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# The Causes of the Reformation

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*Abstract:* This article looks into some of the reasons for reformation. On 31st October, 2017, the Christian world keeps the 500th anniversary of the Reformation, the event that permanently divided the western Church into Catholic and Protestant. Who could be blamed for it? Apparently, the main responsibility for it should be laid at the door of the papacy, if what has been said above is any indication, or on Martin Luther, who, according to many Catholics, should be considered the prime factor. But let us go deeper into the question and see how complex the situation was before we fix the blame on one person or one event. It was not the result of one cause or the work of one man. “Long before the outbreak of the Reformation things occurred, facts were provided, steps were taken, ideas were spread and emotions were stirred, which facilitated, made possible, provoked, and even made unavoidable the coming of a revolt against the church – so unavoidable that we can speak of an inner historical necessity.” This article look at some of these factors in detail.

The successor of Pope Leo X, Adrian VI, said at his first consistorial allocation: “Depravity has become so taken for granted that those soiled by it no longer notice the stench of sin.” The progress of the Reformation clearly shows the guilt of the Catholic Church in the emergence of reformation. This reminds us of saying of the famous

historian, Oswald Spengler: “Luther fought the church not because it demanded too much, but because it demanded too little.”

*Keywords:* Reformation, causes of reformation, religion, spirituality.

The Fifth Lateran Council (1512-1517), in its final decree, just three months before Martin Luther posted the ninety-five theses at Wittenberg, Germany, declared as follows in eerie unawareness of what would soon occur: “Finally it was reported to us on several occasions through the cardinals and the prelates of the three committees (of the council), that no topic remained for them to discuss and that over several months nothing at all had been brought before them by anyone.”<sup>1</sup> How could Pope Leo X be aware of what was happening in the church? His entanglement in contemporary politics, “shocking negligence, irresponsible frivolity and prodigal love of pleasure”<sup>2</sup> made him, in fact, the saviour of the Reformation. “One does not find in him an awareness of duty and of the responsibility of the supreme shepherd of Christendom and a manner of life in conformity with this responsibility.”<sup>3</sup> So the council lacked any will to reform the church and the inner strength and life needed for a reform. That was why, during the council, in 1514, a letter was sent to Archbishop Albrecht of Magdeburg and Mainz, the Curia’s offer to preach the “Peter’s Indulgence” in his dioceses, which provided the immediate occasion for the Reformation: for a fee of 10,000 ducats the archbishop would be allowed to hold the two seas simultaneously and for the financing of the fee, half of the indulgence offering for Saint Peter’s would be made over to him. Thus a lack of seriousness and determination in the leaders, beginning with the pope himself condemned the council to ineffectiveness.<sup>4</sup> The successor of Leo X, Adrian VI, said at his first consistorial allocution: “Depravity has

become so taken for granted that those soiled by it no longer notice the stench of sin.”<sup>5</sup>

On 31<sup>st</sup> October, 2017, the Christian world keeps the 500<sup>th</sup> anniversary of the Reformation, the event that permanently divided the western Church into Catholic and Protestant. Who could be blamed for it? Apparently the main responsibility for it should be laid at the door of the papacy, if what has been said above is any indication, or on Martin Luther, who, according to many Catholics, should be considered the prime factor. But let us go deeper into the question and see how complex the situation was before we fix the blame on one person or one event. It was not the result of one cause or the work of one man. “Long before the outbreak of the Reformation things occurred, facts were provided, steps were taken, ideas were spread and emotions were stirred, which facilitated, made possible, provoked, and even made unavoidable the coming of a revolt against the church – so unavoidable that we can speak of an inner historical necessity.”<sup>6</sup> Let us look at some of these factors in detail.

