Martin Luther and the Priesthood of All Believers:
The Foundation of Reform and Spark of Revolution
Abigail J. Estes

Martin Luther became a catalyst for the groundbreaking Reformation with his assault against the Catholic church starting with his 95 Theses in 1517. While not the first to stand against the massive machine of the Catholic Church on the grounds of reform, Luther’s stand was perfectly timed in history and resulted in radical change. With the help of the new printing press, Luther’s works and ideas spread and took root in the souls of many which would ultimately lead to the creation of Protestantism and incite revolutionary concepts for which the Reformation is revered. One assertion made through his works that helped back this change was the priesthood of all believers.¹ The priesthood of all believers was a newer concept centered around the independent faith of the Christian, which was founded in the grace of God and belief in Him and His promise which was given through scripture. The doctrine of the “priesthood of all believers” is a central theme throughout Martin Luther’s works which sparked reform in Catholicism and created the foundation for modern day Protestantism and its basis in political theory.

Luther establishes this concept of the priesthood in his treatises that called for reform of the Catholic church. In the 16th century, the Catholic Church was a well-oiled machine. It was more than just ministry in the lives of the people; it was a driving force behind business and government as well. Religion was found in every aspect of a person’s life. For Luther to challenge the Church and assert his doctrine of the priesthood of all Christians was dangerous because his claims knocked the legs out from under the established hierarchy of the Church.

First, giving all Christians equality in Christ strips the Pope of certain powers while boosting those of the temporal authorities. Martin Luther claims in his 95 Theses that “the pope has neither the will nor the power to remit any penalties . . . “ and that “the pope himself cannot remit guilt”². In Luther’s An Appeal to the Ruling Class of German Nobility (1520), he elaborates on these two theses by putting forth his famous doctrine on the priesthood of all Christians. He attacks “the three walls” of the Church which had “protected them till now in such a way that no one could reform them”³ with the idea that “all Christians whatsoever really and truly belong to the religious class”⁴ and “each and all of us are priests”⁵. This was a direct attack on the pope’s power in the secular realm as well as his superiority in the spiritual realm, for Luther insisted that both secular authority and spiritual power are divinely sanctioned. Furthermore, in his treatise On the Babylonian Captivity of the Church (1520), Luther attacks the idea of the corrupt office of the papacy which falsely deceives people in their faith and salvation. Luther claims that “neither pope, nor bishop, nor anyone else, has the right to impose so much as a single syllable

³ Luther, An Appeal to the Ruling Class of German Nationality, 406.
⁴ Luther, An Appeal to the Ruling Class of German Nationality, 407.
⁵ Luther, An Appeal to the Ruling Class of German Nationality, 414.
of obligation upon a Christian man without his own consent”⁶ and further denies powers to the pope to ordain any such ceremonial practices or rites as sacraments. Luther’s denial of the papacy of such powers as well as discrediting the papacy by depicting the pope in such a light as being the “Antichrist” and a “tyrant” ultimately diminishes the position’s importance and authority within the Church and the secular sector.

Secondly, Luther’s assertion of the priesthood eliminates the necessity for extensive hierarchical roles. He renounces necessity and power of a priest through his denial of transubstantiation, the need for confession in penance to be carried out by an ordained priest, and even of the need for ordination altogether. He first questions the need for the priest’s intermediary office within the sacrament of the Lord’s Supper, questioning “Why could not Christ maintain His body within the substance of the bread as truly as within its accidents?”⁷ In this question, Luther highlights that the transubstantiation performed by the priests is not scripturally sound and is, therefore, unnecessary. Next Luther challenges the idea of the need to confess to an ordained priest in penance. He claims that anyone can confess to anyone else in faith, and that they will be forgiven as “Christ manifestly gave the power of pronouncing forgiveness to anyone who had faith in Him.”⁸ Luther develops this point extensively in his doctrine of the priesthood.

The exception to the necessity of ordination, for which Luther denies sacramental status, is the act of preaching. On this matter Luther states that “although we are all equally priests, we cannot all publicly minister and teach.”⁹ Not everyone is called to teach the word of God, but all are called by God to do something that will ultimately build upon their faith. He further addresses the rite of ordination in his treatise That a Christian Assembly or Congregation has the Right and Power to Judge Teaching and to Call, Appoint, and Dismiss Teachers (1523), in which he asserts congregational authority to call its own priests with foundation in predetermined faith.¹⁰ As summed up by Roland Bainton, “The repudiation of ordination as a sacrament demolished the caste system of clericalism and provided a sound basis for the priesthood of all believers . . . what the priest does any Christian may do, if commissioned by the congregation, because all Christians are priests.”¹¹ Luther had destroyed the essentiality of hierarchal roles in the Christian faith with his argument against ordination.

