

95 Theses Devotional Guide

A 31-Day Journey through Luther's 95 Theses

Day 1 – A Life of Repentance

Thesis 1 (Luther): “When our Lord and Master Jesus Christ said, ‘Repent’ (Matt. 4:17), He willed the entire life of believers to be one of repentance.”

Why it Matters: In Luther’s day, the Catholic Church emphasized indulgences and rituals, but Luther began by returning to Jesus’ words. Repentance is not a one-time act or a purchased transaction—it is the daily walk of every believer.

Scripture Reading:

- “Therefore produce fruit consistent with repentance.” (Matthew 3:8)
- “Come back to me with all your heart, with fasting, weeping, and mourning.” (Joel 2:12)

Reflection: Where is God calling me to turn back to Him today?

Day 2 – Repentance, Not Ritual

Thesis 2 (Luther): This word cannot be understood as referring to the sacrament of penance, that is, confession and satisfaction, as administered by the clergy.

Thesis 3 (Luther): Yet it does not mean solely inner repentance; such inner repentance is worthless unless it produces various outward mortifications of the flesh.

Summary: Repentance is not the sacrament of penance as administered by clergy, nor is it only inner sorrow. True repentance must bear fruit in changed action.

Why it Matters: The Catholic Church taught repentance through the sacrament of penance, but Luther reminded believers that true repentance begins in the heart and is proven in action.

Scripture Reading:

- “Prove your repentance by your deeds.” (Acts 26:20)
- “Produce fruit consistent with repentance.” (Luke 3:8a)

Reflection: What action today could show that my heart has truly turned to God?

Day 3 – True Forgiveness Comes from God

Thesis 4: The penalty of sin remains as long as the hatred of self—that is, true inward repentance—remains, until our entrance into the kingdom of heaven.

Thesis 5: The pope neither desires nor is able to remit any penalties except those imposed by his own authority or that of the canons.

Thesis 6: The pope cannot remit any guilt, except by declaring and confirming that it has been remitted by God; or, to be sure, by remitting guilt in cases reserved to his judgment. If his right to grant remission in such cases were disregarded, the guilt would certainly remain unforgiven.

Summary: The penalty of sin remains until our entrance into heaven; the pope cannot remit penalties except those he imposes; he can only declare what God has already forgiven.

Why it Matters: The Catholic Church promoted indulgences as a way to deal with sin's penalty, but Luther declared that only God can forgive sin. Forgiveness does not come from human authority or papal decree, but through God's grace in Christ.

Scripture Reading:

- "In Him we have redemption through His blood, the forgiveness of our trespasses." (Ephesians 1:7)
- "Who can forgive sins but God alone?" (Mark 2:7b)

Reflection: Am I trusting in Christ's work on the cross alone for forgiveness?

Day 4 – Humility Before God

Thesis 7 (Luther): God remits guilt to no one unless at the same time he humbles him in all things and makes him submissive to the vicar, the priest.

Thesis 8: The penitential canons are imposed only on the living, and nothing should be imposed on the dying.

Thesis 9: Therefore the Holy Spirit, through the pope, is kind to us insofar as the pope always makes exceptions in his decrees for the article of death and of necessity.

Summary: Forgiveness belongs to the humble; the penitential canons apply to the living, not the dying; the Spirit is kind in matters of death and necessity.

Why it Matters: The Catholic Church taught indulgences even for the dying, but Luther argued forgiveness is for the living who repent with humility before God. Repentance cannot be outsourced or applied after death.

Scripture Reading:

- "God resists the proud but gives grace to the humble." (James 4:6)
- "The sacrifice pleasing to God is a broken spirit. You will not despise a broken and humbled heart, God." (Psalm 51:17)

Reflection: How can I show humility in repentance today?

Day 5 – No Forgiveness for Sale

Thesis 10: Those priests act ignorantly and wickedly who, in the case of the dying, reserve canonical penalties for purgatory.

Thesis 11: Those tares of changing the canonical penalty to the penalty of purgatory were evidently sown while the bishops slept.

Thesis 12: In former times canonical penalties were imposed not after, but before absolution, as tests of true contrition.

