

## 68. MARTIN LUTHER (3): LUTHER AGAINST TETZEL

In our thoughts, we visit another German city.

Listen!

The bells are tolling.

Drum rolls echo between the houses.

Flags wave merrily in the breeze.

The streets are crowded.

The enormous crowd laughs and chatters as it slowly moves to the city gate. It is not one of the usual national feasts which urge the people out to the streets. But what is it, then?

Just ask those two cheeky boys slipping between the adults to get to the front of the crowd. They can tell you!

Just ask that old lady who stumbles along, barely keeping up with the crowd. She will soon tell you with a hopeful smile lighting up her wrinkled and careworn face.

Finally, we arrive at the city gate, where the crowd jostles to get through the narrow opening. Outside the city, there is more room.

### TETZEL ARRIVES

In the distance, a large procession approaches. Eager but puzzled, we watch the parade come closer. The excited crowd lines the street, allowing the procession to reach the city gate. The buzzing of hundreds of voices hushes. It becomes quiet. One can only hear the distant ringing of the city bells floating in the breeze.

A man walks solemnly at the front of the procession, carrying a velvet cushion on which lays a papal indulgence. After him comes a luxurious horse-drawn wagon in which a monk sits comfortably. Three horsemen ride alongside the wagon to protect it.



*Tetzel*



*Tetzel selling indulgences. Wikimedia Commons*

A large red-painted wooden cross is also in the wagon.

The procession stops near the gate. The monk sends a messenger to the city mayor with the announcement:

"The grace of God and the Holy Father is at the gate."

Then the procession keeps moving.

With much pomp and ceremony, they pass through the open gate. The excited people follow them to the large cathedral near the market square in the city centre. Soon the large building is packed with a restless crowd curiously waiting to see what will happen next.

The monk's assistants set up the red-painted cross in front of the pulpit and drape it with the papal coat of arms. They place a large iron chest next to it. Ceremoniously and full of his own dignity, the monk ascends the pulpit. Calmly he overlooks the noisy crowd and waits a moment. It becomes breathlessly quiet. The audience waits in expectant anticipation.

Then, with a clear, loud voice, the monk declares: "Never have the gates of heaven been open as wide as they are today!"

In a voice quivering with emotion, he paints a picture of the terrible punishments which follow sin. The crowd listens breathlessly. A shudder passes through the closely packed multitude. Fear creeps into the heart of young and old. They tremble. The monk continues his speech:

"But deliverance is possible. As the vicar of Christ, the pope has received the power to forgive your sins, however many and great they may be. Just buy an indulgence; it will deliver you from terrible punishments. Have you made yourself guilty of transgressions? Do not fear! Buy an indulgence; it will deliver you from punishment. Do you intend to commit an actual sin and are still hesitating because you are worried about the consequences and the punishment that would follow? Do not fear! Buy an indulgence, and you don't need to worry about anything! That indulgence will set you free!"

The monk waits a moment. Then, raising his voice, he continues:

"Do you have relatives who are already dead? Does your husband, wife, or child rest in a cold grave? Then you can help them. Right now, they are suffering unbearable pains in purgatory. Doesn't it bother you that your dearest ones suffer such terrible agony? I am sure it does! Now you can deliver them from that agony! Buy an



*Seven years in purgatory for every sin.*

indulgence, and your generosity will deliver them

from purgatory! But hurry; come and buy before it is too late."

Then, pointing to the red cross standing in front of the pulpit, he declares:

"When this cross is taken down, the gates of heaven will close. This cross is as powerful as the cross of Christ. God no longer reigns, for He has given all power to the pope!"

### SELLING INDULGENCES

The impact of this sermon is enormous. For a moment, it remains quiet, but then the crowds surge forward and buy, buy, buy! The money jingles in the chest.

Here comes a mother who buys an indulgence for her little daughter to deliver her from the hellish torment of purgatory.

The monk nods approvingly and says:

"Take heart, mother: as soon as the money jingles at the bottom of the chest, your child's soul leaves purgatory."

