



Living Christ Lutheran Church

(L.C.M.S.)

Faith | Love | Outreach | Worship

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Pastor Steven D Latzke 574-261-4427

www.livingchristplainfield.com

Reformation Sunday
October 27, 2024



If you abide in My word, you are truly My disciples, and you will know the truth, and the truth will set you free.
John 8:31b-32

As We Gather

In Psalm 12, King David cries out, “Save, O Lord, for the godly one is gone; for the faithful have vanished from among the children of man” (v. 1). The Lord God’s anointed king lives in a troubling world! Many centuries later, Martin Luther para-phrased the words of David, writing in a hymn text in 1523: “O Lord, look down from heav’n, behold and let Thy pity waken; . . . dark times have us o’ertaken” (*TLH* 260:1). Looking at our world today, we can relate to both King David and Martin Luther. Yet both men expressed hope in their written words. In his psalm, David writes, “The words of the Lord are pure words, . . . You, O Lord, will keep them” (vv. 6a, 7a). And Luther confidently writes, “So through God’s Word shall men endure each trial and temptation” (*TLH* 260:5). Reformation Day echoes the call to faithfulness heard by God’s people through the ages. May we listen well!

Living Christ for Kids

Christian educational childcare for infants thru 11 years - Mrs. Kim Willis, Director
317-837-9998

Visitors, we welcome you and thank you for being with us today. May we be a blessing to you and you to us. Please come again soon to receive with us God's gifts of forgiveness, peace and life in the name of Jesus Christ.

Coming Events

Monday, October 28	5-6:30 pm Pumpkin Night
Saturday, November 2	8:45 am Indy East/Indy West Fall LWML Gathering
Sunday, November 3	After Worship
	Setting the Flags & Praying for Our Nation
Monday, November 4	8:00 am LCK
	Setting the Flags & Praying for Nation
Thursday, November 7	4:30 -5:30 pm - Afternoon Bible Study "Sapphira"
	Bad Girls of the Bible" (No Bible Study 10/31)

Bible Study Opportunity

Our afternoon Bible Study continues next week on Thursday, November 7, 14, 21, & December 5, & 12 4:30 - 5:30 pm Join us for this next discussion group: "Bad Girls of the Bible". **(We will not meet on October 31 and November 28-Thanksgiving.)**

Whether they were "Bad to the Bone," "Bad for a Season, but Not Forever" or only "Bad for a Moment," these infamous sisters show women how not to handle the challenges of life. Let these Bad Girls show you why studying the Bible has never been more fun!

Pumpkin Night will be tomorrow, Monday, October 28 for 5 - 6:30 pm. This year we are planning a Scavenger Hunt, a Hayride, and Trunk 'n' Treats. See Alice Stanifer or Evelyn Benning for details. Set up at 4:00 pm.

Indy East/Indy West Fall Gathering will be on Saturday, November 2 with L.I.F.T serving as hostesses. A light breakfast will be served. Speaking on "Peace in Troubled Times (John 14:27)", the speaker will be Cara Hougensen who will share about holding onto God's peace amid life in a military family. An ingathering for Outreach Indiana of travel-size packets of shampoo, conditioner, body wash, lotion & soap, and deodorant (travel or regular size) will benefit their ministry to youth that are facing homelessness.

Setting the Flag & Praying for the Nation - This year we plan to line our driveways with flags and join in prayer for our nation as we approach Election Day on November 5. Following our worship service we will adjourned under the canopy (or lobby) and each will set a flag and join in prayer for our nation.

Please take your bulletin for the prayer: **"Jesus, bless America. Keep our country safe. Help us choose good leaders. In Your Name. Amen"** .

On Monday November 4 at 7:50 am at a joint chapel time LCK will also set their flags and pray for our nation.

Opening Hymn

656 A Mighty Fortress Is Our God

(Please stand for the final stanza.)

1 A might - y for - tress is our God,
 2 With might of ours - can naught be done,
 3 Though dev - ils all the world should fill,
 4 The Word they still shall let re - main

A trust - y shield and weap - on;
 Soon were our loss ef - fect ed;
 All ea - ger to de - vour us,
 Nor an - y thanks have for it;

He helps us free from ev - 'ry need
 But for us fights the val - iant One,
 We trem - ble not, we fear no ill;
 He's by our side up - on the plain

That hath us now o'er - tak - en.
 Whom God Him - self e - lect ed.
 They shall not o - ver - pow'r us.
 With His good gifts and Spir - it.

The old e - vil foe Now means
 Ask ye, Who is this? Je - sus
 This world's prince may still fierce
 And take they our life, Scowl
 Goods, fame,

dead - ly woe; Deep guile and great might
 Christ it is; Of Sab - a - oth Lord,
 as he will, He can harm us none.
 child, and wife, Though these all be gone,

Are his dread arms in fight; On earth
 And there's none oth - er God; He holds
 He's judged; the deed is done; One lit -
 Our vic - t'ry has been won; The King -

is not his e - qual.
 the field for - ev - er.
 tle word can - fell him.
 dom ours re - main eth.

The sign of the cross may be made by all in remembrance of their Baptism.

Invocation

- P** In the name of the Father and of the ✠ Son and of the Holy Spirit.
C Amen.

