INTRODUCTION

From Luther's day to the present, October 31, 1517 has been considered the birthday of the Reformation. At noon on this Eve of All Saints’ Day, Luther nailed on the Castle Church door, which served as a bulletin board for faculty and students of the University of Wittenberg, his Ninety-five Theses, as his Disputation on the Power and Efficacy of Indulgences has commonly been called. That he intended these theses to serve as a basis for a scholarly discussion with his colleagues at the University of Wittenberg and other learned men can be gathered not only from his own words and those of his colleagues, but also from the fact that they were written in Latin. His act may have been prompted by the circumstance that people were gathering in Wittenberg to adore the remarkable collection of religious relics of Frederick the Wise on All Saints’ Day and to receive indulgences for their act of piety.

In the Ninety-five Theses Luther applied his evangelical theology to indulgences. He hoped thereby to find an answer to a practical problem which had disturbed him and other sincere Christians for a long time. As a pastor he had noted the bad effects of indulgences upon the members of his own congregation, many of whom were going to nearby Jüterbog and Zerbst in Brandenburg to buy indulgence slips from Johann Tetzel. This practical question raised for him a deeper one, the question of their efficacy. He did not as yet deny the validity of indulgences or the sacrament of penance out of which they had grown. He did not even mention justification by faith in these theses, although the implications of that doctrine are present and were not lost upon his enemies.

The indulgence, or permission to relax or commute the satisfaction or penance of a contrite sinner, was a medieval development connected with the history of the sacrament of penance. Originally the right to grant an indulgence was exercised by the congregation. A penitent sinner who had been excommunicated by the congregation could show sorrow for his sins (contritio cordis), confess them orally (confessio oris), render the penitential acts (satisfactio operis) determined by the congregation in accordance with the penitential canons or rules established by the church, and then receive pardon (absolutio) and be reinstated in the congregation.

After private penance, administered by the clergy, had gradually been substituted for public penance and had become a part of the sacramental system of the church, the popes began to use it to enhance their power and wealth. The Crusades, beginning at the close of the eleventh century, contributed greatly to this development. Indulgences were granted first only to the crusaders, but later also to those who substituted money for actual participation in the movement.

As the crusading fervor diminished, indulgences came to be granted for visiting shrines at Rome during jubilee years. In the Jubilee of 1300 Pope Boniface VIII granted a plenary indulgence, or complete remission of all temporal punishment remaining after absolution, to every penitent pilgrim in this and all subsequent jubilee years. By the end of the fourteenth century plenary indulgences were granted first only to the crusaders, but later also to those who substituted money for actual participation in the movement.

Another important development which followed the conversion of penance into a sacrament consisted of granting absolution before the penitent had rendered satisfaction. The practical effect of this was that the sinner realized that absolution removed both the guilt and the eternal punishment but did not free him from temporal punishment on earth or in purgatory. To explain this, scholastic theologians drew a distinction between guilt and penalty, and classified sins as venial and mortal. Venial, or insignificant, sins merited only small penalties. A sinner who had committed a mortal sin which had not been absolved, however, would suffer eternal punishment. If it was absolved he was freed of the guilt as well as the eternal penalty in hell, but he still had to render satisfaction, that is, the temporal penalty, here on earth or, if he had not done enough here, in purgatory.

During the thirteenth century scholastic theologians also formulated the doctrine concerning the treasury of merits in order to explain how the pope could relax a penalty which God had demanded. This treasury was a storehouse of merits of Christ and the saints who had done more than God had required of them. The pope as the successor of Peter, to whom Christ had given the power of the keys, could draw upon this treasury when granting indulgences. To make sure that the pope's authority over the sinner did
not end with the latter’s death, Pope Sixtus IV declared in 1477 that the pope exercised authority over souls in purgatory, but only by way of intercession for them. The ordinary Christian could not readily distinguish between intercession and complete jurisdiction and therefore freely bought indulgences for the dead.