Summary: Reserving canonical penalties for purgatory is wicked; shifting penalties to purgatory crept in through negligence; earlier practice tested contrition before absolution.

Why it Matters: Luther condemned the abuse of indulgences, especially exploiting people's grief over the dying. Forgiveness cannot be bought or manipulated; it is given by God to the truly repentant.

Scripture Reading:

- “The sacrifices of God are a broken spirit; a broken and contrite heart you will not despise.” (Psalm 51:17)
- “Repent, and turn back, so that your sins may be wiped out.” (Acts 3:19)

Reflection: Do I ever try to “cover” sin with substitutes instead of a repentant heart?

Day 6 – Freedom from Fear

Thesis 13: The dying pay all penalties by their death, are already dead to the canon laws, and are by right released from them.

Thesis 14: Imperfect spiritual health, that is, imperfect love, in the dying person necessarily brings with it great fear; and the less love there is, the greater the fear.

Thesis 15: This fear or horror is sufficient by itself to constitute the penalty of purgatory, since it is very near the horror of despair.

Thesis 16: Hell, purgatory, and heaven seem to differ the same as despair, fear, and assurance of salvation.

Thesis 17: It seems as though for the souls in purgatory fear should necessarily decrease and love increase.

Thesis 18: It does not seem proved, either by reason or Scripture, that souls in purgatory are outside the state of merit, that is, unable to grow in love.

Summary: Death, fear, and assurance are contrasted (hell, purgatory, heaven). Fear cannot save; love grows. Luther wrestles with purgatory but looks toward assurance in Christ.

Why it Matters: These theses show Luther wrestling with purgatory, but pointing to the deeper truth: fear of death cannot be solved by indulgences. Only Christ can give assurance of salvation.

Scripture Reading:

- “Perfect love drives out fear.” (1 John 4:18)
- “Even when I go through the darkest valley, I fear no danger, for you are with me.” (Psalm 23:4)

Reflection: Where does fear still rule my heart, and how can God’s love set me free?

Day 7 – Christ, Not the Pope

Thesis 19: Nor does it seem proved that souls in purgatory, at least not all of them, are certain and assured of their own salvation, even if we ourselves may be certain of it.

Thesis 20: Therefore the pope, when he uses the words “plenary remission of all penalties,” does not actually mean “all penalties,” but only those imposed by himself.

Thesis 21: Thus those indulgence preachers are in error who say that a man is absolved from every penalty and saved by papal indulgences.

Summary: Souls in purgatory are uncertain; papal remissions cover only church-imposed penalties; indulgence preachers err to promise salvation.

Why it Matters: Luther moved from questioning purgatory to confronting indulgence sellers directly. His case is growing sharper: salvation does not depend on the pope, indulgences, or priests. Only Christ can forgive sin.

Scripture Reading:

- “For there is one God and one mediator between God and humanity, the man Christ Jesus.” (1 Timothy 2:5)
- “Salvation belongs to our God, who is seated on the throne, and to the Lamb!” (Revelation 7:10)

Reflection: Am I trusting Christ alone, or do I look to human systems for assurance?

Week 1 Recap (Theses 1–21)

Luther starts with Scripture’s call to a life of repentance (1–3), asserts that forgiveness belongs to God alone (4–6), shows repentance is humble and lived in this life (7–12), wrestles with fear and assurance (13–18), and then directly challenges indulgence sellers (19–21). The foundation is clear: salvation and assurance are found in Christ alone, not in papal letters.

Day 8 – The Limits of Indulgences

Thesis 22: As a matter of fact, the pope remits to souls in purgatory no penalty which they would have had to pay in this life according to canon law.

Thesis 23: If remission of all penalties whatsoever could be granted to anyone at all, certainly it would be granted only to the most perfect—that is, to very few.

Thesis 24: For this reason the majority of the people are necessarily deceived by that indiscriminate and high-sounding promise of release from penalty.

Summary: Even by canon law, the pope cannot remit what belongs to life's penalties; sweeping promises deceive the people.

Why it Matters: Luther exposes the emptiness of indulgence promises. Even by the Church's own standards, indulgences could not free all from penalty—yet indulgence sellers made sweeping claims. He calls out deception where God requires truth.

