THE DOOR AT WITTENBERG

Martin Luther Made Plain



His life, the Ninety-Five Theses, and the freedom of a Christian, explained for everyday readers

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TRINFINITY
Enterprises

The Door at Wittenberg

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His Life, His Ninety-Five Theses, His Book on Christian Freedom, and What They Mean for Us Today

Andrew Dominguez

The Door at Wittenberg: Martin Luther Made Plain

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The Ninety-Five Theses in Appendix A are printed from Works of Martin Luther, Volume 1 (Philadelphia: A. J. Holman Company, 1915), pages 29 to 38, which is in the public domain. Luther's words quoted inside the chapters are put into today's English by the author, mainly from that translation and from the public-domain English translation of Concerning Christian Liberty (Project Gutenberg eBook 1911); they are marked "in today's words."

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A note before you begin. This book is written to teach the Bible and encourage faith. It shares my understanding of Scripture and is offered for study and spiritual growth. It is not counseling, medical, legal, or financial advice. If you are facing a crisis, a health problem, or a legal or money problem, please reach out to a qualified professional as well as your pastor and church family. To the fullest extent the law allows, Andrew Dominguez, Trinfinity Enterprises, and Andrew Dominguez's heirs, estate, successors, and assigns accept no liability for how this material is used.

A Note on the Bible Translation Used in This Book

My preferred Bible for personal study, teaching, and research is the Steadfast Literal Bible (SLB). I chose it because it is a word-for-word translation in today's language, built on the ancient Scripture sources: the Hebrew and Aramaic of the Old Testament and the Greek of the New Testament. I prepared the SLB myself, and the Scripture in this book is taken from it.

Where a literal phrase would mislead an English reader, the SLB gives the writer's meaning in plain words. Words added for sense are set in bold italics so you can see what is in the original and what is not.

The complete Steadfast Literal Bible is free to read, search, download, and print at trinfinityenterprises.com/slb. If you want to check a verse in its full setting or read the translation's preface and principles, that is the place to go.

Above all, my desire is not to promote one translation over another, but to faithfully teach the Word of God, encourage careful examination of the Scriptures, and help readers grow in their knowledge, understanding, and relationship with the Lord.

May every page of this book direct attention not to the translation itself, but to the truth of God's Word and the One whom it reveals.

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Before You Begin

> *For in it **the** righteousness of God is revealed from faith to faith, even as it has been written, "And the righteous by faith will live."*
>
> Romans 1:17 (SLB)

On October 31, 1517, a college professor in a small German town wrote out ninety-five points for a debate about church practice. He wrote them in Latin, the language of scholars, and he sent a copy to his archbishop. He was not trying to split the church. He was not trying to start a movement. He wanted an honest discussion about something he believed was hurting the people in his care.

I have always been drawn to the moments in history when one person stood up with an open Bible and would not back down. Luther's story is often buried under heavy church history terms. I wrote this book to tell it in plain English. Strip away the jargon, and Luther's struggle for peace with God looks a lot like our own.

Within a few weeks those ninety-five points were being read all over Germany. Within a few years the church in Western Europe had split, and the world has never been the same. The professor's name was Martin Luther.

Most people have heard his name. Many know that October 31 is called Reformation Day, and that Luther had something to do with Protestant churches. But ask the average churchgoer what Luther actually said, what he stood for, or why it mattered so much, and you will usually get a shrug. That is why I wrote this book.

Why I Wrote This Book

I wrote this book because the things Luther fought for are the same things every believer needs to understand today. How is a person made right with God? Can you buy, earn, or work your way into God's favor? Who has the final word on what we believe, the church or the Bible? What does it mean to be free in Christ, and what do we do with that freedom?

Luther answered those questions from the Bible, and he paid a price for it. He was put on trial, excommunicated, declared an outlaw, and lived the rest of his life with a price on his head. Yet he would not take back what he had found in Scripture: that we are saved by God's grace, through faith in Jesus Christ, and not by our own works.

I also wrote this book to be honest about Luther. He was a man, not a saint on a pedestal. He said and wrote some things that were flat wrong, and a few that were shameful. I will not hide them from you. God used a flawed man to recover a truth the church had buried, and that should give hope to every flawed person reading this book. But we follow Christ and His Word, not Luther.

Who This Book Is For

This book is for everyday readers. You don't need to know any church history or any Latin. If you have heard the name Martin Luther and wondered what all the fuss was about, this book is for you. If you are a new believer who wants to understand where Protestant churches came from, this book is for you. And if you have been in church for years but have never read the Ninety-Five Theses or Luther's little book on Christian freedom, this book will walk you through both.

I explain every hard word as it comes up, and there is a Words to Know list at the back if you need a reminder.

How the Book Is Laid Out

The book has four parts.

Part One: The Man and His World sets the scene. What was the church like in 1500? Who was Martin Luther, and why was a young monk so afraid of God? How did one verse in Romans change his life?

Part Two: The Ninety-Five Theses tells the story of October 31, 1517. It explains what indulgences were, what the Ninety-Five Theses actually say, and how one professor's debate notes set off a fire that no one could put out.

Part Three: Concerning Christian Liberty walks through the little book Luther wrote in 1520, often called On the Freedom of a Christian. Many readers consider it the clearest summary of his teaching. In it he explains how a Christian can be completely free and, at the same time, the willing servant of everyone.

Part Four: What He Stood On and What It Means pulls it all together. It covers the great truths Luther stood on, what changed for the church because of him, where he was wrong, where Bible-believing Christians today part ways with him, and what all of it means for us.

At the back you'll find the full text of the Ninety-Five Theses with a plain-words note after each one, a timeline of Luther's life, a list of words to know, and the sources I used.

A Note on Luther's Words in This Book

Luther wrote in Latin and in the German of the 1500s. The English translations that are free for anyone to use were made more than a hundred years ago, and they read like it. Here is how I handled that.

Inside the chapters, when I quote Luther, I have put his words into today's English. I worked from the public-domain English translations of the Ninety-Five Theses (Works of Martin Luther, Volume 1, 1915) and of Concerning Christian Liberty (the edition on Project Gutenberg). For a few short quotes from his other writings and from his speech at Worms, I worked from the standard published record of his works. I kept his meaning and did not add to it, but the wording is mine, not a word-for-word quotation. Each of these quotes is set off from the text, names its source, and is marked "in today's words."

In Appendix A, the Ninety-Five Theses are printed in full exactly as the 1915 translation has them, old English and all, so you can read Luther's points as they were first put into English. After each thesis I added one plain-words line to help you follow it.

Where I describe something Luther wrote that is only available in English in modern translations, such as his later writings against the Jews, I describe it and tell you where to find it, but I do not quote it.

A Few More Notes Before We Start

Scripture quotations in this book, outside of Luther's own words, come from the Steadfast Literal Bible (SLB). Words set in bold italics inside a Bible quotation are words added in English to make the sentence read clearly. When Luther quotes the Bible inside his own words, that is part of his quote and not the SLB.

I capitalize the pronouns that refer to God, Jesus, and the Holy Spirit (He, Him, His) as a sign of reverence, and I have done the same inside Luther's words.

This is a history book, so I have tried hard to give you only facts that can be checked. Where historians disagree, such as whether Luther really nailed the Theses to a church door, I tell you what is certain, what is debated, and why. The sources I relied on are listed at the back.

I am thankful for what God did through Luther, and I will be fair to Catholics and to Lutherans, and plain about where I believe the Bible stands.

The Whole Book in One Paragraph

If you only read one paragraph of this book, read this one. In Luther's day, ordinary people were taught that forgiveness came through the church's system of confession, penance, and good works, and that a paper called an indulgence could shorten their punishment after death. Luther, a monk and Bible teacher who had tried everything to make himself right with God and failed, found in the book of Romans that God gives His righteousness as a free gift to everyone who believes in Jesus Christ. When indulgence sellers came near his town promising that money could free souls from purgatory, he wrote the Ninety-Five Theses to challenge them. That set off a fight that put the Bible back in the hands of ordinary people and put the gospel back at the center of the church: we are saved by grace alone, through faith alone, in Christ alone, as taught by Scripture alone, all to the glory of God alone. And because we are saved freely, we are free to serve our neighbor with joy.

Let's go back five hundred years and see how it happened.

Part One: The Man and His World

Chapter 1: A World Waiting for Good News

> *"Look, days are coming," declares the Lord GOD, "and I will send a famine in the land, not a famine for bread, and not a thirst for water, but for hearing the words of the LORD."*
>
> Amos 8:11 (SLB)

To understand why Martin Luther mattered, you have to picture the world he was born into. It was a world where almost everyone in Western Europe belonged to one church, went to the same kind of service, and heard the same basic message about how to get to heaven. It was also a world where most people never read the Bible for themselves, and many never heard the gospel explained plainly.

Let's take a walk through that world.

One Church Over Everything

In the year 1500, if you lived anywhere from Portugal to Poland, you were almost certainly a member of the Roman Catholic Church. There were no Baptist, Methodist, or Lutheran churches. There were no Bible churches down the street. The Eastern Orthodox churches existed to the east, in places like Greece and Russia, but in the West there was one church, and the pope in Rome was its head.

The church was not just a place you went on Sunday. It touched every part of life. You were baptized as a baby by the church. You were married by the church. When you were dying, a priest came to give you the last rites. The church owned huge amounts of land, collected taxes, ran its own courts, and had its say in politics. Kings and princes needed the church's blessing, and popes needed the protection of kings and princes.

The church service, called the Mass, was said in Latin. Most ordinary people did not understand Latin. They watched the priest at the altar, heard the bells, saw the bread lifted up, and bowed. In many places the people did not even receive the cup at communion; only the priest drank from it. The service was something done for you, not something you understood.

A Bible Most People Never Read

The Bible in the West was the Latin Vulgate, a translation made by Jerome around the year 400. Copies were expensive, and before the printing press, every one had to be copied by hand. Most people could not read, and those who could usually could not read Latin. So for most Christians, the Bible was something they heard about from the priest, not something they held in their hands.

There had been translations into common languages before, but church leaders were often suspicious of them. In England, John Wycliffe and his followers translated the Bible into English in the late 1300s, and owning a Wycliffe Bible without permission later became a serious offense there. Church leaders feared that ordinary people would misunderstand the Scriptures without the church's guidance.

The result was that for most believers, what the church taught and what the Bible taught were assumed to be the same thing. There was no easy way to check.

The prophet Amos once warned of a famine, not of bread or water, but of hearing the words of the Lord. In many ways, the people of Luther's day were living through that kind of famine. They were surrounded by religion, but starved for the Word of God.

How People Were Taught to Be Saved

Here is the part that matters most for understanding Luther. What did the church of 1500 teach about how a person is made right with God?

The church taught that grace was necessary for salvation, and that grace came to people mainly through the sacraments. A sacrament is a church ritual believed to give God's grace. The church counted seven: baptism, confirmation, the Lord's Supper (called the Eucharist or the Mass), penance, marriage, ordination of priests, and the last rites for the dying.

Baptism, they taught, washed away the guilt of original sin. But what about the sins you committed after baptism? For that, there was the sacrament of penance. Penance had three parts:

- **Contrition:** being truly sorry for your sin.
- **Confession:** telling your sins to a priest, who then declared you forgiven.
- **Satisfaction:** doing the works the priest assigned to make up for your sin, such as prayers, fasting, giving to the poor, or going on a pilgrimage.

The church taught that confession and absolution took care of the guilt of sin and the eternal punishment, meaning hell. But a temporary punishment still remained, and it had to be paid off either in this life through acts of satisfaction or after death in a place called purgatory.

What Purgatory Was

Purgatory, the church taught, was a place or state of cleansing after death for Christians who died in God's grace but had not fully paid for their sins. It was not hell. Everyone in purgatory would eventually reach heaven. But it was painful, and it could last a very long time.

For ordinary people, purgatory was a real fear. They thought about their parents, their children, and their own souls suffering after death. The church taught that the living could help the dead in purgatory by praying for them, by paying for Masses to be said for them, and by other good works offered on their behalf.

The Bible does not teach purgatory. You will not find it anywhere in the Old or New Testament. The Bible teaches that it is appointed for people to die once, and after this comes judgment (Hebrews 9:27), and that to be away from the body is to be at home with the Lord (2 Corinthians 5:8). But in 1500, few people could open a Bible and check, and purgatory was simply part of what everyone believed.

What an Indulgence Was

This is where indulgences come in, and since the Ninety-Five Theses are all about indulgences, it's worth getting this clear.

An indulgence was a release, granted by the church, from some or all of the temporary punishment still owed for sins that had already been forgiven. A "partial" indulgence canceled part of the punishment. A "plenary" indulgence canceled all of it.

Where did the church get the power to do that? By Luther's day, the church taught that Jesus Christ and the saints had built up a huge store of extra merit, more good works than they needed. This was called the treasury of merit. The pope, as the keeper of the keys of the church, could draw from that treasury and apply it to believers, the way a banker might move money from one account to another. A papal document in 1343 laid out this teaching, and in 1476 Pope Sixtus IV declared that indulgences could also be applied to souls already in purgatory.

At first, indulgences were tied to doing something hard: going on a crusade, making a pilgrimage, or a costly act of devotion. Over time, giving money to a church cause became one of the ways to receive one. Officially, the church taught that a person still needed to be truly sorry and to confess. In practice, many ordinary people understood an indulgence as a paper you bought that took care of your sins or got a loved one out of purgatory.

You can see the problem. When something as precious as forgiveness gets connected with money, it is going to be abused. And it was.

Relics and Pilgrimages

Alongside indulgences, there was a huge trade in relics. A relic was a physical object connected to a saint or to Jesus: a bone, a piece of clothing, a splinter claimed to be from the cross, a thorn claimed to be from the crown of thorns. People traveled long distances to see relics, believing that praying near them brought blessing and, often, an indulgence.

The ruler of Luther's own region, Frederick the Wise of Saxony, was one of the great relic collectors of his day. He gathered thousands of them and displayed them in the Castle Church in Wittenberg. Pilgrims who came to see them on certain holy days could receive indulgences said to cut many years off their time in purgatory. Remember that church. It will come up again.

A Church in Need of Reform

Many people inside the church knew something was wrong long before Luther. Some popes of the late 1400s and early 1500s lived scandalous lives. Pope Alexander VI fathered children and used his office to advance his family. Church offices were often bought and sold. Some bishops held several posts at once and rarely visited the people they were supposed to shepherd. Many village priests were poorly trained and barely knew the Bible themselves.

There had also been men who called for reform from the Scriptures. John Wycliffe in England in the 1300s taught that the Bible was the highest authority for the church. Jan Hus in Bohemia, influenced by

Wycliffe, preached against indulgences and corruption. Hus was promised safe passage to the Council of Constance to defend himself, but he was arrested, condemned, and burned at the stake in 1415. That story was well known in Luther's day. Anyone who challenged the church knew what could happen to him.

Two New Things: Print and the Sources

Two new things were about to make Luther's world very different from Hus's world.

The first was the printing press. Around the 1450s, Johannes Gutenberg in Mainz, Germany, began printing with movable metal type. The Gutenberg Bible was printed in the mid-1450s. Within a few decades, printing shops had sprung up in cities all across Europe. Books and pamphlets that once took months to copy by hand could now be made by the hundreds or thousands in days. When Luther began to write, his words could reach more people, faster, than anyone's words ever had before.

The second was a movement among scholars to go back to the original sources. The Latin phrase for it was "ad fontes," meaning "to the sources." Instead of only reading what later teachers said about the Bible, scholars began studying the Bible in the languages it was first written in, Hebrew and Greek. In 1516, the year before the Ninety-Five Theses, the scholar Erasmus of Rotterdam published the New Testament in Greek, side by side with his own Latin translation. Luther used it. As scholars read the Greek, they began to notice places where the Latin Vulgate did not say quite what the original said. One of those places would end up as the very first of Luther's Ninety-Five Theses.

What This Means for Us

It's easy to look back at the world of 1500 and shake our heads. But stop and ask yourself a few honest questions.

Do you read the Bible for yourself, or do you mostly take someone else's word for what it says? We have more Bibles in our homes than any generation in history, and yet many Christians are still living in a kind of famine of the Word.

Do you ever slip into thinking that God is keeping a ledger, and that you need to do enough good to make up for the bad? That is the same thinking that kept people in Luther's day buying indulgences. It is still alive in the human heart.

The people of Luther's day were not stupid, and most of them were sincere. They simply did not have the Word of God in their hands, so they could not see clearly what God had already done for them in Christ. God was about to change that, and He was going to start with a frightened young law student caught in a thunderstorm.

Chapter 2: The Monk Who Could Not Find Peace

*Wretched man I **am**! Who will deliver me out of the body of this death?*

Romans 7:24 (SLB)

Martin Luther did not set out to be a reformer. For the first twenty years of his life, he was on track to become a lawyer, the pride of a hard-working family. Then a single afternoon changed everything, and for the next ten years he tried with everything in him to make himself right with God. He failed. That failure is where his story really begins.

Before May 29, 2020, I kept busy and succeeded at work while hiding my drinking. On the outside it looked solid. Inside I had no peace. There was also a season when I stepped back from leadership outside of work to deal with my pride and learn humility. Reading about Luther wearing himself out in the monastery felt familiar. You cannot work hard enough to quiet a guilty conscience. Peace comes from resting in Christ's righteousness (Romans 3:28).

A Miner's Son

Martin Luther was born on November 10, 1483, in the town of Eisleben in Saxony, in what is now Germany. He was baptized the next day, November 11, which was the feast day of Saint Martin of Tours, so his parents named him Martin.

His father, Hans Luder (the family name was later spelled Luther), came from farming people but went into the copper mining business. Not long after Martin was born, the family moved to the nearby town of Mansfeld, where Hans worked his way up to running copper smelters. It was hard, dirty, dangerous work, and Hans did well enough to become a respected man in town. His mother, Margarethe, ran a busy household with several children.

Luther's home was strict, as most homes were then. Years later he remembered his parents' discipline as harsh, and he remembered his early schooling the same way, with teachers who beat students for mistakes in their Latin. But he also remembered his parents as people who worked hard and wanted something better for their son.

The Student

Hans Luder had big plans for Martin. He sent him to school in Mansfeld, then at about thirteen to Magdeburg, and then to Eisenach, where he had relatives. Like many poor students of his day, young Martin sometimes sang in the streets for food.

In 1501, at seventeen, Luther entered the University of Erfurt, one of the best-known universities in Germany. He was a gifted student. He earned his first degree in 1502 and his master's degree in early 1505. His father was proud. A son with a law degree could become an advisor to a prince or a city council, and that meant security for the whole family. In the spring of 1505, Martin began to study law.

He lasted only a few weeks.

The Thunderstorm

On July 2, 1505, Luther was walking back to Erfurt after a visit home. Near the village of Stotternheim, a violent thunderstorm caught him on the open road. A bolt of lightning struck close enough to throw him to the ground. Terrified that he was about to die and face God's judgment, he cried out to Saint Anne, the mother of Mary, who was the patron saint of miners and a name he had heard all his life. "Help me, Saint Anne! I will become a monk!"

He survived. And he kept his vow. Two weeks later, on July 17, 1505, over the objections of his friends, he knocked on the door of the monastery of the Augustinian friars in Erfurt and asked to be admitted. His father was furious. He had paid for his son's education, and now Martin was throwing it away to live in a cell.

