

QUESTION 3

What Led to the Division between Catholicism and Protestantism?

Though historians offer various interpretations of the Reformation—for example, the Reformation was a reaction to the sociological, political, and economic disruptions in European society; or Protestantism was an anticlerical movement—our view focuses on doctrinal and ecclesial matters that led to the split between these two traditions.

Precursors to Reform

Several developments set the stage for the Reformation. In the fourteenth century, the pre-Reformers John Wycliffe and John Hus openly criticized the worldliness of the papacy, the spiritual bankruptcy of the Church, the sale of indulgences, and transubstantiation. Rumbblings within the Church itself led to renewal movements such as the *Devotio Moderna* that emphasized practical piety and community life. The cultural and educational movement called humanism promoted a return to the sources of antiquity, leading to a rediscovery of the Hebrew Bible, Greek New Testament, and the writings of the early church (for example, Augustine). Mysticism—for example, St. Francis's stigmata, Thomas Aquinas's beatific vision, and Thomas à Kempis's *Imitation of Christ*—fostered an intense craving for a direct experience of God. The modern invention of moveable type provided the Reformers with a way to mass-produce their writings and their translations of the Bible for the common people.

Martin Luther

Generally speaking, the Reformation began on October 31, 1517, when Martin Luther nailed his *Ninety-Five Theses* on the door of the Castle Church in Wittenberg. He called for a debate on the sale of indulgences, the remission of the temporal punishment suffered by souls in purgatory. For Luther, Jesus's command to repent (Matt. 4:17) "cannot be understood as referring to the

sacrament of penance, that is, confession and satisfaction, as administered by the clergy.”¹ His action caused an intense and widespread reaction indicative of an underlying restlessness with the pope and discontentment with the Church. Declared a heretic by the Church, Luther lived in constant threat of danger.²

In 1520 Luther authored four writings that expressed his distinctive convictions. His *Sermon on Good Works* (May) protested the Church’s limitation of good works to spiritual activities like praying in church, fasting, and giving alms. By contrast, Luther insisted that good works, when done joyfully according to God’s will and without concern for a reward, could include working well in one’s profession, eating, and drinking. Yet, the greatest of all good works is to believe in Jesus Christ. Luther’s radical perspective attacked the Church’s emphasis on human cooperation in salvation.

To the Christian Nobility of the German Nation (August) lamented the fact that the Church, in self-defense, had erected three walls that led instead to Christendom’s suffering. Luther attacked the first wall, the alleged superiority of the clergy over the laity: “It is pure invention that pope, bishops, priests, and monks are to be called the ‘spiritual estate’; princes, lords, artisans, and farmers the ‘temporal estate.’ . . . [On the contrary,] all Christians are truly of the ‘spiritual estate,’ and there is among them no difference at all but that of office.”³ Thus, Luther proposed the doctrine of the priesthood of all believers, that “all who have faith in Christ and are baptized are designated priests and share in Christ’s royal priesthood. This meant that every believer has equal access to the Father through Jesus. The corollary was that every believer has the responsibility to act as a priest to other believers, to minister to them, particularly through proclaiming Scripture to them.”⁴

Luther attacked the second wall, the Church’s claim that the pope possesses the exclusive authority to interpret Scripture. Luther complained that many popes, as unbelievers, had been incapable of understanding the Bible. But every genuine Christian, as part of the priesthood of believers, is competent to grasp the message of the gospel. Thus, “it is the duty of every Christian to espouse the cause of the faith, to understand and defend it, and to denounce every error. . . . When the pope acts contrary to the Scriptures, it is our duty to stand by

1. Martin Luther, *Ninety-Five Theses*, <https://www.luther.de/en/95thesen.html>.

2. From the humble start of the Reformation, the Catholic Church misunderstood this movement. Pope Leo X (papacy from 1513–1521) brushed off Martin Luther’s protest as the ravings of a drunken monk. Moreover, Luther was accused of breaking away from the Church so that he could justify having sexual intercourse and getting married.

3. Martin Luther, *To the Christian Nobility of the German Nation* (LW 44:129).

4. Gregg R. Allison and Rachel Ciano, “Roman Catholic Theology and Practice of the Priesthood Contrasted with Protestant Theology and Practice of Priesthood,” *Southern Baptist Journal of Theology* 23, no. 1 (2019): 139–40.

the Scriptures.”⁵ In these sentences we hear the development of Protestantism’s formal principle of *sola Scriptura* (Scripture alone as ultimate authority).⁶

Luther attacked the third wall, the Church’s claim that only the pope could convene a general council of the Church. By contrast, Luther insisted that when the pope contradicts Scripture, the secular authorities have the right to call a council to deal with him. In these three ways, Luther struck at important doctrines and practices of the Church, including the mediatorial function of priests to forgive sins, the Church’s limitation of reading and interpreting the Bible to the clergy, and the supreme authority of the papacy.

