

## **Reformation Sunday 2021**

### **Learning from Luther's 95 Theses**

Today, Oct 31, 2021, is the 504<sup>th</sup> anniversary of the event that sparked the Protestant Reformation. On this day in 1517, an obscure monk and scholar named Martin Luther attached a document titled *Disputation on the Power of Indulgences* to the door of the castle church in Wittenburg, Germany. Most historians see this act as the birth of the Reformation. Luther became one of the great champions of the Reformation, along with other leaders such as John Calvin, John Hus, Huldrich Zwingli, William Tyndale, and John Knox.

We should review briefly what the Reformation was all about. As one writer put it—

The Protestant Reformation stands as the most far-reaching, world-changing display of God's grace since the birth and early expansion of the church. ... The Reformation of the sixteenth century is, next to the introduction of Christianity, the greatest event in history. It marks the end of the Middle Ages and the beginning of modern times. ... The Reformation was, at its heart, a recovery of the true gospel of Jesus Christ, and this restoration had an unparalleled influence on churches, nations, and the flow of Western civilization.<sup>1</sup>

What about the church needed to be reformed back in the 16<sup>th</sup> century? Just about every part of it. The RCC had been the reigning power in western civilization for about 1000 years in Luther's day. But the theology of the church had strayed far from the Bible, its leadership in many cases was corrupt, and its greed and materialism were evident for all to see. The Reformation was essentially a "back to the Bible" movement, and several reformers rose up to cleanse the church of its corruption and align it more closely to the Bible.

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<sup>1</sup> Steve Lawson, "The Reformation and the Men Behind It." <http://www.ligonier.org/blog/reformation-and-men-behind-it/>

We are the beneficiaries of the Reformation. The way that we understand and worship God is directly linked to men like Martin Luther. The profound truth that salvation is by grace alone, through faith alone, and in Christ alone was rediscovered during the Reformation by men like Luther. Were it not for the reformers, we would not be here today.

Luther's *Disputation* is now referred to as his 95 Theses, and it is recognized as one of the primary triggers of the Reformation. Here's part of the preface to this great work:

“Out of love for the truth and from desire to elucidate it, the Reverend Father Martin Luther, Master of Arts and Sacred Theology, and ordinary lecturer therein at Wittenberg, intends to defend the following statements and to dispute on them in that place. ...

Luther's intent was to begin a friendly academic discussion of the 95 statements/theses that he proposed. His plan was not to break away from the RCC but to reform it—just a little bit and on this one particular issue. Had the RCC been sensitive to these problems and been willing to reform, the Protestant Reformation never would have happened. But the RCC was stubbornly unwilling to reform, and eventually Luther began his own branch of the Christian church, and that led to many other branches of the church beginning.

Luther saw great evidence of corruption within the church, and he hoped he could influence reform through his 95 Theses. Today I want to consider several of the problems Luther addresses in his 95 Theses. I've tried to state the biblical response to these issues in positive terms.

Note: This message will be different from most. And I'm not suggesting that we accept everything Luther taught. I am a Baptist by conviction, not a Lutheran.

What was Luther trying to prove in his 95 Theses?

- I. Forgiveness of sins is a free gift through grace.
- A. Luther wrote his 95T in response to the RC practice of the sale of indulgences.
1. What are indulgences? The Catechism of the Catholic Church puts it this way:  
“An indulgence is a remission before God of the temporal punishment due to sins ... which the faithful Christian ... gains under certain prescribed conditions through the action of the Church which, as the minister of redemption, dispenses and applies with authority the treasury of the satisfactions of Christ and the saints.”<sup>2</sup>
  2. The church believed that it had the authority to dispense/grant special privileges to certain people. If you did a special religious act, the church would grant you a special dose of grace.
  3. You could be granted an indulgence for just about any kind of religious activity, including reading the Bible, attending the mass, or going to confession, or praying the rosary. Merely attending church on holidays earns indulgences. Doing the sign of the cross and saying the Hail Mary can gain indulgences. There’s a whole book dedicated to ways to gain indulgences.
  4. Normally, the church at that time granted indulgences to living people. But in 1476, the pope extended indulgences to include the souls of those suffering in purgatory. That is, the living could earn indulgences and apply them to souls in purgatory and get them out early.

