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The “Explanations of the Ninety-Five Theses” # 58 & 62

Introduction

Paul R. Hinlicky

The argument executed in these two theses stands at the center of Luther's emerging reformation theology. The chief idea is that indulgences are not free pardons if they are paid for by the application of the surplus merits of the saints. In that case, what transpires is rather a “certain transfer of works” so that nothing is actually pardoned, as the term “indulgence” would indicate, but is instead paid for. That is the heart of the argument. But it doesn’t mean, as we shall see, that the idea of payment (biblically, “ransom”) is abolished by Luther; rather, it is Christ alone who can and does provide it.

Ancillary to this logically, but not theologically, is the argument that there is no such thing as surplus merit of the saints available to satisfy the debts of others, for “no saint is without sin in this life.” Interestingly, Luther in passing anticipates today’s Catholic reinterpretation of the merits of the saints when he writes that the saints are indeed a treasury for us “not because they are a surplus merit but because the church is a communion of saints in which each one works for another, as members of one another.” On the point about the persistence of sin in the life of the redeemed, and so the lack of merit even among the saints, however, Luther, drawing on his “blessed Augustine,” is adamant; he says that he is even “prepared to endure death by fire” than recant this crucial truth of Scripture and experience.

Saints can and do intercede for us in our need, he affirms, just as they have pleaded for themselves – on the grounds of the merits of Christ, not their own. Another argument, ancillary to the main one against purchasing salvation by way of indulgences, but no less important theologically for Luther, is that “remission of punishment is the cheapest gift” that “deserves to be presented to the most worthless people” -- as we heard last month. If the true purpose of purgatory is purification of desire, true Christians desire the purifying flame, as gold desires the refining furnace. Short-circuiting purgatory is for nominal Christians.

The heart of the matter is that Luther sets the idea of surplus merit of the saints that is available through the purchase of indulgences to satisfy the sinner’s own well-merited punishment against the “merit of Christ.” For “Christ is the Ransom and Redeemer of the world, whereby most truly and solely the only treasury of the church.” It is crucial to note here that Luther does not argue against “satisfaction” as such. He rather argues that the “transfer of the works of some to others” constitutes “a true and legitimate satisfaction since what we do [in this case], we do through another.” But this transfer – Luther’s joyful exchange of our sin for Christ’s obedience— is valid because “the merits of Christ are far better than our own good works, indeed they alone are good.” Therefore, “unhappy is he who does not put aside good works and seek the works of Christ alone.”

There is a lot of opposition today to the idea that Christ’s obedience satisfies the righteousness of God and “pays for” the sinner’s justification, though, as we see in this reading, the problem Luther sees is rather that behind the sale indulgences stands the “blasphemous” idea that we prefer our own works as satisfaction to Christ’s work for us --let alone the cheapened version of this idea that we can buy the surplus human works of the saints to compensate for our own deficits before God.
Thus Luther affirms that the Lamb of God blots out our transgressions and so that accordingly it is possible to speak of the “merits of Christ” as “a treasury, not of the church, but of God the Father, for through his efficacious intercession before God Christ obtained for us remission of guilt.” There “the blood of Christ cries out for compassion and pleads for us.” Here below, however, on the earth among Christian pilgrims the “merits” of Christ, accomplish an “alien work,” not remitting punishments as indulgences falsely claim, but working mortification of the flesh until “we be conformed to the image of the Son of God” by taking up our own crosses to follow Him.

What “good” news! No wonder Luther explains that “the gospel of God” is “not very well known to a large part of the church” even though “Christ has left nothing to the world except the gospel.” The reason is that the gospel is not for just anyone but only for “an evil conscience, a restless heart, a troubled breast because of our sins, which the law points out but does not take away. And we ourselves cannot take it away.” For this troubled conscience, it is Christ the Lamb who takes away the sin of the world. This is “a word of salvation, a word of grace, a word of comfort, a word of joy…”

Nietzsche with his characteristic acuteness described the forgiveness of sins as an imaginary solution to an imaginary problem. That is to say, according to his philosophy, that conscience is an imaginary phenomena. Nietzsche’s notion it is often echoed in the churches by those who say that justification is passé, a question that no one today asks any longer. Perhaps it is true that no asks the question of justification who has not already been troubled by the prophets of Israel who prosecute God’s controversy with the world ruined by sin. In any case, so much the worse for humanity if the question of justification before God, that is, if the question of conscience, is passé!

But from another angle the trouble seems to be the idea of a God who would require the bloody brutal death of the Son in order to “pay for” our forgiveness. It may help here to reflect precisely on how Luther differs in his teaching on the atoning work of Christ from Anselm of Canterbury, who at the beginning of scholastic theology had established the idea of Christ’s atoning work as a satisfaction of God’s justice. For it is really Anselm’s version of satisfaction to which many contemporary dissents are directed.