Opening Sentences

- P** Blessed be the LORD, the God of Israel,
C **from everlasting to everlasting!**
- P** Help us, O God of our salvation, for the glory of Your name; deliver us, and atone for our sins, for Your name's sake!
C **We Your people, the sheep of Your pasture, will give thanks to You forever; from generation to generation we will recount Your praise.**
- P** Those who trust in the LORD are like Mount Zion, which cannot be moved, but abides forever.
C **As the mountains surround Jerusalem, so the Lord surrounds His people, from this time forth and forevermore.**

Confession and Absolution

- P** Beloved in the Lord, as together we make our confession this day, we use words of a confessional hymn text based on Psalm 130, written by Martin Luther more than five hundred years ago in 1523. In confidence, let us come before our gracious Lord to confess our sins and to receive His gracious absolution. We speak the words of the psalm and then sing the stanzas penned by the great reformer.
- C** **Out of the depths I cry to You, O Lord! O Lord, hear my voice! Let Your ears be attentive to the voice of my pleas for mercy!**

607 From Depths of Woe I Cry to Thee

st. 1



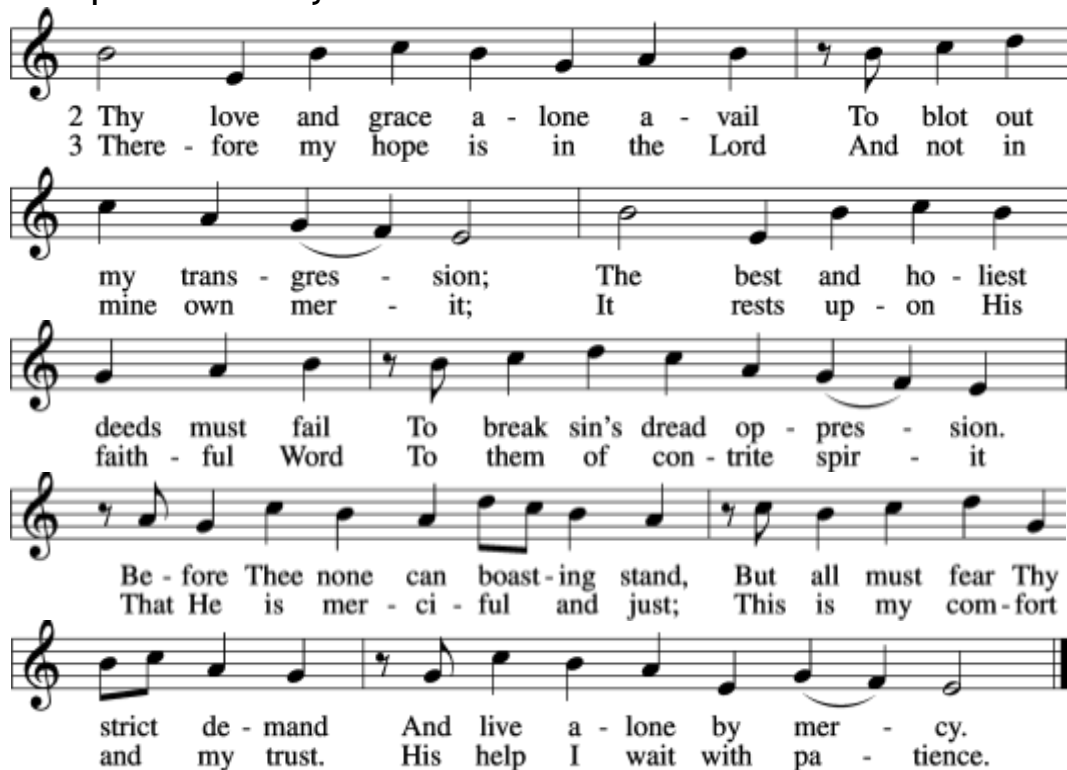


Psalm

- ☐** If You, O LORD, should mark iniquities, O Lord, who could stand? But with You there is forgiveness, that You may be feared. I wait for the LORD, my soul waits, and in His word I hope; my soul waits for the Lord more than watchmen for the morning, more than watchmen for the morning.

607 From Depths of Woe I Cry to Thee

sts. 2-3



Psalm

- C** O Israel, hope in the LORD! For with the LORD there is steadfast love, and with Him is plentiful redemption. And He will redeem Israel from all his iniquities.

607 From Depths of Woe I Cry to Thee

sts. 4–5

4 And though it tar - ry through the night And till the
5 Though great our sins, yet great - er still Is God's a -
morn - ing wak - en, My heart shall nev - er
bun - dant fa - vor; His hand of mer - cy
doubt His might Nor count it - self for - sak - en.
nev - er will A - ban - don us, nor wa - ver.
O Is - rael, trust in God your Lord. Born of the Spir - it
Our shep - herd good and true is He, Who will at last His
and the Word, Now wait for His ap - pear - ing.
Is - rael free From all their sin and sor - row.

Absolution

- P** God has promised His forgiveness of sins to those who repentantly confess their sins, imploring His grace and mercy for the sake of His beloved Son, Jesus Christ, our Lord. In the stead and by the command of my Lord Jesus Christ, as His called and ordained servant, I forgive you all your sins in the name of the Father and of the ✠ Son and of the Holy Spirit.
- C** Amen.