Scripture Reading:

- “You will know the truth, and the truth will set you free.” (John 8:32)
- “Her prophets plaster everything with whitewash... saying, ‘This is what the Lord God says,’ when the Lord has not spoken.” (Ezekiel 22:28)

Reflection: Am I letting God's truth free me, or am I tempted to trust in empty promises?

Day 9 – Authority Belongs to God

Thesis 25: That power which the pope has in general over purgatory is just like the power which any bishop or curate has, in a particular way, within his own diocese or parish.

Thesis 26: The pope does very well when he grants remission to souls in purgatory, not by the power of the keys (which he does not have), but by way of intercession.

Thesis 27: They preach only human doctrines who say that as soon as the money clinks into the money chest, the soul flies out of purgatory.

Summary: The pope has no special power over the dead; he may pray, but not command. The famous rhyme about coins and souls is false teaching.

Summary: Luther insists the pope has no special power over the dead; at best he can pray, like any believer. Salvation is God's work, not man's transaction.

Scripture Reading:

- “For there is one God and one mediator between God and humanity, the man Christ Jesus, who gave himself as a ransom for all.” (1 Timothy 2:5–6a)

- “For you are saved by grace through faith... it is God’s gift—not from works, so that no one can boast.” (Ephesians 2:8–9)

Reflection: Am I resting in God’s free gift of salvation, or do I still act as if I must earn it?

Day 10 – Greed vs. God’s Power

Thesis 28: It is certain that when money clinks in the money chest, greed and avarice can be increased; but when the church intercedes, the result is in the hands of God alone.

Summary: Money in the chest feeds greed; the effect of intercession belongs to God alone.

Why it Matters: At the heart of indulgences was greed. Luther contrasts the corruption of men with the true work of God. Money feeds greed, but prayer entrusts all things into God’s sovereign hands.

Scripture Reading:

- “You cannot serve both God and money.” (Matthew 6:24)
- “As I have purposed, so it will be; as I have planned it, so it will happen.” (Isaiah 14:24)

Reflection: Where does greed compete with God’s power in my own life?

Day 11 – False Certainty

Thesis 29: Who knows whether all souls in purgatory wish to be redeemed, since we have exceptions in St. Severinus and St. Paschal, as related in a legend?

Thesis 30: No one is sure that his own contrition is sincere; much less that he has attained full remission.

Thesis 31: The man who actually buys indulgences is as rare as he who is truly penitent; indeed, such men are extremely rare.

Summary: Indulgences produce false assurance while true contrition is rare; even our own hearts are hard to know.

Why it Matters: Luther highlights how indulgences create false certainty. People trusted in letters more than in repentance, yet true contrition is rare. This exposes indulgences as not only corrupt, but spiritually dangerous.

Scripture Reading:

- “The heart is more deceitful than anything else... I, the Lord, examine the mind, I test the heart.” (Jeremiah 17:9–10)
- “Examine yourselves to see whether you are in the faith.” (2 Corinthians 13:5)

Reflection: Am I resting in outward signs, or in the inward reality of Christ’s work in me?

Day 12 – The Folly of Buying Grace

Thesis 32: Those who believe that they can be certain of their salvation because they have indulgence letters will be eternally damned, together with their teachers.

Thesis 33: Men must especially be on guard against those who say that the pope's pardons are that inestimable gift of God by which man is reconciled to Him.

Thesis 34: For the graces of indulgences are concerned only with the penalties of sacramental satisfaction established by man.

Thesis 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 confessional privileges.

Summary: Trusting indulgence letters for salvation leads to damnation; indulgences concern human penalties; teaching contrition unnecessary is unchristian.

Why it Matters: Luther warns that indulgences give a false gospel. Buying letters without repentance cannot save. Grace is not for sale—it is God's free gift through Christ alone.

Scripture Reading:

- "Why do you spend silver on what is not food... Listen, so that you will live." (Isaiah 55:2–3)
- "But God, who is rich in mercy... made us alive with Christ... You are saved by grace!" (Ephesians 2:4–5)

Reflection: Am I tempted to "buy" God's favor through good works, or do I receive His mercy as a gift?