Anselm argues that God’s honor, infinitely offended by sin that dishonors God, is satisfied by the infinite merit of Christ’s voluntary death on the cross. This is not because God is a feudal lord on an ego trip, but as Prof. Ted Peters argues cogently in his God the World’s Future, it is because God in covenantal loyalty to the creation cannot tolerate the sin which ruins the creation. The violated relation to God and damage to the creation is repaired, so Anselm, by the free and unmerited sacrifice of infinite value. This sacrifice was accomplished by the active obedience of the God-man, who didn’t deserve punishment but out of love submitted to it to provide for those unable to repay for the damage done. By this unmerited sacrifice of the sinless for the sinner He has acquired an infinite treasure of merit, which He now makes available to his people through the sacraments of the church so that they can “satisfy” their own debts to God’s justice by drawing upon His credits.

In Anselm’s theology of satisfaction we can see the original theory which, however corrupted into the cheap grace sale of indulgences in Luther’s time, had the merit of vindicating God’s righteous wrath against the ruin of the creation by human sin and underscoring that grace, while free to us, is costly to God. Without some such idea of satisfaction, we end up preaching, as H. Richard Niebuhr famously caricatured us, “a God without wrath bringing people without sin into a kingdom without judgment through the ministrations of a Christ without a cross.”
Still, Luther differs significantly in that for him Christ is not primarily, as for Anselm, a punishment bearer, but rather a sin-bearer. His meritorious obedience is not only the action of love but also the passion of love, a “passive obedience” by which Christ permitted Himself to be crucified between transgressors and accounted there as forsaken by all. His merit is that out of love He made our sins His own. He took responsibility for us before God. Thus the risen and victorious Christ can truthfully say, Give me your sins! They are mine! I have made them my own so that they died with Me on Golgotha and are left forever buried in the tomb. Now take my righteousness, my passion of love for you the sinner, as your very own, not in the sense that you did this righteousness, but in the sense that this gift of Me-for-you now becomes your very own possession as “I-in-Christ.” Such is faith, such is the satisfaction of divine justice by faith in Christ, such is justification by faith alone in Christ alone. So Christ with his merits is the true treasure of the church, the good news of the grace and glory of God!

Nor are they the merits of Christ and the saints, for, even without the pope, the latter always work grace for the inner man, and the cross, death, and hell for the outer man.

The substance of this thesis is very deeply rooted in and close to the heart of almost all teachers. Therefore I must test it very extensively and firmly, I do so with confidence.

1. First of all concerning the merits of the saints.

They say that the saints during this life have contributed many more good works than were required for salvation, that is, works of supererogation, which have not yet been rewarded, but have been deposited in the treasury of the church, by means of which, through indulgences, some fitting compensation take place, etc. Thus they are of the opinion that the saints had done enough for us. I argue against this.

First, indulgences then are not indulgences, as I shall prove, since they are not free remissions but applications of some other satisfaction, and they possess all the benefits which I have demonstrated above with regard to the treasury of the church militant. That means, then that nothing is accomplished by the authority of the keys expect a certain transference of works, but that nothing is pardoned. This is contrary to that word of Christ, “Whatsoever you shall loose” [Matt. 16:19]. Likewise, the same thing is accomplished then by the keys which has already taken place, for if there are in the church works of the saints which could be applied to the salvation of others, surely the Holy Spirit will not permit them to lie idle but will actually use them to aid those who can be helped.

Second, no works of the saints are left unrewarded, for, according to everybody, God rewards a man more than he deserves. As St. Paul says, “The sufferings of this present time are not worth comparing with the glory that is to be” [Rom. 8:18].

Third no saint has adequately fulfilled God’s commandments in this life. Consequently the saints have done absolutely nothing which is superabundant. Therefore they have left nothing to be allocated through indulgences. I believe that the inference is clear enough. But I shall prove the major premise so that there is no doubt about it, but that it must be believed in such a way that the opposite view would be considered heretical.
I prove this argument first by saying of Christ, “When you have done all that is commanded, say ‘We are unworthy servants’ ” [Luke 17:10]. But the term “unworthy servant” is understood to refer to one who has done less and not more than he should, unless perhaps we should follow the dreams of certain absurd individuals who chatter that by his words Christ wanted this to be said for the sake of humility, not for the sake of truth, thereby making Christ a liar, so that they might appear truthful. I prove this argument secondly by that passage in Matt. 25 [:9] which says that wise maidens had no desire to share their oil for fear that there would not be enough also for themselves. Third, Paul says, I Cor. 3 [:8], “Each shall receive his wages according to his labor.” He does not say, “according to another’s labor.” Fourth, I adduce Galatians 6, “Everyone must answer for himself” [Cf. Gal. 6:4-5], as well as saying, “SO that each one may receive...according as he has done in the body: [II Cor. 5:10]. Fifth, every saint is obligated to love God as much as he can, indeed more than he can, but no one has or can do that. Sixth, the saints, in their most perfect work, that is through death, martyrdom, and suffering do no more than is required. Indeed they do what is required and scarcely that. Therefore they have done much less than they should in other works. Seventh, although I have produced so many reasons, they, on the other hand, to support their position, have not produced one, but only a recital of the circumstances, speaking without proof form the Scriptures, the teachers of the church, and sound reason. For that reason we can, indeed we must, completely ignore their opinion. The following may serve as my proof.

