



A Treasure Revealed:

Martin Luther and the Events of the Reformation

by Dr. Carol Geisler

A terrifying thunderstorm, a kidnapping, a castle hideout, a knightly disguise . . . these are the ingredients of a remarkable story. The life of the German monk whose teachings set in motion the events of the Reformation has all of that *and* the discovery of a treasure—the good news of God’s free gift of forgiveness through faith in Jesus. The world-changing events in 16th-century Europe, events that came to be called the “Reformation,” happened during a time of change. Many people longed for the reform of the Roman Catholic Church and protested against the wealth and greed of church leaders. Scholars studied Hebrew and Greek, discovering and examining ancient manuscripts. Printing presses, the newest social media technology of the day, published the latest ideas. A young law student named Martin Luther changed his career path from law school to a monastery to a position lecturing on the Bible in a university. His study of the Bible would lead him to life-changing discoveries about the treasured good news of God’s love and forgiveness.

A Bolt of Lightning

Martin Luther was born on November 10, 1483, in Eisleben, Germany, the second child of Hans and Margaret Luther. He was baptized the next day and named for Martin of Tours, the saint whose life was celebrated on that day. Martin’s father Hans worked in the copper mines and later owned his own mines. The Luther home was strict but loving, and Martin Luther recalled later that his parents meant well by him. When young Martin enrolled in school, he proved to be a bright student. He learned Latin—the language of the church, education and business—as he prepared for advanced studies. In 1501 Luther entered the University of Erfurt. He studied law, a decision that pleased his father, who wanted Martin to earn a good living as a lawyer. Martin Luther’s plans for the future changed suddenly in the summer of 1505. Returning to the university after a visit home, he was caught in a thunderstorm. Frightened by a bolt of lightning—and fearing God’s anger—Luther cried out to St. Anne for help and promised, “I will become a monk!”

A short time after his experience in the thunderstorm, Luther entered the Augustinian monastery in Erfurt. His vow to become a monk was made suddenly in a moment of fright, but his ever-present fears about sin, death and the judgment of God formed the background for his decision. Although he believed in Jesus Christ as his Savior, Luther also feared Christ as a righteous Judge who would condemn sinners to hell on the Day of Judgment. Luther struggled with the question, “How can I find a merciful God?” As a monk he spent his life in study and prayer, hoping to find peace and earn God’s favor. Johann von Staupitz, Luther’s superior in the Augustinian order, tried to help the worried monk. Staupitz told Luther to trust in Jesus, not as an angry Judge, but as the loving Savior. Later in life Luther gratefully remembered the counsel of Staupitz and called him a messenger from heaven.

Luther studied, worked and prayed. He was ordained as a priest and sent again to the University of Erfurt, but not to study law. He earned a degree in biblical studies that allowed him to lecture on the Bible. In 1511 he was sent to the new university in Wittenberg, where he lectured on Scripture, preached at the monastery and in the town church, and studied for and received his doctor of theology degree.

The Gates of Paradise

As Luther studied the Bible he was troubled by the phrase, “the righteousness of God,” as found in Romans 1:17: “For in it (i.e. the Gospel) the righteousness of God is revealed from faith for faith, as it is written, ‘The righteous shall live by faith.’” Luther thought the righteousness of God described the holiness of an angry God who punishes unrighteous sinners. But as he continued to study those words, he came to a new understanding of the righteousness of God. Luther described his discovery: “At last, by the mercy of God, meditating day and night, I gave heed to the context of the words ... I began to understand that the righteousness of God is that by which the righteous (person) lives by a gift of God, namely by faith.”¹ Luther understood that righteousness—holiness in the sight of God through the forgiveness of sins—is a gift from God, received through faith in Jesus. When he realized the truth about this gracious gift of God for sinners, Luther said he felt as if the gates of paradise had opened for him.

