Overview

- Why Wittenberg, Germany?
  - "Holy Roman Empire of German Nation"
  - Luther’s Saxony
  - How was Catholicism doing?
- Why October 31, 1517?
- Why was Luther successful?
324-330 AD

From ~ 400 AD:
- Two empires
- Two emperors
- Two capitols
- Two cultures ...

"West Roman Empire" = Byzantine Empire

From ~ 1054 AD:
- Two Empires
- Two emperors
- Two capitols
- Two cultures ...
- Two religions!

1054: “East-West Schism”

This split was serious business

- Mutual excommunications between Roman Catholic and Eastern Orthodox Church in 1054
- 1182 “Massacre of the Latins” kills ~60,000 Roman Catholics living in Constantinople
- As, sort of, revenge, the fourth Crusade sacks Constantinople in 1204

➔ This ‘schism’ is the birth-hour of the Roman Catholic Church, and not reconciled to this day
Why Wittenberg, Germany?
- “Holy Roman Empire of German Nation”
- Luther’s Saxony

How was Catholicism doing?
- Why October 31, 1517?
- Why was Luther successful?

The “Holy Roman Empire”

The Plague
- Originated in Asia 1330-1340
- Arrives in Europe 1347 and spreads rapidly
- Killed half the European population with seven years
- Plague reduces world’s population from ~450 million to 350 million
- “Yersinia pestis”, bacterium transmitted by rats, lice, fleas, and infected clothing

Overview
The Plague

- Recurring outbreaks for the next 300 years (!)
  - Katarina von Bora, Luther’s wife, died in an accident in 1552 while fleeing an outbreak in Wittenberg
- By the time Luther’s birth, many villages were still abandoned – for lack of people to live there
- People, generally did not live, and did not want to live in cities.

Even “Big” Cities are small

- Paris 200,000 inhabitants
- Naples 150,000 inhabitants
- Venice 100,000 inhabitants
- Some 50,000 people living in each of London, Amsterdam, Moscow, Lisbon, Madrid, Rome …
- Wittenberg had just 2,000 inhabitants (in 1508)

For comparison:
- in 2013 Nashua, NH had … a population of 87,000

“Princedom of Saxony” is Luther’s home land

German: Sachsen = Saxony English

Sachsen = Saxony
Where is Wittenberg?

10 mi.

Saxony of Luther’s time

- Saxony is one of countless dukedoms
- All local rulers form the nobility ruled by the Holy Roman Emperor
- Saxony was rich from mining: Silver * coins
  coins = real money
- Frederic III of Saxony, "The Wise" is one of only seven people in the council that elects the Holy Roman Emperor

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Martin Luther

- Luther born in Eisleben on November 10, 1483
- Latin School in Mansfeld 1492

What else happened in 1492?

Martin Luther

- Luther’s parents are affluent, thus …
- In 1501 Luther enters University in Erfurt at age 17 to study Liberal Arts
- At age 20, in January 1505 Luther begins studying law in Erfurt
In July 1505, he applies at the Augustinian “Black Cloister” in Erfurt.

On September 1505, he gives away his possessions and enters Augustine Monastery in Erfurt.

On his way back from Gotha to Erfurt, Luther came into a violent storm.

During the storm, Luther pledged to become a monk, if he'd survive the storm.

... and so he did! Luther begins studying Theology in 1507.
Reformation Geography

Can you find:
- Berlin
- Leipzig
- Augsburg
- Worms
- Mainz
- Magdeburg

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Feudal, Agricultural Economy

- Land = produce + food + livestock = $$$$$$
- Bishoprics, cloisters, abbeys etc. all did also own large estates (Plague)
- Farmers mostly live as serfs, at the mercy of their landlords (Serfdom is hereditary)
- The Catholic Church was, then, also the largest employer (of sorts)
- By the time of Luther, the Roman Catholic Church is the largest land owner in Europe, and thus Europe’s largest enterprise

... and church on Sundays.

