THE 95 THESES

Part 1 - the Problem of Purgatory

Opening Discussion:

1) What was something you once did and "got away with it"?

2) What is the difference (in a crime) between the guilt and the penalty?

3) How does gold go from a rock to a wedding ring?

Some Caveats:

1) Indulgences run through all 95 theses, even if not named directly (overall theme)

2) There are three "issues" tied into a Gordian knot
   A) The penance system - how forgiveness was granted
   B) Purgatory and the interim state of the soul between death and Christ's return
   C) The power and authority of the Papacy and exercise of the "Office of the Keys"

3) We are looking at things as they existed in 1517
   * The Council of Trent 1545-63 (aka the counter-reformation) was called to address many of the issues and abuses brought up by the Reformation
   * Have been many councils in the last 500 years that "modified" Roman Catholic doctrine
   * Second Vatican Council (Vatican II) 1962-65 overhauled the penance system
   * Many of the doctrines Luther speaks out against remain today

4) The last plenary indulgence was issued by Leo XIV on January 10, 2026

5) Protestants and Catholics have different Bibles - Catholics have 7 extra books
   * Called Dueterocanonical (second canon) - not as good as the 66 other books
   * Protestants call these *Apocrypha* and while useful are not authoritative for doctrine
   * Tobit, Judith, I & II Maccabees, Wisdom of Solomon, Sirach, Baruch
   * Catholics also have an expanded versions of Esther and Daniel

I) The problem of purgatory

Thesis: Does the soul undergo purification after death?

Hypothesis: There is no Scriptural support for an interim state of purification

A) The history of Purgatory

1) Prayers on behalf of the dead have been around since the Jewish *Mourner's Kaddish*
2) II Maccabees has Judas Maccabeus making sacrifices to cleanse the souls of some dead soldiers who were found to be carrying pagan talismans (165 ish BC)
3) Tertullian, Augustine, and Gregory of Nyssa (3rd - 5th Cent. AD) speak of a soul's "progression" through the heaven;y realms - likely inspired Dante's *Purgatorio*
4) in 1180 AD the Latin word *purgatorium* was added to the lexicon
5) Council of Lyon in 1274 formally defined the doctrine of Purgatory
   - the doctrine of Purgatory was only 250 years old at the time of Luther's theses
6) Confirmed again at the Council of Trent in 1545-63
7) Not spoken of much today outside of the funeral mass - assumes soul is in purgatory

B) What is Purgatory?

1) Understanding the penance system of 1517 (much more on this next week)
   * Christ paid for the *guilt* of our sins, so we are declared "not guilty" or "righteous"
   * He did not bear the *penalty* of our sin - we still need to make restitution to God for sins
2) Restitution for sin can be made through alms, pilgrimages, fasting, prayers, etc.
3) Whatever penalties were not completed while alive, must be met after death before the soul is completely "clean" and allowed into heaven (as nothing "impure" may enter)
4) Thus there must be a place for the purification of the soul where it may be *purged* of all the penalties of sins committed during one's life - hence *Purg*atory
5) This is a temporary state - one is still under Grace and assured of heaven, eventually
6) In purgatory the stains and penalties of sin are burned away (refining illustration)
7) Those still living can take on the penalties of another and do what is needed to purge the "dross" of those who had died, including buying indulgences on behaf of the dead.

C) Theses that speak about purgatory (directly and indirectly) and the Interim State of souls

1) Theses; 8, 10, 11, 13, 15-19, 21, 27, 56-57, 64-67, 76, 82, 95 (21 theses)
2) A few to review
   Thesis 8 - What is a penitential canon?
   Thesis 11 - Look at **Matthew 13:24-30**; what does this say about purgatory?
   Thesis 27 - This is a direct attack upon whom?
   Thesis 82 - This is the thesis that got Luther into trouble
   Thesis 89 - Did indulgences have an expiration date?
3) Purgatory was such an accepted doctrine by this time that it was considered "common knowledge" and needed no explanation for scholarly debate.

