

What About Indulgences?

Tetzel, the Treasury, and What the Doctrine Actually Claims

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I. The Word with the Money Chest in It

No Catholic word carries more Reformation freight than *indulgence*. It summons one scene instantly: Tetzel with his money chest, forgiveness for sale by the coin, and a young Augustinian nailing ninety-five theses to a church door. For most Protestants the word is not an objection to be argued but a verdict already rendered—the moment the medieval Church showed what it had become. This essay runs on two tracks that must not be confused: the history, which was a genuine scandal and is conceded here without softening; and the doctrine, which has never been the purchase of forgiveness, and which involves no money at all in the Church's present law.

II. The Objection, Fairly Stated

The Protestant case begins with undisputed history. In 1517 the Dominican Johann Tetzel preached the plenary indulgence for the rebuilding of St. Peter's across Germany with the

subtlety of a market crier; contemporaries reported the jingle that a soul springs from purgatory as the coin rings in the chest. Luther's Ninety-five Theses were written against that traffic, and thesis 82 asked the question no salesman could survive: if the pope can empty purgatory for money, why not empty it for love?¹

Behind the scandal stands the principle: grace cannot be transacted. "You were ransomed... not with perishable things such as silver or gold, but with the precious blood of Christ" (1 Pet. 1:18–19). Simon the magician offered money for spiritual power and received the New Testament's most withering rebuke (Acts 8:20). And the doctrine beneath the practice—a "treasury" of merits dispensed against sinners' debts—strikes the Protestant as bookkeeping imposed on Calvary: "by a single offering he has perfected for all time those who are sanctified" (Heb. 10:14). "It is finished" leaves no outstanding balance. Nor is this a medieval memory: the Church still grants indulgences, under stated conditions, published in an official handbook.²

III. The History, Conceded Whole

Concede the history first, entirely. Tetzel's campaign was a disgrace; the traffic around indulgences was a standing scandal for generations before him; and the clearest witness to both is the Catholic Church herself. The Council of Trent abolished the office of the indulgence-collectors—the *quaestores*—outright, and its Decree on Indulgences condemned "all evil gains for the obtaining thereof." The reform stuck: in the Church's present law, governed by Paul VI's *Indulgentiarum Doctrina* of 1967, no indulgence involves money anywhere. When the Protestant condemns the sale, he condemns something the Church condemned too. What the Reformation then did was reject not only the abuse but the doctrine—and the doctrine deserves to be examined as it actually is, not as Tetzel performed it.³

IV. What an Indulgence Is Not, and Is

An indulgence has never been the forgiveness of sin, and could not be bought even at the worst of times. Forgiveness of guilt comes only through repentance and absolution; no rite of the Church has ever sold it, and even the corrupt preachers of the 1510s presupposed confession for the living. An indulgence presupposes the sin already forgiven, and addresses something else: the temporal consequences that forgiveness does not erase—the discipline, repair, and purification that remain when guilt is gone. The Catechism states the distinction plainly: sin has a double consequence, eternal and temporal; absolution remits the first; the second remains to be healed.⁴

V. David, and the Nail Withdrawn

That distinction is not a Roman invention but a biblical pattern. Nathan tells David: “The LORD also has put away your sin; you shall not die”—forgiveness, full and free—and in the next breath: “Nevertheless... the child that is born to you shall die” (2 Sam. 12:13–14). Moses is forgiven and still barred from the land (Num. 20:12). Sin forgiven is like a nail withdrawn: the hole remains. Penance—the discipline the early Church imposed in years, the prayer and fasting and almsgiving she still asks—is love taking the hole seriously. The space in which indulgences live is exactly that space: the healing of what forgiven sin leaves behind.⁵

VI. Paul Grants the First One

For the practice in embryo, read 2 Corinthians 2 in its setting. A Corinthian had sinned gravely; the church, at Paul’s direction, had imposed a punishment—“this punishment by the majority is enough” (2 Cor. 2:6); and now Paul, judging the man’s sorrow sufficient, remits the remainder of the discipline and commands the church to do likewise, “so that he may not be overwhelmed by excessive sorrow”—and he does it, he says, “in the presence of Christ” (2 Cor. 2:7–10). Every element of the Catholic doctrine is present: a forgiven sinner; a temporal penalty imposed by the Church; and the Church’s authority—the binding and loosing Christ conferred (Matt. 16:19; 18:18)—releasing part of that penalty, for the sinner’s good, before Christ. An indulgence is that act and nothing more exotic: the Church loosing what the Church, under God, had bound.⁶

