WHAT WAS THE
REFORMATION?
AND WHY DID IT
HAPPEN?

BY KENNETH HENSLEY

The Coming Home Network International
www.chnetwork.org
TABLE OF CONTENTS

Chapter 1: What Was the Reformation?

Chapter 2: An Explosion of Ideas

Chapter 3: The Rise of Humanism

Chapter 4: The Rise of Individualism

Chapter 5: A Church in Desperate Need of Spiritual Reform

Chapter 6: Welcome to the Modern World

Connect with the CHNetwork!
Before becoming Catholic, I was an evangelical Protestant for about twenty years, an ordained Protestant minister for more than eleven.

My conversion was hard. I broke a lot of glass coming into the Church. Because of my background and situation, becoming Catholic wasn’t something done quickly. It was the result of intensive thought and prayer over the course of some four years. It involved a rethinking of my entire worldview as a Christian — including the teaching of Scripture and the history of the Church.

Given this experience, I can’t talk about Catholicism and Protestantism without instinctively making the case for the one and against the other. At the same time, I can’t talk about Protestantism without deep affection for those I still consider my brothers and sisters in Christ.

**The Most Serious Division in Christian History**

Catholic philosopher Peter Kreeft has referred to the division that occurred between Catholics and Protestants at the time of the Reformation as “the most serious division” in the history of Christianity. It certainly was, and is. And the Catholic
Church acknowledges that it is not without blame for the fracturing of Christianity that took place in the early 16th century.

In fact, whatever blame may be assigned for what happened back then, it certainly is not the fault of Protestants alive today, and Catholics accept them as fellow Christians. Quoting the official *Catechism of the Catholic Church*:

> In this one and only Church of God from its very beginnings there arose certain rifts .... But in subsequent centuries much more serious dissensions appeared and large communities became separated from full communion with the Catholic Church — for which, often enough, men on both sides were to blame .... one cannot charge with the sin of the separation those who at present are born into these communities and in them are brought up in the faith of Christ, and the Catholic Church accepts them with respect and affection as brothers. (CCC 816-818)

I have no doubt in my mind that I was a Christian for twenty years before I ever became a Catholic — that I knew Christ. I also have no doubt in my mind that the Spirit of God was present and active in the evangelical Protestant churches I attended and served during those years.

And our *Catechism* agrees with this as well. In fact, in the very next paragraph we read:

> Christ uses these Churches and ecclesial communities as means of salvation, whose power derives from the fullness of grace and truth that Christ has entrusted to the Catholic Church. (CCC 819)

And so, with respect and affection, during this time in which the 500th anniversary of the Protestant Reformation will be commemorated by a great number of our brothers and sisters in Christ, I’d like to ask the questions: What was the Reformation? And, why did it happen?

**To begin, what was the Reformation?**

Discussing this same question, Catholic historian Hilaire Belloc in his book *The Great Heresies* began by emphasizing what the Reformation was *not*. First, he
said, it was not a matter of individual Christians introducing one or two or three particular false doctrines that needed to be dealt with. It was much more general than that.

Nor, Belloc continues, was it the creation, the introduction, of a new and separate religion, as was the case with Islam in the seventh century.

I sometimes hear Catholics speak of Protestants as though they were members of a different religion: “Oh, he belongs to a different religion; he’s a Baptist.” I’ve even heard Catholics say, “Oh, she’s not a Catholic. She’s a Christian!” Allow me to attempt the impossible and put a permanent stop to this. Wrong! The division between Catholicism and Protestantism is a division within Christianity. Catholics and Protestants are both Christians. The Reformation was not the creation of a new religion.

Well, if it wasn’t a matter of disagreements over a doctrine or two or even three, and it wasn’t the introduction of a new religion, what was the Reformation?

What Belloc emphasizes is that Protestantism created “a certain separate moral atmosphere,” which he characterizes as that of “reaction against a united spiritual authority.” This moral atmosphere, he says, “so continued in vigor as both to break up our European civilization in the West and to launch at laa general doubt, spreading more and more widely.”

**Reaction Against the Authority of the Catholic Church**

We can see this in lives of the Reformers.

For instance, you read Calvin’s *Institutes of the Christian Religion* and he doesn’t seem to have gone into his study and come forth with one or two or three “improvements” on Catholic theology, a couple of doctrines he believes the Church to be mistaken about. Rather, he seems to have taken his Bible and gone into his study and come forth with his own total vision of Christianity.

For Calvin, Catholicism is something that is rejected outright. There’s the sense that he is reinventing the wheel, starting over, returning to the original sources, and taking a fresh look at Christian theology. And when he speaks about the Catholic Church, he doesn’t speak about her “errors” so much as her “evils.”
What comes through is “a certain moral atmosphere” that I think could certainly be characterized as a reaction against a united spiritual authority, in particular, a reaction against the authority of the Catholic Church.

We can sense this same “moral atmosphere” in the attitudes of Catholics today who oppose a number of the Church’s settled teachings — on women in the priesthood, artificial birth control, the authority of the bishop of Rome, abortion, divorce and remarriage, etc.