While Luther was lecturing and preaching in Wittenberg, a noble, Albert of Brandenburg, made arrangements to have himself appointed to three positions in the Roman Catholic Church—as a bishop in one city and as an archbishop in two others. According to the rules of the church he was only allowed to hold one office, but if he paid a fee to the pope, he could have all three appointments, as well as the income from all three offices. Albert made arrangements with a German banking family to borrow the necessary funds. To raise money for the loan repayment, Pope Leo X allowed Albert to sell indulgences in Germany. Indulgences brought in funds because people were taught by the church that the extra good works of Christ and the saints, for a fee, might be credited to their heavenly account—a transfer from the church’s spiritual treasury to their own. A certificate authorized by the pope—an indulgence—enabled this spiritual transaction. People who bought the indulgence certificates came to believe they were buying release from suffering in purgatory for themselves and loved ones, believing even that they were purchasing forgiveness for their sins. Half of the money raised through the sale of Albert’s indulgences repaid the banking family. The rest of the money was sent to Rome to help pay for the building of St. Peter’s Cathedral.

The Church Door

Members of Luther’s congregation in Wittenberg traveled to a nearby town to buy the indulgence papers. Luther preached sermons warning against such purchases. However, the people continued to buy indulgences, believing they were buying forgiveness for their sins and freeing the souls of family members from purgatory. Luther composed a list of 95 theses, or statements for debate, against the sale of indulgences. On October 31, 1517—the day before the church festival of All Saints’ Day—he posted the list on the door of the Castle Church in Wittenberg. The door served as a town bulletin board and, by posting his theses, Luther was inviting scholars to debate his ideas. He also sent copies of his statements to Archbishop Albert and to the Bishop of Brandenburg. Luther believed that if church officials truly understood that indulgences gave people false security about the forgiveness of sins, they would stop the sales. The archbishop sent a copy of Luther’s statements against indulgences to the pope in Rome, but church leaders did not stop the sale of indulgences. The 95 statements were translated from Latin into German, printed, and distributed throughout Germany. The monk and professor from the little town of Wittenberg was on his way to becoming a well-known figure, not only in Germany, but throughout Europe.

The True Treasure

In the first of his 95 statements, Luther wrote, “When our Lord and Master Jesus Christ said, ‘Repent’ (see Matthew 4:17), He willed the entire life of believers to be one of repentance.” Repentance is not about the occasional purchase of an authorized certificate. Christians daily repent of their sins and receive the forgiveness won by Jesus through His death and resurrection. A popular indulgence sales jingle claimed, “As soon as the coin in the money box rings, a soul from purgatory springs!” That idea, Luther said, was a teaching invented by man. In another of his 95 statements, Luther wrote, “Christians are to be taught that he who gives to the poor or lends to the needy does a better deed than he who buys indulgences.” Money spent for indulgences would be better used to help those in need. In response to the idea that the extra good works of Christ and the saints served as a spiritual treasury, Luther stated, “The true treasure of the church is the most holy Gospel of the glory and grace of God.”² The treasured Gospel is the good news that forgiveness and eternal life are unearned gifts from God, received through faith in Jesus Christ.

Luther continued to teach and preach about the treasure of the Gospel. He debated with his opponents, presenting arguments to support his new ideas. His writings were published and circulated throughout Europe. As Luther became more popular, officials in Rome acted against him. Church leaders tried unsuccessfully to convince Luther to stop teaching and writing. Finally, the pope

published a decree against Luther, and the popular professor was given 60 days to recant, or take back, what he said and taught. If he did not recant, he would be condemned as a false teacher and excommunicated—removed from the fellowship of the church. The pope’s decree described Luther as a “wild boar,” who had invaded the vineyard of the church: “Arise, O Lord, and judge thy cause. A wild boar has invaded Thy vineyard ... The books of Martin Luther which contain these errors are to be examined and burned ... Now therefore we give Martin 60 days in which to submit.”³

Luther did not recant. On December 10, 1520—at the end of the 60 days—Luther threw the pope’s decree into a bonfire. The pope wanted Emperor Charles V—the ruler of much of Europe at that time—to declare Luther an outlaw, but Luther first had to have a fair hearing. The emperor summoned Luther to an imperial meeting in the German city of Worms. Luther entered Worms in April of 1521 as a large crowd went out to greet him and escort him into the city. At the meeting, Luther’s books and writings were placed on a table. He was asked if the books were his and if he would take back what he had written. Luther replied that the books were his and then asked for time to think about the second question. The next day Luther was asked again about his books, but he would not take back what he had written. Asked once more if he would recant, Luther answered that he would not recant unless convinced by Scripture or clear reason his teachings were wrong:

Unless I am convinced by the testimony of the Scriptures or by clear reason (for I do not trust either in the pope or in councils alone, since it is well known that they have often erred and contradicted themselves), I am bound by the Scriptures I have quoted and my conscience is captive to the Word of God. I cannot and I will not retract anything, since it is neither safe nor right to go against conscience. I cannot do otherwise. Here I stand. May God help me. Amen.⁴

The Roman Catholic Church had condemned Luther as a heretic, a false teacher. Now the emperor had to come to a decision regarding the wayward monk.