D) Scriptures cited in support of purgatory

1) I Corinthians 3:10-15
   - this speaks of a testing of one's *ministry,* not the state of one's soul
   - The DAY, speaks of Judgment day, not an ongoing interim state
   - speaks of "be saved, but only as through fire"; a "purging" of the dross
2) Matthew 12:32
   - This speaks of *never* being forgiven, not of penalties to paid for
   - either in this age or the age to come > no mention of an interim state of purification
   - This unforgivable sin is the refusal of faith and God's forgiveness in Christ
3) Matthew 5:25-26
   - being "put in prison until you have paid the last penny" is a metaphor
   - Jesus is not talking about the final judgment or the life to come
   - Elsewhere in Matthew (18:21-35) we see the debt is beyond our ability to pay
4) Revelation 21:27
   - If God has made all things "clean" in Christ (Acts 10:15) what "unclean" remains?
   - See also I John 1:7; Jesus has aready made us clean
   - This verse speaks of faith, not ceremonial cleanness or penalty for sins
5) There are also passages in 2 Maccabees and other apocryphal books that speak of prayers on behalf of the dead, though such a practice is never commanded nor really spoken of

E) Scriptures in Opposition to Purgatory

1) The immediacy of heaven or hell
   - Hebrews 9:27; judgment happens right after death, no "between" state
   - Luke 23:43; Today you will be with me in paradise; no purgatory for this "thief"
   - Luke 16:22-23; the rich man was in Hades, not purgatory (final judgment)
   - 2 Cor. 5:8 / Php. 1:23; Paul wants to be away from the body and with the Lord, not a few centuries in Purgatory
2) The sufficiency of Christ's sacrifice (much more on this next week)
   - John 19:30; If there is more to pay for, how can it be finished? (Makes Jesus a liar)
   - Hebrews 10:14; If we are "perfected" by Christ's death, what more is there to do?
   - Col. 2:13-14; ALL our transgressions and cancelled the debt against us
3) No condemnation (a legal term) for those who are in Christ Jesus
   - Romans 8:1; can't get much clearer than this
   - I John 1:7; His blood cleanses us from ALL unrighteousness
   - John 5:24; He who believes does not come into judgment, passed from death to life
4) Scripture overwhelmingly teaches
   - There is no "interim / between state", that's just how we view it bound to time
   - Judgment happens immediately upon death, no chance to purge remaining sins
   - Christ paid for all sins (both the guilt and the penalty) in full on the cross
   - By faith we grab hold of this propitiation (payment) and make it our own
   - We are cleansed (purged) of all impurity through Christ's work
   - While Luther doesn't set forth the great *sola fides* in the thesis, the groundwork or foundation for this anchor of the Reformation is laid herein
   - This understanding of salvation by grace through faith as set forth in Scripture would be Developed over the next dacade and reach its climax in the Augsburg Confession

For next week: The penance system and how indulgences fit into it.

THE 95 THESES
Part 2 - the Problem of Penance

Let's talk about it:
1) Have you ever done something bad and felt you had to "make things right"?

2) Was there ever a time you did something and couldn't "make thigs right"?

3) What job(s) would you rather pay someone else to do?

II) The Problem of the Penitential System

A) Vocabulary / definitions - how would you define the following terms

1) Contrition (Contrite) -

2) Attrition -

3) Repentance -

4) Confession -

5) Absolution -

6) Penance -

7) Canon

8) canons -

9) Alms / almsgiving -

B) The penance system as it existed in Luther's Day (late 1400's / early 1500's)

1) Attrition leading to Contrition - from fear of hell to genuine sorrow

2) Confession
   * must show true contrition or sorrow for sin
   * Need to remember and list ALL sins, only those confessed can be forgiven
   * Staupitz to Luther - "Come back when you have something to confess"

3) Absolution (see Thesis 12) - removed the *guilt* of sin but not the *penalty*

4) Make satisfaction (pay the penalty) for confessed sins - aka "do penance"
   * an action to show that you have turned from that sin and back to God
   * can take many forms - see part B

5) Draw on the "treasury of merits" (Pat III)
   * It is possible to "overpay" for one's sins / do more good works than sins
   * Christ, the Blessed Virgin Mary (BVM), and the saints all carried a surplus of merits
   * These "merits" accumulated in a "treasury" which the Pope could withdraw from

6) Purgatory (last week) - any sins not satisfied paid for in purgatory

7) Indulgences
* Could be obtained by visiting various relics or pilgrimages
* Could also be acquired through a surplus of good works (prayed 10 times instead of 7)
* Donations (in excess of satisfaction) could also be credited as an indulgence

NB - Not all indulgences were created equal
* Specific indulgences
- allowed for specific "sins"; like eating butter during Lent (the butter pardons)
BTW; the Rose window of Notre Dame in Paris was paid for by indulgences sold to Parisian prostitutes (no sin to practice "oldest profession" with indulgence)
- Credits for a specific act, especially a pilgrimage or visiting a relic
* Partial indulgences - gives partial credit for surplus works done
* Plenary indulgence - covers ALL sins committed prior to receiving indulgence
- The Crusades all carried with them a plenary indulgence
- *Sometimes* covered sins not yet committed, but likely to be transgressed (Crusades)