With a happy smile on her grief-stricken face, the poor woman takes the precious indulgence and hurries home. True, she could not afford it, but she is glad to live on bread and water for the well-being of her dead child.

A man pushes his way to the front. His beloved wife died recently. He only earns a meagre wage by working hard and can barely support his large family. He also buys an indulgence to deliver his wife from purgatory. He can't spare that money, either. His poor, motherless children will have to go hungry because of it. Still, the knowledge that their beloved mother is no longer suffering in purgatory will help them bear that hunger cheerfully. He leaves, tightly clutching that precious paper.

They are not the only ones who buy.

Just look!

The people jostle to buy!

Old and young, men and women, all buy, buy, buy! And the monk nods and laughs.

One buys an indulgence to settle his conscience about a sin he committed some time ago.

Another buys an indulgence for a crime he intends to commit.

A third one buys an indulgence for deceased relatives.

The helpers are flat-out selling. Money, lots of money, disappears into the chest. And the monk laughs and nods and smirks. He continually recommends his merchandise. Finally, the stream of eager buyers dries up, and they take the cross down. With a combined effort, the men heave the heavy chest onto the wagon. Soon they are on their way to the next city.



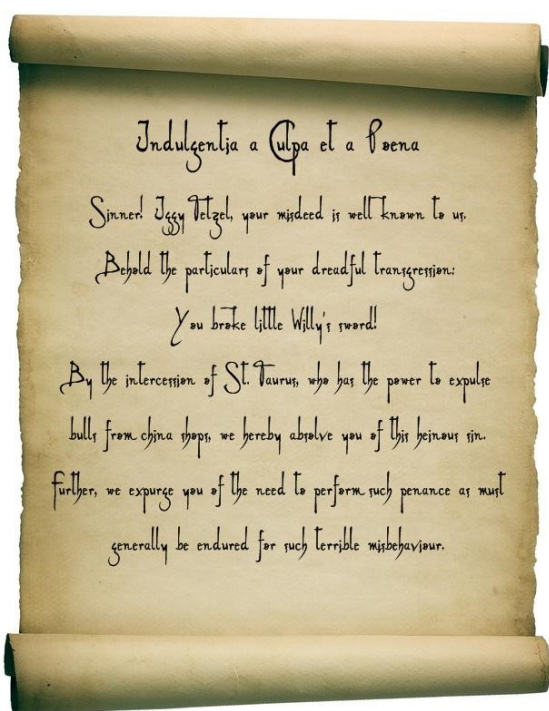
*His large money chest was heavy*

What is going on? Who is that pompous monk who acts as if the whole world belongs to him? What are indulgences, and why is he selling so many?

That is a long, sad story.

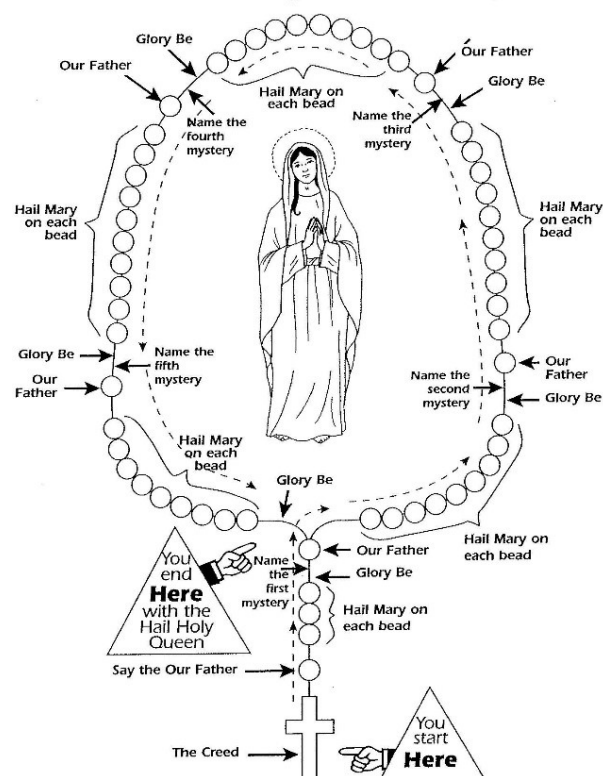
I will only mention the main points.