## 1. Dissolution of Christendom

By it is meant the dissolution of the medieval order, the disruption of the unity which embraced the totality of political, intellectual, and religious life in Europe, the unity of *sacerdotium* and *imperium*, created by the Gregorian Reforms.<sup>7</sup> This was the most striking characteristic of the Middle Ages. But the papacy itself contributed to severing this unity. For the sake of the independence and autonomy of the church, it saw itself forced to weaken the power of the *imperium*. For a while it seemed as though the pope could also assume political leadership. But the more he exercised his fullness of authority on the secular political sphere, the more decidedly he encountered the justified resistance of the new self-conscious nation states. This was clearly seen in Boniface

VIII, who replaced the “two-powers” theory of Gregory VII with his theory of monism, crassly expressed in the Bull, *Unam Sanctam* (1302): “Furthermore we declare, state and define that it is absolutely necessary for the salvation of all human beings that they submit to the Roman Pontiff.”<sup>8</sup> But in his conflict with the French King Philip the Fair, this claim to absolute power did not have any effect. The King whom the pope threatened to depose “like a naughty boy unless he comes to his senses,”<sup>9</sup> arrested Boniface in his palace at Anagni on 7 September 1303 and he was accused of all sorts of misdeeds by William Nogaret, the lawyer of the king: “I claim that the individual in question, surnamed Boniface, is not a pope. He has not entered by the door and must be considered a thief and a robber. I claim that the aforesaid Boniface is a manifest heretic and a horrible simonist, such as there has never been since the beginning of the world. Finally, I claim that the aforesaid Boniface has committed manifest crimes, of great enormity and infinite in number, and that he is incorrigible. It is the duty of a General Council to judge him and condemn him.”<sup>10</sup> He was rescued by some soldiers, but badly shaken, the pope died a month later. The change from papal world power to papal powerlessness took place very abruptly. At the beginning of the thirteenth century Innocent III was still reigning gloriously while at the end of the century, Boniface VIII had to languish in prison.

The sequel to this was the Avignon exile of the popes and the Western Schism which destroyed the unity of the church. Conciliarism seemed to be the only rescue from the difficulty of the “damnable trinity of popes”. But the Conciliarism of the Council of Constance (1414-1418)<sup>11</sup> was overcome by the popes through political means, by entering into concordats with political powers which gave more power to the states and that led to the formation of territorial churches and the dependence of the church on the secular powers. The papal policy of concordats also brought it about that the popes instead

of stressing their proper religious mission, became more and more princes among princes with whom alliances could be made and against whom war could be waged. Moreover, the popes came to hate councils. In fact, in his bull *Execrabilis* of 18 January 1460 pope Pius II condemned Conciliarism and forbade all appeal from the pope to a council as erroneous and thus rendered ineffective the only organ that was capable of bringing about reform in the church.<sup>12</sup>

The collapse of papal rule of the world was also caused by the rising democratic consciousness in Europe. The papacy attempted to defend its supremacy with traditional theological and legal arguments but had fewer and fewer supporters among the intellectuals on its side. By contrast, the universities and publicists of Europe had developed and disseminated democratic ideas throughout Europe. Critical spirits increasingly distanced themselves from the papal church. An intellectually mature laity challenged the clericalism that was prevalent in the church and wanted the clergy to concentrate on their religious mission. Movements like Humanism emphasized education, critical religion, subjectivism and rationalism and produced an anti-clerical, anti-Roman and anti-ecclesiastical atmosphere. Even if people did not take an aggressive attitude towards the church, they still held aloof from her dogmas, sacraments and prayer.

## **2. Unwillingness to Reform**

The medieval church was in need of reform and there were many calls for it. Several voices were heard throughout the Middle Ages which called for a new church, the Poverty Movements like the Humiliati, Waldensians, etc., Joachim of Fiore, Girolamo Savonarola, Spiritual Franciscans, Wycliffe and Hus, Marsilius of Padua, William of Ockham, the Mystics of the Middle ages, the Conciliarists, the Humanists, etc. because the life-blood of the church had ceased to flow

through its veins. In fact, the council of Constance which was called to end the Western Schism called for reform “in head and in members” (*reformatio in capite et in membris*),<sup>13</sup> but nothing happened of this intention because the councils after that, Basel-Ferrara-Florence and Lateran V failed to achieve anything in this regard.

The church’s legal system was very much in need of overhaul. It was used by the Curia to tax and to extract money and was dominated by the Italians, a fact resented by other countries. Church, theology and society were overgrown by canon law. The church was in need of administrative reform. The church’s administrative system, with the absolutist centralism of the Curia, had become notoriously corrupt and inefficient and was accused of nepotism. Its uncontrollable greed for money and stubborn resistance to reform were resented.