C) Types of satisfactions recognized in Luther's Day (and before)
1) Outlined in books called *pentitentials* (still in use today)
- like "sentencing guidelines" for judges
- listed the sin, it's severity, mitigating facotrs, and prescribed satisfactions

2) Prayers and Devotion
- say 12 Hail Mary's and 7 Our Fathers (trite but true)
- Chanting the Psalter (all 150 Psalms)
- Prostrations; time on one's knees, lying face down with arms sprad out (cruciform)
- Vigils; praying from dusk til dawn (Compline to Matins)

3) Corporal mortifications and self - denials
- Fasting; either complete or from certain items for a certain duration
- Abstinence; giving up a certain thing or activity (usually meat) for a longer duration
- Flagellation / scourging; replicating the wounds of Christ
* could be done by self or administered by another
* Henry II endured a public whipping for Thomas Becket's murder

4) Financial / Charitable acts
- Feeding the hungry, giving clothing to the poor, gathering firewood, etc.
- eventually became "put $20 in the poor box"
- Freeing serfs or slaves (slavery alive and well in 1517 Saxony)
* called "manumition" - reducing manpower / labor force
* goal was to get the sinful landowner to do his own manual labor (forced empathy?)
- Church donations, especially for building projects
* Henry V built 7 chapels and 12 chanteries (shantries) for his "youthful indiscretions"

5) Pilgrimages
- Local; a shrine or chapel within a day or two's journey, usually to see / touch a relic
- sometimes the relic would be processed before a group of pilgrims

- Major; Jerusalem, Rome, Santiago, Canterbury (for the English)
    * This would be a expensive and hazardous journey
    * Chaucer wrote his *Canterbury Tales* about pilgrims en route to Canterbury
- The severity of the sin determined how far to travel and under what conditions
  * To walk (no horse) or walk barefoot to a holy site was common
  * Walking naked or in chains or blindfolded and led by others not uncommon

6) Commutations (commute the sentence)
- If I can't read or read Latin, I can pay a priest to chant the Psalter for me
- I could pay for and send a serf or slave to Rome on my behalf (satisfactions split)
- Could "swap out" one satisfaction for another (fasting for paying for masses)
- Donations most common commutation - give money instead of doing penance
- By Luther's day this was a well established process with the "cost" of various sins already set down (xx gold florins for __sin ___)
- These commutations could be made for a soul already dead (in purgatory), leading to Tetzel's infamous, "When a coin in the coffer rings a soul from purgatory springs."
- Plenary indulgences were common by Luther's day, yet were very expensive
  * There was a "sliding scale" based on one's social status and wealth
- This process of commutations undermined the whole penance system

D) Theses directly (sometimes indirectly) speaking to the penance system of 1517
1) See; 1-4, 12, 20, 22-24, 30-32, 34, 40-41, 43, 45, 58, 65-67, 83, & 85
2) Take a closer look at
   1 - what does it mean to send one's whole life in repentance?
   12 - why did the penalties precede absolution in former days?
   34 - who came up with the satisfactions for various sins? (See Mark 7:7)
   45 - how can this whole system undermine the Christian faith?
   83 - what is a "memorial mass"? Are they still spoken today?
   85 - what happened to the penitential canons by Luther's day?
3) It was *these* theses that drew the ire of Rome more than any others

E) Scriptural support for the penitential system
1) Matthew 4:7 - language matters
   * Latin (Vulgate) translates Jesus' words as "do penance"
   * Greek (original) translates the same words, "repent"
2) 2 Samuel 12:13-14
   - David is forgiven his sins of adultery and murder (guilt)
   - yet the child born of this sinful union still must die (penalty)
3) Philippians 2:12 (the *sedes doctrinae)*
   - seems to command doing good works to earn one's salvation (really Paul?)
   - one can never be sure that they've "done enough" to be saved
   - Catholics interpret this *synergistically* - God and man working together for salvation
   - Context matters! Look at verse 13. Who is doing the work to save us?
   - "with fear and trembling" is better translated (Greek) as "in humility and awe"
4) the canons are seen as having the same authority as Scripture

F) Scriptures refuting the penitential system

1) The sufficiency of the Cross (see last week's lesson)
   - John 19:30; if "It is finished", how can there be more to do?
   - I John 1:7; there are no more "temporal punishments" to be paid
   - Hebrews 10:14; we are already made perfect through faith

