

The JEWELS

OCTOBER 2017



**REFORMATION
2017** It's *Still* All About
Jesus

This logo takes many elements from Luther's seal, which is the most easily recognized symbol for Lutheranism. It was common in Luther's day for people to create a seal or coat of arms for their families, and that seal told the world what the family cared about or did for a living. It's no surprise, then, that Luther's seal was all about Jesus!

At the center of Luther's seal, and at the center of the Reformation 2017 logo, is a red heart in the middle of a white rose. (The heart and rose together are commonly referred to as Luther's rose.) As Luther explained in one of his writings, "The heart in the middle of the white rose shows that faith gives joy, comfort, and peace. It immediately sets [the believer] into the midst of a white, joyful rose, not like the peace and joy the world offers. That is why the rose should be white, not red. White is the color of the spirits and all angels."

At the center of the rose is Jesus Christ and Him crucified. Jesus is the center and Rock of our faith. He has been since He came to Earth in the flesh, and He still is today. The word "still" bears witness to the ever and ongoing relevance of this one, saving truth for sinners.

"The 95" By Pastor Phill

Fall begins today, the 22nd of September, a little after noon. Blessedly, the weather these days is cooperating – cool mornings, high temps we can all live with – great time of the year. And a great time for the church as well, as we enter the last 7 weeks of the church year. Advent, after all, is just around the corner. Christmas is 94 days away as I write this, less than that when you receive these pages. I know I comment each month on the passage of time; forgive me. I tell time by the Jewels.

We have been marking the passage of 500 years since that moment in Wittenberg we recognize as the beginning of a world-changing movement. In retrospect we have looked at the 95 Theses, posted October 31, 1517, as pivotal. In truth, the concepts comprising those ideas had taken years to distill in Luther's heart and mind. He struggled mightily within himself before putting these thoughts on paper, publicly.

Can you imagine the strength of character necessary to strike out against the most powerful institution in the world? As Americans we take for granted such First Amendment guarantees as freedom of speech and the press (even though those are under attack, still, in our era), but there was no such constitution in Luther's day. He risked position, reputation, his living, even his life to speak and defend his convictions. Would we, could we, be so bold?

He prefaced the Theses with this paragraph:

Out of love for the truth and from desire to elucidate it, the Reverend Father Martin Luther, Master of Arts and Sacred Theology, and ordinary lecturer therein at Wittenberg, intends to defend the following statements and to dispute on them in that place. Therefore he asks that those who cannot be present and dispute with him orally shall do so in their absence by letter. In the name of our Lord Jesus Christ, Amen.

continued on page 8

New Member Information Class Begins

Beginning Sunday, October 8, Pastor Phill returns to lead the Bible study designed for people desiring to join our church as members. Current members are invited to attend this "Christian basics" refresher. As Lutheran Christians we have a unique view of scripture that informs our practice and theology, and the eight classes will introduce those topics. December 3 will be New Member Sunday for those "graduates" who desire to become members of our church. There's no need to register for this class ... just show up!

The President's Message

by Dave Brodzeller

My fellow Christians:

OCTOBER: What a beautiful time to live in Arizona – cool nights and warm days! After the long, hot summer we're certainly enjoying this time of year. We're also happy to see so many of our winter residents returning and enjoying the ministry at Crown of Life.

October is also a special time because we, as Lutheran Christians, celebrate REFORMATION. This year will be especially meaningful as it was 500 years ago when Martin Luther nailed 95 theses to the door of the church at Wittenberg. Celebrations have been held in Germany in and around Wittenberg since May and will culminate at the end of October. At Crown of Life, we are planning a special Reformation weekend October 28 – 29th to include Ablaze, the choir, organ, piano, and instrumentalists. Please plan to join us for this special celebration.

