As Luther’s prime target, Johann Tetzel (1465-1519) became the most famous preacher of indulgences of his time. Although the Church taught otherwise – since the forgiveness of sins requires contrition, you cannot buy your way into heaven – many people found it impossible to distinguish between the graces acquired through an indulgence and the fees paid for documenting them. This connection gave rise to the saying, “As soon doth the coin in the collection box ring, the tortured soul [in Purgatory] to heaven doth spring.” In 1517, Tetzel preached a great indulgence under the sponsorship of many German churchmen, princes, and urban regimes; the leading figure among them was the senior German churchman Archbishop-Elector Albrecht of Mainz (1490-1545). The campaign triggered Luther’s attack on indulgences, which marked the beginning of his agitation for reform.

[...]

So what is there to think about? Why do you hesitate to convert yourself? Why don’t you have fears about your sins? Why don’t you confess now to the vicars of our Most Holy Pope? Don’t you have the example of Lawrence, who, compelled by the love of God, gave away his inheritance and suffered his body to be burned? Why do you not take the example of Bartholomew, Stephen, and of other saints who gladly suffered the most gruesome deaths for the sake and salvation of their souls? You, however, do not give up great treasures; indeed you give not even a moderate alms. They gave their bodies to be martyred, but you delight in living well joyfully. You priest, nobleman, merchant, wife, virgin, you married people, young person, old man, enter into your church which is for you, as I have said, St Peter’s, and visit the most holy Cross. It has been placed there for you, and it always cries and calls for you. Are you perhaps ashamed to visit the Cross with a candle and yet not ashamed to visit a tavern? Are you ashamed to go to the apostolic confessors, but not ashamed to go to a dance? Behold, you are on the raging sea of this world in storm and danger, not knowing if you will safely reach the harbor of salvation. Do you not know that everything which man has hangs on a thin thread and that all of life is but a struggle on earth? Let us then fight, as did Lawrence and the other saints, for the salvation of the soul, not the body which is today but not tomorrow. Today it is well, but ill tomorrow. Today alive and tomorrow dead.

You should know that all who confess and in penance put alms into the coffer according to the counsel of the confessor, will obtain complete remission of all their sins. If they visit, after confession and after the Jubilee, the Cross and the altar every day they will receive that
indulgence which would be theirs upon visiting in St Peter’s the seven altars, where complete indulgence is offered. Why are you then standing there? Run for the salvation of your souls! Be as careful and concerned for the salvation of your souls as you are for your temporal goods, which you seek both day and night. Seek the Lord while he may be found and while he is near. Work, as St John says, while it is yet day, for the night comes when no man can work.

Don’t you hear the voices of your wailing dead parents and others who say, ‘Have mercy upon me, have mercy upon me, because we are in severe punishment and pain. From this you could redeem us with a small alms and yet you do not want to do so.’ Open your ears as the father says to the son and the mother to the daughter, ‘We have created you, fed you, cared for you, and left you our temporal goods. Why then are you so cruel and harsh that you do not want to save us, though it only takes a little? You let us lie in flames so that we only slowly come to the promised glory.’ You may have letters which let you have, once in life and in the hour of death full remission of the punishment which belongs to sin. Oh, those of you with vows, you usurers, robbers, murderers, and criminals—Now is the time to hear the voice of God. He does not want the death of the sinner, but that he be converted and live. Convert yourself then, Jerusalem, Jerusalem, to the Lord, thy God. Oh, you blasphemers, gossippers, who hinder this work openly or secretly, what about your affairs? You are outside the fellowship of the Church. No masses, no sermons, prayers, sacraments, or intercession help you. No field, vineyard, trees, or cattle bring fruit or wine for you. Even spiritual things vanish, as many an illustration could point out. Convert yourself with all your heart and use the medicine of which the Book of Wisdom says, ‘The Most High has made medicine out of the earth and a wise man will not reject it.’