In his *Babylonian Captivity of the Church* (September), Luther paralleled the seventy-year captivity of Israel in Babylon with the seventy-year hiatus of the papacy in Avignon, France. He especially criticized the Church’s sacraments. He complained that the denial of the communion cup to the laity was wrong. Rather, they should partake in both elements—the bread and the cup, as Jesus had instructed (Matt. 26:26–29). Luther protested that transubstantiation is grounded on philosophy and not the Bible; thus, lay people are not bound to believe it. He repudiated the Mass as a good work and sacrifice, complaining that it had become little more than a money-making project. Luther lamented the sorry state of baptism, which hardly anyone took seriously. Finally, he dismissed four other rites—confirmation, anointing of the sick, holy orders, and matrimony—as being sacraments. By the end of this writing, he added penance to the list of non-sacraments. They had not been ordained by Christ himself as a word of promise with an accompanying sign. Only two rites—baptism and the Lord’s Supper—qualified to be considered sacraments.

The Freedom of the Christian Man (November)⁷ proposed an apparent contradiction: “A Christian is a perfectly free lord of all, subject to none. A Christian is a perfectly dutiful servant of all, subject to all.”⁸ By his first affirmation, Luther referred to the doctrine of justification: through God’s grace alone, received by faith alone in Christ alone, sinful people may be declared not guilty but righteous instead. Thus, they are free from trying to cooperate with divine grace by engaging in good works in an effort to merit eternal life. Justification became

5. Luther, *To the Christian Nobility* (LW 44:136).

6. The term “formal principle” refers to the key framework or structure according to which the Reformation was shaped: biblical authority only rather than the threefold authority of Scripture, Tradition, and the Magisterium as held by the Roman Catholic Church.

7. Prior to the treatise itself, Luther penned an open letter to Pope Leo X. While he expressed his support for the pope himself, Luther denounced the Curia—the administrative office (the See)—for its corruption of the papal office: “I have truly despised your see, the Roman Curia, which, however, neither you nor anyone else can deny is more corrupt than any Babylon or Sodom ever was, and which, as far as I can see, is characterized by a completely depraved, hopeless, and notorious godlessness.” *Martin Luther*, “An Open Letter to Pope Leo X,” in *Three Treatises* (Philadelphia: Fortress, 1970), 277.

8. Luther, “Open Letter,” 277.

the material principle of Protestantism.⁹ By his second affirmation, Luther insisted that the justified are bound by faith working through love (Gal. 5:6) to work for the good of their neighbors. Thus, good works follow and flow from justification and do not contribute to God's salvation of his people.¹⁰

In his earliest writings, Luther initiated the themes that would characterize much of his career as a Reformer and set in motion the movement that would lead to Protestantism: Indulgences and purgatory. The nature of good works, with the greatest being faith in Christ. The priesthood of all believers. The interpretation of Scripture. *Sola scriptura*. The authority of the papacy. The Eucharist and transubstantiation. Two sacraments instead of seven. Justification through God's grace alone embraced by faith alone in Christ alone. To these topics Luther added a fresh approach to biblical interpretation (a "literal" or "grammatical-historical" hermeneutic¹¹ that is Christocentric¹²), an insistence on the clarity of Scripture,¹³ and a rejection of the apocryphal writings.¹⁴ His decisive break from the Catholic Church is seen in his two marks of a true church: "The church is the congregation of the saints in which the gospel is rightly taught and the sacraments rightly administered. And unto the true unity of the church, it is sufficient to agree concerning the doctrine of the gospel and the administration of the sacraments."¹⁵

John Calvin

As a second-generation Protestant, John Calvin (1509–1564) authored the theological masterpiece of the Reformation, *The Institutes of the Christian Religion* (final edition, 1559).¹⁶ By contrast with Thomas Aquinas's proofs for the existence of God—the Catholic starting point for religious knowledge—Calvin addressed the knowledge of God the Creator and the knowledge of God the Redeemer. While some knowledge of God may be obtained from

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9. The term "material principle" refers to the key doctrine on which the Reformation was centered: justification as God's declaration of forgiveness and righteous standing rather than the life process consisting of forgiveness, regeneration, and sanctification through the sacraments as held by the Roman Catholic Church.
 10. In this writing, Luther again underscored his full submission to Scripture. Speaking directly to Pope Leo X, Luther insisted: "I have no dispute with any man concerning morals, but only concerning the word of truth. In all other things I will yield to anyone, but I neither can nor will forsake and deny the Word." Luther, "Open Letter," paragraph 4.
 11. Martin Luther, *Answers to the Hyperchristian, Hyperspiritual, Hyperlearned Book by Goat Emser in Leipzig* (LW 39:181).
 12. Martin Luther, *Prefaces to the New Testament* (LW 35:396).
 13. Martin Luther, *On the Bondage of the Will* (LCC 17:101–334).
 14. Martin Luther, *Prefaces to the Apocrypha* (LW 35:337–54).
 15. Augsburg Confession, 7, in Philip Schaff, *Creeds of Christendom*, 3 vols. (New York: Harper, 1877–1905), 3:11–12.
 16. John Calvin, *Institutes of the Christian Religion*, ed. John T. McNeill, trans. Ford Lewis Battles (Philadelphia: Westminster, 1960) (LCC vols. 20 and 21).

