

S TATEMENT OF *F* AITH

An Adaptation of the London Confession of Faith
for the First Baptist Church of Carmel, Indiana

August 1991

*P*reface

An understanding of biblical truth is absolutely essential for a healthy church. When God's people know doctrine, they know who God is and what He expects of them. They realize the need for holy living and for a pure testimony. When God's people are ignorant of doctrine, they are susceptible to false teachings and teachers. They are confused about life and have no clear testimony for God.

Because of the need for sound doctrine, the Church has produced many statements of faith. Notable among these is the London Confession of Faith of 1689, drawn up by thirty-seven leading Baptist ministers. It became the definite confession of the Particular or Calvinistic churches in England and Wales and remained so for the next two centuries. In 1744, it was adopted by the Calvinistic Baptists of North America under the title The Philadelphia Confession of Faith. The London Confession remains an important and revered historical document of the Protestant Church.

The Statement of Faith that we present is based on this outstanding document of three centuries ago. Three important considerations guided our revision efforts. The first and overriding factor is simplicity. We want this document to be understood and its concepts woven into the everyday life of God's people. Therefore the wording includes fewer theological terms and more common words than many other confessions. It was written with the average person in mind. The Scripture references were chosen because of their ease of understanding and directness in establishing certain truths.

The second consideration was our desire to make the statement contemporary. Some issues faced in the seventeenth century are no longer relevant, and many new issues which must be addressed have arisen. Some of the statements of the 1689 Confession have been dropped, while new articles appear here because of this need to be current.

The third factor was our desire to deal with major issues and leave the minor ones alone. We do not want this statement of faith to divide believers needlessly. Because of this, some doctrines are discussed in a general rather than in a particular way. While this will not be satisfactory to some, we hope it will prove helpful to the church in general.

The elders of the First Baptist Church of Carmel, Indiana, pray that this document will strengthen and unify our people while preparing them for the challenges of the cults and false teachers that abound. Should the Lord choose to give it a wider distribution, we will be most thankful. Our only hope is that our great God would be glorified and His people built up in the most holy faith.

Chapter 1—The Holy Scripture

- A. The Holy Scripture is the all-sufficient, certain, and infallible rule or standard of the faith, knowledge, and obedience necessary for salvation and for living. God, over time and in a variety of ways, has revealed Himself and His will to His people and has caused this revelation to be written down in its entirety in the Scripture. Therefore, the Holy Scripture is absolutely essential to us. (Luke 16:31; Romans 15:4; II Timothy 3:15-17; Hebrews 1:1; II Peter 1:19-21)
- B. The Holy Scripture, or the Word of God written, consists of the sixty-six books of the Bible, thirty-nine in the Old Testament, and twenty-seven in the New Testament. All these books were given by the inspiration of God and therefore bear His mark of authority. All other writings, while they may be useful and informative, do not possess the divine authority of the Bible. (Matthew 22:29; II Timothy 3:16; II Peter 1:19-21)
- C. The Bible is to be received as the Word of God because of its own qualities and perfections, not because of the testimony of the church. The nature of its contents, the majesty of its style, and the agreement of all its parts supply abundant evidence that the Bible is the Word of God. Further, we recognize that our full persuasion and assurance of its infallibility and authority is the outcome of the Holy Spirit bearing witness in our hearts. (Psalm 19:7; I Corinthians 2:10-12)
- D. The total of God's revelation concerning everything essential to His own glory and to the salvation, faith, and life of His people is either explicitly set down or implicitly contained in Holy Scripture. Nothing is to be added to or equated with the Scripture. (Matthew 22:29; Galatians 1:8-9; Revelation 22:18-19)
- E. The contents of Scripture vary in their clarity, and some people have a better understanding of them than do others. Yet those things which are necessary to one's salvation and obedience before God are clearly given and explained so that a person can understand them through the normal means of prayerful study. (Psalm 119:130; Acts 17:11; II Peter 3:16)
- F. Scripture is to be interpreted by Scripture. Any dispute as to the meaning of a particular passage must be determined in light of the context of the whole Word of God. (II Peter 1:20-21)
- G. The Scripture alone is the final authority in all controversies. (Matthew 15:6-9; John 10:35)

