

# The 95 Theses and Luther's Doctrine of Repentance

Dr. C. J. Williams

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*Professor of Old Testament Studies*  
*Reformed Presbyterian Theological Seminary*

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## 95 Theses: Man, Moment, and Motive

Great events of church history, like the Reformation, are liable to be oversimplified as the passage of time brings greater distance from the many factors that brought these events about. Of course, the providence of God is the determinative factor, but on the historical level, Reformation history is an intricate web of personalities and influences, stretched over time and space, each playing a different part in the unfolding event that known as the Reformation. That is why the study of the Reformation remains a fertile field, with much room for edifying research. Still, the basic historical outlines of the Reformation have become distinct through hindsight, and certain men, certain moments, and certain motives are identified as the defining features of the Reformation. Ongoing research brings different men, moments, and motives to our attention, but only a few of these are universally recognized as being decisive to the initiation and the outcome of the Reformation. One such decisive combination of a man, a moment, and a motive will be the topic of this paper. The man is Martin Luther. The moment was October 31, 1517, when he made public his *Disputation on the Power of Indulgences*, now famously known as the 95 Theses. His motive, however, was more than a simple objection to the sale of the indulgences which the Roman Catholic church claimed to guarantee forgiveness of sins. There was a very pastoral concern that prompted Luther to speak out when he did. Luther feared that the sale of indulgences, along with other institutional practices of the Roman Catholic Church, would replace the sense of need for personal repentance in the believer's life. This oft-overlooked motive behind the 95 Theses will be the subject of this paper.

## Preaching against Indulgences and for Repentance

The Roman Catholic Church had been selling indulgences to reduce punishment for sins for centuries, but by 1517, the practice had reached a level of absurdity, overtly preying on people's fears for profit. In 1476, Pope Sixtus IV extended the benefit of papal indulgences to the souls in purgatory.<sup>1</sup> So, when Johann Tetzel, a Dominican monk, was appointed commissioner for the sale of indulgences in the province of Magdeburg in 1517, his sales pitch became, "When a coin in the coffer rings, a soul from purgatory springs." Playing on the fear and guilt of his audiences, Tetzel would exhort his hearers to have pity on their dead relatives, to not let them languish in purgatory, but to free their souls to glory in return for cash down.

Luther was not the first to raise questions about this kind of abuse of church authority for profit. By 1517, however, the abuse of authority had become pervasive, as the sale of indulgences had almost entirely commercialized and institutionalized the concept of forgiveness. The free grace of God through Jesus Christ and personal contrition and repentance on the part of the sinner

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<sup>1</sup> Michael A. Mullet, *Martin Luther* (London: Routledge, 2004), 70.

played no part in the kind of forgiveness that the church put up for sale. Albrecht von Hohenzollern endorsed the indulgence of 1517 by saying, “Nor is it necessary for those who contribute to the fund for this purpose to be contrite or to confess.”<sup>2</sup> Thus, the sale of indulgences had entirely displaced any sense of the need for personal repentance. The corruption of power for profit in the church was, of course, one of Luther’s main points of contention. However, Luther was not entirely against the very idea of indulgences. At the time when he wrote the 95 Theses, he still thought the indulgence had a narrow yet legitimate place, which should not be abused by the church.<sup>3</sup> The 95 Theses were a call to end the *abuse* of indulgences for profit, but even more importantly, they were a call to restore the doctrine of personal repentance as part of true saving faith. Later in life, in the year 1541, Luther recollected his main objections to the 1517 indulgence, saying Tetzel preached “that it was not necessary to have remorse, sorrow, or repentance for sin, if one bought an indulgence”<sup>4</sup> The false security of indulgences discouraged any sense of the personal need of repentance, and this struck a very deep nerve in the pastoral heart of Luther.

