

“Luther: The Early Years to the 95 Theses”  
(Reformation Series: Lecture One)

I. Introduction: Review.

A. Why another Reformation series?

1. Each year we want to examine an aspect of the Reformation to remind ourselves how deeply indebted we are to God for bringing His truth to light.
  - a. Humanly speaking, if it had not been for the Reformation, we might still be lighting candles, burning incense and praying to the saints.
  - b. We might be giving to Mary and the saints that devotion which belongs only to God.
  - c. We might be looking to the priesthood and sacraments for our salvation, rather than to Christ alone.
  - d. We might be bowing before or kissing the relics of dead saints, praying through our Rosary, and paying for masses for the dead, in order to shorten our time in purgatory.
  - e. In other words, we might be caught up in a superstitious religion, hoping to save our souls through our works of cooperation supposedly with God, instead of looking directly to Christ in faith, knowing that through His righteousness, we are saved.
  
2. Now certainly God has His faithful people in every age.
  - a. He will not let His truth die. He will always have His church, His remnant.
  - b. But just as certainly, God works through the *truth* by His Spirit to call His people to salvation and to purify His church, even if it is very small.
  - c. What we will look at in this series is the truth He brought to light through His faithful servant: Martin Luther.

B. Background.

1. Now how did we get to where the church was in Luther’s time?
  - a. Remember that the church in Luther’s time had sunken deep in superstition, as I’ve already said.
  - b. It would take too long to list out all the individual causes, but they can be summarized by two major causes:
    - (i) Compromise with the ideas of the world: synthesizing Christianity with the pagan ideas of the world.
    - (ii) And failure to study God’s truth.
    - (iii) These are the problems in every age.
    - (iv) These can both be summarized by one cause: sin.
    - (v) We might add to this God’s withholding His Spirit in response to these things, leaving the world in darkness.
  
2. The condition of the church in those days.
  - a. Celibacy was required for the clergy, but many had fallen into immorality.
  - b. The Word was withheld from the laity for fear they might misinterpret it; services were held in Latin.
  - c. Mary and the saints were looked to for mediation between man and Christ.
  - d. Purgatory was seen as a necessary step in order to make it to heaven: Christians would have to spend thousands to millions of years in purgatory to satisfy for their sins, but their time could be reduced through penance and indulgence.
  - e. Most dangerous of all, the priesthood and the sacraments were seen as essential to salvation: justification was seen to come not through faith alone, but through faith and the sacraments.
    - (i) The church had a very elaborate scheme worked out regarding how a person is saved.
    - (ii) Grace was believed to be given only through the sacraments.
    - (iii) But to have a valid sacrament, you needed a duly consecrated priest – this is what we call sacerdotalism: sacerdos is the Latin word for priest.
    - (iv) But to have a duly consecrated priest, he had to be in an unbroken line of succession from Peter (apostolic succession).

- (v) But this unbroken succession was only in the true church.
- (vi) Therefore, outside of the church, there was no salvation – and when they talked about the church, they didn't mean outside of the body of Christ, but apart from union with the pope and his bishops.
- (vii) Grace was first received through baptism – initial grace. This was enough to save you from hell and at least get you to purgatory.
- (viii) This grace was confirmed and strengthened through confirmation.
- (ix) It was further added to through the Mass: the belief that when the priest consecrated the elements, they actually became the body and blood of the Lord Jesus.
- (x) If venial sins were committed – that is, a sin which weakens, but does not destroy – you lost grace, and then confession, contrition, penance, and absolution was necessary to plug the holes and to make satisfaction.
  - (a) You needed to confess your sins to a priest. (Confession)
  - (b) You had to be deeply sorry for that sin, not only because of its consequences for you personally, but because it was offensive to God, and you needed to repent of that sin. (Contrition)
  - (c) You had to do *penance* for that sin: you had to make satisfaction through rites such as giving alms to the poor, or praying so many times through the rosary (Hail Mary's and Our Fathers); and you needed to submit to a punishment that was appropriate to the sin.
  - (d) Since anyone's penance was imperfect, as well as obedience, one would invariably have to spend time in purgatory to make up the difference.
  - (e) When all this was done, but when the penance was agreed to and not yet completed, the priest would say *te absolve*, which means I absolve you, indicating that you were forgiven of that sin.
  - (f) The holes in your soul were plugged that let the grace out, and you are in the right way to heaven again.
- (xi) If a mortal sins were committed – sins that killed the soul – you lost all grace, and needed to start over.
  - (a) “The *seven deadly sins* are pride, covetousness, lust, wrath, gluttony, envy, and sloth” (Webster's Dictionary).
  - (b) If you died having committed one of these, you went straight to hell.
- (xii) Now if you died with your soul not completely full of grace, still in a state of imperfection, not yet justified, then you would have to go to purgatory to make satisfaction for the difference.
  - (a) It was meant to purge or purify you.
  - (b) The atonement of Christ removed guilt, but did not satisfy for the punishment for sins.
  - (c) Whatever was not satisfied for on earth, had to be done in purgatory.
  - (d) Indulgences could also be used to shorten that time by applying the excess merits of Christ and the saints directly to your account.
  - (e) They could be purchased, usually on a sliding scale, according to your income.
  - (f) If you did enough penance and good works, were faithful in receiving Mass, and you purchased enough indulgences to satisfy for your sins, then you could go directly to heaven.
  - (g) The only way anyone could know that you had is if the pope declared it to be so. But usually there had to be the evidence of some miracle connected with your relic.
  - (h) If you venerated the relic of a saint, it also shortened your time in purgatory.
  - (i) In Luther's day, a man by the name of Tetzl will make some outrageous claims regarding indulgences, which will bring about the response of the 95 Theses.
- (xiii) Aside from these sacraments, there were also occasional sacraments:
  - (a) If you married, you received additional grace to help. (Marriage).
  - (b) If you were consecrated as a priest, you received more grace. (Holy orders).
  - (c) And when you came to die, a priest would administer extreme unction: unction means anointing; extreme unction is anointing someone in the last hours; it is “the application of consecrated oil by a priest to all the senses, that is, to eyes, ears, nostrils, etc., of a person when in danger of death from illness, -- done for remission of sins. [James v. 14, 15.]” (Webster's Dictionary).