Day 13 – Grace for the Truly Repentant

Thesis 36: Every truly repentant Christian has a right to full remission of penalty and guilt, even without indulgence letters.

Thesis 37: Every true Christian, whether living or dead, participates in all the blessings of Christ and the church; and this is granted him by God, even without indulgence letters.

Thesis 38: Nevertheless, the pope's remission and dispensation are in no way to be disregarded, for they are, as I have said, the proclamation of the divine remission.

Summary: Truly repentant Christians have full remission without letters; all believers share Christ's blessings; papal proclamations only announce what God grants.

Why it Matters: Luther begins to turn from critique to gospel comfort. Forgiveness and blessing are granted by God to all who repent and believe. Indulgences are unnecessary, because Christ's grace is already ours.

Scripture Reading:

- "Though your sins are scarlet, they will be as white as snow." (Isaiah 1:18)

- “Since we have been justified by faith, we have peace with God through our Lord Jesus Christ... this grace in which we stand.” (Romans 5:1–2)

Reflection: Do I live with the confidence that Christ’s forgiveness is already mine by grace through faith?

Day 14 – The Danger of Empty Substitutes

Thesis 39: It is most difficult, even for the very keenest theologians, at one and the same time to commend to the people the bounty of indulgences and the need of true contrition.

Thesis 40: A Christian who is truly contrite seeks and loves to pay penalties for his sins; the bounty of indulgences, however, relaxes penalties and causes men to hate them—at least it furnishes an occasion for hating them.

Thesis 41: Papal indulgences must be preached with caution, lest people erroneously think that they are preferable to other good works of love.

Thesis 42: Christians are to be taught that the pope does not intend the buying of indulgences to be compared in any way with works of mercy.

Summary: It’s hard to commend indulgences and true contrition together; indulgences make people hate true discipline; they must not eclipse works of love.

Why it Matters: Indulgences created a dangerous substitute for genuine discipleship. They cheapened repentance, discouraged good works, and distracted people from loving God and neighbor.

Scripture Reading:

- “He has told you... to act justly, to love faithfulness, and to walk humbly with your God.” (Micah 6:8)
- “We are his workmanship, created in Christ Jesus for good works.” (Ephesians 2:10)

Reflection: Do I ever settle for “easy substitutes” in place of the real work of love and obedience?

Week 2 Recap (Theses 22–42)

Luther moves from exposing indulgence promises as false (22–28), to warning about their spiritual danger and false assurance (29–35), to lifting up the free grace of God for the repentant (36–38), and finally to insisting that indulgences must not eclipse true good works and contrition (39–42). The focus is shifting from critique to the positive center: God’s grace in Christ.

Day 15 – True Good Works

Thesis 43: Christians are to be taught that he who gives to the poor or lends to the needy does a better work than buying indulgences.

Thesis 44: Because love grows by works of love, man becomes better; but by indulgences, man does not become better, only freer from penalty.

Thesis 45: Christians are to be taught that he who sees a needy man and passes him by, yet gives money for indulgences, does not buy papal indulgences but God's wrath.

Summary: Giving to the poor and loving the needy surpasses buying indulgences; love grows by works of love; neglecting the needy incurs God's wrath.

Why it Matters: True good works—acts of love, mercy, and generosity—grow out of repentance and faith. Indulgences cannot produce love; they distract from it.

Scripture Reading:

- “Isn't this the fast I choose... to share your bread with the hungry...?” (Isaiah 58:6–7)
- “If a brother or sister is without clothes... faith without works is dead.” (James 2:15–17)

Reflection: Am I showing the reality of my faith through acts of love?

Day 16 – Stewardship Over Superstition

Thesis 46: Christians are to be taught that unless they have more than they need, they must reserve enough for their own families and by no means squander it on indulgences.

Thesis 47: Christians are to be taught that they purchase indulgences voluntarily and are not under obligation to do so.

Thesis 48: Christians are to be taught that the pope, in granting indulgences, needs and thus desires their devout prayer more than their money.

Summary: Care for family takes precedence over indulgence-buying; indulgences are optional; the pope desires prayer more than money.