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<sup>2</sup> Edward McNamara, “Ways to Gain an Indulgence.” <https://www.ewtn.com/catholicism/library/ways-to-gain-an-indulgence-4857>

## B. What is purgatory?

1. Purgatory is an unbiblical teaching; there is no hint of it in OT or NT. Unfortunately, lack of biblical teaching has never stopped the RCC from believing anything, and this is one of those traditions that has scant biblical support.
2. The RCC taught that purgatory is a place of purification/purging where those in good standing with the church suffer for the temporal punishments of their sins. After you die, you *don't* go immediately to heaven; you go to purgatory.
3. Under the RC system, the sinner needs to confess his sins to a priest in order to have the absolved of sin. However, there may still be “temporal punishments” due for those sins that have been forgiven. That’s why the priest absolves the sins, but still prescribes certain actions to be done as temporal punishment for sin.
4. The church believes that it has the power to dispense the grace of God earned by Jesus and the saints. They call it a “treasury” of grace. The church is the mediator/dispenser of that treasury; it can confer that grace on anyone it chooses.
5. BTW, that’s why they taught that there is no salvation outside the RCC. The church is the mediator of the treasury of grace; it’s the “minister of redemption.” Thus, only through the church can a sinner find the means of grace. If you do not follow the church’s prescribed pattern for attaining grace—i.e., through the sacraments—you will not be saved.

Baptists along with most evangelicals simply do not believe that. The channel for saving grace is faith, not the sacraments or the church. Christ, not the church, is the *minister* of redemption and the only *mediator* between God and man.

6. Someone came up with the brilliant idea that the church could charge people to release souls from purgatory early. Selling indulgences became a money-making venture for the church. The RCC used the idea of purgatory to make a lot of money

- C. A Catholic monk named Johann Tetzel was traveling around Wittenberg selling indulgences. The church was using the money at that time to build St. Peter's Basilica—a huge structure in Rome. Luther was against the sale of indulgences, and he was against the idea that money earned by poor Christians in Germany was being sent to Rome to build a huge, ornate building that Germans would never see or use.
1. Tetzel was a master marketer of indulgences. His sales motto was: “The moment the coin in my box rings, a soul from purgatory springs.”
  2. He would appeal to the emotions of the people, exhorting them to have pity on the poor souls of their relatives who were languishing in purgatory year after year. By buying an indulgence, they could shorten or end the time that their loved ones would have to suffer in purgatory.
  3. Luther believed that indulgences had no power to remove even the least of sins.  
  
#76 – ... papal indulgences cannot remove the very least of venial sins as far as guilt is concerned.
- D. Why were the people of that time so gullible? Why were they so easily fleeced?
- As the prophet Hosea said many years ago, “My people are destroyed for lack of knowledge.” People at that time were mostly ignorant of biblical teaching. The Bible was not widely available in a language that average people could read. And the church didn't teach the Bible; they taught their own tradition. And the services were in Latin. So most people didn't know that the Bible does not even teach anything about purgatory. They believed what the church taught them, and the church said that purgatory was a real place. The church taught that you could reduce or eliminate the amount of time a soul would have to spend in purgatory by buying an indulgence.
- E. One of the deep corruptions of the church during the middle ages was its materialism and greed. Instead of helping people in need, they were fleecing the flock to pay for huge building projects.

86. Why does not the pope, [who is very wealthy], build this one basilica of St. Peter with his own money rather than with the money of poor believers?'