For the most part, it’s not as though these people have rigorously studied the scriptural and theological arguments in favor of the Church’s positions on each of these issues and then answered them. Their stand is a stand against the very idea of a unified spiritual authority. Their protest embodies and conveys a certain moral atmosphere. They don’t like being told what is right and wrong. They want the freedom to decide for themselves what they think about women in the priesthood, birth control, and so forth.

This is at the heart of what the Reformation was.

It was a dispute over the issue of authority that tore at the Church in the early 16th century. The separation that occurred at that time between Catholic and Protestant was a separation between those who continued to embrace the spiritual authority of the Catholic Church on matters of faith and morals and those who rejected that authority to stand, with Luther, on the authority of Scripture alone.

**What Protestants Have in Common**

Now, Protestantism began immediately to take numerous forms.

Martin Luther began by saying, “I do not accept the authority of popes and councils; in matters of faith each Christian is his own pope and council” (*D. Martin Luthers Werke*, Weimar: 1898). Yet, within a very short time (two years!) he was complaining, “There are as many sects and beliefs as there are heads!” (*Letter to the Christians at Antwerp*, 1525).

Protestantism fragmented almost immediately because of disagreements among the various Reformers and denominations created by the Reformation. But the one thing Protestants had in common was this reaction against the idea that there ex-
isted on earth a united spiritual authority outside of the Bible itself, and that the Catholic Church represented that spiritual authority.

And this is still the essence of the disagreement.

There are a great number of Protestant sects and denominations in the world today. And they differ with one another on a great number of issues, both doctrinal and moral.

But there’s one thing upon which they are in perfect agreement: “The Catholic Church has no spiritual authority over me. God has given us His Word in the Bible. God has put His Spirit in our hearts. He’s given us pastors and teachers to assist us in understanding the holy Scriptures. What more do we need?”

**Sola Scriptura**

Another way to express this is to say that the foundation of the Protestant worldview is *sola Scriptura* — the belief that the Bible serves as the “sole infallible rule of faith and practice” for the individual believer, and for the Church as well. This is how Protestants think.

This is how I thought for many, many years. And for the most part, it wasn’t a position I came to as a result of some serious in-depth analysis of the Protestant and Catholic “claims” with respect to the issue of authority. For the most part, it was simply assumed. Every Christian I knew thought this way, as well as every church I attended and every teacher I listened to.

So how did Protestants come to think like this? What were the causes of the Reformation in the 16th century? And how is it that so many at that particular point in history came to react against the spiritual authority of the Church?
AN EXPLOSION
OF IDEAS

In chapter one, we asked the question, “What was the Reformation?”

We argued with Catholic historian Hilaire Belloc that at its heart the Reformation was not so much a dispute over particular doctrines of the Church but over the very question of how doctrinal disputes within the Church would be settled. It was a dispute over the issue of where authority is to be found in the Church. This is what tore at the heart of Christianity in the early 16th century.

Indeed, I believe one of the most useful ways to think about the violent fracturing that took place at that time and the separation of Christians into “Catholic” and “Protestant,” is to think of it as a bitter divorce between those who continued to embrace the spiritual authority of the Catholic Church and those who rejected that authority to take their stand on the authority of Scripture alone: *sola Scriptura*. This is the essence of what took place at the time of the Reformation.

But why did it happen? And why did it happen *when* it happened? How is it that so many at that particular point in history came to react against, and ultimately reject, the authority of the Church? What were the causes of the Reformation?
A reader might be thinking, “Isn’t it simple? Didn’t Martin Luther cause the Reformation? After all, he opposed the teaching of the Catholic Church and on October 31, 1517 nailed his 95 theses to the door of the Castle Church in Wittenberg and one thing led to another and in the end the Church was shattered!”

Well no, it’s not quite that simple.

An image I have in my mind when I think about Luther’s role in the Reformation is that Martin Luther “caused” the Reformation like a man who lights a match in a house filled with gas “causes” a fire. Yes, Luther struck the match. Yes, Luther was the spark. But an atmosphere was already present in which such a spark could ignite a fire that would burn its way throughout Christendom. The house of late-Medieval Catholicism was primed for such a conflagration.

The truth is, in the late 15th and early 16th centuries, there were a number of historical, cultural, and spiritual forces at work driving the world in the direction of what was to occur.

In fact, by the time we’ve finished surveying these forces, you may agree that it would have taken a miracle for the Reformation not to have happened when it happened.

Luther, Calvin, and the other Reformers weren’t the “cause” of the Reformation. They were themselves created by the historical, cultural, and spiritual forces we will delve into. They were caught up in these forces. They rode these forces like a man rides a horse.

So what are we talking about?

1. To begin, there was the explosive growth in literacy that took place in the decades leading up to the Reformation; the tremendous increase in the number of those who could read.

