Luther's began his famous 95 theses almost immediately protesting papal pardons and indulgences, which seemed to be very popular at that time. Luther tries to give as many reasons as possible to defend his protest. He writes: "The pope has neither the will nor the power to remit any penalties except those which he has imposed by his own authority or by that of the canons" (Theses 5). Luther repeats several times that even when the pope confers a plenary indulgence; he does that in reference to only the penalties imposed by himself, as is the satisfaction required by the sacrament of penance. Luther affirms we have the right of a total remission of punishment if we truly repent and this is achieved even if there is no papal document declaring so. Luther takes a similar approach to what we know now as the communion of the saints, where all are benefited from the prayers of all with no need for papal documents attesting so (Theses 20, 34, 36 & 37). Regarding purgatory, he affirms the pope has no additional power compared to bishops and even priests (Theses 25). The power the pope has comes not from the keys but from his intercession (Theses 26). Another reason he gives to protest papal pardons is that they "cannot take away even the least of venial sins, as regards its guilt" (Theses 76). Luther devotes several numbers of his theses to describe the financial gains the Church gains with indulgences and pardons while not focusing on "the grace of God and the piety of the cross" (Theses 68).

Another controversial issue protested by Luther is in regards to what/who has true authority in the Church. Luther affirms the keys "were not given to Peter alone but to the whole community. Moreover, the keys were not ordained for doctrine or government, but only for the binding and loosing of sin" (Early Luther texts, 26). Therefore, citing St. Paul to the Corinthians, Luther declares that the authority in the Church is only for edification (Early Luther texts, 28).

One of his protesting points remains a controversy: his understanding of justification/righteousness by faith. Luther distinguishes the internal man of the external man. In reference to the internal man, for Luther it is clear "that no external thing, of whatever name, can make him either free or pious" (On the Freedom of a Christian, 19). Luther sees no help for the soul in the use of vestments, holy places, fasts, pilgrimages or any other object, work, or manners, which could easily become the way to fall into hypocrisy. "There is nothing, either in heaven or on earth through which the soul can live and be pious, free and Christian besides the holy gospel" (On the Freedom of a Christian, 19). Luther believes the constant use of Sacred Scripture in the life of a person will make her/him a Christian. Believing the Good News contained in the gospel, surrendering our wills to the Lord Jesus Christ in an act of faith, the sins will be forgiven and the life changed. This type of faith is equivalent to "the fulfilling of all commandments, will abundantly justify all those who have it, such that they require nothing more to be righteous and pious. This faith "require no works to obtain piety and salvation" (On the Freedom of a Christian, 22-25). In reference to the external man, Luther writes man needs to keep himself busy to constrain (mortify) the body engaging himself gratuitously and freely out of love to please God. Luther sees good works as the external acts of a pious person, never as a source to achieve justification.

Luther makes a distinction between God revealed (The Word of God) and God hidden (God himself). Since Sacred Scripture are finite words contained in a specific number of pages, Luther articulates God does and wills many more things that are not written in the Bible (Luther Works, On the Bondage of the Will, 140). However, what is written in the New Testament is done so as a way of preaching of the Spirit to offer us the same Spirit and grace for the

remission of our sins, earned by Jesus in the cross. This promise is followed by an exhortation that once we accept salvation in Christ we are inspired and actively moved by the Spirit to produce "good works, bravely bear the cross and all other tribulations of the world" (Ibid, 150).

If Thomas Aquinas and Martin Luther would have had the opportunity to converse, and since both endured persecution during their lives, their conversations may have had been enjoyed by and enriching for both. I imagine Thomas attentively listening to Martin passionately talking about the no help of material things to achieve justification. I hope that Martin would attentively listened to Thomas as he would have shared his view of human nature and the need we have to start with a material thing to grasp a spiritual reality. Maybe after hearing Thomas explain cooperative grace Martin's doctrine of only faith would have had been enriched since Martin writes in a similar way on The Bondage of the Will (p.149).