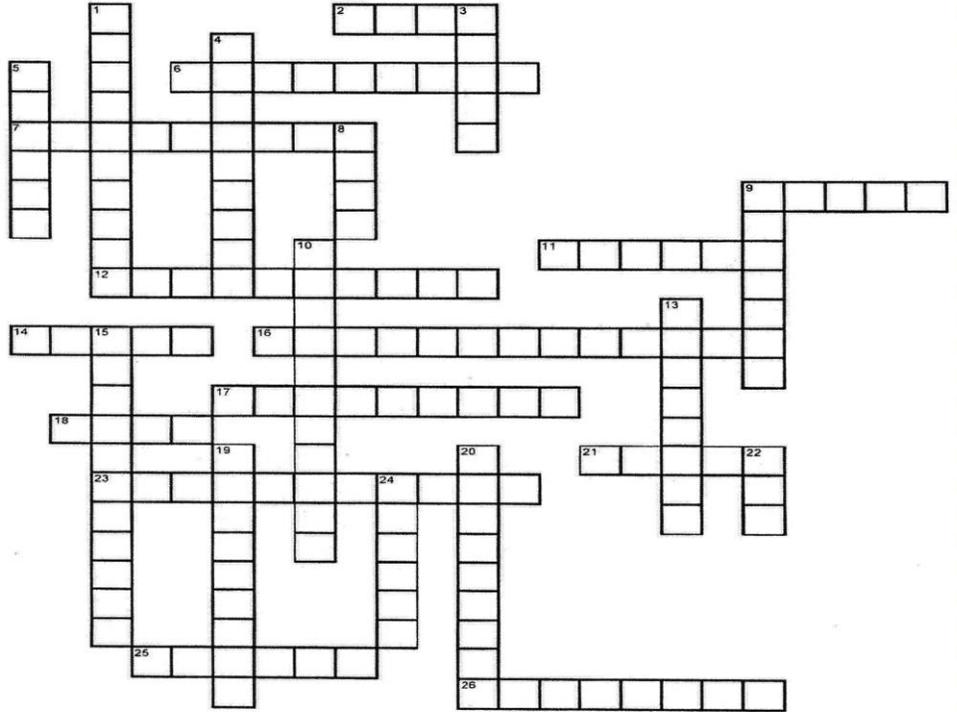
As a congregation, we have a responsibility to keep the message of Christianity and the Reformation alive. I believe we all have an obligation to talk about our faith to others we meet, invite them to join us for a service, not only on Christmas and Easter but throughout the year. Our community now has many "baby boomers" that don't have a church affiliation. Take some of our cards and distribute them to people you meet either on the golf course, in one of your clubs, or even at the grocery store. Invite them to join us. If each of you will bring just one person into the fold and that person, in turn, would bring another person (and so forth) we could spread the message and help stop the decline of Christianity. We all have an obligation to help save future generations.

Yours in Christ,
Dave Brodzeller

The Reformation

by Rev. Ray Mirly

See how much you know about The Reformation. The solution can be found on page 5.



Across

- 2 Troubled Luther's conscience
- 6 Luther learned that this was God's gift rather than something earned by one's good works
- 7 German leader who protected Luther's life
- 9 God's undeserved love - another key teaching of the Reformation
- 11 The vocation Luther's parents wanted him to pursue
- 12 Invented the printing press making mass printing of Reformation writings possible
- 14 City where Luther was put on trial by the church for heresy
- 16 Key teaching of the Reformation
- 17 City where Luther's teachings were formally adopted by those who agreed with him
- 18 Declared Luther a heretic
- 21 Luther translated this into the German language
- 23 Key Reformation associate of Luther
- 25 Place where Luther translated the Bible into the German language
- 26 Luther's superior in the Augustinian Order