Why it Matters: Luther urges Christians to use wisdom in stewardship. Caring for family and praying sincerely honors God far more than buying indulgences. God desires hearts devoted to Him, not money in a coffer.

Scripture Reading:

- “If anyone does not provide for his own family... he has denied the faith.” (1 Timothy 5:8)
- “The sacrifice pleasing to God is a broken spirit... a humbled heart.” (Psalm 51:17)

Reflection: Am I giving God my heart in prayer, or just my resources without devotion?

Day 17 – The Heart of the Matter

Thesis 49: Christians are to be taught that the pope's indulgences are useful only if they do not put their trust in them, but altogether harmful if they lose their fear of God because of them.

Thesis 50: Christians are to be taught that if the pope knew the exactions of the indulgence preachers, he would rather that St. Peter's basilica should go to ashes than that it should be built up with the skin, flesh, and bones of his sheep.

Thesis 51: Christians are to be taught that the pope would and should wish to give of his own money, even though he had to sell the basilica of St. Peter, to many of those from whom certain hawkers of indulgences cajole money.

Summary: Indulgences are harmful when trusted; the pope should protect the poor; better to lose buildings than exploit the flock.

Why it Matters: Indulgences are spiritually dangerous. Luther contrasts greed with God's heart for the poor and calls leaders to shepherd sacrificially.

Scripture Reading:

- "Do what is just and right... Don't exploit the resident alien, the fatherless, or the widow." (Jeremiah 22:3)
- "Be shepherds of God's flock... not pursuing dishonest gain, but eager to serve." (1 Peter 5:2, NIV)

Reflection: Am I living in a way that fears God and serves others—or do I trust in easy substitutes?

Day 18 – Empty Promises vs. True Assurance

Thesis 52: It is vain to trust in salvation by indulgence letters, even though the indulgence commissary, or indeed the pope himself, were to stake his soul upon it.

Thesis 53: They are enemies of Christ and of the pope who forbid altogether the preaching of the Word of God in some churches in order that indulgences may be preached in others.

Thesis 54: Injury is done to the Word of God when, in the same sermon, an equal or larger amount of time is devoted to indulgences than to the Word.

Summary: Indulgence letters cannot give certainty of salvation; exalting letters over preaching harms the Word; assurance rests in Christ.

Why it Matters: Luther confronts the false confidence that indulgences created. Our confidence must be anchored in Christ's finished work and God's living Word, not in human certificates.

Scripture Reading:

- "From prophet to priest, everyone deals falsely... 'Peace, peace,' when there is no peace." (Jeremiah 6:13–14)
- "Since we have boldness... let us draw near with a true heart in full assurance of faith." (Hebrews 10:19, 22a)

Reflection: Where have I looked for spiritual reassurance outside of Christ and His Word?

Day 19 – Preaching Christ, Not Letters

Thesis 55: It must be the intention of the pope that if indulgences, which are a very small thing, are celebrated with one bell, one procession, and one ceremony, then the gospel, which is the very greatest thing, should be preached with a hundred bells, a hundred processions, a hundred ceremonies.

Thesis 56: The true treasures of the church, out of which the pope distributes indulgences, are not sufficiently discussed or known among the people of Christ.

Thesis 57: That indulgences are not temporal treasures is certainly clear, for many indulgence sellers do not distribute them freely but only collect them.

Summary: Papal pardons address church penalties, not guilt; preaching must never make indulgences equal to the gospel.

Summary: Luther guards the pulpit. The message isn't "buy and be free," but "repent and believe the gospel." The church must preach Christ clearly so no one confuses human schemes with God's grace.

Scripture Reading:

- "If anyone is preaching to you a gospel contrary to what you received, a curse be on him!" (Galatians 1:6–9, sel.)
- "Instruction from your lips is better for me than thousands of gold and silver pieces." (Psalm 119:72)

Reflection: Do I measure teaching by how it points me to Christ—or by how it promises quick relief?

Day 20 – The Church's True Treasure

Thesis 58: Nor are they the merits of Christ and the saints, for, even apart from the pope, these always work grace for the inner man, and the cross, death, and hell for the outer man.