F. What do we learn from this situation?

1. Everyone needs the forgiveness of sins. We are all sinners, and we all need to find forgiveness for our sins. Rom 6:23a.
2. You cannot buy forgiveness of sins. The great error of the RCC is the idea that the forgiveness of sins comes through human works. The RCC taught, and still teaches, that forgiveness is partially the result of our own works, our own contributions.
3. The biblical basis for forgiveness and eternal salvation is not our own good works, religious rituals, or financial payments.
4. Perhaps the greatest recovery of the Reformation is the idea that salvation is by grace alone, through faith alone, and in Christ alone. We don't contribute anything. We simply accept the free gift of salvation through repentance and faith. **Eph 2:8-9**
5. Once you are forgiven through Christ, your sins are gone. Rom 8:1 There is no need for additional purging of sin after death.
6. Money corrupts everything. "The love of money is a root of all kinds of evil," even religious evil. Corrupt people will always find a way to cheat gullible people out of their money. Religious error is almost always accompanied by financial corruption.

**Trans.:** One of the first things we learn from Luther's 95 Theses is that forgiveness is a free gift of God's grace, not something we can buy with money.

**I wonder if you have accepted the free gift of God's saving grace? We don't do that through religious rituals or by paying money. We do that through repentance and faith.**

II. Forgiveness results from genuine, personal repentance.

- A. The very first statement in the 95T says this: “When our Lord and Master Jesus Christ said ‘Repent,’ he willed the entire life of believers to be one of repentance.” Luther then cites Mt 4:17:

*Matthew 4:17 From that time Jesus began to preach, and to say, Repent: for the kingdom of heaven is at hand.*

The problem is that the Latin Vulgate version, which is what the RCC used at the time, in this passage has Jesus saying “Do penance, for the kingdom of heaven is at hand.” The word there should be translated as “repent,” not “do penance.”

The biblical word refers to personal repentance, not to the religious ritual of penance. True forgiveness comes by means of genuine, personal repentance, not the religious ritual of confession to a priest. Penance/confession of sin is meaningless without true internal heart-felt repentance.

- B. Luther rightly understood the biblical concept of repentance as necessary for the granting of forgiveness. Luther believed that one could not gain forgiveness of sin merely by going through the sacraments of the church. Personal repentance was necessary. But the church was so corrupt by this time that it was teaching just the opposite. As long as you did the ritual or paid the money, the results were guaranteed.

**Quote:** The false security of indulgences discouraged any sense of the personal need of repentance, and this struck a very deep nerve in the pastoral heart of Luther.<sup>3</sup> Luther always returns to the point that true forgiveness comes through genuine repentance and belief in the Gospel of Jesus Christ. Thesis 36 says, “Any truly repentant Christian has a right to full remission of penalty and guilt, even without indulgence letters.”<sup>4</sup>

C. What is the biblical definition of repentance?

1. The literal meaning of repent is “to turn around; to change your mind.”
2. Repentance is a certain kind of change of mind. Repentance is turning away from sin and toward God.
3. Perhaps the best Bible verse that captures this idea is 1 Thes 1:9  
*You turned to God from idols to serve the living and true God.*
4. Repentance is a radical re-orientation of your views about God and sin.
5. Luther defined repentance as hating your own sin.

He said repentance happens when “we believe from our heart that we are sinners, that we are acting, speaking, and living wickedly, that we are astray, and thus we come to blame ourselves, to judge, condemn, and hate ourselves.”<sup>5</sup>

The Westminster Shorter Catechism has an excellent definition of repentance: “Repentance unto life is a saving grace, whereby a sinner, out of a true sense of his sin, and apprehension of the mercy of God in Christ, doth, with grief and hatred of his sin, turn from it unto God, with full purpose of, and endeavor after, new obedience.”

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<sup>3</sup> C. J. Williams, “The 95 Theses And Luther’s Doctrine Of Repentance,” *Reformed Presbyterian Theological Journal Volume 4* 4, no. 1 (2017): 16.