Now I shall prove my argument with the authority of the holy fathers. I will do this first by quoting that well-known saying of St. Augustine: “All saints need to pray, ‘Forgive us our debts,’ even though they have done good deeds, for Christ made no expectations when he taught us to pray.” But surely those who confess their debts have stored up no superabundant merits. Second, according to Psalm 32 [:2], “Blessed is the man to whom the Lord imputes no iniquity.” And further on in the same psalm one reads, “Therefore let everyone who is godly offer prayer to thee” [ps. 32:6]. St. Jerome, reflecting upon this in his Dialogue Against the Pelagians, says in excellent fashion, “How can he be a saint if he prays for his own ungodliness?” He says again, “If he is ungodly, he is not a saint, etc.” Therefore, the saints, through prayer and the confession of their ungodliness, deserve to have no sin of theirs charged against them. Third, St. Augustine says in Book I of his Retractions, “All the commandments shall be fulfilled when that which is not fulfilled is forgiven.” There he deals with the question whether or not the saints have completely fulfilled the commandments, and he denies that they have when he says that this takes place by God’s forgiveness rather than by man’s fulfillment. Fourth, the same writer says in the ninth book of his Confessions, “Woe to the life of men, however praiseworthy it may be, if it should be judged without compassion.” See how even the saints need compassion throughout their lives. TO this Job adds, “Even though I am innocent, I shall appeal for mercy to my accuser” [Job 9:15]. How, therefore, can these saints have superabundant merits for others, when they have not sufficient for themselves? Fifth, St. Augustine in his second book of Against Julian lists ten of the ancient church fathers who were of this same opinion, namely, Hilarius, Cyprian, Gregory Nazianzen, John Chrysotom, Ambrose, Irenaeus, Olympius, Rheticius, and Innocent [I], and he draws his support from their authority, proving that no saint is without sin in this life, according to that saying in I John 1 [:8] “If we say we have no sin, etc.” St. Augustine says the same thing in his work of Concerning Nature and Grace.

Form these and from many other references which would take too long to enumerate, I conclude that the saints have no superabundant merits which would help those of us who are lazy.
Speaking boldly, I declare that I have no doubt about those things I have just now said, rather I am prepared to endure death by fire for them, and I maintain that everyone who holds the contrary is a heretic.

Nevertheless, if I were to admit to the impossible, that is that the saints have actually stored up surplus merits, I am not sure whether the church would be doing such a worthy work when it expends such precious merits so cheaply, that is for the remission of punishments. For the remission of punishment is the cheapest gift the church possesses and deserves to be presented to the most worthless people, as I already said so often. However, the punishments of the martyrs and saints should be instead an example for us in bearing punishments. For we pray in this matter: “As we observe the feasts of the martyrs, let us imitate their courage in suffering.” Likewise, Mother Church does not appear to act piously when she remits punishments, but only when she chastises and coerces her children, as in the case of excommunications and other severe censures, which punishments she does not remit at all, but rather inflicts, especially when she has been most anxious about her children. But if she does remit the punishments, she does so as if out of despair, because she is afraid that something worse will happen. Therefore since remission of punishments are such a cheap gift and the power of the keys alone is sufficient for that, it would certainly appear that not the slightest disrespect is done to such noble efforts of the saints if remissions were bestowed upon those who are snoring. St. Augustine said this much better in his sermon, Concerning Martyrdom, in these words: “The festivals of the martyrs are not remissions but exhortations to martyrdom, so that we should not hesitate to imitate that which we like to celebrate.”

Therefore this part of the thesis has been proved, that is, that their merits of the saints cannot act as a treasury for us since the saints themselves considered them deficient; unless someone should think that they are a treasure for us, not because they are surplus merits, but because the church is a communion of saints in which one works for the other, as members one of another. But the saints did this during their lifetime, and if they were to do it now, it would be accomplished by intercession rather than by the power of the keys.