## INDULGENCES



*Copy of an indulgence*

## How to Say the Rosary



*'This penalty could include praying the Rosary for an hour...'*

The word 'indulgence' means 'to absolve or to forgive'.

We know (chap 28) that Roman Catholics had to confess their sins to the priest.

In James 5:16, we read: "Confess your faults one to another and pray for each other." It sometimes happens in Reformed churches. A member makes a public confession in front of the congregation. That only happens when someone has fallen into a sin that has become *public*, so everyone talks about it. In such a case, the sinner publicly confesses guilt to remove the offence and scandal from the congregation. That is what the apostle James means in the text just quoted.

However, the Roman Catholic Church teaches that people must confess *all* sins to each other. Not only public but also secret sins. The people must admit to the priest all their evil, wrong thoughts, words and deeds, which no one knows but God alone. The Roman Catholics call that 'Confession'. The penitent must show remorse for the sins committed, and then the priest will forgive for Christ's sake. Rome is wrong because priests cannot forgive sins. Only God can do that!



Neither is it true that we must tell *all* our sins to others. We must confess our *secret* sins to God, Who is all-knowing, but not to fellow believers. It is none of their business!

Confession is one of the many errors in the Roman Catholic Church.

The priest would also impose a penalty on the penitent as payment for sin. They called this 'doing penance'.

By nature, we all try to escape punishment. That was just as true then as it is now. One way to avoid doing penance was to buy an indulgence. The theory of indulgences stems from their practice of 'Confession'.

## PURGATORY

Rome also introduced the doctrine of purgatory. The Roman Catholic Church teaches that the souls of the dead go there so the fire may cleanse them from the sins committed in this life. Yet God's Word does not know the doctrine of purgatory.

Rome constantly expanded on the errors they introduced. In time, they also introduced indulgences for the dead, who, according to them, suffered in purgatory. In this way, the living could considerably shorten the time of their loved ones in purgatory. The church sold these indulgences. Things kept going downhill. The people believed the lies, though the lies kept getting bigger!

The doctrines of indulgences and purgatory directly contradict God's Word. That infallible Word of God *does not know* purgatory. The Bible teaches that our eternal destination is sealed when we die. Nothing can change that! As the tree falls, so shall it lie.

But more dreadful errors developed. As time passed, indulgences were not only available as payment for sins already committed, but people could also buy an indulgence for sins they intended to commit.

A child can understand that this is ridiculous. How can a sin be forgiven before it is committed? The Lord only forgives the sins of those genuinely sorry for their sins and repent from them. And only through the blood of Jesus Christ, by the operation of the Holy Spirit, receive the Lord Jesus as their Saviour.

How can the Roman Catholic Church tell us that a man or woman, boy or girl, can repent for a sin not yet committed?

We can easily see the wickedness, the deceitfulness of this doctrine of lies. God's Word is fulfilled: "And for this reason, God shall send them strong delusion, that they should believe a lie." (2 Thess. 2:11).

The indulgence traffic became a gold mine for the Roman Catholic Church. As goods in shops have different prices, Rome also priced various sins differently. For example:

- If anyone had committed sorcery, he could buy an indulgence for two ducats (about \$4.68).
- If someone had wilfully killed another person, thus being guilty of murder, he could buy an indulgence. And the price was not so bad. Eight ducats were enough to cover it.
- If someone had sworn a false oath or robbed the church, he could buy an indulgence for nine ducats. Etc.

Isn't that terrible?

How could people in their right mind believe that? The whole indulgence traffic, or rather "indulgence swindle", is an invention made in hell. Repentance, sorrow or remorse was not necessary. The clergy didn't take sin seriously anymore. All sins could be paid with ducats tinkling in the chest. What an insult to a holy and righteous God. How did Rome dare!