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⁷ Luther, The Pagan Servitude of the Church, 267.
⁸ Luther, The Pagan Servitude of the Church, 321.
Lastly the priesthood of all believers gave more freedom to the laity. When one talks about “freedom”, one should first consider the relativity of the word. Following the Apostle Paul, Luther defines the freedom of a Christian in two theses: “A Christian is a perfectly free lord of all, subject to none. A Christian is a perfectly dutiful servant of all, subject to all.” At first these phrases appear contradictory, but the meaning becomes clear once it is established that these refer to the spirit and body of man, not to the freedom of man from one another. Christians are all priests through faith, which frees them from the bondage of the world, but then they become a servant to their neighbors in their love for humanity and God. Understanding Luther’s idea of Christian freedom in a religious sense clarifies his ideology of the priesthood of all believers. Luther details the priesthood further with respect to the effect of the duties and rights of all Christians as priests in his works A Freedom of a Christian (1520) and Concerning the Ministry (1523). Luther describes the general life of a Christian as one based around living “in Christ through faith, [and] in his neighbor through love” with good works being done to allow growth in faith. Luther outlines the seven offices of priests, which he attributes as rights to all Christians: ministry of the Word, baptism, consecration or administration of the sacred bread and wine, the binding and loosing from sin, sacrificing, praying for others, and judging and passing on doctrines. Each of these offices separates Christians from relying solely on the clergy for their salvation. With the established independence of faith in religion, people would not have to rely on the Church hierarchy in their daily lives as they had so long before.

The idea of equality and freedom to all through Christ sparked a revolution of mind and spirituality in a time of humanistic influence and unrest in the secular domain. Luther did not condone a violent revolution of any sort, nor did he desire there to be a split from the Catholic Church. Despite his discouragement of such, bloodshed and division became inevitable. The clarification that Luther attempted to achieve through treatises and additional writings were in vain. The laymen, with the radical Carlstadt and others at the helm, easily misinterpreted the pronounced “freedom” which they had been given in being deemed “priests” and “free lords of all.” These people looked past the ideas of faith which brought spiritual freedom and applied it in the social sector. The misinterpretation mounted with civil unrest that ultimately resulted in the Peasants’ Revolt of 1524-1525. Luther’s teachings and books became part of the backbone of these revolts, and Luther became the face of rebellion. The violence did not stop there as new form of Christianity arose from this new concept of faith. Protestantism and its many denominations sprang forth from the woodwork of the Reformation. With this division came further conflict between the uncompromising churches which still differ on doctrinal issues today. Little had Luther known that the Reformation would cause unrest in Europe and the rest of the world for centuries to come.

The revolutionary concept of equality found within the doctrine of the priesthood would also influence several philosophical and political aspects of development of the Western

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hemisphere. While the content of the ideas is applied to two separate subjects, it can be suggested that there is a link between Luther’s Christology and modern-day political thought. One instance of this is the obvious connection between Luther’s Freedom of a Christian and that of J.J. Rousseau’s The Social Contract. Rousseau references Luther’s theses from On the Freedom of the Christian, stating that “Man was born free, and everywhere he is in chains. Many a one believes himself the master of others, and yet he is a greater slave than they.”

He further relates the idea of the equality of Christians to the sovereignty of all people. Related to Rousseau’s “Social Contract Theory” is democracy on which the United States of America was founded. Protestant ideals such as Luther’s doctrine on the priesthood of all believers is reflected in many of America’s founding documents. Thomas Jefferson wrote in the Declaration of Independence: “. . . it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth, the separate and equal station to which the Laws of Nature and of Nature’s God entitle them.”

Did Luther not assert a similar democratic thought process when he said, “the others . . . possess full freedom and means to drive away unworthy ministers and to call and appoint only such worthy and devout men as they choose?” Technicalities of the situations can cause skepticism, but this is only one example of the extensive connections present that show Luther’s influence in today’s philosophy and modern political theory. Speaking of equality and freedom, it can be said that “the general pattern remains unassaulted even while its articulations do not. Contradictions and difficulties do not force the abandonment of the notion itself but rather occasion different formulations of it, which betray an effort to continue to comprehend the vagaries of experience in its terms.”

The priesthood of all believers was a dangerous and revolutionary idea which gave way to the advocation of individual rights when shined under a humanistic light.