Down

- 1 City where Luther nailed the 95 Thesis on the church door
- 3 Caused Luther to enter monastic life
- 4 Instituted by Jesus for people to receive the forgiveness of sins
- 5 City where Luther attended University
- 8 Luther's wife
- 9 Country where the Reformation began
- 10 People purchased these from the church for the forgiveness of their sins
- 13 City where Luther was born
- 15 Reestablished the original teachings of the Christian church
- 19 Luther wrote this for parents to teach children God's word
- 20 Key teachings of the church taken from the Bible
- 22 Debated Luther
- 24 A famous seller of indulgences

Your Mission Board at work

by Gene Axelson, Board Chairman

It was great to have everyone back for the first fall meeting of our Mission Board. In response to the anticipated financial needs created by Hurricanes Harvey in Texas and Irma in Florida the Mission Board approved financial grants of \$5,000 to be sent to the LCMS Texas District and another \$5,000 to be sent to the LCMS Southeast District in Florida. This is in addition to monies members of Crown of Life are donating.

The Mission Board agreed to recommend to COL Council to move \$4,000 from the Undesignated Memorials Fund account to the Instrumental Music Fund account to help cover the additional anticipated instrumental expenses for Reformation weekend, the Choir Christmas program, and for Christmas weekend services during the balance of 2017.

Over a decade ago COL established a Mission Development Fund with the intent of starting another mission daughter church. The Board agreed to use up to \$5,000 earmarked for the room rental, publicity, and the Bible study groups being established in the Festival area for the time period now through May, 2018.

The Mission Board also passed a motion to provide \$4,000 payable to the Surprise Christian Preschool for their start-up operations. This is a new faith based preschool to serve the growing needs in Surprise.

We also learned that a new student at Fort Wayne Seminary will be a recipient of our Adopt-A-Student funds. He is Tyler McMiller, a young man we have known for several years when he worked with the missionaries in Mexico City and later in the Dominican Republic. He requests we include him in our prayers as he enters God's calling.

LWML Update

by Barbie Aden, VP Communications

Once a year, we celebrate the Lutheran Women's Missionary League (LWML). LWML is the only women's auxiliary of the Lutheran Church Missouri Synod (like the men's Lutheran Laymen's League). LWML helps women grow in their faith walk and provides opportunities for Christian service in a spirit of humility and respect for God and His many graces and gifts He bestows on us. Look for our table in the Narthex, October 14-15, as we celebrate this great organization.

October 10, at 1pm in the Chapel, LWML will have its first meeting of the season. Please join us for a time of fellowship, encouragement, and inspiration.

A variety of Christian greeting cards are always available on the back wall of the Chapel. Questions should be directed to Pat Petersen, our hard-working Chairman.

We thank you and treasure your offerings and giving hearts. Please remember ALL checks for LWML (general fund, mites, cards, in-gatherings) **MUST** be made out to **Crown of Life**, with LWML on the memo line. Otherwise, the bank rejects them!

See you Tuesday, October 10 at 1:00 pm in the Chapel, and October 14-15 in the Narthex.

Health Alerts

by Carol Steficek, Parish Nurse

So how is your cholesterol?

Cholesterol gets a bad rap. In fact, our bodies actually produce a certain amount of HDL (good) cholesterol. Cholesterol is made up of a waxy substance which travels through the blood, helping in the production of some hormones and Vitamin D which keeps our arteries clear. It is the dietary choices we make every day that contributes to our elevated LDL (bad) cholesterol. This is the cholesterol which builds up in the arteries creating the plaques which cause heart disease. So, you need to keep your levels within a healthy range. Here's how: exercise, keep your weight within a normal range, eat foods rich in fiber (oats, nuts, beans), and other heart-healthy foods which include: fish, olive oil, avocados, strawberries, and soy.

Are you using your MEDICATIONS WISELY?!

Join us on Thursday, November 2nd for our guest speaker, Dawna Allington, speaking on *Using Medications Wisely*. Medications include your prescriptions from your physician, over-the-counter items, herbal remedies, vitamins. Everything has an effect on your body and it is important to know the side effects and interactions. So if you take ANYTHING please join us at 10:00 AM in the Parish Hall for this informative presentation.