Luther’s great concern for a true, biblical doctrine of personal repentance had deep roots in his own conversion experience, which he documented well. The need for personal repentance, therefore, became a lifelong focal point in his preaching and teaching, and in particular, the preaching and teaching that led up to his 95 Theses. For his opening lectures on the Bible at the University of Wittenburg in 1513, Luther chose the Psalms, which he dearly loved, and in which he often found opportunity to expound on the pressing need for personal repentance. For instance, while lecturing on Psalm 4:4, “Speak within your heart on your bed, and be silent,” Luther highlighted this as a call to secret, heartfelt repentance:

The meaning of these words seems to me to be that repentance should be done inwardly before God and in secret, not before the eyes of men for the purpose of vain boasting ... Therefore, “speak these things,” that is, say and speak and confess your evils from your whole heart and “in your hearts...”<sup>5</sup>

After lecturing on the Psalms, Luther began a series of lectures on the Book of Romans in 1515, which again provided him many opportunities to reflect on the necessity of personal repentance. It was clear that, even in this early stage of his public life, he found little comfort in the institutional practices of confession and penance as any kind of substitute for personal repentance. While commenting on Romans 13:11 he observed:

A species of men in our day is most portentous and numerous. They practice the repentance established by Christ in the form of temporal and external matters, and when

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<sup>2</sup> Mullett, *Luther*, 71.

<sup>3</sup> Thesis 41 reads: “Papal indulgences must be preached with caution, lest people erroneously think that they are preferable to other good works of love.” See: Martin Luther, *Martin Luther’s Basic Theological Writings*, ed. Timothy F. Lull (Minneapolis: Fortress Press, 1989), 25.

<sup>4</sup> Eric Lund, ed., *Documents from the History of Lutheranism 1517–1750* (Minneapolis: Fortress Press, 2002), 13.

<sup>5</sup> Martin Luther, *Luther’s Works*, vol. 10 of *Luther’s Works*, trans. Herbert J. A. Bouman, ed. Hilton C. Oswald, (St. Louis: Concordia Publishing, 1974), 65. Luther’s lecture on Psalm 32 provides another example of his preaching on repentance in this period. In this lecture, he declared, “Sin which is not washed away by repentance soon draws to another sin by its own weight, as is clear in the case of David” (Luther, *Works*, 10:147).

they have done this, they think they are righteous. The result is that this kind of confession is frequently practiced to the detriment of this wretched trust in oneself, because it does not take away what they presume it does.<sup>6</sup>

In these and many other instances, Luther's writings respond to the religious apprehensions produced by an atmosphere where the notions of repentance and forgiveness were institutionalized, and ultimately, commercialized by the sale of indulgences.<sup>7</sup> Luther zealously sought to restore the biblical doctrine of genuine, individual repentance that leads to personal trust in Jesus Christ for forgiveness. This concern of Luther's came to a head in 1517 and it came to expression in his 95 Theses.

### **Repentance in the 95 Theses**

The first four theses speak to the biblical doctrine of true repentance, and this emphasis serves as the foundation for all the following theses on the topics of papal authority and indulgences. Thus, Luther's criticisms of indulgences and papal corruption sprang from his protest over what the doctrine of repentance had become and his passion about what it should be.

Luther's first thesis reads, "When our Lord and Master Jesus Christ said, 'Repent' (Mt 4:17), he willed the entire life of believers to be one of repentance."<sup>8</sup> In this first thesis, Luther utilized the Greek New Testament to challenge the Latin Vulgate translation of Matthew 4:17, which translates to English as "From that time, Jesus began to preach, and to say, 'Do penance, for the kingdom of heaven is at hand.'" In 1518, Luther published a further explanation of his 95 Theses, in which he expounded further on the Greek word *metanoieite*, showing how the word refers to personal repentance rather than the sacrament of penance.<sup>9</sup> Luther also pictured repentance as a continual, lifelong duty, pointing out that we are taught to always pray "forgive us our debts" (Matt 6:12). The lifelong duty of true repentance stood in stark contrast to the momentary, false assurances of penance or indulgences. This leading emphasis on repentance in the Christian life is the thematic thread binding the 95 Theses together as a reminder that the true believer can only find true forgiveness through true repentance. Means contrived by the church provide no substitute for such repentance.