The church was in need of moral reform. The morals of the hierarchy, popes, bishops, clergy, and in the monasteries were lax and scandalous. The papacy of Leo X proved even more dangerous than the horrible scandals of the Renaissance papacy, like Alexander VI, perhaps the most notorious of all popes who kept a string of mistresses and fathered through them at least ten illegitimate children, including two who were borne by Giulia Farnese while he was pope. Leo’s pontificate had not such scandals but it was marked by a shocking neglect of responsibility. “The deterioration of the Christian is achieved not only in an openly wicked life, but also furtively and hence more dangerously in an inner wasting away, a slow loss of substance, an imperceptible secularization and a confused lack of responsibility.”<sup>14</sup> It was manifestly demonstrated during his entire pontificate. He was busy with his politics for two years, thus neglecting to proceed against Luther and his teaching, reportedly calling it a “squabble among the monks”, thus becoming the saviour of the Reformation. Early on Luther

had appealed to a general council to resolve the crisis, but the papacy proved reluctant to call a new council, partly from that it might review the ghost of Conciliarism, and partly because Lateran V (1512-1517) had only recently completed its work, three months before the beginning of the Reformation, unaware of the happenings in neighbouring Germany caused by the preaching of indulgences commissioned by the Curia.

The situation of the clergy, high and low, was no better than that of the papacy. Clerical concubinage was so widespread that people were hardly scandalized by it. The real problem was lack of pastoral care. The church appeared altogether as the property of the clergy intended to bring economic advantage and profit. Needs of divine worship and care of the souls were often far less decisive than the desire to heap up grace for oneself and one's family through good works, including erecting churches and altars, founding monasteries, saying masses, etc. Creation of benefices for spiritual activities seemed to be the prime concern of the church because it had also economic benefits. Thus to the detriment of the care of souls, several bishoprics or other pastoral offices could be united in one person. So as late as 1556, Cardinal Alessandro Farnese, grandson of Paul III, possessed ten Episcopal sees, twenty six monasteries, and 133 other benefices! Episcopal sees and most abbacies were open to members of the nobility only. This domination of the nobility among the higher clergy and their distance from the lower clergy led to the secularization of the rich prince bishops and monasteries. Their services could also be delegated and so there was wide spread absenteeism of bishops and priests from their dioceses and parishes as well as abbots and abbesses from their monasteries. The lower clergy formed a clerical proletariat which was far too numerous, uneducated and poor.

In these circumstances, the religious spirit and zeal for the care of souls sank and at the Roman Curia and in the rest of the

clergy the pursuit of money became the main preoccupation. At the Curia men sought to fill up the coffers by means of an elaborate system of fees and taxes and finally even indulgence offerings. The prodigal and worldly papal court, the extensive building activity, and the great expenses of war brought about a continuing need for money. It was not accidental that the dealings in indulgences provided the immediate occasion for the Reformation and it was connected with collection of money for the building of a church. In these circumstances it was no wonder that there was much anti-clericalism and anti-papalism and far reaching dissatisfaction with the church, which more and more grew into resentment and even hatred of Rome. For a whole century, people called for a reform of the church in head and members, but they were disappointed time and again. The Reformation was bringing into the open these grievances, and people who had absolutely no involvement with the teaching of the reformers acclaimed them merely because they seemed to be articulating their feelings about the situation in the church.

### **3. Religion or Spirituality?**

The medieval church was in need of spiritual reform. Educated people wanted the church to go back to the freshness and vitality of the faith of the apostolic times by taking recourse to Scripture and the Fathers. There was plenty of religion and religious activity in the medieval society but little spirituality. Much of it was superstitious and ritualistic. A religious nervousness which often took enthusiastic-apocalyptic forms led to a frenetic religious activity manifested in an externalized liturgy and a legalistic popular piety, terrifying superstitious practices, cult of relics, pilgrimages, veneration of saints, etc. The religious nervousness can be understood only from the background of the anxiety that was characteristic of the times. The late Middle Ages was an age of anxiety at many



levels, existential, moral and spiritual.<sup>15</sup> In fact, the best example of it is Martin Luther himself, and his struggle to find a gracious God. Struck down by a thunderstorm and fearing imminent death, Luther vowed to become a monk. Once in the monastery, he was plagued with an overwhelming sense of guilt and assaults of dread and despair and his theology of the gracious God was born out of this anxiety.