You might ask, "Why would a bright young man give up everything over a promise made in a panic?" It's simple. Luther was afraid of God. He believed that God was a holy Judge, that he himself was a sinner, and that the safest place for a man to save his soul was the monastery. The storm just forced a decision he had been carrying inside for a long time.

The Best Monk in the Monastery

The Augustinian friars were known as a strict order, and Luther threw himself into the life with everything he had. Monks rose in the middle of the night for prayer and gathered seven times a day for services. They fasted, worked, studied, and kept silence. Luther did all of it, and more. He fasted beyond what was required. He went without blankets in the cold. He prayed and confessed his sins constantly.

Confession was where his struggle showed most. He would confess his sins to his superior for hours at a time, going over every thought and word, afraid that one forgotten sin would condemn him. Then he would leave, remember something else, and come right back. His confessors grew tired of him. One of them reportedly told him to stop bringing in such small things and come back when he had committed a real sin.

Years later, looking back on that time, Luther wrote:

> I was a devout monk, and I kept the rules of my order so strictly that I can say this: if any monk ever got to heaven by being a monk, I would have made it too. Everyone who knew me in the monastery will back me up.
>
> *Martin Luther, in a 1533 reply to Duke George of Saxony, in today's words*

The problem was not that Luther was lazy or careless. The problem was that the harder he tried, the more clearly he saw that his heart was not right. He could control his actions, but he could not make himself love God. And the God he had been taught about was a Judge who demanded perfect righteousness. Luther knew he did not have it.

The Germans have a word for the kind of spiritual terror Luther lived with: Anfechtung. It means an attack of fear and doubt, a sense of being under God's anger and abandoned. Luther knew it all his life. In the monastery, it nearly crushed him.

The First Mass

In 1507, Luther was ordained a priest. His first Mass was set for the spring of that year, and his father came, with a group of friends and a generous gift for the monastery. It should have been a proud day.

Instead, it was a nightmare. When Luther came to the words of the Mass where the priest speaks directly to God, he was overwhelmed. Who was he, a sinful man, to speak to the living God face to face? Later he said he was so terrified that he nearly ran from the altar. He got through it, but he was shaken.

At the meal afterward, Luther tried to make peace with his father and explain that God had called him in the storm. His father answered sharply that he hoped it was not a trick of the devil, and asked whether Martin had never heard the commandment to honor his father and mother. Luther never forgot it.

Staupitz

God put a wise man in Luther's path at just the right time. Johann von Staupitz was the vicar general, the leader, of the Augustinian order in Germany. He was a godly man, kind and practical, and he saw something in this troubled young monk.

Staupitz listened to Luther's confessions and his fears. He pointed him again and again away from himself and toward Christ. When Luther agonized over whether he was one of God's chosen, Staupitz told him to look at the wounds of Christ, not to try to figure out God's secret plans. Luther later said that if it had not been for Staupitz, he would have sunk into hell.

Staupitz did one more thing that changed history. He decided Luther needed to stop staring inward and start teaching. He ordered him to keep studying, earn a doctor's degree in theology, and become a preacher and a professor of the Bible at the new University of Wittenberg, which Frederick the Wise had founded in 1502. Luther protested that the work would kill him. Staupitz, by Luther's own later account, answered with a joke: that was fine, because God had plenty of work in heaven for smart men too.

The Trip to Rome

Around 1510 to 1511, Luther was sent to Rome on business for his order. For a devout monk, it was the trip of a lifetime. Rome was the holy city, full of churches, relics, and the graves of the apostles Peter and Paul. Luther hoped to make a full general confession there and earn as much grace as he could for himself and his family.

What he found shook him. Years later he remembered priests rushing through Masses as fast as they could, Italian clergy mocking the faith, and a city where religion seemed to be a business. One story, passed on later by his son Paul, says that Luther climbed the Holy Stairs on his knees, praying the Lord's Prayer on each step to free his grandfather's soul from purgatory, and when he reached the top he asked himself, "Who knows whether it is true?" We can't be certain the story happened just that way, but it

captures where Luther was. He was doing everything the church told him to do, and none of it was giving him peace.

Why This Matters

I spent a whole chapter on Luther's early life because his story is not mainly about a church fight. It's about a man who could not find peace with God.

Maybe you know that feeling. Maybe you have tried to clean up your life, keep the rules, go to church, and be a good person, and deep down you still wonder if it is enough. Maybe you feel God is far away and disappointed in you. Luther felt every bit of that, and more.

Paul felt it too. In Romans 7 he describes the war inside a person who knows God's law is good but cannot keep it. "Wretched man I am!" he cries out. "Who will deliver me out of the body of this death?" But Paul does not stop there. The very next verse gives the answer: thanks be to God through Jesus Christ our Lord (Romans 7:25).

Luther did not know that answer yet, not in his heart. But he was about to find it, not in a monastery cell, but in the pages of the Bible he had been assigned to teach.

Chapter 3: The Righteousness of God

> *For I am not ashamed of the gospel of Christ; for it is **the** power of God for salvation to everyone who believes, both to **the** Jew first and to **the** Greek. For in it **the** righteousness of God is revealed from faith to faith, even as it has been written, "And the righteous by faith will live."*
>
> Romans 1:16-17 (SLB)

Most of the great turning points in history happen in public: a battle, a speech, a signing. The most important turning point in Luther's life happened in private, at a desk, with an open Bible. Before there were any Ninety-Five Theses, before any trial or any church split, a struggling Bible teacher finally understood what one verse meant. Everything else came out of that.

Doctor Luther

In October 1512, Martin Luther received his doctor's degree in theology and took over the job of teaching the Bible at the University of Wittenberg. He was twenty-eight years old.

Wittenberg was a small town on the Elbe River, the home of Frederick the Wise and his castle, and of a young university that Frederick wanted to make famous. It was not an important place. That would change.

When Luther became a doctor of theology, he took an oath to teach and defend the Holy Scriptures faithfully. He took that oath seriously. Later, when people asked him by what right a single professor dared to challenge the pope, he pointed back to it. He had been called and sworn to teach the Bible, and he could not teach anything else.

So he started teaching. He lectured on the Psalms from 1513 to 1515, on Romans in 1515 and 1516, on Galatians in 1516 and 1517, and on Hebrews in 1517 and 1518. To prepare, he worked through the text line by line, often in the original languages, using the new Greek New Testament from Erasmus as soon as it came out. He was no longer reading the Bible as one more duty of a monk. He was digging into it like a man looking for water in a desert, because that is exactly what he was.

The Word He Hated

There was one phrase that troubled Luther more than any other. It was "the righteousness of God," found in Romans 1:17.

> *For in it **the** righteousness of God is revealed from faith to faith, even as it has been written, "And the righteous by faith will live."* (Romans 1:17)

Righteousness means being right, being just, meeting the standard. Luther had been taught that "the righteousness of God" meant God's own perfect justice, the standard by which He judges and punishes sinners. So when he read that the righteousness of God is revealed in the gospel, it sounded like bad news,

not good news. The gospel, it seemed to say, was one more place where God showed how perfect He was and how far short Luther fell.

Near the end of his life, in 1545, Luther wrote a preface to a collection of his Latin writings, and he described how he felt back then. Here it is in today's words:

> I hated that phrase, "the righteousness of God." I had been taught to understand it as the righteousness by which God is righteous and punishes unrighteous sinners. Though I lived as a monk without blame, I felt that I was a sinner before God with a deeply troubled conscience, and I could not believe that my efforts made Him pleased with me. I did not love that righteous God who punishes sinners. I hated Him.
>
> *Martin Luther, preface to his Latin writings, 1545, in today's words*

Those are honest words, and they come from a man who had given his whole life to God. The harder Luther tried to love a God he saw only as a Judge, the more he found that he could not.

The Gates of Paradise

Luther kept at it. He said he meditated on the passage day and night, beating on Paul's words, desperate to know what Paul meant. Then he noticed the connection between the two halves of the verse. The righteousness of God is revealed from faith to faith, "even as it has been written, 'And the righteous one by faith will live.'"

In that moment, the lights came on. Here is how he described it, again in today's words:

> Then I began to understand that the righteousness of God is the righteousness by which the righteous person lives by a gift of God, that is, by faith. It is the righteousness God gives, by which the merciful God makes us right through faith, as it is written, "The righteous shall live by faith." At this I felt that I had been completely born again and had entered paradise itself through open gates.
>
> *Martin Luther, preface to his Latin writings, 1545, in today's words*

Do you see what changed? Luther had thought "the righteousness of God" meant the righteousness God demands from us. Now he saw that in the gospel, it is the righteousness God gives to us. It is not a standard we have to reach. It is a gift we receive by faith.

The whole Bible looked different after that. Luther said he ran through the Scriptures in his memory and found the same pattern everywhere: the work of God is what God works in us, the power of God is the power by which He makes us strong, the wisdom of God is the wisdom by which He makes us wise. The verse he had hated became, as he put it, the very gate of paradise.

When Did It Happen?

Historians have argued for a long time about exactly when Luther's breakthrough happened. In his 1545 preface, Luther seems to place it around 1518 or 1519. But his lecture notes on Romans from 1515 and 1516 already show much of this understanding. Many scholars think he came to it gradually between about

1514 and 1519, with one decisive moment along the way. Luther himself once said it happened in the tower of the monastery where he worked, which is why it is often called his "tower experience."

The exact date is not the point. The point is what he found, and that he found it in the Bible.

What "Justified" Means

The Bible word for what Luther discovered is justification. It is a courtroom word. To justify someone is to declare them righteous, not guilty, in the right before the law.

Here is the question every human being has to face: how can a guilty sinner be declared righteous by a holy God? Luther had been taught that God makes us righteous bit by bit, as His grace works in us through the sacraments and we cooperate by doing good works. The goal was to become righteous enough over a lifetime, plus purgatory, to stand before God.

What Luther found in Romans is that God declares the sinner righteous the moment he believes, not because of anything good in him, but because of Christ. Listen to how Paul says it:

> *But now apart from law **the** righteousness of God has been manifested, being witnessed by the law and the prophets, and **the** righteousness of God through faith of Jesus Christ **is** to all and upon all who believe; for there is no distinction; for all sinned and fall short of the glory of God, being justified freely by His grace through the redemption that **is** in Christ Jesus* (Romans 3:21-24)

Notice the words "freely by His grace." The Greek word behind "freely" means as a gift, without cost. Paul says it again a chapter later:

> *but to the one who does not work but believes on the **One** who justifies the ungodly, his faith is reckoned for righteousness* (Romans 4:5)

God justifies the ungodly. Not the people who have finally made themselves godly, but the ungodly, the ones who stop working and simply trust Him. Their faith is counted as righteousness.

How can God do that and still be just? Because Jesus took our place. He lived the perfect life we could not live, and He died the death our sins deserved. On the cross, our sin was counted to Him, and when we believe, His righteousness is counted to us.

> *For He made the One who did not know sin **to be** sin on our behalf, so that we might become the righteousness of God in Him.* (2 Corinthians 5:21)

Luther would later call this a "happy exchange." Christ takes what is ours, sin and death. We receive what is His, righteousness and life. We will see him explain it beautifully in Concerning Christian Liberty.

Not a New Teaching

Luther did not think he had invented something new. He believed he had recovered what the Bible had taught all along and what Paul had preached from the beginning. He found support for it in Augustine,

the great church father of the 400s, whose order he belonged to. The prophet Habakkuk had written it centuries before Paul:

> *Look, his soul is puffed up; it is not upright within him; and the righteous will live by his faithfulness.* (Habakkuk 2:4)

And Paul summed it up in words that many believers have memorized:

> *For by grace you have been saved through faith, and this **is** not from yourselves; the gift **is** of God, not from works, so that no one may boast.* (Ephesians 2:8-9)

This is the heart of everything Luther would fight for. Salvation is a gift. It is received by faith. It is not earned by works, not bought with money, and not finished off in purgatory. Christ has done it all.

Why This Matters

I want you to stop and ask yourself: which way do you read "the righteousness of God"?

If you think of it mainly as the standard God holds over you, the bar you have to reach, then like Luther you will either fool yourself into thinking you are doing fine, or you will live in fear that you never will. Either way, you will not truly love God.

But if you see it as the gift God gives you in Christ, everything changes. You stop working to be accepted and start living as someone who already is. You stop fearing God as a Judge waiting to punish you and start trusting Him as a Father who has already made a way. That is what happened to Luther. He went from hating God to loving Him.

And once a man has walked through those open gates, he cannot stand by quietly when someone else is standing at the door selling tickets to get in. That is exactly what happened next.

Part Two: The Ninety-Five Theses

Chapter 4: Tetzel's Box and Luther's Pen

> *knowing that you were redeemed not with perishable things, silver or gold, from your futile conduct handed down from* ***your*** *fathers, but with* ***the*** *precious blood of Christ, as of a lamb without blemish and without spot.*
>
> 1 Peter 1:18-19 (SLB)

By 1517, Martin Luther was a respected professor and preacher in Wittenberg. He had found peace with God in the gospel, and he was teaching it to his students. He was also the pastor of ordinary people in town, hearing their confessions and preaching in the city church. That is how the indulgence business landed on his desk. It did not come to him as a theory. It came to him through his own people.

A Church to Build

In Rome, the old Basilica of Saint Peter, built in the 300s over the traditional grave of the apostle Peter, was falling apart. In 1506, Pope Julius II laid the foundation for a magnificent new church on the site. It would take more than a hundred years and enormous sums of money to finish. His successor, Pope Leo X, a member of the wealthy Medici family of Florence, needed money to keep it going, and an indulgence for the building of Saint Peter's was one of the ways the money was raised.

An Archbishop in Debt

Now we meet a young German nobleman named Albert of Brandenburg. In 1513, at twenty-three, Albert became archbishop of Magdeburg and was also put in charge of the diocese of Halberstadt. In 1514, still only twenty-three, he was elected archbishop of Mainz as well, the most powerful church office in Germany. Archbishops of Mainz were also among the seven princes who elected the emperor.

There was a problem. Church law did not allow one man to hold that many offices, and he was under the required age. To get permission, Albert had to pay large fees to Rome. He borrowed the money from the Fugger family of Augsburg, the richest banking house in Europe.

To help him pay off the loan, an arrangement was made. Albert was allowed to have the Saint Peter's indulgence preached in his territories. Half of the money would go to Rome for the church building. The other half would go to repay Albert's debt to the Fuggers. Ordinary people who bought the indulgences did not know about that second half. They thought every coin was going to God's work.

Albert wrote a detailed set of instructions for his indulgence preachers. Among other things, it told them that people buying an indulgence for a loved one in purgatory did not need to be sorry for their own sins or go to confession first. Remember that. Luther would answer it directly in Thesis 35.

Johann Tetzel

The man in charge of preaching the indulgence in the area near Wittenberg was a Dominican friar named Johann Tetzel. He was an experienced indulgence preacher and a gifted salesman. When Tetzel came to a

town, there was a procession. The papal document granting the indulgence was carried in on a velvet cushion, a large cross bearing the pope's coat of arms was set up in the church, and Tetzel preached.

He did not preach on the love of God. He preached on the suffering of purgatory. He urged people to think of their dead parents and loved ones crying out to them from the flames, begging them to buy their release for a few coins. A rhyme is often linked to Tetzel's preaching: "As soon as the coin in the coffer rings, the soul from purgatory springs." We have no record that proves Tetzel spoke those exact words, but we know that kind of preaching was going on, because Luther complains about it in Thesis 27, almost word for word.

Over the Border

Frederick the Wise, the ruler of Luther's part of Saxony, did not allow the Saint Peter's indulgence to be sold in his lands. He had reasons of his own. He did not want his people's money flowing out to Rome and to a rival prince's debts, and he had his own relic collection and indulgences at the Castle Church in Wittenberg.

But Tetzel set up just across the border, in towns like Jüterbog and Zerbst, a short trip from Wittenberg. In the spring of 1517, people from Wittenberg went over and bought indulgence letters. Then they came back home to confession.

That is where Luther came in. As a priest hearing their confessions, he found people who showed him their indulgence letters and said, in effect, "I don't need to change. My sins are taken care of." Luther was horrified. These were his people. He believed they were being told a lie about the most important thing in the world, and the lie could cost them their souls.

Luther had already preached against the abuse of indulgences before. Now he decided it was time to raise the issue formally.

October 31, 1517

On October 31, 1517, the day before All Saints' Day, Luther wrote a respectful letter to Archbishop Albert. He told Albert what was being preached in his name and asked him to stop it and correct his instructions to the preachers. He enclosed a set of ninety-five statements on indulgences, written in Latin, and proposed to hold a public academic debate on them.

The letter was signed "Martin Luther." Up until about this time, he had used the family spelling, Luder. Many historians believe he changed it around 1517 with the Greek word eleutherios in mind, which means "free." Whether or not that was in his mind, the free man had begun to speak.

The heading of the Ninety-Five Theses shows what they were meant to be:

> Out of love for the truth and a desire to bring it to light, the following statements will be debated at Wittenberg, with the Reverend Father Martin Luther presiding. He asks that anyone who cannot be present to debate in person do so by letter.
>
> *Martin Luther, heading of the Ninety-Five Theses, 1517, in today's words*

A “thesis” is simply a statement put forward for debate. University professors did this all the time. Luther was inviting scholars to come and argue the matter out. He was not writing a manifesto for the public, and he did not write it in German for ordinary people. He wrote it in Latin for scholars and church leaders.

Albert did not answer Luther directly. He sent the Theses on to Rome and asked for an opinion from the theologians at his university in Mainz. Within a year, Luther would be under investigation for heresy.

Did He Really Nail Them to the Door?

Every picture you have seen of this day shows Luther with a hammer, nailing the Ninety-Five Theses to the wooden door of the Castle Church in Wittenberg. Did that happen? Here is what we can check.

What is certain. Luther wrote the Ninety-Five Theses and sent them with a letter to Archbishop Albert on October 31, 1517. We still have the letter. Ten years later, on November 1, 1527, Luther dated a letter to his friend Nicholas von Amsdorf “on the day of All Saints, in the tenth year after indulgences were trampled underfoot,” and he wrote that he and his friends had raised a glass in memory of it. So Luther himself looked back on that date as the start of it all.

Where the nailing story comes from. The first known written account of Luther posting the Theses on the door of the Castle Church came from his friend and fellow professor Philip Melanchthon, in 1546, after Luther died. Melanchthon was not living in Wittenberg in 1517; he arrived in 1518. Luther himself, in all his many writings, never described nailing anything to a door.

Why some historians doubted it. In the 1960s a Catholic historian, Erwin Iserloh, argued that the posting probably never happened, since the only source was written almost thirty years later by someone who was not there.

What turned up later. In 2006, a researcher found a handwritten note by Georg Rörer, Luther’s longtime secretary, in a copy of the New Testament revised around 1540. The note says that on the eve of All Saints in 1517, Luther posted theses about indulgences on the doors of the Wittenberg churches. Rörer was not there in 1517 either, but his note is earlier than Melanchthon’s account and came from someone who worked closely with Luther for years.

What makes it likely. The rules of the University of Wittenberg called for notices of academic debates to be posted on the church doors, which served as the university’s bulletin board. Posting the Theses would have been an ordinary step, not a dramatic act of defiance. That may be why no one thought to write it down at the time.

My conclusion. Luther certainly wrote the Theses and sent them to the archbishop on October 31, 1517. He probably posted them as well, as any professor would post notice of a debate, possibly on more than one church door. Whether he used a hammer and nails, or paste, we don’t know. And the actual wooden door is long gone. It burned in a fire in 1760 during the Seven Years’ War. The bronze doors with the Latin text of the Theses that visitors see today were installed in 1858.

