THE SPARK THAT IGNITED THE REFORMATION:
LEO, ALBRECHT, LUTHER, AND THE NINETY-FIVE THESES

Jason Freewalt
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Dr. Heather Thornton
American Military University
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The Protestant Reformation was an event that began long before Martin Luther wrote his Ninety-Five Theses in 1517. Voices of criticism against the established Church grew into a chorus during the centuries leading up to the Ninety-Five Theses. The key complaints were the Avignon Papacy, the doctrine of infallibility, papal avarice, simony, the Papal Schism, the sale of indulgences, veneration of the saints and of relics, and ideas regarding the Eucharist and the Church's emphasis on works rather than faith. Luther's writing of the Ninety-Five Theses simply provides historians a convenient starting point, if one can exist, of what we now call the Protestant Reformation. However, Luther's bold action was actually a reaction. Rather than credit, or blame, Luther for starting the Reformation, one might more accurately place such credit or blame on the Church itself. It was the fundraising plans of Leo X and Albrecht of Brandenburg, the salesmanship of Johann Tetzel, and the reaction Luther received for questioning their actions that sparked the Reformation. Luther's introduction of the Ninety-Five Theses by nailing them to the church door in Wittenberg on October 31, according to the traditional account, was a reaction to an ecclesiastical and political situation that caused the opposing sides to unavoidably collide. Church officials painted themselves into a corner, which in turn cornered Luther, who struck back.

Any attempt to provide an analysis of the start of the Reformation must look *ad fontes*, to the sources. After all, Martin Luther found inspiration for his actions from his key source, the Bible. Historians are fortunate to have a treasure trove of extant letters, sermons, edicts, papal bulls, and other primary source documents concerning the origins of the Reformation. In addition, numerous secondary accounts, such as Diarmaid MacCulloch's *The Reformation* and Roland H. Bainton's *Here I Stand: A Life of Martin Luther*, have organized and expanded on the primary sources. This short essay, in light of such voluminous sources and analyses, can only hope to scratch the surface in examining the events that led Luther to write the Ninety-Five Theses.

Dating the events of the Reformation and defining a "Reformation era" is subjective and open to debate. However, the turbulence of the fourteenth century marks a point at which the power of the Church fell from the pinnacle of its power and endured great trials. The Great Famine (1315-1317), the Black Death (1347-1351), and the Hundred Years' War (1337-1453) were but a few of the disastrous events that made life miserable for Europeans and transformed the political structure, economy, and other aspects of society. Starvation, disease, and war caused some people to strengthen their devotion to God. However, the combination of these events and the shifting political landscape placed a strain on Church authority, particularly the papacy. Perhaps this is most evident in two other key crises of the fourteenth century, the Avignon Papacy (1309-1377) and the Papal Schism (1378-1417). Church authority suffered deleterious effects as people began to look at authority and tradition differently in the aftermath of the fourteenth-century crises and in light of the rise of humanism at the dawn of the Renaissance.

The Avignon Papacy began as France seized an opportunity to bring papal power within its borders, angering Italians who had enjoyed the benefits of having the Holy See in their own backyard. Now in the back pocket of the French monarchy, the papacy drew criticism from Dante Alighieri, Francesco Petrarca (Petrarch), Giovanni Boccaccio, and others who saw the Avignon Papacy as a "Babylonian Captivity of the papacy." Martin Luther later echoed the use of the term "Babylonian Captivity" in his 1520 book about problems in the Church and the possibility that the papacy was the "Antichrist."[1] Luther was excommunicated a year later. He railed against many of the same problems Petrarch criticized two centuries earlier. Petrarch wrote that he was "astounded" by the Avignon popes who were "loaded with gold and clad in purple, boasting of the spoils of princes and nations."[2] The crisis of the Avignon Papacy weakened the papacy, as well as Church authority in general, at a time when the wounds inflicted by the Great Famine, the Black Death, and the Hundred Years' War were still fresh.