What was the cause of the great existential anxiety, the fear of death, eternity, hell, purgatory etc. that was widespread in those times? It was caused by the many famines and plagues that occurred in Europe in the 14<sup>th</sup> century. The Bubonic Plague or Black Death from 1347-1349 wiped out one third of the European population. Death was everywhere. Death, judgement, heaven, hell etc. were the favourite themes of preaching. John of Capistrano always carried a skull when he preached and warned his congregation: "Look and see what remains of all that once pleased you, or that which once led you to sin. The worms have eaten it all."<sup>16</sup> The Franciscan, Richard of Paris delivered a series of sermons for ten days on the last four things, death, judgement, heaven and hell appropriately enough in the cemetery of the Holy Innocents, the most popular burial ground in Paris.

This existential anxiety led to moral anxiety, anxiety about a correct moral life, and immense guilt feelings. Death brought human beings face to face with a just God and his judgement and the anxiety that one falls short before a just God tormented people. To escape this anxiety people resorted to all sorts of piety and penitential practices. The Flagellants went from place to place and whipped themselves, atoning for their own sins, and of others. Ordinarily people preferred less severe practices, like buying of indulgences, pilgrimages, collection of relics, veneration of saints, Eucharistic adoration, recital of the rosary, etc.<sup>17</sup> Rich people made arrangements for masses to be said for their souls, like Henry VIII who

made arrangements for masses to be said for his soul “while the world shall endure”. The moral anxiety was reinforced by the confessionals which far from conveying a sense of forgiveness merely reinforced an already ponderous weight of guilt.<sup>18</sup> The confessional manuals and penitential books were designed to provoke introspection and scrupulosity. The pressure to come clean of all sins, including the interior and sometimes unrecognized motives behind them placed an intolerable burden on the penitent. Once such a confession had been made, one still needed to perform works of satisfaction before absolution could be claimed and hence, the feverish activism of late medieval religion, the ceaseless efforts to earn merits through various activities. To avoid purgatory and hell, people had to do these things and so traffic in indulgences, arrangements for masses to be said for those who are dead, arrangements for churches to be built, monasteries to be endowed, etc. because, “One spark of hell fire is greater than that caused by a thousand years of a woman’s labour in child birth” as pictured in an illustrated catechism in circulation in Germany.<sup>19</sup> The mass had become a ritual, one of the good works the priest performed. In short, here was a spirituality of works and, for many, such spirituality was deeply unsatisfying.

#### **4. Crisis in Theology**

This crisis in religion and spirituality was the result of a deeper malaise, more decisive than the personal failings of popes, priests and laity, namely, a crisis in theology. The accusation was heard from many quarters that the church had lost its intellectual heritage and deviated from the distinctive ideas of the Christian faith and Christian ethics. Scholasticism had made Christianity abstract and it itself was in crisis. There was theological uncertainty, lack of orientation, crisis of authority and doctrinal pluralism. One was not sure what was Christian faith and what was theological opinion and there was

no central authority to give clear directions and clarifications. The areas of truth and error were not delineated with sufficient clarity. People fancied themselves in accord with the church although positions had long been adopted that contradicted her teaching. Uncertainty was particularly great in regard to the concept of the church. Because of the Western Schism it was no longer generally clear that the papacy was essential to the church and people had grown accustomed to getting along without a pope. Many people believed that Luther was merely introducing some reforms in the church, but in fact, he was rejecting essential doctrines of the church.

There was a quest for the true church in the Middle Ages but there were different competing models of the church. The first was the “Curial” model represented by the Roman Curia which invested supreme authority in the hands of the papacy and defended it at any cost in spite of the loss of credibility in the wake of the Western Schism, the scandal of the Renaissance Papacy, etc. as seen above. The second model was Conciliarism, which appeared as the saviour of the church after the Western Schism. The conciliar theory set forth by thinkers like Pierre d’Ailly, Jean Gerson, Dietrich of Niem, etc. did not seek to abolish the papacy but to relegate it to its proper role within the whole church. They advocated reform of the whole church, “in head and members.” The popes were opposed to it from the start and the failure of the conciliar movement contributed in part to the success of the Protestant revolt as well as the continuing cries for reform from many who remained faithful to Rome.<sup>20</sup> A third model was provided by the teachings of John Wycliffe (d. 1384) and Jan Hus (d. 1415). They provided the most formidable intellectual challenge to the western church in the later Middle Ages so much so that both were condemned by the Council of Constance (1414-1418). Although Wycliffe was dead long ago (1384), the council ordered his bones to be exhumed and burned. Their radical criticism of the church of the day