Thesis 59: St. Lawrence said that the poor were the treasures of the church, but he spoke according to the custom of the word in his own time.

Thesis 60: We do not speak rashly in saying that the treasures of the church are the keys of the church, given by Christ's merit.

Thesis 61: For it is clear that the power of the pope is of itself sufficient for the remission of penalties and of reserved cases.

Thesis 62: The true treasure of the church is the most holy gospel of the glory and grace of God.

Summary: The church's treasure is not indulgence chests but the holy gospel of the glory and grace of God.

Why it Matters: Luther centers the conversation: the church is richest where the gospel is preached and believed. God's treasure is not coin but Christ—given freely to sinners.

Scripture Reading:

- “The gospel... is the power of God for salvation... In it the righteousness of God is revealed from faith to faith.” (Romans 1:16–17)
- “The instruction of the Lord is perfect... more desirable than gold.” (Psalm 19:7, 10a)

Reflection: Do I treat the gospel as my greatest treasure—more precious than wealth, position, or ease?

Day 21 – Nets or Pasture?

Thesis 63: But this treasure is naturally most odious, for it makes the first to be last.

Thesis 64: On the other hand, the treasure of indulgences is naturally most acceptable, for it makes the last to be first.

Thesis 65: Therefore the treasures of the gospel are nets with which they formerly were wont to fish for men of wealth.

Thesis 66: The treasures of indulgences are nets with which they now fish for the wealth of men.

Summary: Indulgence ‘treasures’ are nets to catch money; they do not feed Christ’s flock. Bishops must ensure the gospel is preached over gain.

Why it Matters: Luther contrasts greedy nets with faithful shepherding. Leaders are called to protect the flock and prioritize the gospel over gain. God’s people thrive where Christ is preached and cared for.

Scripture Reading:

- “Woe to the shepherds... You have not strengthened the weak... but with harshness you have ruled them.” (Ezekiel 34:2–4, sel.)
- “Those who want to be rich fall into temptation... For the love of money is a root of all kinds of evil.” (1 Timothy 6:9–10a)

Reflection: In my sphere of influence, am I acting more like a shepherd who feeds—or a net that takes?

Week 3 Recap (Theses 43–66)

From true works of love and wise stewardship (43–48), to exposing the harm of indulgences and calling leaders to shepherd the flock (49–51), to rejecting false assurance and re-centering on preaching Christ (52–57), and finally to the true treasure of the church—the gospel—and faithful oversight (58–66). Luther’s critique is now clearly pastoral: protect the flock, preach Christ, treasure the gospel.

Day 22 – Empty Glory vs. God’s Grace

Thesis 67: The indulgences which the preachers cry as the “greatest graces” are known to be truly such, in so far as they promote gain.

Thesis 68: Yet they are in fact the very smallest graces when compared with the grace of God and the piety of the cross

Summary: Indulgences are acclaimed as great graces, but they are insignificant next to God’s grace and the power of the cross.

Why it Matters: Luther exposes the false glory of indulgences. What men called “treasure” was nothing next to Christ’s cross. The gospel reveals true grace, making all substitutes pale in comparison.

Scripture Reading:

- “I will never boast except in the cross of our Lord Jesus Christ.” (Galatians 6:14)
- “The message of the cross is... the power of God to us who are being saved.” (1 Corinthians 1:18)

Reflection: Am I boasting in Christ’s cross—or am I tempted to find value in empty substitutes?

Day 23 – Misused Authority

Thesis 69: Bishops and curates are bound to admit the commissaries of papal indulgences with all reverence.

Thesis 70: But they are much more bound to see to it with all their eyes and ears that these men do not preach their own fancies instead of the pope’s commission.

Thesis 71: He who speaks against the truth of apostolic pardons, let him be anathema and accursed!

Thesis 72: But he who guards against the lust and license of the indulgence preachers, let him be blessed!

Summary: Bishops must guard against abuse even while recognizing papal indulgences; blind exaltation of indulgences makes leaders complicit.

Why it Matters: Luther appeals to leaders to be watchful. True blessing belongs to those who guard God’s people from exploitation and keep the gospel central.

