When our Lord and Master Jesus Christ said, "Repent" (Matt. 4:17), he willed the entire life of believers to be one of repentance. This word cannot be understood as referring to the sacrament of penance, that is, confession and satisfaction, as administered by the priests. Yet it does not mean solely inner repentance; such inner repentance is worthless unless it produces outward fruit. 

The penitent acts of the saint are more pleasing to God than the confessions and satisfactions of the sinner. If his right to grant remission in these cases were disregarded, the guilt would certainly remain unforgiven.

God remits guilt to no one unless at the same time he humbles him in all things and makes him submissive to the yoke, the vice, and the mortification of the flesh.

The penitential canons are imposed only on the living, and, according to the canons themselves, nothing should be imposed on the dying.

Therefore the Holy Spirit through the pope is kind to us insofar as the pope in his decrees always makes exception of the act of death and of necessity.

Thus those tares of the changing canonical penalty to the penalty of purgatory were evidently sown while the bishops slept (Matt. 13:30).

In former times canonical penalties were imposed, not after, but before absolution, as tests of true conversion.

The dying are freed by death from all penalties, are already dead as far as the canons laws are concerned, and have a right to be released from them.

Impertinent pity or love on the part of the dying person nearly brings with it great fear; and the smaller the love, the greater the fear.

This fear or horror is sufficient in itself, to say nothing of other things, to constitute the penalty of purgatory, since it is very likely to produce a judgment that is, unable to grow in love.

Hell, purgatory, and heaven seem to differ as the greatest despair, fear, and assurance of salvation.

It seems as though for the souls in purgatory fear should necessarily decrease and love increase.

Furthermore, it does not seem proved, either by reason or by Scripture, that souls in purgatory are outside the state of merit, that is, unable to grow in love.

Nor does it seem proved that souls in purgatory, at least not all of them, are absolved and assured of their own salvation, even if we ourselves may be entirely certain of it.

Therefore the pope, when he uses the words "plenary remission of all penalties and cases reserved by himself." (1) means exactly what he says, i.e., no remission of penalties and cases reserved by the pope himself.

But he who gives to the poor leads to the needy a better deed than he who buys indulgences.

Indulgences are therefore to be taught that the buying of indulgences should in any way be compared with works of mercy. 

Christians are to be taught that he who gives to the poor leads to the needy a better deed than he who buys indulgences.

For this reason, when the pope and his indulgence preachers claim to have the power to remit all penalties and guilt, even without indulgence letters, we must apprise them of the effects of their teaching, and we must not allow them to remit all penalties and guilt, even without indulgence letters.

Therefore the pope, when he says "plenary remission of all penalties and cases reserved by himself." (1) means exactly what he says, i.e., no remission of penalties and cases reserved by the pope himself.