

Remembering Luther's 95 Theses without forgetting the cross

Or, to paraphrase Thesis 17: Purgatory now!

by [Paul R. Hinlicky](#) in the [July 5, 2017](#) issue



Statue of Martin Luther in Eisleben, Germany. Thinkstock.

What would it mean for mainline Protestants to understand and appropriate the message of Luther's 95 Theses? For all the ballyhoo over the centuries, I have come to wonder whether the message has ever been heard, understood, and appropriated. It would not mean, I venture, a booster shot for habitual anti-Catholicism, nor would it remotely endorse "cheap grace" as the remedy for ecclesiastical profiteering.

Hearing and understanding the Theses in their original sense, I propose, would entail a willingness to be shaped by the cross of Christ, as expressed in Luther's opening statement: "When our Lord and Master Jesus Christ said, 'Repent' [Matt. 4:17], he willed the entire life of believers to be one of repentance." The Theses applied Luther's theology of the cross (which he was developing at the same time) to the business of religion in his day. True penitents, Luther argued, welcome the cross laid upon them by God because it conforms them to Christ and so prepares them for

heaven.

Luther was familiar with canon law, which had distinguished the guilt of sin from the punishment of sin. Guilt ruins the relationship of Creator and creature so that God alone can (and does) restore the relationship by the grace of forgiveness through the merits of Christ obedient to death, even death on a cross. The punishments of sin, which may be human and civil, ecclesiastical as well as divine, were understood to restore balance to the moral order that has been violated by injustice and incurred wrath. The satisfaction of wrath is provided for by punishment, which restores equilibrium to the system thrown into disorder by injustice. Like the thief on the cross, who is forgiven but not spared, forgiveness of guilt and pardon from punishment were seen as distinct notions.

Today, however, we are uncomfortable with the very ideas of guilt and punishment, not to mention wrath and satisfaction. There are good reasons for this discomfort, including the inequities of our systems of justice and the tyrannies of our petty moralisms. There are also bad reasons for it, including the loss of personal agency and responsibility in our culture. Religiously, we are tempted to sweep the old canonical distinction away and endorse what Heinrich Heine satirized, “Of course God will forgive me—that is His job!” But we should consider here Nietzsche’s acerbic observation that “to forgive all is to *despise* all!”

Surprisingly, for Luther divine punishment is for our good. It may be understood as reparative rather than retributive when endured in solidarity with Christ, whose sacrifice once and for all satisfied retributive justice at the cost not of the offender but of the offended. For the believer, consequently, genuine and divine punishment *is* the cross of Christ, which not only forgives the guilt of sin to restore the relationship but is also then laid on the forgiven ones for their *true* good: the Pauline wasting away of the old outer nature like the cocoon from which the new life of the butterfly will someday emerge. Luther’s true Christian penitent, sorry for sin but not for sin’s punishment, gets to die with Christ so that out of these ruins the Holy Spirit brings newness of life by the purification of desire.

Try selling that on the religious marketplace, then or now!

Modern readers are surprised by the 95 Theses’ emphasis on penalties and cross-bearing.

But getting us *out* of the religious marketplace was exactly Luther's point. Luther's analysis reduced the practice of buying and selling indulgences to virtual absurdity. Since true penitents welcome the cross that God lays upon them as divinely given for their ongoing purification, indulgences are nothing but concessions to the nominal Christians—"sluggards," Luther called them—who fear punishment but not sin. Such indulgences are demeritorious. They are works of the religion business, not the business of the kingdom of God.

Luther's Theses put the indulgence merchants on the horns of a dilemma. If the pope had the power to purchase release from divine retribution by substituting the surplus merit of the saints to satisfy the penitent's debt to divine justice, and if divine punishment is as cruel and fearsome as the indulgence merchants claimed, surely the Holy Father would empty purgatory for free rather than for filthy lucre! At the same time, the indulgence preachers' emphasis on escaping punishment obscured the significance of Christ's cross as a reparative form of punishment. True preaching should not magnify punishment to make auditors fear it; rather, it should magnify sin to make penitents hate it.