The Spark Hits Dry Grass

The debate Luther proposed never happened. No one showed up to argue with him. What happened instead was far bigger than he expected.

Someone took the Theses to the printers. By the end of 1517 they had been printed in several cities, including Nuremberg, Leipzig, and Basel, and they were soon translated into German. A friend of Luther's, Friedrich Myconius, later wrote that within about two weeks they had gone through all of Germany. The printing press did in weeks what would once have taken years.

Luther was surprised and a little worried. The Theses were meant to start a discussion among scholars, and some of them were stated as questions he was not sure about himself. Now ordinary people everywhere were reading them as a declaration. So in early 1518 he wrote a short sermon in plain German, the Sermon on Indulgences and Grace, to explain what he really meant to ordinary readers. It was reprinted again and again and became one of the best-selling pamphlets of its day. He also wrote a long, careful Latin defense of each thesis for scholars and sent it to the pope.

Without meaning to, Luther had become the most talked-about man in Germany.

Why This Matters

At the heart of this story is one question: can God's forgiveness be bought?

The Bible's answer is no. When a man named Simon tried to buy the power of the Holy Spirit from the apostles with money, Peter answered him sharply:

> *But Peter said to him, "May your silver be with you for destruction, because you thought to acquire the gift of God through money!"* (Acts 8:20)

God's gifts are not for sale. They can't be bought with silver or gold, because they have already been bought, with something far more costly. That is what Peter means in the verse at the top of this chapter. We were redeemed, not with perishable things like silver or gold, but with the precious blood of Christ.

And that means salvation is free to us. God invites people to come and receive it "without money and without price" (Isaiah 55:1). Every time the church, or any preacher, attaches a price tag to God's grace, it insults the cross and keeps people from the real thing.

Luther's people were buying paper. What they needed was the gospel. In the next chapter, we'll look at what he actually wrote to tell them so.

Chapter 5: What the Theses Actually Say

> *From that time Jesus began to preach and to say, "Repent, for the kingdom of the heavens has drawn near."*
>
> Matthew 4:17 (SLB)

A lot of people talk about the Ninety-Five Theses. Very few have read them. That's understandable. They were written in Latin for scholars, they use church terms most of us have never heard, and reading ninety-five points in a row is hard going. But once you know what Luther was arguing about, they are not that hard to follow, and some of them are as sharp and plain as anything he ever wrote.

In this chapter I'll walk you through them in groups, by theme. You'll find all ninety-five printed in full in Appendix A, in the 1915 English translation, with a plain-words note after each one. The quotes in this chapter are in today's words.

Before we start, one thing to keep in mind. The Ninety-Five Theses are not a full statement of Luther's beliefs. In 1517 he was still a loyal monk of the Roman church. He still believed in purgatory. He still respected the pope and assumed the pope did not know what was being done in his name. What you will find in the Theses is a man asking hard questions about one practice, indulgences, and, underneath that, a man who had begun to see that forgiveness comes from God alone.

Repentance Is a Whole Life (Theses 1 to 4)

Luther started with Jesus' own words, and the first thesis is the most famous of them all.

> When our Lord and Master Jesus Christ said, "Repent," He meant that the entire life of believers should be one of repentance.
>
> *Martin Luther, Thesis 1, in today's words*

This was a deliberate first shot. The Latin Bible of the day translated Jesus' command in Matthew 4:17 as "poenitentiam agite," which could be read as "do penance," pointing people to the church's sacrament of penance. But the Greek word Jesus' words were recorded in, metanoeite, means to change your mind, to turn around. Erasmus had pointed this out in his notes on the Greek New Testament the year before.

So Luther says in Thesis 2 that Jesus was not talking about the ritual of confession and satisfaction run by priests. In Thesis 3 he adds that true repentance is not only on the inside, because a changed heart always shows up in a changed life. And in Thesis 4 he says that the battle with sin goes on as long as we live, all the way until we enter heaven.

Think about what that does to the indulgence business. If repentance is a whole life of turning from sin to God, then it can't be bought, and it can't be finished off with a payment. You can't pay someone to repent for you.

> *For the grief according to God produces repentance to salvation without regret, but the grief of the world produces death.* (2 Corinthians 7:10)

What the Pope Can and Cannot Do (Theses 5 to 7 and 20 to 26)

Next Luther takes on the pope's power. He is careful and respectful, but his point is clear.

The pope, he says, can only cancel penalties that he himself or church law put on people (Thesis 5). He cannot forgive guilt. Only God can do that. The pope can only declare and confirm that God has already forgiven (Thesis 6). So when indulgence preachers promised "full remission of all penalties," it could only mean the penalties the pope had imposed (Thesis 20). Preachers who told people that the pope's indulgence freed them from every penalty and saved them were simply wrong (Thesis 21).

And over purgatory, Luther says, the pope has no more power than any bishop or local pastor has in his own church (Thesis 25). The best he can do for souls there is to pray for them (Thesis 26).

The Dying and Purgatory (Theses 8 to 19)

This section is the hardest to follow today, because it argues inside a belief in purgatory that Luther still held in 1517 and that I do not hold. His point is this: church penalties are meant for the living. Death ends them (Theses 8 and 13). Priests who carry church penalties past death into purgatory are doing something the church never used to do, and Luther calls it a weed sown while the bishops were asleep (Thesis 11). He also questions a lot of what people claimed to know about purgatory, saying much of it had never been proved from reason or Scripture (Theses 18 and 19).

Notice that last phrase: "reason or Scripture." That is the test Luther kept coming back to. In the years after 1517, the more he tested purgatory against Scripture, the less he found. By 1530 he had written against it openly and rejected it altogether.

The Coin in the Box (Theses 27 to 35)

Here Luther goes straight at the sales pitch.

> They are preaching human ideas, not God's, when they say that the moment the coin clinks in the money box, a soul flies out of purgatory.
>
> *Martin Luther, Thesis 27, in today's words*

> What is certain is that when the coin clinks in the box, greed and profit go up. But whether the church's prayers help a soul is entirely in God's hands.
>
> *Martin Luther, Thesis 28, in today's words*

Then comes one of the strongest warnings in the whole document. People who think they are sure of salvation because they have a pardon letter, Luther says, will be condemned forever, along with the people who taught them (Thesis 32). Anyone who says the pope's pardons are the gift of God that makes peace between us and God is not to be trusted (Thesis 33). And Thesis 35 answers Archbishop Albert's instructions head on: it is not Christian teaching to say that a person buying a soul out of purgatory doesn't need to be sorry for his own sin.

True Repentance Is Enough (Theses 36 to 40)

Now we come to the good news hidden in the Theses.

> Every Christian who truly repents has full forgiveness of both the penalty and the guilt of sin, even without a letter of pardon.
>
> *Martin Luther, Thesis 36, in today's words*

> Every true Christian, living or dead, shares in all the blessings of Christ and the church. God gives this to him, even without a letter of pardon.
>
> *Martin Luther, Thesis 37, in today's words*

Read those two again. That is the seed of everything that came later. If the repentant believer already has full forgiveness from God, then what is the indulgence for? Luther doesn't say it outright yet, but the answer is obvious: nothing.

He adds that it is almost impossible, even for the best preachers, to promote cheap pardons and real sorrow for sin at the same time (Thesis 39). Real repentance takes sin seriously and accepts correction. Cheap pardons teach people to dodge it (Thesis 40).

Love Your Neighbor, Not Paper (Theses 41 to 51)

This section is my favorite, because it is so practical. Nine of them begin with the words "Christians are to be taught." Luther is a pastor here, telling his people how to live.

> Christians should be taught that a person who gives to the poor or lends to someone in need is doing a better work than a person who buys a pardon.
>
> *Martin Luther, Thesis 43, in today's words*

> Christians should be taught that a person who sees someone in need, walks right past him, and spends his money on a pardon is not buying the pope's indulgence. He is buying God's anger.
>
> *Martin Luther, Thesis 45, in today's words*

He goes on. If you don't have more than you need, take care of your own family first and don't waste your money on pardons (Thesis 46). Buying a pardon is a choice, not a command (Thesis 47). And then a line that must have stung in Rome:

> Christians should be taught that if the pope knew how the pardon preachers were squeezing people, he would rather see Saint Peter's church burn to ashes than see it built with the skin, flesh, and bones of his sheep.
>
> *Martin Luther, Thesis 50, in today's words*

Notice that Luther still gives the pope the benefit of the doubt. He assumes the pope doesn't know. That would change.

The Word Comes First (Theses 53 to 55)

Indulgence preachers sometimes had regular preaching canceled in nearby churches so that everyone would come hear about the indulgence. Luther called anyone who did that an enemy of Christ (Thesis 53). God's Word is wronged, he said, when a sermon spends as much time or more on pardons as on the Word (Thesis 54). If pardons, which are a small thing, get one bell and one procession, then the gospel,

which is the greatest thing, should be preached with a hundred bells and a hundred processions (Thesis 55).

The True Treasure of the Church (Theses 56 to 68)

Remember the "treasury of merit," the store of extra goodness the pope was said to draw from? Luther asks what that treasure really is. It's not money, he says, since the sellers are much better at collecting money than handing it out (Thesis 57). It's not the merits of Christ and the saints, since those work for believers with or without the pope (Thesis 58). Then he writes what many people consider the single most important line in the Theses:

> The true treasure of the church is the most holy gospel of the glory and grace of God.
>
> *Martin Luther, Thesis 62, in today's words*

That's it. The church's real wealth is not in a vault in Rome. It is the good news of what God has done in Christ.

Luther adds that people naturally hate this treasure, because the gospel humbles the proud and makes the first last (Thesis 63). And he puts the whole contrast in two lines that are easy to remember:

> The treasures of the gospel are nets that once were used to fish for people. The treasures of indulgences are nets now used to fish for people's money.
>
> *Martin Luther, Theses 65 and 66, in today's words*

Watch the Preachers (Theses 69 to 80)

Luther tells bishops and pastors to let the pope's agents in with respect, but to keep a close eye on them so they don't preach their own dreams instead of what the pope authorized (Thesis 70). He calls some of the wild claims being made outright blasphemy, such as the claim that the cross set up by the indulgence preachers was equal to the cross of Christ (Thesis 79). And he says that a papal pardon cannot take away the guilt of even the smallest sin (Thesis 76).

The Questions Ordinary People Ask (Theses 81 to 91)

Here Luther does something clever. He passes along the sharp questions that ordinary people were asking, the kind of questions he said made it hard to defend the pope. Here are a few:

> Why doesn't the pope empty purgatory out of holy love and the desperate need of the souls there, if he frees countless souls for miserable money to build a church?
>
> *Martin Luther, Thesis 82, in today's words*

> The pope is richer today than the richest of men. Why doesn't he build this one church of Saint Peter with his own money, instead of with the money of poor believers?
>
> *Martin Luther, Thesis 86, in today's words*

Luther says that putting down these questions by force instead of answering them would only make the church a laughingstock and make Christians miserable (Thesis 90). As it turned out, force is exactly what the church reached for.

The Cross, Not False Peace (Theses 92 to 95)

Luther ends not with an attack but with a call to follow Jesus. He borrows the prophet Jeremiah's words against false prophets who said "Peace, peace" when there was no peace.

> *And they have healed the fracture of My people lightly, saying, 'Peace, peace,' and there **is** no peace.* (Jeremiah 6:14)

Indulgences offered a cheap peace, a promise that you could skip the cost of following Christ. Luther ends by pointing the other way:

> Christians should be urged to follow Christ, their Head, faithfully through punishment, death, and hell, and so to trust that they will enter heaven through many hardships rather than through a false sense of security.
>
> *Martin Luther, Theses 94 and 95, in today's words*

That last line echoes what Paul and Barnabas told the young churches:

> *strengthening the souls of the disciples, exhorting **them** to continue in the faith, and **saying** that through many tribulations we must enter into the kingdom of God.* (Acts 14:22)

What the Theses Did Not Say

It's worth being clear about what is not in the Ninety-Five Theses, so you don't give them credit for more than they did.

They do not use the phrase "faith alone." They do not reject the pope or the Roman church. They do not reject purgatory. They do not lay out justification by faith the way Luther would just a few years later. Thesis 7 even says God sends the person He forgives to the priest, and Thesis 38 says the pope's declaration of forgiveness should not be looked down on.

So why did they cause such an earthquake? Because the questions they raised went to the foundation. If forgiveness comes from God to everyone who truly repents, then the whole system of buying grace collapses. If Scripture and reason are the test, then even the pope's practices can be questioned. And if the true treasure of the church is the gospel, then the gospel, not the church's machinery, has to be at the center. Luther had pulled one thread, and the whole garment started to come apart.

Why This Matters

The Ninety-Five Theses still speak to us. We don't buy indulgences today, but people still look for ways to feel right with God without real repentance. Some trust a prayer they prayed once while their life shows no change. Some trust their church membership, their family's faith, or the good things they do. Luther's first thesis cuts through all of it: the whole Christian life is one of repentance, a daily turning from sin to God.

And Thesis 62 is still true. The greatest treasure your church has is not its building, its programs, or its budget. It is the gospel of the glory and grace of God. Guard it, and give it away freely.

Chapter 6: The Fire Spreads

> *But Peter and the apostles answering said, "It is necessary to obey God rather than men."*
>
> Acts 5:29 (SLB)

Luther wanted a debate. What he got was a four-year storm that ended with him standing before the emperor of the Holy Roman Empire, declared an outlaw, and hidden away in a castle. In this chapter we'll follow that storm from 1518 to 1522. Along the way you'll see something important happen. The question shifted from "What about indulgences?" to "Who has the final say, the pope or the Word of God?"

The Pushback Begins

Johann Tetzel did not take Luther's challenge quietly. In early 1518 he answered with a set of counter-theses defending indulgences and the pope's authority. When copies reached Wittenberg, some students got hold of hundreds of them and burned them in the town square. Luther did not approve, but the fight had clearly left the classroom.

In Rome, the pope's chief theologian, Sylvester Prierias, wrote a reply that went much further than indulgences. He argued that anyone who did not accept the teaching of the Roman church and the pope as the infallible rule of faith was a heretic. That forced the real issue into the open. Luther had appealed to Scripture. Rome answered that the church's authority settled the matter.

In the summer of 1518, Luther was ordered to appear in Rome within sixty days. Everyone knew what that could mean. Frederick the Wise, who was proud of his university and its famous professor, used his influence to have Luther heard in Germany instead.

Heidelberg: The Theology of the Cross

Before that hearing, in April 1518, Luther attended a meeting of his Augustinian order in Heidelberg and led a debate there. He did not talk about indulgences at all. Instead he laid out what he called the "theology of the cross."

His point was simple and deep. A "theologian of glory" tries to figure God out by looking at power, success, and human achievement, and he thinks we climb up to God by our good works. A "theologian of the cross" learns who God is by looking at Jesus on the cross, where God showed Himself in weakness, suffering, and shame to save sinners who could do nothing for themselves.

One line from Heidelberg has stuck with readers for five hundred years:

> God's love does not find something lovable in us. It creates what it loves.
>
> *Martin Luther, Heidelberg Disputation, Thesis 28, 1518, in today's words*

Human love is drawn to what is already attractive. God's love goes to sinners who have nothing to offer and makes them new. Several young men in the audience that day were won over, including Martin Bucer, who later became a reformer in Strasbourg.

Augsburg: Face to Face With a Cardinal

In October 1518, Luther met the pope's representative, Cardinal Thomas Cajetan, at the city of Augsburg. Cajetan was one of the most learned theologians of his time. But he had not come to debate. He had come to get Luther to say one word: "Revoco," Latin for "I recant."

Over three days of meetings, Luther refused. He asked to be shown from Scripture where he was wrong. Cajetan pointed to papal decrees. The meetings grew heated, and Cajetan finally told Luther not to come back unless he was ready to recant.

Luther's friends feared he would be arrested. One night, with help from friends in Augsburg, he slipped out of the city through a small gate and rode hard for home. Before leaving, he filed an appeal from the pope "badly informed" to the pope "better informed," still hoping Leo X would see the truth. It was around this time that Staupitz released Luther from his vow of obedience to the Augustinian order, so that whatever happened to Luther would not fall on the order.

Leipzig: Popes and Councils Can Be Wrong

In the summer of 1519, a debate was finally held, at the University of Leipzig. Luther's opponent was Johann Eck, a skilled debater and theologian from Ingolstadt. Eck first debated Luther's colleague Andreas Karlstadt, and then Luther himself.

Eck knew exactly where to push. He steered the debate toward the authority of the pope and of church councils, and he connected Luther's views to Jan Hus, who had been condemned and burned by the Council of Constance in 1415. Luther took the bait, or rather, he told the truth as he saw it. He said that some of Hus's teachings condemned at Constance were in fact thoroughly Christian and in line with the gospel, and that a church council could make mistakes.

That was a turning point. Luther was now saying publicly that neither popes nor councils had the final word. Only Scripture did. Eck went to Rome to help prepare the case against him.

1520: The Year of the Pen

In 1520, Luther wrote three short books that laid out his teaching for the whole world to see.

To the Christian Nobility of the German Nation (August 1520), written in German, called on the German princes to reform the church, since church leaders would not. In it he taught that all baptized believers are priests before God, not just the clergy. We'll come back to that idea in Chapter 12.

On the Babylonian Captivity of the Church (October 1520), written in Latin for scholars, attacked the church's sacramental system. Luther argued that the Bible gives only two or three true sacraments, not seven, and that the church had taken the sacraments captive and turned them into tools of control.

On the Freedom of a Christian (November 1520), also called Concerning Christian Liberty, laid out the heart of the Christian life: free in Christ by faith, and a willing servant of everyone in love. That is the book we will walk through in Part Three.

Meanwhile, on June 15, 1520, Pope Leo X issued a bull, an official papal document, called Exsurge Domine, meaning "Arise, O Lord." It condemned forty-one statements from Luther's writings and gave him sixty days to recant or be excommunicated.

On December 10, 1520, Luther and a group of students and professors walked to the Elster Gate outside Wittenberg. They lit a fire and burned books of church law, and Luther threw a copy of the papal bull into the flames. There was no going back now. On January 3, 1521, the pope formally excommunicated him, cutting him off from the Roman church.

Worms: Here I Stand

Germany was part of the Holy Roman Empire, and in 1519 a nineteen-year-old named Charles V had been elected emperor. Charles was a devout Catholic, and he ruled over Spain, the Netherlands, much of Italy, and the German lands. In 1521 he called an imperial diet, a formal assembly of the princes, at the city of Worms on the Rhine. Frederick the Wise arranged for Luther to appear there, with a promise of safe conduct from the emperor.

Luther's friends remembered what had happened to Hus under a promise of safe conduct. Luther went anyway. Years later he recalled that he would have gone to Worms even if there were as many devils there as tiles on the roofs. Along the way, crowds came out to see him.

On April 17, 1521, Luther was brought before the emperor and the princes. A pile of his books was set on a table. An official asked him two questions: were these his books, and would he take back what was in them? Luther said the books were his, and then, to everyone's surprise, asked for time to think about the second question. He was given one day.