But at this point I hear at a distance the clever argument of certain individuals. “It is true,” they say, “that the saints were not without sin in this life, but they were only venial sins, and in spite of that the saints were able to do more than was required for salvation.” It is difficult to deal with such exceedingly stupid people in this matter. Nevertheless let me say it briefly: Their venial sin is that they do less than they should, not however, that which my opponents alone imagine as a venial sin, namely, a laugh, a frivolous word, or a thought. This is, to be sure, a venial sin, but it is a big venial sin. But even a good work which has been done in the best manner is a venial sin, as cited above from the words of St. Augustine: “The commandments are fulfilled when what is not fulfilled is forgiven.” And this happens in every good work, for according to the Lord’s Prayer we must always seek forgiveness. But these things require another disputation which will be dealt with elsewhere. Hence, St. Bonaventura, who was a holy man, was absolutely wrong when he maintained that a man can exist without venial sin.

2. Concerning the second part of my argument, namely, the merit of Christ:

I argue that this is not the treasury of indulgences; but that it is the treasury of the church only a heretic would deny. For Christ is the Ransom and Redeemer of the world, and thereby most truly and solely the only treasury of the church. But that he is the treasury of indulgences I deny until I shall be taught differently. My reasons for denying this are as these:
First, because, as I have often said, this cannot be proved by any Scripture passages, nor can it be demonstrated by reason. Furthermore, those who hold this opinion do not prove it but simply state it, as everybody knows. Moreover, I have said before that to make any assertion in the church without a reason or authority to support it is to exposes the church to ridicule by its enemies and by heretics, since according to the Apostle Peter we are bound to give a reason for the faith and hope that is in us [I Pet. 3:15]. And Paul says that a bishop should be able by sound doctrine to confute those who contradict that doctrine [Titus 1:9]. But the is no such authority here, so that if today the Roman church should settle upon the affirmative side, nevertheless the same danger remains because we can give no other reason expect that it pleased the pope and the Roman church to do so. But what good would that reason be if we were pressed by those who do not believe in the Roman church, such as the heretics or the Picards? These people will not ask whether it is the will of the pope or the Roman church, but whether there is an authority or a plausible reason for it. And certainly that is my sole purpose in this whole matter.

Second, all the arguments which are adduced to prove the treasury of the church militant and the merits of the saints have more weight here. First, that indulgences are not really indulgences but rather transfers of the works of some to others, and constitute a true and legitimate satisfaction, since what we do, we do through another. But, as the canon says in book five of Concerning Penance and Remission (Cum ex eo), penitential satisfaction is weakened by indulgences. The canon does not say, “it is transferred,” but, “it is weakened.” My second argument also has more weight here, namely that the keys of the church accomplish nothing and actually are rendered worthless since they do not lose but transfer to someone else that which is bound. But it is wicked to say that the keys do not loose. If they do loose they remove completely that which is loosed. My third argument is that the merits of Christ are actually accomplished the same thing without the keys, for surely they will not lie idle! The fourth argument is that there would develop an extraordinary disrespect for the merits of Christ if they were to be used only for the remission of punishment, since he himself, by his own punishment, has become an example to all martyrs. Therefore it would be contrary to the nature of Christ’s merits that these merits should serve the sluggards while at the same time stimulating the zealous. As I have already pointed out, the remission of punishment is very cheap.

Third, let the give me an answer to the following contradiction: St. Thomas and St. Bonaventura and their followers say continually and unanimously that good works are better than indulgences, as I have said often enough previously. Granted that this is true. Likewise the merits of Christ are applied and administered through indulgences. Granted also that this is true, for all teachers continually maintain this opinion. Likewise, the merits of Christ are far better than our own god works, indeed they alone are good. Granted that this also is true because all of them assert this over and over again. Furthermore, the merits of Christ are incomparably better than our good works, indeed they alone are good. Very well, let this be true too.

Here I conclude with this inference. Unhappy is he who does not put aside his good works and seek the works of Christ alone, that is, indulgences, since it would be the greatest blasphemy of all for one to prefer his own good works over the works of Christ. Therefore either the works of Christ are not the treasury of indulgences or else that person is a most arrogant and wretched individual who does not disregard all the commandments, even the divine commandments, and only purchases indulgences, that is, the merits of Christ. In opposing this view, St. Thomas and St. Bonaventura say indulgences are not commanded and are less important than good works. Therefore indulgences are not the works of Christ,
yet at the same time and in a certain sense they are they works of Christ. But perhaps, since my opponents are so ingenious, they will answer by Aristotlean distinction in these works: “It is true that the merits of Christ, taken simply, by themselves, are better than our works, but as such they are not indulgences, or rather they are not applied in indulgences in such a manner. They are received, however, just as they are in themselves as satisfactions for punishments, and in this manner will they also be applied.” I reply, Prove what you are saying. What if I do not care to believe your scant statement? I am commanded to “test the spirits to see whether they are of God” [I John 4:1]

