

Martin Luther's

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. Inward 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 had incorrect thoughts against the church and they will be saved. 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 of all sin is very rare.
32. People who believe that indulgences will let them live in salvation will always be banned 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 repentant will be sorry for his sins and happily pay for them. Indulgences trivialize 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 and 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 or give 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 (all 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 criticize 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 authorize 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 repaid 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.