Kidnapped!

Having received safe conduct to return to Wittenberg and await the emperor’s decision, Luther left the city of Worms, riding in a cart with his friend Nicholas von Amsdorf, another Wittenberg monk, and a driver. Several days into the trip, as they passed through a forest, armed horsemen surrounded the cart. The riders let the other men go, but they seized Luther, put him on horseback, and rode away with him.

Hours later the riders reached Wartburg castle, and Luther was taken inside. Although Luther had enemies, he also had politically influential friends, including Frederick the Wise, the ruler of Saxony, the territory in which Wittenberg was located. Frederick, who had established the University of Wittenberg, arranged to have the popular monk and professor kidnapped and hidden away in a safe place. While in hiding at the castle, Luther dressed like a noble and called himself Knight George. He told a friend about his disguise: “I am letting my hair and beard grow so that you would hardly know me. I can’t even recognize myself any longer.”⁵

About a month after the hearing in Worms, Emperor Charles V signed a decree declaring Luther an outlaw and heretic who should be arrested and killed. No one was to buy or sell or read Luther’s books. The emperor said that anyone who helped to capture Luther would be generously rewarded for their good work. Safely hidden in the Wartburg castle, Luther was busy writing and translating. He translated the New Testament from Greek into German so that the German people could read the Word of God in their own language. After he left the castle and returned to Wittenberg, the translation was published and thousands of copies were sold.

While Luther stayed in the Wartburg castle, his fellow university professor, Andreas Karlstadt, preached to the congregation in Wittenberg. Karlstadt wanted to follow Luther’s teachings, but he made too many changes too quickly, without first teaching the people from Scripture. The people had previously received only the bread in the Roman Catholic Mass, and they were confused when Karlstadt distributed both the bread and wine in Holy Communion. He said statues of Christ or the saints should not be allowed in church. People began to break into churches and interrupt worship services. They destroyed images of the saints and smashed altars. Schools were closed because of the violence. Luther did not approve of the violence or the sudden changes made by Karlstadt. If changes needed to be made they should be made slowly and carefully. The people should be taught the Word of God so they would understand the reasons for change. Luther visited Wittenberg secretly in December of 1521 and decided he needed to return and lead changes in a proper way. Luther returned to Wittenberg in March of 1522. He preached a series of sermons telling people to be patient and make changes slowly and cautiously.

Martin and Katie

Even though people were forbidden by the emperor's edict to buy Luther's books, his writings and teachings continued to spread through Europe. Many monks and nuns, having learned of God's free gift of forgiveness in Jesus, left their monasteries and convents. Katherine von Bora was a nun who escaped along with 11 other nuns from a convent about 50 miles from Wittenberg. The nuns had written to Luther, asking him to help them leave the convent. Luther made arrangements with a friend who delivered supplies to the convent. The driver helped the nuns escape by hiding them among the barrels (or perhaps *in* the barrels!) in his delivery wagon. Luther found work and homes and even arranged marriages for the other nuns, but Katherine, or Katie, insisted she would marry only Luther's friend Dr. Amsdorf or Martin Luther himself. Martin and Katie were married in June of 1525. In the following years, six children were born to the Luthers: Hans, Elizabeth, Magdalena, Martin, Paul, and Margaret. The family experienced sorrow when Elizabeth died before she was a year old, and when Magdalena died at age 13. Although there were times of sadness, the Luther home was a lively place, filled with work, music and conversation among the guests and students often welcomed to the family dinner table.

The teachings of the Reformation continued to spread and influence changes in towns and churches. Some monks left their orders, and many monasteries that had once served as schools were closed. Luther wrote to the rulers of Germany, encouraging them to build schools in order to train young people to be good citizens. If cities were willing to spend money to build roads and bridges, they should be willing to pay for good schools for both boys and girls. When Luther was young, schools were strict and teachers were not always well trained. Luther said that since children liked to run and play, they should be educated in encouraging and enjoyable ways. He recommended that children be taught the Scriptures, languages, history, mathematics and music.