Introit

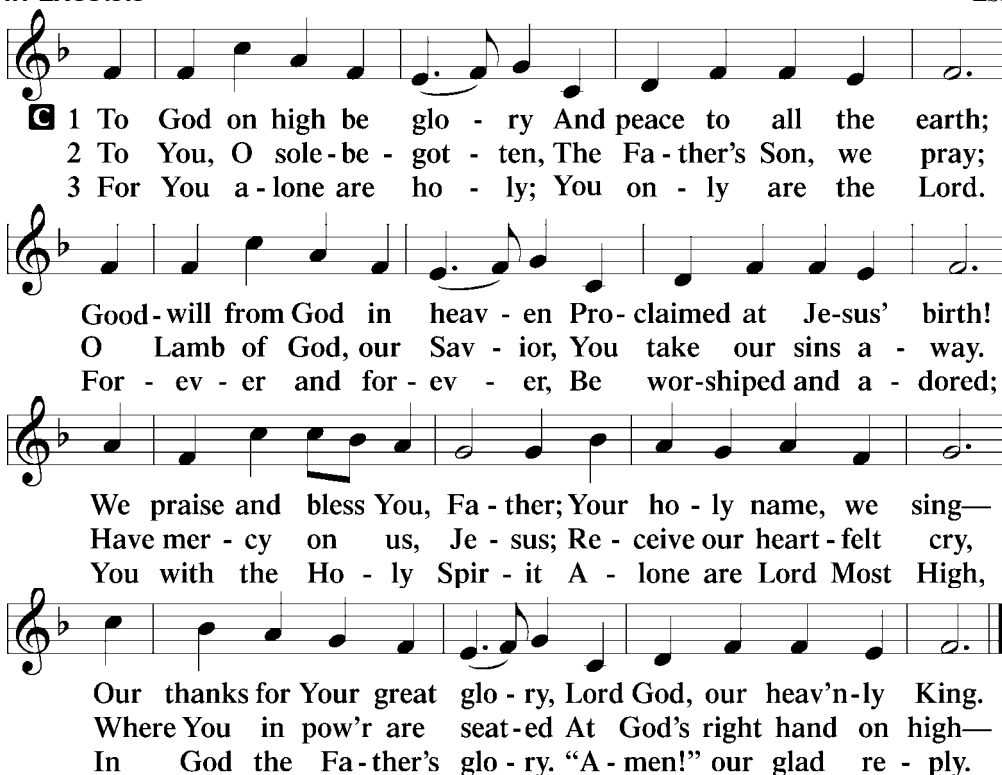
Psalm 34:1–2, 11, 22; antiphon: Psalm 119:46

I will speak of your testimonies before kings, [O Lord,]
and shall not be put to shame.

I will bless the LORD at all times;
his praise shall continually be in my mouth.
 My soul makes its boast in the LORD;
let the humble hear and be glad.
 Come, O children, listen to me;
I will teach you the fear of the LORD.
 The LORD redeems the life of his servants;
none of those who take refuge in him will be condemned.
 I will speak of your testimonies before kings, [O Lord,]
and shall not be put to shame.

Gloria in Excelsis

LSB 204



C 1 To God on high be glo - ry And peace to all the earth;
 2 To You, O sole-be - got - ten, The Fa - ther's Son, we pray;
 3 For You a - lone are ho - ly; You on - ly are the Lord.

Good-will from God in heav - en Pro-claimed at Je-sus' birth!
 O Lamb of God, our Sav - ior, You take our sins a - way.
 For - ev - er and for - ev - er, Be wor-shipped and a - dored;

We praise and bless You, Fa - ther; Your ho - ly name, we sing—
 Have mer - cy on us, Je - sus; Re - ceive our heart - felt cry,
 You with the Ho - ly Spir - it A - lone are Lord Most High,

Our thanks for Your great glo - ry, Lord God, our heav'n-ly King.
 Where You in pow'r are seat-ed At God's right hand on high—
 In God the Fa - ther's glo - ry. "A - men!" our glad re - ply.

Text: Stephen P. Starke

Salutation and Collect of the Day

P The Lord be with you.
C And also with you.

P Let us pray.

Almighty and gracious Lord, pour out Your Holy Spirit on Your faithful people. Keep us steadfast in Your grace and truth, protect and deliver us in times of temptation, defend us against all enemies, and grant to Your Church Your saving peace; through Jesus Christ, Your Son, our Lord, who lives and reigns with You and the Holy Spirit, one God, now and forever.

G Amen.

Sit

Reformation Sequence

P One of the most famous documents of the Reformation Era is the set of the Ninety-Five Theses posted on the door of the Castle Church at Wittenberg, Germany, on October 31, 1517. In this set of ninety-five statements that Dr. Luther wished to have debated was a challenge to accepted practices in the church of his time that Luther felt were at odds with the biblical witness and therefore were not true. His introduction to the set of statements he had written is highlighted by two words: “love” and “truth.” We now hear what Luther wrote as the introduction to his now famous Ninety-Five Theses.

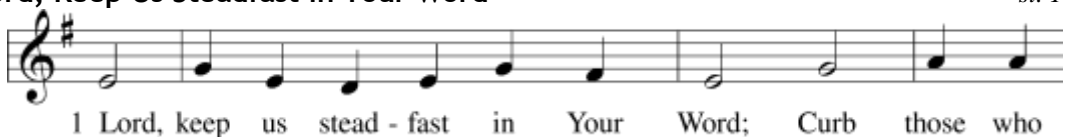
L *“Out of love for the truth and the desire to bring it to light, the following propositions will be debated at Wittenberg, under presidency of the Reverend Father Martin Luther, Master of Arts and of Sacred Theology, and the Lecturer on Ordinary on the same at that place. For that reason, he requests that those who cannot be present and debate orally with us may do so by letter*

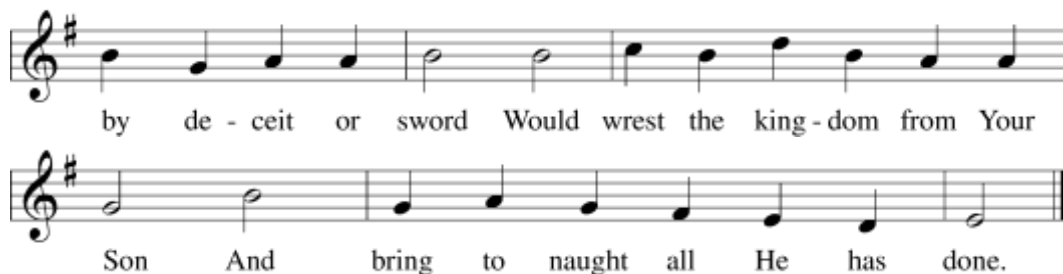
”

P The challenges to Luther that resulted from his posting of the Ninety-Five Theses remained a constant factor throughout his life. A few years before his death, he wrote the words to the stirring hymn “Lord, Keep Us Steadfast in Your Word.” Both the text and the tune are attributed to the great reformer.