Think of the revolution that has been brought about by the invention of computers and the internet. These technological advances have in many ways changed our world. A hundred years ago if ISIS was marauding through Syria and Iraq, we might not even have known it. Now the entire world watches in real time and graphic detail.
Our kids are used to these inventions and think nothing of them. I, on the other hand, can still remember when my pastor first told me he had something called a “modem.” It was the early 80’s. I was still cranking out my papers at Fuller Theological Seminary on an electric typewriter. Personal computers were just beginning to magically appear on the desks of those on the cutting edge of societal evolution. “Guess what?” he said. “I have this thing called a modem. It allows me to plug a phone line into the back of my computer, dial up a number, and go into libraries around the world and do research.” I was amazed. I thought we’d entered the Twilight Zone.

In the same way, it’s hard for most of us to even imagine the revolution the invention of the printing press brought about in the mid-15th century.

We spend our days digging out from under a mountain of books and magazines and written materials of all kinds. We have twelve step programs to deliver us from the bondage of electronic media. But it wasn’t like this in the Middle Ages. Before the invention of the printing press, written materials were scarce and expensive. And because of this, literacy was scarce. The ability of individual Christians to possess books of theology, to read them and interact critically with what they read, was rare.

In his biography of John Calvin, Oxford professor Alister McGrath describes the situation:

In the early Middle Ages, the charmed circle of the literate was virtually exclusively clerical. Written material took the form of manuscripts which had to be painstakingly copied out by hand, and were generally confined to the libraries of monasteries on account of their scarcity ... With the advent of printing and the development of new papermaking industries, it became possible for an educated layperson to obtain and understand works which hitherto had been the exclusive preserve of the clergy. (A Life of John Calvin, p. 4)

Imagine it! For the first time in history, written materials became available and at prices ordinary people could afford. With this there was a dramatic increase in
the number of people who could read, and a growing confidence that they could think through issues for themselves, develop their own ideas about what the Bible and the Church Fathers were teaching.

2. Not surprisingly, during those same decades leading up to the Reformation, there was an explosion of new theological ideas.

As literacy spread and the availability of written materials increased, the need for schools and universities increased as well.

Again, quoting McGrath:

The rapid expansion of the university sector throughout Western Europe ... led to an increased number of theology faculties, with a corresponding increase in the number of theological treatises produced. Then as now, theologians had to do something to justify their existence. These works frequently explored new ideas. But what was the status of these ideas? The ... failure to draw a clear distinction between theological opinions and church teaching, between private opinion and communal doctrine, caused considerable confusion. [And now, listen to this confession coming from a world-renowned Protestant scholar.] It is quite possible that Martin Luther may have confused one theological opinion with the official teaching of the church and initiated his program of reform on the basis of this misunderstanding. (Ibid, p. 11)

The point here is not to explore Luther’s education and the bad theology he may have soaked up, but to highlight a crucial reality: As the 16th century dawned — as Martin Luther sat at his desk at the University of Wittenberg, preparing his lectures on St. Paul’s Epistle to the Romans and the young university student John Calvin sat in the cafes of the Latin Quarter of Paris discussing philosophy and theology, a revolution was taking place throughout Catholic Europe.

In the decades following the invention of the printing press in the mid-15th century, Europe was witnessing an unbelievable explosion of books and articles, tracts and treatises, exploring every aspect of Catholic teaching. New ideas were everywhere!
At the same time, colleges and universities were popping up all over the place. And as everyone knows, to paraphrase something the great educator Mortimer Adler once said, “The halls of academia are like the halls of a madhouse at midnight.”

As I think about the situation, even if there had been no other forces at play that might have contributed to a rising spirit of independence and the increasing desire of some to break with the authority of the Church and go their own way, theologically speaking, what we’ve looked at here alone could have done the job.

Do the numbers: (a) a technological revolution brought about by Guttenberg; (b) a resulting flood of written materials presenting all manner of new ideas; (c) an explosive growth in literacy among the laity; and finally (d) the rise of new universities and theological faculties keenly interested in examining these new ideas, debating them, and in some cases presenting them as true. It doesn’t seem all that surprising that what happened, happened.

The reality, however, is that these weren’t the only historical, cultural, or spiritual forces at play at the time. There were even more, which combined with what we’ve looked at here, were literally driving the Christian world in the direction of what was to occur.
THE RISE OF HUMANISM

In this one and only Church of God from its very beginnings there arose certain rifts, which the Apostle strongly censures as damnable. But in subsequent centuries much more serious dissensions appeared and large communities became separated from full communion with the Catholic Church — for which, often enough, men on both sides were to blame (Catechism of the Catholic Church, 817)

Some of us don’t think much about this issue of division in the visible Body of Christ. I didn’t used to think much about it. Truthfully, I was so accustomed to the idea that Christianity existed in a fragmented state, that it didn’t bother me. Like kids growing up in a broken home, at first it may seem impossible that Dad doesn’t live with us any more, but after a while it seems perfectly natural.

