



# A BIBLE STUDY ON JOHANN TETZEL

*Seller of Indulgences*

## “SALVATION UNTO US HAS COME”

(TLH 377; LW 355; LSB 555)

(Rom. 3:10–31; 5:1–11; Gal. 3:1–25; Eph. 2:1–10)

**“As soon as the coin in the coffer rings, the soul from purgatory springs!”** was the empty promise of Dominican friar Johann Tetzel as he sold the forgiveness of sins across the river from Wittenberg, preying on the common people’s terror of unending torment because of their sins. Martin Luther was incensed over this crass hawking of the cancellation of sin for anyone who had enough money to purchase an indulgence. “Why suffer for your sins when you can pay to have them cancelled with an indulgence?” Imagine Luther’s shock when he discovered that the Roman Catholic Church leaders not only knew about Tetzel’s outrageous practices but also condoned them as means to pay for the extravagances in Rome and the simony in Mainz.

The 95 Theses posted on the door of the Castle Church in Wittenberg on Oct. 31, 1517, did more than just put a hole in Tetzel’s drum and the crass selling of the forgiveness of sins. Luther’s stand propelled him to fight against the root of this horrible behavior: the Roman Catholic Church’s twisted understanding of Scripture and salvation, which threatened to extinguish the authority of the Bible and the Gospel of grace through faith in the substitutionary atonement of Christ.

### STANZA ONE AND TWO

1 Salvation unto us has come / By God’s free grace and favor; / Good works cannot avert our doom, / They help and save us never. / Faith looks to Jesus Christ alone, / Who did for all the world atone; / He is our one Redeemer.

2 What God did in His Law demand / And none to Him could render / Caused wrath and woe on ev’ry hand / For man, the vile offender. / Our flesh has not those pure desires / The spirit of the Law requires, / And lost is our condition.

**Wherever there is no true Gospel of Christ, desperate people do desperate things. In Luther’s day, no one had to be convinced of the power of God’s Law and its effects: sickness, suffering and death. “Lost is our condition” is our lament under the Ten Commandments. The temptation for the people in Luther’s day was the same as**

**in our own: attempt to win salvation by doing something worthy of God’s grace and favor. “Pay for an indulgence and be relieved of your guilt and the terrors of suffering for your sins!” This was Tetzel’s seductive appeal.**

**1.** Making a deal with a holy and almighty God is a constant temptation. Tetzel’s success fed off of the anxiety and fear of suffering the effects of sin — for yourself or your loved ones in this life or in purgatory. Today’s television evangelists continue the tradition of providing the empty promise of “if you only do something good for God, then He will, in turn, bless you.” What other religions and religious leaders continue this seductive temptation today? What does St. Paul say about working your way to heaven (ROM. 3:10–20)? On whose work must we instead rely (ROM. 3:21–31)?

### STANZAS THREE AND FOUR

3 It was a false, misleading dream / That God His Law had given / That sinners could themselves redeem / And by their works gain heaven. / The Law is but a mirror bright / To bring the inbred sin to light / That lurks within our nature.

4 From sin our flesh could not abstain, / Sin held its sway unceasing; / The task was useless and in vain, / Our guilt was e’er increasing. / None can remove sin’s poisoned dart / Or purify our guileful heart— / So deep is our corruption.

**Dead people do not save themselves. It was an empty hope that any sinner could redeem themselves — or anyone else. The Bible (and Luther’s Small Catechism) plainly reveals that all of us are weak, sinful, helpless, dead-in-our-trespases sinners (EPH. 2:1–10).**

**2.** Some misguided Christians argue: “God wouldn’t have given us the Ten Commandments if He knew we couldn’t fulfill them.” What use has the Lord given His Law (Luther’s Small Catechism)? Of those three uses, which is the chief, primary use (ROM. 3:19–20)? To whom does this chief use apply? Why is it silly to believe that St. Paul exclaimed the words of Rom. 7:24 before he became a true Christian? Why was this Luther’s cry and ours as well?

