



Disputation on the
Power and Efficacy of
Indulgences
Commonly Known

as **The 95** **Theses**

by Dr. Martin Luther



ut of love and concern for the truth, and with the object of eliciting it, the following heads will be the subject of a public discussion at Wittenberg under the presidency of the reverend father, Martin Luther, Augustinian, Master of Arts and Sacred Theology, and duly appointed Lecturer on these subjects in that place. He requests that whoever cannot be present personally to debate the matter orally will do so in absence in writing.

1. When our Lord and Master, Jesus Christ, said "Repent", He called for the entire life of believers to be one of repentance.
2. The word cannot be properly understood as referring to the sacrament of penance, i.e. confession and satisfaction, as administered by the clergy.
3. Yet its meaning is not restricted to repentance in one's heart; for such repentance is null unless it produces outward signs in various mortifications of the flesh.
4. As long as hatred of self abides (i.e. true inward repentance) the penalty of sin abides, viz., until we enter the kingdom of heaven.
5. The pope has neither the will nor the power to remit any penalties beyond those imposed either at his own discretion or by canon law.
6. The pope himself cannot remit guilt, but only declare and confirm that it has been remitted by God; or, at most, he can remit it in cases reserved to his discretion. Except for these cases, the guilt remains untouched.
7. God never remits guilt to anyone without, at the same time, making him humbly submissive to the priest, His representative.
8. The penitential canons apply only to men who are still alive, and, according to the

canons themselves, none applies to the dead.

9. Accordingly, the Holy Spirit, acting in the person of the pope, manifests grace to us, by the fact that the papal regulations always cease to apply at death, or in any hard case.
10. It is a wrongful act, due to ignorance, when priests retain the canonical penalties on the dead in purgatory.
11. When canonical penalties were changed and made to apply to purgatory, surely it would seem that tares were sown while the bishops were asleep.
12. In former days, the canonical penalties were imposed, not after, but before absolution was pronounced; and were intended to be tests of true contrition.
13. Death puts an end to all the claims of the Church; even the dying are already dead to the canon laws, and are no longer bound by them.
14. Defective piety or love in a dying person is necessarily accompanied by great fear, which is greatest where the piety or love is least.
15. This fear or horror is sufficient in itself, whatever else might be said, to constitute the pain of purgatory, since it approaches very closely to the horror of despair.
16. There seems to be the same difference between hell, purgatory, and heaven as between despair, uncertainty, and assurance.
17. Of a truth, the pains of souls in purgatory ought to be abated, and charity ought to be proportionately increased.
18. Moreover, it does not seem proved, on any grounds of reason or Scripture, that these souls are outside the state of merit, or unable to grow in grace.
19. Nor does it seem proved to be always the case that they are certain and assured of salvation, even if we are very certain ourselves.
20. Therefore the pope, in speaking of the plenary remission of all penalties, does not mean "all" in the strict sense, but only those imposed by himself.
21. Hence those who preach indulgences are in error when they say that a man is absolved and saved from every penalty by the pope's indulgences.
22. Indeed, he cannot remit to souls in purgatory any penalty which canon law declares should be suffered in the present life.
23. If plenary remission could be granted to anyone at all, it would be only in the cases of the most perfect, i.e. to very few.
24. It must therefore be the case that the major part of the people are deceived by that indiscriminate and high-sounding promise of relief from penalty.
25. The same power as the pope exercises in general over purgatory is exercised in particular by every single bishop in his bishopric and priest in his parish.
26. The pope does excellently when he grants remission to the souls in purgatory on account of intercessions made on their behalf, and not by the power of the keys (which he cannot exercise for them).
27. There is no divine authority for preaching that the soul flies out of the purgatory immediately the money clinks in the bottom of the chest.

