Young Martin had been home for the holidays. He was returning to Erfurt University to enter Law School - a path chosen by his businessman father who wanted his son to have a better education and more secure future than he had had. Suddenly a great thunderclap threw Martin to the ground. The terrified 21-year old cried out to God, in the name of St Anna because he had been taught that the saints were the only way ordinary people could access the mercy of God. He pleaded for his life, and promised that if God saved him, he would serve him the rest of his days. In sixteenth-century Germany that meant becoming a monk. He lived – and he kept his promise.

His friends and family were shocked when he entered the Augustinian monastery attached to Erfurt university. It's important to note this was no retreat into solitude; for centuries these religious communities had been vibrant centres of worship, learning, agriculture and trade. Twelve years later, Martin Luther would disrupt the European landscape in a theological thunderstorm which would change church and society for ever.

On July 1 Ric and I and two friends from Howick embarked on a tour of Europe's key faith heritage sites to mark the 500th anniversary of that theological disruption, which we now call the Reformation. Our tour leader Jeff Fountain is a Kiwi who has lived in Holland for over forty years, most of that time as European director of YWAM - Youth with a Mission. He is now the director of the Schuman Centre, a sort of think tank that organises conferences and tours aimed at critiquing European society. He leads tours every summer, and because he and I have been friends since 1970, we joined him, his wife Romkje and 15 others on this year's tour. His blog posted on July 18 sums up our experience:

We came from many different backgrounds in Europe, North America, Asia and Oceania. We included a doctor, a retired air traffic controller, a Presbyterian minister and a surveyor, plus teachers, grandmothers, newly-weds and missionaries. Over two full weeks in a small convoy of vehicles we formed new friendships as we drove, walked, ate, slept, and told stories, staying in YWAM centres and ecumenical hostels. Our 'pilgrimage' through forty locations in five nations stretched to five thousand kilometres. While pilgrims of old would set out to earn favour with God and atone for their sins, our band of travellers set out to follow the trail of faithful minorities over two millennia, to learn how the story of Jesus had shaped European life and society—and still can.

Luther was a conscientious monk. He prayed. He attended mass. He did menial tasks. He confessed his sins over and over again because he thought that was the way to peace with God. After five years he was sent to a new university in Wittenberg where he became Professor of Bible. Luther would spend the rest of his life there, radically transforming the university curriculum, then the church. As a university professor Luther was expected to write and he did. He wrote and wrote with passion and conviction, and what he wrote was published. Moveable type printing had been invented around 1450, and the publishing industry had quickly spread across Europe. This invention helped Luther's thinking become known quickly and widely.

In 1517, he wrote a document attacking the sterile philosophy that had guided Biblical scholars for centuries. In simple terms, Luther said, we cannot earn our way into God's favour. God must save us, from beginning to end. It hit the printing presses in September and theologians all over Europe were infuriated. Then on 31 October he published his *Disputation against the Power of Indulgences*, better known as the 95 Theses. It was a response to the visit to Wittenberg of a fundraising group led by Johann Tetzel. You may have heard of indulgences – they were certificates from the Pope promising forgiveness to individuals and their families. People were told they could get their loved ones out of purgatory - a sort of mezzanine floor of hell - for a fee. It was all about money and power; the payments were used to build St Peters in Rome. When Tetzel came to town, Luther opposed him. Divine forgiveness, could not be bought or sold; God offers it freely. Indulgences were the tip of the iceberg; Luther was protesting against corruption in the church and reasserting the authority of Scripture. He wrote up 95 grievances against the system, and sent them to the Archbishop. He may or may not have tacked them to the church door, which served as a community bulletin board. That's what Christians around the world will remember on Tuesday when we celebrate the 500th Reformation Day. But more important than the door was the printing press; the theses were reprinted, translated, and distributed throughout Europe within a few weeks.

The 95 theses cover many areas of faith, but the most famous is #27: 'There is no divine authority for preaching that the soul flees out of purgatory the moment money clinks in the bottom of the chest'. Church leaders in Rome immediately saw the implications; this was a challenge to the power of the Pope. Luther had to be silenced. He faced a series of court cases. The best known was at the 1521 Diet of Worms, where he was required to recant. His speech is famous: (VIDEO CLIP - I am bound by the Scriptures I have quoted and my conscience is captive to the Word of God. I cannot and will not retract anything, since it is neither safe nor right to go against conscience. I cannot do otherwise. Here I stand. May God help me. Amen).

Luther was excommunicated and his writings banned. A few days later he would be kidnapped on his way home – by his friends – and kept in safe custody in Wartburg Castle. There he wrote many more books and translated the NT into German. Luther was to lead a religious revolution that changed the Western world, although what we learned on our tour was that Luther was picking up concerns that had been around for centuries. One author says "other monks and theologians had packed a powder keg, Erasmus wove the fuse. But Luther lit it". And others played key roles - Calvin and Zwingli in Switzerland, as well as the Anabaptists in Holland. The Reformation didn't happen everywhere at once; two generations passed before it took effect in Northern Europe. And it was two centuries before the remaining church we now call Roman Catholic experienced its own reform. To say the Reformation began on this anniversary is a stretch, but it's a key date. I could talk for hours but I've slimmed it down to three reasons why Luther matters.