Why indeed then would anyone wish to short-circuit the purgation of their wayward desires through Christ, in holy preparation for eternal life with God? If purgatory means the purification of the Christian, beginning in this lifetime, then the message of Luther's 95 Theses might well be stated: *Let purgatory begin in this life! Purgatory now! Purgatory without delay!*

In his little book on the 95 Theses, Timothy Wengert tells of a contemporary layperson who, upon reading the 95 Theses, commented that "they aren't very Lutheran!" It may equally be the case that today's Lutherans are not very Lutheran. Indeed, this revealing remark reflects a double truth.

First, it reflects the truth that Luther, when he wrote the Theses, had not yet realized all the implications of his doctrine of justification by faith. He had yet to discover how faith is certain because it moves the believer out of self-preoccupation and into trusting God and regarding the neighbor in love. The 95 Theses primarily attack the false security that is placed in one's own pious works, including the "childish" work of buying salvation in the form of indulgences—bribes, really. The certainty of faith that can rest in God's grace as delivered in Christ is not yet fully accented in the Theses, although in hindsight we can detect intimations of it in the thesis about the "true treasure of the church, which is the gospel of the glory and grace of God."

Most contemporary readers of the 95 Theses live in a Protestantism that, in H. Richard Niebuhr's famous caricature, "teaches a God without wrath who brings men without sin into a kingdom without judgment through the ministrations of a Christ without a cross." Such readers can indeed be taken aback by the Theses' emphasis on penalties and the cross. But for Luther, as we have heard, these pains are divinely given aids to be welcomed by the pilgrim disciples on their arduous journey of purification on the narrow way to heaven.

Second, the remark reported by Wengert tells an ocean about contemporary Protestant cheap grace, which no longer recognizes the theology of the cross. While Luther later abandoned the rhetoric of his theology of the cross, he never rejected the substance of his view: it is the theologian of glory who flees penalties and the cross, while the true theologian hates with divine love his old and sinful self. Luther utilized this distinction to show that what is really in dispute is true (as opposed to false) consolation of sorrowing consciences. The theology of the cross tests whether consciences are sorry for sin or merely afraid of sin's punishment.

Luther abandoned the rhetoric of the theology of the cross to avoid the misunderstanding that one makes oneself worthy of God's love by hating oneself—a perverse form of works righteousness! Yet, he maintained that only the penitent can be justified by faith. Thus, faith always includes the lifelong turning from this world of malice and injustice to the Lord, who is returning for us to bring in the new creation of God in its glory and fullness. God's costly but also lavish victory in Christ's cross is for the believer who, despite lifelong progress, remains entangled in the sinfulness of this dying world and so lives justly in it now by faith alone in the promise of the forgiveness of sins by the God who in Christ is making all things new.

The gist of the Theses is intelligible and can be quickly grasped by focusing on the stirring peroration of the final four theses:

Away then with all those prophets who say to the people of Christ, "Peace, peace," and there is no peace! (Jer. 6:14). Blessed be all those prophets who say to the people of Christ, "Cross, cross," and there is no cross! Christians should be exhorted to be diligent in following Christ, their head, through penalties, death, and hell; And thus be confident of entering into heaven through many tribulations rather than through the false security of peace (Acts 14:22).

We might well worry about ourselves today if we find the 95 Theses so utterly strange that we repudiate the themes of cross-bearing and mortification of the flesh in favor of a religiosity of divine permissiveness and cheery human feelings.

Already in Luther's lifetime, contemporaries constructed the iconic image of the monk posting the 95 Theses on the door of the Castle Church in Wittenberg on October 31, 1517—a typical action for giving notice of coming debates, but something Luther himself never mentioned having done. What is known is that he mailed the Theses to his bishop on that date and for the first time signed his name as “Luther” (rather than “Luder”), punning on the Greek word for one freed or liberated.

Luther wrote the Theses in Latin, not the vernacular German. His intention was to call for a learned consultation among university-level colleagues on the confusion surrounding the pardon of punishment for sin on the one hand and the need of satisfaction to remedy the guilt of sin on the other. He believed that these doctrines pertaining to Christ's atonement and the church's sacramental ministry of it were unsettled and thus open to scholarly debate. Seeing that pardon and forgiveness are not identical notions, Luther called for clarification.