Oh, I knew Christianity had been divided into Catholic and Eastern Orthodox, and then later into all the Protestant denominations and sects and independent Christian fellowships. I knew these contradicted one another on many points of
doctrine — even in their moral teachings. I viewed this as unfortunate, but as something for which there really was no answer. After all, these churches simply don’t agree with one another on what the true teachings of Christianity are. And since (in my view as an evangelical Protestant) there was no spiritual authority on earth to decide these issues and unite all Christians in one Church, what could be done?

It was just the way things were.

It wasn’t until many years later that the prayer of Jesus recorded in the 17th chapter of St. John’s Gospel caught my eye:

I do not pray for these only [referring to his disciples] but also for those who believe in me through their word, that they may all be one .... I in them and you in me, that they may become perfectly one, so that the world may know that you have sent me and have loved them even as you have loved me. (John 17:20-23)

And it struck me. Here’s Jesus in the Upper Room with His Apostles. In a few moments He will leave that room to enter Gethsemane and face His arrest. These are close to being our Lord’s last recorded words before His passion. And what does He have on His mind? “Father, that they may become perfectly one.” Another translation reads, “that they may be brought to complete unity.” And why? “So that the world may know that you have sent me and have loved them even as you have loved me.”

Jesus tells us that one of the strongest arguments for the truth of the Christian message will be the unity of His Church.

Another passage that caught my eye was 1 Cor 1:10, where St. Paul wrote to the believers in the Greek city of Corinth specifically about division in the Church:

I appeal to you, brothers, in the name of our Lord Jesus Christ, that all of you agree with one another so that there may be no divisions among you and that you may be perfectly united in mind and thought.

I began to see things in a new way.

As Christ the head has but one Body, Christ the bridegroom has but one bride;
as the Church has but one soul, the Holy Spirit; as our Lord gave to His Apostles only one teaching, isn’t it kind of obvious that He wouldn’t want His Church divided and splintered into a vast number of conflicting denominations, sects and independent churches, each with its own vision (and version) of Christianity?

I thought of where St. Paul wrote in 1 Cor 14:8, “If the trumpet does not sound a clear call, who will get ready for battle?” and I wondered (and still wonder) how many have turned away from Christ because they looked at Christianity and instead of seeing a unified Church because they looked at Christianity and instead of seeing a unified Church, they saw many denominations, competing with one another for members, contradicting one another in teaching, unable to present one clear message.

So why did the Reformation happen? Why did so many in the early 16th century revolt against the idea that there existed on earth a united spiritual authority? Why did so many reject the belief that Christ had established on earth a Church with the Spirit-given ability to preserve and pass down the truth of the apostolic teaching, and the authority to decide in matters of dispute?

Why did so many at that time in history reject the authority of the Catholic Church to stand on the authority of Scripture alone?

In the last chapter, we began looking at the historical and cultural forces at work at the time — forces that were (and I’m not exaggerating) literally driving the world in the direction of what was to occur. We learned that nothing short of a cultural revolution was taking place at the time of the Reformation.

As the Internet is changing our world, so the invention of the printing press was changing the world at that time. With the invention of printing came the mass production of books and tracts on religious matters as well as a dramatic rise in literacy. There was a veritable explosion of new ideas being debated in colleges and universities that were springing up throughout Catholic Europe.

**The Rise of Renaissance Humanism**

At the same time a certain educational philosophy, gaining a strong foothold in the universities, was having its effect as well.

When we use the word “humanism” today, we think of secular humanism, even
atheism. We think of that philosophy that emphasizes the dignity of “man” apart from God, man’s ability to decide all things for himself without reference to God, man as “the measure of all things.”

I’m referring here to humanism as an educational philosophy that arose from the Italian Renaissance and that was critical of the kind of theology of the great Doctors of the late Medieval Church, the Scholastic theologians, men like Albert the Great, Thomas Aquinas, and Duns Scotus.

To put it bluntly, the humanists despised the “scholastic theology” of these “schoolmen,” as they were called. In their minds it was too philosophical, too abstract, too complicated, too dry, too boring. They referred to Duns Scotus as the “dunce” and portrayed the scholastics as spending their lives speculating on pointless trivia and debating useless questions about how many angels might be able to dance on the head of a pin, and other such nonsense.

This was the impression the humanists had of the official doctors of the Church — which they delighted to spread abroad!

Now, there is truth in what the humanists said about the complexity of scholastic theology. I love Aquinas. Reading Aquinas is like listening to a Bach fugue or looking at a Gothic Cathedral. It’s absolutely beautiful in its intricacy and depth and balance. On the other hand, if you’ve ever read the *Summa Theologicae*, especially some of the more philosophical sections, you may find yourself sympathizing with the humanists, at least a little bit.

Well, the humanists were bored with medieval scholasticism. They wanted to abandon what they viewed as the “intellectual stagnation” of the Middle Ages and return to something “more pure.”

