



Paul's Letter to The Romans

Luther's Verse Romans 1:17

It was one of those phone calls that every pastor hates to receive. I picked up the phone and greeted the caller the same way I always do, **"APC, may I help you?"** A man, a man with deep resonant voice, and a deep East Texas twang, asked if he might speak to the senior pastor. I explained to him that our senior pastor was out of the office but that if I could, I was more than willing to help him. The man hesitated for a moment and then asked what I did at he church. I told him I was an associate pastor and that I mostly worked with young people but that I also enjoyed ministering to the church's senior citizens, That seemed to satisfy him and he sputtered around for a minute and then finally just blurted out his question, **"What do ya'll charge for someone to be saved?"**

I almost fell out of my chair. I was certain I had misheard him so I asked him to repeat the question. **"What did you say?"** I asked.

"I asked...what ya'll charge for someone to be saved?"

Now it was a moment of decision for me. I had to try to decide whether to hang up the phone or stay on the line. I had to try to figure out whether the man was completely crazy or just cantankerous so I said, **"Well...we don't charge anything for a person to be saved. Since we don't own salvation, we don't feel like we have the right to sell it."**

“Now preacher,” he replied, “you know good and well you sell salvation just like everybody else does. All I am trying to do is to just get to the price.”

“What’s your name?” I asked.

He answered, “Now preacher, my name doesn’t make any difference. Either you can tell me what you charge or you can’t. So let me ask you one more time, what do ya’ll charge for someone to be saved?”

I thought for a minute and then I said, “Look here mister, I don’t know who put the burr under your saddle but salvation is a free gift bought and paid for by atoning work of the Lord Jesus...”

He cut me off right in mid-sentence. “Preacher, preacher...don’t give me that same old line of crud. Why don’t you just man up and tell me, straight out, what ya’ll charge for salvation.”

That made me so mad. So I waited just a second to let my anger subside and then I said, “Alright, I’ll tell you the truth, the whole truth. We charge one dollar...”

“One dollar!” he shouted. “Well that’s a heck of a deal. One dollar is a lot cheaper than anybody else I’ve talked to. How come ya’ll sell your salvation so much cheaper than everybody else?”

“Well, you cut me off before I finished,” I replied. “It’s one dollar but it’s one dollar more than you have right now. It’s one dollar more than you can borrow. In fact, as long as you live, it will always be one dollar more than you have or can ever get you hands on. Salvation for you, since you’re so all-fired anxious to buy it, will always be just one dollar out of your reach.”

The man on the other end of the line hung up.

Now I told you that story not to make me look clever. If anything it probably illustrates much too clearly just how impatient I am and how much I need to grow in my ability to endure other people's supposed cleverness. No, the real reason I told that story is because it will help you, I think, to understand that there was a time in Christendom when the common man thought there was a price tag on salvation.

Now, and I admit this freely, it was hardly ever put quite that crassly. Perhaps the clearest expression of what I mean is contained in a very famous line from the time of the Reformation.

Facienti quod in se est Deus non denegat gratiam.

"God does not deny his grace to the man who does his best."¹

Now, you can see, I think, how many modern Americans might naturally gravitate to such an expression. Of course, they would never say it quite the same way. They wouldn't say, **"God does not deny his grace to the man who does his best."** Rather, they might say it this way, **"God helps those who help themselves."** Or they might say it this way, **"God did His part and I did my part."** Still they mean pretty much the exact same thing that medieval Catholics meant when they said... *facienti quod in se est Deus non denegat gratiam.*

It's hard to imagine from this side of the Reformation how such an idea could have ever come to dominate the medieval theological landscape. But it did. It became commonplace in spite of Augustine's battle with Pelagius. It became

commonplace in spite of the Council of Orange. It became commonplace in spite of men like Anselm, Thomas Bradwardine, John Wycliffe, or even John Huss, men who all held to a strong view of predestination and God's electing grace. In fact, it had come to be viewed as something of a pact, a bargain if you will between hell-deserving sinners and a just but merciful God.

What "facienti quod in se est Deus non denegat gratiam" implied was that a person just had to do the best they could do and God would make everything else all right. Of course, that caused almost as many problems as it solved. You can see how it might have caused any genuinely reflective person to have all kinds of connected questions spring to mind. Questions like: "Since my heart is deceitfully wicked, how will I know if my best is really my best?" or "How will I know when my best has actually been accepted by God?"