What Does This Mean?

Pastors, teachers and families needed instruction in the new teachings about the gift of God's righteousness given through faith in Jesus. Theologians and government officials visited churches to examine the knowledge and lifestyles of the pastors and church members. The visitors were often disappointed by what they found. Many people and even some of the pastors knew very little about the basic teachings of the Christian faith. To provide instruction, Luther's *Small Catechism* was published. The little book contained simple explanations of the important teachings of the Christian faith—the Ten Commandments, the Apostles' Creed, the Lord's Prayer, Baptism, Holy Communion and Confession and Forgiveness. Addressing each of these basic teachings, Luther asked, "Was ist das?"—usually translated as "What does this mean?"—and provided a simple answer. A series of Luther's sermons on the same topics became the *Large Catechism*, to be used in teaching families and pastors. Luther explained that Christians must never stop learning the basic teachings of the faith. Even as a professor and pastor, Luther himself constantly studied the simple lessons found in these texts.

The Augsburg Confession

Although Luther continued to preach and write, his teachings were still forbidden in the empire. Many people, including princes and nobles, followed Luther, while others remained loyal to the Roman Catholic Church. Religious arguments divided the empire. Because of the continuing threat from invading Turkish armies, Emperor Charles needed peace and unity, as well as the military support of all the territorial rulers. An imperial council was held in the city of Augsburg in 1530. Charles wanted to hear statements of belief from Luther's followers—those whom Luther's opponents had taken to calling "Lutherans"—so that religious unity could be established. Basing his work on earlier documents, Luther's friend and fellow professor Philipp Melancthon wrote a statement of faith for the imperial council in Augsburg, a statement that came to be called the Augsburg Confession. Luther, still an outlaw of the empire, would have been arrested had he attended the council. He kept in touch with his followers from the safety of his home territory of Saxony. On June 25, 1530, the Augsburg Confession was read before the emperor. In the end, after much discussion, the Lutherans were ordered to return to the Roman Catholic Church. This they could not do. To protect themselves from the emperor's political and military efforts to force them into obedience, the Lutheran princes formed an alliance called the Schmalkald League. Several years later the Lutheran princes were defeated in a war with the emperor's forces, but in 1555 a treaty signed at Augsburg allowed the Lutherans to hold their beliefs legally and in peace.

“We Are All Beggars.”

Luther continued to write sermons, letters and pamphlets explaining his teachings and responding to controversies. He composed many hymns celebrating the love of God in Christ Jesus. Luther translated the Old Testament from Hebrew into German, and his translation of the complete Bible in German was published in 1534.

As Luther grew older he was sometimes ill but remained very active. His opinion was respected not only in theological questions but also in political issues. Rulers often asked for his opinions and judgments. In 1546, Luther, two of his sons, and several of his friends traveled to the city of Eisleben. Two brothers, counts in nearby Mansfeld, were arguing with each other. Luther was asked to come and help resolve the problem. He preached several times in the town and also helped the brothers solve their disagreement. He planned to return to Wittenberg, but on the evening of February 17 he complained of chest pains. Doctors were called in to help, but in the early hours of February 18 his pain became worse. Luther was near death. A friend, Justus Jonas, asked Luther if he would die standing firmly on Christ and on the doctrine he had taught. Luther answered clearly, “Yes.” He died on February 18, 1546. His body was taken back to Wittenberg, where he was buried under the floor of the Castle Church in Wittenberg, just in front of the pulpit from which he had so often preached about the treasure of God’s free gifts of forgiveness and life in Jesus Christ.

After Luther’s death, a small scrap of paper was found in his pocket. On it were Luther’s final written words. He had written about the Church and Scripture, ending with the comments: “This is true. We are all beggars.”⁶ Through his study of the Bible, Luther came to understand that we are justified—that is, made righteous, or holy, in the sight of God—only through faith in Jesus. This is a gift of God’s grace, His undeserved favor toward us. We are beggars. We have nothing to offer in exchange for such treasure—no indulgences, no coins dropped in a money box, not even our greatest efforts to obey God’s commands are enough to pay for such a gift. Peace with God, the forgiveness of our sins, the certain hope of eternal life—these things are a treasure purchased with the blood of Jesus Christ, who died on the cross and rose from death for us.