Another important change occurred when theologians discovered a distinction between contrition and attrition. Realizing that true contrition, prompted by one’s love of God, was difficult to achieve, they stated that attrition, prompted by such an unworthy motive as fear of punishment, might be substituted for contrition and then transformed into it by absolution in the sacrament of penance. The bad ethical effects of this are obvious, for a man fearing eternal punishment could in one transaction with an indulgence hawker convert his attrition into contrition and his eternal sin into a temporal sin, be freed of his guilt, and buy a plenary indulgence remitting all temporal penalty. Many uneducated people innocently confused temporal and eternal punishment and the guilt and penalties of sin, actually believing that they could buy their salvation, despite the fact that the distinctions were made in the papal bulls promulgating indulgences.

The indulgence with which Luther came into direct contact through his parishioners was the jubilee indulgence announced by Pope Julius II for the year 1510, the proceeds of which were to be used in building the new basilica of St. Peter in Rome. After the death of Julius II in 1513, Leo X revived this indulgence. In March, 1515, he commissioned Albrecht of Hohenzollern, archbishop of Mainz and of Magdeburg and bishop of Halberstadt, to sell the indulgence in his sees and in certain Brandenburg lands. Albrecht, who was heavily indebted to the papacy for the dispensation to hold the three sees and for the pallium, the symbol of his episcopal authority in Mainz, borrowed the money from the banking house of the Fuggers. In return for selling the indulgence the Fuggers and he were to get half of the proceeds while the other half was to go to the papal treasury. Albrecht appointed as subcommissary Johann Tetzel, a Dominican monk who had sold indulgences for the papacy and the Fuggers since 1504.

Although Luther did not know the details concerning the bargaining at Home among the pope, Archbishop Albrecht, and the Fuggers, he knew the provisions of the papal bull and of Albrecht’s instructions to the indulgence salesmen. The purchasers were assured that this indulgence would grant plenary remission of temporal sin and its penalties in purgatory upon absolution by a priest. One could obtain plenary remission of all penalties for the dead in purgatory without confession or contrition. The official doctrines of the church were stated by Tetzel and the other indulgence sellers, but their mercenary approach gave the impression that money would remit the guilt and the penalties of the worst crimes and would immediately transfer souls suffering in purgatory to heaven.

Luther had repeatedly warned people of the danger of being misled by indulgences and of the necessity of sincere repentance. In the Ninety-five Theses he organizes all his arguments with reference to Albrecht’s instructions and the claims of the indulgence sellers, not in his usual logical arrangement. He begins with the thesis which embodies the core of all the others, namely, that penance is not a mechanical act but a permanent inner attitude. On the same day that he posted the theses, he sent a copy to Archbishop Albrecht with an accompanying letter advising him to stop the sale of indulgences. Furthermore, one could obtain plenary remission of all penalties for the dead in purgatory without confession or contrition. The official doctrines of the church were stated by Tetzel and the other indulgence sellers, but their mercenary approach gave the impression that money would remit the guilt and the penalties of the worst crimes and would immediately transfer souls suffering in purgatory to heaven.

The first printing of the Ninety-five Theses was made for Luther by Johann Grünenberg of Wittenberg on a folio sheet for posting on the door of the Castle Church and distribution among his friends and opponents. Only a few reprints made by Hieronymus Hölzel in Nürnberg, Jacob Thanner Herbipolensis in Leipzig, and Adam Petri in Basel are extant. The following translation is a revision of C. M. Jacob’s translation is PE 1, 25–38. It in turn was made from the Latin in WA 1, 233–238. There is another English translation in Reformation Writings of Martin Luther, Vol. I, translated and edited by Bertram Lee Woolf (New York, 1953), pp. 32–43. MA 1, 31–38, contains a recent revision of the German translation made by Luther’s colleague Justus Jonas. It is included in St. L. 18, 72–81.