On the evening of April 18, he came back to a packed hall. He explained that his books were of different kinds, and some attacked real abuses that everyone could see. He would gladly be shown his errors from Scripture. When the official pressed him for a plain answer, without horns or teeth, Luther gave one. In today's words, it went like this:

> Unless I am convinced by the testimony of Scripture or by clear reason (for I do not trust the pope or councils alone, since it is well known that they have often been wrong and contradicted themselves), I am bound by the Scriptures I have quoted, and my conscience is captive to the Word of God. I cannot and will not take back anything, because it is neither safe nor right to go against conscience. God help me. Amen.
>
> *Martin Luther, at the Diet of Worms, April 18, 1521, in today's words*

You may have noticed that the famous line "Here I stand, I can do no other" is missing. Here's why. The line appears in the earliest printed versions of the speech, published in Wittenberg soon after. But the notes taken in the hall at the time end with "God help me. Amen." So the line may have been added by the

printers, or Luther may have said it in German and the note-takers missed it. We don't know for sure. Either way, it fits the moment exactly. That is where he stood.

Outlaw

Luther left Worms under his safe conduct. A few weeks later, the emperor issued the Edict of Worms. It declared Luther an outlaw of the empire. No one was to give him food or shelter. Anyone could seize him and turn him over. His books were to be burned. Under the law, he could now be killed without penalty.

Kidnapped for His Own Good

On May 4, 1521, as Luther traveled home through the forest near Eisenach, armed horsemen stopped his wagon and carried him off. Word spread that he had been kidnapped, maybe killed.

In fact, it was a rescue. Frederick the Wise had arranged it, and he deliberately did not ask where Luther was taken so he could honestly say he didn't know. Luther was taken to the Wartburg, a castle on a hill above Eisenach, the town where he had gone to school as a boy. There he let his hair and beard grow, dressed as a knight, and went by the name "Knight George."

He was lonely, sick, and often troubled in spirit. But he did not sit idle. He wrote constantly, and he took on the biggest project of his life. In about eleven weeks, working from Erasmus's Greek New Testament, he translated the entire New Testament into German. It was published in September 1522 and became known as the September Testament. It sold out quickly and was reprinted again and again. For the first time, ordinary Germans could read the New Testament in the language they spoke at home, in words that sounded natural to them.

Luther and his colleagues kept working, and the complete Bible in German was published in 1534.

Back to Wittenberg

While Luther was hidden away, things in Wittenberg got out of hand. Some of his colleagues and followers began changing church practices overnight, sometimes by force: smashing images, forcing changes in worship, and pressuring people who were not ready. In March 1522, against Frederick's wishes, Luther left the Wartburg and came home.

For eight days in a row he preached in the town church. His message surprised both sides. He agreed with many of the changes, but not with how they were made. The Word of God must do the work, he said, not fists and force. Be patient with the weak. Teach them, and let the Word change their hearts. Luther later summed it up by saying that while he slept or drank beer with his friends, the Word did the work. It was a good word then, and it is a good word now.

Why This Matters

At Worms, Luther stood in front of the most powerful man in Europe and said, in effect, "I will change my mind if you show me from the Bible that I'm wrong. Otherwise I can't, because my conscience is captive to God's Word."

Peter and the apostles said the same thing to the council in Jerusalem: we must obey God rather than men (Acts 5:29). That doesn't mean being stubborn, or treating our own opinions as if they were God's. Luther was ready to be corrected from Scripture. It means that when God's Word is clear, no human authority, however high, gets to overrule it.

Here's a question worth asking yourself. What is your conscience captive to? Your feelings? The opinions of the people around you? What your church has always done? Or the Word of God? Luther's courage did not come from his personality. It came from being sure of what God had said.

Part Three: Concerning Christian Liberty

Chapter 7: A Letter to the Pope and a Little Book

> *In the freedom with which Christ set us free, stand firm therefore, and do not be entangled again in a yoke of slavery.*
>
> Galatians 5:1 (SLB)

In the fall of 1520, Martin Luther was a condemned man waiting for the axe to fall. The pope's bull had been issued in June, giving him sixty days to recant. Copies of it were making their way across Germany, and his books were being burned in some cities. You would expect a man in that position to write something angry. Instead, he wrote the calmest, warmest, most hopeful book of his career. He called it a little book about Christian freedom, and he sent it to the pope.

That little book is Concerning Christian Liberty. In this part of the book we'll walk through it together, one big idea at a time. But first, let's look at how it came to be written, and at the remarkable letter Luther attached to it.

Writing plain-language study guides has taught me that clear, short writing reaches more people than thick textbooks. Like Luther's short pamphlets that spread across Germany, a simple explanation of Scripture can open eyes fast. God loves to use plain words to carry big truth.

One More Try at Peace

Even after Leipzig, there were people on both sides who hoped to avoid a final break. One of them was Karl von Miltitz, a German nobleman who worked at the pope's court. Miltitz had met with Luther before, in early 1519, and had gotten him to agree to stay quiet if his opponents did the same. That truce fell apart at Leipzig.

In October 1520, Miltitz met with Luther again and suggested one more step. Luther should write a respectful letter to Pope Leo X, saying he had never meant to attack the pope personally, and send along a short book explaining what he really believed. Maybe, Miltitz hoped, it would cool things down.

Luther agreed. He wrote the letter in Latin and dated it September 6, 1520. Most historians believe he dated it earlier than he actually wrote it, so that it would look as though it had been written before the bull reached him and not as a response to it. He also wrote the little book, in two versions: a Latin version for scholars and for the pope, and a shorter German version for ordinary readers, published in November 1520. The public-domain English translation I worked from comes from the Latin version, which is why it begins with the letter to Leo.

The Letter to Leo

The letter is worth a look, because it shows you Luther's heart at this point. It's an odd mix of honest respect for Leo as a person and blistering criticism of the church government around him.

Luther begins by saying that he has never spoken of Leo himself except with honor. He calls him a "Daniel in Babylon," a good man trapped in a wicked place. Then he turns on the Roman court, the officials and cardinals who ran the church from Rome. In today's words:

> Your see, which is called the Court of Rome, is more corrupt than any Babylon or Sodom, and neither you nor anyone else can deny it. I have hated it, and I have been angry that the people of Christ are being cheated in your name and under cover of the Church of Rome. I have resisted it, and I will keep resisting it as long as the spirit of faith lives in me.
>
> *Martin Luther, letter to Pope Leo X, 1520, in today's words*

Strong words. He goes on to say that Leo is sitting "like a lamb in the midst of wolves," and he urges him not to listen to flatterers who tell him he is lord of the world and has power over heaven, hell, and purgatory. Those people, Luther says, are Leo's enemies.

Then he lays out the history of the fight from his side: Tetzel, Cajetan, Miltitz, and especially Johann Eck, whom he blames for wrecking the peace at Leipzig. He says he hates fighting and will gladly be quiet, with two conditions. He will not take back what he has written, and he will not accept rules that tell him how to interpret the Word of God. In today's words:

> I cannot accept rules for interpreting the Word of God, because the Word of God, which teaches freedom in everything else, must not itself be put in chains.
>
> *Martin Luther, letter to Pope Leo X, 1520, in today's words*

That one sentence sums up the whole Reformation. The Word of God is not owned by the church. The church is under the Word.

He closes by saying he does not want to come empty-handed, so he is sending along "this little treatise," as a sign of peace and good hope. He says it shows what he would much rather be doing with his time, if his enemies would let him: not fighting, but teaching the gospel.

Was the Letter Sincere?

You might ask, "How can Luther call the pope a lamb among wolves and the pope's own court worse than Sodom in the same letter? Was he being sincere, or sarcastic?"

Historians have argued about it. I think the most honest answer is that Luther meant both parts. He had been raised to honor the pope, and he still hoped Leo might be a decent man misled by the people around him. At the same time, he had seen the corruption of Rome with his own eyes and felt its weight in his own case. The letter shows a man who has not quite let go of the old loyalty, but who has already given his first loyalty to the Word of God.

Within a few months, that hope was gone. Leo excommunicated him in January 1521. By then Luther had come to believe that the papacy itself, not just the people around the pope, stood against the gospel. We'll deal with how far he took that in Chapter 14.

The Big Idea of the Book

So what did Luther put in the little book he sent to the pope? He tells us in the very first lines what he is trying to do. Many people talk about Christian faith, he says, but few understand it, because no one can truly understand it who has not tasted it in the middle of trouble and struggle. He says he writes for ordinary, unlearned people, to make the way easier for them. Then he puts the whole book into two sentences.

> A Christian is the freest lord of all, subject to no one. A Christian is the most dutiful servant of all, subject to everyone.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

At first glance those two statements seem to contradict each other. How can you be free and subject to no one, and at the same time be everyone's servant? Luther says that when you see how they fit together, you understand the Christian life.

He points out that both statements come from Paul. Paul wrote that though he was free from all men, he made himself a slave to all, so that he might win more (1 Corinthians 9:19). And Paul wrote that we should owe no one anything except to love one another (Romans 13:8). Love, by its nature, serves. And Jesus Himself is the perfect picture: Lord of all things, yet born of a woman, born under the law, free and a servant at the same time, in the form of God and in the form of a servant (Philippians 2:6-7).

> *For being free from all **men**, I made myself a slave to all, so that I may gain the more.*
> (1 Corinthians 9:19)

Two Halves of One Life

The rest of the book unpacks those two sentences. Here is the simplest way to think about it:

- **Free lord of all:** This is about how a person stands before God. Before God, the Christian is completely free, because he is made right with God by faith in Christ alone. No law, no work, no ritual, no church official can add to that or take it away.
- **Servant of all:** This is about how a free Christian lives toward other people. Because he doesn't need to earn anything from God, he is free to spend his life serving others in love, not to get something, but because he already has everything in Christ.

Luther calls the first part the "inner man" and the second the "outer man." We'll take the inner man in Chapters 8 and 9 and the outer man in Chapter 10.

Keep in mind that Luther is not giving two options here, like "some Christians are free and some are servants." Every Christian is both, at the same time, all the time. Freedom without service turns into selfishness. Service without freedom turns into slavery. The gospel gives you both.

Why This Matters

Paul wrote to the Galatians, "In the freedom with which Christ set us free, stand firm therefore" (Galatians 5:1). Just a few verses later he added that you were called to freedom, but don't use your

freedom as an opportunity for the flesh. Instead, through love, serve one another (Galatians 5:13). That is Luther's little book in two verses.

I think many Christians today live as if only one of those sentences is true. Some live under a heavy load of rules and guilt, always wondering if they've done enough. They need to hear the first sentence: in Christ you are free. Others enjoy their freedom but never think much about serving anyone. They need to hear the second sentence: in love you are everyone's servant.

Which one do you need to hear most right now?

Chapter 8: Free Lord of All: The Word and Faith

> *Therefore if the Son sets you free, you will be free indeed.*
>
> John 8:36 (SLB)

Luther begins his explanation of Christian freedom by asking a simple question: what makes a person right and free before God? Before he gives his answer, he clears away all the wrong answers. Then he points to the one thing a soul cannot live without. In this chapter we'll follow his argument step by step.

The Inner Person and the Outer Person

Luther starts by saying that every person has two sides. There is the inner, spiritual side, which he calls the soul or the "inner man," and there is the outer, bodily side, which he calls the flesh or the "outer man." He takes this language from Paul, who wrote that though our outer person is wasting away, our inner person is being renewed day by day (2 Corinthians 4:16).

He is not saying the body is bad and the soul is good. He is making a practical point: the things that make a person right with God have to reach the inner person, the heart. Anything that only touches the outside cannot do it.

What Cannot Make You Free

So Luther asks, what outward thing can make a soul righteous and free? His answer is: nothing. Not even the good things.

> It does the soul no good if the body wears holy robes, stays in holy places, does holy work, prays, fasts, and stays away from certain foods, or does any other work that can be done by and in the body. Something completely different is needed for the righteousness and freedom of the soul. All these things can be done by a godless person, and doing them only produces hypocrites.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

Think about who he was talking to. The church of his day measured holiness largely by outward things: the robes a priest wore, the places you went on pilgrimage, the fasts you kept, the number of prayers you said. Luther had done all of it, better than almost anyone. He knew from experience that a person can do every one of those things and still have a heart far from God.

And it works the other way too, he says. If a believer is sick, in prison, hungry, or poor, that doesn't hurt his soul. Being forced to miss the outward religious things doesn't take away his standing with God. Neither the good outward things nor the bad outward things touch the freedom of the soul.

Jesus said the same thing to the religious leaders of His day. They cleaned the outside of the cup but left the inside full of greed and self-indulgence (Matthew 23:25-26).

The One Thing the Soul Needs

If no outward thing can make a soul right with God, what can? Luther's answer is clear and strong.

> One thing, and one thing only, is necessary for life, righteousness, and Christian freedom. That is the most holy Word of God, the gospel of Christ.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

He backs it up with Jesus' own words: "I am the resurrection and the life" (John 11:25), "If the Son sets you free, you will be free indeed" (John 8:36), and "Man will not live by bread alone, but by every word coming out through the mouth of God" (Matthew 4:4).

Then he goes further:

> Let us be certain and firmly settled that the soul can do without everything except the Word of God. Without the Word, nothing it needs is supplied. But when it has the Word, it is rich and lacks nothing, because the Word is the Word of life, truth, light, peace, righteousness, salvation, joy, freedom, wisdom, and every good thing.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

He points out that there is no greater sign of God's anger than when He takes His Word away from a people, as Amos warned. And there is no greater blessing than when He sends His Word. Christ came for no other job than the Word, and the apostles, bishops, and all pastors were called for no other purpose than to serve the Word.

But Which Word?

You might ask, as Luther's readers did, "The Bible is a big book. Which word does the soul need?"

Luther answers with Paul. The Word is the gospel of God concerning His Son, who became a man, suffered, rose again, and was glorified through the Spirit (Romans 1:1-4). To preach Christ, Luther says, is to feed the soul, to make it righteous, to set it free, and to save it, if it believes what is preached.

> *that if you confess with your mouth Lord Jesus, and believe in your heart that God raised Him out of **the** dead, you will be saved* (Romans 10:9)

So the Word is not just any religious information. It is the message about Christ: who He is and what He has done for us. That is the one thing a soul cannot live without.

Faith Alone

Now Luther comes to the next step. How does the Word do its work in a person? By faith.

> Faith alone, and the right use of the Word of God, bring salvation.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

He quotes Romans 10:4, that Christ is the end of the law for righteousness to everyone who believes, and Jesus' answer when people asked Him what work they should do to do the works of God: "This is the work of God, that you believe in Him whom He sent" (John 6:29).

And then he says something that may sound shocking at first:

> Faith cannot exist side by side with works, if you imagine that you can be made right with God by those works, whatever they are. That would be limping between two opinions.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

Luther is not saying good works are bad. In Chapter 10 we'll see how much he values them. He is saying that you cannot trust Christ and trust your own works at the same time for your standing with God. It is one or the other. The moment you add your works to Christ as the basis of your salvation, you are no longer trusting Christ alone.

That is exactly what Paul argued in Galatians. Some teachers were telling Gentile believers that they needed to trust Christ and also be circumcised and keep the law of Moses. Paul said that if righteousness came through the law, then Christ died for nothing (Galatians 2:21).

Commands and Promises

So if we are not saved by keeping God's commands, why did God give them? Luther answers by saying the whole Scripture can be divided into two kinds of words: commands and promises.

The commands teach us what is good, but they don't give us the power to do it. Their job is to show us ourselves, so that we see we can't do what God requires and we despair of our own strength. Luther uses the example of the command "You shall not covet." That one command shows every person to be a sinner, because no one can keep his heart free from wanting what isn't his. The command tells you what to do but can't make you do it.

> When a person has learned from the commands how weak he is, and is worried about how to keep the law, then he is truly humbled and brought to nothing in his own eyes. He finds nothing in himself that can make him right and save him. Then the second part of Scripture comes to his aid: the promises of God.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

The promises announce God's glory and say, in effect, "If you want to keep the law and not covet, as the law demands, then believe in Christ. In Him I promise you grace, righteousness, peace, and freedom. If you believe, you have them. If you don't believe, you don't."

Luther sums it up in a line worth remembering: God's promises give what His commands demand. God commands, and God fulfills. All of it is from God.

> *So then the law has become our child-guardian to Christ, so that we might be justified by faith.*
> (Galatians 3:24)

Free Indeed

This is what Luther means when he says the Christian is "the freest lord of all, subject to no one." He doesn't mean the Christian can do whatever he wants. He means that before God, the believer's standing doesn't depend on anything he does, anything the church does to him, or anything that happens to his body. It depends entirely on Christ, received by faith through the Word.

That's real freedom. No law can condemn him, because Christ has kept the law for him. No sin can damn him, because Christ has paid for it. No priest, no pope, no ritual can grant him something he doesn't already have in Christ, and no one can take it away.

Why This Matters

Luther's argument still hits home today. Many of us measure our spiritual health by outward things: how often we go to church, how many verses we read, how well we behave. Those are good things, but they can't make you right with God, and a person can do every one of them with a heart that has never trusted Christ.

Here's an honest question. If someone asked you, "Why should God accept you?" what would you say? If your answer starts with anything you have done, you are trusting the wrong thing. The only answer that stands is the one Luther found: "Because of Jesus Christ, whom I trust, and His Word, which promises me forgiveness."

And notice how much weight Luther puts on the Word. The soul can do without everything except the Word of God. If that's true, how is your soul eating these days?

Chapter 9: What Faith Does

> *But you **are** a chosen race, a royal priesthood, a holy nation, a people for **His** possession, so that you may proclaim the excellencies of Him who called you out of darkness into His marvelous light.*
>
> 1 Peter 2:9 (SLB)

In the last chapter we saw Luther say that faith alone, through the Word, makes a person right with God. But what is it about faith that makes it so powerful? Faith is not a magic word or a feeling we work up. In Concerning Christian Liberty, Luther explains three things faith does, and then he shows what it means to be a king and a priest in Christ. This is the warmest part of the book, and I think it is some of the best writing Luther ever did.

The First Thing Faith Does: It Receives Everything

The first power of faith, Luther says, is that it receives everything God promises. Since God's promises are holy, true, righteous, free, and good, the soul that clings to them with real faith is joined to them so closely that it soaks up their goodness, the way iron put into a fire glows like the fire itself.

That means the believer needs no works to be made right with God. Faith has already received what the works were trying to earn.

> This is Christian freedom, our faith. It does not make us careless or lead us to live badly. It means that no one needs the law or works to be made right with God and saved.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

He adds Paul's line from 1 Timothy 1:9, that the law is not made for a righteous person. The believer is not lawless. He simply doesn't stand on the law for his acceptance with God. He stands on Christ.

The Second Thing Faith Does: It Honors God

The second power of faith may surprise you. Faith, Luther says, gives God the highest honor anyone can give Him. How? By believing Him.

Think about how it works between people. When you trust someone completely, you're saying that person is honest and reliable and worth your trust. There is no greater honor you can give someone than that. And there is no greater insult than to treat someone as a liar.

> When the soul firmly believes God's promises, it treats Him as true and righteous, and nothing gives God greater honor. On the other hand, there is no greater insult to God than not to believe Him, because that treats Him as a liar or as someone not to be trusted.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

That turns the religion of Luther's day upside down. People thought they honored God with their works: masses, pilgrimages, fasting, giving. Luther says the highest worship is to take God at His word. A person

who does a thousand good works but doesn't trust God's promise in Christ is, in effect, calling God a liar. A person who simply trusts Him gives Him the glory He deserves.

Paul says exactly this about Abraham. Abraham did not waver in unbelief, but grew strong in faith, giving glory to God, fully convinced that God was able to do what He had promised (Romans 4:20-21). Luther points out that this is why Abraham's faith was counted to him as righteousness.