Now part of the difficulty sprang from the fact that prior to the Reformation, the church did not generally distinguish between "**justification**" and "**sanctification**." Rather, it usually collapsed both ideas under the single heading "**justification**."² Sometimes, a writer might use the word to refer to what we call the initial act of justification and sometimes they might use it to refer to the process we call "**sanctification**."

For example, St. Augustine wrote this: "**The one who has made you without you, does not justify you without you.**"³

Now if he were referring to the initial act of justification, as he is most assuredly not, we would have to disown him at this point. But Augustine, you see, was

talking about the “**justification**” here as a process. Listen to what Berkhof says here:

Augustine does regard faith as functioning in the justification of the sinner, for he says that man is justified by faith, that is, obtains justification by faith. But he does not conceive of justification in a purely forensic sense. While it includes the forgiveness of sins, this is not its main element. In justification, God not merely *declares* but *makes* the sinner righteous by transforming his inner nature. He fails to distinguish clearly between justification and sanctification and really subsumes the latter under the former. The notable feature of Augustine’s doctrinal system that he refers everything to the grace of God.⁴

I love that last line. I particularly love it because in Luther’s day, it wasn’t just the confusing of “**justification**” and “**sanctification**” that caused problems. There was also a real measure of confusion over what was meant by “**grace.**” Today, of course, we know that “**grace**” is simply the kindness of God. Well at the time of the Reformation, that was not always so clear. In fact, there was a real measure of confusion about the nature and definition of “**grace.**”⁵ Now let me show you what that meant and why it mattered on the verge of the Reformation. Let’s say that you lived in Germany prior to the Reformation and were converted to Christianity. Your priest would say to you that God had done a work of grace in your heart and moved you to acknowledge the truth you had been taught in church. Upon your baptism, God then did another work filling you with His sanctifying grace. At that point, you were a fully justified person. Now the problem was that you were still alive and because you were still alive you were still prone or at least liable to sin.

The problem with that was that when you sinned, you lost some of your indwelling grace, some of your infused righteousness. If you committed, a mortal sin...a sin like adultery or murder...you lost it all and were no longer a

justified person. Now in order to keep her saints from falling into an unjustified state, the church provided a means to restore a saint to their former condition of grace or justified state. That means was called the sacrament of **“penance”**.

Now penance could be accomplished any number of ways and could entail any number of things. The local parish priest assigned the sinner an appropriate act of satisfaction. If the sin were a minor sin, a venial sin, an appropriate act of satisfaction might involve nothing more than the repetition of some prescribed prayer, like three **“Our Fathers”** or three **“Hail Marys.”** A more serious sin, like adultery might require a much more rigorous act of penance. It was not that the act of penance automatically received God’s approval or merit in and of itself. Whether God actually accepted the act of satisfaction and restored the sinner depended upon the sinner’s genuine contrition and truthful confession.

Eventually, sinners who were unable to fulfill the requirements assigned to their satisfaction were occasionally allowed to actually purchase their **“satisfaction.”** This was rare; at least early on in the church it was rare. When money was spent to buy penitential satisfaction was called an **“indulgence”**.

Now let me add one more thing. Any person who died with unresolved sin, and that included all but the most extraordinary saints, was destined to complete their penance in purgatory. This is one reason why so many people, Constantine for example, put off their baptism until just before death. They had the idea that waiting to be baptized until right before their death meant that they would have very little opportunity to sin away their justification. But it is also one reason why the sale of indulgences became so widely practiced. People were told that they were able to purchase indulgences both for the sins they had committed in

this life and that they were able to purchase indulgences for their deceased loved ones who were suffering in purgatory.

Now are you with me so far?

You see it was into this world, this very complex world where the theological concepts of **“justification”** and **“sanctification”** were not distinguished, a world where the concept of **“grace”** was confused, a world where **“penance”** was viewed as one of the essential sacraments of the church, a world where penitential **“satisfaction”** could be purchased with gold that Martin Luther was born on St. Martin’s Eve, November 10, 1483.

His parents, Hans and Margaret Luther, were both peasants and good Catholics. His father was a woodcutter in Eisleben when Martin was born and because he was a faithful Catholic he took him the day after his birth to be baptized at the local parish church. He named his new son Martin after the saint whose day was being celebrated.

When Martin was only six months old, his parents moved to Mansfeldt where Martin’s father went to work in the mines. But Hans Luther was an enterprising man. Eventually he managed to acquire two smelting furnaces with which he was able to begin smelting copper and shortly after he was able to quit the mines and actually provide an almost stable income for his family.