For them this meant a return to the original sources. The humanists wanted to drink at the fresh springs of the Old and New Testaments and writings of the Church Fathers. Their cry was *ad fontes* — “to the sources” (literally “to the fountains”). This is how they wanted to learn their theology — not by listening to the Doctors of the Church.
Questions and Answers

Let’s tie this all together. As Luther studied for his doctorate in theology at the University of Wittenberg and Calvin pursued his education at the University of Paris, the world was dramatically changing. Literacy was rapidly expanding. New ideas were everywhere and, for the first time in history, it was possible for them to be widely disseminated in the form of inexpensive tracts and treatises, pamphlets and books. And then, we find that at the same time there was a growing culture and attitude in the universities that said, in essence, “The official theologians of the Church are impractical and boring. Let’s bypass them and get back to the pure study of Scripture and the Fathers!”

Someone might ask: “Are you saying that increased literacy was a bad thing? Are you implying that the availability of books was a bad thing or that wanting to interact directly with the Old and New Testaments and the Church Fathers is a mistake?”

Of course not. These are good things. What I’m saying is simply that these were ingredients in the creation of a general atmosphere in which a reaction against centralized spiritual authority could take place. And when you mix in an increasingly arrogant mockery of the “official” doctors of the Church, it wouldn’t have taken a genius to see the direction in which things were headed.
We’ve been asking two essential questions: First, boiled down to its essence, what was the Reformation? And then second, why did the Reformation happen at that precise moment in the history of Christianity?

In terms of the first question, we’ve seen that the Reformation was not about the creation of a new religion. Luther, Calvin, Zwingli, and the other Reformers never saw themselves as teaching anything other than the Christianity of the Apostles and the early Church.

Nor was the Reformation merely about certain Catholic theologians coming to disagree with the Church on certain doctrinal issues, although it seems to have begun this way.

No, at its heart, the Reformation was a reaction against, and ultimately the rejection of, the very idea that Christ had established, and that there existed on earth, a united spiritual authority. It was a rejection of the spiritual authority of the Catholic Church.
Why did it happen at the time it happened?

There were a number of factors. In chapter 2 we looked at the invention of the printing press and the cultural revolution it brought about in the decades leading up the Reformation.

Imagine the changes this would naturally bring about in a society. For the first time in history, printed materials became available to the masses. With this came a dramatic increase in the number of people who could read and would naturally want to interact more critically with what they were being taught. With this as well came an explosion of new theological ideas expressed in a myriad of inexpensive pamphlets and books making the case for these new ideas. Finally, with this came a dramatic increase in the number of colleges and universities and theological faculties in which these new ideas could be batted around, debated, and disseminated.

In chapter 3 we looked at the simultaneous rise of a humanist educational philosophy sweeping the universities in the early 16th century. The humanists disliked and even mocked the scholastic theology being done by the great theologians and doctors of the Church at that time (including St. Thomas Aquinas) and called for a return to the “pure” study of Scripture and the Church Fathers.

When you add these factors together, it isn’t hard to see how an atmosphere of independence from the authority of the Church might develop. But there’s more.

Individualism in Religion

In 1503, the humanist priest Erasmus published a book titled *Enchiridion*, or *Handbook of the Christian Soldier*. The book emphasized the need for Christians to have a personal faith in Christ and to nourish that faith by the personal reading of Scripture. It also promoted the renewal of the Church through a return to the focused study of Scripture and the Fathers.

Guess what? Erasmus’ book was an instant runaway hit. It went through 23 editions in its first six years alone. It was being devoured throughout Catholic Europe.

And of course Erasmus was right in insisting that our relationship with Christ
ought to be intimate and personal. The *Catechism of the Catholic Church* tells us that we are called to a “vital and personal relationship with the living and true God” (paragraph 2558). When we talk about putting our trust in the living God, we’re talking about the commitment of mind, emotion, and will. Faith must be inward and personal. And as Alister McGrath notes in his excellent biography *A Life of John Calvin*, these ideas were spreading everywhere at the time and weren’t in any sense considered “heretical.”

In Italy the movement often known as “Catholic evangelicalism” ... with its stress on the question of personal salvation, became firmly established within the church, even penetrating deeply within its hierarchy, without being regarded as in any way heretical (page 7).

In other words, as with the other points we’ve looked at so far, the new appreciation for the “individual” rising out of the Italian Renaissance had a positive side to it. Just think of the masterpieces of Renaissance art with its focus on the individual, the person. Take a look at the statues of Michelangelo, or the paintings of Raphael, Caravaggio, and Leonardo da Vinci.

**The Rise of Nationalism**

Now, this trend toward individualism in the decades leading up to the Reformation didn’t express itself merely in an emphasis on religion as something intimate and personal.

The fact is, at the time, throughout Catholic Europe, there was an increasingly strong spirit of resentment felt toward centralized authority of all kinds: the authority of the Church and the authority of the empire as well. With respect to the Church, anti-clericalism was rampant. With respect to the empire, nationalism was on the rise.