## STANZAS FIVE AND SIX

5 *Yet as the Law must be fulfilled / Or we must die  
despairing, / Christ came and has God's anger stilled, / Our  
human nature sharing. / He has for us the Law obeyed, /  
And thus the Father's vengeance stayed / Which over us  
impended.*

6 *Since Christ has full atonement made / And brought to  
us salvation, / Each Christian therefore may be glad / And  
build on this foundation. / Your grace alone, dear Lord, I  
plead, / Your death is now my life indeed, / For You have  
paid my ransom.*

**The problem is not with the demands of the Law; the problem is our inability and unwillingness to live under it. Christ has come as true man to fulfill what we could have never fulfilled: a perfect life and substitutionary death. Sin must be atoned for. Tetzl knew this truth but twisted it in arguing that payment with gold and silver could avert God's wrath and vengeance. (Compare with St. Paul's admonition in GAL. 3:1–5.)**

**3.** The truths Martin Luther proclaimed against the hawking of indulgences in his 95 Theses came to full bloom in his Small Catechism. The Explanation of the Second Article of the Creed presents the Gospel in almost hymnic form. Review this epic confession of the Christian faith in light of the siren call of Tetzl and his worthless indulgences.

## STANZAS SEVEN AND EIGHT

7 *Let me not doubt, but truly see / Your Word cannot  
be broken; / Your call rings out, "Come unto Me!" / No  
falsehood have You spoken. / Baptized into Your precious  
name, / My faith cannot be put to shame, / And I shall  
never perish.*

8 *The Law reveals the guilt of sin / And makes us  
conscience-stricken; / But then the Gospel enters in / The  
sinful heart to quicken. / Come to the cross, trust Christ,  
and live; / The Law no peace can ever give, / No comfort  
and no blessing.*

**There are only two ways of salvation; one teaches that God gives His favor and blessing as you earn it. If you respond in good words and holy living to God's grace, then God gives you a little more. If you don't behave better, then God reduces His blessings and grace. This was the way advertised by Tetzl — a way of mathematics and two-way contracts. "Your gold and silver for God's gracious forgiveness." How does this fly in the face of what the Gospel of the prophets and apostles clearly teaches? Why does this help explain Luther's complaint in the 95 Theses that if the pope has the power to forgive the sins of Christians terrified by their sins, why doesn't he just forgive them freely?**

**4.** The Roman Catholic Church continues to teach that we receive God's saving grace a bit at a time. How is this contrary to Scripture and the truths of the Gospel rediscovered by Luther and the Reformation? What percent of salvation are we gifted at our Baptism? Five percent? Ten percent? On the basis of what Christ lavishly gives when we are first made His child at the baptismal font, what percent of comfort and blessing can we have in regard to our salvation — even as we are suffering in this dark and dying world?

## STANZAS NINE AND TEN

9 *Faith clings to Jesus' cross alone / And rests in Him  
unceasing; / And by its fruits true faith is known, / With  
love and hope increasing. / For faith alone can justify; /  
Works serve our neighbor and supply / The proof that faith  
is living.*

10 *All blessing, honor, thanks, and praise / To Father, Son,  
and Spirit, / The God who saved us by His grace; All glory  
to His merit. / O triune God in heav'n above, / You have  
revealed Your saving love; / Your blessed name we hallow.*

**There is only one true object of saving faith, and it isn't our good intentions or pious works. No one can build a ladder to heaven out of good works or sincere wishes. True faith looks to Christ alone and gives all glory and honor to God. We contribute nothing to our own salvation except our many sins (EPH. 2:8–9).**

**5.** Christians are not against doing good to our neighbor in need, but it is the free response of faith and never part of making a two-way contract with our Redeemer (EPH. 2:10). How is this understanding of good works completely different than the teachings broadcast by Tetzl and Rome's indulgences? Why must we be clear that even faith in Christ and His substitutionary sacrifice is not a good work that makes us worthy of being saved?