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<sup>6</sup> Martin Luther, *Lectures on Romans*, vol. 25 of *Luther's Works*, trans. Walter G. Tillmanns and Jacob A. O. Preus, ed. Hilton C. Oswald (Saint Louis: Concordia Publishing House, 1972), 479. In his lectures on Galatians in 1535, Luther would call the institutional practices of confession and penance "human traditions" that do not allow the conscience to find peace. See Martin Luther, *Lectures on Galatians Chapters 5-6 (1535) and Chapters 1-6 (1519)*, vol. 27 of *Luther's Works*, ed. Jaroslav Pelikan (Saint Louis: Concordia Publishing House, 1964), 13.

<sup>7</sup> As an example of another instance in Romans where Luther found opportunity to preach on repentance, consider his words about the Roman Catholic Church in his commentary on Romans 3:13 (Luther, *Works*, 25:229): "Such teachers do not bite, therefore they do not chew and grind, that is, do not criticize people, do not humble them, do not bring them to repentance, do not pull them down and break them. But as they are they swallow them whole in their faithlessness, as we read in Lam. 2:14, "Your prophets have not exposed your iniquity to call you to repentance."

<sup>8</sup> Luther, *Basic Theological Writings*, 21.

<sup>9</sup> Martin Luther, *Career of the Reformer I*, vol. 31 of *Luther's Works*, eds. Harold J. Grimm and Helmut T. Lehmann, (Philadelphia: Fortress Press, 1957), 84.

Luther clarifies his position on repentance, and the meaning of the word *metanoieite*, in Thesis 2, which states: “This word cannot be understood as referring to the sacrament of penance, that is, confession and satisfaction, as administered by the clergy.” Luther would later explain that the command to repent entailed a lifelong mindset of humility and a continual seeking after Christ. He made a sharp distinction between sacramental penance, which he did not completely reject in the 95 Theses, and evangelical penance, which he called “the unceasing sacrifice which is called a contrite and humble heart.”<sup>10</sup> Luther went on to say, “Sacramental penance is only external and presupposes inward penance, without which it has no value ... Sacramental penance can be a sham; inward penance cannot exist unless it is true and sincere.”<sup>11</sup> In fact, it seems that whenever Luther spoke of the sacrament of penance, it was always to point out its limitations, its institution by the church rather than Christ, and its utter meaninglessness in the absence of true, inward repentance. In Thesis 2, and in his later writings, Luther located the spring of true repentance in a heart transformed by grace, rather than in the rituals of the church.

Luther’s first two theses portray true repentance as inward, personal, and continual, rather than what the Roman Catholic Church had made it – outward, formal, and institutional. However, his third thesis takes the next biblical step to say that true inward repentance will have genuine outward manifestations, which again cannot be equated with the sacrament of penance. The third thesis reads: “Yet it [*metanoieite*] does not mean solely inner repentance; such inner repentance is worthless unless it produces various outward mortifications of the flesh.”

In his later writing, Luther would go on to explain that true inner repentance has manifestations in the form of turning away from sin and following the commands of Christ. Further, if these efforts are to be genuine, they cannot be dictated or forced by church authority. Taking his cue from the Sermon on the Mount, Luther identified the outward manifestations of repentance under the categories of fasting, prayer, and almsgiving. While he did allow for the church to prescribe the manner and time for the penitent sinner to engage in these duties, he feared that people would be lulled into a false sense of security by the practice of institutional confession and sacramental penance. Concerning these practices, he wrote in his commentary on Romans,

Thus of necessity they make men proud and cause them to think they are already entirely righteous when they have performed certain outward works. And thus they are not at all concerned about declaring war on their evil lusts through unceasing prayer to the Lord.<sup>12</sup>

It was this inner war on evil lusts – a genuine, personal hatred and turning from sin – that Luther saw as the true fruit of repentance. In his later commentary on thesis 3, Luther insisted that “all mortifications which the conscience-stricken man brings upon himself are the fruit of inner penance.”<sup>13</sup>

Luther’s fourth thesis puts the last touch on his burden for the topic of true repentance, but the language of the statement demands careful analysis. The fourth thesis reads: “The penalty of sin remains as long as the hatred of self, that is, true inner repentance, until our entrance into the

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<sup>10</sup> Luther’s Works, 31:85.