- f. This is the spiritual environment that Luther was born in and lived.
    - (i) It was because of this that he could not find peace with God.
    - (ii) It wasn't until the Lord revealed it to him through the Gospel.
3. Now as further background, I would remind you that Luther was not the only man or the first who saw problems in the church.
- a. Last year, we looked at one movement and two men the Lord used to begin to pave the way for Reformation: the movement was the Waldeses or Waldensians, the two people Wycliffe and Hus.
    - (i) The Waldenses were thought to be followers of Peter Waldo, a merchant of Lyons, who founded the sect about A. D. 1170, although there is evidence that they were around before him.
      - (a) They rejected the teaching of the church and embraced the teaching of the NT, which is precisely what the Protestants did.
      - (b) Some of the things they taught were: poverty and obedience, translating the Bible into and preaching in the vernacular, evangelizing two by two; saw the pope as an Antichrist; objected to relics, images of the saints, the Mass (transubstantiation), special rites, burial in holy ground, indulgences; rejected purgatory, absolution, justification by works, regeneration through baptism; objected to immorality and gluttony among the clergy; advocated obedience to the Gospel, especially the Sermon on the Mount; and most importantly, justification by the merits of Christ alone.
    - (ii) There was also John Wycliffe, a Christian scholar at Oxford University, who sought reform along biblical lines.
      - (a) Wycliffe lived from 1328 to 1384.
      - (b) Remember he was the one who believed there should be a high moral standard for church leadership, especially that they not be greedy.
      - (c) That church and state officers must be faithful to their offices or they could and ought to be deposed.
      - (d) That the office of pope was manmade and not instituted by God.
      - (e) That Scripture contained the whole of God's revelation and everything else must be tested by that.
      - (f) That transubstantiation was false, which means the priest could no longer withhold salvation by withholding the body and blood of Christ.
      - (g) He also questioned purgatory and other teachings of the church.
      - (h) And of course, he believed the Bible should be translated into the language of the people and preached in the common tongue.
      - (i) He also founded a group of lay preachers by the name of Lollards, who went about preaching and teaching in the language of the people.
    - (iii) Then there was John Hus, 1372-1415.
      - (a) Hus was a Bohemian priest, who lectured at the University of Prague.
      - (b) Disciples of Wycliffe from Prague, copied Wycliffe's writings and took them back to Bohemia, where Hus later read them.
      - (c) He also began to seek reform in the church by preaching in the language of the people, instead of Latin, accepted the Bible as the ultimate authority in the church, said Christ was the head of the church and not the pope, said remission of sins comes through repentance alone, Christ alone could forgive sins, rejected the idea that the pope and cardinals were the church, but was the elect of Christ.
  - b. We also saw two movements that helped to shape Luther's mind and spirituality: Scholasticism and Mysticism.
    - (i) The scholastics, or the schoolmen, were those who took philosophy and tried to use it to better understand what God had revealed through the Scriptures, the fathers, and the canons and creeds of the church.
      - (a) This movement influenced the education of the men who later became Reformers.
      - (b) It also influenced our own Protestant Theologians in their understanding of Scripture.
      - (c) And it brought about a reactionary movement known as Mysticism.