Indispensable for the study of the Ninety-five Theses and the indulgence controversy are Walther Köhler, Dokumente zum Ablass-streit von 1517, 2nd ed. (Leipzig, 1934), and Luthers 95 Theses samt seinen Resolutionen sowie den Gegenschriften von Wimpina-Tetzel, Eck und Prietrias und den Antworten Luthers darauf (Leipzig, 1903), and Theodor Briege, Das Wesen des Ablasses am Ausgange des Mittelalters (Leipzig, 1897). Hans Volz, in his Martin Luthers Thesenanschlag und dessen Vorgeschichte (Weimar, 1959), argued that the posting of the Ninety-five Theses took place November 1, 1517, not October 31, since Luther subsequently referred to All Saints Day as the date. The Catholic historian Erwin Isorloh, in his Luthers Thesenanschlag—Tatsache oder Legende? (Wiesbaden, 1962), published in English translation as The Theses Were Not Posted: Luther between Reform and Reformation (Boston, 1968), stated that Luther did not post the Theses but only sent them to Archbishop Albert of Mainz and Bishop Jerome Schultz of Brandenburg, the appropriate representatives of the church, for their approval. Isorloh’s contention was supported by Klemens Honselmann in his Urfassung und Drucke der Ablassthesen Martin Luthers und ihre Veröffentlichung (Paderborn, 1966). Among the scholars who challenged the views of Volz, Isorloh, and Honselmann are Franz Lau, in “Die gegenwärtige Diskussion um Luthers Thesenanschlag,” Luther Jahrbuch, 34 (1967), Heinrich Bornkamm, in Thesen und Thesenanschlag Luthers (Berlin, 1967), and Kurt Aland, whose Martin Luthers 95 Thesen (Hamburg, 1965) was published in English translation as Martin Luther’s 95 Theses (St. Louis and London, 1967).
NINETY-FIVE THESSES
OR
DISPUTATION ON THE POWER AND EFFICACY OF INDULGENCES

Out of love and zeal for truth and the desire to bring it to light, the following theses will be publicly discussed at Wittenberg under the chairmanship of the reverend father Martin Lutther,\(^1\) Master of Arts and Sacred Theology and regularly appointed Lecturer on these subjects at that place. He requests that those who cannot be present to debate orally with us will do so by letter.\(^2\)

In the Name of Our Lord Jesus Christ. Amen.

1. When our Lord and Master Jesus Christ said, “Repent” [Matt. 4:17],\(^3\) he willed the entire life of believers to be one of repentance.

2. This word cannot be understood as referring to the sacrament of penance, that is, confession and satisfaction, as administered by the clergy.

3. Yet it does not mean solely inner repentance; such inner repentance is worthless unless it produces various outward mortifications of the flesh.

4. The penalty of sin\(^4\) remains as long as the hatred of self, that is, true inner repentance, until our entrance into the kingdom of heaven.

5. The pope neither desires nor is able to remit any penalties except those imposed by his own authority or that of the canons.\(^5\)

6. The pope cannot remit any guilt, except by declaring and showing that it has been remitted by God; or, to be sure, by remitting guilt in cases reserved to his judgment. If his right to grant remission in these cases were disregarded, the guilt would certainly remain unforgiven.

7. God remits guilt to no one unless at the same time he humbles him in all things and makes him submissive to his vicar, the priest.

8. The penitential canons are imposed only on the living, and, according to the canons themselves, nothing should be imposed on the dying.

9. Therefore the Holy Spirit through the pope is kind to us insofar as the pope in his decrees always makes exception of the article of death and of necessity.\(^6\)

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1 Luther spelled his name Lutther in this preamble.
2 There was actually no debate, for no one responded to the invitation. The contents of the ninety-five theses were soon widely disseminated by word of mouth and by the printers, and in effect a vigorous debate took place that lasted for a number of years.
3 The Latin form, *poenitentiam agite*, and the German, *tut Busse*, may be rendered in two ways, “repent,” and “do penance.”
4 Catholic theology distinguishes between the “guilt” and the “penalty” of sin.
5 The canons, or decrees of the church, have the force of law. Those referred to here and in Theses 8 and 85 are the so-called penitential canons.
6 Commenting on this thesis in the *Explanations of the Ninety-five Theses* (p. 114), Luther distinguishes between temporal and eternal necessity. “Necessity knows no law.” “Death is the necessity of necessities.” Cf. *WA* 1, 549.
10. Those priests act ignorantly and wickedly who, in the case of the dying, reserve canonical penalties for purgatory.