Chapter 2—God and The Holy Trinity

- A. There is only one living and true God. He is self-existent and infinite in His being and perfections. He is a spirit, invisible, without body, and without the changeable feelings of men. He alone possesses immortality. He never changes. He is great beyond our comprehension. He is eternal, almighty, and infinite. He is most holy, wise, free, and absolute. All that He does is the out-working of His changeless, righteous will and is for His own glory. He is most loving, gracious, merciful, and compassionate. He abounds in goodness and truth. He hates sin and will not overlook or spare the guilty. Yet He forgives iniquity, transgression, and sin. (Genesis 17:1; Exodus 3:14, 34:6-7; Deuteronomy 6:4; Nehemiah 9:32-33; Psalm 5:5-6, 90:2, 115:3; Proverbs 16:4; Isaiah 6:3, 45:22; Jeremiah 23:23-24; Nahum 1:2-3; John 4:24; Romans 11:36; I Timothy 1:17)
- B. All life, goodness, and blessedness is found in God alone. He is all-sufficient and does not stand in need of anything He has made. He is sovereign over all His creation. His knowledge is infinite and infallible. In all His decisions, doings, and demands, He is most holy. We owe to Him as our Creator all worship, service, obedience, and whatever else He requires. (Psalm 145:17, 148:13; Daniel 4:25, 34-35; Romans 11:33-36; Hebrews 4:13)
- C. Three divine Persons constitute the Godhead---the Father, the Son, and the Holy Spirit. Each is fully God, and yet the Godhead is one and indivisible. These Persons are distinguished in Scripture by their personal relations within the Godhead and by the works which they do. (Matthew 28:19; John 1:1, 14, 18, 15:26; II Corinthians 13:14; Galatians 4:4-6)

Chapter 3—God's Decrees

- A. From eternity past, God freely and unalterably decreed all that would happen. In doing so, He did not in any sense become the author of sin. Nor, by reason of His decree, is the will of anyone whom He has made violated. (Psalm 135:6; Isaiah 46:10; Daniel 4:34-35; Ephesians 1:11; I John 1:5)
- B. God's decree is not based on His foreknowledge of events or actions of people. (Romans 9:11-18)
- C. By His decree and for His glory, God has graciously, clearly, and irreversibly predestined certain people to eternal life through Jesus Christ. He justly allows others to perish in their own sins. (Matthew 25:34; John 12:37-40, 13:18; Romans 9:22-23; Ephesians 1:5-6; II Timothy 2:19; I Peter 2:8-10; Jude 4)

- D. God chose certain people to eternal life by His free grace before the world was made. This choice was not because of any foreseen faith or merit in them, but because of reasons sufficient unto Himself. (Romans 8:30; Ephesians 1:4, 11, 2:4-5; I Thessalonians 5:9; II Timothy 1:8-9)
- E. God has not only appointed the elect to eternal life by His grace, but He has also foreordained the means by which His purpose will be accomplished. He has decreed that the elect be redeemed by Christ and that they be effectually called to faith in Christ. By the working of the Holy Spirit, the elect are then justified, adopted, sanctified, and ultimately glorified. (John 10:26, 17:9; Romans 8:30; I Thessalonians 5:10; II Thessalonians 2:13; I Peter 1:2)
- F. Understanding the doctrine of predestination will promote praise to God, encourage humility, and bring great comfort to all who sincerely obey the Gospel. (Deuteronomy 29:29; Ephesians 1:5-6; Colossians 3:12; I Thessalonians 4:5; II Peter 1:10)

