

Oct. 31, 1517 – Martin Luther (1483-1546) posts his Ninety-Five Theses.

England. In 1517, the king was Henry VIII. He turned 26 this year.

In 1517 - Holland (Belgium and the Netherlands today). Known as the Low Countries were under the rule of the Habsburgs. They were led by a 17-year-old King Charles. They had at that time the most famous scholar in Europe, Erasmus. **Erasmus of Rotterdam.** By this point in 1517, he was already an international scholar and a well-known figure. In the previous year, 1516, he published the New Testament in Greek. For the first time, the Greek New Testament, was available for sale in print so that others could buy and read it. Erasmus attached a new Latin translation as well; because those who speak and read Latin could compare the Greek text with its new translation. So, Erasmus is an important figure.

Rome. In 1517, Leo X was the Pope. he has been Pope since 1513. He is the one who began the rebuilding of St. Peter's Church, as we know it today.

Luther was an obscure and unknown monk in a forgotten part of the Holy Roman Empire, not at the more famous university. All he did was hang some things on a door. When Luther published those Ninety-Five Theses in 1517, he was unaware of the conflict he was about to unleash. if you look into the historical record it doesn't appear as if Luther intended much of anything at all—certainly not a Reformation anything that would cause fights in Wittenberg.

The primary theme of the 95 theses was the selling of indulgences. But --

In 1517, the buying and selling of indulgences was a fundamental feature of Catholic life; it's an established process. Buying the reduction of the time that you'll have to spend in purgatory.

from the 14th century you could also buy indulgences for your dead relatives—plus, the introduction of this idea of a treasury of merit. The thinking was: consider the work of the saints and all the extra merit that they accrue. The belief was that the extra merits that are achieved by the saints are somehow stored up. The saints go directly to heaven; they pass purgatory, so logically, their merit still remains on the ledger. Well, this feeds into this evolving concept that you now not only buy indulgences for yourself to reduce the amount of penance that you

have to perform, but now there is this excess and you could apply this to those who have passed on who either died before they could perform enough penance or who were simply unable by their own means to pay for the indulgences that they needed.

So, the combination of corrupt leadership, a pope who needs to raise money, and a willingness to leverage indulgences to raise funds, that's what was happening in Luther's time.

in Rome St. Peter's was not the magnificent building we see today—Old St. Peter's had been built by Constantine following his conversion and his takeover of the Roman world. But by the 16th century it was relatively unimpressive and dilapidating. It was no longer unusable as a functioning church.

The pope at this time, Leo X, wished to rebuild St. Peter's. when you see the façade of St. Peter's today; you see the name of the pope who actually managed to finish the building,

The massive Latin inscription across the entablature reads: *"IN HONOREM PRINCIPIS APOST. PAULUS V BURGHESIUS ROMANUS PONT. MAX. AN. MDCXII PONT VII"* [1]

Translation: "In honor of the Prince of the Apostles, Paul V Borghese, a Roman, Supreme Pontiff, in the year 1612, the seventh of his pontificate." **Reason:** Pope Paul V commissioned the completion of the basilica's main facade and the extension of the nave by architect Carlo Maderno between 1608 and 1614.

But modern St. Peter's was begun—the initial impulse for it and the fundraising for it was begun through the efforts of Leo the 10th.

Then there's Albert of Mainz. He contributed to the buying and selling of indulgences in Germany. At the time he was Archbishop of Mainz, which was an incredibly important position in continental Europe. He was one of the seven electors of the Holy Roman Emperor, and it was an incredibly lucrative and long-established seat of Catholic power in Europe.

Albert had actually gone to a very important banking family called the Fuggers. If you needed a lot of money to buy something like the Archbishopric of Mainz, well you'd go to the Fuggers, and Albert did just this. That, by the way, is simony.

The Archbishopric though was not enough for him, and just a year or two before the time of the Reformation, Albert sets his eyes on another office, a bishopric this time, which would increase his power and increase his wealth. And again he borrowed money and was established as this bishop. Well, obviously as a result Albert was cash poor, and so the thing that sends Johann Tetzel into Germany to sell indulgences and to work as hard as he possibly could to extort as much money out of the laity as he could was a bit of a deal—a bit of a back-room deal really—between Pope Leo X and Albert. And Albert lobbied to the pope asking if a sale of indulgences could be allowed in his lands, and Leo responds back and says yes, how about we split the profits. Leo needed money to begin St. Peter's, and Albert needed money to repay the Fuggers for his loan that he'd used to buy these offices. This is the wider story of why Tetzel is sent into these lands to sell indulgences.

Now Tetzel wasn't the only one. In the process of what Tetzel would do is he would travel with a bit of an entourage. There would be this indulgence chest—there would be sort of a forerunner sent into the city to announce the coming of an indulgence salesman. And Tetzel would come into the city the next day carrying high the cross with great flair. He would then offer a real fire-and-brimstone kind of sermon, that the relatives of those in his audience were now said to be in purgatory and suffering. And he would call on those listening to consider the cries of their dead relatives as they suffered torment, as they were being essentially tortured for the sake of their penance. And as soon as a coin in the coffer rings, a soul from purgatory springs—that was the famous slogan associated with him.

That's what Luther's 95 theses were reacting to. Not the selling of indulgences, per se. But, to the methods being used to frighten people and raise money. He wasn't attempting a full break from the Catholic Church. In fact, he was trying to protect the reputation of the Pope.