## SAINT PETER'S CHURCH

When we confront Roman Catholic people about these things, they will say: "The Roman Catholic Church has never approved those things." But the answer to that is: "The Roman Catholic Church never tried to exterminate that atrocious indulgence traffic either! She silently permitted that swindle; even worse, they promoted it. Rome had the power to end that swindle at once, but she didn't use that power."



Pope Julius II 1443-

Rome can never plead 'not guilty' to that wicked practice.

The *facts* speak for themselves.

In 1506 Pope Julius II ruled in Rome. He wanted to build a beautiful church and call it St. Peter's Church. This project would cost lots of money. Where could he get that from? Easy - indulgences! Selling them would yield so much money that he could pay for the whole building project with the proceeds. Rome saw God dishonouring sins as a business opportunity. What could be worse? And they dared to use the name of the Triune God to achieve their purpose!

They spent years building St. Peter's Church. Pope Julius II died before they finished building it. Pope Leo X succeeded him. He was a real "Renaissance pope" and only lived for pleasure. This pope dared to speak about the "fable of Christ"! He believed that the gospel of the Lord Jesus was only a *fable*: an invention. How could Leo X represent a person who never existed? How can the Roman Catholic Church explain that?

Pope Leo X wanted to finish building St. Peter's Church. He made the most of the indulgence traffic to get the necessary funds. He sent that notorious indulgence dealer, *John Tetzel*, to Germany! This Tetzel belonged to the Dominican order of monks.

Tetzel travelled to Germany full of self-importance and impunity. He travelled from city to city and from village to village. He was the monk we just told you about. The money poured in. Each time



*St Peter's Basilica. The biggest church building in the world financed with indulgence money.*

they emptied the large iron chest, they counted it and sent half the money to Rome. The archbishop of Mainz received the other half. He had made large debts, and the pope allowed him to receive a part of the proceeds of the indulgences. The pope made an agreement with the archbishop of Mainz that the archbishop would organise the indulgence traffic in Germany and ensure that things would go smoothly for Tetzel. As a reward, he would receive fifty percent of the money they made and use it to pay off his debt. This agreement between the pope and the archbishop was secret. No one knew anything about this secret deal, not even Luther!

What a corrupt political mess!

#### **FREDERIK THE WISE**

But didn't anyone oppose this corrupt indulgence traffic? Yes! Frederick the Wise, the elector of Saxony, dared to prevent Tetzel from entering his electorate. He forbade him to enter Saxony with his indulgences. Frederick did not obey the archbishop of Mainz, who had written a warm letter of introduction for Tetzel.



*Frederik The Wise*

The cunning monk Tetzel laughed sarcastically when he received that letter barring him from Saxony. Do you know what he did?

Close to the border of Saxony was a little town called Juterbock. Tetzel set up his red cross there, preaching his wicked lies. He knew Frederick the Wise could not stop him because Juterbock was outside Saxony's border. Tetzel was sure that the people of Saxony would come from far and near and cross the border to Juterbock to buy his indulgences. He was right! Frederick the Wise's

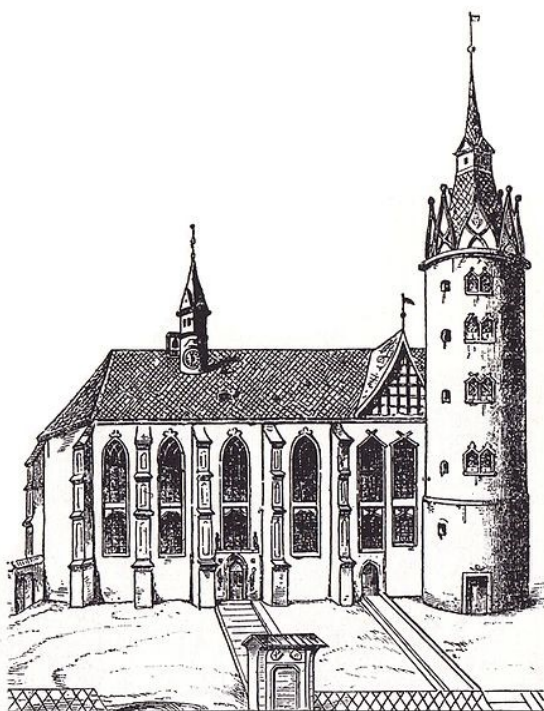
subjects flocked to Juterbock from every corner of Saxony to buy the desired indulgences. Tetzel did very well: he sold lots of indulgences. His large money chest was heavy with Saxon money. Tetzel sneered. That stubborn elector couldn't stop *him*!