28. It is certainly possible that when the money clinks in the bottom of the chest avarice and greed increase; but when the church offers intercession, all depends in the will of God.
29. Who knows whether all souls in purgatory wish to be redeemed in view of what is said of St. Severinus and St. Pascal? (Note: Paschal I, pope 817-24. The legend is that he and Severinus were willing to endure the pains of purgatory for the benefit of the faithful).
30. No one is sure of the reality of his own contrition, much less of receiving plenary forgiveness.
31. One who bona fide buys indulgence is a rare as a bona fide penitent man, i.e. very rare indeed.
32. All those who believe themselves certain of their own salvation by means of letters of indulgence, will be eternally damned, together with their teachers.
33. We should be most carefully on our guard against those who say that the papal indulgences are an inestimable divine gift, and that a man is reconciled to God by them.
34. For the grace conveyed by these indulgences relates simply to the penalties of the sacramental "satisfactions" decreed merely by man.
35. It is not in accordance with Christian doctrines to preach and teach that those who buy off souls, or purchase confessional licenses, have no need to repent of their own sins.
36. Any Christian whatsoever, who is truly repentant, enjoys plenary remission from penalty and guilt, and this is given him without letters of indulgence.
37. Any true Christian whatsoever, living or dead, participates in all the benefits of Christ and the Church; and this participation is granted to him by God without letters of indulgence.
38. Yet the pope's remission and dispensation are in no way to be despised, for, as already said, they proclaim the divine remission.
39. It is very difficult, even for the most learned theologians, to extol to the people the great bounty contained in the indulgences, while, at the same time, praising contrition as a virtue.
40. A truly contrite sinner seeks out, and loves to pay, the penalties of his sins; whereas the very multitude of indulgences dulls men's consciences, and tends to make them hate the penalties.
41. Papal indulgences should only be preached with caution, lest people gain a wrong understanding, and think that they are preferable to other good works: those of love.
42. Christians should be taught that the pope does not at all intend that the purchase of indulgences should be understood as at all comparable with the works of mercy.
43. Christians should be taught that one who gives to the poor, or lends to the needy, does a better action than if he purchases indulgences.
44. Because, by works of love, love grows and a man becomes a better man; whereas, by indulgences, he does not become a better man, but only escapes certain penalties.

45. Christians should be taught that he who sees a needy person, but passes him by although he gives money for indulgences, gains no benefit from the pope's pardon, but only incurs the wrath of God.
46. Christians should be taught that, unless they have more than they need, they are bound to retain what is only necessary for the upkeep of their home, and should in no way squander it on indulgences.
47. Christians should be taught that they purchase indulgences voluntarily, and are not under obligation to do so.
48. Christians should be taught that, in granting indulgences, the pope has more need, and more desire, for devout prayer on his own behalf than for ready money.
49. Christians should be taught that the pope's indulgences are useful only if one does not rely on them, but most harmful if one loses the fear of God through them.
50. Christians should be taught that, if the pope knew the exactions of the indulgence-preachers, he would rather the church of St. Peter were reduced to ashes than be built with the skin, flesh, and bones of the sheep.
51. Christians should be taught that the pope would be willing, as he ought if necessity should arise, to sell the church of St. Peter, and give, too, his own money to many of those from whom the pardon-merchants conjure money.
52. It is vain to rely on salvation by letters of indulgence, even if the commissary, or indeed the pope himself, were to pledge his own soul for their validity.
53. Those are enemies of Christ and the pope who forbid the word of God to be preached at all in some churches, in order that indulgences may be preached in others.
54. The word of God suffers injury if, in the same sermon, an equal or longer time is devoted to indulgences than to that word.
55. The pope cannot help taking the view that if indulgences (very small matters) are celebrated by one bell, one pageant, or one ceremony, the gospel (a very great matter) should be preached to the accompaniment of a hundred bells, a hundred processions, a hundred ceremonies.
56. The treasures of the church, out of which the pope dispenses indulgences, are not sufficiently spoken of or known among the people of Christ.
57. That these treasures are not temporal are clear from the fact that many of the merchants do not grant them freely, but only collect them.
58. Nor are they the merits of Christ and the saints, because, even apart from the pope, these merits are always working grace in the inner man, and working the cross, death, and hell in the outer man.
59. St. Laurence said that the poor were the treasures of the church, but he used the term in accordance with the custom of his own time.
60. We do not speak rashly in saying that the treasures of the church are the keys of the church, and are bestowed by the merits of Christ.
61. For it is clear that the power of the pope suffices, by itself, for the remission of penalties and reserved cases.