Chapter 4—Creation

- A. In the beginning, it pleased the Triune God to create the world and all things in it in six regular days. In the creation, God revealed His eternal power and divine nature. (Genesis 1; Exodus 20:8-11; Jeremiah 10:12; John 1:1-3; Romans 1:20; Colossians 1:16; Hebrews 1:1-2)
- B. All creatures were made by God. Man and woman were the last creatures to be created, and God fitted them for life in harmony with Him. They were created in His image and possessed the power to know and obey God fully. Their happiness and fellowship with God and their continued dominion over the earth depended on their obedience to God's will. (Genesis 1:26-27, 2:7, 17)

Chapter 5—Divine Providence

- A. God, Who created all things, upholds, directs, controls, and governs them by His holy and wise providence. He fulfills the purposes for which He created them, so that His wisdom, power, justice, goodness, and mercy might be praised. (Genesis 45:7; Psalm 135:6, 145:17; Ecclesiastes 3:14; Isaiah 46:10-11; Daniel 4:34-35; Matthew 10:29-31; Acts 17:25; Romans 9:17; Ephesians 1:11; Hebrews 1:3)
- B. Nothing happens by chance, accident, luck, or in any way outside the sphere of God's providence. As God is the First Cause of all events, they happen immutably and infallibly according to His foreknowledge and decree. By His providence, God so controls all things that second causes play their part in bringing events to pass. (Proverbs 16:33, 21:31; Isaiah 10:5-7, 55:10-11; Jeremiah 31:35; Hosea 1:7; Acts 2:23)

- C. God is holy and righteous, and therefore is neither the author nor the approver of sin. However, even the fall of mankind into sin and the sinful actions of God's created beings proceed according to His sovereign purposes and effect His holy designs. (Genesis 50:20; James 1:13-14; I John 2:16)
- D. God allows His people to experience temptation and the sinfulness of their own hearts. His purposes for this include the chastening and humbling of His own, the revealing of the strength and deceitfulness of sin, and the realizing of their need to depend on Him to overcome sin in the future. In these ways, His just and holy purposes are accomplished for His glory and for the good of the elect. (II Chronicles 32:31; Romans 8:28; II Corinthians 12:7-9; Hebrews 12:5-7)
- E. God, in His justice, awards the wicked and ungodly a blindness and hardness of heart because of their sin. He leaves them to their corrupt nature and its consequences. (Exodus 7:3; Deuteronomy 29:4; Psalm 81:11-12; Romans 1:24-32)

Chapter 6—Angels, Demons, and Satan

- A. Angels are spirit beings created by God. Their entire number was created originally, for they neither marry nor reproduce. They are rational, moral, immortal, powerful, and personal in nature. Though they do not have bodies, they do have the ability to manifest themselves in human likeness. (Psalm 148:2-5; Matthew 22:30, 24:30-31, 26:53, 28:2-7; Hebrews 12:22)
- B. Angels are messengers for God. Their sole purpose is to worship and serve God as He directs. (Job 1:6, 2:1; Daniel 6:20-22; Matthew 4:11; Luke 22:42-43; Hebrews 1:6-7, 14; Revelation 5:11-12)
- C. Demons were originally angels, created by God for His pleasure. God made Satan a mighty prince in the angelic realm. (Genesis 1:31; Colossians 1:16; II Peter 2:4; Jude 6)
- D. Satan incurred the wrath of God by rebelling against Him and taking numerous angels with him in his fall. Satan introduced sin into the human race by his temptation of the first parents in the Garden of Eden. (Genesis 3:1-5; John 8:44; I John 3:8a; Revelation 12:3-9)
- E. Satan is the open and declared enemy of God and man. Though under God's superintendence, Satan is the superhuman leader of evil in the universe, directing his demon forces in their attack on God and His kingdom. (Matthew 4:1-4; II Corinthians 4:4, 11:3; Ephesians 2:2; I Peter 5:8; I John 5:19)
- F. Satan has been defeated by the death and resurrection of Jesus Christ. This originator of sin, and all who follow him, will be eternally punished in the Lake of Fire. (Matthew 25:41; John 16:11; Romans 16:20; I John 3:8b; Revelation 20:2-3, 7-10)