1. Bible (Sola Scriptura, Bible only)

Luther's writings were read all over Europe and put the Bible back in the centre of personal faith and congregational worship. The main way this could happen was translation into the local language, which Luther did for the German language in just 11 weeks – but he was a scholar. We forget that until the age of the printing press, Bibles were very costly; they were hand-written in ancient languages known only to academics. Many parish priests were illiterate and relied on official teaching as to what the Bible said and meant. There had been some earlier efforts to translate the Bible in Britain, France and Czechoslovakia, but the Vatican had always opposed this threat to its authority. Luther's Reformation made such a difference that by the time of the 1611 King James version, translator William Tyndale could realistically hope for every plough boy in England to have his own Bible. I sometimes think we take it for granted that we can read God's Word in our own tongue whenever we want to; not every believer has had this privilege. In Europe today you can tell from the church architecture whether the church was built as Catholic or Protestant, by noticing whether the altar or the pulpit dominates the sanctuary. However modern Catholics are being encouraged to prayerfully read, understand and proclaim God's Word, perhaps because a 2008 survey found only 14% Italians could answer questions about what's in it. How would we do? The Reformation placed the Scriptures at the centre of church life.

2. Faith (Sola Fide - by faith alone)

As Professor of Bible, Martin had to lecture on Paul's letters, and there discovered an answer to his own spiritual restlessness. Despite his deep commitment to the monastic life, for years he felt estranged from God. "An impeccable monk, I stood before God as a sinner troubled in conscience, with no confidence that my merit would appease him." His preparations for teaching on the book of Romans in 1515 were a tipping point. As he pondered the verse "the just shall live by his faith," he grasped that Biblical justice is where God's grace and mercy saves us, through faith. Beliefs and behaviour still matter, but Martin came to see that God's work is first done for us and then in us. "I felt myself to be reborn...the whole of scripture took on new meaning." For the first time in his life, he experienced peace with God. His firm faith often came under spiritual attack; in fact an inkblot on the wall of his study was made - its said - by his throwing an inkwell at Satan. But his deep assurance of God's grace enabled him to speak out against distortions of the gospel. As a footnote, let me remind you that in 2006, Pope Benedict declared in St Peter's Square that Luther had been right about the doctrine of justification by faith. Today Catholic and Protestants agree that repentance means a lifestyle of heart-change, not a religious rite like going to confession. The Reformation placed Christ at the centre of personal devotion.

3. Society (what's good for the state is good for the church)

Luther brought huge changes that still influence our society. His reforms boosted literacy, individual rights and democracy, and have shaped whole nations (see bulletin). Luther brought changes to worship, as more time was spent on the sermon than the Mass. He was passionate about the power of music; he wrote dozens of hymns and introduced congregational singing to replace the professional choir. "Besides theology, music is the only art capable of affording peace and joy of the heart...the devil flees before music almost as much as before the Word of God". He brought a new respect for marriage when he married Sister Katherina van Bora and set up family life in the former monastery in Wittenberg. They modelled the centrality of the home and the role of the pastor, which in reformed churches would supersede the role of celibate priests. Congregations were empowered to make decisions in a more democratic polity where voting and elders limited the power of the clergy. The "priesthood of all believers" taught in the NT has become a reality for us as we are encouraged to pray for, prophesy over and declare forgiveness to our sisters and brothers in Christ.

Martin Luther had a dark side, he could use foul language and in later life developed an anti-Semitic streak. But 1517 was a Kairos time and his unique personality was ideally suited to bringing change. "Without his brooding self-doubt he might never have mined the truth of Scripture as he did. Without his zeal for righteousness he might never have publicised his protests. Without his exuberance he might not have attracted a sizeable popular following." (Brown) He was a statesman, educator, and musician who changed language, politics and society, but first and foremost, he was a theologian who taught about Christ and the freedom we can find in him.

Let me finish with my favourite Luther story about that freedom. In a vision or perhaps a dream, Satan confronted Martin with a long scroll listing his sins. The accuser unwound the scroll a little at a time, and said, do you remember this sin? Martin said yes. He unrolled another and asked, remember this one? Again, yes. The scroll of sins listed so many, and for each one Satan accused and Martin acknowledged, feeling, he said, more and more guilty, unworthy. Then God spoke up and said, Martin, tell the devil to unroll the scroll all the way to the end. He did but the devil said shut up. Finally Martin said firmly, in the name of Jesus I command you to unroll the list all the way to the end. Reluctantly the devil unrolled it and there at the bottom of the scroll written in blood were these words: This entire sin account of Martin Luther has been paid in full.

That's the gospel of Jesus Christ. Do you know it for yourself? Have you accepted God's offer to exchange your long list of sins with the righteousness of Jesus? If not, we'd love to talk with you later. But if you have, then use this day to celebrate the gift of grace in your life, the opportunity to read Gods word every day, and the challenge to bring about God's purposes in our community and in our world.