was of the opinion that he was in harmony with the teachings of the Church and had no thought of questioning them. He merely felt impelled to do all in his power to guard against the abuses of indulgences. "The validity of the indulgences in general was not even called in question. They had long before been much more vigorously assailed by others, as, for example, Johann of Wesel."<sup>26</sup>

The key to the stand that Luther took toward indulgences in his Ninety-five Theses is found in the truth he sets forth in the very first thesis: "Our Lord and Master Jesus Christ, when he said Penitentiam agite, willed that the whole life of believers should be repentance."<sup>27</sup>

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<sup>25</sup>Ibid., p. 157.

<sup>26</sup>Julius Koestlin, The Theology of Luther in Its Historical Development and Inner Harmony, translated by Rev. Charles E. Hay (Philadelphia: Lutheran Publication Society, c. 1897), I, p. 231.

<sup>27</sup>Works of Martin Luther (Philadelphia: Muhlenberg Press, c. 1943), I, p. 29.

With that statement the Reformer strives to proclaim that true repentance is not an occasional transaction carried on between the believer and a priest, but a continual process in the life of a Christian. To emphasize this point, in the second thesis he adds that when Christ made the statement recorded above, He did not refer to penance, that is, to confession and satisfaction, at all. There we have the focal point of all the Theses! -- In order that the first thesis may be correctly understood, it must be known that the Latin language has but one word to express the two very distinct ideas of penance and repentance. Consequently, in the Vulgate, "Penitentiam agite," could either mean "Repent ye," or "Do penance." For the average priest these words were said to have the second meaning, "Do penance." However, not only Luther, "but Erasmus in his Paraphrases of the New Testament had seen the real significance of the words, and so had some other doctors known to Luther."<sup>28</sup> The real significance of Christ's command is summarized very nicely by Koestlin as follows:

When Christ gave commandment to repent, it was His desire that the whole life of believers should be a repentance. This word dare not, therefore, be understood as indicating merely sacramental penance, i.e., confession and satisfaction, with which the office of the priest has to do. But neither is it merely the inward repentance (the change of the disposition as such, "metanoia") which is meant. This latter is not possible at all without effecting also in the outward

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<sup>28</sup>Smith, op. cit., p. 40.

life all manner of crucifixion of the flesh.<sup>29</sup> As far as Luther was concerned, mortification of the flesh and works of love and mercy were constituent elements of repentance. He opposed indulgences so vigorously because as they were being preached at that time they were influencing the Christian to neglect these "divine requirements."

Already in the sixth thesis Luther strikes a deadly blow against one of the major misconceptions arising from the abuses that indulgences were suffering at the hands of the indulgence sellers. He points out that it stands to reason that the pope cannot remit guilt, because the pope can only remit such penalties as he is able to impose. God alone can remit the guilt of sin. Though perhaps unknowingly, it is evident that already at this point Luther is infringing upon the power of the pope. But the decisive blow is struck in the thirty-sixth and thirty-seventh theses, in the sweeping assertions that "Every truly repentant Christian has a right to full remission of penalty and guilt, even without letters of pardon," and "Every true Christian, whether living or dead, has part in all the blessings of Christ and the Church; and this is granted him by God, even without letters of pardon."<sup>30</sup> Certainly wherever this truth was heard and believed, little hope could remain

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<sup>29</sup>Koestlin, op. cit., p. 226.

<sup>30</sup>Works of Luther, op. cit., p. 33.

of selling the wares that Tetzel and his co-laborers had to offer. Luther had hit the practice where it hurt the most.

In spite of the fact that "the benefits and significance of indulgences appear to vanish before our eyes, we are, throughout the entire series of the Theses, impressively reminded of the great danger connected with the public proclamation of them,"<sup>31</sup> observes Koestlin. In thesis thirty-nine, Luther contends that it is extremely difficult for even the keenest theologians to present to the people at the same time the worth of indulgences and the need of true contrition. And in the following theses he goes on to explain that the granting of liberal pardons tends to relax penalties and actually causes them to be hated. In fact, in theses sixty-two to sixty-four, Luther goes so far as to say that indulgences cause the true treasure of the Church, the Gospel of Jesus Christ, to be hated. "The treasures of the Gospel are nets with which in former times a wealth of people were caught; the indulgence-treasures are nets with which now-a-days the wealth of the people is caught (LXIV., LXV.)."<sup>32</sup> Therefore, according to thesis sixty-eight, the benefits of indulgences are trifling and insignificant when they are compared to "the grace of God and the piety of the cross."