anticipated most of the teachings of the Reformation. The worldliness and corruption of the church led them to their concepts of predestination and the Church of the elect, and used them to undermine the claims of the corrupt church of the time. The true church is the predestined body of the elect. The church on earth, the visible church, could not be identified with the true church because in it there are the reprobates and the redeemed. The true church is the invisible church and it is possible to be in the church without being of the church. With this they attacked the institutional church at its foundations. Wycliffe applied it to the papacy and the hierarchy and said that the popes and bishops might be among the reprobates in which case they were not to be obeyed. But Wycliffe's positions went much beyond his ecclesiology as can be seen from the forty-five articles from his writings condemned by the Council of Constance.<sup>21</sup>

The next model was provided by the "Spiritual Franciscans", the radical branch of the Franciscan order. The power of their appeal sprang from two sources: Francis' ideal of absolute poverty and the mystical theology of Joachim of Fiore (d. 1202) which they applied to their own order and to their own times. In combination, these elements provided an explosive critique of the contemporary church. Joachim divided history into three ages associated respectively with the Father, Son, and the Holy Spirit. The dawn of the Third Age would be heralded by the coming of a new order of barefooted spiritual men who would oppose the false hierarchy of the church and prepare the way for a millennium of peace which would continue unto the last judgement. The Spirituals, embittered by their struggle with the papacy identified themselves as this new order. They did not hesitate to refer to those popes who opposed them as Antichrist. The church, of course, crushed the movement but their influence continued in various groups in Italy and France. As Wycliffe and Hus opposed the empirical church of their day with the concept of the invisible church of

the elect, so the Spiritual Franciscans held out the idea of the church of the future, the church of the soon-coming Third Age of the Holy Spirit of which they were forerunners. The Radical Reformers among the reformers inherited this theology to a great extent.<sup>22</sup> The Waldensians and the Poverty movements in general, devoid of the apocalyptic fervour of the Franciscan Spirituals, wanted to resurrect the model of the primitive church and its simplicity and poverty. The Poor Men of Lyons as they came to be called, founded by Valdes or Peter Waldo soon attracted a following but was condemned by the church as heretics although many of their proposals were taken over by the Franciscans and Dominicans. The official church saw in their view of the church a strong perfectionist tendency and an antisacerdotal bias. Much more any other group they tied the efficacy of the sacraments to the moral quality of the priest, a thorny issue in the medieval church.<sup>23</sup>

If the ecclesiologies were in flux, so were theological notions, schools and systems. In the first place, the official theological and philosophical system of the church, Scholasticism, was in crisis, being challenged as too speculative and abstract. The project of “faith seeking understanding,”<sup>24</sup> establishing a proper balance between faith and reason, nature and grace, natural and supernatural, undertaken by such great minds as Anselm, Peter Abelard, Peter Lombard, Albert the Great, Thomas Aquinas etc. was indeed remarkable but was being challenged and major transmutations in the scholastic synthesis were brought about by theologians, like Duns Scotus (d. 1308) and William of Ockham (d.1347). They effected major shifts in theology: the shift from “being” to “will” as the primal metaphor for understanding God; the shift from metaphysics to metahistory as a means of understanding God’s relation to the created realm; the shift from ontological to logical as a method of doing theology which had far reaching consequences for theology and church.<sup>25</sup> For example, what are the consequences of saying that within the divine being