62. The true treasure of the church is the Holy gospel of the glory and the grace of God.
63. It is right to regard this treasure as most odious, for it makes the first to be the last.
64. On the other hand, the treasure of indulgences is most acceptable, for it makes the last to be the first.
65. Therefore the treasures of the gospel are nets which, in former times, they used to fish for men of wealth.
66. The treasures of the indulgences are the nets which to-day they use to fish for the wealth of men.
67. The indulgences, which the merchants extol as the greatest of favours, are seen to be, in fact, a favourite means for money-getting.
68. Nevertheless, they are not to be compared with the grace of God and the compassion shown in the Cross.
69. Bishops and curates, in duty bound, must receive the commissaries of the papal indulgences with all reverence.
70. But they are under a much greater obligation to watch closely and attend carefully lest these men preach their own fancies instead of what the pope commissioned.
71. Let him be anathema and accursed who denies the apostolic character of the indulgences.
72. On the other hand, let him be blessed who is on his guard against the wantonness and license of the pardon-merchant's words.
73. In the same way, the pope rightly excommunicates those who make any plans to the detriment of the trade in indulgences.
74. It is much more in keeping with his views to excommunicate those who use the pretext of indulgences to plot anything to the detriment of holy love and truth.
75. It is foolish to think that papal indulgences have so much power that they can absolve a man even if he has done the impossible and violated the mother of God.
76. We assert the contrary, and say that the pope's pardons are not able to remove the least venial of sins as far as their guilt is concerned.
77. When it is said that not even St. Peter, if he were now pope, could grant a greater grace, it is blasphemy against St. Peter and the pope.
78. We assert the contrary, and say that he, and any pope whatever, possesses greater graces, viz., the gospel, spiritual powers, gifts of healing, etc., as is declared in I Corinthians 12 [:28].
79. It is blasphemy to say that the insignia of the cross with the papal arms are of equal value to the cross on which Christ died.
80. The bishops, curates, and theologians, who permit assertions of that kind to be made to the people without let or hindrance, will have to answer for it.
81. This unbridled preaching of indulgences makes it difficult for learned men to guard the respect due to the pope against false accusations, or at least from the keen criticisms of the laity.
82. They ask, e.g.: Why does not the pope liberate everyone from purgatory for the sake

of love (a most holy thing) and because of the supreme necessity of their souls? This would be morally the best of all reasons. Meanwhile he redeems innumerable souls for money, a most perishable thing, with which to build St. Peter's church, a very minor purpose.

83. Again: Why should funeral and anniversary masses for the dead continue to be said? And why does not the pope repay, or permit to be repaid, the benefactions instituted for these purposes, since it is wrong to pray for those souls who are now redeemed?
84. Again: Surely this is a new sort of compassion, on the part of God and the pope, when an impious man, an enemy of God, is allowed to pay money to redeem a devout soul, a friend of God; while yet that devout and beloved soul is not allowed to be redeemed without payment, for love's sake, and just because of its need of redemption.
85. Again: Why are the penitential canon laws, which in fact, if not in practice, have long been obsolete and dead in themselves,—why are they, to-day, still used in imposing fines in money, through the granting of indulgences, as if all the penitential canons were fully operative?
86. Again: since the pope's income to-day is larger than that of the wealthiest of wealthy men, why does he not build this one church of St. Peter with his own money, rather than with the money of indigent believers?
87. Again: What does the pope remit or dispense to people who, by their perfect repentance, have a right to plenary remission or dispensation?
88. Again: Surely a greater good could be done to the church if the pope were to bestow these remissions and dispensations, not once, as now, but a hundred times a day, for the benefit of any believer whatever.
89. What the pope seeks by indulgences is not money, but rather the salvation of souls; why then does he suspend the letters and indulgences formerly conceded, and still as efficacious as ever?
90. These questions are serious matters of conscience to the laity. To suppress them by force alone, and not to refute them by giving reasons, is to expose the church and the pope to the ridicule of their enemies, and to make Christian people unhappy.
91. If therefore, indulgences were preached in accordance with the spirit and mind of the pope, all these difficulties would be easily overcome, and indeed, cease to exist.
92. Away, then, with those prophets who say to Christ's people, "Peace, peace," where in there is no peace.
93. Hail, hail to all those prophets who say to Christ's people, "The cross, the cross," where there is no cross.
94. Christians should be exhorted to be zealous to follow Christ, their Head, through penalties, deaths, and hells.
95. And let them thus be more confident of entering heaven through many tribulations rather than through a false assurance of peace.