He was motivated as a pastor, concerned by the response of his own parishioners to the preaching of the indulgence merchants. The simple or common people understand purgatory as God's retributive justice extracting satisfaction for sins through the pain inflicted on sinners before they are released to heaven. And they understand plenary, or full indulgence, as a papal prerogative to cancel these punishments by providing a compensatory satisfaction from the merits of the saints, so that “when a coin into the coffer rings, a soul from purgatory springs” (as preacher John Tetzel supposedly put it). Interestingly, Luther was doubly concerned in the Theses not only for abusive marketing of divine grace but also for the misuse of the name and authority of the pope. The marketing brought the pope's pastoral office into contempt among those who saw through the fleecing.

In the Theses, Luther repeatedly honors the pope. He argues throughout that “the pope is on my side,” not on the side of the “flatterers”—that is, the indulgence merchants in Germany who exaggerated papal power only to lend credentials to their sordid trafficking. The salesmen of indulgences are “false prophets,” peddlers of the Word of God. It might seem that Luther was more Catholic than the pope. Indeed, he was, as he expressed with some embarrassment almost 30 years later: “I

was once a monk and a most enthusiastic papist when I began that cause.”

Luther was disturbed by the marketing of grace and the misuse of the pope’s name.

Luther did not expect the conflagration that quickly erupted and eventually led to his dramatic identification of the papal office with the Antichrist. When his Latin was translated into German without his knowledge, the Theses were popularized and spread across German-speaking lands. Some of his technical language, delving into the legalese of canonical regulation, was as unintelligible to the contemporary laity as it is to us today. Consequently, almost immediately in the new year of 1518, Luther published a lengthy treatise, *Explanations of the Ninety-Five Theses*, which clarifies the terse wording and dense argumentation of the original Theses.

Luther’s study of canon law showed that originally indulgences were freely granted by local churches to those penitents who had apostatized under persecution. Normally, apostates were required to spend years demonstrating their repentance before being readmitted to the eucharistic fellowship of the church. But the merciful church could also suspend its disciplinary requirement ahead of time and end the period of exclusion when satisfied that contrition was genuine. Such was the origin of indulgences. They were commutations of ecclesiastical punishment, administered locally, applied to earnest penitents while they were still alive, and aimed at restoring erstwhile traitors to church fellowship.

Payment for indulgences, Luther likewise discovered, had evolved out of a traditional component of repentance: almsgiving (along with prayer and fasting). This discovery stands behind his caustic pronouncement in the Theses that a penny given to the poor is worth more than all the indulgences in the world. This scholarly, historical, and critical excavation caused the scales to fall from the eyes of many readers who had understood the indulgence merchants to be teaching that the pope possessed a quasi-divine fullness of power to cancel divine punishments whether the person is living or dead, contrite or not, in exchange for financial contributions.

The *Explanations* clarified Luther’s notion of purgatory as well. Still very much a Catholic monk, he professed certainty about the existence of a postmortem purgatory. But he nonetheless stressed the present existential experience of it in lifelong repentance. True purgatory existentially is the feeling of dread, which works a spiritual purgation of desire until the penitent fully surrenders to pure love of God, love that exists for God’s sake rather than one’s own and is activated in love for all

God's creatures. Such love is the goal of purified desire; coming to it is the creature's salvation.

Pushed forward by the controversy, Luther matured to a new view on the paradoxical certainty of faith, which he now opposed to the false security based on pious works. This certainty of faith in Christ accompanied a new view on authority in the church. Through scripture, the Holy Spirit presents Christ who elicits faith through his promise: "I am yours and you are mine!" This act of divine promising authors the believer and places him or her into the community of believers; it is thus the authority by which believer and community believe and do whatever they believe and do in God's name.

Through the Holy Spirit's mediation of Christ in such gospel word and sacrament, scripture is a tool for holiness more than a source for knowledge. Luther's appeal to scripture sounded in a pastoral conversation with the pope's representative, Cardinal Cajetan, in Augsburg during the same tumultuous year of 1518. Then, in debate with Johannes Eck in Leipzig, Luther was lured into admitting that when they are opposed to scripture "churches and councils can err." This admission, which switched grounds from causative to normative authority, transformed the debate.