VII. The Treasury Is the Communion of Saints

And the “treasury of merit” is bookkeeping language for something the New Testament teaches without embarrassment: that in the Body of Christ no one suffers or prays alone, and the abundance of one supplies the need of another. Paul says it of money and means it of grace: “your abundance at the present time should supply their want” (2 Cor. 8:14). He says of his own sufferings that they “complete what is lacking in Christ’s afflictions for the sake of his body, that is, the church” (Col. 1:24)—a sentence no theology of a solitary, finished transaction can even read aloud. Christ’s merit is infinite; nothing tops it up; the saints’ share in it is His gift and His delight, the way a father’s wealth loses nothing by becoming the family’s. Hebrews 10:14 is not the objection; it is the treasury’s deed of title. The one offering perfects—and the perfecting reaches the members through the Body, which is the only way anything of Christ’s has ever reached anyone.⁷

VIII. Why Keep It

Why not drop the whole apparatus as embarrassing salvage? Because the alternative quietly teaches something false: that once forgiven, a Christian owes nothing, repairs nothing, and is unaffected by the wounds his sins left in himself and others. The modern practice could not be further from the money chest: prayer, pilgrimage, works of mercy, the Jubilee door—under conditions whose whole point is interior conversion, with the Church’s law itself declaring that a plenary indulgence gained without complete detachment from sin gains nothing at all. An indulgence today is mercy organized: Paul at Corinth, extended across the whole family of God, living and dead.⁸

Whether there is a purification after death for the temporal residue of forgiven sin—the doctrine indulgences presuppose—is argued from Scripture in this site’s essay on purgatory. Granted that, the logic completes itself: if the Church can remit the penance of the living, as Paul did at Corinth, and if the members of Christ can bear one another’s burdens, as Paul commanded, then the Church’s solemn application of the family’s riches to a member’s healing is not a scandal surviving on nostalgia. It is the communion of saints, doing what communions do. The scandal was real, and Trent buried it. The doctrine was never the scandal.

Endnotes

1. Luther, *Ninety-five Theses* (1517), thesis 82; on Tetzels preaching, the standard Reformation histories. Scripture quotations in this essay are from the Revised Standard Version.
2. 1 Peter 1:18–19; Acts 8:18–24; Hebrews 10:14; John 19:30; the current *Enchiridion of Indulgences*.
3. Council of Trent, Session XXI, ch. IX (abolition of the *quaestores*); Session XXV, Decree on Indulgences; Paul VI, *Indulgentiarum Doctrina* (1967).
4. *Catechism of the Catholic Church* §§1471–1473.
5. 2 Samuel 12:13–14; Numbers 20:12.
6. 2 Corinthians 2:5–11, with 1 Corinthians 5; Matthew 16:19; 18:18.
7. 2 Corinthians 8:14; Colossians 1:24; Hebrews 10:14; *Catechism of the Catholic Church* §§1474–1477.
8. *Indulgentiarum Doctrina*, Norms; *Enchiridion of Indulgences*, on the required dispositions, including detachment from all sin for a plenary indulgence; Galatians 6:2.

For Further Reading

Indulgentiarum Doctrina, by Paul VI (1967)—the Church’s governing document on indulgences. Free online at https://www.vatican.va/content/paul-vi/en/apost_constitutions/documents/hf_p-vi_apc_01011967_indulgentiarum-doctrina.html.

A Primer on Indulgences, Catholic Answers—the definition, the conditions, and the myths. Free online at <https://www.catholic.com/tract/primer-on-indulgences>.

Council of Trent, Session XXV—the Decree on Indulgences, including the condemnation of “all evil gains.” Free online at <https://www.papalencyclicals.net/councils/trent/twenty-fifth-session.htm>.

Is Purgatory Scriptural?—the doctrine this one presupposes. Free online at <https://richwhiting.com/weft/purgatory/purgatory.php>.

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“Any one whom you forgive, I also forgive. What I have forgiven, if I have forgiven anything, has been for your sake in the presence of Christ.” — 2 Corinthians 2:10

*Glory be to the Father, and to the Son, and to the Holy Spirit,
as it was in the beginning, is now, and ever shall be,
world without end. Amen.*

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A Note on Authority

This essay represents the author’s articulation of *the Catholic doctrine of indulgences and the treasury of the Church*, drawing on Scripture, the *Catechism of the Catholic Church*, the Church Fathers, and the major theological tradition. It is offered as a personal defense, not as an official statement of the Church’s teaching. Where this defense is fortunate enough to align with the magisterial teaching of the Church, the credit belongs to the tradition that formed it. Where it falls short, the responsibility is the author’s alone.