(ii) Mysticism.

- (a) Sought for a direct experience of God.
- (b) Emphasized the importance of the heart/love in religion – if you don't have love it profits nothing.
- (c) Produced a book called *Theologia Germanica* (*German Theology*), that influenced Luther.

(iii) Scholasticism gave Luther the knowledge, Mysticism, the heart.

II. Lecture.

A. Let's consider now the early life of Martin Luther.

1. Into this spiritual climate, the Lord sends Martin Luther.
2. But we must remember that he was not born a hero of the faith. The Lord had to shape and mold his life until he became a fit instrument for Him to use.
3. How did He do it?
  - a. Born in Eisleben on November 10, 1483.
  - b. His father was a copper miner, who gained considerable wealth, although at the time of Luther's birth, times were still difficult.
  - c. Luther was raised strictly, saying he was once whipped until he bled because he had stolen a nut.
  - d. After a short time of schooling in a school of the Brethren of the Common Life in Magdeburg, he was sent to school on Eisenach between 1498 and 1501. Here he received the Latin essential to University study.
  - e. In 1501, he went to the University of Erfurt, where he studied Aristotle. Here he was taught that revelation was to be his guide in faith, but reason in philosophy. Here, he also became aware of the need of divine intervention if man was to know spiritual truth and be saved. (Note the concern for his salvation at the relatively young age of 17).
  - f. In 1502 or 1503, he received the degree of bachelor of arts and in 1505, the degree of master of arts.
  - g. His father wanted him to study law, but in 1505, after being frightened in a thunderstorm, he promised St. Anne that he would become a monk if spared.
  - h. This probably reflected the concern that was already there for the state of his soul.
  - i. His father thought it was probably a trick of the devil, but he honored the vow his son made to St. Anne and was allowed to join the monastery.
  - j. Two weeks later, he entered a monastery of the Augustinian order, and in 1507 was ordained a priest and celebrated his first Mass. It was during this time that he sought for peace through abstinence and penance, but found none.
  - k. In 1508, he taught theology one semester at the new university at Wittenberg, founded by Frederick, the elector of Saxony.
  - l. His studies were mainly theological and intensified his spiritual struggles.
  - m. He found some help through the admonitions of the vicar of his order, Staupitz, who urged him to trust in God and to study the Bible.
  - n. During the winter of 1510 and 1511, Staupitz sent him to Rome, where he saw the corruption of the Roman church and the need of reform.
  - o. He visited many churches and saw many relics.
  - p. In 1511, he was transferred to Wittenberg, where he became professor of Bible, and received his doctor of theology degree. He held the position of lecturer in biblical theology until his death.
  - q. Some believe it was at this time Luther was converted, coming to understand the doctrine of justification by faith. Others see it occurring after the 95 Theses.
  - r. He began to lecture on the books of the Bible in the common language, and study the original languages. He lectured on the psalms from 1513-15, and Romans 1515-17, and later on Galatians and Hebrews.
  - s. Staupitz, the visit to Rome, German Theology, the writings of the fathers and especially those of Augustine were formative influences, but it was his study of the Bible that led him to faith.
  - t. It's no wonder the devil led the church at that time to keep it away from the people, so that they would not find

Christ.

- B. Having seen a brief overview of his early life to his entrance into the monastery, let's consider for a moment the events that led up to his posting of the 95 Theses on the church door at Wittenberg, on October 31, 1517.
1. In 1517, Tetzel began selling indulgences at Juterbock, near Wittenberg.
    - a. There were special plenary indulgences being sold to raise money to build St. Peter's basilica in Rome.
    - b. Tetzel claimed that repentance wasn't necessary and that the indulgence gave complete forgiveness of sin.
    - c. One could also buy indulgences for those in purgatory, securing their immediate release.
    - d. Who wouldn't buy one, when for a small amount of money, you could relieve a loved one of millions of years of suffering?
  
  2. Luther saw this as an abuse.
    - a. He drew up 95 arguments against their abuse and nailed them on the church door in Wittenberg on October 31, 1517, to call for a public debate.
    - b. If you read the Theses, you will find that it was against the abuse of indulgences, not the use of 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.
      30. No one is sure of the integrity of his own contrition, much less of having received plenary remission.
      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 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.
      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.

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 the 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 to 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.

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

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 reason would be most just; the latter is most trivial.

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?"

86. Again, "Why does not the pope, whose wealth is today greater than the wealth of the richest Crassus, build this one basilica of St. Peter with his own money rather than with the money of poor believers?"

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

- b. Some believe that Luther was yet unconverted at this time, but the Lord was shaping his life and the Reformation was beginning.