Holy living is the discipline of the heart requisite to the work of the kingdom.

No longer was the storm centered on the propriety of indulgences, or even on Luther's emerging doctrine of the certainty of faith in Christ's authoritative word of promise. His opponents had succeeded in changing the subject. The question was now authority in the church, and it was primarily on this basis that Luther was eventually excommunicated. Luther, in turn, excommunicated the pope by the public burning of the papal indictment against him. From that point, a sterile confrontation between rival authorities overtook both parties. A living pope as opposed to a paper pope! Scripture as opposed to church tradition! This binary has been deleterious also on the Protestant side—and not only among biblicists, but wherever Luther's contention for the true authority of the risen Christ in his word of promise is robbed of its primacy.

Remembering the original reformatory agenda of the 95 Theses, the best observance of their 500th anniversary might be a contemporary discussion of the issues they raise for us today.

We should first consider the *prima facie* objection to renewing talk today of Luther's penalties and the cross. To be sure, it must be made abundantly clear that self-hatred to earn God's approval is just one more iteration, and a very sick one indeed, of justification by works. Neither is the cross that God lays upon believers—a notion that saturates the New Testament writings—some *quid pro quo*, measured out in precise calculation for transgressions. One must embrace pastoral conversation about the sorrows that fall upon the just and unjust alike in discriminating ways. Some sorrows are the inevitable consequences of deeds, reaping what we have sown. Other sorrows, social and ecological, befall us as social participants, willingly or not, in unjust structures of malice which likewise reap in tears what has been sown by envy and greed. Yet other sorrows are simply unfathomable and only point us to the glory yet to be revealed. What Luther's theology of the cross offers, however, is that sorrows can be made redemptive when the Spirit uses them to purify desire for the love of God above all and all creatures in and under God. Such offering of Christ in solidarity with the suffering is no rationalistic theodicy but a high art of pastoral care.

Accompanied by such pastoral attentiveness, a renewal of the message of the 95 Theses has much in the way of reformation to offer the church today. Here are three angles from which it might challenge us.

First, as Luther's initial target was not the pope but the false preaching of fellow German indulgence sellers, the enemy of grace is false comfort and religious smooth talking. But how do we recognize false preaching and prophecy? How do we distinguish the religion business from the business of the kingdom of God? We can begin by seeing that the vulgar pluralism now celebrated as providing a kind of consumer choice in religion is the mirror image of our economic system. It puts us right back into the religious marketplace in search of our niche. The discipline of mind requisite to the work of the kingdom centers on the One who breaks into the strong man's house, binds him, and plunders his plundered goods.

Second, the focus of our discussion shouldn't be a single, bolt-out-of-the-blue moment or event of justification. The Christian life is a series of events that form a purposeful narrative: living by faith along the course of lifelong repentance that makes for a journey of discipleship "following Christ, the head." How do we understand and teach Christian living (which used to be called sanctification) in the sense of Habakkuk and Paul, that the just will live by their faith amid and against structures of malice and injustice? How can Christian preaching and teaching effect

the continuing reorganization of affects that classically was called “the new birth” and understood as the Spirit’s lifelong conformation to the cross of Christ in preparation, personally and socially, for the revelation of the beloved community of God? If the petty sanctimony of the “do not drink, do not smoke, do not dance” crowd is long since passé, a new vision of holy living in the world—some form of holy secularity—must fill the vacuum. Holy living is the discipline of heart requisite to the work of the kingdom.

Third, grace is paradoxical in that it demands cross-bearing but delivers true peace and confidence that rests in God. How do we preach the central paradox of Christ crucified, the *Victor victimized*, as the best of news in a world still full of sorrows? I learned this question from my teachers of blessed memory Robert Bertram and J. Louis Martyn, who learned it in turn from the apostle Paul’s counterfactual assertion: “If justification were by works, then Christ died to no purpose.” The matter of correctly diagnosing our plight is not antiquarian; it is urgent. Only a robust consideration of sin—as the captivation of desire by structures of malice and injustice—will retain the fullness of grace’s paradox.

A version of this article appears in the July 5 print edition under the title “Purgatory now!”