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<sup>31</sup>Koestlin, op. cit., p. 233.

<sup>32</sup>Loc. cit.

In the concluding theses Luther gives unusually clear expression to the motive he had in mind when he wrote his protest against the sale of indulgences as it was being conducted in his day. He maintains that indulgences promote a self-centered religiosity which looks upon remission of punishment as the highest good, an idea diametrically opposed to his Bible-centered theology, for it excludes the Gospel and receives its motivation from "self," from a damning egocentricity. In all the Theses it is evident that Luther constantly had the evil effects of indulgences upon the common man in mind. This fact is brought out even more clearly in his Sermon vom Ablass und Gnade which he preached shortly after posting his Theses:

He now expresses his opinion much more decidedly than in the Theses as to the value, or rather worthlessness, to be in any case attributed to them. He still admits that the Church may remit what she herself (not God) has required, and he still counts the sale of indulgences among the things tolerated and allowed; but he no longer ascribes any "usefulness" to them. He declares bluntly that it would be a thousand times better if no Christian should purchase any indulgence, but if, instead, every one should perform the works required and endure the penalties assigned.<sup>33</sup>

The reasons for Luther's attitude toward indulgences seem rather obvious. It would be useless babble to add anything to what has already been said.

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<sup>33</sup>Ibid., p. 240.

## CHAPTER VII

### CONCLUDING REMARKS

In summing up the material under consideration in this thesis, it seems that it can correctly be stated that the entire history of the Roman Catholic doctrine of indulgences led up to, and reached its culmination in, the attack Luther made on it. The gradual metamorphosis which was constantly in progress from the very inception of the doctrine can be traced without much difficulty, as the writer has endeavored to point out, through its various stages to the climax in October, 1517. The vital importance of a clear, historically true understanding of the evolution of the doctrine of indulgences cannot be overemphasized. Had the indulgence retained its original character, a mere commutation of penances imposed by the confessor on the penitent, perhaps the events of 1517 would never have come about. Or, if by chance, the indulgence had remained in the Church as a recruiting measure, the use to which it was put during the period of the Crusades, the outcome might have been different. But since the doctrine gradually became a purely financial venture on the part of the Church, jeopardizing the soul-salvation of its members, it was destined to be examined by the "Great Reformer" himself.

As has been repeated numerous times, in the beginning



Luther had no idea what the implications of his action in 1517 would be. All evidence seems to point to the fact that he was not at all aware that he was striking at the very heart of Roman theology, its complicated penitential system. Nor could he possibly have known what a far-reaching effect the indulgence issue would have on his own theological outlook. Historically, it is quite obvious that this particular issue was the immediate cause of Luther's break with Rome--or shall we say Rome's break with Luther. His tussle with Tetzel and criticism of the practices which were a part of the sale of indulgences in his day were undoubtedly the motivating factors behind his very thorough restudy of the penitential system and consequent denunciation of it. Luther found himself conscience-bound to destroy the props on which the penitential system rested, with his Scriptural doctrine of justification by faith. He could see no other way out. His course of action was mapped out for him. Justification by grace through faith and the idea of doing penances or buying remission of them in an effort to attain salvation were two concepts which Luther found it impossible to harmonize. And when Scripture spoke, he knew what the result would have to be. His mind was made up for him!

The effects the developments in the doctrine of indulgences had on the German people, and therefore on Luther,

played a leading role in the Reformation. It is the writer's sincere hope that he has honestly and objectively presented the history of indulgences, pointing out the reasons why they had the effect that they had on Luther and therefore on his work in connection with the German Reformation.

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