Martin Luther’s doctrine of the priesthood of all believers is a key idea throughout his works which denounced the Catholic church, one that remains a core belief in Protestantism even today and has considerable ties to modern political thought. In asserting the individual faith of Christians and refuting the necessity of the hierarchy of the Catholic church, Luther caused a deep theological divide that led to the Reformation and in turn the birth of Protestantism, which is still a major influence today. Not only did Luther’s doctrine inspire religious reform and division, but it presented a new thought process which would be replicated extensively in political theory, an idea which was to be further interpreted in the protection of individual religious belief enshrined in the First Amendment. The priesthood of the believer proved to be an influential doctrine in establishing freedom and an individualistic view on religion that has become such a common philosophy today.

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17 Luther, Concerning the Ministry, 10.

Martin Luther’s Treatise *On Usury*:
The Effect of Materialism on Spirituality
Payton Fergus

In 1519, Martin Luther delivered a sermon entitled *On Usury* which was later translated and published in 1520. Four years later he published an expanded treatise in two parts, the first of which was *On Commerce* and the second of which was a reprint of his expanded 1520 version of *On Usury*, which thus enjoyed a wide circulation. Here Luther discusses materialism and its effects on one’s spirituality and usury; or the act of charging high interest on loans. Luther, as is well known, was deeply concerned with both the salvation and the earthly welfare of his parishioners. In his visit to Rome in 1511 as well as in Johann Tetzel’s prolific selling of indulgences in Germany in 1517, Luther had witnessed the impact of greed upon his fellow clergymen. Two years later, Martin Luther delivered this famous sermon on the spiritual perils of materialism.

In his treatise *On Usury*, Luther examines the spiritual misconduct of those in charge of transactions of temporal goods in a handful of scenarios. Avarice and usury had taken hold over men in the world, especially merchants and people involved in the exchange of money and goods. In such perilous times, Christians appeared to have lost sight of their moral values along with their need to grow spiritually closer to God. Instead, greed is dominating the world. In light of this, Luther offers spiritual guidance through scriptural references and parallels to Christ’s life, hardly surprising given Luther’s principle of *sola scriptura* and his emphasis upon living a Christ-like life of service honoring God through love of one’s neighbor. To Luther, of course, the Word of God was the only spiritual teaching and source of authority that should be acknowledged by the parishioners. In his treatise, Martin Luther instructs his followers to not seek revenge from those who have wronged us, but rather, to help those in need and lend without expectations of generating a profit through repayment with interest, i.e., usury.

Luther begins with a discussion of how a Christian should respond to those who have wronged them, for example, by taking our temporal goods by force. Christ says, “If anyone will go to law with you to take your coat, let him take your cloak also.” He references Jesus’s response to the servant, Malchus, who according to John 18:10 struck Jesus upon Pilate’s orders. In I Peter 2:23 we read further, “When they hurled their insults at him, he did not retaliate; when he suffered, he make no threats.”

Luther explains Jesus’s passive response by saying, “Christ does not threaten, does not avenge Himself, does not strike back, does not even refuse the other cheek; nay, nor does he condemn Malchus.” Luther criticizes the idea of retaliating against those that have wronged us because that is not the way that Christ would respond. It is almost as if Christ is transparent to transgressions; nearing indifferent. And when it comes to people taking things from you by force, Luther has an even more passive reaction. He explains that if one takes

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1 I Peter 2:23 (NIV).

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something from you, you should allow him to take more if he pleases because “like Christ on the cross, you must pray for him and do well to him who does evil to you.”

This is quite the opposite of how most people would react to a belonging being taken. Human nature may dictate that we take back what we deem as equal, whether it be the same object or something else. To Luther, this was a result of the Fall, when human nature was damaged beyond repair. However nice and courteous the points he makes, however, Luther seems to contradict himself in a few paragraphs. He references the canon law principle of “resist force with force” and also points to the patriarchs, King David, and other fathers in the Old Testament and supports their violence by saying, “They never sought revenge or their own profit, but only acted as obedient servants of God, just as Christ teaches in the Gospel that at God’s command we must act even against father and mother, whom he commanded us to honor.” Do these statements not contradict one another? No, answers Luther, because the one is higher than the other. “When God commands you to take revenge or to defend yourself, then you shall do it; and not before then.” Nevertheless, this statement raises a series of questions that seem unanswered in the text. How and when does one know that it is God commanding him or her to take justice or seek revenge and not just address his/her own personal wants? Whatever the answer here, it would seem that if the situation is concerning temporal, or materialistic, goods, or even Christian martyrdom, the individual should take the high road, and turn the other cheek as Christ did.