Young Martin grew up a timid boy. Perhaps, his timidity was the result of the severe discipline he received from his parents and from the schools he attended. The times were harsh and the discipline of that day was harsher still. One morning at the local school he attended, Martin was **“flogged”** fifteen separate

times before noon. Still he appears to have been a good student. He learned the basics: the Ten Commandments, the Lord's Prayer, the Apostle's Creed and Latin grammar.

When Martin turned eighteen, he moved to Erfurt to study for his Bachelor's degree. He was soon recognized for uncanny speaking ability and his good scholarship. Two years into his studies, Martin found a book in the library that fascinated him. It was a book like no other he had ever seen. It was a Bible. It was the first Bible, he had actually ever seen. Martin Luther was twenty years old, the first time he ever read the Bible for himself. The first story he ever read from the Bible was the story of Hannah dedicating young Samuel to the Lord. When he read of Hannah and young Samuel and Eli and he was overcome with joy.⁶

It was shortly after Martin found the Bible in the library at Erfurt, that Martin found himself caught in a terrible thunderstorm. The young man, he would have been about twenty-one at the time, cried out, "**St. Anne protect me. I will become a monk.**" He must have already been thinking about dedicating his life to God but whether he had been or not he kept his vow. Two weeks later he entered the Augustinian cloister at Erfurt and became a monk. His father was furious.

Now to Luther the idea of being a monk held great promise. He would be allowed to study. He would be allowed to teach philosophy and other subjects at the University and he would be allowed to pursue a life of holiness. Listen to what he says.

I was a good monk, and I kept the rule of my order so strictly that I may say that if ever a monk got to heaven by his monkery it was I. All my brothers in the

monastery who knew me will bear me out. If I had kept on any longer, I should have killed myself with vigils, prayers, reading, and other work.⁷

As part of his education his abbot sent young Luther on a pilgrimage to visit the holy city of Rome. Now for Martin a visit to Rome held two prospects. First, it was great honor to go to the religious center of his world. Secondly, it was another way to gain favor before God. You see Martin was already struggling with the issue of **“righteousness”**.

What Luther found in Rome was a great discouragement to him. The priests lived lavishly, were sacrilegious and prone to mockery. In particular they mocked Luther because he took so long to complete a mass. While he was meditating and consciously praying each word he said in the mass, his Italian counterparts were whispering to him, “Passa, passa...psst passa” which meant “Hurry it up.” They also said things like “Send the Son back to His mother” which meant get it over with so we can put the consecrated bread away.

At one point Luther had the chance to do penance on the Sancta Scala which was a staircase in Rome. It was reported to be the very staircase Jesus had ascended on his journey to see Pilate. The church argued that it had somehow been magically transported from Jerusalem to Rome. Anyway, the penitent had to climb the long tortuous staircase on their knees praying as they went. Years later, he said when he got to the top, he stood up, turned around and asked himself, **“I wonder if any of this is true?”**

Either way, Luther still wanted to be good monk. He worked hard at it. When he returned to Wittenberg, he continued his rigorous, ascetic lifestyle. He was committed to obtaining perfection, the same perfection he had sought on the

steps of the legendary Sancta Scala, but he found no peace. The more he strove for perfection, the more he repented, the more discouraged he became. Luther was spending five or six hours a day in confession for his sin. Yet, in dark nights alone in his cell he was tormented by doubts concerning his salvation. He was wearing down and he was wearing down his confessors in the process. They accused him of being hysterical and they accused him of spiritual pride. Do your best they argued.

Facienti quod in se est Deus non denegat gratiam.

But that was, of course, the problem for Luther. How do you know when you've done your best?

It did not help his self-confidence that his Abbot, Johann von Staupitz had asked assigned him to teach Bible at Wittenberg. Luther had still never read the entire Bible. He had read parts, of course, and he had memorized passages that were often repeated in the mass. But he had never read the Bible through for himself. And now partly as a result of spiritual depression and partly as the result of his assignment, he committed himself for the first time to both learn and exposit the Scripture. He was twenty-nine years old. Luther had been assigned the Psalms and he had been assigned the Epistle to the Romans. It did not take long for him to run into trouble. In Paul's letter to the Romans, he ran up against the phrase "**the righteousness of God.**" He understood, as any good Augustinian monk from the middle ages would have, that the "**righteousness of God**" was the righteousness, which God demanded, and not the righteousness that God gave.