Joining the Church Triumphant

Georgia Bailey – July 15
 Pat Campbell – September 10
 Gordon Eatinger – August 2
 John Murphy – August 19
 Ruth Rodie – June 1
 Richard Stone – September 6

Christ Caring for People through People

by Ken Grover

"Bear one another's burdens, and in this way you will fulfill the law of Christ."

Galatians 6:2

The Stephen Ministry motto, "CHRIST CARING FOR PEOPLE THROUGH PEOPLE", captures the core truths about what Stephen Ministry is and does. Stephen Ministers bring Christ's care to their care receivers. They trust God to bring about the healing and wholeness that God promises. They value prayer as essential to their care giving. They are well trained caregivers who also know the importance of remaining connected to Jesus. They trust God to work through them to bring the Love of Christ Jesus to their care receivers. Stephen ministers receive 50 hours of initial training. After they receive their caregiving assignments they meet with their Stephen Leaders twice a month for supervision and support. A new training class is being planned to begin Thursday, October 12, 2017 from 9:00 a.m. to 11:00 a.m. and to continue the same day and time through March 2018.

For more details contact Pastor Gary at 623-546-6228, Elmer Faser at 623-210-7494, or Gloria Michel at 623-544-4569.

TIME TO REFLECT- REFORMATION:
On October 31, 1517, Martin Luther nailed a copy of his 95 Theses to the door of the Wittenberg Castle Church. This was the beginning of the reformation. The actions of Martin Luther continue to resonate throughout the church today, Praise the Lord! May God continue to bless, protect, and keep you in His Grace.

"This is the day the Lord has made, let us rejoice and be glad in it."

Psalms 118:24

Thoughts by Pastor Gary

When we kids were growing up in Iowa, dad would get that certain look on his face and we knew his mind was made up. Nothing we could do or say or ask would change it. He was going through with what he had decided.

In Luke 9:51 we read "As the time approached for him to be taken up to heaven, Jesus resolutely set out for Jerusalem."

"Jesus resolutely set out for Jerusalem" and nothing could stop him from what lay ahead. He knew what awaited him in Jerusalem and out on Calvary. He even told his disciples about it several times in advance. The rejection by his countrymen and the betrayal by his friend, hurry-up trials before the Jewish court and the Roman judge, the crown of thorns and the awful whip, the crude cross and the flesh-splitting nails, the sun-drained darkness of Calvary and the soul-draining depths of hell's punishment – all this Jesus knew in advance. Yet he resolutely set out for Jerusalem.

"Why did Jesus die on the cross?" five-year-old Colter's mom asked as they talked about his Sunday school lesson. After a moment of silence, Colter answered, "Because he couldn't get off." In a sense that little boy was right. Jesus had more than enough power to turn his journey to Jerusalem into something far different than an ending on the cross. After all, Jesus is God! But his love wouldn't let him. It was his love for us sinners that brought him to the cross and kept him on it. There his love poured the lifeblood from his sacred veins just for you and for me. Jesus' heart was made up. That's why he went to Jerusalem.

We pray: Lord fix our hearts, minds, and eyes resolutely on Jesus and the cross for that is the only way we know that our salvation has been won! Thank you Jesus for going to Jerusalem just for me. Amen.

Lutheran Hour Ministries District Convention

The 2018 District Convention of LHM will be held on Saturday, February 10 at Life in Christ Lutheran Church in Peoria. Registration starts at 8:30 AM and concludes after lunch at 1:00 PM. Featured presenters include Joel Lampe, Bible Museum director, and Dr. Jess McGuire. Mr. Keith Peterson, LHM St. Louis will also be on hand.

Crown of Life Hosts Sounds of the Southwest Singers

Join us on Sunday, October 8 at 3:00 PM for *Sounds of Broadway* presented by the Sounds of the Southwest Singers under the direction of Matt Deller. Free-will offering. The group is an all-volunteer community choir. They have performed on the stages of New York's Lincoln Center and Carnegie Hall as well as sung their way through Germany, Austria, England and France. Don't miss this music opportunity!