Then, where does that put the statement which was made above, namely, that the merits of the saints are dispensed through indulgences not because they were rewarded, but because the saints had done some good works which they were not required to do? Are such merits, therefore, of so little value as to receive no other reward than that of satisfactions for others who are lazy? If so, I perfect of all. Do you agree? Yes. And do you mean that merits are snoring sluggards? And is it true that the saints shall be rewarded according to their lesser works and merits while the more perfect works shall be left to others? I ask you, who is so insane as to believe that? Therefore St. Catherine received nothing for her martyrdom and virginity, but left that for the church. Is her reward for prayer, vigils, and other good works sufficient? But if you should say that the saints were rewarded for their good works and at the same time left their superabundant merits to the church, what becomes of that statement which was made previously, that there are certain merits which have not yet been rewarded? Do you not see what it means to speak without authority and to prophesy in the dark?

But if it is wicked to say that the works of supererogation or those which the saints did over and above what they were required to do are of such little value and are not given to them as a reward, how much more wicked is it to make of such little value and are not given to them as a reward, how much more wicked is it to make of such little value the works of Christ, all of which are in excess of what was necessary! Therefore to magnify indulgences in such a manner and at the same time to minimize those works of Christ by our own works is blasphemy against Christ and his saints in their merits, unless it is done by error and not intentionally.

Fourth, I take up again the argument which the gloss to the work Concerning Penance and Remission (Quod autem) raises, namely, “If indulgences are remissions of all punishments, then man no longer needs to fast or do good deeds.” We must not conclude from this that remission is uncertain, but rather that they keys of the church are blasphemed, even though almost all the scholastic teachers support this opinion of Gregory. The quotation, “Man does not know whether or not he deserves [God’s] love,” by which he proves his position, refers to a future event, for he who believes now does not know whether or not he will continue in faith. Hence in the same ninth chapter of Ecclesiastes it is immediately added that man does not know whether he deserves love or hate [Eccles. 9:2], but all things are kept uncertain up to the future, for he had said previously, “The righteous and their deeds are in the hand of God,” etc. [Eccles. 9:1]. But if these passages make the remission of guilt uncertain, how much more uncertain do they make the punishments of guilt. For if guilt remains, punishment also must remain when the sin is completely erased through contrition, rather through faith in the keys. The gloss substantiates this interpretation of “remission.”

What are indulgences then? An uncertain gift? Far be it, far be it that such a wicked illusion should stem from the church of Christ, indeed from the keys. Actually, then, as some say, indulgences would be a wicked deception of the faithful. Such an error arises when we seek to be justified through
our works and righteousness rather than through faith. At best the church teaches only about contritions. It teaches nothing about faith in the keys which should be taught most of all. But I spoke of these things at great length above. So either indulgences are not the treasury of the merits of the saints, or it must necessarily follow that one who has obtained indulgences must desist from doing good work for sins, as the gloss referred to maintains.

The explanation offered by this gloss is wickedness against Christ, for, if by indulgences the merits of Christ are granted to me and I am still in doubt whether my sins are remitted, then I must still work for the remission of those sins. It follows from this, that I doubt whether the merits of Christ which have been applied through indulgences and given to me are sufficient for the remission of sins. What could be more detestable than such a doubt? Moreover, if I do not doubt this but believe that they are sufficient, I should act in a most wicked manner if I should consider my own works better than indulgences, that is, the works of Christ which have been granted to me. For if I could obtain one, single work, just one-millionth part of the smallest work of Christ, I would be sure of eternal salvation. Therefore let us stop doing our own works for our sins and only purchase indulgences, for through indulgences we obtain not only one work but all the merits of Christ, and not only his but those of all the saints. Therefore, since the merits of Christ cannot be compared to ours in any way as far as excellence is concerned, either they are not the treasury of indulgences or else indulgences must be preferred to all the works of all commands of God; otherwise the greatest disrespect and blasphemy would be done to the merits of Christ. So watch how they add to this treasury the merits of the saints as well as the merits of the church militant, as if the merits of Christ alone were not enough.

But you ask, “Did not St. Thomas err also along with others? Does not the pope err along with the whole church, which is of the same opinion? Or are you the only one and the first one to have the right opinion?”

My first answer is, I am not the only one: the truth is on my side, as are many others, namely, those who have doubted and still doubt the validity of indulgences. They do not sin because of this doubt. Since remissions are only for punishments, a person will be saved whether or not he believes in them and whether he obtains them or not.