2) The Priesthood of all believers (more on this next week)
   - I Timothy 2:5; Don't need a riest to dispense forgiveness - Christ alone
   - Hebrews 4:16; We can draw near the Throne of Mercy through Christ
   - I Peter 2:9; If we are all priests, we can absolve each other (no penitential needed)

3) Against synergism
   - Ephesians 2:8-10; works *follow* grace, not *precede* it or earn it (sola gratia)
   - Romans 3:28; works cannot save or add anything to salvation
   - Isaiah 64:6; works done apart from faith (ex opera operata) are worthless

4) Against repetitive and / or prescribed pealties
   - Matthew 6:7; just speaking the words many times does not give God's ear
   - Micah 6:6-8; justice and kindness can take many forms
   - Joel 2:13; outward actions without a change of heart do nothing

G) "Modern" developments and understandings of the sacrament of penance

1) Works of penance seen as spiritual therapy
   - like sin is a wound and absolution is the surgery for it
   - post surgery, physical therapy is done to strengthen the ___ and prevent injury again
2) Penitentials still exist, and many times used, but since Vatican II the satisfactions are no longer mandatory and priests are given wide latitude in setting the satisfactions.
3) The charge of subjectivism still has merit
   - many find comfort in these external signs or "proof" of being restored to grace
   - without an objective, external action one is left wth only feelings
4) Lutherans have often been charged with *antinomianism* (no Law)
   - don't have to DO anything to be saved; so why bother doing anything?
   - "Cheap grace" is often the charge and is not without merit
   - Law and Gospel need to be properly distinguished, but also kept in balance

THE 95 THESES
Part III - The Papal Problem

Let's talk:

1) Whose authority do you recognize and why?

2) Does all power corrupt (and absolute power absolutely)?

3) What does it mean to hold an *office*?

A) Papal Power Pyramid (base to top)

1) lay brother / lay sister
   * member of a monastic community, but no monastic vows taken
   * often a skilled laborer who would journey (a journeyman) from place to place
   * could marry, have children, own property, etc.
   * were under the authority of the Abbot / Abbess only while residing there

2) Monk / nun (friars = brothers)
   * Took the Holy Orders, one of the 7 sacraments
   * Lifetime vow to a particular "house" / monastery
   * chiefly labored in the fields and in the various ministries of that house
   * Lived under authority of Abbot (ess) and vows of poverty, chastity, obedience, etc.
   * Abbot / Abbess had *temporal* authority over monastic lands and buildings
   * Could not perform functions of priests
   * often educated in illumination, Latin, and music (chanting)
   * collected tithes and offerings from their lands / communities for their work

3) Priests
   * Same Holy Orders, though sometimes to a particular Order (Hospitaller, etc.)
   * Trained and educated in Latin, rhetoric, canon law, and administration
   * could hear confessions and dispense penances (last week)
   * could celebrate the Mass (transubstantiate the elements)
   * served as mediators between God and men
   * Older priests would serve as "Father Confessors" to other priests (Anam Cara model)
   * Priests would be *assigned* to a parish for a fee
     - that's if there's no nepotism involved (nepotism extended to godchildren)
     - the more you paid, the better the priest
     - congregation had no choice in who was assigned to them
   * Funded by tithes, penances, and offerings from parishoners

4) Bishops (episcopos - overseer)
   * Oversaw several parishes and their priests
   * Had administrative oversight of all lands in their bishopric
   * Had the ability to ordain priests and assign them within the bishopric
   * headquartered in a cathedral (cathedras = bishop's seat), usually a major city

5) Archbishop
   * Oversaw several bishoprics, usually in a geographic area (Sussex, Brandenburg, etc.)
   * Headquartered in a capital city usually
   * Collected 10% of all revenue from all bishoprics under his au thority

6) Cardinals
* Direct representatives of the Pope (like vice-presidents)
* Archbishops reported to them
* Often assigned to serve in a royal court as a papal advisor
* Had a great number of legates (canon lawyers) under them
* Their vote / orders trumped bishops and archbishops, answered only to Roman See
* Formed a *collegium* (college) from which the next Pope would be elected