11. Those tares of changing the canonical penalty to the penalty of purgatory were evidently sown while the bishops slept [Matt. 13:25].

12. In former times canonical penalties were imposed, not after, but before absolution, as tests of true contrition.

13. The dying are freed by death from all penalties, are already dead as far as the canon laws are concerned, and have a right to be released from them.

14. Imperfect piety or love on the part of the dying person necessarily brings with it great fear; and the smaller the love, the greater the fear.

15. This fear or horror is sufficient in itself, to say nothing of other things, to constitute the penalty of purgatory, since it is very near the horror of despair.

16. Hell, purgatory, and heaven seem to differ the same as despair, fear, and assurance of salvation.

17. It seems as though for the souls in purgatory fear should necessarily decrease and love increase.

18. Furthermore, it does not seem proved, either by reason or Scripture, that souls in purgatory are outside the state of merit, that is, unable to grow in love.

19. Nor does it seem proved that souls in purgatory, at least not all of them, are certain and assured of their own salvation, even if we ourselves may be entirely certain of it.

20. Therefore the pope, when he uses the words “plenary remission of all penalties,” does not actually mean “all penalties,” but only those imposed by himself.

21. Thus those indulgence preachers are in error who say that a man is absolved from every penalty and saved by papal indulgences.

22. As a matter of fact, the pope remits to souls in purgatory no penalty which, according to canon law, they should have paid in this life.

23. If remission of all penalties whatsoever could be granted to anyone at all, certainly it would be granted only to the most perfect, that is, to very few.

24. For this reason most people are necessarily deceived by that indiscriminate and high-sounding promise of release from penalty.

25. That power which the pope has in general over purgatory corresponds to the power which any bishop or curate has in a particular way in his own diocese or parish.
26. The pope does very well when he grants remission to souls in purgatory, not by the power of the keys, which he does not have, but by way of intercession for them.

27. They preach only human doctrines who say that as soon as the money clinks into the money chest, the soul flies out of purgatory.

28. It is certain that when money clinks in the money chest, greed and avarice can be increased; but when the church intercedes, the result is in the hands of God alone.

29. Who knows whether all souls in purgatory wish to be redeemed, since we have exceptions in St. Severinus and St. Paschal, as related in a legend.

30. No one is sure of the integrity of his own contrition, much less of having received plenary remission.

31. The man who actually buys indulgences is as rare as he who is really penitent; indeed, he is exceedingly rare.

32. Those who believe that they can be certain of their salvation because they have indulgence letters will be eternally damned, together with their teachers.

33. Men must especially be on their guard against those who say that the pope’s pardons are that inestimable gift of God by which man is reconciled to him.

34. For the graces of indulgences are concerned only with the penalties of sacramental satisfaction established by man.

35. They who teach that contrition is not necessary on the part of those who intend to buy souls out of purgatory or to buy confessional privileges preach unchristian doctrine.

36. Any truly repentant Christian has a right to full remission of penalty and guilt, even without indulgence letters.

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

38. Nevertheless, papal remission and blessing are by no means to be disregarded, for they are, as I have said [Thesis 6], the proclamation of the divine remission.

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7 This is not a denial of the power of the keys, that is, the power to forgive and to retain sin, but merely an assertion that the power of the keys does not extend to purgatory.
8 Luther refers to this legend again in the *Explanations of the Ninety-five Theses* below, p. 178. The legend is to the effect that these saints, Pope Severinus (638–640) and Pope Paschal I (817–824), preferred to remain longer in purgatory that they might have greater glory in heaven.
9 Satisfaction is that act on the part of the penitent, in connection with the sacrament of penance, by means of which he pays the temporal penalty for his sins. If at death he is in arrears in paying his temporal penalty for venial sins, he pays this penalty in purgatory. Indulgences are concerned with this satisfaction of the sacrament of penance—they permit a partial or complete (plenary) remission of temporal punishment. According to Roman Catholic theology, the buyer of an indulgence still has to confess his sins, be absolved from them, and be truly penitent.
10 These are privileges entitling the holder of indulgence letters to choose his own confessor and relieving him, the holder, of certain satisfactions.
11 To justify the placing of absolution before satisfaction, contrary to the practice of the early church, theologians distinguished between the guilt and the penalty of sins.
39. It is very difficult, even for the most learned theologians, at one and the same time to
commend to the people the bounty of indulgences and the need of true contrition.