Many years before, Luther had designed a personal seal, or coat of arms. This seal was used as a kind of trademark in his published writings and serves as a symbol and summary of his faith and his teachings. The center of his coat of arms displays a black cross on a red heart, both of which rest on a white rose. The cross, placed on the heart, reminds us we are saved by faith in Jesus, the Crucified One. The white rose symbolizes comfort, joy and peace. The rose in a blue background encircled by gold illustrates the joy of heaven that is more precious than any earthly joy or treasure.

Martin Luther hoped to reform the Roman Catholic Church of his day and bring the church’s teachings into conformity with the truth of Scripture. Church leaders resisted those efforts and, as a result, those who followed Luther’s teachings formed a separate Christian church. Luther’s followers first called themselves “evangelicals” (from the Greek word “evangelion,” which means *good news*), that is, people who believed and taught the Good News or the Gospel of Jesus. They later adopted the name given to them by their opponents—Lutherans. The Lutherans gathered their statements of faith in a collection of documents called *The Book of Concord*. This book begins with the ancient Christian creeds to show that Lutherans believe the teachings of the historic Christian church. Also included in the book are Luther’s *Small Catechism* and *Large Catechism*, the Augsburg Confession, and many other statements of faith. “Concord” means agreement, and with these statements, Lutherans display their agreement, or harmony, in what they believe and teach. The day on which Luther posted his 95 theses on the church door, October 31, came to be celebrated among Lutherans as Reformation Day.

Grace Alone

Three short phrases are sometimes used to describe or summarize the teachings brought to light during the Reformation, through the work of Martin Luther: “grace alone, faith alone, and Scripture alone”—often expressed in Latin as “sola gratia, sola fide, and sola scriptura.”

The words “grace alone” remind us that the forgiveness of sins is a gift of God’s grace, that is, His goodwill or favor toward undeserving sinners. As Luther wrote, “We are all beggars.” We can do nothing to earn God’s forgiveness. We have nothing to offer in exchange for such a treasure. Luther said that “grace signifies that favor of God which wishes us well and justifies us. That is, it freely grants us the faith which alone justifies us.”⁷ To be justified means to be declared righteous, or holy, in the sight of God. It means our sins are forgiven, and we are placed into a right relationship with God through faith in Jesus Christ. God’s Word tells us, “For by grace you have been saved through faith. And this is not your own doing; it is the gift of God, not a result of works, so that no one may boast” (Ephesians 2:8-9). The Bible tells us more about the grace of God revealed in Jesus:

“For there is no distinction: for all have sinned and fall short of the glory of God, and are justified by His grace as a gift, through the redemption that is in Christ Jesus” (Romans 3:22-24).

“God shows His love for us in that while we were still sinners, Christ died for us” (Romans 5:8).

“He saved us, not because of works done by us in righteousness, but according to His own mercy, by the washing of regeneration and renewal of the Holy Spirit, whom He poured out on us richly through Jesus Christ our Savior, so that being justified by His grace we might become heirs according to the hope of eternal life” (Titus 3:5-7).

“For the Law was given through Moses; grace and truth came through Jesus Christ” (John 1:17).

Faith Alone

The words “faith alone” refer to the fact that God’s gracious gift of forgiveness is received only through faith in Jesus Christ. Faith has been described as the “hand” that receives the gifts of God. Luther once spoke of faith as the wedding ring that unites us with Jesus. Even faith itself is a gift from God, created within us by the Holy Spirit. Jesus said, “No one can come to Me unless the Father who sent Me draws him” (John 6:44).

Luther wrote, “Faith is a living, daring confidence in God’s grace, so sure and certain that the believer would stake his life on it a thousand times.”⁸ God’s Word tells us we are justified not by our own efforts, but through the living, daring confidence that is Spirit-created faith:

“Therefore, since we have been justified by faith, we have peace with God through our Lord Jesus Christ. Through Him we have also obtained access by faith into this grace in which we stand, and we rejoice in hope of the glory of God” (Romans 5:1-2).

“Now faith is the assurance of things hoped for, the conviction of things not seen” (Hebrews 11:1).

