

Luther's 95 Theses

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Part 1

On October 31, 1517, Martin Luther published his 95 Theses protesting the sale of indulgences. At the time, the Catholic Church was selling forgiveness of sins in order to finance the construction of St. Peter's Basilica. In effect, the church said that people could indulge in sin without penalty if they bought an indulgence from the church. Luther knew that only God could forgive sin. The church had no authority to sell forgiveness.

The posting of Luther's 95 Theses is generally considered to be the official beginning of the Protestant Reformation. In the second segment of our broadcast today, we will read some of those theses and comment upon how they became the foundation of Protestant beliefs; but first we want to humanize this historic event by telling the story of how the Holy Spirit worked with Luther to begin this important work of reformation.

Luther found himself in the difficult position of trying to reconcile the Gospel he loved with the church he loved. When his church rejected the truth, the Holy Spirit gave him the courage he needed to post and defend his 95 Theses. The story is told in Ellen White's book, The Great Controversy. So let's listen to this excerpt from chapter 7 titled, "Luther's Separation From Rome."

Foremost among those who were called to lead the church from the darkness of popery into the light of a purer faith, stood Martin Luther. Zealous, ardent, and devoted, knowing no fear but the fear of God, and acknowledging no foundation for religious faith but the Holy Scriptures, Luther was the man for his time; through him God accomplished a great work for the reformation of the church and the enlightenment of the world.

Like the first heralds of the gospel, Luther sprang from the ranks of poverty. His early years were spent in the humble home of a German peasant. By daily toil as a miner his father earned the means for his education. He intended him to be a lawyer; but God purposed to make him a builder in the great temple that was rising so slowly through the centuries.

At school, where he was sent at an early age, Luther was treated with harshness and even violence. So great was the poverty of his parents that ... he was for a time obliged to obtain his food by singing from door to door, and he often suffered from hunger. The gloomy, superstitious ideas of religion then prevailing filled him with fear. He would lie down at night with a sorrowful heart, looking forward with trembling to the dark future and in constant terror at the thought of God as a stern, unrelenting judge, a cruel tyrant, rather than a kind heavenly Father.

Yet under so many and so great discouragements Luther pressed resolutely forward toward the high standard of moral and intellectual excellence which attracted his soul. He thirsted for knowledge, and the earnest and practical character of his mind led him to desire the solid and useful rather than the showy and superficial.

When, at the age of eighteen, he entered the University of Erfurt, his situation was more favorable and his prospects were brighter than in his earlier years. His parents by thrift and industry were able to render him all needed assistance. And the influence of judicious friends had somewhat lessened the gloomy effects of his former training. He applied himself to the study of the best authors, diligently treasuring their most weighty thoughts and making the wisdom of the wise his own. Even under the harsh discipline of his former instructors he had early given promise of distinction, and with favorable influences his mind rapidly developed. A retentive memory, a lively imagination, strong reasoning powers, and untiring application soon placed him in the foremost rank among his associates. Intellectual discipline ripened his understanding and aroused an activity of mind and a keenness of perception that were preparing him for the conflicts of his life.

The fear of the Lord dwelt in the heart of Luther, enabling him to maintain his steadfastness of purpose and leading him to deep humility before God. He had an abiding sense of his dependence upon divine aid, and he did not fail to begin each day with prayer, while his heart was continually breathing a petition for guidance and support. "To pray well," he often said, "is the better half of study."-- D'Aubigne, b. 2, ch. 2.

While one day examining the books in the library of the university, Luther discovered a Latin Bible. Such a book he had never before seen. He was ignorant even of its existence. He had heard portions of the Gospels and Epistles, which were read to the people at public worship, and he supposed that these were the entire Bible. Now, for the first time, he looked upon the whole of God's word. With mingled awe and wonder he turned the sacred pages; with quickened pulse and throbbing heart he read for himself the words of life, pausing now and then to exclaim: "O that God would give me such a book for myself!"--Ibid., b. 2, ch. 2. Angels of heaven were by his side, and rays of light from the throne of God revealed the treasures of truth to his understanding. He had ever feared to offend God, but now the deep conviction of his condition as a sinner took hold upon him as never before.

An earnest desire to be free from sin and to find peace with God led him at last to enter a cloister and devote himself to a monastic life. Here he was required to perform the lowest drudgery and to beg from house to house. He was at an age when respect and appreciation are most eagerly craved, and these menial offices were deeply mortifying to his natural feelings; but he patiently endured this humiliation, believing that it was necessary because of his sins.