- The Catholic Church was God’s institution on earth, and present in people’s lives each day
- Baptisms, marriages, funerals, social life – all revolves around the church
- But: ‘church’ means an institution that is distant and somewhat threatening:
  - The church taxed people – on top of the landlords
  - Many services where to be paid for
  - Many clerics were ignorant – their Latin was marginal and so was their understanding of the gospel
  - Often, the actual office holder was off to Rome making politics, and hired a vicar to attend to his parish(es)
Catholicism rotten from within

- Renaissance Catholicism, by all accounts, was wholly corrupt on all layers, from the top on down... 

  ...the moral state of the clergy at Rome was indescribably low. The example of the Popes had set the pace for the rest.

Pope Innocent VIII (rule 1484-1513) had two illegitimate children when entering office, "towards whom his nepotism had been as lavish as it was shameless."

In 1487 he married his elder son Franceschetto to Maddalena de' Medici (1473–1528), the daughter of Lorenzo de' Medici, who in return obtained the cardinal's hat for his thirteen-year-old son Giovanni, later to become Pope Leo X – the very pope that excommunicated Luther.

In a funny pun, people publically called Innocent VIII, 'the innocent one', rather by the name of 'nocens' – the guilty one...

Source: "Luther Examined and Reexamined - A Review of Catholic Criticism and a Plea for Revaluation", by W. H. T. Dau. Originally published by Concordia Seminary, St. Louis, Missouri, May 10, 1917

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Overview

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  - Why were indulgences bad?
  - What was Luther’s key insight
  - Why October 31, 1517?
- Why was Luther successful?
What are indulgences?

- For this we need to understand a bit of Catholic concepts around sin and forgiveness*
- According to Roman Catholic tradition:
  - Sin has a dual character: Every sin against God is also a crime against your neighbor
  - Therefore, every sin you commit results in both:
    a) Eternal penalties, and
    b) Temporal penalties
      (Remember saying during service “... and deserve Your temporal and eternal punishment …”?)

* Source: “Reformation for armchair Theologians”, by Glenn S. Sunshine

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What are indulgences?

<table>
<thead>
<tr>
<th>ETERNAL PENALTIES</th>
<th>TEMPORAL PENALTIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>☐ are spiritual in nature</td>
<td></td>
</tr>
<tr>
<td>☐ affect your relationship with God</td>
<td></td>
</tr>
<tr>
<td>☐ determine your status in eternity (whether you go to Heaven or Hell)</td>
<td></td>
</tr>
<tr>
<td>☐ can be forgiven by a priest after they are confessed (=“Absolution”)</td>
<td></td>
</tr>
<tr>
<td>☐ are for a crime against your contemporaries</td>
<td></td>
</tr>
<tr>
<td>☐ need to be punished in the “here and now” of this life</td>
<td></td>
</tr>
<tr>
<td>☐ are forgiven by “doing penance” (“good works”), usually assigned by the priest</td>
<td></td>
</tr>
</tbody>
</table>

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What are indulgences?

- For example: Each knight who fought in the battle of Hastings in 1066 had to do 10 years of penance for each enemy he killed in battle ...
  - Note 1: The pope had ‘blessed’ this battle
  - Note 2: These 10 years did not cover other battles the knight may have fought in, or ...
  - ... whatever else the knight may have indulged in before or after battle ...
- If you survive, you go to confession and are absolved. But you still had a few decades or a few centuries of penance to do ...
- So, it was easy to rake up more penance than one could ever pay off in one’s lifetime.
- From this, questions arose ...

1st BIG QUESTION:
What if you die before you pay off all your temporary debt?

- Easy: You will simply pay the balance in the afterlife:
- You go to purgatory* until your temporary debt is paid in full …
  … only then you get to go to Heaven!

* The concept of “purgatory” was not developed until the 12th century …

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What are indulgences?