九十五条论纲(中译版)

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路德关于赎罪票效能的辩论序言

教皇利欧第十 (Leo X) 敛财，假建新圣彼得堂之名售卖赎罪票。在德意志中部他委买音慈的大主教亚尔伯特 (Albrecht) 为总裁，而亚氏又以特次勒 (Tetzel) 为委办，竭尽宣传劝买之能事，妄言购买此票，可以使生者罪得赦免，使死者减除炼狱痛苦。路德认为此举，有损人民属灵生活，乃义不容辞，于一五一七年诸圣日前夕，即十月卅一日，在威登堡诸圣堂门上张贴关于赎罪票效能的辩论一文。他此一举原是按照当日大学研究学术，追求真理，提出辩论的作风，所以是用拉丁文写成的。谁知此文一出，洛阳纸贵，远近传诵，赎罪票的销售大受打击，教皇为之震怒，而改教运动也一发而不可遏，真是登高一呼，万山响应。因此文由九十五条构成，故在历史上素有九十五条之称。

路德写九十五条，系根据于用亚尔伯特之名向诸委办所颁的训令，以及劝售赎罪票者所说的话语而构成的，所以内容很少连贯。一般说来，路德在三十至三十七条，又四十二至五十二条中，表达他最重要的积极观点，在九十二至九十五条中，说明他提出抗议的动机。

路德关于赎罪票效能的辩论 (九十五条)

为爱护与阐扬真理起见，下列命题将在文学和神学硕士及常任讲师路德马丁神甫主持之下，在威登堡举行讨论。凡不能到会和我们口头辩论的，请以通讯方式参加。奉主耶稣基督的圣名。阿们。