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[1] Martin Luther, *A Prelude on the Babylonian Captivity of the Church*, in *Works of Martin Luther with Introductions and Notes*, trans. Albert T. W. Steinhaeuser (Philadelphia: A. J. Holman Company, 1915), 167-293, in *Project Wittenberg*, ed. Robert E. Smith, http://www.projectwittenberg.org/etext/luther/babylonian/babylonian.htm (accessed April 23, 2016).

The Avignon Papacy not only damaged the credibility of the papacy, but it also caused problems for the city of Rome. The Avignon Papacy took away the lucrative trade routes that supplied the pope, the Curia, and others connected with the papacy. Merchants, artisans, and scholars were either driven out of business or had to relocate to other Italian cities or to the new papal palace at Avignon. Rome had already suffered centuries of desolation following the collapse of the Roman Empire and the numerous barbarian invasions, and the Avignon Papacy made matters worse. The Black Death exacerbated Rome's dire straits, causing a long period of decline that lasted until the end of the Papal Schism at the Council of Constance.

The rebuilding of Rome had substantial consequences that set the stage for Luther's Ninety-Five Theses. Martin V permanently moved the papacy back to Rome, but the city was a mere shell compared to its former grandeur. Julius II was perhaps the most influential of the Renaissance popes in the initial effort to revitalize Rome. According to MacCulloch, Julius was one of the most extravagant patrons of the arts in the papacy's history. His "particular enthusiasm" was the demolition and rebuilding of St. Peter's Basilica.[3] The new basilica was to contain his own tomb, a clear example of his self-aggrandizement. In addition to this project, he also engaged in various wars within Italy to expand the Papal States. As a warrior pope, Julius assisted in the siege of Mirandola, taking advantage of winter's temperatures to march across the frozen moat to attack the fortress.[4] Such military action and the rebuilding of St. Peter's Basilica, however, were very expensive projects, necessitating a great deal of fundraising.

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[2] Petrarch, "Letter Criticizing the Avignon Papacy," in *Readings in European History*, ed. J. H. Robinson (Boston, 1904), 502, in *Internet History Sourcebook*, ed. Paul Halsall, http://legacy.fordham.edu/halsall/source/14Cpetrarch-pope.asp (accessed April 23, 2016).

[3] Diarmaid MacCulloch, *The Reformation* (New York: Penguin Books, 2004), 42.

The sale of indulgences, a long-standing practice of the Church, provided a lucrative way to fund his military and construction projects. An indulgence is "the extra-sacramental remission of the temporal punishment due, in God's justice, to sin that has been forgiven, which remission is granted by the Church in the exercise of the power of the keys, through the application of the superabundant merits of Christ and of the saints."[5] The concept of selling or purchasing an indulgence may have originated with the Germanic barbarians and their practice of paying "blood money" to satisfy wrongs. Julius II used the sale of indulgences as part of his effort to generate much-needed funds to pay for his projects.

Pope Julius II's death in 1513 brought Giovanni di Lorenzo de' Medici to the papacy as Pope Leo X. A member of the powerful Florentine house of Medici, Leo knew the intricacies of the mixture of papal power, political power, warfare, the arts, and money. Leo used a great deal of money and political capital through simony to promote his nephew Lorenzo di Piero de' Medici, known as Lorenzino, to the position of Duke of Urbino. Perhaps a mere shadow of a man his grandfather and namesake Lorenzo "the Magnificent" had been, Lorenzino was born into a powerful family and was positioned for greatness. Niccolò Machiavelli dedicated *The Prince* to Lorenzino, perhaps to curry favor with the family that had regained control of Florence by ousting Machiavelli's political patron, Piero Soderini.[6] Machiavelli was subsequently tried for conspiracy, tortured, and imprisoned. The Medici controlled Machiavelli's political and professional future. Understandably, Machiavelli had no love for the Medici, including Pope Leo X. In his *Art of War*, Machiavelli used his spokesman, Fabrizio, to show disdain for the Medici family and the Medici-controlled papacy of Leo.[7]

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[4] Niccolò Machiavelli *Art of War* 7.20.