7) Pope (Papa) - Bishop / Archbishop of Rome
* "Top dog", highest authority within Western Christianity (East didn't recognize him)
* Infallible - whatever he said was good, right, just, and true; couldn't make mistakes
  - infallibility *ex cathedra* wouldn't come about until the 4th Lateran Council (1215)
* Basically, his word was law and to challenge him was to challenge Christ
  - *Vicar* of Christ = Christ's human substitute
  - since Jesus is in heaven, He needs someone to speak for Him and run things here
* Had access to the Treasury of Merits (next week) and could dispense these merits
* Only one capable of issuing indulgences, particularly plenary indulgences
* Appointed bishops and archbishops, selected cardinals for his *Curia* (staff)
  - these offices usually went to the highest bidder (called Simony)
* Crowned Holy Roman Emperor (since 800) and also many other kings
* Had power to excommunicate and / or interdict whole countries (England especially)
* "King" of the Papal States - a large swath of central Italy, now just Vatican city
* Head of the Papal Army, largest military force in Europe before 1500
* Had authority to levy taxes (in addition to tithes) from ALL church lands
  - the "Church", under the Pope held about 33% of all lands in Europe in 1500
* This was the pinnacle of both earthly and spiritual power
* Patron of the Arts - funded and selected artisans for church buildings
  - Both Leonardo and Michaelangelo worked for various popes
  - decided which guild would "get the contract" for which cathedral windows, etc.

B) Limitations on Papal authority

1) Cannot overturn "the system" / Canon law
   - see Thesis 82; why could the Pope not release from purgatory for love's sake?
2) Money and where it comes from
   - more and more the Pope had to borrow from others
   - Italian bankers weilded enormous political power
   - the rise of the Fuggar banking family of Augsburg (German bankers)
   - 50% or more of the money raised through indulgences went to satisfy these debts
3) The rise of nationalism
   - Nations were beginning to emoerge and become independently powerful
   - No longer needed the Pope's coronation to be seen as a legitimate ruler
4) By 1517 the papal army was ¼ of what it was in the 1300's
   - today all that's left of it is the Swiss Guard (not just ceremonial)
5) Growing anticlericalism
   - by 1517 the common person was fed up with the priestly caste and church corruption
   - priests sat at banquests (even while fasting) while their people starved
   - priests (from abbots to popes) acted more like earthly rulers than spiritual heads

C) Theses to note

1) Limitations on remitting penalties; 5, 6, 20
2) No jurisdiction over purgatory; 22, 25, 26
3) "Treasury of merits" problems; 33, 52, 55, 56 (more on this next week)
4) Critique of papal wealth and motives: 51, 82, 86
5) Look at a few in detail
   5 - what are the only penalties the Pope can remit?
   33 - how are men reconciled to God?
   61 - why would indulgences be superfluous?
   90 - what is the end effect of the sale of indulgences?
6) Look at Theses 9, 38, 48, and 53; How did Luther feel about the Pope at this time?
7) So if Luther wanted to maintain the honor of the Papal Office, why the great backlash against these theses and the excommunication of 1520?

D) Scriptural supports for the Primacy of the Pope

1) Matthew 16:18-19 (Petrine primacy) - makes sense only Peter's successors could absolve
2) John 21:15-17 - Peter is given charge over "the flock"
3) Luke 22:31-32 - If he is to "strengthen your brothers", he must be stronger than they
4) Peter's leadership is seen throughout the book of Acts
5) There are no scriptures speaking to temporal authority of priests of any kind

E) Scriptural refutations of Papal Primacy

1) Matthew 23:8-10; Jesus says they are all equal brothers, no one is to be called "Father" (Pope) among the faithful
2) Luke 22:24-26; Jesus soundly condemns arguments about who is greatest
3) I Peter 5:1-4; Peter calls himself a fellow elder, not a leader or "boss" of others
4) Acts 8:14; Peter is sent out by others, a "leader" doesn't take orders from others
5) Galatians 2:11-14; Paul calls Peter out publicly when he strays from the Gospel
6) I Peter 2:5-9; Peter himself calls all God's people a royal priesthood
7) John 20:22-23; the power to forgive sins is given to all disciples of Christ

F) Some concluding thoughts

1) The "priesthood of all believers" and limitations on the power and performance of clergy from priests to popes doesn't occur in Luther's writings until the mid 1520's
2) The "Office of the Keys" was covered in Confirmation class and worth a review
3) The role and functions of priests in the late middle ages / Reformation is another study
4) The Pastoral Office and how it is exercised today is again another study

Next week; Look up Sts. Severinus, Paschal, and Lawrence

THE 95 THESES

Part IV - Miscellaneous theses

Let's get together and talk:

1) What is a "treasure"? What gves something its value?

2) How *should* institutions, like the Church, resolve disputed matters?

How often does it do so?