In Luther’s second scenario, he discusses the act of giving freely to those in need. Again referring back to the damaged human nature, Luther discusses the greed that keeps Christians from living Christ-like lives. When talking about this hindrance, Luther says “they fear that they would die of hunger or be entirely ruined if they were to do as God commands; that is, to give to everyone who asks for it . . . [Yet] Christ says, ‘He who does not trust God in a little thing will never trust him in a great.’” Essentially, Christians should trust that God will provide for them even as he does the sparrows of the field; as members of the faithful, they are commanded to help those less fortunate. Luther believed that faithful Christians should do good works and show kindness towards their neighbors because they know they are saved through baptism. By trusting God with our salvation, we should know that he will take care of us and provide for us in need. If people are too concerned with their temporal goods, they lack faith and will surely lose sight of their spiritual salvation.

Going still further, Luther criticizes those who give to their personal acquaintances, but not to the poor. “Men give freely and present gifts to their friends, the rich and the powerful, who do not strictly need them and forget the needy about it.” Again, Luther is driving home his point about living Christ-like. Jesus did not give to the kings and tyrants; rather, he ministered to those who needed help and guidance. Christians are not graced by God simply to help themselves; they are to serve as Christ not only to their neighbors by giving to the needy and spreading God’s

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3 Luther, On Commerce and Usury, ed. Rössner, 190.
4 Luther, On Commerce and Usury, ed. Rössner, 191.
5 Luther, On Commerce and Usury, ed. Rössner, 193.
6 Luther, On Commerce and Usury, ed. Rössner, 194.
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grace in the process, but also to their enemies and opponents. Temporal and other materialistic
goods, in the end, serve no purpose other than arrogance and obliviousness to the real source of
empowerment: God’s grace.

Next, Luther takes a turn and hints at trespasses by the church in Rome. He criticizes the
lavish spending of the papacy on “alms . . . [such as] giving for churches, monasteries, chapels,
altars, church towers, church bells, organs, paintings, statues, silver and gold ornaments and
vestments, and for masses, vigils, singing, reading, testamentary endowments” and so on then
continues on to point out “that where there are a hundred altars or vigils, there is not one man
who feeds a tableful of poor people, let alone gives food to a poor household.”7 Here Luther is
clearly pointing to the Christian obligation to give generously to the poor. Certainly all the
beautiful and extravagant décor could wait just a little bit longer while the poor families in town
were taken care of by their fellow parishioners. Luther is not condemning the maintaining of
churches, but instead is emphasizing more so the fact that God commands us to help our
neighbors at a time when, it seems, many people were turning a blind eye to the less fortunate.
Again, being very concerned with the salvation of his parishioners, Luther goes on to warn,
“Beware therefore O man! God will not ask you at your death and at the Last Day, how much
you have left in your will, or whether you have given so much or so much to churches; but he
will say to you, ‘I was hungry and ye fed me not; I was naked and ye fed me not.’”8 Here, Luther
again drives home his point of living life like Christ. In so many stories of the Bible, Jesus would
give to those who desperately needed it; many being those in the lower class who lacked the
means to provide for themselves. If every man and woman has God’s image in him/her, would it
not be doing good works through faith to help out those in need? To Luther the faith comes
before good works, so there should be no reason that a Christian should turn away any man or
woman based on their financial status. Tying in with his point about giving to those who already
can provide for themselves, Luther condemns the act of selective helping and choosing to serve
oneself rather than others. The lavish spending by Rome had bothered Luther because it honored
a physical structure rather than addressing human need.

In his final point, Luther discusses usury—lending money at interest—and the spiritual
ramifications that it held on one’s salvation. When discussing lending without charges, Luther
quotes Christ’s words in Luke 6:34, “If ye lend to them of whom ye hope to receive, what thanks
have ye? For even wicked sinners lend to one another, to receive as much again” when the
biblical command in Deuteronomy is, “Ye shall lend and expect nothing in return.”9 Here, as
well as nowhere else in the Bible, it says nothing about charging interest when lending. Thus
Luther defines lending as loaning without charge, and usury as loaning with the expectation of
repayment with interest.