the divine will takes precedence over the divine intellect? An act is virtuous merely because God commands it to be so. If God is not bound by necessity to the great chain of being, he is nonetheless free to bind himself by his word, his promise. Thus they made use of the distinction between Gods “absolute power” and his “ordained power”. By his absolute power God hypothetically could do anything which does not involve the law of contradiction, but then within the absolute freedom of God, he binds himself through his ordained power. As Duns Scotus suggested, by his absolute power God could have become incarnate in an ass instead of in a man, but by his ordained power God, in fact, became incarnate in the man Jesus. By his ordained power God had decreed that salvation will be dispensed through the sacraments of the church. God’s covenant or pact, that is, God’s promise or word is the basis of the history of salvation. Still by his absolute power God might yet suspend the rules. Conceivably God could save one outside the ordained system of sacraments and merits, by faith alone, *sola fide*. William of Ockham also denied the real existence of universal concepts, stressing instead their character as names (*nomina*) or logical constructs, thus developing Nominalism. Nominalism focused on individual realm of experience and concrete meaning, rather than general and universal categories. The famous “Ockham’s Razor” simply suggested that beings, and, therefore, things and explanations, should not be multiplied unnecessarily, but should concentrate on the essentials. As for Christian life the effect on all these shifts was enormous: “By dwelling so intently on God’s will rather than his being, Ockham created the conditions for a new spiritual anxiety – not the possible nonexistence of God, but the suspicion that he might not keep his word; that he could not be depended upon to do as he had promised; that the power behind all things might ultimately prove to be untrustworthy and unfriendly; that God, in a word, might be a liar. Not God’s existence, but his goodness, not the

rationality of faith, but he ability to trust God – these became major spiritual problems.”<sup>26</sup> Luther was massively influenced by Nominalism and plagued by doubts about his salvation.

Another challenge to the official theology in the Middle Ages was mysticism, the claim to direct, intuitive, sometimes ecstatic experience of God through conformity of the human will to the will of God through the successive stages of purgation, illumination and contemplation. Mystical experience had been a mainstay of Christian spirituality and in general posed little challenge to the church but in the given context of widespread criticism of the church in the Middle Ages, it became a tool for critique of the church and her institutions. Meister Eckhart (d. 1327), the German Dominican, developed a sophisticated theory of mysticism. Deep within each individual there was a spark of the divine which held the possibility for union with, or absorption into God, through a painful process of detachment, from self and all other creatures, a letting loose of oneself, when the eternal Son would be born within the soul. It seemed to some that Eckhart’s doctrine of the birth of the Eternal Son within the soul led him to deny the historical birth of Jesus and more dangerously it bypassed the ministrations of the church. The church authorities were quick to discover the danger and condemned him for heresy which he denied but his ideas were influential, even for Luther who was influenced by Johannes Tauler and Heinrich Suso, two disciples of Meister Eckhart.<sup>27</sup>

The Humanists, dominated by the intellectuals of Europe offered their own challenge to theology by demanding the church go back to the sources (*Ad Fontes*). Erasmus of Rotterdam (d. 1536), the “Prince of the Humanists” suggested the best way for church and theology to reform itself, that is, by going back to Scripture and the Fathers. He said that theology should have only one aim, that is, the discovery of Christ. The return to Scripture and the Fathers should allow a religious purification and a practical Christianity which rejects otiose

theological speculation. As Erasmus said, “Is it impossible to be untied to the Trinity without being capable of explaining the distinction between the Father and the Son or between the Spirit and the other two persons? What matters, that to which we have to apply all our energies, is to purge our soul of passions ... Unless I have a pure heart, I shall never see God. Unless I forgive my brother, God will not forgive. We shall never be damned for not knowing whether the principle of the Holy Spirit is single or double; but we shall not escape damnation unless we try to possess the fruits of the Spirit.”<sup>28</sup> He also said that the gospel ought to be accessible to everyone and in all languages. He himself took the initiative in providing a series of critical editions of the Bible and Church Fathers, perhaps the most positive contribution of the humanist scholars to the religious renewal of the sixteenth century.

## **5. Indulgence Controversy**

But still, there could be no Reformation without Martin Luther, the Indulgence Controversy and the Ninety-five Theses. “The far-reaching deterioration of religious and moral strength, the want of precision in central questions of faith, the lack of a sense of pastoral responsibility in the clergy, along with so many lost opportunities for reform ... make an upheaval quite intelligible. But the fact that it occurred as it did, in what we know as the Reformation, depended to a great extent on Martin Luther himself.”<sup>29</sup>