- **2nd BIG QUESTION:** How does one avoid *lingering* in purgatory?
  - You pay priests to say Mass for you (=$)
  - You get monks to pray for you (=$$)
  - You endow a monastery or church (=$$$$$)
  - Go on a pilgrimage (=$$$ … $$$$$$$)

The idea here:
Think of penance as a speeding ticket. Once it is issued, the town does not care who pays the money – as long as it is paid.

- **3rd BIG QUESTION:** What if you were too sick, too old etc., to go kill infidels fighting for the “Prince of Peace” …?
  - Easy: Just pay someone else to go crusade in your place – the benefits would be as if you went yourself!
  - But what if you didn’t have that kind of … uhmm … pocket change?

Enter: “Indulgences”
- Indulgences = Credits that pay for temporal sin
**Overview**

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**Why were indulgences bad?**

- The idea behind indulgences is: Christ and the saints have filled up a "Treasury of Merits" from which the pope is the custodian.
- Out of this plenty a small withdrawal in the shape of an indulgence ... paid your temporal debt ...
- ... made available as a written document by your friendly "church dealer" for a fee, that is.

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**Why were indulgences bad?**

- Indulgences were issued at the pope’s discretion in return for services to the church:
  - putting in work for the church,
  - sponsoring church projects,
  - fighting infidels,
  - chasing heretics,
  - (or, as the case may be: the pope’s rivals)
  - quashing spiritual rebellions etc.
- By the early 1500s indulgences were *routinely* issued whenever a financing issue occurred to the Roman Catholic Organization ... such as re-building St. Peter.
Why were indulgences bad?

- In 1513, Albrecht, already Archbishop of Magdeburg, purchased his second bishopric—on credit.
- To pay back that loan to the Fuggers, Albrecht, now also the new Archbishop of Mainz, did lordly things (like, sell indulgences under Leo X the right to sell indulgences... for a share in the profits). Of course.
- Albrecht then sub-contracted the actual sales activity to the Dominican fryers, with Brother Johan Tetzel in the lead...
Why were indulgences bad?

- In the hands of Renaissance Catholicism, indulgences became best-sellers, and were ruthlessly turned into licenses to print money …
- To increase sales Tetzel began to … uhm … tweak … uhm … theology just a wee a bit, saying to believers: “Repentance isn’t necessary for these indulgences to work”
- He didn’t stop there. Tetzel’s indulgences were so good, that even if you had violated the Blessed Virgin Mary herself these indulgences would get you off the hook …

Why were indulgences bad?

- When that wasn’t enough to make sales quotas, Tetzel ‘upped the ante’ just a bit more:
- Now Tetzel’s indulgences were not only good for yourself, but they’d get your deceased forbearers out of purgatory as well!
  Tetzel’s slogan was: “As soon as the coin in the coin box rings, another soul out of purgatory springs.”
  (it rhymes in German, too)
  But best of all …

Why were indulgences bad?

- These indulgences from Tetzel were good even for sins yet to be committed!

Why were indulgences bad?

- Luther was outraged about this turn of events:
  (Indulgences, of course, apply only to sins already committed, that are confessed to a priest and absolved, and only to the temporal portion of sins …)
- The ‘sales tactics’ Luther witnessed in nearby Magdeburg from 1513 on did expose a Catholic organization focused exclusively on the maximizing their profits …
  … while in the process reducing believers to mere customers of the products and services of some for-profit enterprise
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Luther’s key insight

- Leading up to 1513, the young Luther thought that the ‘righteousness of God’ meant a tough yardstick that believers just had to learn to live up to.
- Luther struggled with the concept that God’s righteousness must be ‘deserved’ or ‘earned’,
- He, Luther, thought he was not able to do enough to qualify. After all, how could one ever be sure that one had done enough to be justified?

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Consequently, Luther was guilt-ridden
- He went to confession every single day to confess every deed and thought of his entire life that could possibly be considered sinful.
- It was so bad that at some point, his confessor sent him away to return only if he something meaningful to confess.