40. A Christian who is truly contrite seeks and loves to pay penalties for his sins; the bounty
of indulgences, however, relaxes penalties and causes men to hate them—at least it furnishes
occasion for hating them.

41. Papal indulgences must be preached with caution, lest people erroneously think that
they are preferable to other good works of love.

42. Christians are to be taught that the pope does not intend that the buying of indulgences
should in any way be compared with works of mercy.

43. Christians are to be taught that he who gives to the poor or lends to the needy does a
better deed than he who buys indulgences.

44. Because love grows by works of love, man thereby becomes better. Man does not, however, become better by means of indulgences but is merely freed from penalties.

45. Christians are to be taught that he who sees a needy man and passes him by, yet gives
his money for indulgences, does not buy papal indulgences but God’s wrath.

46. Christians are to be taught that, unless they have more than they need, they must
reserve enough for their family needs and by no means squander it on indulgences.

47. Christians are to be taught that the buying of indulgences is a matter of free choice, not
commanded.

48. Christians are to be taught that the pope, in granting indulgences, needs and thus
desires their devout prayer more than their money.

49. Christians are to be taught that papal indulgences are useful only if they do not put their
trust in them, but very harmful if they lose their fear of God because of them.

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

51. Christians are to be taught that the pope would and should wish to give of his own
money, even though he had to sell the basilica of St. Peter, to many of those from whom certain
hawkers of indulgences cajole money.

52. It is vain to trust in salvation by indulgence letters, even though the indulgence
commissary, or even the pope, were to offer his soul as security.

53. They are enemies of Christ and the pope who forbid altogether the preaching of the
Word of God in some churches in order that indulgences may be preached in others.

54. Injury is done the Word of God when, in the same sermon, an equal or larger amount of
time is devoted to indulgences than to the Word.
55. It is certainly the pope’s sentiment that if indulgences, which are a very insignificant thing, are celebrated with one bell, one procession, and one ceremony, then the gospel, which is the very greatest thing, should be preached with a hundred bells, a hundred processions, a hundred ceremonies.

56. The treasures of the church,\(^{12}\) out of which the pope distributes indulgences, are not sufficiently discussed or known among the people of Christ.

57. That indulgences are not temporal treasures is certainly clear, for many [indulgence] preachers do not distribute them freely but only gather them.

58. Nor are they the merits of Christ and the saints, for, even without the pope, the latter always work grace for the inner man, and the cross, death, and hell for the outer man.

59. St. Laurence said that the poor of the church were the treasures of the church, but he spoke according to the usage of the word in his own time.

60. Without want of consideration we say that the keys of the church,\(^{13}\) given by the merits of Christ, are that treasure;

61. For it is clear that the pope’s power is of itself sufficient for the remission of penalties and cases reserved by himself.

62. The true treasure of the church is the most holy gospel of the glory and grace of God.

63. But this treasure is naturally most odious, for it makes the first to be last [Matt. 20:16].

64. On the other hand, the treasure of indulgences is naturally most acceptable, for it makes the last to be first.

65. Therefore the treasures of the gospel are nets with which one formerly fished for men of wealth.

66. The treasures of indulgences are nets with which one now fishes for the wealth of men.

67. The indulgences which the demagogues acclaim as the greatest graces are actually understood to be such only insofar as they promote gain.

68. They are nevertheless in truth the most insignificant graces when compared with the grace of God and the piety of the cross.

69. Bishops and curates are bound to admit the commissaries of papal indulgences with all reverence.

70. But they are much more bound to strain their eyes and ears lest these men preach their own dreams instead of what the pope has commissioned.

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\(^{12}\) The treasury of merits is a reserve fund of good works accumulated by Christ and the saints upon which the pope could draw when he remitted satisfaction in indulgences.