Greeting Cards available by Pat Petersen

A reminder there are greeting cards for sale in the Chapel. These include birthday, get well, anniversary, sympathy, encouragement, and others. Boxed Christmas cards and 2018 calendars are also for sale. Prices are marked.

If you have questions or need assistance, please contact Pat Petersen (623-546-4440) or Gail Lindley (623-374-7705).

Turning our love of singing into glorious praise

by Roger Hicks, Choir Director

The human voice is a magnificent gift given to us by our Creator, Almighty God. No other musical instrument can come near to matching the nuances, emotions or spiritual sensitivity of the God-given musical instrument contained within every human being.

Have you ever thought about the number of times that singing is mentioned in the Bible? (No, I've not counted them). When we read through the book of Psalms we discover a great number. We find many examples of encouragement to come before the LORD with joyful songs.

The Crown of Life Choir members find great joy in turning their love of singing into glorious God-honoring praise. Additional people who own one of those God-given human instruments are encouraged to join them. The choir room and choir loft are centers of some delightful music making on Thursday afternoons. Would you like to be part of that? You're encouraged to come on by any Thursday at 3:30 PM.

In the Mailbag!

Dear Members of Crown of Life: Thank you so much for your recent generous gift given thru Mission Central in support of our Lord's work in Taiwan. Irene and I had such a wonderful visit with you on June 25th & 24th. Our Lord has certainly blessed Crown of Life and her members in so many ways, and what a blessing that you can share the abundance by supporting so many missionaries, including ourselves and the work we've been called to in Taiwan. May our Heavenly Father continue to bless your Gospel outreach in Sun City West, and through you to the ends of the earth!

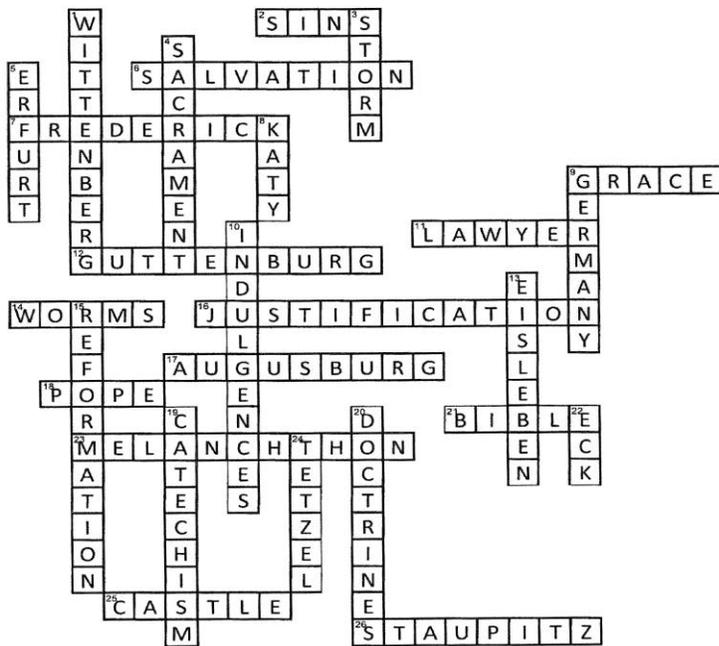
*In Christ,
Pastor Michael Paul & family*

My dear Christian Missionary friends: Thank you so much for the additional gift that was given for the support of Pastor Michael Paul and his family. We are so grateful for your friendship and your congregation's interest in missions. We appreciate your prayers. God bless you and keep you each day.