Still, Luther felt unforgiven.

Some time in 1514, probably in Fall, a great change came of Luther: He had his *Turmerlebnis*, or Tower Discovery.
- At the time, he was studying the book of Romans.
- Let’s find out what changed Luther’s mind …
Luther’s key insight

- Studies show our belief seems driven by two basic concepts*:
  1) A belief that God is engaged
  2) A belief that God is angry

*Source: “Selected Findings from The Baylor Religion Survey”, 2006
Baylor Institute for Studies of Religion, Baylor University, study available at:
http://www.baylor.edu/content/services/document.php/33304.pdf

Luther’s key insight

- Combining these two concepts leads to four different categories of God:
  - Type A: God is engaged and God is angry
  - Type B: God is engaged but God is not angry
  - Type C: God is not engaged and God is angry
  - Type D: God is not engaged and God is not angry

Luther’s Expectation of God

- Let’s look at Luther’s own account of the “Tower Experience” using two questions:
  1) Which type describes best the God Luther may have created in his mind before the “Tower Experience”?
  2) Which type do you think he arrived at through his “Tower Experience”??
Luther’s Expectation of God

“I greatly longed to understand Paul’s Epistle to the Romans and nothing stood in the way but that one expression, ‘the justice of God,’ because I took it to mean that justice whereby God is just and deals justly in punishing the unjust.

My situation was that, although an impeccable monk, I stood before God as a sinner troubled in conscience, and I had no confidence that my merit would assuage him. Therefore I did not love a just and angry God, but rather hated and murmured against him.

Yet I clung to the dear Paul and had a great yearning to know what he meant. Night and day I pondered until I saw the connection between the justice of God and the statement that ‘the just shall live by his faith’ [Rom. 1:17]. Then I grasped that the justice of God is righteousness by which through grace and sheer mercy God justifies us through faith. Thereupon I felt myself to be reborn and to have gone through open doors into paradise. The whole of Scripture took on a new meaning, and whereas the ‘justice of God’ had filled me with hate, now it became to me inexpressively sweet in greater love. This passage of Paul became to me a gate of heaven.”


Romans 1:17

English Standard Version:
For in [the Gospel] the righteousness of God is revealed from faith for faith, as it is written, "The righteous shall live by faith."

New Revised Standard Version:
For in [the Gospel] the righteousness of God is revealed through faith for faith: as it is written, "The one who is righteous will live by faith."

New International Version:
For in the gospel a righteousness from God is revealed, a righteousness that is by faith from first to last, just as it is written: "The righteous will live by faith."

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Luther’s expectations of God?

- Type A: Benevolent God (31%)
- Type B: Authoritarian God (23%)
- Type C: Critical God (16%)
- Type D: Distant God (24%)


Righteousness is free ...

- Which means: Righteousness is the free gift of a benevolent God.
- Compare that to Tetzel’s “sales pitch”:

  $$ $$$~ righteousness with God
  $$ $$$= righteousness with God
  $$ $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$$= $$

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Why October 31, 1517?

- Luther’s “Tower Insight” happened in 1514
- By 1516, the entire faculty of Wittenberg University is persuaded that:
  - indulgences were wrong, and
  - God’s righteousness is through faith alone
  - God’s righteousness is free, and cannot be purchased or earned through man’s doings.
- Meanwhile Tetzel’s ‘hard sell’ of indulgence sales continues …
  What to do?
  - Debate other clerics about indulgences and the sorry state of Catholicism, and try win them over!
Two questions to ponder:
1.) Where to put the invitation?
   - The most natural place would be the University’s “Bulletin Board” …
   - … which happened to be: The door of the Castle Church of the University of Wittenberg