655 Lord, Keep Us Steadfast in Your Word

st. 1



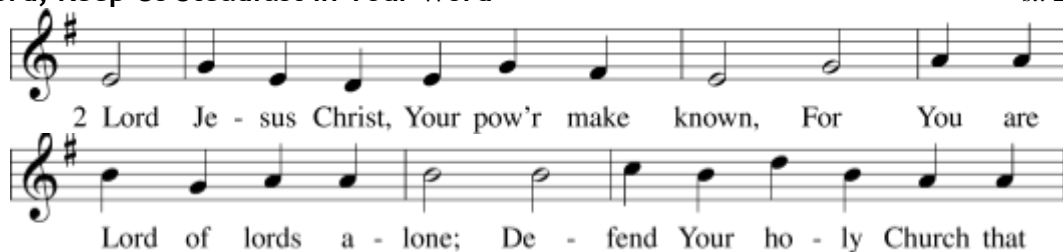


Reformation Sequence

- P** A major focus of Luther's Ninety-Five Theses was his concerns about the marketing of indulgences or letters of pardon for sins committed that were sold by traveling salesmen sent out by the church to raise funds for cathedral construction and other church projects. This money-raising strategy turned the forgiveness God gives freely through Jesus Christ into a commodity that could be purchased for the right price. Indulgences were readily available to wealthy people but not to the masses of common people—the kind of people that Luther knew well and preached to week by week. In Theses 36 and 37, he rightly asserts that God's forgiveness is equally available to all who repent.
- L** *"Every truly repentant Christian has plenary [full] remission of penalty and guilt, even without letters of pardon. Every true Christian, whether living or dead, has a part in all the benefits of Christ and the church, given him by God, even without letters of pardon."*
- P** Luther's love for the truth and his desire to bring it to light led to dark times for those who saw the light of the Gospel in the writings of the great reformer. In the second stanza of "Lord, Keep Us Steadfast in Your Word," Luther prays that God would defend and protect the church and its people. His prayer in his day is our prayer today as well.

655 Lord, Keep Us Steadfast in Your Word

st. 2





Reformation Sequence

P In the final two of the Ninety-Five Theses, Martin Luther gave an indication that he was well aware of the pathway that Christians would be taking as they followed the truth of the Gospel. No matter how contentious and challenging the world might be in a given era, the gracious guidance of Christ would be sufficient to lead His faithful flock to the joys of everlasting glory. Hear now Theses 94 and 95.

L *“Christians should be exhorted to be diligent in following Christ, their Head, through penalties, death and hell. And thus be confident of entering into heaven through many tribulations rather than through the false security of peace (Acts 14:22).”*

P In Thesis 62, Luther shared the heart of his message in a most straightforward way, as he writes, “The true treasure of the church is the most holy gospel of the glory and grace of God.” The closing stanza of “Lord, Keep Us Steadfast in Your Word” is a prayer for peace and unity to the Holy Spirit. With the psalmist we say to our loving Lord, “I will praise You with an upright heart. . . . I will keep Your statutes” (119:7a, 8a). Together we sing the last stanza of Luther’s hymn of trust and faith.

655 Lord, Keep Us Steadfast in Your Word

st. 3



Text: Martin Luther, 1483–1546; tr. Catherine Winkworth, 1827–78, alt.
Tune: Geistliche Lieder aufs new gebessert, 1543, Wittenberg, ed. Joseph Klug

Text and tune: Public domain

First Reading

Revelation 14:6–7

⁶Then I saw another angel flying directly overhead, with an eternal gospel to proclaim to those who dwell on earth, to every nation and tribe and language and people. ⁷And he said with a loud voice, “Fear God and give him glory, because the hour of his judgment has come, and worship him who made heaven and earth, the sea and the springs of water.”

A This is the Word of the Lord.

C **Thanks be to God.**

Psalm

Psalm 46; antiphon: v. 7

¹God is our refuge and strength,

a very present help in trouble.

²Therefore we will not fear though the earth gives way,

though the mountains be moved into the heart of the sea,

³though its waters roar and foam,

though the mountains tremble at its swelling.

⁴There is a river whose streams make glad the city of God,

the holy habitation of the Most High.

⁵God is in the midst of her; she shall not be moved;

God will help her when morning dawns.

⁶The nations rage, the kingdoms totter;

he utters his voice, the earth melts.

⁷The LORD of hosts is with us;

the God of Jacob is our fortress.

⁸Come, behold the works of the LORD,

how he has brought desolations on the earth.

⁹He makes wars cease to the end of the earth;

he breaks the bow and shatters the spear;

he burns the chariots with fire.

¹⁰**“Be still, and know that I am God.**

I will be exalted among the nations,

I will be exalted in the earth!”

¹¹The LORD of hosts is with us;

the God of Jacob is our fortress.

¹⁹Now we know that whatever the law says it speaks to those who are under the law, so that every mouth may be stopped, and the whole world may be held accountable to God. ²⁰For by works of the law no human being will be justified in his sight, since through the law comes knowledge of sin.