Chapter 7—The Fall of Man: Sin and Its Consequences

- A. God created man upright and perfect with the ability to obey the commands of his creator. Obedience to God would bring man continued life, but disobedience, sin, would bring death. In the Garden, Satan subtly drew Adam and Eve into sin as they willfully broke God's command. God permitted this to happen, for He was directing all to His own glory. (Genesis 2:17, 3:1-7; Romans 5:12; II Corinthians 11:3)
- B. By this sin, our first parents lost their righteous standing and happy communion with God. Their sin ruined not only themselves but their descendants also. Because the guilt of their sin was imputed by God to all mankind, each person is conceived in sin, is the servant of sin, and is the object of God's holy wrath. (Genesis 6:5; Psalm 51:5; Jeremiah 17:9; Romans 3:10-19, 5:12-19, 6:20, 8:7; I Corinthians 15:21-22; Ephesians 2:1-3; Titus 1:15)
- C. The sins we commit are the product of the corrupt nature inherited from our first parents. This nature renders us wholly inclined to evil and completely incapable of any action acceptable to God. (Matthew 12:33-35, 15:18-20; Romans 5:6, 8:7-8; I Corinthians 2:14; Colossians 1:21)

Chapter 8—God's Covenant

- A. In a gracious and voluntary act, God made a covenant of grace to provide salvation for fallen and condemned individuals. In the covenant, God freely offers life and salvation to sinners through Jesus Christ and requires of them faith in Him. God gives the Holy Spirit to all the elect in order that they may be willing and able to believe. (John 3:16, 6:44; Romans 3:21-22, 8:3; Ephesians 2:8-10, 12-13; Hebrews 9:15)
- B. The covenant has been progressively revealed in the Scripture, finding its completion in the New Testament. The salvation of the elect from Adam to the present is based solely on God's grace as revealed in this covenant. (Genesis 3:15; John 8:56; Acts 4:12; Romans 4, 16:25-27; II Timothy 1:9; Titus 1:1-3; Hebrews 1:1-2)

Chapter 9—Christ The Mediator

- A. The Father chose His only Son, Jesus Christ, to be the Mediator between God and man. It was the task of the Son to redeem, call, justify, sanctify, and glorify those people whom God, from eternity, had chosen to be His children. (Romans 8:30; Ephesians 5:23; I Timothy 2:5; I Peter 1:19-20)

- B. Jesus Christ is truly and eternally God. He is the Creator and Sustainer of all things, of the same essence as the Father and the Spirit. At the appointed time, Christ took upon Himself the body and nature of a man, though without sin, being conceived of the Holy Spirit in the womb of the virgin Mary. Both His divine and human natures were inseparably joined in one Person, making the Son at once fully God and fully man. (Matthew 1:22-23; Luke 1:27, 31, 35; John 1:1, 14, 5:18; Romans 8:3, 9:5; Galatians 4:4; Philippians 2:5-6; Hebrews 1:8-9, 2:17; I John 5:20)
- C. Christ is thoroughly qualified to be the Mediator, being infinitely wise and knowledgeable, completely holy and sinless, and exceedingly gracious and truthful. He has been commissioned by the Father to reconcile all things to God and has been given the command to pass judgment on all. (Matthew 28:18; John 1:14, 5:22, 27; Colossians 1:19-20, 2:3; Hebrews 7:26)
- D. Christ willingly became subject to the holy law of God and obeyed it perfectly. The death he died was therefore not for His own actions, but was substitutionary, as He bore our sins in His suffering and crucifixion. He was resurrected from the dead, and later He ascended back to Heaven where He is at the right hand of God, interceding for His own. In the future, He will judge all mankind. (Isaiah 53:6; John 10:17-18; Acts 1:3, 9-11; Romans 8:34, 14:9-10; I Corinthians 15:3-4; II Corinthians 5:21; Philippians 2:8; Hebrews 9:24; I Peter 3:18)
- E. By His perfect obedience to God's law and by offering Himself to God as a sacrifice, the Lord Jesus has fully satisfied all the claims of divine justice. He has brought about reconciliation and purchased an everlasting inheritance in the Kingdom of Heaven for all those given to Him by the Father. (John 17:2; Romans 3:25-26, 5:19; II Corinthians 5:18-19; Colossians 1:20-21; Hebrews 2:17, 9:14-15; Revelation 5:9-10)
- F. Christ certainly and effectually applies redemption to all those for whom He obtained it. He unites them to Himself by the Holy Spirit, reveals to them the mystery of salvation, and persuades them to believe and obey. This He does by sovereign grace, not because of any merit foreseen in the elect. (John 6:37, 17:6, 9; Romans 5:10, 8:9; Ephesians 2:4-9; I John 2:2)