It tormented him. How could he meet the standard of righteousness that God required? And then Luther had his breakthrough. Listen to his explanation.

I had indeed been captivated with an extraordinary ardor for understanding Paul in the Epistle to the Romans. But...a single word in Chapter 1...stood in my way. For I hated that word **“righteousness of God,”** which, according to the use and custom of all the teachers, I had been taught to understand *as that* righteousness...with which God is righteous and punishes the unrighteous sinner.

Though I lived as a monk without reproach, I felt that I was a sinner before God...I did not love, yes, I hated the righteous God who punishes sinners...Thus I raged with a fierce and troubled conscience. Nevertheless, I beat importunately upon Paul at that place...desiring to know what St. Paul wanted.

At last, by the mercy of God, meditating day and night, I gave heed to the context of the words, namely, **“In it the righteousness of God is revealed, as it is written, ‘He who through faith is righteous shall live.’”** There I began to understand that the righteousness of God is that by which the righteous lives by a gift of God, namely by faith...*it is* the righteousness of God revealed by the gospel, *that is*, the passive righteousness with which merciful God justifies us by faith...Here I felt that I was altogether born again and had entered paradise itself through open gates...⁸

Luther came to see that the **“righteousness of God”** was the alien righteousness of Christ, imputed to believers. Luther came to finally possess a peaceable conscience and he began to proclaim the truth of the gospel, that is, that men were justified before God through faith in Christ alone. As he realized the truth of the gospel he became more and more agitated by the church’s practice of selling indulgences.

Now we have already talked about what indulgences are and why the church instituted them. Now one of the most common methods of obtaining an indulgence prior to Luther’s day was to make a long and arduous pilgrimage. But

traveling in the middle ages was dangerous, and it was expensive. That was especially true since the best shrines and holiest sites in the Holy Land had been lost to Muslim control. Still the church wanted to maintain the idea of pilgrimages. The way they accomplished that was through religious relics. The church developed an enormous collection of relics, which sinners could visit to acquire penitential satisfaction. Unfortunately, sometimes genuine relics were hard to obtain. Still, relics were found or produced or created according to the need of the time. In that sense, Rome had entered the world and mindset of the amusement park industry. Cities competed with each other for pilgrims and they did so with an extraordinary array of religious relics. Frederick the Wise, the Elector of Saxony, was a simple pious man devoted his life to making Wittenberg the Rome of Germany by collecting a vast assortment of relics. Roland Bainton describes it:

The collection *at Wittenberg* had as its nucleus a genuine thorn from the crown of Christ, certified to have pierced the Saviour's brow. Frederick so built up the collection from this inherited treasure that the catalogue illustrated by Lucas Cranach in 1509 listed 5,005 particles, to which were attached indulgences calculated to reduce purgatory by 1,443 years. The collection included one tooth of St. Jerome, of St. Chrysostom four pieces, of St. Bernard six, and of St. Augustine four; of Our Lady four hairs, three pieces of her cloak, four from her girdle, and seven from the veil sprinkled with the blood of Christ. The relics of Christ included one piece from his swaddling clothes, thirteen from his crib, one wisp of straw, one piece of the gold brought by the Wise Men and three of the myrrh, one strand of Jesus' beard, one of the nails driven into his hands, one piece of bread eaten at the Last Supper, one piece of the stone on which Jesus stood to ascend into heaven, and one twig of Moses' burning bush. By 1520 the collection had mounted to 19,013 holy bones. Those who viewed these relics on the designated day and made the stipulated contributions might receive from the pope indulgences for the reduction of purgatory, either for themselves or others, to the extent of 1,902,202 years and 270 days. These were the treasures made available on the day of All Saints.⁹

Now it should be pointed out that there was some measure of embarrassment regarding the size of the Wittenberg treasury, for it was small, indeed it was minuscule in comparison to the treasury at Rome. Nevertheless, it was important. It provided the opportunity for the poorer masses to obtain release from the tortures of purgatory either for themselves or for their loved ones and it provided for the city and the university...money. It was an important means for financing the church and the ministries of the church. The selling of indulgences associated with relics provided revenue for building churches, cathedrals, hospitals, housing for the poor, and the like. It was the ancient equivalent of bingo and virtually every city had its own depository of relics. Failure to provide a venue for local contrition and hence local contribution meant inevitably that those expendable dollars went elsewhere. That is why in 1517 AD, when the infamous John Tetzel was scouring the country selling indulgences of an even more diabolical nature, that Prince Frederick would not even allow him in the province.