Martin Luther was born on November 10, 1483, in Eisleben, Germany, the son of a middle-class miner. In 1501 he entered the University of Erfurt. Destined for the study of law, he turned to the monastery which he entered in 1505 as fulfilment of a vow for saving him from being struck in a thunderstorm. In 1506 he made his profession in the Augustinian Order and was ordained priest in 1507. His Order required him to teach theology and in 1512 Luther became doctor of theology and



began his teaching career as professor of Sacred Scripture at Wittenberg, Germany. Through his study and teaching of Scripture Luther obtained a remarkable grasp of the Bible which allowed him to throw an entirely new light on many pages of Scripture. This led to his development of a new understanding of God, faith, and the church. This involved him in conflict with the church, and the starting of the Reformation on October 31, 1517 when he published his Ninety-five Theses in his hometown Wittenberg, followed by his excommunication and the founding of the Lutheran Church over which he presided until his death in 1546. Behind these few sentences is a life of great faith, knowledge, courage and depth; in the words of Joseph Lortz, the great Catholic historian of the Reformation, Luther was “a sea of energies, of impulses and perceptions and experiences.” Reference to his enormous literary output alone would suffice to justify this assessment. Few personalities in the history of Christianity approach the stature of Luther, but few have been the subject of such polemics. Since in this article we are dealing with the causes of the Reformation, we shall only speak of the controversy on the indulgences, the immediate cause of it, while all the foregoing observations can be considered the remote causes.

Luther’s ninety-five theses, which he, according to the traditional account, nailed to the door of the castle church at Wittenberg in Germany, was an attack on indulgences, in particular those that were being offered by the Dominican preacher Johann Tetzel and his companions in return for suggested money offerings to help pay for the rebuilding of St. Peter’s church in Rome.

An indulgence is remission of the temporal punishment of sins, granted by the church and effective before God.<sup>30</sup> The practice of indulgences going back to the eleventh century preceded its theological justification. Several factors contributed to the rise of indulgences. The introduction of

private confession brought about a connection between confession and absolution, whereby the subjective performance of penance followed reconciliation and the distinction between guilt and punishment became clearer. Adaptations began to be made whereby penitential works were adjusted to the circumstances and abilities of the penitent and various kinds of penance could be substituted for one another and the church could decide on such matters. These were prayers, almsgiving or other charitable activities or activities benefiting the church such as building of a church or participation in a crusade. Whereas the atonement was concerned primarily with the canonical penalty, the absolution referred to the punishment in God's sight. The indulgence united them, ecclesiastical penance and prayer for the remission of sin before God and it was an official act of the church justified through the doctrine of the treasury of the church of the merits of Jesus Christ, the Blessed Virgin Mary and the saints of which the church has the key, namely, the pope. Abuse was bound to follow with a multiplication of indulgences and ever lighter works of penance and an unscrupulous financial exploitation of them. Sin and the punishment for sin were distinguished and people were fleeing the punishment which was now made easy through payment of money, and not sin itself. It was all the more so when indulgence could also be gained for the dead. The strong financial exploitation of indulgences by the Curia led to similar practices by the territorial lords as happened in the case of Albrecht of Mainz.

In 1505 pope Julius II had begun the rebuilding of St Peter's basilica and in 1507 he announced a plenary indulgence to finance this immense building project, the Peter's Indulgence. It was renewed by Leo X. In 1513 Albrecht of Brandenburg, a twenty-three year old youth became Archbishop of Magdeburg and Administrator of Halberstadt. And in the very next year he became the Archbishop of Mainz for the payment of 14000 ducats and another 1000 ducats as dispensation fee for this

illegal accumulation of benefices. The Archbishop borrowed the money from the bank Fugger and the Curia suggested how this money could be paid back. The Archbishop was to undertake the preaching of the Peter's Indulgence for eight years and he could retain half the proceeds and the rest would go to Rome. Accompanied by the banking officials the preaching began, on 22 January 1517 by Johannes Tetzel who was appointed to preach, a whole scale commercial transaction and a full-fledged scandal.