Chapter 10—The Holy Spirit

- A. The Holy Spirit is truly and eternally God. As a member of the Holy Trinity, the Holy Spirit is of the same essence as the Father and the Son. The divine perfections ascribed to the Father and the Son are applied also to the Holy Spirit. (Matthew 28:19; Acts 5:3-4; I Corinthians 2:10-12; II Corinthians 13:14; I Peter 1:1-2)

- B. Certain divine works are attributed to the Holy Spirit. In the past, He gave special revelation to those who wrote the Scriptures. The Holy Spirit forms and increases the church by regenerating and sanctifying the elect. He testifies of Christ and leads the church in truth. (John 14:26, 15:26, 16:13-14; I Corinthians 3:16, 12:12-13; Ephesians 1:13-14, 2:19-22; II Peter 1:21)
- C. The Holy Spirit indwells all believers from the moment of their regeneration. Believers are commanded to be filled with the Holy Spirit for power in worship, service, and testimony. (Acts 5:32; Romans 8:9; Ephesians 1:13-14, 5:17-18)
- D. Many spectacular gifts of the Holy Spirit, though necessary for the apostolic era, are no longer operable. (I Corinthians 13:8-10; Hebrews 2:3-4)

Chapter 11—Free Will

- A. God has given men the liberty and power to act upon choice. Individuals are not compelled to do either good or evil. (Deuteronomy 30:19; James 1:14)
- B. Man, in his original state of innocence, had the ability to will and to do what was acceptable to God. Yet, it was also possible for him to will and to do what was unacceptable to God. (Genesis 1:26, 2:15-17; Psalm 8:5-6)
- C. Because of the fall into sin, mankind has lost the ability to will and to do anything that is acceptable to God. Rather, we, in our fallen condition, are dead in sin and unable and unwilling to please God or turn to Him. (Psalm 14:2-3; John 6:44, 8:31-34; Romans 5:6, 8:7; Ephesians 2:1; Titus 3:3-5)
- D. When He saves someone, God frees that person from the bondage to sin and enables him to will and to do what is acceptable to God. Salvation does not, however, completely remove the will and ability to sin. (Romans 7:14-25; Galatians 5:17; Philippians 2:13)
- E. Only in their future glorified condition will saints be completely free to will and to do what pleases God. (Revelation 20:6, 21:27, 22:3)

Chapter 12—Effectual Calling

- A. God effectually calls by His Word and His Spirit those He has predestined to salvation. Those called are graciously given spiritual enlightenment to understand the Gospel and a will to seek and follow the Lord Jesus Christ. (Romans 8:28-30, 9:22-24; Ephesians 1:11, 2:1-5; II Thessalonians 2:13-14; James 1:18)

- B. God's effectual call is the product of His free and special grace alone. Salvation is never the result of any supposed good or ability that a person has. The sinner is passive as the power of God brings him unto salvation (9-21-06). (Ephesians 2:8-9; II Timothy 1:9; Titus 3:4-5)
- C. All and only the elect will be effectually drawn to Christ by the Father. Others cannot and will not come to Christ for salvation, no matter how religious they may become. (John 6:37, 44-45, 17:2-3; Acts 4:12)