Every moment that could be spared from his daily duties he employed in study, robbing himself of sleep and grudging even the time spent at his scanty meals. Above everything else he delighted in the study of God's word. He had found a Bible chained to the convent wall, and to this he often went. As his convictions of sin deepened, he sought by his own works to obtain pardon and peace. He led a most rigorous life, endeavoring by fasting, vigils, and scourgings to subdue the evils of his nature, from which the monastic life had brought no release. He shrank from no sacrifice by which he might attain to that purity of heart which would enable him to stand approved before God. "I was indeed a pious monk," he afterward said, "and followed the rules of my order more strictly than I can express. If ever monk could obtain heaven by his monkish works, I should certainly have been entitled to it. . . . If it had continued much longer, I should have carried my mortifications even to death."--Ibid., b. 2, ch. 3. As the result of this painful discipline he lost strength and suffered from fainting spasms, from the effects of which he never fully recovered. But with all his efforts his burdened soul found no relief. He was at last driven to the verge of despair.

When it appeared to Luther that all was lost, God raised up a friend and helper for him. The pious Staupitz opened the word of God to Luther's mind and bade him look away from himself, cease the contemplation of infinite punishment for the violation of God's law, and look to Jesus, his sin-pardoning Saviour. ... After many a struggle with long-cherished errors, he was enabled to grasp the truth, and peace came to his troubled soul.

Luther was ordained a priest and was called from the cloister to a professorship in the University of Wittenberg. Here he applied himself to the study of the Scriptures in the original tongues. He began to lecture upon the Bible; and the book of Psalms, the Gospels, and the Epistles were opened to the understanding of crowds of delighted listeners. Staupitz, his friend and superior, urged him to ascend the pulpit and preach the word of God. Luther hesitated, feeling himself unworthy to speak to the people in Christ's stead. It was only after a long struggle that he yielded to the solicitations of his friends. Already he was mighty in the Scriptures, and the grace of God rested upon him. His eloquence captivated his hearers, the clearness and power with which he presented the truth convinced their understanding, and his fervor touched their hearts.

Luther was still a true son of the papal church and had no thought that he would ever be anything else. In the providence of God he was led to visit Rome. He pursued his journey on foot, lodging at the monasteries on the way. At a convent in Italy he was filled with wonder at the wealth, magnificence, and luxury that he witnessed. Endowed with a princely revenue, the monks dwelt in splendid apartments, attired themselves in the richest and most costly robes, and feasted at a sumptuous table. With painful misgivings Luther contrasted this scene with the self-denial and hardship of his own life. His mind was becoming perplexed.

At last he beheld in the distance the seven-hilled city. With deep emotion he prostrated himself upon the earth, exclaiming: "Holy Rome, I salute thee!"--Ibid., b. 2, ch. 6. He entered the city, visited the churches, listened to the marvelous tales repeated by priests and monks, and performed all the ceremonies required. Everywhere he looked upon scenes that filled him with astonishment and horror. He saw that iniquity existed among all classes of the clergy. He heard indecent jokes from prelates, and was filled with horror at their awful profanity, even during mass. As he mingled with the monks and citizens he met dissipation, debauchery. Turn where he would, in the place of sanctity he found profanation. "No one can imagine," he wrote, "what sins and infamous actions are committed in Rome; they must be seen and heard to be believed. Thus they are in the habit of saying, 'If there is a hell, Rome is built over it: it is an abyss whence issues every kind of sin.'"--Ibid., b. 2, ch. 6.

By a recent decree an indulgence had been promised by the pope to all who should ascend upon their knees "Pilate's staircase," said to have been descended by our Saviour on leaving the Roman judgment hall and to have been miraculously conveyed from Jerusalem to Rome. Luther was one day devoutly climbing these steps, when suddenly a voice like thunder seemed to say to him: "The just shall live by faith." Romans 1:17. He sprang to his feet and hastened from the place in shame and horror. That text never lost its power upon his soul. From that time he saw more clearly than ever before the fallacy of trusting to human works for salvation, and the necessity of constant faith in the merits of Christ. His eyes had been opened, and were never again to be closed, to the delusions of the papacy. When he turned his face from Rome he had turned away also in heart, and from that time the separation grew wider, until he severed all connection with the papal church.