*Your Co-Worker for Christ,
Old Missionary Gary Thies
Mission Central*



The Reformation ... solution to puzzle found on page 2



Women's Bible Study

The Women's Bible Study being led by Darline Vanderwerf began on September 11. We are currently studying the body, soul and spirit—the whole person created by our heavenly Father. While we are seriously looking into God's Word, we also have a wonderful time of fellowship. Questions and comments provide opportunity for everyone to feel a part of the group plus an opportunity to dig deeper into Scripture. Join us every Monday at 9:30 AM in the Chapel. We hope to see you soon.

Treasurer's Report

by Dan Mehner, Treasurer

The August financial statement shows budgeted year-to-date income of \$496,775 and actual income of \$557,982. Year-to-date budgeted expenditures were \$516,667 with actual expenses of \$465,107. Here's where we stood at the end of July:

	BUDGET	ACTUAL
Receipts	\$ 48,825	\$ 48,333
Expenses	\$ 64,583	\$ 78,354

Coming Soon

by Judy McCall, Assimilation Committee

November 2

Arizona Broadway Theater
Man of La Mancha
 Matinee – Lunch @ Noon
 Show @ 2:00 PM
 Price \$65.00 (due at sign up)

November 25

Christmas Potluck &
 Cookie Exchange
 (Bring a dish and 2 dozen
 cookies to share)
 Entertainment by DryHeat Band

December 25

Christmas Dinner
 \$10.00 per person

January 28, 2018

Organ Stop Pizza

Bus departs from church at 10:30
 Includes salad, pizza, soft drink
 and bus.

Price to be announced.

February 14

Ash Wednesday Dinner
 Price to be announced.

March (undecided)

April 11

Arizona Opry (Barleens)
 Price to be announced.

Surviving the Holidays after Bereavement

by Christine Escobar, GriefCare Coordinator

Now that our weather in Arizona is cooling off, we start anticipating and planning the events of the holiday season. However, if you are grieving the death of a family member or friend, you may be dreading this holiday season. Thoughts of social gatherings, family traditions, and obligations may leave you feeling anxious and overwhelmed. Your sadness may seem unbearable. You may wish you could skip this holiday season and go straight to the routine of the next year—but you can't. What *can* you do to lessen your stress and loneliness?

You can start by learning what emotions are normal and to be expected when facing the holidays without your loved one. It is normal to feel overwhelmed as the holiday season approaches. You may wonder how you're going to handle this and not know what course to take. Know that you can get through these holidays, and you may even find moments of joy.

When you know what to expect, you won't be rendered helpless and overwhelmed as holiday events trigger unexpected emotions. So, where can you find out what emotions to expect over the holidays, how to create a healthy plan and how to communicate with family and friends these coming weeks?

Attend our "Surviving the Holidays" seminar on November 11

We will be hosting a GriefShare "Surviving the Holidays" seminar Saturday, November 11, 2017, at Crown of Life Lutheran Church from 9:30 a.m. to 11:30 a.m. Our seminar will offer practical, actionable strategies for making it through the holiday season. At this two-hour seminar, you'll view a video featuring advice from people in grief who've faced the holidays after their loss. You'll hear insights from respected Christian counselors, pastors, and psychologists. You will also receive a Holiday Survival Guide with practical strategies, encouraging words, helpful exercises, Q/As, and journaling ideas for daily survival through the holiday season.

At our GriefShare Surviving the Holidays seminar, you will meet with other grieving people who have an understanding of what you're going through. They won't judge you or force you to share. They will accept you where you are and offer comfort and support.

Your holiday season won't be easy; your emotions may ambush you and suck you under at times. But you can choose to walk through this season in a way that honors your loved one and puts you on the path of health and healing.

For more information about our *Surviving the Holidays* seminar, call Christine Escobar at 623.218.6793 or email griefcare@col.com. You may also sign up at the Information Center. Pre-registration is requested. This seminar is open to all. Refreshments will be served.

A word from the Altar Flowers Committee

by Florella Denzin, Altar Flower Chairperson

Welcome back to your church family! We enjoyed beautiful Altar flowers all summer and we thank those of you who shared your special occasions and memories. June was our busiest month! Please watch for the Poinsettia sign-up sheet next.