“So faith comes from hearing, and hearing through the Word of Christ” (Romans 10:17).

“... and no one can say ‘Jesus is Lord’ except in the Holy Spirit” (1 Corinthians 12:3b).

“But now the righteousness of God has been manifested apart from the Law, although the Law and the Prophets bear witness to it—the righteousness of God through faith in Jesus Christ for all who believe ...” (Romans 3:21-22a).

Scripture Alone

The words “Scripture alone” mean that the Bible, the inspired (God-breathed) Word of God, is the only source and authority for Christian teaching. The Lutherans wrote in *The Book of Concord* that “Holy Scripture alone remains the only judge, rule, and guiding principle, according to which, as the only touchstone, all teachings should and must be recognized and judged, whether they are evil, correct or incorrect.”⁹ Luther said: “People are not to believe me, the church, the fathers (teachers from the earliest days of Christianity), the apostles, or even an angel from heaven if we teach anything contrary to the Word of God. But the Word of the Lord should stand forever.”¹⁰

Luther had hoped to find a merciful God, but in his study of the Bible he learned that this merciful God had found him! In Scripture we learn that Jesus is the Savior who “came to seek and to save the lost” (Luke 19:10b). Jesus’ disciple John, using words breathed into him by God, explained why he wrote down the events in Jesus’ life: “These are written so that you may believe that Jesus is the Christ, the Son of God, and that by believing you may have life in His Name” (John 20:31). The Bible describes its words and purpose:

“But as for you, continue in what you have learned and have firmly believed, knowing from whom you learned it and how from childhood you have been acquainted with the sacred writings, which are able to make you wise for salvation through faith in Christ Jesus” (2 Timothy 3:14-15).

“For I delivered to you as of first importance what I also received: that Christ died for our sins in accordance with the Scriptures, that He was buried, that He was raised on the third day in accordance with the Scriptures” (1 Corinthians 15:3-4).

(Jesus said) “You search the Scriptures because you think that in them you have eternal life; and it is they that bear witness about Me” (John 5:39).

“For no prophecy was ever produced by the will of man, but men spoke from God as they were carried along by the Holy Spirit” (2 Peter 1:21).

“So faith comes from hearing, and hearing through the Word of Christ” (Romans 10:17).

“Sola”—only or alone—is a good word to use when we talk about the gift of God’s righteousness for sinners. We are beggars. We have nothing to offer in exchange for such a treasure. It is given to us only as a gift of God’s grace, His goodwill, or favor, toward us. It is a gift received only through faith in Jesus. As Martin Luther discovered, the truth about this treasure is revealed only in the teachings of God’s Word, in the good news that Jesus died on the cross and rose from the dead to win forgiveness and eternal life for us. The rich treasure of peace with God is ours as a free gift because the price was paid by Jesus Christ alone.

(Endnotes)

¹ *Luther’s Works*, ed. Lewis W. Spitz, vol. 34 (Philadelphia: Muhlenberg Press, 1960), 337.

² Selected theses from *Luther’s Works*, ed. Harold J. Grimm, vol. 31 (Philadelphia: Fortress Press, 1957), 25, 29, 31.

³ Roland H. Bainton, *Here I Stand: A Life of Martin Luther* (New York: Abingdon Press, 1950), 147.

⁴ *Luther’s Works*, ed. George W. Forell, vol. 32 (Philadelphia: Fortress Press, 1958), 112.

⁵ *Luther’s Works*, ed. Gottfried G. Krodel, vol. 48 (Philadelphia: Fortress Press, 1963), 228.

⁶ James M. Kittleson, *Luther the Reformer* (Minneapolis: Fortress Press, 2003), 297.

⁷ *What Luther Says*, ed. Ewald M. Plass, vol. 2 (St. Louis: Concordia Publishing House, 1959), 603.

⁸ *Luther’s Works*, ed. Theodore Bachmann, vol. 35 (Philadelphia: Fortress Press, 1960), 370.

⁹ *The Book of Concord*, ed. Kolb, Robert and Timothy J. Wengert (Minneapolis: Fortress Press, 2000), 487.

¹⁰ *What Luther Says*, ed. Ewald M. Plass, vol. 3 (St. Louis: Concordia Publishing House, 1959), 1479.

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