²¹But now the righteousness of God has been manifested apart from the law, although the Law and the Prophets bear witness to it— ²²the righteousness of God through faith in Jesus Christ for all who believe. For there is no distinction: ²³for all have sinned and fall short of the glory of God, ²⁴and are justified by his grace as a gift, through the redemption that is in Christ Jesus, ²⁵whom God put forward as a propitiation by his blood, to be received by faith. This was to show God's righteousness, because in his divine forbearance he had passed over former sins. ²⁶It was to show his righteousness at the present time, so that he might be just and the justifier of the one who has faith in Jesus.

²⁷Then what becomes of our boasting? It is excluded. By what kind of law? By a law of works? No, but by the law of faith. ²⁸For we hold that one is justified by faith apart from works of the law.

A This is the Word of the Lord.

C Thanks be to God.

Stand

Alleluia

LSB 205



C Al - le - lu - ia, al - le - lu - ia, al - le - lu - ia.

Verse

LSB 205



C These things are writ-ten that you may be - lieve that



Je - sus is the Christ, the Son of God.

Alleluia

LSB 205



C Al - le - lu - ia, al - le - lu - ia, al - le - lu - ia.

Holy Gospel

John 8:31–36

P The Holy Gospel according to St. John, the eighth chapter.

C **Glory to You, O Lord.**

³¹So Jesus said to the Jews who had believed in him, “If you abide in my word, you are truly my disciples, ³²and you will know the truth, and the truth will set you free.” ³³They answered him, “We are offspring of Abraham and have never been enslaved to anyone. How is it that you say, ‘You will become free’?”

³⁴Jesus answered them, “Truly, truly, I say to you, everyone who commits sin is a slave to sin. ³⁵The slave does not remain in the house forever; the son remains forever. ³⁶So if the Son sets you free, you will be free indeed.”

P This is the Gospel of the Lord.

C **Praise to You, O Christ.**

Apostles’ Creed

C **I believe in God, the Father Almighty,
maker of heaven and earth.**

**And in Jesus Christ, His only Son, our Lord,
who was conceived by the Holy Spirit,
born of the virgin Mary,
suffered under Pontius Pilate,
was crucified, died and was buried.
He descended into hell.
The third day He rose again from the dead.
He ascended into heaven
and sits at the right hand of God the Father Almighty.
From thence He will come to judge the living and the dead.**

**I believe in the Holy Spirit,
the holy Christian Church,
the communion of saints,
the forgiveness of sins,
the resurrection of the body,
and the life ✠ everlasting. Amen.**

Sit

Hymn of the Day 555 Salvation unto Us Has Come

sts. 1–5

1 Sal - va - tion un - to us has come By God's free grace and
 2 What God did in His Law de - mand And none to Him could
 3 It was a false, mis - lead - ing dream That God His Law had
 4 From sin our flesh could not ab - stain, Sin held its sway un - de -
 5 Yet as the Law must be ful - filled Or we must die de -
 fa - vor; Good works can - not a - vert our doom, They
 ren - der Caused wrath and woe on ev - 'ry hand For
 giv - en That sin - ners could them - selves re - deem And
 ceas - ing; The task was use - less and in vain, Our
 spair - ing, Christ came and has God's an - ger stilled, Our
 help and save us nev - er. Faith looks to Je - sus
 man, the vile of - fend - er. Our flesh has not those
 by, their works gain heav - en. The Law is but a
 guilt was e'er in - creas - ing. None can re - move sin's
 hu - man na - ture shar - ing. He has for us the
 Christ a - lone, Who did for all the
 pure de - sires The spir - it of the
 mir - ror bright To bring the in - bred
 poi - soned dart Or pu - ri - fy our
 Law o - beyed And thus the Fa - ther's
 world a - tone; He is our one Re - deem - er.
 Law re - quires, And lost is our con - di - tion.
 sin to light That lurks with - in our na - ture.
 guile - ful heart— So deep is our cor - rup - tion.
 ven - geance stayed Which o - ver us im - pend - ed.

Sermon

“LIFE ASSURANCE”

Votum

P The peace of God, which passes all understanding, keep your hearts and minds in Christ Jesus.

C Amen.

Hymn of the Day 555 Salvation unto Us Has Come

sts. 6–10

6 Since Christ has full a - tone-ment made And brought to us sal-
 7 Let me not doubt, but tru - ly see Your Word can - not be
 8 The Law re - veals the guilt of sin And makes us con-science-
 9 Faith clings to Je - sus' cross a - lone And rests in Him un-
 △ 10 All bless-ing, hon - or, thanks, and praise To Fa - ther, Son, and

va - tion, Each Chris - tian there - fore may be glad And
 bro - ken; Your call rings out, "Come un - to Me!" No
 strick - en; But then the Gos - pel en - ters in The
 ceas - ing; And by its fruits true faith is known, With
 Spir - it, The God who saved us by His grace; All

build on this foun-da - tion. Your grace a - lone, dear
 false - hood have You spo - ken. Bap - tized in - to Your
 sin - ful soul to quick - en. Come to the cross, trust
 love and hope in - creas - ing. For faith a - lone can
 glo - ry to His mer - it. O tri - une God in

Lord, I plead, Your death is now my
 pre - cious name, My faith can - not be
 Christ, and live; The Law no peace can
 jus - ti - fy; Works serve our neigh - bor
 heav'n a - bove, You have re - vealed Your

life in - deed, For You have paid my ran - som.
 put to shame, And I shall nev - er per - ish.
 ev - er give, No com - fort and no bless - ing.
 and sup - ply The proof that faith is liv - ing.
 sav - ing love; Your bless - ed name we hal - low.