For instance, in Germany, McGrath tells us:

> Intense resentment was felt against the pope. In part, this reflected an incipient German nationalism, marked by a resentment of all things Italian. It also reflected popular irritation at the fact that ecclesiastical revenues (including the proceeds of indulgence sales) were destined for Rome, and
the maintenance of the somewhat extravagant lifestyles, building programs and political adventures of the Renaissance popes ... In many ways, Luther’s reforming program made an appeal to (perhaps even to the point of a crude exploitation of) German nationalism and anti-papalism, allowing the Reformation to ride on the crest of a wave of popular anti-papal sentiment (Calvin, page 13).

Read again that last sentence. McGrath, a world-class Protestant theologian, is suggesting that Luther’s program of “reform” in many ways exploited an atmosphere of “nationalism and anti-papalism” already in existence at the time. The Reformation was able to “ride on the crest of a wave of popular anti-papal sentiment.”

In other words, along with all the other factors we’ve discussed so far, the very idea of centralized authority was being rejected at the time. Individualism in religion was on the rise, and so was the individualism of nations. Christendom was beginning to break apart.

And this is key: it wasn’t simply because of all the new ideas in the wind. The resentment that was felt toward the Catholic Church was to a significant degree the fault of the Catholic leadership.
In 1510, the young Augustinian monk Martin Luther was sent to Rome on an errand for his order. He had dreamed all his life of visiting the Eternal City where Saints Peter and Paul had preached and been martyred, where Paul was beheaded and Peter crucified upside down in Nero’s circus. He was thrilled at the thought of praying and celebrating Mass in the great churches of Rome.

Instead, as Luther scholar Heiko Oberman writes:

Later he remembered clearly the shock and horror he had felt in Rome upon hearing for the first time in his life flagrant blasphemies uttered in public. He was deeply shocked by the casual mockery of saints and everything he held sacred. He could not laugh when he heard priests joking about the sacrament of the Eucharist. (Luther: Man Between God and the Devil, p. 149)

Maybe you’ve heard the story of how this experience nearly shattered Luther’s faith in the Church. And if you’re Catholic, maybe you were tempted to dismiss
the story as so much anti-Catholic propaganda. The only problem is that credible Catholics of the time admit that the Church’s hierarchy was in moral shambles.

If in fact, a common saying of the time was: “If there is a Hell, then Rome is built on it!” (Ibid, p. 147)

Humanist priest Erasmus spoke of his own experiences in Rome:

With my own ears I heard the most loathsome blasphemies against Christ and his apostles. Many acquaintances of mine have heard priests of the curia uttering disgusting words so loudly, even during mass, that all around them could hear it. (Ibid, p. 149)

Unfortunately this was true. And it wasn’t only the priests.

In the late Middle Ages, bishops were mainly drawn from the nobility, and (often enough) not because they possessed any spiritual qualifications, but because they could purchase their positions.

There are all sorts of examples of wealthy families gaining control of ecclesiastical affairs in a particular area and ruling there for years and years. Often these bishops didn’t even reside in the dioceses they ruled. They viewed their “realm” primarily as a source of income — income they could use to pursue their political ambitions or spend on gambling and other entertainments.

Certainly, some were shining lights. But many were not.

For instance, by the time Albert of Brandenberg was 23 years of age, he already held the sees of Magdeburg and Halberstadt and wanted the archbishopric of Mainz as well. He needed money to pay the installation fees and knew he would also have to pay Pope Leo X for the irregularity of holding three sees simultaneously.

Historian Roland Bainton describes the situation:

The negotiations of Albert with the pope were conducted through the German banking house of Fugger, which had a monopoly on papal finances in Germany. When the Church needed funds in advance of her revenues, she borrowed at usurious rates from the sixteenth-century Rothschilds or Morgans. Indulgences were issued in order to repay the debts, and the Fuggers
supervised the collection. Knowing the role they would ultimately play, Albert turned to them for the initial negotiations. He was informed that the pope demanded twelve thousand ducats for the twelve apostles. Albert offered seven thousand for the seven deadly sins. They compromised on ten thousand, presumably not for the Ten Commandments. (*Here I Stand*, p. 75)

It’s true. Leo X was not exactly a saint.

The first occupant of what came to be known as the “Chair of St. Peter” was a man who, when he first perceived who Jesus was, fell to his knees and cried out, “Depart from me, for I am a sinful man, O Lord” (Lk 5:8). Peter was a man who finished his course as a martyr. But what kind of man was Leo X, the man who occupied the Chair of St. Peter at the time of the Protestant revolt? Historian J.N.D. Kelly describes him as “a devious and double-tongued politician and inveterate nepotist” (*The Oxford Dictionary of Popes*, p. 257).

And that was on a good day. Roland Bainton writes,

[Leo X was] as elegant and as indolent as a Persian cat. His chief preeminence lay in his ability to squander the resources of the Holy See on carnivals, war, gambling, and the chase [hunting]. (*Here I Stand*, p. 74)

There’s no getting around it. It’s clear that the Church’s hierarchy at the time of the Reformation was sick from top to bottom — so sick that St. Ignatius of Loyola (1491-1556) advised good Catholics against going to Rome, lest they be corrupted. Try to imagine Popes John Paul II or Benedict XVI or Francis saying, “Whatever you do, unless you want your faith destroyed, don’t go to Rome!”