3) What, in your opinion, is the biggest shortcoming of indulgences?

IV - Various other matters brought up in the 95 theses

A) Theses to read/ examine and grouping of topics

1) The limitations of indulgences; #s 14, 26, 28, 39-40, 44-45, 71-72, 75
- look at
  * 35-37; What does it mean to be contrite and repentant?
  * 71-72; How could letters of pardon be of benefit to the faithful?
  * 75; What was Tetzel preaching?

2) True treasure #s 60, 62-63, 68, 54, 47 (see part C below)
  * 62-63; What is the true treasure of the Church?
  * 60; What is "The Office of the Keys"?
  * 54; Where is this "treasury" to be found and who is the "treasurer"?

3) Papal authority #s 36-37, 50-51, 86, 79-81, 90-94
  * 79-81; Who is the Church's head?
  * 90-94; How should controversial matters be solved?
  * 50-51; Is Church "fund raising" a bad thing?

B) Certain Saints mentioned in the Theses

1) St. Lawrence, deacon and martyr, patron of the poor
  * Dec. 31, 225 - Aug. 8, 258
  * One of the 7 Deacons of Rome (Rome was just a normal bishopric at this time)
  * Deacons managed the physical treasury of the church of Rome before Constantine
  * Lawrence freely distributed church's funds to the poor, widowed, and orphaned
  * Spoke (and acted out) what the true "treasure of the Church" is - the Gospel
  * When a Roman official (under Emperor Valerian II) asked to see the treasures of the Church, he expected to see a room full of gold and silver. Lawrence went out and rounded up the poor, widowed, orphans, and disabled and paraded them before the official saying, "These are the treasures of the Church"
  * Put on an iron grill over coals and roasted alive. While being martyred, he is alleged to have said, "Turn me over, I'm done on this side."

2) St. Severinus, the barefoot saint
  * ca.410 - Jan. 8, 482
  * One of the "desert fathers"; a hermit living in North Africa / Levant
  * Eventually settled on the banks of the Danube - which was the northern extent of the Western Roman Empire at that time - sometime after Attlia (ca. 450 AD)

* Negotiated peace with the local "Barbarians" during the fall of Rome
* Is said to have walked everywhere barefoot, even in the snow
* Known for his extreme asceticism and good works
* established many monastic communities as "cities of refuge" during the barbarian sacking of Roman lands and Rome herself.
* *According to legend*, he wanted to remain in purgatory to assist souls there

3) St. Paschal - the bone collector
* Not technically a saint, but a pope - Pope Paschal I
* Was never formally canonized, but the people held him to be a saint
* Served as Pope from 817 - 824 (right after Leo III aka "The Great")
* Known for building projects and repair of old basillicae
* Secured and sheltered various relics from early martyrs (brought bones to Rome)
* Supported and welcomed many Byzantine monks during iconoclast controversy
* *Chose* to remain in purgatory so he would receive greater glory in heaven

C) The Treasury of merits

1) aka; treasury of the saints, treasury, treasures of the Church, etc. - has many names
2) Think of it like a bank account in the Pope's name (only he can make withdrawals)
3) Christ's sinless life and abundance of good works gives an infinite surplus of merits
4) BVM, being *Immaculata* (sinless), also "deposited" a large amount of merits
- Prayers to Mary (Rosary) taps into her surplus merits to make satisfactions
- Having Mary pray for you (intercession) is even better as Jesus always listens to Mom
- "Pray for us sinners, now, and at the hour of our death." taps into this treasury

5) The surplus good works and prayers of the saints also contribute to this treasury
6) The Pope is the only one who can withdraw and dispense these merits
- like a signatory for a bank account; only the Pope can "cut a check"
- As successor to St. Peter, he alone holds the Keys to heaven
- does this through papal proclamations of pardon (aka indulgences)
- Can be dispensed to any Christian, as all are part of the same Body of Christ

7) Was first proposed during the era of scholastic theology (ca. 1200 - 1350)
- Albert the Great first asked the question, "What becomes of surplus good works?"
- Thomas Aquinas set forth "the Treasury of Merits" in his Summa Theologica
- Another school of thought was that there were / are various levels of heaven
* All go to heaven (eventually), but some have a higher level of bliss than others
* Dante was of this school with his 7 levels of heaven in *Paradiso*

8) The papal bull *Unigenitus Dei Filius* by Pope Clement VII made it doctrine in 1343
9) Leo X makes reference to it in his bull *Exsurge Domini* and defends the teaching

On break next week (Thanksgiving Eve) - what would you like for Advent?