\(^{13}\) The office of the keys: the preaching of the gospel, the celebrating of the sacraments, the remitting of sins to the penitent, and the excommunicating of impenitent sinners.
71. Let him who speaks against the truth concerning papal indulgences be anathema and accursed;

72. But let him who guards against the lust and license of the indulgence preachers be blessed;

73. Just as the pope justly thunders against those who by any means whatsoever contrive harm to the sale of indulgences.

74. But much more does he intend to thunder against those who use indulgences as a pretext to contrive harm to holy love and truth.

75. To consider papal indulgences so great that they could absolve a man even if he had done the impossible and had violated the mother of God is madness.

76. We say on the contrary that papal indulgences cannot remove the very least of venial sins as far as guilt is concerned.

77. To say that even St. Peter, if he were now pope, could not grant greater graces is blasphemy against St. Peter and the pope.

78. We say on the contrary that even the present pope, or any pope whatsoever, has greater graces at his disposal, that is, the gospel, spiritual powers, gifts of healing, etc., as it is written in I Cor. 12[:28].

79. To say that the cross emblazoned with the papal coat of arms, and set up by the indulgence preachers, is equal in worth to the cross of Christ is blasphemy.

80. The bishops, curates, and theologians who permit such talk to be spread among the people will have to answer for this.

81. This unbridled preaching of indulgences makes it difficult even for learned men to rescue the reverence which is due the pope from slander or from the shrewd questions of the laity,

82. Such as: “Why does not the pope empty purgatory for the sake of holy love and the dire need of the souls that are there if he redeems an infinite number of souls for the sake of miserable money with which to build a church? The former reasons would be most just; the latter is most trivial.”

83. Again, “Why are funeral and anniversary masses for the dead continued and why does he not return or permit the withdrawal of the endowments founded for them, since it is wrong to pray for the redeemed?”

84. Again, “What is this new piety of God and the pope that for a consideration of money they permit a man who is impious and their enemy to buy out of purgatory the pious soul of a friend of God and do not rather, because of the need of that pious and beloved soul, free it for pure love’s sake?”

85. Again, “Why are the penitential canons, long since abrogated and dead in actual fact and through disuse, now satisfied by the granting of indulgences as though they were still alive and in force?”
86. Again, “Why does not the pope, whose wealth is today greater than the wealth of the richest Crassus,\(^{14}\) build this one basilica of St. Peter with his own money rather than with the money of poor believers?”

87. Again, “What does the pope remit or grant to those who by perfect contrition already have a right to full remission and blessings?”\(^{15}\).

88. Again, “What greater blessing could come to the church than if the pope were to bestow these remissions and blessings on every believer a hundred times a day, as he now does but once?”\(^{16}\)

89. “Since the pope seeks the salvation of souls rather than money by his indulgences, why does he suspend the indulgences and pardons previously granted when they have equal efficacy?”\(^{17}\)

90. To repress these very sharp arguments of the laity by force alone, and not to resolve them by giving reasons, is to expose the church and the pope to the ridicule of their enemies and to make Christians unhappy.

91. If, therefore, indulgences were preached according to the spirit and intention of the pope, all these doubts would be readily resolved. Indeed, they would not exist.

92. Away then with all those prophets who say to the people of Christ, “Peace, peace,” and there is no peace! [Jer. 6:14].

93. Blessed be all those prophets who say to the people of Christ, “Cross, cross,” and there is no cross!

94. Christians should be exhorted to be diligent in following Christ, their head, through penalties, death, and hell;

95. And thus be confident of entering into heaven through many tribulations rather than through the false security of peace [Acts 14:22].

\(^{15}\)1517

\(^{14}\) Marcus Licinius Crassus (115–53 B.C.), also called Dives (“the Rich”), was noted for his wealth and luxury by the classical Romans. Crassus means “the Fat.”

\(^{15}\) See Theses 36 and 37

\(^{16}\) The indulgence letter entitled its possessor to receive absolution once during his lifetime and once at the approach of death.

\(^{17}\) During the time when the jubilee indulgences were preached, other indulgences were suspended.