Luther had already criticized indulgences in his lectures on the Bible and now once again he came out against it saying that the people are fleeing the penalties of sin and not sin itself. He presented his ideas in detail to the bishops in charge, his own bishop, the bishop of Brandenburg, and Albrecht of Mainz, the papal agent for the indulgences, accompanied by the now famous ninety-five theses. Only when they did not reply did he make them public. This happened on 31 October 1517, the eve of the feast of All Saints. The story of the nailing of the theses on the church door is a later legend created by the Protestants. In any case this is considered the beginning of the Reformation. The theses received wide circulation and Luther himself was taken aback and issued clarifications since they were meant not for the public but for scholars and they could be misunderstood. He sent these clarifications to the pope, his bishop and his superiors in August 1518. To pope Leo X he wrote: "I first of all declare that I intend to say and to assert nothing except what is contained primarily in Holy Scripture and then in the Church Fathers acknowledged and preserved by the Roman Church and in canon law and the papal decrees ... Through this *protestatio* of mine, it is, so I hope, made sufficiently clear that I can err but that one cannot make me out to be a heretic."<sup>31</sup> This shows that a real possibility of resolving the issue existed provided there was an equal measure of pastoral responsibility from the part of the pope and the concerned bishops. That this opportunity was

wasted reveals the radical weakness of the church of that time. “In this failure in the sphere of what is proper to the priesthood rather than in all the abuses lies her part of the guilt of the Reformation.”<sup>32</sup>

The progress of the Reformation clearly shows the guilt of the Catholic Church but that is beyond the scope of this paper. Let me conclude with the words of Oswald Spengler: “Luther fought the church not because it demanded too much, but because it demanded too little.”<sup>33</sup>

## Notes

- 1 Norman Tanner, *New Short History of the Catholic Church* (London, New York: Burns & Oates, 2011) 167.
- 2 Hubert Jedin and John Dolan (eds.), *History of the Church*, 10 vols., *Reformation and Counter Reformation*, vol. V (New York: Crossroad, 1986) 7.
- 3 Ibid.
- 4 Ibid., 10.
- 5 Ibid., 7.
- 6 Ibid., 3-10, here 3.
- 7 Hans Küng, *Christianity. Essence, History, and Future* (New York: Continuum, 1995) 380-403.
- 8 J. Neuner-J Dupuis, *The Christian Faith*, (Bangalore: TPI, 1996) 281.
- 9 Jean Comby, *How to Read Church History*, vol. 1 (New York: Crossroad, 1995) 173.
- 10 Ibid.
- 11 “This holy synod of Constance ... declare that, legitimately assembled in the Holy Spirit ... it has power immediately from Christ; and that everyone of whatever state or dignity, even papal, is bound to obey it in those matters which pertain to the faith, the eradication of the present schism and the general reform of the church of God in head and members.”, Tanner, 115.

- 12 "A horrible abuse, unheard of in earlier times has sprung up in our period. Some men imbued with the spirit of rebellion suppose that they can appeal from the Pope, vicar of Christ to a future council. Desirous therefore of banishing this deadly poison from the Church of Christ we condemn appeals of this kind and reject them as erroneous and abominable and declare them to be completely null and void".
- 13 See Note 11 above.
- 14 Hubert Jedin and John Dolan, 7.
- 15 Timothy George, *The Theology of the Reformers* (Nashville: Broadman Press, 1988) 22-30.
- 16 Michael Seidlmayer, *Currents of Medieval Thought* (Oxford: Blackwell, 1960) 126.
- 17 Particularly interesting was the craze for collecting relics. Thus the castle church in Wittenberg (Luther's church) contained the valuable collection of Prince Frederick the Wise which included: thirty five pieces of the true cross, a vial of the virgin Mary's milk, a stick from Moses' burning bush, and 204 parts of the bodies of the Holy Innocents. Cfr. John P. Dolan, *History of the Reformation* (New York: Descle Company, 1965) 204-205.
- 18 Steven E., Ozment, *The Reformation in the Cities* (New Haven: Yale University Press 1975) 15-16.
- 19 Ibid., 28.
- 20 Timothy George, 34.
- 21 See Timothy George, 35-37; Tanner, 151-154.
- 22 Timothy George, 37-38.
- 23 Timothy George, 38-40; Tanner, 150-151.
- 24 "I do not seek to understand in order to believe, but I believe in order to understand" (Anselm).
- 25 Timothy George, 42-43.
- 26 Steven Ozment, *The Age of Reform, 1250-1550* (New Haven: Yale University Press 1980) 61-62.
- 27 Timothy George, 44-46,