Second, the pope is on my side, for although he grants indulgences, nevertheless he nowhere says that they are taken from the treasury of the merits of Christ and the church. He explains his position in book five, Concerning Penance and Remission, in the chapter beginning with the words Cum ex eo,102 where he says that indulgences are an enervation of penitential satisfactions. But the enervation does not refer to the allotment of the merits of Christ, only to the removal of punishments.

Third, the whole church is on my side, for the church is of one mind with the pope and holds to the same opinion as the pope. I have already said what the pope says about it.

Fourth, even if St. Thomas, St. Bonaventura, and Alexander of Hales are distinguished men along with their disciples Antoninus, Peter of Palude, Augustine of Ancona,103 besides the canonists who agree with them, nevertheless it is only right to give preference to the truth first, and then to the authority of the pope and the church. Furthermore, it is not surprising that such great men have erred in
this respect. For, I ask you, in what great respects did not the scholastics contend that even St. Thomas had erred!

What is more, for more than 300 years now, many universities, and many of the sharpest minds in them, have labored with persistent industry to comprehend Aristotle alone. Yet they not only do not understand Aristotle after all this effort but even disseminate error and a false understanding of him throughout almost the whole church. And even if they should understand him, they would have attained no extraordinary wisdom thereby, particularly not from the Aristotelian books with which they are most familiar. According to his own testimony in the fourth chapter of book twenty by Aulus Gellius, and according to the testimony of Gregory Nazianzen in his Sermon Against the Arians, Aristotle is discovered to be nothing more than a mere sophist and a handier of words.

Here I appear to be bold, brazen, and presumptuous. If I only had time and leisure to account for this boldness of mine and instill confidence in my words, perhaps I could show that this opinion of mine is not so unfounded. I would not harmonize Aristotle with Plato and others, which Giovanni Pico della Mirandola attempted, but paint Aristotle in his own colors as he deserves to be painted. He is by profession a master craftsman of words, according to Gregory Nazianzen, and a mocker of brilliant men. Therefore if God permitted such a great cloud and darkness to prevail for so long a time in such outstanding minds, how can we be so confident in our own works instead of looking upon all our efforts with suspicion, as Christians should, in order that Christ alone may become our light, righteousness, truth, wisdom, and our total possession.

The holy fathers of the church saw how the unlearned and those who did not know Christ held Aristotle in such esteem as an authority, and since they were of such meek disposition, they permitted themselves to be followed in godly innocence. Since they had fallen into error they became to others a cause for so many confusing opinions, doubts, and errors which we see reflected today in the scholastic teachers. We who have forsaken Christ have deserved to be abandoned by him and given over, even through his saints, to the risk of error and endless labor, as Ezekiel says, chapter 14[:9], “If the prophet be deceived and speak a word, I, the Lord, have deceived that prophet.” And in the same chapter we read: “If anyone comes to the prophet asking me through him, I, the Lord, will answer him myself because of the multitude of his idols” [Cf. Ezek. 14:4]. Therefore everything must be read and accepted with fear and judgment even that which is handed down by great and holy men, according to the Apostle who says, “Test everything; hold fast what is good” [I Thess. 5:21]. And John says, “Test the spirits to see whether they are of God” [I John 4:1].

Those who have neglected such advice and entrusted themselves to men as those do, for example, who say, “I prefer to err with great men rather than be considered right with you,” deserve to be despised and left to their own counsel. For why should not he who despises the counsel of the Spirit be rightfully despised by the spirit of the counsel? The same thing has happened in the matter of indulgences. When the holy teachers of the church saw how the people extolled so highly these indulgences (as the people always are accustomed to be as foolish in their judgment as Paris and Midas), and would not believe that they were so worthless, they even began to devise a respectable and extravagant basis for them since no other occurred to them-in fact there never was one.

Therefore let us return to the matter at hand and examine the merit of Christ and then show that it is not the treasury of indulgences.
My fifth argument is the basis for this statement: No one receives the grace of contrition without receiving at the same time the merits of Christ. Therefore a person possesses the treasury of the merits of Christ before he receives indulgences. If he did not possess these merits, indulgences would be of no value to him, according to the opinion of our teachers (for they think so highly of the remission of punishments). A man returns to the grace of God by means of contrition, just as in the parable of Christ the prodigal son returns to his father who says to him, “Everything I have is yours” [Cf. Luke 15:11-32]. And Isa. 9:6 says, “To us a child is born, to us a son is given.” In Rom. 8:32 we read, “Will he not also give us all things with him?”