Fine, tell me I’m exaggerating the situation.

But then explain the confession of Pope Adrian VI, who immediately followed Leo X as bishop of Rome and served during the early events of the Reformation:

We know that for years there have been many abominable offences in spiritual matters and violations of the Commandments committed at this Holy See, yes, that everything has in fact been perverted .... The first thing that must be done is to reform the curia, the origin of all the evil. (*Luther*
Between God and the Devil, p. 139)

If you need to, read it again. Notice the pope doesn’t speak of minor missteps in spiritual matters. Rather he speaks of “abominable offences in spiritual matters and violations of the Commandments.” He doesn’t say that a few things here and there were out of order. He says, “everything has in fact been perverted.”

And then, notice he doesn’t locate the source of the evil “somewhere over there.” (The woman you gave me, she made me do it!) Instead he locates the “curia” — the Vatican leadership — as the “origin of all the evil.”

Catholic historian Hilaire Belloc puts the final nail in the coffin:

No one can deny that the evils provoking reform in the Church were deep-rooted and widespread. They threatened the very life of Christendom itself. All who thought at all about what was going on around them realized how perilous things were and how great was the need of reform .... Every kind of man would violently attack such monstrous abuses .... It was from all this that the turmoil sprang, and as it increased in violence threatened to destroy the Christian Church itself. (The Great Heresies, pp. 112-114)

Conclusion

There are more historical and culture forces that could be listed as causes of the Reformation, for instance, the rise of the European middle class, which fueled a growing sense of independence.

But you do the math on what we’ve discussed so far:

1. The invention of the printing press, leading to a rapid increase in literacy throughout Christendom.
2. The explosion of new theological ideas.
3. The rise of an educational philosophy that mocked the official Doctors of the Church and emphasized a return to the Bible and the Church Fathers to be read with fresh eyes.
4. The growing emphasis on religion as something personal.
5. The rise of individualism and nationalism, resentment of centralized authority in government as well as in the Church.
6. The rise of anti-papal sentiment throughout Catholic Europe.
7. And a Church hierarchy in desperate need of spiritual and moral reform.

Given all this — even though as a Catholic I view the Reformation as one of the saddest cases of throwing the baby out with the bathwater in all of history — it doesn’t surprise me that it happened. Not in the least. It would have taken a miracle not to happen.

The atmosphere was right. Luther struck the match with his attacks — first on Church abuses, then on Catholic teaching, then on the authority of the Church — and the explosion occurred. The Reformers rejected the idea that Christ had established a unified spiritual authority on earth and decided that only Scripture should be taken as authoritative. In the process the Church was shattered and its visible unity has never been recovered.

But how applicable is all of this to our lives in the 21st century? More — much more — than you might imagine.
In the previous chapters, we’ve been examining two central questions: What was the Reformation? And, why did it happen?

In “What Was the Reformation?” I argued that at its heart the Reformation was a dispute over the issue of authority. In short, the separation that occurred at that time between Catholic and Protestant was a separation between those who continued to embrace the spiritual authority of the Catholic Church and those who rejected that authority to stand on the authority, ultimately, of their own interpretation of Scripture and the Fathers of the Church.

There’s more to it, of course. But that’s the heart of the disagreement. And it remains the heart of the disagreement to this day.

There are now many, many Protestant sects and denominations and independent movements and churches and more coming into existence all the time. And while they disagree with one another on a whole range of issues, both doctrinal and moral, there is something upon which there is perfect agreement among them:
• Jesus did not establish a Church with the authority to decide matters of faith and practice.
• And if He did, it no longer exists.
• And if it does exist, it certainly isn’t the Catholic Church!

The spirit of Protestantism expresses itself like this: God has given us His Word in the holy Scriptures. He’s put His Spirit in our hearts. He’s given us pastors and teachers to assist us in understanding the holy Scriptures. What more do we need? This is what the Reformation was at its heart.

The Stage is Set

So why did it happen? And why did it happen when it happened?

After all, at the time Luther and Calvin and the other Reformers came on the scene, the Catholic Church had held its position of spiritual authority for a very long time. The 16th century of Christian history was underway! Why that precise moment and not the 15th century, or 14th, or 12th, or some other?

Let me quickly summarize what we’ve seen in our earlier chapters.

1. It turns out there were a number of historical, cultural, societal, and spiritual forces that in the late 15th and early 16th centuries were literally driving the world in the direction of the explosion that was to occur.
2. There was the invention of the printing press resulting in a dramatic increase in literacy as, for the first time in history, inexpensive tracts, pamphlets, and books became available to the average person.
3. There was an explosion of new theological ideas.
4. Colleges and universities and faculties of theology were springing up throughout Catholic Europe.
5. There was the rise of an educational philosophy that made fun of the “overly philosophical” theology of the official Doctors of the late Medieval Church and advocated a return to the “pure” study of the Old and New Testaments, as well as the Church Fathers.
6. There was a growing spirit of individualism that expressed itself in an emphasis on religion as something personal and in resentment of centralized
authority, not only in the Church but in the state as well. Nations were on the rise. Anti-papal sentiment was flourishing.