Scripture Reading:

- “Pay careful attention... to shepherd the church of God, which he purchased with his own blood.” (Acts 20:28)
- “His watchmen are blind... they cannot bark... they love to sleep.” (Isaiah 56:10)

Reflection: Where has God called me to be watchful and protective of others’ faith?

Day 24 – Greater Gifts than Indulgences

Thesis 73: The pope justly thunders against those who, by any means, contrive harm to the sale of indulgences.

Thesis 74: But much more does he intend to thunder against those who use indulgences as a pretext to contrive harm to holy love and truth.

Thesis 75: To think that papal indulgences have such power that they could absolve a man even if he had done the impossible and violated the Mother of God is madness.

Thesis 76: We say on the contrary that papal indulgences cannot remove the very least of venial sins, as far as guilt is concerned.

Thesis 77: To say that even St. Peter, if he were now pope, could bestow greater graces is blasphemy against St. Peter and the pope.

Thesis 78: We say on the contrary that even the present pope, and any pope at all, has greater graces at his disposal; namely, the gospel, spiritual powers, gifts of healing, etc., as it is written in 1 Corinthians 12.

Summary: The pope thunders against hindering indulgence sales, but indulgences cannot remove even the smallest sin; the Spirit's gifts and the cross are the church's real treasures.

Why it Matters: Luther contrasts indulgences with the real treasures of the church—gifts given by God for salvation and ministry. The Spirit's power, Christ's cross, and God's grace are infinitely greater than indulgence letters.

Scripture Reading:

- “There are different gifts, but the same Spirit... But one and the same Spirit is active in all these, distributing to each person as he wills.” (1 Corinthians 12:4–9, 11)
- “The word of the cross is... the power of God to us who are being saved.” (1 Corinthians 1:18)

Reflection: Do I value the gifts of the Spirit and the cross—or do I look for “easier” substitutes for God's grace?

Day 25 – No Rival to the Cross

Thesis 79: To say that the cross emblazoned with the papal coat of arms, and set up by the indulgence preachers, is equal in worth to the cross of Christ is blasphemy.

Thesis 80: The bishops, curates, and theologians who allow such talk to be spread among the people will have to answer for this.

Thesis 81: Such impudent preaching of indulgences makes it difficult for laymen to give due reverence to the pope, and yet it is not impossible; these indulgence preachers' threats to the pope's authority do even more harm to it.

Summary: To equate indulgences with the cross is blasphemy; leaders who allow it corrupt the flock.

Why it Matters: Nothing rivals the cross. When indulgences are exalted, the cross is diminished. Leaders must guard Christ's flock by keeping the gospel central.

Scripture Reading:

- "I decided to know nothing among you except Jesus Christ and him crucified." (1 Corinthians 2:2)
- "Far be it from me to boast except in the cross of our Lord Jesus Christ." (Galatians 6:14a)

Reflection: What competes with the centrality of the cross in my life?

Day 26 – Honest Questions

Thesis 82: Why does not the pope empty purgatory for the sake of holy love and 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 basilica? The former reasons would be most just; the latter is most trivial.

Thesis 83: Again, why are funeral and anniversary masses for the dead continued, and why does he not return or permit withdrawal of the endowments founded for them, since it is wrong to pray for the redeemed?

Thesis 84: Again, what is this new piety of God and the pope, that they allow a man who is an enemy of God to pay money into their treasury in return for the freeing of a soul friend of God, and yet do not free that soul out of love without payment?

Thesis 85: Again, why are the penitential canons, long since abrogated and dead in themselves, now satisfied by the granting of indulgences, as though they were still alive and in force?

Summary: If the pope can free souls, why not do so out of love rather than for money? Why maintain funeral masses if indulgences work?

Why it Matters: Luther's piercing questions expose contradictions: true love seeks souls, not silver. The gospel is free; salvation is God's gift, not a commodity.

Scripture Reading:

- "Come... without silver and without cost!" (Isaiah 55:1)
- "The Son of Man has come to seek and to save the lost." (Luke 19:10)

Reflection: Am I motivated by love for others' souls—or by something less?