After his return from Rome, Luther received at the University of Wittenberg the degree of doctor of divinity. Now he was at liberty to devote himself, as never before, to the Scriptures that he loved. He had taken a solemn vow to study carefully and to preach with fidelity the word of God,

not the sayings and doctrines of the popes, all the days of his life. He was no longer the mere monk or professor, but the authorized herald of the Bible. He had been called as a shepherd to feed the flock of God that was hungering and thirsting for the truth. He firmly declared that Christians should receive no other doctrines than those which rest on the authority of the Sacred Scriptures. These words struck at the very foundation of papal supremacy. They contained the vital principle of the Reformation.

Luther saw the danger of exalting human theories above the word of God. He fearlessly attacked the speculative infidelity of the schoolmen and opposed the philosophy and theology which had so long held a controlling influence upon the people. He denounced such studies as not only worthless but pernicious, and sought to turn the minds of his hearers from the sophistries of philosophers and theologians to the eternal truths set forth by prophets and apostles.

Precious was the message which he bore to the eager crowds that hung upon his words. Never before had such teachings fallen upon their ears. The glad tidings of a Saviour's love, the assurance of pardon and peace through His atoning blood, rejoiced their hearts and inspired within them an immortal hope. At Wittenberg a light was kindled whose rays should extend to the uttermost parts of the earth, and which was to increase in brightness to the close of time.

But light and darkness cannot harmonize. Between truth and error there is an irrepressible conflict. To uphold and defend the one is to attack and overthrow the other. Our Saviour Himself declared: "I came not to send peace, but a sword." Matthew 10:34. Said Luther, a few years after the opening of the Reformation: "God does not guide me, He pushes me forward. He carries me away. I am not master of myself. I desire to live in repose; but I am thrown into the midst of tumults and revolutions."--D'Aubigne, b. 5, ch. 2. He was now about to be urged into the contest.

The Roman Church had made merchandise of the grace of God. The tables of the money-changers (Matthew 21:12) were set up beside her altars, and the air resounded with the shouts of buyers and sellers. Under the plea of raising funds for the erection of St. Peter's Church at Rome, indulgences for sin were publicly offered for sale by the authority of the pope. By the price of crime a temple was to be built up for God's worship--the cornerstone laid with the wages of iniquity!

The official appointed to conduct the sale of indulgences in Germany--Tetzel by name--had been convicted of the basest offenses against society and against the law of God; but having escaped the punishment due for his crimes, he was employed to further the mercenary and unscrupulous projects of the pope. With great effrontery he repeated the most glaring falsehoods and related marvelous tales to deceive an ignorant, credulous, and superstitious people. Had they possessed the word of God they would not have been thus deceived. It was to keep them under the control of the papacy, in order to swell the power and wealth of her ambitious leaders, that the Bible had been withheld from them. (See John C. L. Gieseler, A Compendium of Ecclesiastical History, per. 4, sec. 1, par. 5.)

As Tetzel entered a town, a messenger went before him, announcing: "The grace of God and of the holy father is at your gates."--D'Aubigne, b. 3, ch. 1. And the people welcomed the blasphemous pretender as if he were God Himself come down from heaven to them. The infamous traffic was set up in the church, and Tetzel, ascending the pulpit, extolled the indulgences as the most precious gift of God. He declared that by virtue of his certificates of pardon all the sins which the purchaser should afterward desire to commit would be forgiven

him, and that "not even repentance is necessary."--Ibid., b. 3, ch. 1. More than this, he assured his hearers that the indulgences had power to save not only the living but the dead; that the very moment the money should clink against the bottom of his chest, the soul in whose behalf it had been paid would escape from purgatory and make its way to heaven. (See K. R. Hagenbach, *History of the Reformation*, vol. 1, p. 96.)

When Simon Magus offered to purchase of the apostles the power to work miracles, Peter answered him: "Thy money perish with thee, because thou hast thought that the gift of God may be purchased with money." Acts 8:20. But Tetzel's offer was grasped by eager thousands. Gold and silver flowed into his treasury. A salvation that could be bought with money was more easily obtained than that which requires repentance, faith, and diligent effort to resist and overcome sin.