We keep Karen Murphy in our prayers as she grieves the home coming of her husband, John. She is a faithful team member.

October Servants

Senior Pastor Rev. Phill Robbins
 Assisting Pastor Rev. Gary Smith
 Pastoral Assistants
 Rev. Vern Ermeling, Rev. Roland Kroll,
 Rev. Ron Luedemann, Rev. Ray Mirly

ELDERS

(Sat) Harry Bernhardt, Joel Block,
 Marty Irwin

(Sun) Joel Block, Paul Brown

TRUSTEES

(Sat) Willy Lundquist

(Sun) Mark Gosseck

ALTAR GUILD

(Sat) Pat Frank, Beverly Towne

(Sun) B.J. Smith, Carol Steficek

GREETERS

(Sat) Pat Coyle, Evelyn Lackey,
 Karen Sheppard

(Sun) Pat Krueger, Dorian Pfeifer,
 John & Sue Thomas

GUEST BOOK

(Sat) Joyce Hassan

(Sun) Cora Weiss

FLOWERS

Florella Denzin, Jan Drake, Pat Fronk,
 Vicki Jolin, Pat King, Sheila Mecham,
 Karen Murphy, Darlene McAfee,
 Jan Tvinnereim, Cora Weiss

SOUND TECHNICIANS

Paul Stuempfig, Coordinator

(Sa) Joe Jellison, Dave Sawyer

(Su) Bruce Borchert, Dave
 Brodzeller, Gerry Harpt,
 Tom Mertins, Ron Schumann,
 Paul Stuempfig

SCREENS

Tom Mertins, Coordinator

VIDEO TECHNICIANS

Bob Murray, Darlene McAfee,
 Wiley McAfee

TELLERS

Ken Warren, Financial Secretary,
 MaryAnn Cate, Asst Financial Secy,
 Shiela Mecham, Ben Snyder, Marilyn
 Waldron, Chuck Wasem (Subs: Ken
 Grover, Sandy Warren)

USHERS

(Sat) Chris & Linda Beck,
 Kathy Beilstein, Dave Sawyer

(Sun) Emil Tomazin, team captain;
 Chuck Blakley, Roy Blanke,
 Richard Dornfeld, Jan Drake,
 Jim Drake, Myron Holen,
 Ed Kristof, Gary Kowatch,
 Lola Leshney, Tom Leshney,
 Linda Mann, Rollie Mann,
 Diane Thoene, Al Waldron

PRAYER TEAM: Phyllis Cavalieri

Happy Birthday

- 1 Joe Bailey
- 1 Jan Landskroner
- 2 Becky Schulzetenberg
- 3 Carl Aderhold
- 3 Jerry Myers
- 6 Kris Huss
- 6 Phyllis Kelly
- 6 Bob Murray
- 7 George Hood
- 7 Wayne Luksik
- 7 Nada Workman
- 7 Liz Crabbe
- 8 Dawn Ferch
- 8 Dene Munzinger
- 8 Jim Trevarrow
- 9 Marilyn Squires
- 10 Robert Bowker
- 10 Jean Mroz
- 10 Jim Schave
- 11 Bill Luedtke
- 12 Bev Baldwin
- 12 Donna Larson
- 12 Angie Twite
- 13 Faye McDowell
- 13 Carol Peterman
- 13 Eddie Van Niel
- 15 Jean Heidenberger
- 15 Mike Pier
- 16 Martha Franke
- 16 Harold Schwandt
- 16 Barbara Seyferth
- 17 Gary Huss
- 17 Raymond Stewart
- 18 Roy Blanke
- 18 Carol Huff
- 18 Stacey Smaltz
- 19 Harry Bernhardt
- 19 Phillip Warenfelt
- 20 Clark McCaslin
- 21 Carol Natale
- 22 Wanda Peterson
- 22 Dick Rittmaster
- 22 Barbara Shumate
- 23 Ross Burkhardt
- 24 Dorothy Radtke
- 24 Jeanne Ricard
- 25 Gary Gertsen
- 25 Vione Rydeen
- 25 Sue Warwick
- 25 Janet Weaver
- 26 Kathy Ludden
- 28 Tom Johnson
- 28 Betty Ann Judkins
- 29 Walter Diehle
- 30 Marvin TenBroeke
- 30 Darline VanderWerf
- 31 Joy Belhumeur