People from Wittenberg were also among Tetzel's customers. When they came home, they proudly showed Luther the indulgences they had purchased.

"Look!" they said. "We no longer have to repent and pray for forgiveness like you say we do! We have paid for our sins with an indulgence instead!" What else did Luther want? They were sorted! Now they didn't have to worry about anything anymore!  
That hurt Luther deeply.  
And then?

### **LUTHER GOES PUBLIC WITH THE 95 THESES**

It is the evening of October 31, 1517.  
A monk walks through the streets of Wittenberg towards the Castle Church. His friendly face looks solemn and determined. Many people along the road greet him politely, but he barely notices. His mind is on other things. He carries a large sheet of paper in one hand, and in the other, he holds a



*The Castle Church where Luther nailed the 95 theses to the door.*

hammer and some nails. He stops in front of the massive copper-covered doors. They are closed, but the next day - November 1 - they will be open for the crowds wanting to celebrate 'All Saints' Day', a traditional and popular festival in the Roman Catholic Church. It will be busy in Wittenberg tomorrow!

With a few strong hammer blows, the monk nails the paper to the door. When done, he turns around and walks away. That monk is ... the well-known Martin Luther!



*With a few strokes of the hammer, the monk nails the paper to the door.*

The following day the people are up bright and early. Long before the service starts, people are already going to church, hoping to get their favourite seat.

As they enter, they see that notice on the door. Curiously, they come close and try to read it. But they are disappointed because it is written in Latin, which they cannot read. Undecided, they hang around the doorway. More people arrive. Then some students from the University at Wittenberg join the crowd at the church door. They are Luther's students and know Latin. One reads the notice out loud, translating it into German as he reads. Now the people understand, and they listen breathlessly. Another student quickly fetches a pencil and paper and copies the notice. The copied sheets are passed around and eagerly read.

A third one takes his copy to the local printer.



Soon thousands of copies roll off the printing press and are distributed everywhere. They are printed in German so that everyone can read them. Within a fortnight, they have spread across Germany; within a month, they are all over Europe! They reach many countries. People translate these theses into French, English and Dutch. They even find their way into the papal palace in Rome!

At first, the pope laughs it off. But he soon stops laughing and becomes worried and uneasy because it is causing a big uproar among the people in every country. Thousands, even tens of thousands of people all over Europe, said: "Martin Luther is right!" The thoughts living in their hearts for so long were here, black on white.

Maybe you ask:  
"But what did Luther write on that notice?" In a nutshell: Martin Luther openly opposed the wicked indulgence traffic. He wrote 95 theses (statements) that sharply condemned the indulgence traffic. We cannot discuss them all, but we will give a few examples.

Thesis 1.

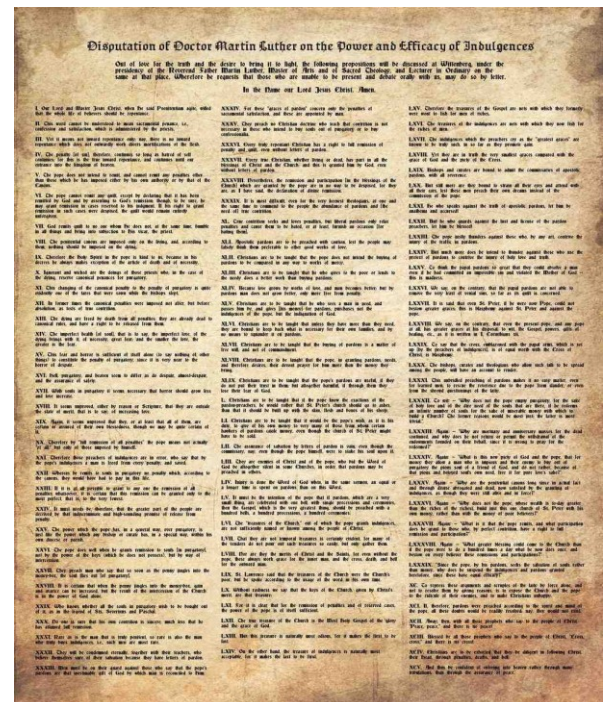
**"WHEN JESUS SAID "REPENT," HE MEANT THAT BELIEVERS SHOULD LIVE A WHOLE LIFE REPENTING".**