And yet, if an individual charges interest, how much have they really given up? For there
is nothing truly given in the name of God if it is to be returned to an individual. Christ did not
charge interest when he helped the needy. Instead, he did the works out of love because he knew

7 Luther, On Commerce and Usury, ed. Rössner, 195.
8 Luther, On Commerce and Usury, ed. Rössner, 196.
9 Luther, On Commerce and Usury, ed. Rössner, 198.
that material goods held no relevance in God’s kingdom and the afterlife; the true gift of God’s grace. Material goods on this earth are only temporary and satisfy the damaged human nature from after the Fall. He ties it back to his teaching about giving to those who truly need it by saying, “Christ wants us to lend not only to friends, the rich, and those to whom we are well disposed, who can repay us again, by returning this loan, or with another loan, or by some other benefit; but that we lend to those who cannot or will not repay us, such as those in need, and our enemies.” Here Luther promotes the kind of costly discipleship that he will also advocate in On the Freedom of a Christian, in which asserts that “the Christian is the dutiful servant of all.” Luther really wants his parishioners to transcend their materialistic selfishness so that they can spread the love of God through charity extended to their neighbors. He wants people to realize that there are bigger things at play than a person’s wealth because God’s plan is so much more important than the amount of wealth accumulated. For this monetary wealth holds no purpose unless it is being spent in spreading God’s grace through kind acts, and not unnecessary spending of the church on items “for God’s sake.”

At the conclusion of the first part of his treatise, Luther goes on to offer three laws by which a Christian should govern himself when making transactions. When discussing materialistic behavior and the lending of money at interest, he says, “first, this passage in the Gospel which commands that we shall lend. Now lending is not lending unless it be done without charge and without advantage to the lender . . . . Second, this is contrary to Natural Law, which the Lord also announces in Luke 6:31 and Matthew 7:12: ‘And as you would that men should do to you, do you also to them likewise’ . . . [And] third, usury is also against the and Old and New Testament Law, which commands ‘thou shalt love thy neighbor as thyself.’” These instructions for morally and spiritually sound business and personal transactions reflect much wisdom. The first law, Luther explains, means that Christians should lend and give to others, without expecting a return, just as Christ has done for his people. Further, when people make transactions of any sort, they should be executed with respect and honesty. The second law is what many people, regardless of religion or lack thereof, may call the “Golden Rule”: treat others the way you wanted to be treated. If people shared the same empathy, compassion, and kindness as Christ had, many of the world’s problems would be solved. With his third law, Luther again calls out the usurers of his time and accuses them of “acting against nature, are guilty of mortal sin, and seek[ing] their neighbor’s injury for their own profit.” For not only is Luther concerned with the victims of usury, but so are the usurers themselves. Their salvation was at risk because of their avarice and deceitfulness. Here we can see Luther practice his own teachings and beliefs. Just as Christ had granted forgiveness for those who wronged him, Luther seeks to aid the salvation of those who act wrong against others. These three laws would help Luther’s following act in a way that mirrors Christ.

Luther makes one last jab at the Catholic Church before taking an intermission between sermons. When discussing the previous three laws, he notes, “spiritual goods and churches have

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10 Luther, On Commerce and Usury, ed. Rössner, 198.
11 Luther, On Commerce and Usury, ed. Rössner, 199.
12 Luther, On Commerce and Usury, ed. Rössner, 199.
neither authority nor freedom to break God’s commandments, rob the neighbor [parishioners], practice usury, and do wrong.” He is saying that the church must change its ways and give back to the parishioners. It spends too much money on materialistic objects that do not benefit the parishioner’s salvation. Put into context, too much is going towards St. Peter’s Basilica and the papal treasury at Rome, and not enough is being spent to alleviate the poverty found throughout Germany. The church is meant to support the people in their need in return for their personal sacrifices. This can be done by saving money and supporting those in financial trouble, instead of expending enormous sums on costly buildings that serve only the sight of the people.

Martin Luther examines the materialism of the world around him as he feels greed has begun to take over not only the clergy but his parish as well. Luther believes that his parishioners must realign their transactions and interpersonal relations with that of Jesus. Luther is known for his hammering home of living Christ-like. By imitating Christ, one will transmit the love and grace given to them by God. Luther gives lessons on how one should respond to certain scenarios such as not seeking revenge from those who have wronged us, helping those in need, and lending without intentions of beneficial payouts.

So what can we take away from this treatise and incorporate into our daily lives? The foundation of Luther’s systematic theology: Do good works through faith and live a life of penance, one that parallels Christ’s. It is not a bad thing to turn the cheek to those who have wronged us, but if they should call upon us in their time of need, we should answer the call without any hesitation because Christ would have done the same thing. Also, whether it be an enemy or friend, we should always answer the call to help and be unbiased to any relationship or lack thereof. And finally, when lending this helping hand to somebody, it would be uncharacteristic of our Christian heritage to ask for anything in return. For truly, as Christ himself taught, “it is more blessed to give than to receive.” Such kind acts should stem from the faith and salvation we receive as Christians from baptism. The materialistic obsession with society is straying us as Christians from what we should really be concerned about: salvation. For our physical time on this earth is extremely brief, but the grace of God in eternal salvation is everlasting.

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14 Acts 20:35 (NIV).