2.) When to schedule the discussion?
   - Yet another way to reduce temporary sins was to invest in “Holy Relics”
   - Frederick the Wise of Saxony had a huge collection of holy relics: His inventory* listed an astonishing 17,443 items, including the following:
     - a thumb from St. Anne,
     - a twig from Moses’ burning bush,
     - hay of the holy manger, and
     - milk from the Virgin Mary …
   - Visitor would receive an indulgence for viewing and contemplating Frederick’s collection of relics

* of the year 1518

Frederick put his collection on perennial public display at his castle, near the university
- At the occasion, crowds flocked to Wittenberg regularly
- Among the spectators were many clergy, some from far away places.
  In 1517 Johan Tetzel planned to attend
  When was that public display?
- On All Saints' Day, that is: on November 1

And so, on October 31, the day before crowds would arrive for the “All Saints Day” spectacle, Luther preached a sermon against indulgences
- Luther then posted 95 Theses, in Latin language (not: in German) on the door of the castle’s church …
- … as an open invitation to fellow clergy to debate them …

… and so begins the German Reformation!
Why was Luther successful?

- October 31, 1517: Ninety-five Theses on the church door – in Latin, not in German!
- January 1518: First translated into German by friends, printed and distributed widely
- March 1518: “Sermon on Indulgences and Grace” Luther wrote this in language to be consumed by commoners of German tongue … … reprinted 14 times in 1518 alone (1,000 copies per edition)
- It first spread across all of Germany – and then, within weeks, across Europe (!)
Between 1517 and 1520, over 370 editions of Luther’s writings appeared, selling > 300,000 copies.

In the first decade after the Reformation, 6-7 million pamphlets were printed, more than 1 in 4 from Luther*

... with a total population in Europe of ~ 90 million people, ~11 million in Germany

The Catholic establishment never understood what hit them …

*Source: “How Luther went viral”, The Economist, December 17, 2011
Map of Eurasia and North Africa, c. 870 CE.

Trade routes of the Radhanite Jewish merchants are shown in blue. Other major trade routes shown in purple.

**What's missing!?**

**But: Why did Columbus go looking?**

- On May 29, 1453, Constantinople fell to the Muslims, led by Sultan Mehmed II.

After 1453, the Portuguese sailed south exploring the African East coast …

- In 1488, Bartolomeu Dias sails around “Cape of Good Hope” into the Indian Ocean …
  - this is a big discovery!

- In May 1498, Portuguese sailor Vasco Da Gama lands in India

September 1499 – back in Lisbon

(Luther is 16 years of age, at school in Eisenach)
Overview

- Why Wittenberg, Germany?
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- Why was Luther successful?
  - The Printing Press
  - Globalization 2.0: The Age of Exploration
  - Money and Power Politics

Jakob “the Rich”

The Fuggers” are the biggest bankers in Europe during time Reformation
- Minting papal coins in Rome, including for Leo X.
- Moving the Catholic Church’s monies across Europe to Rome
- In 1513, Fugger finances Albrecht, already Archbishop of Magdeburg, to purchase his second bishopric of Mainz
- … and thus became “Elector of Mainz”.

Portrait of “Jakob the Rich”
To repay Fugger's loan, Albrecht licenses from the “Holy See” the right to sell indulgences.

Tetzel begins indulgence sales in Albrecht's bishopric of Magdeburg in 1514 …

… while Luther becomes “Provincial Vicar” (1514), in charge of eleven Augustinian convents in Magdeburg … and is first dealing with indulgence “waived” in lieu of confession by his parishioners.

From 1514 on a Jakob Fugger representative travels in every indulgences sales team – in charge of the money chests …

Jakob Fugger also patronages Johannes Eck, later to be lead Catholic prosecutor of Luther.

Imperial “Diet of Augsburg” held in Fugger's residence in October 1518 …

… which means: Luther was grilled by the Catholic authority inside Jakob Fugger's residence in downtown Augsburg!

Holy Roman Emperor Maximilian I dies in January 1519 and “bequeathed” throne to Carlos I - his grandson.