> *yet with respect to the promise of God he did not waver in unbelief, but was strengthened in faith, having given glory to God, and having been fully convinced that what He has promised He is able also to do. Therefore also it was reckoned to him for righteousness.* (Romans 4:20-22)

The Third Thing Faith Does: It Joins You to Christ

The third power of faith is the one Luther calls beyond compare. Faith joins the soul to Christ the way a bride is joined to her husband.

Paul compares the relationship between Christ and His church to a marriage (Ephesians 5:31-32). Luther takes that picture and runs with it. In a marriage, he says, everything the husband has belongs to the wife, and everything the wife has belongs to the husband. They share it all.

So look at what happens when a sinner is joined to Christ by faith. Christ is full of grace, life, and salvation. The soul is full of sin, death, and condemnation. When faith joins them, Christ takes on the sins, death, and hell that belong to the soul, and the soul receives the grace, life, and salvation that belong to Christ.

> Who can value this royal wedding highly enough? Who can grasp the riches of the glory of this grace? Christ, the rich and godly Husband, takes a needy and ungodly harlot as His wife, rescues her from all her evils, and supplies her with all His good things.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

That language may sound rough to modern ears, but Luther is following the prophets. Hosea married an unfaithful wife as a picture of God's love for unfaithful Israel, and God promised to betroth His people to Himself in righteousness, justice, loving-kindness, and compassion (Hosea 2:19-20). Luther quotes that very passage.

Our sins, he says, cannot swallow Christ up. They are swallowed up in Him. His righteousness is greater than all sins, His life stronger than death, His salvation more unbeatable than hell. And so the believing soul, by the pledge of its faith in Christ its Bridegroom, is free from all sin, unafraid of death, safe from hell, and given the eternal righteousness, life, and salvation of its Husband.

In the German version of the book, Luther gave this exchange a name: a "joyful exchange." Christ takes what is ours. We get what is His. Paul put it this way:

> *For you know the grace of our Lord Jesus Christ, that for your sake He became poor, being rich, so that you by His poverty might become rich.* (2 Corinthians 8:9)

Why Faith Fulfills the Law

From here Luther draws a conclusion that ties it all together. The first commandment says, "There shall not be for you other gods before My face" (Exodus 20:3). How do you keep that? Not by works. Works can't honor God as God. Only faith can, because only faith gives God the trust that belongs to Him alone.

So faith alone fulfills the first commandment, and the person who keeps the first commandment from the heart will keep the rest as they flow out of it. Faith, Luther says, is the head of all righteousness. The works follow, the way a body follows its head.

Kings and Priests

Next Luther shows how rich the believer really is. In the Old Testament, he points out, the firstborn son had a special place. He received a double share, and he held the rights of both priest and ruler over his brothers. That was a picture of Christ, the true and only firstborn of God the Father, who is both King and Priest.

Christ's kingdom is not a kingdom of this world, and His priesthood isn't about robes and ceremonies. He rules in spiritual things, and as our Priest He intercedes for us in heaven and offered Himself as the sacrifice for our sins. And here's the amazing part: by the "marriage" of faith, everything that is Christ's becomes ours. So every believer shares in His kingship and His priesthood.

> *and from Jesus Christ, the faithful witness, the firstborn from the dead, and the ruler of the kings of the earth. To Him who loved us and washed us from our sins in His blood, and made us kings and priests to His God and Father, to Him* ***be*** *the glory and the dominion to the ages of the ages. Amen.* (Revelation 1:5-6)

Every believer is a king. Luther is careful here. He doesn't mean Christians get earthly power or escape hardship. In fact, he says, the more of a Christian a person is, the more trouble and suffering he may face, just as Christ did. He means that nothing can harm the believer's soul. In Christ, all things work together for good to those who love God (Romans 8:28). Even death, sickness, and suffering are made to serve the believer's salvation. That is a spiritual kingship that rules in the middle of enemies and is strong in the middle of trouble, the kind of strength Paul meant when he said God's power is made perfect in weakness (2 Corinthians 12:9).

Every believer is a priest. This is even greater, Luther says. Priests can come into the presence of God, pray for others, and teach others about God. Because of Christ, every believer can come boldly before God, cry out "Abba, Father," and pray for others. We don't need a human go-between to get to God. Christ is our one Mediator, and in Him we have direct access to the Father (Hebrews 4:16).

Then What Is a Pastor?

Luther knew his readers would ask the obvious question. If every Christian is a priest, what makes a pastor different?

His answer: the Bible doesn't use the word "priest" for a special class of Christians who stand between God and everyone else. In the New Testament, all believers are a royal priesthood (1 Peter 2:9). The

leaders the New Testament describes are ministers, servants, stewards, and elders. Their job is to serve the rest by preaching the Word and teaching the faith. All Christians are priests, but not all are called to the public work of preaching and teaching. Paul says that a person should regard us as servants of Christ and stewards of the mysteries of God (1 Corinthians 4:1).

This idea, often called the "priesthood of all believers," was one of the most far-reaching things Luther ever taught. We'll see in Chapter 12 how much it changed.

Preach Christ for You

Luther ends this part of the book with a word to preachers. It isn't enough, he says, to preach about Christ as a historical figure, telling His story just to stir up feelings. That doesn't produce faith.

> Preaching should aim to build faith in Him, so that He is not just Christ, but Christ for you and for me, and what is said about Him actually works in us.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

That is the heart of good preaching and good Bible reading. It's not enough to know that Jesus died for sinners. You need to know that He died for you. Luther says that when people hear what Christ has really done for them, and how they are now kings and priests in Him, their hearts can't help but rejoice and grow sweet with love for Him.

Why This Matters

Do you see yourself the way God sees you in Christ? Many believers live like spiritual beggars, always hoping to be good enough, always feeling second-rate. Luther says, look at what faith has given you. Christ has taken your sin, and you have His righteousness. You are joined to Him as a bride to her husband. You are a king that nothing can ultimately harm, and a priest who can go straight to God.

That isn't pride. It's the gospel. And as we'll see in the next chapter, a person who knows how rich he is in Christ is finally free to stop working for himself and start living for others.

Chapter 10: Servant of All: Faith That Works

> *For you were called to freedom, brothers; only **do** not **use** the freedom as an opportunity for the flesh, but through love be slaves to one another.*
>
> Galatians 5:13 (SLB)

By now some of Luther's readers were probably getting nervous. If faith alone makes a person right with God, and works add nothing to it, why bother doing good at all? Can't we just believe and then live however we want?

Luther saw that question coming. He answers it in the second half of Concerning Christian Liberty, where he turns from the inner person to the outer person, and from the "free lord of all" to the "servant of all." His answer is one of the clearest explanations of good works you will ever read.

Why Bother With Works?

Luther starts by admitting the question is fair. If faith does everything, why should we do good works? Shouldn't we just relax?

His answer: no, because we are not yet in heaven. If we were completely spiritual and perfect, we wouldn't need anything else. But in this life we are only beginning. The inner person is made new by faith, but we still live in a body, with old habits and desires that pull against the Spirit. And we still live among other people who need our help. So the Christian has work to do, but not to earn anything.

Works to Train the Body

First, Luther says, the believer works to bring his own body under control. The inner person, joined to Christ and full of joy, wants to serve God freely. But the body and its desires push back. So the believer uses things like fasting, watchfulness, and hard work to keep his body in line, so it serves the Spirit instead of fighting it.

But notice the reason. He doesn't do these things to become righteous. He does them because he already is, and he wants his whole life to match his new heart. Paul said he disciplined his body and made it his slave, so that after preaching to others, he himself would not be disqualified (1 Corinthians 9:27).

Luther gives a beautiful picture here. Think of Adam in the garden before he sinned. God put him there to work the garden and keep it (Genesis 2:15). Adam was already righteous. He didn't need to work to become righteous. God gave him work so he would not be idle and so he would enjoy serving God. Luther says that the works of a believer are like that: done freely, from a heart that already belongs to God, with no thought of earning anything.

The Tree and the Fruit

Then Luther gives the most famous line in this part of the book. It's a simple picture, and once you get it, you'll never forget it.

> Good works do not make a good person, but a good person does good works. Bad works do not make a bad person, but a bad person does bad works.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

In other words, the person has to be good before any good works can come out of him. Jesus said the same thing:

> *So every good tree produces good fruits, but the rotten tree produces evil fruits. A good tree is not able to produce evil fruits, nor a rotten tree to produce good fruits.* (Matthew 7:17-18)

Luther draws it out. The fruit doesn't produce the tree. The tree produces the fruit. You don't make an apple tree by tying apples on its branches. You get apples because it's already an apple tree. In the same way, you don't become a Christian by doing Christian things. You do Christian things because God has made you a Christian through faith.

He uses other everyday examples. A builder doesn't become a good builder by building a house. He builds a good house because he's a good builder. A bishop doesn't become a bishop by consecrating a church. He consecrates the church because he's already a bishop.

So what makes a person good or bad before God? Luther's answer: faith or unbelief. Faith makes the person good, and good works follow. Unbelief makes the person bad, and bad works follow. That is why the writer of Hebrews says that without faith it is impossible to please God (Hebrews 11:6).

Not Against Works, Against Trusting Works

Luther is careful to say what he is and isn't arguing against. Here it is in today's words:

> We do not reject good works. We value them very highly. What we reject is the false belief that works make a person right with God.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

He compares people who trust their works for salvation to a man who spends his whole life gathering building materials and setting up scaffolding, but never actually builds the house. They are always busy and always preparing, but they never get to the thing that matters. Paul described people like that as always learning and never able to come to the knowledge of the truth (2 Timothy 3:7).

Works for Your Neighbor

Now we come to the heart of "servant of all." The main reason the believer works, Luther says, is not for himself at all. It's for his neighbor.

> A person does not live for himself alone in this body. He lives for all people on earth. In fact, he lives only for others and not for himself.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

Since the believer already has everything he needs in Christ, he doesn't need his works for himself. That frees him to give them away. He can look at his neighbor and ask one question: what does this person need from me?

Luther points to Philippians 2, where Paul tells believers to have the same mind as Christ Jesus, who was in the form of God but emptied Himself, took the form of a servant, and humbled Himself to the point of death on a cross (Philippians 2:5-8). Christ didn't need to serve anyone to be God's Son. He served because He loved. Luther says that is the pattern for every Christian.

He even imagines what a believer might say to himself:

> Look! My God has given me, an unworthy and condemned creature, all the riches of righteousness and salvation in Christ, without any merit of mine, out of His pure and free mercy. Now I lack nothing except faith to believe it. For a Father like that, who has poured out these priceless riches on me, why shouldn't I freely, joyfully, and with my whole heart do whatever I know pleases Him? I will give myself as a kind of Christ to my neighbor, just as Christ gave Himself to me.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

Then Luther writes the line that sums up this whole part of the book:

> Just as our Father in heaven has freely helped us in Christ, so we should freely help our neighbor with our bodies and our work. Each of us should become a kind of Christ to the other, so that we are Christs to one another, and the same Christ is in all of us. That is what it means to be truly a Christian.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

That is a powerful picture. The love that came down to us from God through Christ doesn't stop with us. It flows through us to the people around us.

> *We love Him because He first loved us.* (1 John 4:19)

Living in Christ and in Your Neighbor

Near the end of this section, Luther pulls everything together in one sentence that many readers consider the best summary of the Christian life ever written:

> We conclude, then, that a Christian does not live in himself. He lives in Christ and in his neighbor, or he is not a Christian. He lives in Christ by faith, and in his neighbor by love. By faith he is lifted up above himself to God, and by love he goes down below himself to his neighbor, while always staying in God and in His love.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

Up to God by faith. Down to your neighbor in love. That's the whole thing. A Christian who only looks up and never reaches out has missed half of it. A Christian who only reaches out and never looks up is running on empty and will burn out. Luther says that the gospel gives you both, in the right order.

Freedom and Ceremonies

Luther closes the book with practical advice about church customs and ceremonies, like fasting on certain days or following certain forms of worship. He sees two dangers.

On one side are people who hear about Christian freedom and turn it into an excuse to do whatever they want. They think being a Christian means scoffing at every church custom, skipping fasts, and eating meat when everyone else fasts, while ignoring everything that really matters in the Christian life.

On the other side are people who trust in their ceremonies to save them. They think they're holy because they keep every rule and observe every holy day.

Luther says both are wrong, and he tells his readers to walk a middle path. Follow Paul's example. Paul had Timothy circumcised so as not to offend Jews who were still weak in faith (Acts 16:3). But when false teachers demanded that Titus be circumcised as if it were necessary for salvation, Paul refused (Galatians 2:3-5). Be patient and gentle with the weak, who simply don't understand yet. Stand firm against the stubborn, who insist that their rules are necessary for salvation.

> We should accept those who are weak in faith, and boldly resist those hardened teachers who insist on works.
>
> *Martin Luther, Concerning Christian Liberty, 1520, in today's words*

Ceremonies, Luther says, are like the scaffolding a builder uses. They are useful while the building goes up, but no one confuses the scaffolding with the house. They are not bad in themselves, but they must never be trusted for salvation. And he ends by praying that God will teach us inwardly, because human nature, left to itself, always drifts back toward trusting its own works.

Why This Matters

Here's where Luther's little book gets very practical for us.

First, if you are a believer, you don't have to work to be loved by God. You already are. That's the root. Now look around you. Who needs you? Your spouse, your kids, the people you work with, your neighbor down the street, the person at church nobody talks to? Your good works are not for God's benefit; He doesn't need them. They are for theirs.

Second, check your motives. Are you serving to be noticed, to feel good about yourself, or to make up for something? Or are you serving because you've been given so much in Christ that it spills over? Luther says the second kind of service is the only kind that's truly free.

Third, be careful with your freedom. Some Christians use "I'm not under the law" as a reason to do whatever they want and look down on believers who are more careful. That's not freedom; it's selfishness. True freedom, Luther says, bends down to serve.

Up to God by faith, down to your neighbor in love. If you remember only one thing from Part Three, remember that.

Part Four: What He Stood On and What It Means

Chapter 11: Where Luther Stood: The Great “Alones”

> *For from Him and through Him and to Him **are** all things. To Him **be** the glory to the ages. Amen.*
>
> Romans 11:36 (SLB)

If you’ve spent time around Protestant churches, you may have heard of the “five solas.” Sola is the Latin word for “alone” or “only.” The five are usually listed like this:

- **Sola Scriptura:** Scripture alone
- **Sola Fide:** faith alone
- **Sola Gratia:** grace alone
- **Solus Christus:** Christ alone
- **Soli Deo Gloria:** to the glory of God alone

Before we look at each one, I need to be honest with you. Luther never wrote a list called “the five solas.” Those tidy five phrases are a later summary of what Luther and the other reformers taught, and the list as a set of five became popular mostly in the twentieth century. But the ideas behind them are all over Luther’s writings, and he taught the first four plainly and often. So the list is a fair summary, as long as we remember it is a summary.

Let’s take them one at a time, see where Luther stood, and see where the Bible stands.

Scripture Alone

This is where everything starts. When Luther stood before the emperor at Worms, his whole defense came down to this: show me from Scripture that I’m wrong. Popes and councils had made mistakes and contradicted each other. Only Scripture was the final authority, because only Scripture is the Word of God.

“Scripture alone” does not mean that nothing else is useful. Luther read the church fathers constantly, he quoted Augustine with deep respect, he kept many traditions in worship, and he wrote creeds and catechisms himself. It means that Scripture is the only authority that can’t be wrong, so everything else, including church teaching, tradition, and our own opinions, has to be tested by it and corrected by it.

The Bible says this about itself:

> *Every Scripture **is** God-breathed and profitable for teaching, for reproof, for correction, for training which **is** in righteousness, so that the man of God may be complete, fully equipped for every good work.* (2 Timothy 3:16-17)

Notice that Scripture makes the man of God “complete.” He doesn’t need another source of revelation to be fully equipped. That is why Luther worked so hard to put the Bible into ordinary people’s hands. If Scripture is the final authority, then every believer needs to be able to read it.

Faith Alone

We've seen this one throughout the book. We are made right with God by faith in Christ, not by our works. Faith is not a work that earns salvation. It's the empty hand that receives the gift.

Here is a fact that some people don't know. When Luther translated Romans 3:28 into German in 1522, he added the word "allein," meaning "alone," so that it read that a person is made right by faith alone, without the works of the law. The word "alone" is not in the Greek text of that verse. Luther's opponents attacked him for it. In 1530, he defended himself in a piece called On Translating: An Open Letter. He admitted the word wasn't in the Greek letters, but he argued that it was exactly what Paul meant, and that good German required it to make Paul's point clear.

Was he right? I think he was right about Paul's meaning, though I would rather leave the text as Paul wrote it and explain the meaning, as I am doing here. The whole argument of Romans 3 and 4 is that righteousness comes by faith and not by works.

> *Therefore we reckon a man to be justified by faith apart from works of law.* (Romans 3:28)

Someone always asks, "What about James?" James 2:24 says a person is justified by works and not by faith only. Luther struggled with that, and we'll talk about it in Chapter 14. The short answer that many Bible teachers give, and that I believe is right, is that Paul and James are answering different questions. Paul is asking how a sinner is made right with God, and he answers: by faith, not works. James is asking how you can tell real faith from fake faith, and he answers: real faith always shows itself in works. We are saved by faith alone, but the faith that saves is never alone.

Grace Alone

Faith alone and grace alone go together. If we're saved by faith alone, it's because salvation is a free gift from start to finish. Grace means God's undeserved favor. We don't deserve it, we can't earn it, and we can't pay it back.

Luther believed that sin had so damaged the human heart that we can't even take the first step toward God on our own. He argued this hard in 1525 in a book called The Bondage of the Will, written in answer to Erasmus, who had argued that people have some free will to choose God. Luther said that in matters of salvation, the human will is in bondage to sin until God sets it free. Luther later said that Bondage of the Will was one of the few books of his that he thought deserved to survive.

Good Bible-believing Christians still disagree about some of the details of how God's grace and human choice fit together, and I won't settle that debate here. But all of us who hold to the Bible agree on what Luther was fighting for: salvation is God's work, not ours. We don't save ourselves even a little bit.

> *But God, being rich in mercy, because of His great love with which He loved us, even us, being dead in the trespasses, He made alive together with Christ (by grace you have been saved)*
> (Ephesians 2:4-5)

Notice those words, "being dead in the trespasses." Dead people don't help with their own resurrection.

Christ Alone

Luther pointed people away from everything that had crowded in between them and Jesus. In his day, people prayed to the saints to speak to God for them. They relied on priests offering the Mass as a sacrifice for the living and the dead. They counted on relics, pilgrimages, and indulgences.

Luther said, look to Christ alone. He alone is our Savior, His death alone pays for our sins, and He alone stands between us and God as our Mediator.

> *For **there is** one God, and one mediator of God and men, **the** man Christ Jesus* (1 Timothy 2:5)

Peter said the same thing to the leaders in Jerusalem: there is salvation in no one else, for there is no other name under heaven given among men by which we must be saved (Acts 4:12). Christ is not one helper among many. He is the only way.

Christ alone also means that His sacrifice on the cross was enough, once for all. The writer of Hebrews says that Christ offered one sacrifice for sins for all time and sat down at the right hand of God (Hebrews 10:12). He sat down because the work was finished. Nothing needs to be added to it, and nothing can be.