Sixth, otherwise those who are the worst people in the church would be much happier. For I have said that indulgences are profitable only for criminals, and the treasury of the merits of Christ should be given to them! But it should not be given to children, young women, and the innocent, to whom it especially belongs, indeed, who alone possess it. But that argument counts for little for those who believe that all punishments are removed and that indulgences cannot be conferred upon sinners without contrition, which I do not believe.

Lastly, this thesis bears its own proof, that is, that the merits of Christ and his saints perform a two-fold work without the pope, to wit, a work characteristic of them, and a work alien to them. Works characteristic of them are grace, righteousness, truth, patience, and gentleness in the spirit of a man who has been predestined. For the righteousness of Christ and his merit justifies and remits sins, as John says, “Behold, the Lamb of God, who takes away the sin of the world” [John 1:29]. And Isaiah says, chapter 43:24-25, “You have wearied me with your iniquities and burdened me with your sins. I, I am He who blots out your transgressions..., and I will not remember your sins.” He blots them out by the merit of his suffering. In that sense I might concede that the merits of Christ are so to speak a treasury, not of the church, but of God the Father, for through his efficacious intercession before God Christ obtained for us remission of guilt. So it is stated in a figurative manner in Job: “I will show favor to him” [Cf. Job 42:8]. And the Apostle says in Heb. 12:24 that the blood of Christ cries out better than the blood of Abel, for the blood of Abel demands revenge and wrath, but the blood of Christ cries out for compassion and pleads for us. The merits of Christ perform an alien work, for that is what Isaiah calls it in chapter 28:21, in that they effect the cross, labor, all kinds of punishment, finally death and hell in the flesh, to the end that the body of sin is destroyed [Rom. 6:6], our members which are upon earth are mortified [Col.3:5], and sinners are turned into hell. For whoever is baptized in Christ and is renewed shall be prepared for punishments, crosses, and deaths, to the end that “he shall be accounted as a sheep for the slaughter and shall be slain all the day long” [Ps. 44:22]. And as one reads in another psalm, “For I am ready to fall,” whether it is appointed for me or not, “and my pain is ever with me” [Ps. 38:17]. Just so must we be conformed to the image of the Son of God [Rom. 8:29], so that whoever does not take up his own cross and follow him, is not worthy of him [Matt. 10:38], even if he were filled with all kinds of indulgences.

From this you can now see how, ever since the scholastic theology – the deceiving theology (for that is the meaning of the word in Greek) – began, the theology of the cross has been abrogated, and everything has been completely turned up-side-down. A theologian of the cross (that is, ones who speaks of the crucified and hidden God), teaches that punishments, crosses, and death are the most precious treasury of all and the most sacred relics which the Lord of this theology himself has consecrated and blessed, not alone by the touch of his most holy flesh but also by the embrace of his exceedingly holy and divine will, and he has left these relics here to be kissed, sought after, and
embraced. Indeed fortunate and blessed is he who is considered by God to be so worthy that these treasures of the relics of Christ should be given to him; rather, who understands that they are given to him. For to whom are they not offered? As St. James says, “Count it all joy, my brethren, when you meet various trials” [Jas. 1:2]. For not all have this grace and glory to receive these treasures, but only the most elect of the children of God.

Many make pilgrimages to Rome and to other holy places to see the robe of Christ, the bones of the martyrs, and the places and remains of the saints, which we certainly do not condemn. But we lament the fact that we do not at the same time recognize the true relics, namely, the sufferings and crosses which have sanctified the bones and relics of the martyrs and made them worthy of such great veneration. And by not recognizing these true relics we not only do not receive them when they are offered at home, but even reject them with all our might and chase from place to place, while with the greatest thirst and constant tears we should beg God that such precious relics of Christ, which are the most sacred of all, be given to us, as it were, a gift for the elect children of God. Thus Psalm 15 [Ps. 16] in the Hebrew bears the title Miktam, which might be interpreted, so to speak, as an excellent golden little present. Yet the psalmist sings only of the suffering of Christ. And the Psalm entitled “A Testimony of Asaph” [e.g., Ps. 80] learned ones prefer to interpret more as an amusement of Asaph, or as a delightful gift of Asaph, and yet there too a hymn of the cross is sounded.

Yet, so holy are these relics and so precious these treasures, that while others could be preserved on earth or most honorably in vessels of gold, silver, precious stones, and silk, these can only be preserved in heavenly, living, rational, immortal, pure, and holy vessels, that is, in the hearts of the faithful which are incomparably more precious than every piece of gold and every precious stone. But nowadays the common people lack the faith by which they might cultivate reverence for relics of this kind to the point where even some popes have become authors and leaders not only in condemning these relics, but even persecuting those who seek them. So much is this so that they wanted to devour the Turks and after this banish the Christians themselves to a condemnation worse than that of hell rather than remit one penny of their indulgence tax, to say nothing of upholding the wrong done to their name and body.