Text: Paul Speratus, 1484–1551; tr. The Lutheran Hymnal, 1941, alt. Tune: Etlich Cristlich liden, 1524, Wittenberg

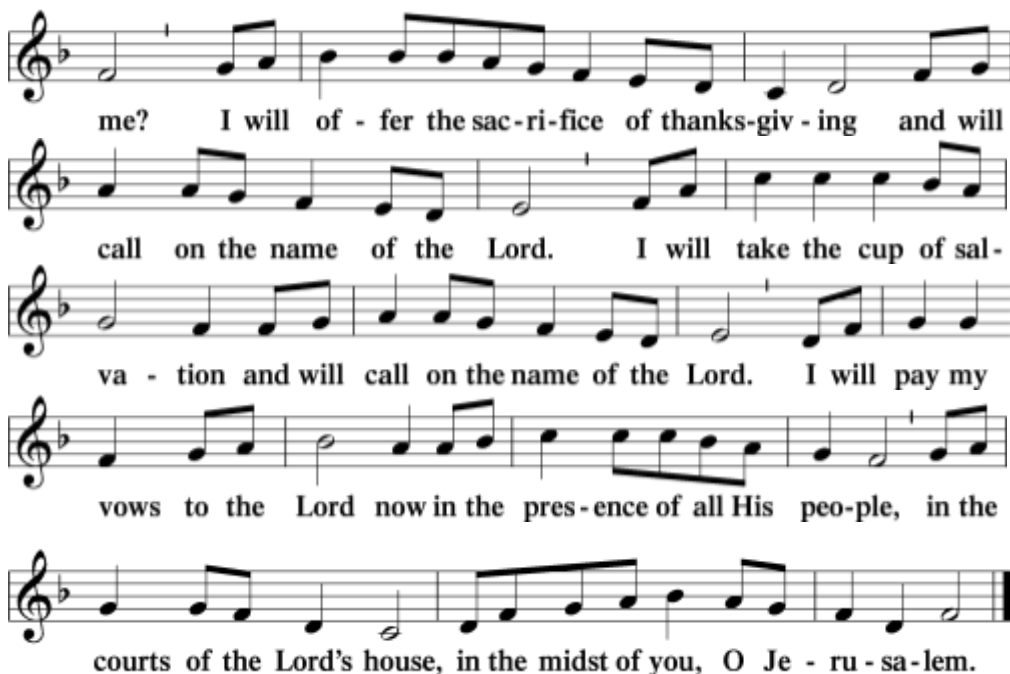
Text and tune: Public domain

Offering
 Offertory

(Please place your offering in the offering plate in the back.

LSB 159

What shall I ren-der to the Lord for all His ben-e-fits to



Prayer of the Church

P Let us pray for the Church here and around the world and for all people in their varied circumstances.

Following each petition: **L** Lord, in Your mercy,
C **hear our prayer.**

P Lord of hosts, worthy to be exalted among the nations, into Your almighty hands we commend ourselves and all for whom we pray. Hear our prayer for the sake of Your Son, Jesus Christ, our Lord.

C **Amen.**

Lord's Prayer

162

P Lord, remember us in Your kingdom and teach us to pray:

C **Our Father who art in heaven,
hallowed be Thy name,
Thy kingdom come,
Thy will be done on earth as it is in heaven;
give us this day our daily bread;
and forgive us our trespasses
as we forgive those who trespass against us;**

and lead us not into temptation,
but deliver us from evil.
For Thine is the kingdom
and the power and the glory forever and ever. Amen.

Benediction

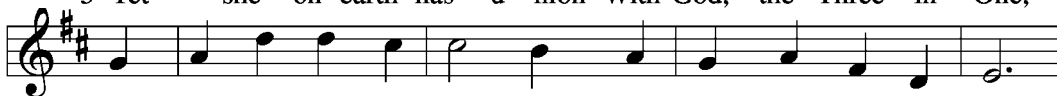
- P** The Lord bless you and keep you.
The Lord make His face shine on you and be gracious to you.
The Lord look upon you with favor and ☩ give you peace.
- C** Amen.

644 The Church's One Foundation

sts. 1-5



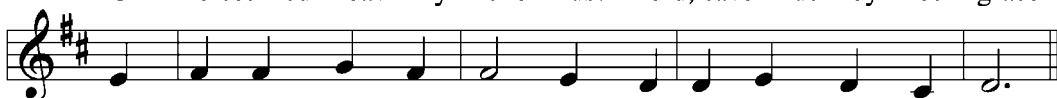
- 1 The Church's one foun - da - tion Is Je - sus Christ, her Lord;
2 E - lect from ev - 'ry na - tion, Yet one o'er all the earth;
3 Though with a scorn - ful won - der The world sees her op - pressed,
4 Through toil and trib - u - la - tion And tu - mult of her war
5 Yet she on earth has u - nion With God, the Three in One,



She is His new cre - a - tion By wa - ter and the Word.
Her char - ter of sal - va - tion: One Lord, one faith, one birth.
By schisms rent a - sun - der, By her - e - sies dis - tressed,
She waits the con - sum - ma - tion Of peace for - ev - er - more
And mys - tic sweet com - mu - nion With those whose rest is won.



From heav'n He came and sought her To be His ho - ly bride;
One ho - ly name she bless - es, Par - takes one ho - ly food,
Yet saints their watch are keep - ing; Their cry goes up, "How long?"
Till with the vi - sion glo - rious Her long - ing eyes are blest,
O bless - ed heav'n - ly cho - rus! Lord, save us by Your grace



With His own blood He bought her, And for her life He died.
And to one hope she press - es With ev - 'ry grace en - dued.
And soon the night of weep - ing Shall be the morn of song.
And the great Church vic - to - rious Shall be the Church at rest.
That we, like saints be - fore us, May see You face to face.