Chapter 13—Justification

- A. God justifies the elect by pardoning their sins and accounting them righteous on the basis of Christ's obedient work. Christ was perfectly obedient to the entire Law of God, providing the elect a righteousness they could not produce. He was also perfectly obedient to offer Himself in sacrificial death, providing a payment for their sins. (Acts 13:38-39; Romans 3:22-28, 4:5-8, 5:17-19, 8:30; II Corinthians 5:21; Ephesians 2:8-9; Philippians 3:9; Titus 3:5-7)
- B. Faith in Christ's perfect righteousness and sacrificial death is the requirement for justification. Though faith alone saves, that faith will be accompanied and evidenced by righteous deeds. (Romans 1:17, 3:28; Galatians 5:6; James 2:17, 22, 26)
- C. By His obedience and death, Christ graciously paid in full the debt of all who are justified. In death, He suffered the penalty of their sins and fully satisfied God's just claims against them. Therefore, in justification, God's exact justice and rich grace are both revealed, allowing God to be just and the justifier of those who have faith in Christ. (Isaiah 53:5-6; Romans 3:26; II Corinthians 5:21; Ephesians 1:7; Hebrews 10:10)
- D. Justification has three time elements. God decreed from eternity to justify the elect. In history, Christ died and rose again to accomplish their justification. The elect are then justified when the Holy Spirit applies to them individually the benefits of Christ's person and work. (Romans 4:25, 8:30; Galatians 2:16; Colossians 1:21-22, Titus 3:4-7; I Peter 1:18-20)
- E. Justification is an act of God and is never reversed. (John 10:28; Romans 8:31-39, 11:29)
- F. Believers since Adam have been justified in precisely the same way. (Romans 4:22-24; Galatians 3:6-9)

Chapter 14—Adoption

All justified people share in the grace of adoption, enjoying all the privileges of being children of God. As their Father, God protects, provides for, disciplines, and chastens them. They come to Him as children, resting secure in His love and in His precious promises. He never disowns them, and they remain sealed in Him until they inherit all the blessings of salvation. (Psalm 103:13-14; Proverbs 14:26; John 1:12-13; Romans 8:15-17; Galatians 3:26, 4:4-7; Ephesians 1:5; I Peter 5:7; I John 3:1-2)

Chapter 15—Sanctification

- A. Sanctification begins when God effectually calls and regenerates a sinner, setting him apart for God's holy purpose. Through the Word of God and the Holy Spirit dwelling within them, Christians are progressively sanctified or made holy. Sin is no longer their master, and sinful desires weaken as the practice of holy living is developed. (John 17:17; Romans 6:1-14, 19, 22; I Corinthians 6:9-11; II Corinthians 7:1; Ephesians 4:22-24; Colossians 1:10-14; I John 2:29, 3:4-10)
- B. Sanctification extends to every part of a Christian's life. Yet sin's corruption continues to defile, creating a continual warfare between righteousness and unrighteousness. (Romans 7:18-23; Galatians 5:16-17; I Peter 2:11; I John 1:8)
- C. In this warfare, sin may at times be victorious. However, the Holy Spirit supplies the strength needed for believers to overcome defilement and to grow in grace and in desire to live in obedience to God. Such holy living is both the result of sanctification and the proof of salvation. (II Corinthians 3:18; Hebrews 12:14; II Peter 3:18; I John 5:3-5)

Chapter 16—Saving Faith

- A. Saving faith is a gift from God enabling a person to believe in Christ to salvation. This faith is increased and strengthened through study of the Word of God, prayer, observance of the ordinances, and fellowship with other believers. (John 6:44; Acts 2:42, 20:32; Ephesians 2:8; II Thessalonians 2:13; I Peter 2:2)
- B. By faith, a Christian embraces the authority of the Scriptures. He responds with belief and trust to all the Word of God. His desire is to obey its commands and to rely on its promises. He receives and rests upon Christ alone for salvation and all complementary blessings. (Psalm 1:2, 119:72; John 1:12; Acts 24:14; I Thessalonians 2:13)

