"Indulgences and Grace"

Rev. Stephen Milton

Lawrence Park Community Church

October 26th, 2025

Last year, I went to Rome for three weeks to study early Christian art. A lot of it is underground in burial tombs known as catacombs. But there is also a lot in the museums at the Vatican. So, I stayed near Vatican City, and I made several trips there.

When you approach the Vatican, one building stands out. Saint Peter's Basilica. Its huge dome and astounding square with its colonnade is the focal point of the entire city. It was built in the 300s, on top of the site where it was believed that the Apostle Peter had been executed by the Romans back in the first century.

It was the first church ever built, and it was huge and opulent. But it didn't look like the one we have now.

The original Saint Peter's basilica was smaller, and had suffered a lot over the centuries. Invasions, time and neglect had slowly destroyed the first basilica. By the 1400s it was a wreck.

So, in 1503, a new Pope, Julius II, decided to completely rebuild it. It was the peak of the Italian Renaissance, that age when artists were rediscovering ancient Roman ways of painting, sculpture and architecture. The Pope hired the best artists and architects to rebuild the basilica.

Michaelangelo was hired to paint the ceiling of the Sistine Chapel. Raphael would be hired to oversee the architecture.

The new Basilica would be the glory of the Christian world, a magnet for believers and pilgrims from all over the world. And it would also cost a fortune.

The Church would need to raise money, more than ever before.

That money would come from a fundraising system known as indulgences. Over the centuries, the Catholics had created a system for dealing with people who had sinned. They were expected to confess their sins at church to a priest. Then the priest would ask them to repent. If they did that, they would be asked to engage in an act of indulgence - a kind of payment for their sin. This could mean praying the rosary for ten days, or for more serious sins, going on a religious pilgrimage, or giving to the poor. But even then, the payment for sin was not over. Catholics taught that God would still need to be paid in the afterlife. For the worst sinners, punishment would occur in hell, forever. For the saints, there would be no punishment at all, they would go to heaven. But for most people, who weren't evil or saints, the destination would

an in between place, purgatory. They would stay there, being punished for their sins for thousands of years until the final judgement.

In the 1400s, the Catholic Church decided that one's time in purgatory could be shortened if people made donations to the church as indulgences. Instead of praying or going on a pilgrimage, they could simply donate money to the church, and that would clear them of their sins now, and get them from purgatory to heaven faster.

This was the mechanism the Catholic Church used to fund the reconstruction of Saint Peter's basilica in Rome. By the early 1500s, it was even possible to buy indulgences for people who were already dead.

For common people, this fundraising scheme took the form of highly charismatic preachers going from town to town promising salvation for a price. These were like revivals, full of pomp and glitz. One of those indulgence salesmen was a charismatic priest called Johann Tetzl. Like others of his kind, he earned hefty commissions for the money he raised for St Peter's. He famously declared to peasants in Germany that

"As soon as pennies in the money chest ring, the souls out of their Purgatory do spring."

One of the men who saw his travelling show was a young monk, from a neighbouring town. His name was Martin Luther.

He was incensed by what he saw. Not long after, on October 31st, 1517, he nailed a list of complaints to the door of a church in the town where he lived.

He denounced the sale of indulgences and said that the peasants were being horribly misled, and bilked out of their hard earned money. Luther nailed his 95 theses to that door on All Souls day, the day in the church calendar when we remember those who have died over the last year.

Luther's fury over indulgences became the spark that created the Protestant Reformation. In Luther's sermons, he denounced indulgences as having no basis in scripture. He declared that the Catholics who came up with this system had, quote, "darkened minds, who have never even smelled a Bible." Luther argued that for people who had already repented for their sins, Christ grants us grace, and there is no other penalty to pay. That was the whole point of Christ's forgiveness which he offered from the cross. True repentance and Christ's grace were all that were needed. There was no further punishment, and thus, no need to pay indulgences to avoid those fictitious penalties in the afterlife.

Luther argued that Christians had been led astray by Catholic traditions, so reform was necessary by rooting our faith in scripture alone. Much of Luther's perspective on grace and forgiveness came from his interpretation of Paul's letters in the New Testament. But we can see his point in today's scripture reading as well.

Two men go to the temple in Jerusalem to pray. One is a Pharisee, men known for being highly pious and very observant of every religious ritual. The other man is a tax collector. He is hated by most Jews for collecting money for the Romans and their puppet kings.

One would expect Jesus to approve of the prayers of the Pharisee, and admonish the sinful tax collector.