<sup>11</sup> Ibid.

<sup>12</sup> Luther’s Works, 25:263.

<sup>13</sup> Luther’s Works, 31:86.

kingdom of heaven.” By saying “the penalty of sin remains,” Luther did not imply that we remain unforgiven, and under the wrath of God until death. Nor was he saying that we can have no true assurance of forgiveness. Luther later clarified this phrase by saying, “At least the punishment of death remains in every case.”<sup>14</sup> So, by saying “the penalty of sin remains,” Luther was simply characterizing the life of sanctification as an ongoing struggle with remaining sin, and noting the reality that every believer must face the final consequence of death.

The main point of thesis 4, however, is that the Christian life will always be a life of repentance. The nature of our struggle with sin demands it, and the believer will always feel sorrow over, and hatred for, the sin that yet remains and will always remain this side of glory. Luther later explained:

The cross of repentance must continue until, according to the Apostle, the body of sin is destroyed (Rom 6:6) and the inveterate first Adam, along with his image, perishes, and the new Adam is perfected in the image of God. But sin remains until death, although it diminishes daily through the renewing of the mind.<sup>15</sup>

In this thesis, Luther also characterized true inner repentance as “the hatred of self,” which is a phrase and a concept found often in his writings. Commenting on John 12:25, where Christ said, “He who loves his life will lose it, and he who hates his life in this world will keep it for eternal life,” Luther explained how the life of faith views itself, and its remaining sin, in accord with the will of God, who hates sin.<sup>16</sup> This results in a hatred of self, or a true despising over sin as part of repentance. In his commentary on Romans 3, Luther expounded on how the redeemed man is transformed in his own self-estimation. Turning from a self-righteous estimation of ourselves, we must “adopt another mode of thought (which comes from God) whereby we believe from our heart that we are sinners, that we are acting, speaking, and living wickedly, that we are astray, and thus we come to blame ourselves, to judge, condemn, and hate ourselves.”<sup>17</sup> This is not the kind of language you would find in very many modern discussions of repentance, since the notion of self-esteem has gained an influential status, and hatred is a strong word many are cautious to use. But Luther was trying to highlight the violent inner struggle that accompanies true repentance, and the humbling results it brought. Luther saw this intimate, emotional, and personal dimension of repentance as in danger of being obscured by the policies and practices of the church in 1517.

Thus, the true nature of repentance was the leading doctrine of the leading document of the Reformation.<sup>18</sup> Luther’s criticism of indulgences, and even the more established practice of sacramental penance, sprang from a positive and pastoral desire for people to know the grace of true, personal repentance before a holy God. A year after his posting of the 95 Theses, he preached a sermon called “A Sermon on Indulgence and Grace,” in which he said:

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<sup>14</sup> Luther’s Works, 31:89.

<sup>15</sup> Ibid.

<sup>16</sup> Luther’s Works, 25:382.

<sup>17</sup> Luther’s Works, 25:218.

<sup>18</sup> “So the 95 Theses, the fountainhead of the Reformation, is a portfolio promoting repentance.” Mullett, *Luther*, 73.

Let me state that it cannot be proved from Scripture that God's righteousness requires or demands some suffering or satisfaction from the sinner other than his sincere and genuine contrition and reform, with the resolution to carry Christ's cross from then on...It is a grievous error for anyone to think that he can make satisfaction for his own sins. God always forgives them out of His priceless grace and demands nothing more than a good life thereafter.<sup>19</sup>

Luther's concern for the biblical doctrine of repentance, unvarnished by the teachings of Rome, may have been freshly prompted by the sale of indulgences, but it had deeper roots in Luther's pastoral concern for the religious needs of people who had become cogs in the wheel of scholastic theology. To Luther, nothing exhibited true faith more clearly, and nothing was more deeply personal, than genuine repentance and the assurance of grace that followed. He was disturbed that such notions had been reduced to mere transactions between the individual and the church. Finally, he was outraged when these impersonal transactions became financial ones. It might fairly be said that the crux of Luther's protest in 1517 was that a personal God demands personal faith and repentance and that the church had no right to institutionalize, much less monetize, what God intended to spring from the heart. This personal dimension of faith is well captured in Luther's Small Catechism from 1529, as he explains the three articles of the Apostle's Creed. He uses the language of personal faith: "God created *me*... Christ redeemed *me* ... the Holy Spirit called *me*."<sup>20</sup> In effect, the 95 Theses was a declaration that God calls *me* to repent, and no dictated act of penance, or sale of an indulgence, can ever take the place of *my* personal repentance.

With this point firmly established in the first four theses, the remainder of the document goes on to question and expose the cheap substitutes for personal repentance and divine forgiveness that were so much a part of the ecclesiastical landscape in 1517. The final ninety-one theses are pure Luther, with a mixture of deep biblical reasoning and raw satire. He questions the scope of the church's power in relation to the forgiveness of sins and challenges the value and legitimacy of indulgences from biblical, moral, and practical angles. Since the benefit of indulgences had recently been extended to souls in purgatory, he questioned this idea extensively, not denying the doctrine of purgatory, but wondering out loud how the pope could presume to impose canon law on those who have already died.<sup>21</sup> Through all of his questions and criticisms, Luther always returns to the point that true forgiveness comes through genuine repentance and belief in the Gospel of Jesus Christ. Thesis 36 says, "Any truly repentant Christian has a right to full remission of penalty and guilt, even without indulgence letters." And, in contrast to the treasure the church sought to raise through the sale of indulgences, Luther said in thesis 62, "The true treasure of the church is the most holy gospel of the glory and grace of God."

Thus, the motive behind the 95 Theses was not purely to criticize the sale of indulgences – though the practice deserved to be criticized. Luther reacted to what he saw as an even greater threat – the loss of the Gospel itself, and particularly, the idea of gospel repentance. The legacy of Luther's emphasis on repentance is well reflected in the Augsburg Confession of 1530, composed by Philip Melancthon, but based upon Luther's wording in the Schwabach Articles of 1529. Article XII of the Augsburg Confession reads:

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<sup>19</sup> Kurt Aland, ed., *Martin Luther's 95 Theses* (St. Louis: Concordia, 2004), 64–65.

<sup>20</sup> Lund, 91–92.

<sup>21</sup> Thesis 13: The dying are freed by death from all penalties, are already dead as far as the canon laws are concerned, and have a right to be released from them. Luther, *Basic Theological Writings*, 22.

Now properly speaking, true repentance is nothing else than to have contrition and sorrow, or terror about sin, and yet at the same time to believe in the gospel and absolution that sin is forgiven and grace is obtained through Christ. Such faith, in turn, comforts the heart and puts it at peace. Then improvement should also follow, and a person should refrain from sins. For these should be the fruits of repentance, as John says in Matthew 3: “Bear fruit worthy of repentance.”<sup>22</sup>

When most people think of Luther’s legacy, they think of the doctrine of justification, but his zeal for the doctrine of gospel repentance provided the more immediate catalyst to his publication of the 95 Theses. As John the Baptist prepared the way for the Lord by preaching repentance, it was fitting that a call to gospel repentance would be the first thesis of the first document that sparked a Reformation. If the 95 Theses rightfully indicate the beginning of the Reformation, then the Reformation began with these words of Luther’s first thesis: “When our Lord and Master Jesus Christ said ‘Repent,’ he willed the entire life of believers to be one of repentance.”<sup>23</sup>

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<sup>22</sup> Lund, 61.

<sup>23</sup> Luther, *Basic Theological Writings*, 21.