Luther, though still a papist of the strictest sort, was filled with horror at the blasphemous assumptions of the indulgence mongers. Many of his own congregation had purchased certificates of pardon, and they soon began to come to their pastor, confessing their various sins, and expecting absolution, not because they were penitent and wished to reform, but on the ground of the indulgence. Luther refused them absolution, and warned them that unless they should repent and reform their lives, they must perish in their sins. In great perplexity they returned to Tetzel with the complaint that their confessor had refused his certificates; and some boldly demanded that their money be refunded to them. The friar was filled with rage. He uttered the most terrible curses, caused fires to be lighted in the public squares, and declared that he "had received an order from the pope to burn all heretics who presumed to oppose his most holy indulgences."--D'Aubigne, b. 3, ch. 4.

Luther now entered boldly upon his work as a champion of the truth. His voice was heard from the pulpit in earnest, solemn warning. He set before the people the offensive character of sin, and taught them that it is impossible for man, by his own works, to lessen its guilt or evade its punishment. Nothing but repentance toward God and faith in Christ can save the sinner. The grace of Christ cannot be purchased; it is a free gift. He counseled the people not to buy indulgences, but to look in faith to a crucified Redeemer. He related his own painful experience in vainly seeking by humiliation and penance to secure salvation, and assured his hearers that it was by looking away from himself and believing in Christ that he found peace and joy.

As Tetzel continued his traffic and his impious pretensions, Luther determined upon a more effectual protest against these crying abuses. An occasion soon offered. The castle church of Wittenberg possessed many relics, which on certain holy days were exhibited to the people, and full remission of sins was granted to all who then visited the church and made confession. Accordingly on these days the people in great numbers resorted thither. One of the most important of these occasions, the festival of All Saints, was approaching. On the preceding day, Luther, joining the crowds that were already making their way to the church, posted on its door a paper containing ninety-five propositions against the doctrine of indulgences. He declared his willingness to defend these theses next day at the university, against all who should see fit to attack them.

His propositions attracted universal attention. They were read and reread, and repeated in every direction. Great excitement was created in the university and in the whole city. By these theses it was shown that the power to grant the pardon of sin, and to remit its penalty, had never been committed to the pope or to any other man. The whole scheme was a farce,--an artifice to extort money by playing upon the superstitions of the people,--a device of Satan to destroy the souls of all who should trust to its lying pretensions. It was also clearly shown that the gospel of Christ

is the most valuable treasure of the church, and that the grace of God, therein revealed, is freely bestowed upon all who seek it by repentance and faith.

Luther's theses challenged discussion; but no one dared accept the challenge. The questions which he proposed had in a few days spread through all Germany, and in a few weeks they had sounded throughout Christendom. Many devoted Romanists, who had seen and lamented the terrible iniquity prevailing in the church, but had not known how to arrest its progress, read the propositions with great joy, recognizing in them the voice of God. They felt that the Lord had graciously set His hand to arrest the rapidly swelling tide of corruption that was issuing from the see of Rome. Princes and magistrates secretly rejoiced that a check was to be put upon the arrogant power which denied the right of appeal from its decisions. ¹

What were these theses that no one dared challenge? We will read some of them after we come back from this musical break.

[To God Be the Glory]

Part 2

In the first segment we heard the story of what led Luther to post his 95 Theses on the Wittenberg door. Martin Luther did not correct all the doctrinal errors of the Catholic Church in this one document; but, if it isn't too sacrilegious to quote Confucius, "A journey of a thousand miles begins with a single step." The 95 Theses were a great step in the right direction.

It would be an oversimplification to say that Luther made the same point 95 different ways; but that would not be too far from the truth. There really is only one main point to be made—specifically, salvation comes from God, not the church. Luther said this over and over again, in 97 slightly differently nuanced ways. Since there is a lot of repetition, and since we are time limited, we won't read them all 95 theses to you. We will just read a few representative samples; but we emphatically urge you to read all of them at your earliest opportunity. You can easily find them on-line. ²

Let's begin at the beginning, with the first seven.

1. When our Lord and Master, Jesus Christ, said "Repent", He called for the entire life of believers to be one of repentance.
2. The word cannot be properly understood as referring to the sacrament of penance, i.e. confession and satisfaction, as administered by the clergy.
3. Yet its meaning is not restricted to repentance in one's heart; for such repentance is null unless it produces outward signs in various mortifications of the flesh.
4. As long as hatred of self abides (i.e. true inward repentance) the penalty of sin abides, viz., until we enter the kingdom of heaven.
5. The pope has neither the will nor the power to remit any penalties beyond those imposed either at his own discretion or by canon law.
6. The pope himself cannot remit guilt, but only declare and confirm that it has been remitted by God; or, at most, he can remit it in cases reserved to his discretion. Except for these cases, the guilt remains untouched.