To the Glory of God Alone

This last one is the result of the other four. If salvation comes by Scripture alone, through faith alone, by grace alone, in Christ alone, then no one gets to boast but God. All the glory goes to Him.

> *Therefore, whether you eat or drink, or whatever you do, do all things to the glory of God.*
> (1 Corinthians 10:31)

Luther also took this idea somewhere very practical. In his day, people thought the truly holy life was the life of a monk, a nun, or a priest. Ordinary work, like farming, baking, raising children, or running a shop, was seen as second-class. Luther disagreed. He taught that every honest calling is a way to serve God and your neighbor. A mother caring for her baby, a farmer working his field, and a servant sweeping a floor are doing God's work just as much as a monk praying in his cell, when they do it in faith. The word for this is vocation, from the Latin word for "calling."

That idea changed how people thought about work for centuries. Your job is not just a way to pay the bills. It's a place where you serve God by serving people.

How They Fit Together

Here is a simple way to remember how the five fit together.

We know what God says by **Scripture alone**. Scripture tells us that we are saved by **grace alone**, God's free gift, which we receive through **faith alone**, trusting in **Christ alone**, whose work is finished. So all of it is **to the glory of God alone**.

Take any one of them away and the others start to fall. If Scripture isn't the final authority, someone can add requirements to the gospel. If salvation isn't by grace alone, then faith becomes a work we do to earn

it. If it isn't through faith alone, then we start trusting ourselves. If it isn't in Christ alone, we start looking to saints, priests, or rituals. And if it isn't all to God's glory, then somewhere we've taken some credit for ourselves.

Why This Matters

These five phrases are not just history. They are a test you can use on anything you hear, from a pulpit, a podcast, a book, or your own heart.

Is this teaching based on Scripture, or on someone's opinion? Does it present salvation as a gift, or as something I earn? Does it point me to Christ, or to something else? And who gets the glory, God or man?

Luther stood on these truths with his life on the line. We can stand on them too.

Chapter 12: What the Theses Did for the Christian Community

Grass dries up, a flower withers, and the word of our God will stand forever.

Isaiah 40:8 (SLB)

Luther wrote the Ninety-Five Theses to start a debate about indulgences. He had no plan to change the world. But the questions he asked led to answers, and the answers changed how millions of Christians read the Bible, worshiped, prayed, raised their children, and thought about their work. In this chapter I want to show you what came out of those ninety-five points, both inside Luther's own churches and far beyond them.

I translated the Steadfast Literal Bible and made my faith books free to read, copy and share because God's Word belongs to every believer, not just pastors and scholars. The freedom to open the Bible yourself is one of the greatest gifts the Reformation handed down. When believers have the Word in their own hands, the whole church grows stronger.

The Bible in the People's Hands

The biggest change of all is that ordinary Christians got the Bible back.

Luther's German New Testament came out in 1522, and the whole Bible in 1534. He worked hard to make it sound like real German, the way people talked in the market and at home, not stiff word-for-word Latin German. He said he listened to the mother in the house, the children in the street, and the common man in the market to learn how they talked. His Bible was printed again and again and helped shape the German language itself.

It didn't stop in Germany. In England, William Tyndale translated the New Testament from Greek into English, publishing it in 1526. Tyndale knew Luther's work and drew on it, especially in his prefaces. Tyndale was later arrested and executed in 1536 for his work, but his translation lived on. A large share of the wording in the King James Version of 1611 comes from Tyndale. Translations into Danish, Swedish, and other languages followed.

If you have a Bible in your own language on your nightstand, you owe a debt to the people who risked their lives in the 1500s to make that normal. Luther was one of the first and most important.

*A lamp to my foot **is** Your word, and a light to my pathway.* (Psalm 119:105)

Every Believer a Priest

In Chapter 9 we saw Luther teach that all believers are priests before God. That idea did not stay on paper.

It meant that ordinary Christians could come to God directly in prayer, without a priest as go-between. It meant that the clergy were not a higher class of Christians, but servants with a particular job: preaching

the Word and caring for the flock. It meant that ordinary believers were responsible to know the Word, to pray for one another, and to share the gospel. And over time, it meant that the whole church, not just the clergy, had a part in how the church was run.

Worship People Could Understand

Luther changed worship so people could understand it and take part in it.

Services came to be held in German, not Latin. Preaching from the Bible moved to the center. In communion, the people received both the bread and the cup, as Jesus commanded, instead of the bread only.

And the people started to sing. Before the Reformation, most church music was sung by the clergy or choirs, usually in Latin. Luther loved music, and he wanted the whole congregation singing the gospel in its own language. He wrote dozens of hymns himself, and he encouraged others to write them. His best known is "A Mighty Fortress Is Our God," written in the late 1520s and based on Psalm 46. It is still sung all over the world. Every time your church sings together, you are doing something the Reformation helped bring back.

Faith at Home

Luther was shocked when he visited churches in the Saxon countryside in 1528 and found that many people, and even some pastors, knew almost nothing about the faith. So in 1529 he wrote two catechisms, books that teach the basics of the faith through questions and answers. The Large Catechism was for pastors and teachers. The Small Catechism was for families, so that fathers could teach their children the Ten Commandments, the Apostles' Creed, and the Lord's Prayer at home.

That put the responsibility for passing on the faith right where the Bible puts it: in the home.

> *And these words which I am commanding you today shall be on your heart. And you shall repeat them to your sons, and you shall speak of them when you sit in your house and when you walk on the road and when you lie down and when you rise up.* (Deuteronomy 6:6-7)

Marriage and Family

In Luther's day, priests, monks, and nuns were required to stay unmarried, and the single life was considered holier than marriage. Luther came to believe that the Bible does not require ministers to stay unmarried, and that marriage is a good and holy calling from God.

In 1525, he married Katharina von Bora, a former nun who had escaped from her convent in 1523 with several other nuns, with help from a merchant who delivered goods to the convent. "Katie," as Luther called her, was a strong, capable woman who ran their busy household, managed the family's farm and finances, and took in student boarders and guests. Luther called her "my lord Katie." They had six children. Two of their daughters died young, and Luther's grief over his daughter Magdalena, who died at thirteen in his arms in 1542, is among the most moving things recorded about him.

The Luther home became a model for the Protestant pastor's family: a home open to students, guests, and people in need, where the faith was lived out at the dinner table.

Schools for Everyone

If every Christian should read the Bible, then every Christian needs to learn to read. In 1524 Luther wrote an open letter to the city councils of Germany, urging them to set up Christian schools. He wanted both boys and girls taught, so they could read the Scriptures and serve well in their callings. His coworker Philip Melanchthon did so much to organize schools and universities that he was called the "Teacher of Germany." The push for widespread reading and public schooling in many Protestant lands traces back in part to this.

Work as a Calling

In Chapter 11 we saw Luther teach that every honest job can be a calling from God. That changed how people saw their everyday lives. The farmer, the shoemaker, the mother, the soldier, and the servant could all serve God through their work. You did not need to leave the world and enter a monastery to live a holy life. Many monasteries emptied as monks and nuns left to marry and work ordinary jobs.

Churches Across Europe

What started in Wittenberg spread far beyond it, and not only through Luther.

In Zurich, Switzerland, a pastor named Huldrych Zwingli began preaching through the Bible in 1519 and led his own reform. In Geneva, John Calvin, a Frenchman a generation younger than Luther, published his Institutes of the Christian Religion in 1536 and became one of the most influential teachers of the Reformation. Reform movements took hold in Scandinavia, Scotland, England, the Netherlands, and parts of France and Eastern Europe. Groups often called Anabaptists, meaning "re-baptizers," taught that baptism should follow personal faith, and they were persecuted by Catholics and Protestants alike.

The word "Protestant" itself comes from 1529. At an imperial diet in the city of Speyer, the Catholic majority voted to stop the spread of reform. Several princes and cities that supported Luther made a formal protest, called the Protestation. From then on, they were called Protestants. The next year, at Augsburg, Melanchthon presented a statement of their faith to the emperor, called the Augsburg Confession, which is still the main statement of faith of Lutheran churches.

Most Protestant churches today, whether Lutheran, Reformed, Presbyterian, Anglican, Baptist, Methodist, Pentecostal, or independent Bible churches, trace their roots back through the Reformation, and many of them back to that October day in 1517.

Changes in the Catholic Church

The Reformation also changed the Roman Catholic Church, and in fairness, I want you to know that.

The Catholic Church held a major council at Trent, in northern Italy, which met off and on from 1545 to 1563. The Council of Trent firmly restated Catholic teaching, including teaching on justification, the

sacraments, purgatory, and tradition, and it rejected the Protestant teaching of justification by faith alone. But it also took on many of the abuses Luther had complained about. In 1562 it did away with the office of the professional indulgence preachers, and in 1567 Pope Pius V canceled all grants of indulgences that involved any payment of money. The council also ordered better training for priests and set up seminaries to do it.

The Catholic Church still teaches indulgences today, but they are not sold. In 1999, on October 31, representatives of the Lutheran World Federation and the Roman Catholic Church signed a Joint Declaration on the Doctrine of Justification in Augsburg, stating that they share a basic understanding that we are saved by grace through faith in Christ, while admitting that real differences remain. Not every Lutheran church signed on, and many Protestants believe the differences that remain are still serious ones. I agree. But it's fair to say that the questions Luther asked are still being discussed five hundred years later.

The Hard Side

I would not be telling you the whole truth if I said everything that followed was good. The breakup of Western Christianity led to deep hostility and, in time, to wars. Catholics and Protestants persecuted each other, and both persecuted the Anabaptists. Religious differences were tangled up with politics in conflicts that lasted for generations, the worst being the Thirty Years' War (1618 to 1648), which devastated much of Germany. Christians killing Christians is a terrible chapter in church history, and no side has clean hands.

That is not the fault of the gospel. It's the fault of sinful people, on every side, who mixed the gospel with power and politics. But it's part of the story, and we should remember it with humility.

What the Theses Did, in Short

So what did Luther's ninety-five points do for the Christian community? Here's the short version.

They exposed the sale of grace as a lie, and taught that forgiveness comes from God to everyone who truly repents. They put the gospel back at the center: Thesis 62 called it the true treasure of the church. They raised the question of authority, which led to the great principle that Scripture is the final word. And they opened the door to everything else in this chapter: the Bible in every language, every believer a priest, worship people could understand, faith taught at home, and work done as a calling from God.

God's Word had been there all along. As Isaiah said, the grass withers and the flower fades, but the word of our God stands forever. What changed in 1517 was that people began to hear it again.

Why This Matters

It's easy to take these things for granted. We have Bibles in our language, we sing in church, we pray to God directly, and we believe our everyday work matters to God. Many believers have no idea that men and women once risked everything for those things.

Here's a question to think about: are you using the freedoms they won? A Bible you never open, a direct line to God you never use, and a priesthood you never exercise are wasted gifts. The best way to honor what God did through the Reformation is to live it.

Chapter 13: Where Luther Was Wrong

> *With it we bless the God and Father, and with it we curse men who have been made according to **the** likeness of God. Out of the same mouth come forth blessing and cursing. These things ought not, my brothers, to be so.*
>
> James 3:9-10 (SLB)

I promised at the start of this book that I would be honest about Luther. This chapter is where I keep that promise. It is not a fun chapter to write or to read. But if we only tell the good parts of a man's life, we are not telling the truth, and we end up worshiping a hero instead of the God who used him.

The Bible doesn't hide the sins of its heroes. It tells us about Noah's drunkenness, Abraham's lies, Moses' anger, David's adultery and murder, and Peter's denial of Jesus. God used every one of those men, and their failures are recorded for our warning. Luther deserves the same honesty.

Here are four places where Luther was wrong, some of them badly wrong.

1. His Writings Against the Jews

This is the worst of it, and I'm going to be plain.

It didn't start this way. In 1523, Luther wrote a short book called That Jesus Christ Was Born a Jew. In it he criticized the way Christians had treated Jewish people, saying that if he were a Jew, he would rather be a pig than a Christian after seeing how badly Christians had treated them. He urged Christians to deal with Jewish people kindly, to let them work and live among Christians, and to show them Christ from the Scriptures. He hoped that once the gospel was preached clearly, many would believe.

Twenty years later, he wrote something very different. Disappointed that Jewish people had not converted, and angry over Jewish arguments against Christian readings of the Old Testament, he wrote On the Jews and Their Lies in 1543. In it he urged rulers to take harsh actions against Jewish people. Among other things, he called for burning their synagogues and schools, destroying their homes, taking away their prayer books and writings, forbidding their rabbis to teach on pain of death, taking away their safe passage on the roads, taking their money, and forcing them into hard labor or driving them out of the land. He wrote another book against the Jews the same year, filled with crude insults, and his very last sermons, preached days before he died in 1546, ended with a warning against them.

If you want to read it for yourself, On the Jews and Their Lies is in Luther's Works, American Edition, Volume 47 (Philadelphia: Fortress Press, 1971). I'm not quoting it here because it is only available in English in modern copyrighted translations, and frankly, because I don't want those words in this book.

Let me say clearly what I believe about this. Those writings were sinful and wrong. They went against the clear teaching of Scripture and against Luther's own earlier book. They were cruel and hateful, and no explanation makes them right. Historians point out that Luther's hostility was mainly religious rather than racial, aimed at Judaism as a faith rather than at a race. That is true as far as it goes, and it matters

for understanding him. But it doesn't change what he told rulers to do to real people, and it doesn't change the harm that followed.

And harm did follow. Centuries later, the Nazis reprinted and quoted Luther's writings against the Jews to give their hatred a Christian cover. After the burning of synagogues across Germany on the night of November 9 to 10, 1938, known as Kristallnacht, a Lutheran bishop named Martin Sasse published a pamphlet of Luther's anti-Jewish statements and noted with approval that the synagogues had burned on Luther's birthday. At the Nuremberg trials after the war, the Nazi propagandist Julius Streicher claimed that Luther would be sitting in the dock beside him if Luther's book were taken into account. The Nazis twisted Luther for their own purposes, and Luther did not create their racial theories, but he gave them words they could use.

Lutheran churches themselves have rejected these writings. The Lutheran Church-Missouri Synod issued a statement doing so in 1983. The Lutheran World Federation did so in 1984. The Evangelical Lutheran Church in America issued a Declaration to the Jewish Community in 1994, publicly rejecting Luther's anti-Jewish writings and expressing deep sorrow for their effects. I believe they were right to do so.

What does the Bible say? Jesus was a Jew. The apostles were Jews. Paul, who was hunted and beaten by Jewish leaders, still said he had great sorrow and unceasing grief in his heart for his own people, and that his heart's desire and prayer to God for Israel was that they might be saved (Romans 9:2-3; 10:1). And Paul warned Gentile believers not to be arrogant toward Israel, because God has not rejected His people.

> *I say then, did God reject His people? May it not be! For I also am an Israelite, of **the** seed of Abraham, of **the** tribe of Benjamin. God did not reject His people whom He foreknew.* (Romans 11:1-2)

> *For I do not want you to be unaware, brothers, of this mystery, so that you may not be wise in yourselves, that a hardening in part has happened to Israel until the fullness of the Gentiles has come in; and so all Israel will be saved, just as it has been written, "The One who delivers will come out of Zion, and He will turn away ungodliness from Jacob."* (Romans 11:25-26)

As I teach in my other books, I believe God still has a future for Israel. He has not given up on the Jewish people, and neither should we. A Christian's response to Jewish people must be love, respect, and prayer, never contempt. On this, Luther failed, and we must not.

2. His Words About the Peasants' Revolt

In 1524 and 1525, peasants across southern and central Germany rose up against the lords who ruled them. Many of them had real grievances: heavy taxes and rents, loss of rights to common land, and harsh treatment. Some of them used Luther's teaching on Christian freedom to argue for their cause. In early 1525 a group of them published Twelve Articles listing their demands.

Luther first wrote An Admonition to Peace, in April 1525. In it he blamed the princes and lords for much of the trouble, saying they had cheated and oppressed their people. He also told the peasants that rebellion was wrong and that Christian freedom is spiritual, not a political program.

But then the revolt turned violent, with castles and monasteries burned and people killed, and some of the rebels were led by a radical preacher named Thomas Müntzer, an opponent of Luther. In May 1525 Luther wrote a short, savage pamphlet usually called Against the Murdering, Thieving Hordes of Peasants. He told the rulers to strike the rebels down without mercy, comparing them to mad dogs.

The princes crushed the revolt. In May 1525, at the battle of Frankenhausen, thousands of peasants were killed, and Müntzer was captured and executed. Historians estimate that around one hundred thousand people died in the Peasants' War as a whole. Luther's pamphlet came out as the slaughter was happening, and it looked as if he was cheering it on.

Later that year, Luther wrote a defense of his harsh book. He did not take back his view that rebellion was wrong, but he also condemned the cruelty of the lords who were taking revenge on the peasants. It was too little, too late. Many common people who had seen him as their champion felt betrayed.

Here is where I believe he went wrong. Luther was right that violent rebellion is not the gospel's way, and that Christian freedom is first of all freedom before God, not a political program. But his words were reckless and bloodthirsty. He gave rulers cover to be brutal, and he showed far more harshness toward the poor than toward the powerful. A shepherd should not talk that way about sheep, even sheep that have gone astray.

3. His Advice About Philip of Hesse's Second Marriage

Philip of Hesse was one of the most important Protestant princes. He was married, but unhappily, and he had been unfaithful to his wife. In 1539 he wanted to take a second wife, while staying married to the first, and he asked Luther and Melanchthon for their advice.

In December 1539, Luther and Melanchthon gave Philip a secret written opinion. They said that God's original design for marriage is one man and one woman, and that this must remain the rule. But they said that in Philip's case, as a private exception given in confidence to ease his conscience, a second marriage might be allowed, pointing to the patriarchs of the Old Testament. They insisted it be kept secret. Philip married his second wife in March 1540, with Melanchthon present.

The secret got out, and it was a scandal. Luther even suggested that the whole thing should be denied in public. Melanchthon was so distressed that he became seriously ill.

This was wrong, plain and simple. Jesus said that from the beginning, God made them male and female, and the two shall become one flesh (Matthew 19:4-6). Luther knew that. He bent God's Word to accommodate a powerful man whose support the Protestant cause needed, and then he was willing to cover it with a lie. It's a warning to every pastor: the moment you start shading the truth for an important supporter, you have given away the very thing that made you stand at Worms.

4. His Harsh and Crude Language

Luther had a sharp tongue, and he used it. He called his opponents names, some of them crude and vulgar. He wrote about the pope in language I won't repeat, and near the end of his life he published a book called Against the Roman Papacy, an Institution of the Devil (1545), along with crude cartoons. He

used harsh words against other Protestants who disagreed with him too, including Zwingli and the Anabaptists. In the 1530s he agreed with other Wittenberg theologians that some Anabaptists could be punished by the government, even with death, for spreading what they saw as sedition and blasphemy.

Some of this was the style of the times. Writers in the 1500s were rougher than we are. Luther's opponents called him plenty of names too. And some of his sharpness came from a deep conviction that souls were at stake. But not all of it can be excused that way. Scripture says that the Lord's servant must not be quarrelsome but kind to all, able to teach, patient when wronged, correcting his opponents with gentleness (2 Timothy 2:24-25). Luther often wasn't.

What We Do With This

So what do we do with a man who could write Concerning Christian Liberty in 1520 and On the Jews and Their Lies in 1543?