Happy Anniversary

- 1 Larry & Lana Bublitz
- 1 Bradford & Jacquelyn Leavitt
- 1 Richard & Terri Ziert
- 2 Dave & Judy Brodzeller
- 2 Jim & Denise Trevarrow
- 3 Bob & Jan Barden
- 3 Bob & Eldonna Herber
- 3 Larry & Nee Hieb
- 8 Harry & Cheryl Bernhardt
- 11 Daryl & Connie Irmer
- 12 Leo & Lee Gregoire
- 15 Bob & Narcine Lohse
- 19 Bill & Johanna Springman
- 20 Ron & Nora Mara
- 21 Clarence & Jean Heidenberger
- 21 Reg & Sue Trevisan
- 22 Dick & Jan Rittmaster
- 22 Rev. Phill & Hollis Robbins
- 28 Earle & Martha Denny
- 29 Lowell & Ginett Janssen
- 29 Darrell & Cheri Kuchta

Altar Flowers

- 7-8 Dave & Judy Brodzeller,
 18th wedding anniversary
- 14-15 Reg & Sue Trevison,
 56th wedding anniversary
- 21-22 Ron & Nora Mara,
 13th wedding anniversary
- 21-22 Pastor Phill & Hollis Robbins,
 45th wedding anniversary
- 28-29 Earle & Martha Denny,
 39th wedding anniversary
- 28-29 Ruth Skriden, in loving
 Memory of husband Jack



Crown of Life Lutheran Church

13131 Spanish Garden Drive
Sun City West, AZ 85375
www.colchurch.com

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U S POSTAGE
SUN CITY, AZ
PERMIT NO 338

CURRENT RESIDENT OR



The 95 *continued from cover*

It was an invitation to discuss, not to revolt. The 95 begin innocently enough:

When our Lord and Master Jesus Christ said: "Repent" (Matthew 4:17), He willed the entire life of believers to be one of repentance.

Well, OK, that's not threatening, that's Biblical truth. But rapidly Luther begins to impugn the practice of selling indulgences, the great fund-raising scheme of the Middle Ages church:

21. *...those indulgence preachers are in error who say that a man is absolved from every penalty and saved by papal indulgences.*

Uh-oh. That sentence gets at the power assumed by the popes over generations, the power to move a departed soul through purgatory. Luther also denies the existence of purgatory, as it cannot be proven in Scripture. All his arguments against the status quo are rooted in Scripture. Luther's colorful language becomes evident:

24. *For this reason most people are necessarily deceived by that indiscriminate and high-sounding promise of release from penalty.*

It gets worse:

32. *Those who believe that they can be certain of their salvation because they have indulgence letters will be eternally damned, together with their teachers.*

36. *Any truly repentant Christian has a right to full remission of penalty and guilt, even without indulgence letters.*

And so Reformation begins with Biblical truth in these (and the remaining) Theses, and implied or stated directly in all of them is direct challenge to the traditions of papal power. Luther's theology was, in 1517, not fully developed. His willingness to depart from what was then accepted practice and theology, if it could not be proven Biblically, was established in these Theses, however. What we know as Lutheranism, a theology based not on tradition but on Scripture, was revealed by the Holy Spirit in the heart of this bold Augustinian monk in the years following the 95 Theses. Together we celebrate that freeing, Biblical theology, in this 500th year of Reformation.