(1) 当我们的主耶稣基督说『你们应当悔改』的时候，祂是说信徒一生应当悔改。

(2) 这句话不是指着告解礼，即神甫所执行的认罪和补罪说的。

(3) 这句话不是仅仅指内心的悔改而言，因为内心的悔改若不产生肉体外表各种的刻苦，便是虚空的。

(4)所以罪恶的惩罚是与自恨同长久，因为这才是真正内心的悔改，而一直继续到我们进入天国。

(5)教皇除凭自己的权柄或凭教条所科的惩罚以外，既无意也无权免除任何惩罚。

(6)教皇不能赦免任何罪债，而只能宣布并肯定罪债已经得了上帝的赦免。那留下归他审判的，他当然可以赦免。他若越过此雷池，罪债便仍然存在。

(7)上帝赦免人的罪债，未有不使那人在祂的代表神甫面前凡事自卑的。

(8)惩罚教条仅是加于活人身上，对临死者不应有所惩罚。

(9)所以圣灵借着教皇用宽仁对待我们，使他在教会中总将死亡和必要定为例外。

(10)神甫将教条，所定补赎给临死者留到炼狱，乃是无知邪恶的。

(11)将教条所定的惩罚变为炼狱中的惩罚，很显然是仇敌在主教们睡觉的时候所撒的一种稗子。

(12)从前实施教条，所定的惩罚，并不是在宣赦之后，而是在宣赦之前，作为真正痛悔的考验。

(13)临死者因死亡就免除了一切惩罚，他们向教条的法规是已经死了，不再受它们的约束。

(14)临死者心灵的健康若不完全，那即是说，他的爱心若不完全，他便必大有恐惧，而且爱心越小，恐惧就越大。

(15)单是这恐惧（且不说其它一切）就足以成为炼狱的惩罚，因其与绝望的恐惧相距不远。

(16)地狱，炼狱，和天堂之间的区别，似乎是与绝望，将绝望，和确信之间的区别相同的。

(17)灵魂在炼狱里恐惧越减少，爱心便越增加，这似乎是确实的。

(18)我们由理智或圣经似乎都无法证明，这种灵魂不能建立功德，或增加他们的爱心。

(19)虽然我们对他们的福祉也许很有把握，但是似乎也无法证明他们自己都有这种把握。

(20)因此教皇所谓全部免除一切惩罚，意思并不是指免除一切惩罚，而只是指免除他自己所科处的惩罚。

(21)所以那些宣讲赎罪票者，说教皇的赎罪票能使人免除各种惩罚，而且得救，乃是犯了错误。

(22)因对他对炼狱里的灵魂，并不能免除那按照教条应当在今生受的惩罚。

(23)如果有甚么人以得免除一切惩罚，那么只有最完全的人，即最少数的人，才能得以免除一切惩罚。

(24)所以大多数的人，难免是被这不分皂白和夸张的、免除惩罚的应许所欺骗。

(25)对于炼狱，教皇在全教会有多少权柄，主教和神甫在他们的主教区和教区也有多少权柄。

(26)若是教皇不用钥匙权（他没有此权）而用代求，来免除炼狱中灵魂的罪，他便行得好。

(27)那些说钱币一叮当落入钱筒，灵魂就超脱炼狱的人，是在传人的捏造。

(28)钱币一叮当落入钱筒，只能使贪婪增多，但不能使教会的代求产生结果，这结果仅操之于上帝。

(29)从圣瑟威立努（St. Severinus）和圣巴斯噶（St. Paschal）的传奇来看，炼狱里的灵魂是否都愿被赎出来，是没有人知道的。

(30)无人能确知自己的痛悔是诚实的；更无人能确知自己得了完全的赦免。

(31)诚实买赎罪票的人，是与诚实忏悔的人一样很希罕。

(32)那些因持有赎罪票而自信得了救的人，将和他们的师傅永远一同被定罪。

(33)那些说教皇的赎罪票，是上帝使人与自己和好的无价恩赐的人，是我们应当特别警防的。

(34)因为赎罪票的恩赐，只及于人在告解圣礼中所加的惩罚。

(35)那些说为求获得救赎或赎罪票并不需要痛悔的人，是在传与基督教不符的道理。

(36)每一个真悔改的基督徒，即令没有赎罪票，也完全脱离了惩罚和罪债。

(37)任何活着或死了的真基督徒，即令没有赎罪票，也都分享基督和教会的一切恩惠，这些恩惠是上帝所赐的。

(38)然而教皇的赦免是不可蔑视的，因为正如我所说的，它宣布上帝的赦免。

(39)最有学问的神学家也很难一面宣讲赎罪票的好处，又一面宣讲真心痛悔的必要。

(40)真实的痛悔寻找并爱慕补赎；滥发赎罪票，却使人疏忽并厌恶补赎，或至少使人有这种倾向。

(41)教皇的赎罪票宜小心加以宣讲，免得人们误解，以为它们比其它爱的行为更为可取。

(42)基督徒须知，教皇并无意将购买赎罪票一事与慈善的行为相比。

(43)基督徒须知，赈济穷人，或贷款给缺乏的人，比购买赎罪票好得多。

(44)因为爱的行为使爱心增长，也使一个人变好些，但赎罪票不能使人变好些，仅能使人避免惩罚。

(45)基督徒须知，人若看见弟兄困苦，不予援助，反用他的钱购买赎罪票，他所得的，并不是教皇的赦免，而是上帝的忿怒。

(46)基督徒须知，他们除非有很多的余款，就应该把钱留作家庭必需的开支，决不可浪费在购赎罪票上。

(47)基督徒须知，他们购买赎罪票，乃是出于自择，而不是出于命令。

(48)基督徒须知，教皇颁发赎罪票，渴望（因他更需要）他们为他的虔诚祈祷，甚于他们所带来的金钱。

(49)基督徒须知，他们若不信靠赎罪票，赎罪票便是有用的，但他们若因赎罪票而丧失了对上帝的敬畏心，赎罪票便是最有害的。