But: This is now an elective office!

Candidates in the hotly contested election included:
- Carlos I of Spain,
- Francis I of France, and

Seven “Electors”: three spiritual, and four secular electors:
1 the Archbishop of Mainz
2 the Archbishop of Trier
3 the Archbishop of Cologne,
4 the King of Bohemia
5 the Count Palatine of the Rhine
6 the Duke of Saxony
7 the Margrave of Brandenburg.
Ah, but who are these electors …

1 the Archbishop of Mainz
2 the Archbishop of Trier
3 the Archbishop of Cologne,
4 the King of Bohemia
5 the Count Palatine of the Rhine
6 the Duke of Saxony
7 the Margrave of Brandenburg

☑ 1 Albrecht, also acting as Chairman
☑ 6 Frederick the Wise
☑ 7 Joachim I, Albrecht’s brother

Jakob “the Rich” takes sides

☑ Maximilian had died deeply indebted to Jakob Fugger
☑ Fugger and Welser banking houses commit to finance the bid of “Carlos I”
☑ Jakob Fugger transferred over 850,000 Gold Florin to Carlos in June 1519 …
☑ … about 95,000 ounces of Gold worth over 110,000,000.00 US Dollar (2015)

Habemus Imperator!

☑ On June 28, 1519, Spain’s “Carlos I” becomes Holy Roman Emperor “Charles V” at 19 years of age
☑ October 26, 1520, Charles V is coroneted in Aachen, Germany
☑ Only days later, in November 1520, Charles V orders Luther to appear at the Diet of Worms

Leo X seeks “Imperial Ban”

☑ January 1521, Charles receives papal bull of Luther’s excommunication with orders (!) to read it in Worms (and thus back it up with imperial authority), and putting Luther under the “Imperial Ban”
☑ On April 17-18, 1521 Luther appear before him at Diet in Worms to defend himself

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Most important consequences of the German Reformation

- The Reformation changed the way Lutherans see the world. That led to transformative thinking …
- Three examples:
  1) The separation of church and state
  2) Freedom of education and the obligation to learn
  3) The servant role of economic activity

1) Separation of church and state

- If rulers rule the worldly kingdom, and only God rules the heavenly realm …
- … that means no ruler can decree the belief of his subjects …
- … which means: Laws favoring one religion over another are not allowable. Rulers should thrive to glorify God through their actions, but can never force their subjects to believe one way or another.

Long-term consequence:
The Western models of government begin here.

James Madison, who drafted the First Amendment to the American Constitution wrote in 1821, acknowledging in it “… the excellence of a system … to which the genius and courage of Luther led the way …”

Free education

- If there is no ‘spiritual class’ and all believers are priests …
- … then, in order to be good priests, they need to understand the bible …
- … and for that, they need to be educated and able to read as to actually understand what they read.

For Lutherans it also followed:
- Getting an education is a god-pleasing thing
- Worldly authority obligated to make good education possible for all
- Every believer obliged to achieve academically to the best of their ability
- Around 1524 Wittenberg began free schooling programs for all, including peasants and commoners, not just the privileged.

Long-term consequence:
The current European* practice of free education for all, up to the highest academic levels, begins with the German Reformation

* The exception is Britain, and later its colonies; but then: Britain only had a look-alike “reformation” replacing the pope by their king …
If Rulers are here to serve the people of God …
- it follows, that rulers’ worldly resources shall be used to serve the people of God
- and because ‘the economy’ is just another of ruler’s worldly resources, …
- it follows that the purpose of all economic activity is to serve the people of God – enabling them to live as Christians in a society of mixed beliefs

**Long-term consequence:**
The European model of preferring a socially considerate version of Free Market Economy begins here with Lutheranism – some 250 years before Adam Smith.
Study Luther in his own words ...

“On Worldly Authority: To What Extent It Should Be Obeyed” (1523)

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