*Tetzel* did not teach this, did he! Tetzel said that penitence and repentance were unnecessary if you bought an indulgence. That was sufficient. This first thesis already clearly opposes Tetzel's preaching. God's Word tells us: "*When my people acknowledge themselves guilty, then I shall remember my covenant.*" Leviticus 26:40-42)

Thesis 27.

**"IT IS NONSENSE TO TEACH THAT MONEY CAN SAVE A DEAD SOUL FROM PURGATORY"**

That is exactly what Tetzel *did* teach! He told the people that as soon as the money jingled in the chest, that would deliver the soul from purgatory. In thesis 27, Luther clearly states that Tetzel talked foolish nonsense!



*Luther's 95 theses.*

Thesis 32.

**"PEOPLE WHO BELIEVE THAT INDULGENCES WILL SAVE THEM WILL ALWAYS BE DAMNED, ALONG WITH THOSE WHO TEACH IT."**

Luther is very sharp here. In simple terms: All who trust in indulgences will go to hell.

I'll quote one more.

Thesis 36.

**"A MAN CAN BE FREE OF SIN IF HE SINCERELY REPENTS - AN INDULGENCE IS NOT NEEDED."**

With this statement, Luther means that an indulgence does not help anyone who does not *repent* from their sins. Those who *do* repent do not need an indulgence.

There are 95 statements like the ones just quoted. These statements are sharp but true, for Luther based them firmly on God's Word! More and more people began to realise that Tetzel was deceiving them. By publishing these 95 theses, Luther obtained many friends but also many enemies. It is obvious that Tetzel also got to read them. He was furious! He called Luther an arch-heretic. He raved.

He threatened.  
He burned his copy of the 95 theses.  
But it was only an expression of impotent rage  
because he could not deny what Luther had  
written, much less argue them!

The archbishop of Mainz was angry, too. No  
wonder! Now he received much less money since  
Tetzel's sales had dropped significantly. The  
people no longer wanted to buy them. They lost  
trust.

Yet the struggle was far from over; on the  
contrary, it had only just begun. The battle  
awaiting Luther would be dreadful and difficult.

- a) Thesis 1
- b) Thesis 27
- c) Thesis 32
- d) Thesis 36

### FOR FURTHER STUDY

1. The sacrament of penance included the following three steps: contrition, confession to a priest, and satisfaction. The indulgence was a substitute for one of these steps. Which step do you think it is? Why?
2. Why would the practice of indulgences be so appealing to most people?

### QUESTIONS

1. What is the meaning of the word 'indulgence'?
2. List several uses of indulgences.
3. Explain the following statement: *"This cross is as powerful as the cross of Christ. God no longer reigns, for He has given all authority to the pope."*
4. Explain why the practice of confession is one of the errors of the Roman Catholic Church.
5. What is penance? How could one escape doing penance?
6. Why is the doctrine of purgatory unbiblical?
7. What was the real purpose behind the indulgence traffic?
8. Why was this indulgence swindle so wicked?
9. Why did Pope Julius II encourage indulgence traffic?
10. Identify John Tetzel.
11. Why did the pope strike a secret deal with the archbishop of Mainz?
12. What was the agreement?
13. How did Tetzel react to Frederik's refusal to allow him to enter Saxony?
14. Why was Luther deeply grieved?
15. Why did he nail the 95 theses to the church door?
16. How were copies made and distributed? Where were they distributed?
17. Summarise the point made by the following theses: