**The 95 Theses - a modern translation**

1. When Jesus said "repent" he meant that believers should live a whole life repenting

2. Only God can give salvation - not a priest.

3. Inwards penitence must be accompanied with a suitable change in lifestyle.

4. Sin will always remain until we enter Heaven.

5. The pope must act according to canon law.

6. Only God can forgive -the pope can only reassure people that God will do this.

7. A sinner must be humbled in front of his priest before God can forgive him.

8. Canon law applies only to the living not to the dead.

9. However, the Holy Spirit will make exceptions to this when required to do so.

10. The priest must not threaten those dying with the penalty of purgatory.

11. The church through church penalties is producing a ‘human crop of weeds’.

12. In days gone by, church penalties were imposed before release from guilt to show true repentance.

13. When you die all your debts to the church are wiped out and those debts are free from being judged.

14. When someone is dying they might have bad/incorrect thoughts against the church and they will be scared. This fear is enough penalty.

15. This fear is so bad that it is enough to cleanse the soul.

16. Purgatory = Hell. Heaven = Assurance.

17. Souls in Purgatory need to find love - the more love the less their sin.

18. A sinful soul does not have to be always sinful. It can be cleansed.

19. There is no proof that a person is free from sin.

20. Even the pope - who can offer forgiveness - cannot totally forgive sins held within.

21. An indulgence will not save a man.

22. A dead soul cannot be saved by an indulgence.

23. Only a very few sinners can be pardoned. These people would have to be perfect.

24. Therefore most people are being deceived by indulgences.

25. The pope’s power over Purgatory is the same as a priest’s.

26. When the pope intervenes to save an individual, he does so by the will of God.

27. It is nonsense to teach that a dead soul in Purgatory can be saved by money.

28. Money causes greed - only God can save souls.

29. Do we know if the souls in Purgatory want to be saved ?

30. No-one is sure of the reality of his own penitence - no-one can be sure of receiving complete forgiveness.

31. A man who truly buys an indulgence (i.e. believes it is to be what it is) is as rare as someone who truly repents all sin

32. People who believe that indulgences will let them live in salvation will always be damned - along with those who teach it.

33. Do not believe those who say that a papal indulgence is a wonderful gift which allows salvation.

34. Indulgences only offer Man something which has been agreed to by Man.

35. We should not teach that those who aim to buy salvation do not need to be contrite.

36. A man can be free of sin if he sincerely repents - an indulgence is not needed.

37. Any Christian - dead or alive - can gain the benefit and love of Christ without an indulgence.

38. Do not despise the pope’s forgiveness but his forgiveness is not the most important.

39. The most educated theologians cannot preach about indulgences and real repentance at the same time.

40. A true repenter will be sorry for his sins and happily pay for them. Indulgences trivialise this issue.

41. If a pardon is given it should be given cautiously in case people think it’s more important than doing good works.

42. Christians should be taught that the buying of indulgences does not compare with being forgiven by Christ.

43. A Christian who gives to the poor or lends to those in need is doing better in God’s eyes than one who buys 'forgiveness'.

44. This is because of loving others, love grows and you become a better person. A person buying an indulgence does not become a better person.

45. A person who passes by a beggar but buys an indulgence will gain the anger and disappointment of God.

46. A Christian should buy what is necessary for life not waste money on an indulgence.

47. Christians should be taught that they do not need an indulgence.

48. The pope should have more desire for devout prayer than for ready money.

49. Christians should be taught not to rely on an indulgence. They should never lose their fear of God through them.

50. If a pope knew how much people were being charged for an indulgence - he would prefer to demolish St. Peter’s.

51. The pope should give his own money to replace that which is taken from pardoners.

52. It is vain to rely on an indulgence to forgive your sins.

53. Those who forbid the word of God to be preached and who preach pardons as a norm are enemies of both the pope and Christ.

54. It is blasphemy that the word of God is preached less than that of indulgences.

55. The pope should enforce that the gospel - a very great matter - must be celebrated more than indulgences.

56. The treasure of the church is not sufficiently known about among the followers of Christ.

57. The treasure of the Church are temporal (of this life).

58. Relics are not the relics of Christ, although they may seem to be. They are, in fact, evil in concept.

59. St. Laurence misinterpreted this as the poor gave money to the church for relics and forgiveness.

60. Salvation can be sought for through the church as it has been granted this by Christ.

61. It is clear that the power of the church is adequate, by itself, for the forgiveness of sins.

62. The main treasure of the church should be the Gospels and the grace of God.

63. Indulgences make the most evil seem unjustly good.

64. Therefore evil seems good without penance or forgiveness.

65. The treasured items in the Gospels are the nets used by the workers.

66. Indulgences are used to net an income for the wealthy.

67. It is wrong that merchants praise indulgences.

68. They are the furthest from the grace of God and the piety and love of the cross.

69. Bishops are duty bound to sell indulgences and support them as part of their job.

70. But bishops are under a much greater obligation to prevent men preaching their own dreams.

71. People who deny the pardons of the Apostles will be cursed.

72. Blessed are they who think about being forgiven.

73. The pope is angered at those who claim that pardons are meaningless.

74. He will be even more angry with those who use indulgences to criticise holy love.

75. It is wrong to think that papal pardons have the power to absolve all sin.

76. You should feel guilt after being pardoned. A papal pardon cannot remove guilt.

77. Not even St. Peter could remove guilt.

78. Even so, St. Peter and the pope possess great gifts of grace.

79. It is blasphemy to say that the insignia of the cross is of equal value with the cross of Christ.

80. Bishops who authorise such preaching will have to answer for it.

81. Pardoners make the intelligent appear disrespectful because of the pope’s position.

82. Why doesn’t the pope clean feet for holy love not for money ?

83. Indulgences bought for the dead should be re-paid by the pope.

84. Evil men must not buy their salvation when a poor man, who is a friend of God, cannot.

85. Why are indulgences still bought from the church ?

86. The pope should re-build St. Peter’s with his own money.

87. Why does the pope forgive those who serve against him ?

88. What good would be done to the church if the pope was to forgive hundreds of people each day ?

89. Why are indulgences only issued when the pope sees fit to issue them ?

90. To suppress the above is to expose the church for what it is and to make true Christians unhappy.

91. If the pope had worked as he should (and by example) all the problems stated above would not have existed.

92. All those who say there is no problem must go. Problems must be tackled.

93. Those in the church who claim there is no problem must go.

94. Christians must follow Christ at all cost.

95. Let Christians experience problems if they must - and overcome them - rather than live a false life based on present Catholic teaching.

**95 Theses Questions**

1. What does Martin Luther believe will “cleanse the soul”?

2. WHO does Martin Luther believe can grant people forgiveness?

3. What is an indulgence?

4. Who does Martin Luther believe can be saved by indulgences?

5. Does Martin Luther believes that Priests should threaten people with death? What about penalty after death?

6. What changes is Martin Luther trying to make in the church? (in summary)

**95 Theses By: Martin Luther**

1. When our Lord and Master Jesus Christ said, "Repent" (Mt 4:17), he willed

the entire life of believers to be one of repentance.

2. This word cannot be understood as referring to the sacrament of penance,

that is, confession and satisfaction, as administered by the clergy.

3. Yet it does not mean solely inner repentance; such inner repentance is

worthless unless it produces various outward mortification of the flesh.

4. The penalty of sin remains as long as the hatred of self (that is, true

inner repentance), namely till our entrance into the kingdom of heaven.

5. The pope neither desires nor is able to remit any penalties except those

imposed by his own authority or that of the canons.

6. The pope cannot remit any guilt, except by declaring and showing 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 these cases were

disregarded, the guilt would certainly remain unforgiven.

7. 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.

8. The penitential canons are imposed only on the living, and, according to

the canons themselves, nothing should be imposed on the dying.

9. Therefore the Holy Spirit through the pope is kind to us insofar as the

pope in his decrees always makes exception of the article of death and of

necessity.

10. Those priests act ignorantly and wickedly who, in the case of the dying,

reserve canonical penalties for purgatory.

11. Those tares of changing the canonical penalty to the penalty of purgatory

were evidently sown while the bishops slept (Mt 13:25).

12. In former times canonical penalties were imposed, not after, but before

absolution, as tests of true contrition.

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.

14. Imperfect piety or love on the part of the dying person necessarily

brings with it great fear; and the smaller the love, the greater the fear.

15. This fear or horror is sufficient in itself, to say nothing of other

things, to constitute the penalty of purgatory, since it is very near to the

horror of despair.

16. Hell, purgatory, and heaven seem to differ the same as despair, fear, and

assurance of salvation.

17. It seems as though for the souls in purgatory fear should necessarily

decrease and love increase.

18. Furthermore, it does not seem proved, either by reason or by Scripture,

that souls in purgatory are outside the state of merit, that is, unable to

grow in love.

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 entirely certain of it.

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.

21. Thus those indulgence preachers are in error who say that a man is

absolved from every penalty and saved by papal indulgences.

22. As a matter of fact, the pope remits to souls in purgatory no penalty

which, according to canon law, they should have paid in this life.

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.

24. For this reason most people are necessarily deceived by that

indiscriminate and high-sounding promise of release from penalty.

25. That power which the pope has in general over purgatory corresponds to

the power which any bishop or curate has in a particular way in his own

diocese and parish.

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 for them.

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.

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.

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.

30. No one is sure of the integrity of his own contrition, much less of

having received plenary remission.

31. The man who actually buys indulgences is as rare as he who is really

penitent; indeed, he is exceedingly rare.

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.

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.

34. For the graces of indulgences are concerned only with the penalties of

sacramental satisfaction established by man.

35. They who teach that contrition is not necessary on the part of those who

intend to buy souls out of purgatory or to buy confessional privileges preach

unchristian doctrine.