The Ninety-Five Theses of Martin Luther from Wittenburg, October 31, 1517

1. When our Lord and Master Jesus Christ said, “Repent” (Mt 4:17), he willed the entire life of believers to be one of repentance.
2. This word cannot be understood as referring to the sacrament of penance, that is, confession and satisfaction, as administered by the clergy.
3. Yet it does not mean solely inner repentance; such inner repentance is worthless unless it produces various outward mortification of the flesh.
4. The penalty of sin remains as long as the hatred of self (that is, true inner repentance), namely till our entrance into the kingdom of heaven.
5. The pope neither desires nor is able to remit any penalties except those imposed by his own authority or that of the canons.
6. The pope cannot remit any guilt except by declaring or confirming its remission by God or, of course, by remitting guilt in [legal] cases reserved to himself. In showing contempt regarding such cases, the guilt would certainly remain.
7. God remits guilt to no one unless at the same time he humbles him in all things and makes him submissive to the vicar, the priest.
8. The penitential canons are imposed only on the living and, according to the canons themselves, nothing should be imposed on the dying.
9. Therefore the Holy Spirit through the pope is kind to us insofar as the pope in his decrees always makes exception of the article of death and of necessity.
10. Those priests act ignorantly and wickedly who, in the case of the dying, reserve canonical penalties for purgatory.
11. Those tares of changing the canonical penalty to the penalty of purgatory were evidently sown while the bishops slept (Mt 13:25).
12. In former times canonical penalties were imposed, not after, but before absolution, as test of true contrition.
13. The dying are freed by death from all penalties, are already dead as far as the canon laws are concerned, and have a right to be released from them.
14. Imperfect piety or love on the part of the dying person necessarily brings with it great fear; and the smaller the love, the greater the fear.
15. This fear or horror is sufficient in itself, to say nothing of other things, to constitute the penalty of purgatory, since it is very near to the horror of despair.
16. Hell, purgatory, and heaven seem to differ the same as despair, fear, and assurance of salvation.

17. It seems as though for the souls in purgatory fear should necessarily decrease and love increase.
18. Furthermore, it does not seem proved, either by reason or by Scripture, that souls in purgatory are outside the state of merit, that is, unable to grow in love.
19. Nor does it seem proved that souls in purgatory, at least not all of them, are certain and assured of their own salvation, even if we ourselves may be entirely certain of it.
20. Therefore the pope, when he uses the words “plenary remission of all penalties,” does not actually mean “all penalties,” but only those imposed by himself.
21. Thus those indulgence preachers are in error who say that a man is absolved from every penalty and save by papal indulgences.
22. As a matter of fact, the pope remits to souls in purgatory no penalty which, according to canon law, they should have paid in this life.
23. If remission of all penalties whatsoever could be granted to anyone at all, certainly it would be granted only to the most perfect, that is, to very few.
24. For this reason most people are necessarily deceived by that indiscriminate and high-sounding promise of release for penalty.
25. That power which the pope has in general over purgatory corresponds to the power which any bishop curate has in a particular way in his own diocese and parish.
26. The pope does very well when he grants remissions to souls in purgatory, not by the power of the keys, which he does not have, but by way of intercession for them.
27. They preach only human doctrines who say that as soon as the money clinks into the money chest, the soul flies out of purgatory.
28. It is certain that when money clinks in the money chest, greed and avarice can be increased but when the church intercedes, the result is in the hands of God alone.
29. Who knows whether all souls in purgatory wish to be redeemed, since we have exceptions in St. Severinus and St. Paschal, as related in a legend.
30. No one is sure of the integrity of his own contrition, much less of having received plenary remission.
31. The man who actually buys indulgences is as rare as he who is really penitent; indeed, he is exceedingly rare.
32. Those who believe that they can be certain of their salvation because they have indulgences letters will be eternally damned, together with their teachers.
33. Men must especially be on guard against those who say that the pope’s pardons are that inestimable gift of God by which man is reconciled to him.
34. For the graces of indulgences are concerned only with the penalties of sacramental satisfaction established by man.

35. They who teach that contrition is not necessary on the part of those who intend to buy souls out of purgatory or to buy confessional privileges preach unchristian doctrine.
36. Any truly repentant Christian has a right to full remission of penalty and guilt, even without indulgence letters.
37. Any true Christian, whether living or dead, participates in all the blessings of Christ and the church; and this is granted him by God, even without indulgence letters.
38. Nevertheless, papal remission and blessing are by no means to be disregarded, for they are, as I have said (Theses 6) in proclamation of the divine remission.
39. It is very difficult, even for the most learned theologians, at one and the same time to commend to the people the bounty of indulgences and the need of true contrition.
40. A Christian who is truly contrite seeks and loves to pay penalties for his sins; the bounty of indulgences, however, relaxes penalties and causes men to hate them – at least it furnishes occasion for hating them.
41. Papal indulgences must be preached with caution, lest people erroneously think that they are preferable to other good works of love.
42. Christians are to be taught that the pope does not intend that the buying of indulgences should in any way be compared with works of mercy.
43. Christians are to be taught that the pope does not intend that the buying of indulgences should in any way be compared with works of mercy.
44. Because love grows by works of love, man thereby becomes better. Man does not, however, become better by means of indulgences but is merely freed from penalties.
45. Christians are to be taught that he who sees a needy man and passes him by, yet gives his money for indulgences does not buy papal indulgences but God's wrath.
46. Christians are to be taught that, unless they have more than they need, they must reserve enough for their family needs and by no means squander it on indulgences.
47. Christians are to be taught that their buying of indulgences is a matter of free choice, not commanded.
48. Christians are to be taught that the pope, in granting indulgences, needs and thus desires that their devout prayer more than their money.
49. Christians are to be taught that papal indulgences are useful only if they do not put their trust in them, but very harmful if they lose their fear of God because of them.
50. Christians are to be taught that if the pope knew the exactions of the indulgence preachers, he would rather that the basilica of St. Peter were burned to ashes than built up with the skins, flesh, and bones of his sheep.
51. Christians are to be taught that the pope would and should wish to give of his own money, even though he had to see the basilica of St. Peter, to many of those from whom certain hawkers of indulgences cajole money.