The academic custom of posting theses for disputation rather than as a manifesto, and then a close reading of key points from the 95 Theses themselves—emphasizing that they primarily attack the abuse and misunderstanding of indulgences rather than presenting a full break with the Catholic Church. Luther positions himself as defending traditional teaching against the excesses of the preachers; he does not deny purgatory outright or call for the abolition of the system so much as restrain and clarify it. The explosive reaction

came more from the political and financial context (Leo X and Albert) than from radical new doctrine in the theses themselves.

But ---

Luther's earlier 97 Theses against Scholastic theology in September 1517 contained strong Augustinian/Reformation-breakthrough language about the bondage of the will, predestination, rejection of Aristotelian ethics, etc., yet provoked little outcry.

Martin Luther's 95 Theses, credited with sparking the **Protestant Reformation** in **Europe**, have become a cultural touchstone since he posted them 31 October 1517, but the little-known *97 Theses*, posted only a month earlier, are equally significant in the development of Luther's vision and theology.

The *97 Theses* are written to invite debate on the topic of scholastic theology and are also referred to as his *Disputation Against Scholastic Theology*. Scholastic theology was the accepted method of interpreting scripture and defining the nature of humanity in relation to **God** as well as the attributes of the divine itself.

This theological system was drawn from **Aristotle** (l. 384-322 BCE) and established by the Church Father **Thomas Aquinas** (l. 1225-1274) following the precepts and example of Saint **Augustine of Hippo** (l. 354-430). Aquinas' translation and use of Aristotle inspired the scholastic tradition in the **medieval Church** which was still central to the training of the clergy in Luther's time.

Although Luther was originally drawn to the works of Aristotle and those of the great medieval scholastic theologians, he began to feel they confused matters far more than they clarified.

Aristotle's primary work referred to as "the Ethics" argues that the highest human good is *eudaimonia*—flourishing or living well—which consists in the excellent activity of the rational soul over a complete life.

Every action aims at some end. The highest end, sought for its own sake and not as a means to something else, is happiness (*eudaimonia*). This is not a temporary

feeling or pleasure but the excellent functioning of a human being according to reason. Humans are distinguished by their capacity for rational activity, so the good life is the active exercise of that capacity in accordance with virtue.

Virtue as the Core of the Good Life

Virtue (*aretē*) is excellence or the quality that enables a thing to perform its function well. Aristotle distinguishes:

- **Moral (character) virtues:** Developed by habit and practice (e.g., courage, temperance, justice, generosity, friendliness). These concern emotions and actions and are acquired through repeated right choices.
- **Intellectual virtues:** Developed through teaching and experience (e.g., practical wisdom/*phronēsis*, scientific knowledge, theoretical wisdom). Practical wisdom is especially important because it enables a person to discern the right action in particular circumstances.

Moral virtue is a *hexis* (stable disposition) to choose the mean between excess and deficiency, relative to us and determined by reason. Examples include:

- Courage as the mean between cowardice and rashness
- Temperance as the mean between self-indulgence and insensibility
- Generosity as the mean between stinginess and wastefulness

The mean is not a mathematical average; it is judged by a person of practical wisdom in light of the particular situation.

Practical Wisdom and Choice

Right action requires both good character and practical wisdom (*phronēsis*), the intellectual virtue that deliberates well about what promotes living well. Virtue makes the goal right; practical wisdom makes the means to that goal right. Voluntary action, choice, and responsibility are central: people are praised or blamed for actions that proceed from character formed by their choices.

Additional Major Topics

- **Justice:** Both as a general virtue (lawfulness) and as a particular virtue concerned with fairness in distributions and exchanges.
- **Friendship (*philia*):** Essential to the good life. Aristotle analyzes friendships of utility, pleasure, and (highest) virtue. Complete friendship is between good people who wish each other well for their own sake.
- **Pleasure:** Pleasure completes and accompanies excellent activity; it is not the good itself but naturally accompanies the good life.
- **Contemplation:** The highest form of happiness is the activity of theoretical reason (contemplation), because it is the most continuous, self-sufficient, and god-like activity available to humans. Political and ethical life is excellent, but pure contemplation is superior when possible.

Overall Structure and Aim

The work is practical: it aims not merely at knowledge but at becoming good. It examines how character is formed, the role of law and community in moral education, and the conditions (external goods, friends, a certain length of life) that support *eudaimonia*. Aristotle's ethics is teleological (purpose-oriented), rooted in human nature, and focused on cultivating stable excellences of character and intellect rather than on rules alone or on maximizing pleasure.

Summary: Aristotle's *Nicomachean Ethics* holds that the highest human good is *eudaimonia* (flourishing), achieved through the excellent activity of the rational soul over a complete life. Moral virtues are stable habits of choosing the mean between excess and deficiency, guided by practical wisdom, while intellectual virtues—especially contemplation—represent the highest fulfillment of human nature. Friendship, justice, and the conditions of a well-ordered life support this activity, so the aim of ethics is not mere knowledge but the formation of good character that enables a person to live and act well.

Once Luther became convinced that humans were justified by faith alone, and could do nothing to earn God's grace, he rejected scholasticism as a means

toward knowledge of God and emphasized prayerful reading of the **Bible** as one's direct route toward communion with the divine.