Luther 1s 95 Theses Luther had already introduced his ideas on salvation in his lectures at Wittenberg — without any opposition — when Tetzel appeared nearby selling papal indulgences. Incensed by Tetzel's activities, Luther prepared a list of ninety-five points for debate and nailed them to the door of the Castle Church in Wittenberg on the night of October 31, 1517. In itself, this was not an event of great significance. The church door was the public bulletin board of its day and Luther had permission from his superiors.

- Our Lord and Master Jesus Christ, in saying "Repent ye," etc., intended that the whole life of believers should be penitence.
- This word cannot be understood of sacramental penance, that is, of the confession and satisfaction which are performed under the ministry of priests.
- It does not, however, refer solely to inward penitence; nay such inward penitence is naught, unless it outwardly produces various mortifications of the flesh.
- 4. The penalty thus continues as long as the hatred of self — that is, true inward penitence — continues: namely, till our entrance into the kingdom of heaven.
- The Pope has neither the will nor the power to remit any penalties, except those which he has imposed by his own authority, or by that of the canons.
- 20. Therefore the Pope, when he speaks of the [full] remission of all penalties, does not mean simply of all, but only of those imposed by himself.
- 21. Thus those preachers of indulgences are in error who say that, by the indulgences of the Pope, a man is loosed and saved from all punishment.
- 24. Hence the greater part of the people must needs be deceived by this indiscriminate and high-sounding promise of release from penalties.
- 27. They preach mad, who say that the soul flies out of purgatory as soon as the money thrown into the chest rattles.
- 28. It is certain that, when the money rattles in the chest, avarice and gain may be increased, but the suffrage of the Church depends on the will of God alone.
- 31. Rare as is a true penitent, so rare is one who truly buys indulgences that is to
  - 66. The treasures of indulgences are nets, wherewith they now fish for the riches of men.
  - 76. We affirm, on the contrary, that Papal pardons cannot take away even the least of venial sins, as regards its guilt.

say, most rare.

- 32. Those who believe that, through letters of pardon, they are made sure of their own salvation, will be eternally damned along with their teachers.
- 36. Every Christian who feels true [sorrow for his sins] has of right [full] remission of pain and guilt, even without letters of pardon.
- 37. Every true Christian, whether living or dead, has a share in all the benefits of Christ and of the Church given him by God, even without letters of pardon.
- 42. Christians should be taught that it is not the mind of the Pope that the buying of pardons is to be in any way compared to works of mercy.
- 43. Christians should be taught that he who gives to a poor man, or lends to a needy man, does better than if he bought pardons.
- 50. Christians should be taught that, if the Pope were acquainted with the exactions of the preachers of pardons, he would prefer that the Basilica of St. Peter should be burnt to ashes, then that it should be built up with the skin, flesh and bones of his sheep.
- 52. Vain is the hope of salvation through letters of pardon, even if a commissary—nay, the Pope himself—were to pledge his own soul for them.
- 56. The treasures of the Church, whence the Pope grants indulgences, are neither sufficiently named nor known among the people of Christ.
- 62. The true treasure of the Church is the Holy Gospel of the glory and grace of God.
- 65. Hence the treasures of the gospel are nets, wherewith of old they fished for the men of riches.
- 86. Again: why does not the Pope, whose riches are at this day more ample than those of the wealthiest of the wealthy, build the one Basilica of St. Peter with his owr money, rather than with that of poor believers?...