<sup>4</sup> C. J. Williams, 20.

<sup>5</sup> C. J. Williams, 19.

**Quote:** Luther zealously sought to restore the biblical doctrine of genuine, individual repentance that leads to personal trust in Jesus Christ for forgiveness.<sup>6</sup>

**Trans.:** Luther knew the true, biblical definition of repentance. Salvation comes from genuine repentance, not the ritual of penance.

**Can you say that you have genuinely repented?** Have you turned from your sins and trusted in Christ? There is no salvation without heart-felt repentance.

III. Salvation grants complete forgiveness from sin.

- A. Johann Tetzel was selling indulgences to people who were concerned about loved ones suffering in purgatory.
- B. Purgatory depends on the idea that the sacrifice of Jesus on the cross is insufficient to remove all sin. They claim that confession absolves one from sin, but it doesn't remove "the temporal punishment due to sin." I.e., Jesus did not fully satisfy God's wrath against sin on the cross. We must suffer for our own sins in purgatory, even though Jesus paid for those sins on the cross.
- C. Luther refers several times in the 95T to purgatory, and at the time of the writing of the 95T, he still believed in purgatory.
- D. Here's what Luther writes in his 95T about purgatory:
  - 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; ....
  - 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.
  - 52. It is vain to trust in salvation by indulgence letters...

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<sup>6</sup> C. J. Williams, "The 95 Theses And Luther's Doctrine Of Repentance," *Reformed Presbyterian Theological Journal* Volume 44, no. 1 (2017): 17.

82. 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 [them] for the sake of miserable money with which to build a church?
- E. Had the RCC been sensitive to these concerns, and had they conformed their practices and beliefs more closely to the Bible, Luther likely never would have left the church or become a reformer. But the RCC did not respond well to these concerns. They promoted and defended what Luther found so problematic, and thereby made Luther into the leader of the Reformation.
- F. The Bible contradicts the whole idea of purgatory.
1. Purgatory is not a thing; it has no existence. There is no biblical evidence for it at all.
  2. Salvation removes all eternal penalties for sin. Rom 8:1; 1 Jn 1:7; Ps 103
    - a) There are often temporal consequences of sin that continue on after salvation. E.g., if you commit a crime, the jailers won't let you out just because you get saved.
    - b) But the temporal consequences don't extend beyond death. The spiritual and temporal consequences of sin were paid by Christ. At the point of death, the believer goes immediately into the presence of the Lord.
  3. The only options for our destiny after death is heaven or hell. To be "absent from the body, [is] to be present with the Lord" (2 Cor 5:8).
  4. There simply is no half-way house between heaven and hell. And no amount of money will change a person's destination.

**Trans:** Salvation grants complete forgiveness of all sins. Believers face "no condemnation" because Jesus was punished for our sins.

**I wonder if you have the confidence that all your sins have been forgiven.** Are you sure that you are not condemned?

Luther's 95 Theses affirm some very basic and essential biblical truths.

1. Forgiveness of sins is a free gift through grace. We don't need indulgences, and we can't pay for God's grace. I trust that you have accepted this gift of grace.
2. Forgiveness results from genuine, personal repentance, not from the ritual of penance. The biblical message is repent and believe the Gospel, not do penance and pay for indulgences. I trust that you have personally repented of your sins.
3. Salvation grants complete forgiveness from the power and penalty of sin. All sins—past, present, and future—are covered by the sacrifice of Jesus on our behalf. I trust that you have experienced complete forgiveness of your sins through faith in Christ. If not, I urge you to turn from your sins and trust in Jesus today. Reformation Sunday would be a great day to be saved.

These are the truths that began the Reformation, and they are truths that we must still affirm and defend today. We rejoice in these truths. They are still true, 504 years after Luther attached his 95T to the chapel door in Wittenburg, Germany. And on Reformation Day 2021, we should remember these truths and appreciate reformers like Martin Luther.