The question should be asked, at this point, why the selling of indulgences worked. I mean, what was the underlying theological tenet that caused desperate sinners to lose all sense of proportion and sound judgment. It had to do primarily with their understanding of grace, and consequently with their understanding of justification. Whereas, Augustine had understood “**grace**” as God’s kindness toward sinners, a shift had occurred in the Middle Ages that transformed the idea of God’s kindness into something substantive. Grace then was a thing, something material you possessed. Obviously, it was something you could lose. I particularly like the way Horton says it, when he refers to the Middle Age concept of grace as something akin to water in a bathtub. Listen to this:

The Reformers found another problem with the medieval notion of even those Sacraments instituted by our Lord. In Rome, one brought a worthy disposition or habitus to the Sacraments, and obstacles could prevent the effective flow of grace into the soul. Where the Scriptures portray grace as God's unmerited favor toward us, medieval theology had taught that grace was a spiritual and moral quality within the believer. Like water filling a bathtub, grace could leak out of the soul due to venial sins and be entirely lost by committing a mortal sin. Thus, Rome's Sacraments (especially penance) served to merit new infused grace.

So there you have it, the reason for indulgences and their success was that the medieval church has changed its doctrine concerning grace. At justification, a sinner was filled with a moral quality, something substantive called “**grace**”. He was fully justified, but that justification was not permanent. Hence, whenever a saint committed sin he fell from his state of justification. To reacquire his state of perfect justification something had to be done. The seriousness of the needed action to reacquire his state of justification was entirely dependent upon the nature of the sin he had committed. Thus it became necessary to distinguish between greater sins and lesser sins. More serious sins were deemed as “**mortal sins**” in that the state of justification was entirely lost. Less offensive sins were deemed “**venial sins**”. The state of justification was damaged. Some of the justifying grace had leaked out.

So it was in this world that Luther made his breakthrough and came to his understanding that the righteousness of God Paul mentions in Romans was, in fact, the righteousness, which God provided in the atoning work of Christ. Luther had started to take exception to the idea of penance as early as 1515 AD, and in particular he had come to loath the notion of purchasing indulgences to pay for past sins. He had already received a measure of criticism as early as 1516 AD for preaching against such practices. And then along came Tetzal.

The new pope, Pope Leo X, had undertaken the massive project of finishing St. Peter's Basilica. It was an enormous undertaking, something on the scale today of say a lunar landing. Unfortunately, Leo was not a frugal man. He had squandered the money Julius had left in the treasury, so he was financially strapped. Leo offered, as others had before him, the office of bishop for a price. The arrangement was simple. Pay Leo for the office of bishop, collect from the people of your region money for indulgences to recover your investment and then split all future revenue with Rome. The man who purchased the office at Mainz sought out indulgence vendors and when he latched onto Tetzal, he got the best.

Tetzal transformed the indulgence into something new, something even more diabolical than it had been before. He offered indulgences and escape from purgatory not only for past sins or for the sins of your parents and loved ones. He offered indulgences for sins you hadn't even committed yet, a sort of pay before you play program. He was reported to have even used a jingle to help hawk his product.

*As soon as a coin in the coffer rings,
The soul from purgatory springs.*

To which some of the more astute peasants created their own tune.

*When a coin goes into the pitcher,
The pope just gets richer and richer.*

But Tetzal was unaffected. He would stoop to the baser emotions. He preyed on fear and ignorance. Listen to a segment from one of his sermons.

Listen now, God and St. Peter call you. Consider the salvation of your souls and those of your loved ones departed...Listen to the voices of your dear dead relatives and friends, beseeching you and saying, **"Pity us, pity us. We are in dire torment from which you can redeem us for a pittance."** Do you not wish to? Open your ears. Hear the father saying to his son, the mother to her daughter, **"We bore you, nourished you, brought you up, left you our fortunes, and you are so cruel and hard that now you are not willing for so little to set us free. Will you let us lie here in flames? Will you delay our promised glory?"**¹⁰

It was against this man that Luther posted his 95 Thesis on the door at Wittenberg. Not because he wanted to separate from the Roman Church, but because he had come to an understanding of what genuine grace meant, what justification entailed. He had not yet worked out his greatest contributions, but he was sure that the penitential system and the whole idea of indulgences was wrong. When he posted the 95 Thesis, it was an invitation to the ecclesiastical community to discuss the problems inherent in the indulgence system. He wanted reform not because he wanted to shake the Roman church, but because he had come to see the beauty of the gospel. Luther had come to understand that the gospel was how men obtained righteousness before God and his insight into the gospel changed the world, forever. That is why Romans 1:17 is so often called Luther's verse. Let me read it to you one more time.