¹ <http://www.whiteestate.org/books/gc/gc7.html>

² <http://www.spurgeon.org/~phil/history/95theses.htm>

7. God never remits guilt to anyone without, at the same time, making him humbly submissive to the priest, His representative.

Luther began by defining the difference between repentance, penance, and guilt. Repentance consists of heartfelt regret manifested by a change in behavior. Penance is a tedious chore imposed by the church as a penalty. Guilt is the natural result of sin, which Luther describes as “hatred of self.”

Luther correctly recognized that the pope has the authority to impose a penalty for breaking church rules; but he does not have the power to forgive sin. Nor can the pope take away guilt. Instead, Luther correctly said, priests can remind the sinner that God forgives sin and takes away guilt. But, the priests weren't doing that. Instead, they were selling forgiveness.

Luther hit the nail right on the head with Theses 35 and 36.

35. It is not in accordance with Christian doctrines to preach and teach that those who buy off souls, or purchase confessional licenses, have no need to repent of their own sins.

36. Any Christian whatsoever, who is truly repentant, enjoys plenary remission from penalty and guilt, and this is given him without letters of indulgence.

It is hard to tell if Luther was naïve or diplomatic in some of the later theses when he tried to absolve the pope of all guilt by placing it all on Tetzl and other “indulgence-preachers” and “pardon-merchants,” as if the pope were totally unaware of what was going on.

50. Christians should be taught that, if the pope knew the exactions of the indulgence-preachers, he would rather the church of St. Peter were reduced to ashes than be built with the skin, flesh, and bones of the sheep.

51. Christians should be taught that the pope would be willing, as he ought if necessity should arise, to sell the church of St. Peter, and give, too, his own money to many of those from whom the pardon-merchants conjure money.

Did Luther really believe that the pope was totally unaware of what his minions were doing? Probably not. It seems more likely that Luther was giving the pope an easy way out. The pope could save face by excommunicating all the indulgence preachers. He diplomatically tried to make it appear that the bishops weren't really wrong, they were just negligent.

11. When canonical penalties were changed and made to apply to purgatory, surely it would seem that tares were sown while the bishops were asleep.

The fundamental issue of indulgences hinges on the condition of souls in Purgatory.

17. Of a truth, the pains of souls in purgatory ought to be abated, and charity ought to be proportionately increased.

18. Moreover, it does not seem proved, on any grounds of reason or Scripture, that these souls are outside the state of merit, or unable to grow in grace.

19. Nor does it seem proved to be always the case that they are certain and assured of salvation, even if we are very certain ourselves.

Luther was troubled by the doctrine of purgatory. He couldn't find any scripture that tells him the souls in purgatory cannot grow in grace enough to get into heaven on their own by suffering enough punishment. Nor could he find any scripture that says souls in purgatory can get into heaven by papal fiat. The reason he could not find any scriptures about purgatory is because there aren't any scriptures about purgatory at all. Purgatory is not a Biblical concept.

What Luther didn't realize was that the Roman Catholic teaching about death was not based on the Bible—it was based on Roman mythology, which was based on Greek mythology. When the Romans conquered Greece, they adopted Greek myths and changed all the Greek names to Roman names. Zeus was renamed Jupiter, Poseidon was renamed Neptune, Aphrodite was renamed Venus, *etc.* It was a compromise that made it easier for the Romans and Greeks to coexist

The Roman Catholic Church did the same thing. They took the Roman death myth and replaced the pagan names with Christian names to make it easier for pagans to join the church. Purgatory is simply the Roman Catholic name for Erebus.

Pagan Romans believed Charon took the souls of the dead to the adamantine gate where Cerberus was the gatekeeper. So, the Catholic Church taught that angels took the dead to the Pearly Gates where Saint Peter was the gatekeeper.