52. It is vain to trust in salvation by indulgence letters, even though the indulgence commissary, or even the pope, were to offer his soul as security.
53. They are the enemies of Christ and the pope who forbid altogether the preaching of the Word of God in some churches in order that the indulgences may be preached in others.
54. Injury is done to the Word of God when, in the same sermon, an equal or larger amount of time is devoted to indulgences than to the Word.
55. It is certainly the pope's sentiment that if indulgences, which are a very insignificant thing, are celebrated with one bell, one procession, and one ceremony, then the gospel, which is the very greatest thing, should be preached with a hundred bells, a hundred processions, a hundred ceremonies.
56. The true treasures of the church, out of which the pope distributes indulgences, are not sufficiently discussed or known among the people of Christ.
57. That indulgences are not temporal treasures is certainly clear, for many indulgence sellers do not distribute them freely but only gather them.
58. Nor are they the merits of Christ and the saints, for, even without the pope, the latter always work grace for the inner man, and the cross, death, and hell for the outer man.
59. St. Lawrence said that the poor of the church were the treasures of the church, but he spoke according to the usage of the word in his own time.
60. Without want of consideration we say that the keys of the church, given by the merits of Christ, are that treasure.
61. For it is clear that the pope's power is of itself sufficient for the remission of penalties and cases reserved by himself.
62. The true treasure of the church is the most holy gospel of the glory and grace of God.
63. But this treasure is naturally most odious, for it makes the first to be last (Mt 20:16)
64. On the other hand, the treasure of indulgences is naturally most acceptable, for it makes the last to be first.
65. There the treasures of the gospel are nets with which one formerly fished for men of wealth.
66. The treasures of indulgences are nets with which one now fishes for the wealth of men.
67. The indulgences which the demagogues acclaim as the greatest graces are actually understood to be such only insofar as they promote gain.
68. They are nevertheless in truth the most insignificant graces when compared with the grace of God and the piety of the cross.
69. Bishops and curates are bound to admit the commissaries of papal indulgences with all reverence.

70. But they are much more bound to strain their eyes and ears lest these men preach their own dreams instead of which the pope has commissioned.
71. Let him who speaks against the truth concerning papal indulgences be anathema and accursed.
72. But let him who guards against the lust and license of the indulgences preachers be blessed.
73. Just as the pope thunders against those who by any means whatever contrive harm to the sale of indulgences.
74. Much more does he intend to thunder against those who use indulgences as a pretext to contrive him to holy love and truth.
75. To consider papal indulgences so great that they should absolve a man even if he had done the impossible and had violated the mother of God is madness.
76. We say on the contrary that papal indulgences cannot remove the very least of venial sins as far as guilt is concerned.
77. To say, that even St. Peter if he were now pope, could not grant greater graces is blasphemy against St. Peter and the pope.
78. We say on the contrary that even the present pope, or any pope whatsoever, has greater graces at his disposal, that is, the gospel, spiritual powers, gifts of healing, etc., as it is written (I Co 12:28).
79. To say that the cross emblazoned with the papal coat of arms, and set up by the indulgence preachers is equal in worth to the cross of Christ is blasphemy.
80. The bishops, curates, and theologians who permit such talk to be spread among the people will have to answer for this.
81. This unbridled preaching of indulgences makes it difficult even for learned men to rescue the reverence which is due the pope from slander or from the shrewd questions of the laity.
82. Such as: "Why does not the pope empty purgatory for the sake of holy love and the dire need of the souls that are there if he redeems an infinite number of souls for the sake of miserable money with which to build a church?" The former reason would be most just; the latter is most trivial.
83. Again, "Why are funeral and anniversary masses for the dead continued and why does he not return or permit the withdrawal of the endowments founded for them, since it is wrong to pray for the redeemed?"
84. Again, "What is this new piety of God and the pope that for a consideration of money they permit a man who is impious and their enemy to buy out of purgatory the pious soul of a friend of God and do not rather, because of the need of that pious and beloved soul, free it for pure love's sake?"

85. Again, “Why are the penitential canons, long since abrogated and dead in actual fact and through disuse, now satisfied by the granting of indulgences as though they were still alive and in force?”
86. Again, Why does not the pope, whose wealth is today greater than the wealth of the richest Crassus, build this one basilica of St. Peter with his own money rather than with the money of poor believers?”
87. Again, What does the pope remit or grant to those who by perfect contrition already have a right to full remission and blessings?”
88. Again, “What greater blessing could come to the church than if the pope were to bestow these remissions and blessings on every believer a hundred times a day, as he now does but once?”
89. Since the pope seeks the salvation of souls rather than money by his indulgences, why does he suspend the indulgences and pardons previously granted when they have equal efficacy?”
90. To repress these very sharp arguments of the laity by force alone, and not to resolve them by giving reasons, is to expose the church and the pope to the ridicule of their enemies and to make Christian unhappy.
91. If, therefore, indulgences were preached according to the spirit and intention of the pope, all these doubts would be readily resolved. Indeed, they would not exist.
92. Away, then, with all those prophets who say to the people of Christ, “Peace, peace,” and there is no peace! (Jer. 6:14)
93. Blessed be all those prophets who say to the people of Christ, “Cross, cross,” and there is no cross!”
94. Christians should be exhorted to be diligent in following Christ, their Head, through penalties, death, and hell.
95. And thus be confident of entering into heaven through many tribulations rather than through the false security of peace (Acts 14:22)