(50)基督徒须知，教皇若知道那些宣讲赎罪票者的榨取，他是宁愿让圣彼得堂化为灰烬，而不愿用他羊群的皮，肉，和骨去从事建筑的。

(51)基督徒须知，教皇宁愿（照他的责任）把他自己的钱赐给许多被骗购买赎罪票的穷人，即令把圣彼得堂拍卖，也在所不惜。

(52)靠赎罪票得救，乃是虚空的，即令教皇的代表，甚或教皇本身，用灵魂来作担保，也是如此。

(53)那些为求宣讲赎罪票而叫其它教堂不得宣讲上帝道之人，乃是基督和教皇的敌人。

(54)在同一次讲道中，若讲赎罪票比讲上帝的道花相等或更长的时间，便是亏负了上帝的道。

(55)教皇的意思必然是：如果为庆祝颁发赎罪票这件最小的事，要鸣一个钟，举行简单的游行和仪式，那么为宣讲福音这件最大的事，就应鸣一百个钟，举行一百个游行和仪式。

(56)教皇颁发赎罪票所凭借的教会宝藏，在基督的子民中间，既未充分加指定，也未被认识。

(57)显然至少它们不是世上的宝藏，因为这许多赎罪票贩子不会散发而只会积攒世上的宝藏。

(58)它们也不是基督和圣徒的功德，因为这种功德，虽没有教皇相助，也使人内心得恩典，并将肉体钉在十字架上，使它死灭。

(59)圣劳伦斯（St. Lawrence）说，教会的穷人便是教会的宝藏，但他如此说，乃是用当时的说法。

(60)我们很可以说，那由基督的功德所赐给教会的钥匙，便是那宝藏。

(61)因为显然要免除惩罚和那留给教皇审问的案件，只要有教皇的权柄便够。

(62)教会真宝藏乃是上帝荣耀和恩典的神圣福音。

(63)但这宝藏自然是最令人恨恶的，因为它使在前的成为在后的。

(64)反之，赎罪票的宝藏自然是最讨人喜欢的，因为它使在后的成为在前的。

(65)所以福音的宝藏是他们从前用以获得富人的网。

(66)赎罪票的宝藏是他们现在用以获得人的财富的网。

(67)赎罪票，照宣讲者所说的，是最大的恩典；其实所谓『最大』，不过是指它们为最大的牟利工具。

(68)实则它们若与上帝的恩典和人对十字架的虔敬相比，就微不足道了。

(69)主教和神甫必须礼恭必敬地接纳教皇赎罪票的代理人。

(70)但是他们更必须运用耳目，好叫代理人不至于宣讲自己的幻梦，而不宣讲教皇的使命。

(71)若有人否认教皇赎罪票的效力，他应该受咒诅。

(72)但那反对赎罪票贩子的胡乱宣讲的人，乃是有福的。

(73)教皇对那些用图谋破坏赎罪票交易的人加以威胁，乃是适当的。

(74)但他对那些藉赎罪票为口实图谋破坏神圣之爱和真理的人，更要加以威胁。

(75)把教皇的赎罪票看得这么有效，甚至认为它们能赦免一个（假定那不可能的事）玷辱了圣母的人，这简直是疯狂的看法。

(76)反之，我们认为教皇的赎罪票，对最小之罪的罪债也不能除去。

(77)若说，纵使圣彼得现在是教皇，他也不能赐人更大的恩惠，这便是诽谤了圣彼得和教皇。

(78)反之，我们说，现在的教皇或任何教皇都有更大的恩惠，即福音，德行，和医病的恩赐等等，如哥林多前书十二章所写的。

(79)说那，饰以教皇徽号的十字架，是与基督的十字架同样有效，这是亵渎。

(80)那容许这种说法在民间传播的主教，神甫，和神学家，是必得向上帝交帐的。

(81)这种对赎罪票放肆的宣传，甚至叫有学问的人也很难使教皇的尊严不受人的诬告，或平信徒机敏的诘问。

(82)他们要问：教皇若为得钱以建立一个教堂的小理由而救赎无数的灵魂，他何不为神圣的爱和灵魂的痛苦的大理由而使炼狱空虚呢？

(83)既然为得赎者祈祷是错误的，那么为甚么还继续给死者举行安灵弥撒呢？教皇又为甚么不退还或准许收回为他们所设立的基金呢？

(84)他们为得钱的缘故，就让一个不虔敬并作他们的仇敌的人，把一个作上帝之友的虔敬灵魂从炼狱里买出来，却不为纯洁之爱的缘故，因鉴于那虔敬和可爱的灵魂本身的所受痛苦而将他赎出来，这是上帝和教皇所定甚么样的虔敬呢？

(85)惩罚教条既因久不用而失效，人为何还要用钱买赎罪票来免除这种教条所定的惩罚，仿佛这种教条还是十足有效呢？

(86)教皇的财富今日远超过最富有者的财富，他为建筑一个圣彼得堂，为何不用自己的钱，而要用贫穷信徒的钱呢？

(87)教皇对那些因完全痛悔而有权得全赦的人，有甚么可赦免的呢？

(88)如果教皇把现在每天只作一次的作一百次，即把这些赦免和特赦颁给每个信徒，那么教会所得的福岂有比这更大的呢？

(89)如果教皇现在颁发赎罪票，是为拯救灵魂，而不是为得钱，那么以前所颁发的赎罪票既是同样有效，他为甚么把它们搁置呢？

(90)对平信徒的这些论点和疑问仅用教皇权来压服，而不用理智来解答，乃是使教会和教皇受敌人耻笑，并使基督徒不愉快。

(91)所以赎罪票若是按照教皇的意旨和精神宣讲的，那么这一切疑问便都要迎刃而解，而且根本就不会发生。

(92)因此那些向基督徒说：『平安，平安』，实则没有平安的先知滚开去罢！

(93)那些向基督徒说：『十字架，十字架』，而自己不肯背十字架的先知，永别了！

(94)基督徒应当听劝，努力跟从他们的头基督，经历痛苦，死亡，和地狱。

(95)所以他们进入天堂，要靠经历许多艰难，而不靠人平安的保证。