Romans believed that, after passing through Erebus, judges would send the wicked to everlasting torment in Tartarus and the good to a place of blessedness called the Elysian Fields. Consequently, the Church taught that, before getting through the Pearly Gates, Christians had to pass through a place like Erebus called Purgatory, where they were purged of their sins with torment proportional to their transgressions before getting into Heaven. The people who weren't members of the church went straight to a Tartarus-like place called Hell, where Satan ruled instead of Pluto, causing them to suffer eternal torment.

Pagan Romans believed that Charon would only let them into the Elysian Fields if the dead person paid the price of admission and was properly buried. That made it easy for Roman Catholics to accept the notion that one has to pay the Church and be buried in the churchyard or else Saint Peter would not let them into Heaven.

Replacing the Biblical teaching about death with the Roman mythology made it easier for pagans to accept Christianity, and also made it possible for the church to sell indulgences.

Luther was apparently unaware that the Catholic teaching about death was actually Roman mythology; but he did recognize that what the Church taught wasn't in agreement with the Bible. So, although he believed that souls were suffering in purgatory, he realized that it was inconsistent with scripture.

It is not by accident that he posted his 95 Theses on Halloween. The Catholic Church had effectively adopted the pagan holiday of Halloween by instituting the festivals of All Saints Day and All Souls Day. These festivals, celebrated just after Halloween, are based on the pagan notion that the dead are still conscious, living in some other place such as Heaven, Purgatory, or Hell. That's why October 31 was the perfect time for Luther to post his 95 theses about the salvation of souls in purgatory.

Luther could not reconcile suffering in purgatory with a compassionate pope. Apparently afraid to make the charge himself, he said that THE LAITY had the following concerns.

81. This unbridled preaching of indulgences makes it difficult for learned men to guard the respect due to the pope against false accusations, or at least from the keen criticisms of the laity.

82. They ask, e.g.: Why does not the pope liberate everyone from purgatory for the sake of love (a most holy thing) and because of the supreme necessity of their souls? This would be morally the best of all reasons. Meanwhile he redeems innumerable souls for money, a most perishable thing, with which to build St. Peter's church, a very minor purpose.

83. Again: Why should funeral and anniversary masses for the dead continue to be said? And why does not the pope repay, or permit to be repaid, the benefactions instituted for these purposes, since it is wrong to pray for those souls who are now redeemed?

84. Again: Surely this is a new sort of compassion, on the part of God and the pope, when an impious man, an enemy of God, is allowed to pay money to redeem a devout soul, a friend of God; while yet that devout and beloved soul is not allowed to be redeemed without payment, for love's sake, and just because of its need of redemption.

Some people, not realizing they are mixing Roman mythology with Christianity, have similar questions today. If God is a god of love, why does He torture sinners in Hell forever? The answer is simple. God doesn't torture sinners in Hell forever. The Bible says that dead non-believers are currently in a state of unconsciousness, and will remain so until the resurrection of the wicked at the end of the Millennium. At that time, they will be sentenced to die the second death in the Lake of Fire. Although the Lake of Fire burns forever, the sinners don't live and burn forever in it. Once they die the second death, they feel nothing.

Unfortunately, some Protestant denominations still preach the Roman myth about saints going straight to Heaven when they die, and sinners suffering eternal torment in Hell. It is a stumbling block to some people because it isn't consistent with the clear Bible teachings about the judgment, second coming, and resurrection. They wonder why, if the dead go straight to Heaven or Hell, there is any need for a second coming and judgment. Is God going to bring someone out of Hell to the throne of judgment, tell him he is guilty, and then send him back to Hell? Worse yet, is God going to resurrect someone who has been in Hell for hundreds of years, find him innocent, apologize for the mistake, and let him go to Heaven?

Luther realized that there was something wrong with what the Catholic Church taught about the state of the dead—he just didn't know what it was.

Luther realized that forgiveness and salvation come from God—not the church. If he had also realized that the Catholic understanding of the state of the dead was based on pagan mythology rather than the Bible, he might have been able to present the message of salvation by grace through faith more clearly.

But all the doctrinal errors that had come into the Church through centuries of compromise could not be corrected all at once. People can only accept a certain amount of new light at one time. Reform comes one small step at a time.

Luther was thoroughly indoctrinated with Catholic theology. He had no idea that so much of what he had been taught was pagan, not Christian. He just knew that he could not reconcile the sale of indulgences with what the Bible said about salvation. Luther didn't correct all the doctrinal errors; but he got the Protestant Reformation off to a good start.