

- Ch. 8 Luther enlightenment was by degrees. His friend, Melancthon, preserved much of Luther's speeches and his conversations. Luther made no change in ceremonies. A conversation with George Spalatin, a monk, concerning each other's opinion of Erasmus is given.
- Ch. 1 Tetzel announces "The grace of God and of the Holy Faith is at your gates." Tetzel's vices had nearly caused his death earlier. Tetzel exclaims after selling hundreds of indulgences, yea thousands, "I would not change my privileges with those of St. Peter in heaven, for I have saved more souls by my indulgences than the apostle by his sermons." For particular sins, Tetzel had a particular tax.
- Ch. 2 Luther saw Roman indulgences as nets to catch silver, and which served to deceive the simple-minded. Remission of sins and eternal life are not purchased with money. Tetzel's indulgences prepared the Reformation. The sensible part of Germany rejected with disgust this human system. The Germans were wearied with this scandalous traffic. Luther called them "Master-cheats."
- Ch. 3 Leo X possessed such charming manners and ideal ambitions that he would have been the perfect man for the papacy, if he had had some knowledge of religion. Prince Albert was in need of money as was Leo himself. Tetzel hastened to offer his services to assist Albert in raising money through the sale of indulgences.
- Ch. 4 Luther wrote to Staupitz. "If God permit, I shall make a hole in Tetzel's drum." Luther would not absolve the sins of those who had acquired letters from Tetzel. Luther attacked the pretenses with which the indulgences were published. Luther's sermons were printed and distributed.
- Ch. 5 Luther's words had little effect. On the day of the Festival of All Saints, Luther nailed his ninety-five theses to the door of the Church of All Saints at Wittenburg. Luther claimed that Huss and Wycliffe attacked the popes' lives, but he would attack their doctrine. Luther writes to the Pope to explain to him that he spoke out against the empty fables of the indulgence-pushers. Within four weeks Luther's theses were carried by the pilgrims who attended the All Saints Festival to every part of the world. A list of some of the theses is given in this chapter.