^{ESV} **Romans 1:17**...For in it the righteousness of God is revealed from faith for faith, as it is written, "The righteous shall live by faith."

¹ Alister E. McGrath, *Justitia Dei: A History of the Christian Doctrine of Justification...The Beginnings to the Reformation* (Cambridge: Cambridge University Press, 1986; reprinted 1989, 1993, 1994, 1995), 83. "The essential principle encapsulated in the axiom is that man and God have their respective roles to play in justification; when man has fulfilled his part God will subsequently fulfil his part...The medieval period saw this axiom become a dogma, part of the received tradition concerning justification. The final verbal form of the axiom can be shown to have been fixed in the twelfth century," an excellent example being provided by the Homilies of Radulphus Ardens:

Est ergo, acsi dicat Dominus: Facite, quod pertinet ad vos, quia facio, quod pertinet ad inc. Ego facio, quod amicus, animam meam pro vobis ponendo; lacite et vos, quod amid, me diligendo e mandaja inca faciendo.

It may, of course, be pointed out that the logic underlying Radulphus' version of the axiom is that man should do *quod in se est* because Christ has already done *quod in se est* . In other words, Christ has placed man under an obligation to respond to him. The logic was however, generally inverted, to yield the suggestion that God's action was posterior. rather than prior, to man's. The idea that man could, by doing what lies within him (*quod in se est*) place God under an obligation to reward him with grace is particularly well illustrated from the works of Stephen Langton and others influenced by him. The use of *debere* by an anonymous twelfth century writer in this connection is of significance: *si homo facit, quod suum est, Deus debet facere, quod suum est."*

² Anthony A. Hoekema, *Saved By Grace* (Grand Rapids: William B. Eerdmans Publishing, 1989), 163. "The sixteenth-century Roman Catholic Church sharply opposed Protestant teachings on justification as they had been developed by Luther and Calvin. It expressed this opposition particularly in the Canons and Decrees of the sixth session of the Council of Trent. This sixth session was held from June 21, 1546, to January 13, 1547. Later in 1547 John Calvin published his *Acts of the Council of Trent with the Antidote*, in which he sharply attacked the position of Rome on the doctrine of justification. The reason for Calvin's opposition will become clear as we examine, in brief summary the view of justification which the Council of Trent set forth in its sixth session.

(1) *In Roman Catholic theology according to Trent, justification is thought of primarily as an infusion of grace which results in a change in mans spiritual and moral nature, rather than as a declarative act, in which God imputes the righteousness of Christ to the believer.* For proof of this observation, note the following quotation from Chapter 7 of Session 6: "**Whence in the very act of being justified, at the same time that his sins are remitted, a man receives through Jesus Christ, to whom he is joined, the infused gifts of faith, hope, and charity.**" Though remission of sins is mentioned here, what is emphasized is the infused gifts of faith, hope, and charity or love. Earlier in Chapter 7 the point is put this way: "**Justification is not only the remission of sins...,but sanctification and renovation of the interior man through the voluntary reception of grace and gifts, whereby a man becomes just instead of unjust. . . .**" Justification is here described as not merely the remission of sins, but also as the sanctification and renewal of the inward man. We observe at this point a confusion between what we Protestants call justification and what we call sanctification. We would include remission of sins under justification and the renewal of the person under sanctification but in the theology of Trent both remission and renewal are thought of as aspects of justification."

³ McGrath, 70.

⁴ Louis Berkhof, *The History of Christian Doctrines* (Grand Rapids: Baker Books, 1937; reprinted 1975), 207.

⁵ McGrath, 108-109.

⁶ J.H. Merle D'Aubigne, *History of the Reformation of the Sixteenth Century* (Ages Church History CD Rom), 184.

⁷ Roland H. Bainton, *Here I Stand: A Life of Martin Luther* (Nashville: Abingdon, 1950; reprinted 1978), 34.

⁸ Martin Luther, *Luther's works, vol. 34 : Career of the Reformer IV* edited by J. J. Pelikan, H. C. Oswald & H. T. Lehmann (Fortress Press: Philadelphia, 1960; reprinted 1999), 336-7.

⁹ Bainton, 53.

¹⁰ Ibid, 61.