Day 27 – A Poor Witness

Thesis 86: Again, why does not the pope, whose wealth today is greater than the wealth of the richest Crassus, build this one basilica of St. Peter with his own money rather than with the money of poor believers?

Thesis 87: Again, why does the pope remit or give to anyone who has, by means of indulgences, a plenary remission or participation in the pope's rights, when he yet does not give these same rights freely and out of love to those who already have them in full?

Summary: If the pope has such wealth, why not build with his own funds rather than the poor's? If contrition brings forgiveness, why indulgences?

Why it Matters: Indulgences harmed the church's witness. They made the church look greedy and undermined the sufficiency of repentance.

Scripture Reading:

- "The love of money is a root of all kinds of evil." (1 Timothy 6:10)
- "When you give to the poor... your Father who sees in secret will reward you." (Matthew 6:3-4)

Reflection: What does my handling of money reveal about my heart toward God?

Day 28 – Misguided Priorities

Thesis 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, granting remissions and participations to any number of people?

Thesis 89: Since the pope seeks the salvation of souls rather than money by his indulgences, why does he suspend the indulgences and pardons previously granted, since they are equally effective?

Thesis 90: To repress these very sharp arguments of the laity by force alone, and not to solve them by giving reasons, is to expose the church and the pope to the ridicule of their enemies and to make Christians unhappy.

Summary: If the pope cares for souls, why suspend indulgences? Silencing honest questions with threats invites ridicule.

Why it Matters: Luther grieves that the church chose force over reason, money over mercy. True shepherds lead with the Word, not intimidation.

Scripture Reading:

- "Preach the word; be ready in season and out of season." (2 Timothy 4:2)
- "The fear of mankind is a snare, but the one who trusts in the Lord is protected." (Proverbs 29:25)

Reflection: Do I rely on God's Word when challenged, or do I default to fear and force?

Day 29 – Prophets of Peace and of the Cross

Thesis 91: If, therefore, indulgences were preached according to the spirit and intention of the pope, all these doubts would be readily resolved. Indeed, they would not exist.

Thesis 92: Away, then, with all those prophets who say to the people of Christ, “Peace, peace,” and there is no peace!

Thesis 93: Blessed be all those prophets who say to the people of Christ, “Cross, cross,” and there is no cross!

Summary: False prophets cry “Peace” where there is no peace; true disciples follow the way of the cross.

Why it Matters: Luther calls Christians to embrace the hard road of following Christ rather than the false comfort of indulgences. The cross, not a letter, is the mark of discipleship.

Scripture Reading:

- “They have treated the wound of my people superficially, claiming, ‘Peace, peace,’ when there is no peace.” (Jeremiah 6:14)
- “If anyone wants to follow after me, let him deny himself, take up his cross daily, and follow me.” (Luke 9:23)

Reflection: Do I prefer the comfort of “peace, peace” or the challenge of the cross?

Day 30 – Tribulations and True Hope

Thesis 94: Christians are to be exhorted that they be diligent in following Christ, their Head, through penalties, deaths, and hell.

Thesis 95: And thus be confident of entering into heaven through many tribulations rather than through the false security of peace.

Summary: Christians should be exhorted to follow Christ through trials and enter heaven through many tribulations rather than false security.

Why it Matters: Luther ends by lifting our eyes: the Christian life is not about avoiding suffering through indulgences. It is about following Christ through hardship, knowing His grace is sufficient.

Scripture Reading:

- “It is necessary to go through many hardships to enter the kingdom of God.” (Acts 14:22b)
- “Our momentary light affliction is producing... an absolutely incomparable eternal weight of glory.” (2 Corinthians 4:16–17)

Reflection: Am I willing to follow Christ through tribulation, trusting Him to bring me to glory?

Week 4 Recap (Theses 67–95)

Indulgences are empty next to grace (67–72); leaders must guard the flock (69–72). The Spirit's gifts and the cross are the true treasures (73–78). Nothing rivals the cross (79–81). Luther's sharp questions expose contradictions (82–90). False peace is contrasted with the way of the cross (91–93). Finally, discipleship is through tribulation and hope in Christ (94–95). The entire arc drives us back to Christ alone.