[5] William Kent, "Indulgences," *The Catholic Encyclopedia*, vol. 7 (New York: Robert Appleton Company, 1910), http://www.newadvent.org/cathen/07783a.htm (accessed April 23, 2016).

[6] Marcia L. Colish, "Machiavelli's *Art of War*: A Reconsideration," *Renaissance Quarterly* 51, no. 4 (Winter 1998): 1153, http://www.jstor.org/stable/2901963 (accessed April 23, 2016).

Leo used the sale of indulgences to pay for Lorenzino's dukedom and to continue the rebuilding of St. Peter's Basilica, as well as for other building and revitalization projects throughout Rome. Florence may have been the home of the Medici, but Rome's glorious and powerful past likely inspired Giovanni di Lorenzo de' Medici to focus greater attention on the city now that he was Pope Leo X. The vast wealth of the Medici family was not enough for Leo's ambitious projects, perhaps because of his misuse of funds. According to Roland H. Bainton, Leo's "chief pre-eminence lay in his ability to squander the resources of the Holy See on carnivals, war, gambling, and the chase. The duties of his holy office were seldom suffered to interfere with sport."[8] The lack of sufficient funds prompted him to issue a papal bull to authorize the sale of indulgences to fund the St. Peter's Basilica project.[9] Martin Luther later criticized this move in the Ninety-Five Theses by writing, "Why does not the pope, whose wealth is today greater than the wealth of the richest Crassus, build this one basilica of St. Peter's with his own money rather than with the money of poor believers?"[10]

Much like modern politicians, Leo hoped to raise additional money for his Rome revitalization project and his other financial concerns by courting wealthy patrons throughout Europe. One of them, Jakob Fugger of the German city of Augsburg, was a prominent banker who had recently helped Albrecht of Brandenburg fund his effort to become Archbishop of Mainz. Albrecht was already administrator of the Diocese of Halberstadt, Archbishop of Magdeburg, and a member of the powerful Hohenzollern family, which controlled one of the seven votes of the Imperial Electors for the office of emperor of the Holy Roman Empire. The archbishopric in Mainz would have provided the house of Hohenzollern with another Imperial Elector's vote. Presumably, the goal was to have a member of the Hohenzollern family as the next Holy Roman Emperor. Rather than giving up the archbishopric in Magdeburg to take the position in Mainz, Albrecht hoped to secure a papal dispensation from Leo to become archbishop of both Magdeburg and Mainz simultaneously, along with his position in the Diocese of Halberstadt. Securing such a dispensation required "big money," for which Albrecht turned to Jakob Fugger.[11] The Fugger's brokered a deal that funneled money from Albrecht to Leo through the sale of indulgences. Albrecht agreed to ravenously promote the sale of indulgences, which would provide the funds Albrecht needed to pay for the dispensation and would, consequently, give Leo his desired funding. In the three-way collusion between Leo, Albrecht, and the Fugger's, the sale of indulgences became the linchpin.

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[7] Ibid.

[8] Roland H. Bainton, *Here I Stand: A Life of Martin Luther* (Nashville: Abingdon Press, 1990), 56.

[9] MacCulloch, 120.

[10] Martin Luther, "Ninety-Five Theses," no. 86, in *Internet History Sourcebook*, ed. Paul Halsall, http://legacy.fordham.edu/halsall/source/luther95.txt (accessed April 23, 2016).