First, we tell the truth. We don't hide his sins to protect his reputation, and we don't throw out the truths he taught because he was a sinner. Both mistakes are easy to make. Some people treat Luther as a hero who can do no wrong. Others hear about his sins and decide that nothing he said is worth listening to. Neither is fair, and neither is biblical.

Second, we remember what he himself taught. Luther said that a Christian is at the same time righteous and a sinner, righteous in Christ and still a sinner in himself until the day he dies. His own life proves it. He was made right with God by faith in Christ, and he still fought sin, and sometimes lost badly.

> *If we say that we do not have sin, we deceive ourselves, and the truth is not in us. If we confess our sins, He is faithful and righteous so that He may forgive us the sins and cleanse us from all unrighteousness.* (1 John 1:8-9)

Third, we follow Christ, not Luther. Paul told the Corinthians to follow him as he followed Christ (1 Corinthians 11:1). Where Luther followed Christ and the Scriptures, follow him. Where he didn't, don't. That is exactly what he asked people to do with the pope. It's only fair to do it with him.

Fourth, we look at ourselves. It's easy to judge a man who lived five hundred years ago. But the same tongue that blesses God can curse people made in His image, as James warns at the top of this chapter. The same heart that loves the gospel can hold on to bitterness, prejudice, and pride. If it happened to Luther, it can happen to you and me. That should make us humble, and it should drive us back to the same grace that saved him.

Chapter 14: Where We Part Ways With Luther

> *Now these were more noble than those in Thessalonica, who received the word with all eagerness, examining the Scriptures every day **to see** if these things might be so.*
>
> Acts 17:11 (SLB)

The last chapter was about Luther's sins. This one is different. Here I want to look at some places where Luther taught things that I, and many other Bible-believing Christians, believe the Bible does not teach. These are not moral failures. They are honest differences of understanding among people who all love the Scriptures.

Luther himself gave us the rule for handling this. At Worms he said, show me from Scripture and I will change my mind. So that's what I'll do. For each topic I'll state Luther's view fairly, then tell you where I land and why, briefly. You can open your Bible and check both of us, like the Bereans in the verse above.

Baptism

What Luther taught. Luther kept the practice of baptizing infants, and he taught that baptism is a means God uses to give the new birth. In his Small Catechism of 1529, he taught that baptism works forgiveness of sins, rescues from death and the devil, and gives eternal salvation to all who believe what God's words and promises say. He was careful to say that it is not the water by itself that does this, but God's Word joined with the water and received by faith. He defended infant baptism strongly against the Anabaptists.

Where I land. I believe baptism does not save. We are saved by grace through faith in Christ, and baptism is the first step of obedience that follows saving faith. It is not optional, because Jesus commanded it, but it is a public picture of what has already happened inside: dying to the old life, being buried with Christ, and rising to walk in a new life (Romans 6:3-4). In the New Testament, the pattern is that people heard the gospel, believed, and were baptized.

> *But when they believed Philip preaching the gospel, the things concerning the kingdom of God and the name of Jesus Christ, they were being baptized, both men and women.* (Acts 8:12)

The Greek word baptizo means to dip or immerse, and I believe immersion best fits both the word and the picture of burial and resurrection. But the mode of baptism is not something to divide over. Many fine believers were baptized as infants in churches that teach as Luther did. I'd simply encourage any believer who was baptized before he or she personally trusted Christ to read the New Testament on baptism and talk it over with a pastor.

The Lord's Supper

What Luther taught. Luther rejected the Catholic teaching that the bread and wine change into the body and blood of Christ, and that the Mass is a sacrifice offered to God. But he held firmly that Christ's true body and blood are present "in, with, and under" the bread and wine. In 1529, he met the Swiss

reformer Zwingli at Marburg to try to unite the Protestant cause. They agreed on fourteen of fifteen points. They could not agree on the Lord's Supper. Luther wrote the words "This is My body" in chalk on the table and would not move from them. The Protestant movement stayed divided on this point.

Where I land. I believe the Lord's Supper is a remembrance and a proclamation that Jesus commanded. When we eat the bread and drink the cup, we remember His body given and His blood shed for us, we proclaim His death, and we look forward to His coming again.

> *and having given thanks, He broke **it** and said, "Take, eat; this is My body, which is being broken for you; do this in My remembrance." Likewise also **He took** the cup after having supped, saying, "This cup is the new covenant in My blood; do this, as often as you drink **it**, in My remembrance." For as often as you eat this bread and drink this cup, you proclaim the death of the Lord until He comes.* (1 Corinthians 11:24-26)

I take "This is My body" the way I take "I am the door" or "I am the vine": as a true statement given in a picture. Many sincere believers hold Luther's view, and others hold that Christ is spiritually present in the Supper in a special way. All of us agree it is a holy meal that should never be taken lightly.

Mary and Jesus' Brothers

What Luther taught. Luther stopped praying to Mary and the saints and rejected much of the devotion to Mary in his day, saying that Christ alone is our Mediator. But he honored Mary highly, and he held, as the church had for centuries, that she remained a virgin all her life. He understood the "brothers" of Jesus in the Gospels as cousins or other relatives.

Where I land. I honor Mary as a woman of great faith whom God chose to be the mother of our Lord. But I believe the brothers and sisters of Jesus named in the Gospels were the children of Joseph and Mary, born after Jesus. Matthew says Joseph did not know Mary "until" she gave birth to her firstborn son (Matthew 1:25), and the people of Nazareth named Jesus' brothers, James, Joses, Simon, and Jude, and mentioned His sisters (Matthew 13:55-56). Other views exist, but this is the plainest reading of the text.

The Book of James and the Canon

What Luther taught. In the preface to his German New Testament in 1522, Luther compared James to books like John, Romans, Galatians, and 1 Peter and called it "a right strawy epistle," meaning it had little of the gospel in it compared to those books. He struggled to fit James 2:24 together with Paul. He also placed Hebrews, James, Jude, and Revelation together at the end of his New Testament, separate from the rest, because he had doubts about them. He once said he could not find the Holy Spirit in Revelation, though he later wrote a more positive preface to it. The "strawy epistle" line was left out of later editions of that preface. He never removed James from his Bible.

Where I land. All twenty-seven books of the New Testament, and all sixty-six books of the Bible, are the Word of God. James and Paul don't contradict each other. As I said in Chapter 11, Paul tells us how a sinner is made right with God: by faith, not works. James tells us how to recognize real faith: it always shows itself in works. James even uses Abraham, the same example Paul uses. We are saved by faith alone, but the faith that saves is never alone.

> *So also the faith, if it does not have works, is dead by itself. But someone will say, "You have faith, and I have works." Show me your faith without your works, and I will show you my faith by my works.* (James 2:17-18)

The End Times

What Luther taught. Luther believed he was living in the last days and that the return of Christ was near. As the fight with Rome went on, he came to believe that the papacy itself was the Antichrist the Bible warns about, and that view was written into the Smalcald Articles in 1537. Like most Christians of his time, he did not teach a future thousand-year kingdom on earth or a rapture of the church before the Tribulation.

Where I land. I hold the pre-tribulation view, as I teach in my Revelation study and my other books. I believe Jesus will come for His church, catching up both the dead in Christ and the living believers to meet Him in the air (1 Thessalonians 4:16-17), before the seven-year Tribulation. I believe the Antichrist is a future individual who will rise to power during that time (2 Thessalonians 2:3-4), not a church office. After the Tribulation, Christ will return visibly in glory, bind Satan, and reign on the earth for a thousand years (Revelation 19:11-16; 20:1-6), and God will keep His promises to Israel.

> *awaiting the blessed hope and appearing of the glory of our great God and Savior Jesus Christ* (Titus 2:13)

I'll also say this in Luther's defense. He was right that we should live every day as if the Lord could come at any moment, and right that false teaching in the church is a mark of the last days. Where I part ways with him is on the details of the order of events, and on naming the pope as the Antichrist. Many faithful believers have held other views on the end times, and Luther's sincere conviction came from seeing what he believed was a war against the gospel.

What We Still Share

I don't want to leave you with the idea that Luther and Bible-believing Christians today are far apart. On the most important things, we stand right where he stood. We believe that the Bible is the Word of God and the final authority for faith and life. We believe we are saved by grace alone, through faith alone, in Christ alone. We believe in the Trinity, the full deity and humanity of Christ, His death for our sins, His bodily resurrection, and His coming again. We believe every believer has direct access to God through Christ. And we believe that a saved person is free to serve his neighbor in love.

Those are the things that matter most, and on those things, Luther was a gift to the whole church.

Why This Matters

How should you handle disagreements with other believers? Luther gives us both a good example and a warning.

The good example: he tested everything by Scripture and refused to believe something just because a powerful person said it. Do that. Test what you hear, including what you read in this book, against the Word of God.

The warning: Luther's split with Zwingli over the Lord's Supper divided Protestants for generations, and the way he talked about people who disagreed with him did real damage. Learn to tell the difference between the truths that are worth dying for, like the gospel itself, and the questions where good believers can disagree and still work side by side. Hold the first kind firmly. Hold the second kind with humility and love.

A Closing Word: Here We Stand

> *Therefore, having been justified by faith, we have peace with God through our Lord Jesus Christ, through whom also we have had access by faith into this grace in which we stand, and we boast in hope of the glory of God.*
>
> Romans 5:1-2 (SLB)

Martin Luther died on February 18, 1546, in Eisleben, the same town where he was born sixty-two years earlier. He had traveled there in the middle of winter to help settle a quarrel between two counts, and his health gave out. His friends asked him as he was dying whether he still stood by the teaching he had preached. He said yes. He was buried in the Castle Church in Wittenberg, the same church whose door is linked forever with his name.

A slip of paper was found among his things after he died, with a few words written on it in a mix of German and Latin. The last line read: "We are beggars. That is true."

I can't think of a better way to sum up what Luther found. He spent the first part of his life trying to make himself rich enough before God, with prayers, fasting, confession, and good works. He failed. Then he found in the Word of God that he didn't have to bring anything. A beggar doesn't earn bread. He holds out an empty hand and receives it. That's faith. And God, in Christ, fills that empty hand with everything: forgiveness, righteousness, peace, and eternal life.

What It Means for Us Today

Let me pull together what I hope you'll take away from this book.

You can't buy what God gives freely. No one sells indulgences on street corners anymore, but the human heart still tries to pay its own way. We try to earn God's favor with good behavior, church attendance, giving, or religious activity. The Ninety-Five Theses still answer: every Christian who truly repents has full forgiveness, without any paper and without any price. Christ has already paid.

The whole Christian life is repentance. Luther's first thesis is a good word for every morning. Repentance is not a one-time event at the start of the Christian life. It's a daily turning from sin to God, because the old nature doesn't quit until we're home.

The Word must be the final word. Luther stood before an emperor because his conscience was captive to the Word of God. Whose word is the final word in your life? Your feelings, your culture, your church traditions, or the Scriptures? If it's the Scriptures, you'd better be reading them. The soul, Luther said, can do without everything except the Word of God.

You are free. If you have trusted Christ, you are the freest lord of all, subject to no one. No sin can condemn you, no law can accuse you, no person can add a requirement to your salvation. Christ took what was yours and gave you what was His.

You are a servant. And because you are free, you are free to serve. You don't need your good works for yourself anymore, so give them away. Become, as Luther said, a kind of Christ to your neighbor. Up to God by faith, down to your neighbor in love.

Follow Christ, not men. Luther was a gift to the church and a sinner saved by grace. So are the pastors, teachers, and authors in your life, including me. Thank God for them, and test everything they say by Scripture.

One Last Word

If you've read this far and you've never trusted Christ for yourself, I don't want you to close this book knowing more about Luther than about the Savior Luther pointed to. The same gospel that set a terrified monk free is for you.

> *that if you confess with your mouth Lord Jesus, and believe in your heart that God raised Him out of **the** dead, you will be saved; for with **the** heart it is believed for righteousness, and with **the** mouth it is confessed for salvation.* (Romans 10:9-10)

You don't have to climb a staircase on your knees, buy a piece of paper, or clean up your life first. Turn from your sin, trust Jesus Christ, who died for your sins and rose again, and receive the gift God freely gives. Then walk through the open gates, like Luther did, and start living in that freedom.

If you have questions about anything in this book, I would be glad to hear from you at andrew@trinfinityenterprises.com.

Appendix A: The Ninety-Five Theses

This appendix prints all ninety-five of Luther's theses exactly as they appear in the English translation published in Works of Martin Luther, Volume 1 (Philadelphia: A. J. Holman Company, 1915), pages 29 to 38. That translation is in the public domain. I have not changed its wording, including its older spelling and the words it puts in square brackets.

After each thesis, I added one line in today's words, marked "In plain words," to help you follow Luther's point. These plain-words lines are mine, not Luther's, and they are not part of the 1915 text. A few theses use church terms explained in the Words to Know list at the back of this book, such as canons, contrition, penance, plenary, and purgatory.

Keep in mind, as we saw in Chapter 5, that in 1517 Luther still held some beliefs he later rejected, such as purgatory, and some respect for the pope's authority that he later gave up. The plain-words lines explain what Luther was saying at the time. They are not my own beliefs.

Disputation of Doctor Martin Luther on the Power and Efficacy of Indulgences

October 31, 1517

Out of love for the truth and the desire to bring it to light, the following propositions will be discussed at Wittenberg, under the presidency of the Reverend Father Martin Luther, Master of Arts and of Sacred Theology, and Lecturer in Ordinary on the same at that place. Wherefore he requests that those who are unable to be present and debate orally with us, may do so by letter. In the Name our Lord Jesus Christ. Amen.

1. Our Lord and Master Jesus Christ, when He said Poenitentiam agite, willed that the whole life of believers should be repentance.
In plain words: When Jesus said "Repent," He meant a whole life of turning from sin to God, not a one-time act.

2. This word cannot be understood to mean sacramental penance, i.e., confession and satisfaction, which is administered by the priests.
In plain words: That call to repent is not the church ritual of confessing to a priest and doing the penance he assigns.

3. Yet it means not inward repentance only; nay, there is no inward repentance which does not outwardly work divers mortifications of the flesh.
In plain words: Real repentance is not only on the inside. It shows up in how a person lives and fights against sin.

4. The penalty [of sin], therefore, continues so long as hatred of self continues; for this is the true inward repentance, and continues until our entrance into the kingdom of heaven.
In plain words: The struggle against sin and self goes on as long as we live, until we enter heaven.

5. The pope does not intend to remit, and cannot remit any penalties other than those which he has imposed either by his own authority or by that of the Canons.
In plain words: The pope can only cancel penalties that he or church law put on a person, nothing more.

6. The pope cannot remit any guilt, except by declaring that it has been remitted by God and by assenting to God's remission; though, to be sure, he may grant remission in cases reserved to his judgment. If his right to grant remission in such cases were despised, the guilt would remain entirely unforgiven.
In plain words: Only God forgives guilt. The pope can only announce and confirm that God has forgiven.

7. God remits guilt to no one whom He does not, at the same time, humble in all things and bring into subjection to His vicar, the priest.
In plain words: God humbles the person He forgives, and in Luther's 1517 view He also sends them to the priest.

8. The penitential canons are imposed only on the living, and, according to them, nothing should be imposed on the dying.
In plain words: Church penalties are meant for the living, and the dying should not be loaded down with them.

9. Therefore the Holy Spirit in the pope is kind to us, because in his decrees he always makes exception of the article of death and of necessity.
In plain words: So the church is right when it lets the dying off from those penalties.

10. Ignorant and wicked are the doings of those priests who, in the case of the dying, reserve canonical penances for purgatory.
In plain words: Priests are wrong to push church penalties past death into purgatory.

11. This changing of the canonical penalty to the penalty of purgatory is quite evidently one of the tares that were sown while the bishops slept.
In plain words: Moving church penalties into purgatory is a weed the enemy sowed while church leaders slept (Matthew 13:25).

12. In former times the canonical penalties were imposed not after, but before absolution, as tests of true contrition.
In plain words: In the early church, penalties came before forgiveness was declared, as a test of real sorrow, not after.

13. The dying are freed by death from all penalties; they are already dead to canonical rules, and have a right to be released from them.
In plain words: Death frees a person from church penalties. The dead are no longer under church rules.

14. The imperfect health [of soul], that is to say, the imperfect love, of the dying brings with it, of necessity, great fear; and the smaller the love, the greater is the fear.
In plain words: A dying person whose love for God is weak will be full of fear, and the weaker the love, the greater the fear.

15. This fear and horror is sufficient of itself alone (to say nothing of other things) to constitute the penalty of purgatory, since it is very near to the horror of despair.
In plain words: That fear and dread is close to despair and is punishment enough in itself.

16. Hell, purgatory, and heaven seem to differ as do despair, almost-despair, and the assurance of safety.
In plain words: Luther compares hell, purgatory and heaven to despair, near-despair and full assurance.

17. With souls in purgatory it seems necessary that horror should grow less and love increase.
In plain words: If souls are in purgatory, it would make sense for their fear to shrink and their love to grow.

18. It seems unproved, either by reason or Scripture, that they are outside the state of merit, that is to say, of increasing love.
In plain words: No one has proved from reason or Scripture that souls in purgatory can no longer grow in love.

19. Again, it seems unproved that they, or at least that all of them, are certain or assured of their own blessedness, though we may be quite certain of it.
In plain words: No one has proved that those souls are sure of their salvation, even if we are sure of it for them.

20. Therefore by "full remission of all penalties" the pope means not actually "of all," but only of those imposed by himself.
In plain words: When the pope promises "full forgiveness of all penalties," he can only mean penalties he himself put on people.

21. Therefore those preachers of indulgences are in error, who say that by the pope's indulgences a man is freed from every penalty, and saved;
In plain words: Preachers who say a papal indulgence frees a person from every penalty and saves him are wrong.

22. Whereas he remits to souls in purgatory no penalty which, according to the canons, they would have had to pay in this life.
In plain words: The pope does not cancel for souls in purgatory any penalty that church law would have required in this life.

23. If it is at all possible to grant to any one the remission of all penalties whatsoever, it is certain that this remission can be granted only to the most perfect, that is, to the very fewest.
In plain words: If anyone could have every penalty canceled, it would be only the most perfect people, and there are very few.

24. It must needs be, therefore, that the greater part of the people are deceived by that indiscriminate and highsounding promise of release from penalty.
In plain words: So most people are being fooled by big, careless promises that their penalty is gone.

25. The power which the pope has, in a general way, over purgatory, is just like the power which any bishop or curate has, in a special way, within his own diocese or parish.
In plain words: The pope has no more power over purgatory than any bishop or pastor has over the people in his own church.

26. The pope does well when he grants remission to souls [in purgatory], not by the power of the keys (which he does not possess), but by way of intercession.
In plain words: The pope does well to help souls in purgatory by praying for them, not by claiming a power he does not have.

27. They preach man who say that so soon as the penny jingles into the money-box, the soul flies out [of purgatory].
In plain words: Those who say a soul flies out of purgatory the moment the coin drops in the box are preaching man's ideas, not God's.

28. It is certain that when the penny jingles into the money-box, gain and avarice can be increased, but the result of the intercession of the Church is in the power of God alone.
In plain words: What the coin really does is feed greed. Whether the church's prayers help is up to God alone.

29. Who knows whether all the souls in purgatory wish to be bought out of it, as in the legend of Sts. Severinus and Paschal.
In plain words: Who even knows if every soul in purgatory wants to be bought out? Luther points to an old legend about two saints.