- C. Saving faith is unique. Though varying from weak to strong, it will ultimately be victorious. Unlike false faith, saving faith continues steadfast in Christ, the Author and Finisher of that faith. (Matthew 17:20; Romans 4:18-21; Hebrews 10:23, 12:2; I John 5:4-5)

Chapter 17—Repentance

- A. As God effectually calls sinners to salvation, He grants them a repentance which turns them from their sins unto Christ. (II Chronicles 33:10-20; Acts 9:1-19, 16:29-34; Titus 3:3-8)
- B. Salvation does not bring sinless perfection to the saints. God has therefore made provision for His own who sin to be restored through repentance. (Proverbs 20:9; Ecclesiastes 7:20; Luke 22:31-32; I John 1:9)
- C. God's gracious gift of repentance causes a person to humble himself because of his sin. Such humiliation is characterized by a godly sorrow for and a hatred of the transgression. Prayer for pardon and for renewed strength to live in a manner pleasing to God is a product of repentance. (Psalm 51:1-12; 119:128, 130:1-4; Proverbs 28:13; Ezekiel 36:31-32; Acts 11:18; II Corinthians 7:10-11; II Timothy 2:24-26)
- D. It is the duty of Christians to repent as they become conscious of sins in their lives. (Luke 19:8; Acts 17:30, 22:21, 26:20)

Chapter 18—Good Works

- A. Good works are defined as only those works which are commanded by God in the Scripture. (Micah 6:8; Romans 12:2; II Timothy 3:16-17; Hebrews 13:21)
- B. Works done in obedience to God are the evidences of saving faith. Through them, believers express their thankfulness, strengthen their assurance of salvation, edify their brethren, develop their Christian witness, and, most importantly, glorify God. (Matthew 5:16; Ephesians 2:10; James 2:18; I Peter 2:9-12; I John 2:3-6)
- C. The ability to do good works is derived entirely from God. Yet believers are responsible to use this ability diligently to act in obedience to God's commands at all times. (John 15:1-5; Philippians 2:12-13)
- D. Even our best efforts cannot merit pardon of sin or eternal life. They are weak and imperfect, failing to meet the holy standards of God. (Psalm 130:3, 143:2; Ecclesiastes 7:20; Isaiah 64:6; Romans 7; I John 1:8)

- E. The good works of believers are accepted and rewarded because believers themselves are redeemed through Christ. God graciously responds to efforts of Christians to please Him because they are in Christ, not because their works are perfect. (Matthew 10:42; Luke 17:10; Ephesians 2:8-10; Hebrews 6:10)
- F. All works of non-believers are unacceptable to God. Though such works may be useful among people, they neither originate from a heart of faith nor culminate in the glory of God. (Romans 8:5-8; Hebrews 11:6)

Chapter 19—The Perseverance of the Saints

- A. Saints are those God has accepted in Christ, effectually called to salvation, and sanctified by the Spirit. They can neither totally nor finally fall from their position of grace, and they will persevere in grace to the fulfillment of their salvation. (John 10:28-29; I Corinthians 11:32; Ephesians 1:13-14; Philippians 1:6; I Peter 1:3-6)
- B. The perseverance of the saints depends on God's immutable decree of election. God loved them, Christ died for them and intercedes for them, and the Holy Spirit indwells them to ensure their persistence unto final victory. (Romans 8:29-39, 9:16; I Corinthians 1:8-9; II Corinthians 1:21-22; Ephesians 1:4-8, 13-14; Philippians 2:12-13; I John 5:18)
- C. A saint may fall into and continue in sin on occasion. If this occurs, God is displeased, the Holy Spirit is grieved, the conscience of the saint is troubled, others are hurt, and chastisement may come. Yet because that one is a saint, he will be preserved in Christ eternally. (Psalm 32:3-5, 51:10-12; Matthew 26:69-74; Ephesians 4:30; I John 3:9)