To implement the fundraising plan, Albrecht secured the services of Dominican friar Johann Tetzel, who had made a career of selling indulgences. Tetzel was a brilliant salesman, who used "exceptionally vulgar emotional blackmail" to generate vast amounts of revenue from indulgence sales.[12] Luther may have directly criticized Tetzel's sales tactics when he wrote in the Ninety-Five Theses, "They preach only human doctrines who say that as soon as the money clinks into the money chest, the soul flies out of purgatory."[13] Tetzel used his sermons to encourage the faithful to help their own souls and the souls of departed relatives shorten their stays in purgatory by raising money for St. Peter's Basilica. Little did they know that they also contributed to the political ambitions of Albrecht and Leo, as well as the Hohenzollern and Medici families.

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[11] MacCulloch, 121.
[12] Ibid., 123.
[13] Luther, "Ninety-Five Theses," no. 27.

Martin Luther may or may not have been aware of the full extent of the political situation involving Albrecht, Leo, and the Fugger's when he wrote the letter on October 31, 1517, to Albrecht, his direct superior, containing the Ninety-Five Theses. Luther diplomatically wrote, "therefore, may hour Highness deign to cast an eye upon one speck of dust, and for the sake of your pontifical clemency to heed my prayer."[14] Luther humbly alerted Archbishop Albrecht about the sale of indulgences within his archbishopric, as if Albrecht was not already aware. Luther was very careful because he knew his place. He also knew the power that Albrecht, who was only twenty-seven at the time, wielded in both the ecclesiastical and political spheres. Near the end of his letter, Luther acknowledged his own humble position by stating, "These faithful offices of my insignificance I beg that our Most Illustrious Grace may deign to accept in the spirit of a Prince and a Bishop, i.e., with the greatest clemency, as I offer them out of a faithful heart, altogether devoted to you, Most Reverend Father, since I too am a part of your flock."[15]

Unfortunately for Luther, his call for reform fell on deaf ears. Actually, it is perhaps more accurate to state that Luther's call fell on very sensitive ears insofar as Albrecht became acutely aware of the danger implicit in Luther's Ninety-Five Theses. Albrecht quickly appealed to Leo for assistance in squelching Luther. Leo had the power of papal infallibility as his ally, and he used all of his powers to continue the sales of indulgences. Albrecht and Leo were compelled to act, and Luther was too. Luther's message spread quickly, aided by the printing press, which expanded literacy from the domain of the wealthy and the clergy to artisans and petty shopkeepers.[16] This must have rattled Albrecht and Leo, who moved swiftly to condemn Luther and demand his repentance. Luther, whose apocalyptic mindset caused him see Leo as the Antichrist, could not repent and could not be silenced.

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[14] Martin Luther, "Letter to the Archbishop of Mainz, 1517," in *Internet History Sourcebook*, ed. Paul Halsall, http://legacy.fordham.edu/halsall/source/lutherltr-indulgences.asp (accessed April 23, 2016).
[15] Ibid.

The series of events that directly led Luther to write his Ninety-Five Theses were the climax of earlier events that began with the fourteenth-century crises. Luther was certainly not the first to question Church practices. Dante, Petrarch, Boccaccio, Catherine of Siena, Girolamo Savonarola, Desiderius Erasmus, and others complained about simony, indulgences, clerical concubinage, and papal avarice in their own way without generating the firestorm Luther created. Thus, one may deduce that it was the Church's reaction to Luther and its frustration over the inability to silence him that became the powder keg. John Wycliffe was declared a heretic and his books were burned. Jan Hus was burned at the stake for heresy in 1415. Martin Luther, in contrast, gained protection from Frederick the Wise and used the printing press to spread his message in a way that Dante, Petrarch, Wycliffe, and Hus could not. In addition, Albrecht and Leo had no good way out of this crisis because of their financial obligations, which made them desperate. Luther, who felt his own form of desperation, was compelled to take action as well. Leo, Albrecht, and Luther were on a collision course, and the result of the collision was what historians generally identify as the start of the Protestant Reformation.

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[16] Paul F. Grendler, "Form and Function in Italian Renaissance Popular Books," *Renaissance Quarterly* 46, no. 3 (Autumn, 1993): 454, http://www.jstor.org/stable/3039102 (accessed April 23, 2016).

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