30. No one is sure that his own contrition is sincere; much less that he has attained full remission.
In plain words: No one can be sure his own sorrow for sin is real, much less that he has been fully forgiven.

31. Rare as is the man that is truly penitent, so rare is also the man who truly buys indulgences, i.e., such men are most rare.
In plain words: A person who truly repents is rare, and so is a person who buys an indulgence the right way.

32. They will be condemned eternally, together with their teachers, who believe themselves sure of their salvation because they have letters of pardon.
In plain words: People who think a paper letter of pardon makes them sure of salvation will be lost forever, along with those who taught them.

33. Men must 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;
In plain words: Watch out for anyone who says the pope's pardons are the gift of God that makes peace between us and God.

34. For these "graces of pardon" concern only the penalties of sacramental satisfaction, and these are appointed by man.
In plain words: Those pardons only touch penalties that men set up, nothing more.

35. They preach no Christian doctrine who teach that contrition is not necessary in those who intend to buy souls out of purgatory or to buy confessionalia.
In plain words: It is not Christian teaching to say a person does not need to be sorry for sin if he is buying a soul out of purgatory.

36. Every truly repentant Christian has a right to full remission of penalty and guilt, even without letters of pardon.
In plain words: Every Christian who truly repents is fully forgiven, penalty and guilt, without buying any pardon.

37. 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.
In plain words: Every true Christian, living or dead, shares in all the blessings of Christ, and God gives this without any pardon letter.

38. Nevertheless, the remission and participation [in the blessings of the Church] which are granted by the pope are in no way to be despised, for they are, as I have said, the declaration of divine remission.
In plain words: Even so, Luther says in 1517, the pope's declaration of God's forgiveness should not be looked down on.

39. It is most difficult, even for the very keenest theologians, at one and the same time to commend to the people the abundance of pardons and [the need of] true contrition.
In plain words: Even the best teachers find it almost impossible to promote cheap pardons and real sorrow for sin at the same time.

40. True contrition seeks and loves penalties, but liberal pardons only relax penalties and cause them to be hated, or at least, furnish an occasion [for hating them].
In plain words: Real sorrow for sin accepts correction. Easy pardons teach people to hate correction and run from it.

41. Apostolic pardons are to be preached with caution, lest the people may falsely think them preferable to other good works of love.
In plain words: Pardons must be preached carefully so people do not think they are better than acts of love.

42. Christians are to be taught that the pope does not intend the buying of pardons to be compared in any way to works of mercy.
In plain words: Christians should be taught that buying pardons does not compare to acts of mercy.

43. Christians are to be taught that he who gives to the poor or lends to the needy does a better work than buying pardons;
In plain words: Giving to the poor or lending to someone in need is a better work than buying a pardon.

44. Because love grows by works of love, and man becomes better; but by pardons man does not grow better, only more free from penalty.
In plain words: Love grows by doing loving acts and makes a person better. Pardons only make him freer from penalty.

45. Christians are to be taught that he who sees a man in need, and passes him by, and gives [his money] for pardons, purchases not the indulgences of the pope, but the indignation of God.
In plain words: Anyone who walks past a person in need and spends his money on pardons buys God's anger, not the pope's favor.

46. Christians are to be taught that unless they have more than they need, they are bound to keep back what is necessary for their own families, and by no means to squander it on pardons.
In plain words: Unless a person has more than he needs, he must take care of his own family first and not waste money on pardons.

47. Christians are to be taught that the buying of pardons is a matter of free will, and not of commandment.
In plain words: Buying a pardon is a choice, not a command.

48. Christians are to be taught that the pope, in granting pardons, needs, and therefore desires, their devout prayer for him more than the money they bring.
In plain words: The pope needs people's prayers for him more than their money.

49. Christians are to be taught that the pope's pardons are useful, if they do not put their trust in them; but altogether harmful, if through them they lose their fear of God.
In plain words: Pardons do no harm if people do not trust in them, but they do real harm if they make people stop fearing God.

50. Christians are to be taught that if the pope knew the exactions of the pardon-preachers, he would rather that St. Peter's church should go to ashes, than that it should be built up with the skin, flesh and bones of his sheep.
In plain words: If the pope knew how his preachers squeezed the poor, he would rather see St. Peter's burn than build it from his sheep's skin and bones.

51. Christians are to be taught that it would be the pope's wish, as it is his duty, to give of his own money to very many of those from whom certain hawkers of pardons cajole money, even though the church of St. Peter might have to be sold.
In plain words: The pope ought to give his own money to the people these salesmen are taking it from, even if he had to sell St. Peter's.

52. The assurance of salvation by letters of pardon is vain, even though the commissary, nay, even though the pope himself, were to stake his soul upon it.
In plain words: Trusting a pardon letter for salvation is empty, even if the pope himself bet his own soul on it.

53. They are enemies of Christ and of the pope, who bid the Word of God be altogether silent in some Churches, in order that pardons may be preached in others.
In plain words: Anyone who shuts down the preaching of God's Word in some churches so pardons can be preached in others is an enemy of Christ.

54. Injury is done the Word of God when, in the same sermon, an equal or a longer time is spent on pardons than on this Word.
In plain words: God's Word is wronged when a sermon spends as much time or more on pardons as it does on the Word.

55. It must be the intention of the pope that if pardons, which are a very small thing, are celebrated with one bell, with single processions and ceremonies, then the Gospel, which is the very greatest thing, should be preached with a hundred bells, a hundred processions, a hundred ceremonies.
In plain words: If pardons, a small thing, get one bell and one procession, the gospel, the greatest thing, deserves a hundred.

56. The "treasures of the Church," out of which the pope grants indulgences, are not sufficiently named or known among the people of Christ.
In plain words: The "treasure of the church" that pardons are said to come from is not clearly explained to God's people.

57. That they are not temporal treasures is certainly evident, for many of the vendors do not pour out such treasures so easily, but only gather them.
In plain words: It is plainly not money, because the sellers are much better at collecting money than giving it out.

58. Nor are they the merits of Christ and the Saints, for even without the pope, these always work grace for the inner man, and the cross, death, and hell for the outward man.
In plain words: It is not the merits of Christ and the saints either, because those work for people with or without the pope.

59. St. Lawrence said that the treasures of the Church were the Church's poor, but he spoke according to the usage of the word in his own time.
In plain words: Long ago, Saint Lawrence said the church's treasure was its poor, which was true in his day.

60. Without rashness we say that the keys of the Church, given by Christ's merit, are that treasure;
In plain words: We can say the keys Christ gave to His church, the power to declare forgiveness, are a treasure.

61. For it is clear that for the remission of penalties and of reserved cases, the power of the pope is of itself sufficient.
In plain words: The pope's own power is enough to cancel church penalties, so he does not need a "treasury" to do it.

62. The true treasure of the Church is the Most Holy Gospel of the glory and the grace of God.
In plain words: 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.
In plain words: People naturally hate this treasure, because the gospel makes the first last.

64. On the other hand, the treasure of indulgences is naturally most acceptable, for it makes the last to be first.
In plain words: People naturally love the treasure of indulgences, because it makes the last first.

65. Therefore the treasures of the Gospel are nets with which they formerly were wont to fish for men of riches.
In plain words: The gospel was the net the apostles used to catch people.

66. The treasures of the indulgences are nets with which they now fish for the riches of men.
In plain words: Indulgences are the net now used to catch people's money.

67. The indulgences which the preachers cry as the "greatest graces" are known to be truly such, in so far as they promote gain.
In plain words: The preachers call indulgences the "greatest graces," and they are, for making money.

68. Yet they are in truth the very smallest graces compared with the grace of God and the piety of the Cross.
In plain words: Compared with God's grace and the cross, they are the very smallest graces.

69. Bishops and curates are bound to admit the commissaries of apostolic pardons, with all reverence.
In plain words: Bishops and pastors have to let the pope's indulgence agents in, with respect.

70. But still more are they bound to strain all their eyes and attend with all their ears, lest these men preach their own dreams instead of the commission of the pope.
In plain words: But they must watch and listen closely so those agents do not preach their own dreams instead of what the pope authorized.

71. He who speaks against the truth of apostolic pardons, let him be anathema and accursed!
In plain words: Anyone who denies that the pope's pardons have real value, rightly understood, is under a curse. In 1517 Luther still held this.

72. But he who guards against the lust and license of the pardon-preachers, let him be blessed!
In plain words: But anyone who stands against the greed and wild claims of pardon preachers is blessed.

73. The pope justly thunders against those who, by any art, contrive the injury of the traffic in pardons.
In plain words: The pope is right to warn against people who scheme to hurt the pardon business.

74. But much more does he intend to thunder against those who use the pretext of pardons to contrive the injury of holy love and truth.
In plain words: He should warn far more strongly against those who use pardons to hurt love and truth.

75. To think the papal pardons so great that they could absolve a man even if he had committed an impossible sin and violated the Mother of God--this is madness.
In plain words: It is madness to claim a pardon could forgive even the worst sin imaginable against the mother of Jesus.

76. We say, on the contrary, that the papal pardons are not able to remove the very least of venial sins, so far as its guilt is concerned.
In plain words: The truth is that a papal pardon cannot remove the guilt of even the smallest sin.

77. It is said that even St. Peter, if he were now Pope, could not bestow greater graces; this is blasphemy against St. Peter and against the pope.
In plain words: Saying that not even Peter could give greater graces if he were pope today is an insult to Peter and to the pope.

78. We say, on the contrary, that even the present pope, and any pope at all, has greater graces at his disposal; to wit, the Gospel, powers, gifts of healing, etc., as it is written in I. Corinthians xii.
In plain words: Any pope has far greater gifts to give, starting with the gospel itself (1 Corinthians 12).

79. To say that the cross, emblazoned with the papal arms, which is set up [by the preachers of indulgences], is of equal worth with the Cross of Christ, is blasphemy.
In plain words: Saying the cross with the pope's coat of arms set up by the sellers is equal to the cross of Christ is blasphemy.

80. The bishops, curates and theologians who allow such talk to be spread among the people, will have an account to render.
In plain words: Bishops, pastors and teachers who let this kind of talk spread will answer for it.

81. This unbridled preaching of pardons makes it no easy matter, even for learned men, to rescue the reverence due to the pope from slander, or even from the shrewd questionings of the laity.
In plain words: This wild preaching makes it hard even for learned men to defend the pope against the sharp questions ordinary people ask.

82. To wit:--"Why does not the pope empty purgatory, for the sake of holy love and of 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."
In plain words: Question: if the pope frees souls for money to build a church, why does he not empty purgatory out of love?

83. Again:--"Why are mortuary and anniversary masses for the dead continued, and why does he not return or permit the withdrawal of the endowments founded on their behalf, since it is wrong to pray for the redeemed?"
In plain words: Question: why keep paying for masses for the dead if those souls have already been bought out?

84. Again:--"What is this new piety of God and the pope, that for money they allow 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 that pious and beloved soul's own need, free it for pure love's sake?"
In plain words: Question: what kind of mercy lets a wicked man buy a godly soul out of purgatory, when God and the pope could free it out of pure love?

85. Again:--"Why are the penitential canons long since in actual fact and through disuse abrogated and dead, now satisfied by the granting of indulgences, as though they were still alive and in force?"
In plain words: Question: why sell pardons from old church penalties that stopped being used long ago?

86. Again:--"Why does not the pope, whose wealth is to-day greater than the riches of the richest, build just this one church of St. Peter with his own money, rather than with the money of poor believers?"
In plain words: Question: the pope is richer than the richest man, so why not build St. Peter's with his own money instead of the money of poor believers?

87. Again:--"What is it that the pope remits, and what participation does he grant to those who, by perfect contrition, have a right to full remission and participation?"
In plain words: Question: what does the pope forgive for people who are already fully forgiven through true repentance?

88. Again:--"What greater blessing could come to the Church than if the pope were to do a hundred times a day what he now does once, and bestow on every believer these remissions and participations?"
In plain words: Question: if pardons are such a blessing, why not give them to every believer a hundred times a day for free?

89. "Since the pope, by his pardons, seeks the salvation of souls rather than money, why does he suspend the indulgences and pardons granted heretofore, since these have equal efficacy?"
In plain words: Question: if the pope wants souls saved more than money, why does he cancel the older pardons when the new ones go on sale?

90. To repress these arguments and scruples 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.
In plain words: Silencing these questions by force instead of answering them makes the church a laughingstock and hurts Christians.

91. If, therefore, pardons were preached according to the spirit and mind of the pope, all these doubts would be readily resolved; nay, they would not exist.
In plain words: If pardons were preached the way the pope intended, these doubts would disappear.

92. Away, then, with all those prophets who say to the people of Christ, "Peace, peace," and there is no peace!
In plain words: Away with the preachers who tell God's people "Peace, peace," when there is no peace (Jeremiah 6:14).

93. Blessed be all those prophets who say to the people of Christ, "Cross, cross," and there is no cross!
In plain words: Blessed are the preachers who tell God's people the truth about the cross, even when it seems there is no cross to bear.

94. Christians are to be exhorted that they be diligent in following Christ, their Head, through penalties, deaths, and hell;
In plain words: Christians should be urged to follow Christ their Head faithfully, through suffering, death and hell.

95. And thus be confident of entering into heaven rather through many tribulations, than through the assurance of peace.
In plain words: And so they should trust that they will enter heaven through many hardships, not through a false sense of security (Acts 14:22).

Appendix B: Timeline of Luther's Life

Year	What happened
1483	Martin Luther is born on November 10 in Eisleben, Saxony, and baptized the next day.
1484	The family moves to Mansfeld, where his father works in copper mining and smelting.
1501	Enters the University of Erfurt.
1505	Earns his master's degree and begins law school. On July 2, caught in a thunderstorm near Stotternheim, he vows to become a monk. On July 17, he enters the Augustinian monastery in Erfurt.
1507	Ordained a priest; says his first Mass.
About 1510 to 1511	Travels to Rome on business for his order.
1512	Receives his doctorate in theology and becomes professor of Bible at the University of Wittenberg.
1513 to 1518	Lectures on Psalms, Romans, Galatians, and Hebrews. Somewhere in these years he comes to understand "the righteousness of God" in Romans 1:17 as God's gift received by faith.
1516	Erasmus publishes the Greek New Testament.
1517	On October 31, Luther sends the Ninety-Five Theses to Archbishop Albert of Mainz. By the end of the year they are printed in several cities.
1518	Heidelberg Disputation (April). Meets Cardinal Cajetan at Augsburg (October) and refuses to recant.
1519	Leipzig Debate with Johann Eck (June to July). Charles V is elected emperor.
1520	Pope Leo X issues the bull Exsurge Domine (June 15). Luther writes To the Christian Nobility, On the Babylonian Captivity of the Church, and Concerning Christian Liberty. On December 10 he burns the bull.
1521	Excommunicated (January 3). Stands before the Diet of Worms (April 17 and 18). Declared an outlaw by the Edict of Worms. Taken into hiding at the Wartburg (May 4).
1522	Returns to Wittenberg in March and preaches eight sermons on patience and the power of the Word. German New Testament published in September.
1523	Writes That Jesus Christ Was Born a Jew.
1524	Writes to the German city councils urging Christian schools for boys and girls.
1525	Peasants' War. Writes An Admonition to Peace and then Against the Murdering, Thieving Hordes of Peasants. Marries Katharina von Bora on June 13. Writes The Bondage of the Will.
Late 1520s	Writes "A Mighty Fortress Is Our God."
1529	Small and Large Catechisms published. Protest at the Diet of Speyer gives Protestants their name. Marburg meeting with Zwingli.
1530	Augsburg Confession presented to the emperor. Luther writes On Translating: An Open Letter.
1534	Complete German Bible published.
1537	Writes the Smalcald Articles.
1539 to 1540	Gives secret advice allowing Philip of Hesse a second marriage.
1542	His daughter Magdalena dies at age thirteen.

Year	What happened
1543	Writes On the Jews and Their Lies.
1545	Writes the preface to his Latin writings describing his discovery of the righteousness of God. The Council of Trent begins.
1546	Dies February 18 in Eisleben. Buried in the Castle Church in Wittenberg.

Words to Know

Absolution: a priest's declaration that a person's sins are forgiven.

Anabaptists: a name, meaning "re-baptizers," given to groups in the 1500s who taught that baptism should follow personal faith and who baptized adults who had been baptized as infants.

Anfechtung: a German word for a deep attack of fear, doubt, and spiritual despair. Luther knew it all his life.

Bull: an official document from the pope, named for the seal (bulla) attached to it.

Canons: church laws. The "penitential canons" were church rules that set penalties for sins.

Catechism: a book that teaches the basics of the faith, usually by questions and answers.

Contrition: true sorrow for sin.

Diet: a formal assembly of the princes and rulers of the Holy Roman Empire, called by the emperor.

Excommunication: being formally cut off from the church and its sacraments.

Grace: God's undeserved favor and kindness, given freely.

Heresy: teaching that a church officially judges to be false and dangerous.

Holy Roman Empire: a large group of territories in central Europe, including Germany, under an elected emperor.

Indulgence: a release, granted by the church, from some or all of the temporary punishment believed to remain for sins already forgiven. "Plenary" means a full release.

Justification: God's act of declaring a sinner righteous, not guilty, because of Christ, received by faith.

Mass: the main Catholic worship service, centered on the Lord's Supper.

Mediator: someone who stands between two parties to bring them together. The Bible says Christ is the one Mediator between God and people.

Penance: in the Catholic Church of Luther's day, the sacrament for sins after baptism, made up of contrition, confession to a priest, and satisfaction.

Priesthood of all believers: the Bible teaching that every Christian has direct access to God through Christ and serves Him as a priest.

Purgatory: in Catholic teaching, a state of cleansing after death before entering heaven. The Bible does not teach it.

Reformation: the movement in the 1500s to reform the church according to the Bible, which led to the Protestant churches.

Relic: an object, such as a bone or piece of clothing, believed to be connected to a saint or to Jesus.

Repentance: a change of mind and heart that turns away from sin and toward God.

Sacrament: a church ritual believed to give God's grace. The Catholic Church counts seven. Most Protestant churches recognize two, baptism and the Lord's Supper, and many call them ordinances instead.

Satisfaction: in penance, the works a priest assigned to make up for sin.

Thesis: a statement put forward for debate. The plural is theses.

Treasury of merit: in Catholic teaching, the store of extra merit from Christ and the saints, which the pope was said to be able to apply through indulgences.

Vocation: a calling. Luther taught that every honest job can be a calling from God.

Vulgate: the Latin translation of the Bible used by the Western church in Luther's day, mostly the work of Jerome around the year 400.

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About This Book

The Door at Wittenberg tells the story of Martin Luther in plain, everyday language for readers with no background in church history. It explains what the church taught about salvation in 1500, how a frightened young monk found peace with God in Romans 1:17, and how his Ninety-Five Theses of October 31, 1517, set off the Reformation.

Part Two walks through the Ninety-Five Theses by theme, and Appendix A prints all ninety-five in the public-domain 1915 English translation with a plain-words note after each one. Part Three walks through Concerning Christian Liberty, Luther's 1520 book on how a Christian is free lord of all by faith and servant of all in love. Part Four covers the truths Luther stood on, what changed for the Christian community because of him, where he was wrong, and where Bible-believing Christians today part ways with him.

The book gives verifiable facts, says where historians disagree, and is honest about Luther's sins, including his later writings against the Jews. Above all, it points to the same gospel Luther pointed to: we are saved by grace alone, through faith alone, in Christ alone.