Yet in the meantime they have opened the floodgates of heaven and flooded the treasury of indulgences and the merits of Christ so that by this deluge almost the whole Christian world is ruined, unless my faith deceives me. A theologian of glory does not recognize, along with the Apostle, the crucified and hidden God alone [1 Cor. 2:2]. He sees and speaks of God’s glorious manifestation among the heathen, how his invisible nature can be known from the things which are visible [Cf. Rom. 1:20] and how he is present and powerful in all things everywhere. This theologian of glory, however, learns from Aristotle that the object of the will is the good and the good is worthy to be loved, while the evil, on the other hand, is worthy of hate. He learns that God is the highest good and exceedingly lovable. Disagreeing with the theologian of the cross, he defines the treasury of Christ as the removing and remitting of punishments, things which are most evil and worthy of hate. In opposition to this the theologian of the cross defines the treasury of Christ as impositions and obligations of punishments, things which are best and most worthy of love. Yet the theologian of glory still receives money for his treasury, while the theologian of the cross, on the other hand, offers the merits of Christ freely. Yet people do not consider the theologian of the cross worthy of consideration, but finally even persecute him.
But who will be the judge of these two, in order that we may know which one to listen to? Behold, Isaiah says, chapter 66:4, “I will choose what they ridicule.” And I Cor. 1:27 states, “God chose what is weak in the world to shame the strong, etc.” But if one should accept this judgment as true, there is nothing for us to do, if we wish to speak the truth, but confess that the treasures of indulgences are the greatest harm that can be done, if they are understood in such a manner as to be proclaimed universally as the remission of all punishments and not only those of the canons; for there is no harm that is greater than that of taking away from men the image of the Son of God and robbing them of those inestimable treasures, in which St. Agnes took pride, with a joyful and blessed boasting, referring to them as beautiful, glittering stones and jewels, precious necklaces, etc.

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

The gospel of God is something which is not very well known to a large part of the church. Therefore I must speak of it at greater length. Christ has left nothing to the world except the gospel. Also he has handed down to those who have been called to be his servants no such things as minae, talents, riches, and denarii, in order to show by these terms which speak of temporal treasures that the gospel is the true treasure. And Paul says that he himself lays up treasures for his children [II Cor. 12:14]. Christ speaks of the gospel as a treasure which is hidden in a field [Matt. 13:44]. And because it is hidden, it is at the same time also neglected.

Moreover, according to the Apostle in Rom. 1:3-6, the gospel is a preaching of the incarnate Son of God, given to us without any merit on our part for salvation and peace. It is a word of salvation, a word of grace, a word of comfort, a word of joy, a voice of the bridegroom and the bride, a good word, a word of peace. Isaiah says, chapter 52:7, “How beautiful...are the feet of those who bring good tidings, who publish peace, who preach good tidings.” But the law is a word of destruction, a word of wrath, a word of sadness, a word of grief, a voice of the judge and the defendant, a word of restlessness, a word of curse. For according to the Apostle, “The law is the power of sin” [Cf. I Cor. 15:56], and “the law brings wrath” [Rom. 4:15]; it is a law of death [Rom. 7:5, 13]. Through the law we have nothing except an evil conscience, a restless heart, a troubled breast because of our sins, which the law points out but does not take away. And we ourselves cannot take it away. Therefore for those of us who are held captive, who are overwhelmed by sadness and in dire despair, the light of the gospel comes and says, “Fear not” [Isa. 35:4], “comfort, comfort my people” [Isa. 40:1], “encourage the fainthearted” [I Thess. 5:14], “behold your God” [Isa. 40:9], “behold the Lamb of God, who takes away the sin of the world” [John 1:29]. Behold that one who alone fulfills the law for you, whom God has made to be your righteousness, sanctification, wisdom, and redemption, for all those who believe in him [I Cor. 1:30]. When the sinful conscience hears this sweetest messenger, it comes to life again, shouts for joy while leaping about full of confidence, and no longer fears death, the types of punishments associated with death, or hell. Therefore those who are still afraid of punishments have not yet heard Christ or the voice of the gospel, but only the voice of Moses.

Therefore the true glory of God springs from this gospel. At the same time we are taught that the law is fulfilled not by our works but by the grace of God who pities us in Christ and that it shall be fulfilled not through works but through faith, not by anything we offer God, but by all we receive from
Christ and partake of in him. “From his fullness have we all received” [John 1:16], and we are partakers of his merits. I have spoken of this more extensively on other occasions.