7. Finally, there was a Catholic hierarchy in desperate need of spiritual and moral reform.

**Enter Martin Luther**

Now, for those of you wondering if I would ever get around to it, no, I’m not discounting the role of men like Martin Luther who disputed the very teaching of the Church. I’m not arguing that real, meaningful, substantive disagreement about Christian doctrine wasn’t a crucial factor in the Reformation. It was.

What I’m arguing is that when Luther emerged onto the stage of history, he emerged onto a stage that was in nearly every way imaginable prepared for the role he was to play. Or to use a different metaphor, Luther didn’t “cause” the Reformation any more than a man who strikes a match in a room filed with gas can be said to have “caused” a fire. The atmosphere had already been created. All that was needed to burn down Christendom was a single spark.

Enter one Augustinian monk and Scripture scholar, matchbook in hand.

**Welcome to the Modern World**

While thinking through the various historical, cultural, and spiritual forces that were driving the world in the direction of the explosion that was to take place and that we refer to now as the Reformation, a thought occurred to me: I recognize each of these forces. This is the world in which we still live.

I’ve simply described our modern world!

And it’s true. In fact, I think it’s fair to say that what brought about the Reformation was the birth of the modern world. But now some five centuries have passed (500 years exactly since Luther first made his stand) and we find ourselves living in a world in which the trends of thought and feeling that led to the Reformation in the 16th century have become nothing less than established assumptions of contemporary life.

Talk about an explosion of theological ideas and points of view! I believe it was Chesterton who once commented that when people cease believing in God, rather
than believing in nothing it appears that they will believe in *anything*. Well, look around. Even within Christianity there are as many views now as there are heads, to paraphrase a complaint Luther himself once made.

Talk about individualism and an emphasis on religion as something personal, even private. And again, forget the world in general; all one has to do is witness the slow demise of confessional forms of Christianity in the West and the simultaneous growth of independent Christian fellowships whose only doctrinal position appears to be something along the lines of “me and Jesus.”

Distrust of authority? We see this within Christianity and within the political sphere, but the trend goes much deeper. Read Allan Bloom’s *Closing of the American Mind*. We live at a time when the authority of reason itself is distrusted in favor of “what I feel,” when one can stand up and say “two plus two equals four” or “triangles must have three sides” and know that someone is sure to respond, “Well, that may be your opinion...”

A Church in need of spiritual renewal? The situation today may not be nearly so bad as at the time of the Reformation, but there’s always the need for reform.

**Conclusion**

In so many ways, I can see that my own conversion to Catholicism involved swimming upstream against each of these currents.

I remember wandering into the local Christian bookstore as a young believer, eager to learn the teachings of Christianity, only to face the harsh realization that the teachings of Christianity really must be described in the plural — the “teachings.” I quickly discovered that there were a lot of different views as to what the true teachings of Christianity are.

But being a child of the modern world, for many years as a Christian I viewed it as a definite sign of humility that everyone had his own opinion and no one held his opinion to be “authoritative” or “binding” on anyone else. The only historic Christian Church that made that absurd claim was the Catholic Church, and everyone I knew assumed that Catholicism was some sort of strange and arrogant throwback to a time when everyone just blindly followed.
And of course, this led very naturally to a belief that if one wanted to learn the true doctrines of Christianity, one wouldn’t listen to some authoritative Church or Creed or Council or Tradition (What? Are you insane?). What one would do is go back to the sources, *ad fontes*, “back to the fountain.” Basically, one would study the Bible and *decide for oneself*.

Can you see why it might be more natural for modern believers in Christ to be Protestant than to be Catholic, more natural for Protestants to be independents than to be Anglican or Lutheran? After all, the more one moves down the chain from Catholic to “Bible only” Christianity, the more one’s Christianity “fits” these basic assumptions of modernity, which gave rise to the Reformation and have since become woven into the very fabric of how we see the world.

Because of this, for me becoming Catholic involved going against the grain of how I had come to think about many things. It almost seems like a miracle — a miracle I thank the Lord for each and every day.
The Coming Home Network was established by converts to Catholicism to help clergy and laity of other Christian traditions discover the truth and beauty of the Catholic Church and to make the journey home.

Through the one-on-one outreach of our pastoral staff and volunteers, our monthly CHNewsletter, regional retreats, social media, and through the online community forums and groups at our website CHNetwork.org, we strive to ensure that each person touched by grace has fellowship and resources for their journey of continual conversion to Jesus Christ.

Are you on your own journey home to the Catholic Church? Would you like to help us share the beauty and truth of Catholicism with others? Be sure to go to chnetwork.org/connection to become a member of the CHNetwork, receive our monthly newsletter, and connect with others who have had similar journeys.

740-450-1175
info@chnetwork.org
The Coming Home Network International

CHNETWORK.ORG/CONNECTION