But that isn't what happens. The Pharisee speaks to God out of pride, bragging about how often he fasts. He even says he is thankful he is better than the tax collector. The Pharisee's prayers are arrogant and self satisfied, in no need of God's grace. The tax collector, on the other hand is full of humility. He begs for God's mercy, admitting he is a sinner. Jesus tells us that it is this man, the contrite sinner, who has been justified through his prayers, not the Pharisee.

Knowing one is a sinner, and in need of God is the better road to a relationship with God than pride. The Pharisee's pride prevents him from seeing his own faults, and where he needs to grow spiritually. In his mind, he has already arrived. The tax collector, on the other hand, desperately needs God's forgiving grace, and he knows it. The sinful tax collector is more aware of God's grace than the Pharisee who feels he has already earned God's favour.

Martin Luther made the same point. The whole system of indulgences was based on the assumption that the church could decide what happened to souls now and in the afterlife. Luther denounced this as absurd, that was clearly God's role, it did not belong to human beings or the Church in Rome. Luther argued that a course correction was needed, and that a new emphasis on scripture was the key to getting Christianity back on track. This led to a major split in Christianity, causing nations like England, Germany, Holland and Switzerland to break away to become Protestants. It also meant that money for indulgences dried up, and construction of Saint Peter's basilica was put on hold due to a funding crisis.

Luther's rallying cry of sola scriptura, by scripture alone, has driven Protestantism forward, but it has also caused even more splits. There is no one way to interpret scripture. People and churches will always disagree on what passages mean. Early on, some churches argued that since only adults were baptized in the Bible, that meant the baptisms of babies did not count. These people split off to form the AnaBaptists and the Baptist denominations.

In our time, these splits continue.

A few years ago, the United Methodists in the United States split over the issue of gay rights, with one quarter of their 30,000 churches leaving the denomination.

Last week, the Anglicans faced a new split in their worldwide denomination. The newest archbishop of Canterbury is Sarah Mullally, the first woman to be in the role. She is now the head of the entire Anglican communion across the world.

However, African bishops have announced they cannot support her since one of Paul's letters says that women should not be allowed to speak in church (1 Corinthians 14:34), so she may

not lead. The African bishops intend to declare their members to be the true Anglican communion in 2026, which would cause a schism in the denomination.

The history of Protestantism is full of these schisms, usually based on interpretations of scripture. It is as though our churches often play the role of the Pharisee praying, thankful that we have God's favour, and we are not as deluded as those other denominations. However, we can see from today's scripture that the proud Pharisee does not impress Jesus. He applauds the guilty tax collector for asking for mercy, knowing that he has sinned.

When we consider our denomination, the United Church of Canada, we can see periods when we have been both the Pharisee and the tax collector. When we ran residential schools, we felt sure of ourselves, certain our faith was better than any Indigenous faith, which we dismissed as mere superstition. But in time we came to see the error of our ways, and in 1998 we issued a formal apology to Indigenous people for our part in that terrible effort to wipe out Indigenous culture.

This past summer, at the General Council meeting in Calgary, the United Church of Canada issued a formal apology to LGBTQ2S+ people.

For many decades, we had officially forbidden queer people from serving as ministers, or being out as congregants. Even after they were welcomed into the denomination in 1988, many congregations refused to include them. Indeed, this congregation's church council wrote a letter back then stating our opposition to recognizing queer people in the church.

But times change, and so do churches. In this church, by 2019, people had come to see the issue of queer rights differently. We formed an affirming committee in 2019, and by 2022, we had become an affirming ministry. The ability to change one's mind and to change direction is the essence of the meaning of repentance. It is not simply to feel sorry, but it is a willingness to try another path, walking with God. The church that can apologize to God and those it has hurt is a church that understands repentance and grace. What may seem like a weakness in the United Church of Canada is in fact a strength. When we admit our mistakes, and ask for God's help going forward, we are showing our faith in grace.

Back in 1517, all of these schisms and controversies were not on Luther's mind. Instead, he simply wanted his beloved church to stop pretending it was in charge of the fate of souls. He wanted Christians to realize that Christ has already offered us grace, there was no need to pay for it. Luther wanted Christians to realize that they were already loved by God. This should help them to stop sinning, for there was no need to worry about your self worth if you know God loves you. And when you realize that you are loved, we are called to share that love. Not out of duty or fear of the afterlife, but simply because we feel God's compassion for humanity.

And so, on this Reformation Sunday, I would like to give Luther the last word:

"If you want to give something, you ought above all else (without considering St. Peter's building or indulgences) give to your poor neighbour. When it comes to the point that there is no one in your city who needs help (unless God deigns it, this will never happen!), then you ought to give where you want: to churches, altars, decorations, or chalices that are for your own city. And when that, too, is no longer necessary, then first off—if you wish—you may give to the building of St. Peter's or anywhere else."

Amen.