general revelation in the created order and through an innate sense of God, such knowledge is ultimately not beneficial due to human sinfulness. The only corrector for this weakened vision is Scripture, which, “gathering up the otherwise confused knowledge of God in our minds, having dispersed our dullness, clearly shows us the true God.”¹⁷ The Bible, pointing sinful people to God the Redeemer in Jesus Christ, resonates in their hearts as the inspired, authoritative Word of God through the secret testimony of the Holy Spirit.¹⁸

The doctrine for which Calvin is most known is predestination. It is absolute, not conditioned on God’s foreknowledge of human faith and salvation, but solely on God’s good pleasure and will. It is particular, applying to individual people, not to groups. It is double in the sense that God ordains some to eternal life—election—and others to eternal damnation—reprobation. More specifically, the planning of predestination is double but its application is different, because God causes the salvation of the elect but does not cause the sin and condemnation of the non-elect. A matter that is far beyond theoretical, predestination leads to intense evangelization and provides comfort and assurance to believers.

Calvin reinforced many of Luther’s important themes: *Sola scriptura* as the formal principle of Protestantism. Justification through God’s grace alone embraced by faith alone in Christ alone as the material principle of Protestantism. The priesthood of all believers. The interpretation of Scripture and its clarity. The rejection of the apocryphal writings. The rejection of the authority of the papacy. The Eucharist and transubstantiation. Two sacraments instead of seven. Like Luther, his contrast with the Catholic Church is evident in his two marks of the true church: “Wherever we see the Word of God purely preached and heard, and the sacraments administered according to Christ’s institution, there, it is not to be doubted, a church of God exists.”¹⁹

The Reformation’s Impact

The combined impact of Luther and Calvin—together with other Reformers like Huldrych Zwingli, Philip Melancthon, Heinrich Bullinger, and Theodore Beza—was widespread. The Lutheran Reformation initially spread into part of Germany and throughout the Scandinavian countries. The Calvinist Reformation initially expanded into Switzerland, Scotland, and the Netherlands. For theological and other reasons, the Reformation transformed England through the development of the Anglican Church. These so-called Magisterial Reformations²⁰ were joined by the so-called Radical Reformation

17. Calvin, *Institutes*, 1.6.1 (LCC 20:70).

18. Calvin, *Institutes*, 1.7.4–5 (LCC 20:78–81).

19. Calvin, *Institutes*, 4.1.9 (LCC 21:1023).

20. The term “Magisterial” is used because these movements incorporated an important role for the magistrates, or civic authorities, in church matters. This centuries-old state-church

of the Anabaptists and, later in the seventeenth century, the Baptists. Featuring distinctives such as regenerate church membership, baptism by immersion for believers (not infants), and the repudiation of the state-church relationship, baptistic churches continued the legacy of the early Reformers while making significant alterations to worship, church government, pastoral offices, and more.

As might be expected, the Catholic Church did not approve of this upstart Reformation movement. In 1542 Pope Paul III created the Roman Inquisition to stamp it out. Through its Sacred Congregation of the Roman Inquisition, one of the Church's measures was to list books written by Protestants or favorable to Protestant doctrines on the Index of Forbidden Books. These writings were banned from public reading. In its four sessions from 1546 to 1563, the Council of Trent denounced many Protestant doctrines and practices. As the movement spread, Protestants were fiercely persecuted in various countries. As one example, the Saint Bartholomew's Day massacre (1572) resulted in the deaths of thousands (tens of thousands?) of Protestants in France.

Summary

Though various individuals and movements had sought to bring reform to the Church prior to the sixteenth century, the Reformation was decisive in a unique way. Martin Luther and John Calvin, among other Reformers, articulated and defended the key Protestant issues that contrasted with the Roman Catholic Church of their day. For example, the formal principle of *sola Scriptura* and the material principle of justification established Protestantism on axioms that were far removed from foundational Catholic theology. Other examples include a new vision of the nature and role of the laity, a fresh approach to the interpretation of Scripture (which did not include the Apocrypha), a renumbering of the sacraments (two instead of seven), a rejection of papal authority, and the establishment of true churches characterized by two marks.

REFLECTION QUESTIONS

1. Do you think that the Reformation was a mistake?²¹ If yes, why? If not, why not?
2. How did each of Martin Luther's 1520 writings—*Sermon on Good Works*, *To the Christian Nobility of the German Nation*, *Babylonian Captivity of*

relationship, embraced by Lutheranism, Calvinism, and Anglicanism, was denounced by the Radical Reformers.

21. This phrase is borrowed from the title of Matthew Levering's book *Was the Reformation a Mistake? Why Catholic Doctrine Is Not Unbiblical* (Grand Rapids: Zondervan, 2017).

the Church, and *The Freedom of a Christian Man*—contradict key Catholic Church doctrines and practices and spark the Reformation?

3. Why were the two principles of Protestantism—*sola Scriptura* and justification—so revolutionary in the religious situation of the sixteenth century?
4. Why were the two marks of the true church—the right preaching of the Word of God and the proper administration of the sacraments—so revolutionary in the religious situation of the sixteenth century?
5. As a Catholic, how do you assess the Roman Catholic Church's reaction to the Reformation? As a Protestant, how do you assess the Church's reaction to the Reformation?