Chapter 20—The Assurance of Grace and Salvation

- A. All who truly believe in and sincerely love the Lord Jesus Christ and who endeavor to live according to His Word may be assured that they are saved. (Romans 5:1-2, 8:16; II Peter 1:10-11; I John 2:3, 3:14, 5:13)
- B. Assurance of salvation keeps saints both humble and holy because it is based upon the sinless life and substitutionary death of Jesus Christ. The Holy Spirit contributes to this assurance by evidencing Himself in the believer's new life of righteousness and obedience to the Scriptures. The Spirit further witnesses with our spirit that we are indeed children of God. (Romans 8:15-16; Galatians 4:6-7; II Peter 1:4-11; I John 3:1-3)

- C. Having assurance of salvation is not essential to salvation itself. Yet saints are called upon to make their calling and election sure, thereby experiencing greater peace, joy, thankfulness, and strength in their lives before God. (Romans 5:1-5, 15:13; Ephesians 3:17-19; II Peter 1:10-11)
- D. Christians may find that their assurance of salvation fluctuates. Neglecting Christian duty, entertaining temptation, or giving way to a particular sin may wound the conscience and grieve the Spirit, causing a believer to doubt his salvation. The assurance may return as repentance and obedience are manifested. (Psalm 51:12; II Peter 1:5-11)

Chapter 21—The Law of God

- A. God gave Adam the command not to eat of the tree of knowledge of good and evil. Adam was promised life for obedience, but God threatened death for disobedience. (Genesis 2:16-17)
- B. After the fall, God's law, written in the heart of mankind, continued to be a perfect rule of righteousness. The Ten Commandments given at Mount Sinai represent the full expression of God's moral law. (Exodus 20:1-17; Deuteronomy 5:6-21; Romans 2:14-15)
- C. Ceremonial laws, which pictured the coming Christ, were given to Israel. They were to be observed until Christ abrogated them during His ministry on earth. Judicial laws given to the people of Israel by God applied to them as long as they remained a nation. Though the laws themselves are no longer in effect, their unchanging principles reflect the will of God and are still valid. (Ephesians 2:14-16; Colossians 2:13-17; Hebrews 8:13, 9:10, 10:1; James 2:10-12)
- D. The law of God informs believers of the will of God and their duties toward Him. It also reveals to believers their defilement that they might experience conviction of sin and humility toward God. The law further shows the perfections of Christ, Who fully kept it in every detail. (Psalm 19:7-11, 119:4-6, 104; Romans 3:20, 7:7, 12, 22; James 1:23-25)
- E. The law of God is not contrary to the gospel of grace. God so works in the will of the believer that he is enabled to obey cheerfully the will of God as revealed in the law. Christ in no way cancels the necessity for obeying this law. (Ezekiel 36:27; Matthew 5:17-20; Romans 3:31, 8:1-4, 13:8-10; Galatians 3:21; Titus 2:11-14)

Chapter 22—the Revelation of the Gospel

- A. The promise of salvation through the work of Jesus Christ is revealed in the written Word of God alone. The works of creation and providence by themselves do not make Christ and His grace plain to sinners. (Psalm 19; Acts 4:12; Romans 1:18-23, 10:13-15; Galatians 3:15-22)
- B. The revelation of the Gospel has been made at various times and places according to the sovereign will of God. He has directed His church to proclaim this message throughout the world and to every person. (Matthew 11:20-24, 28:19-20; Luke 24:46-47)
- C. The preaching of the Gospel is the only external and adequate means of making salvation known to sinners. Yet, for a person to be saved, an effectual work of the Holy Spirit is essential to make alive one who is dead spiritually. (Romans 1:16-17; I Corinthians 1:22-24, 2:14; Ephesians 2:1-5)

Chapter 23—Christian Liberty

- A. Christ has purchased for all believers a liberty which includes freedom from the wrath of God, deliverance from the present evil world, and victory over death. Only those in Christ are truly free! (John 3:36, 8:36; I Corinthians 15:54-57; Galatians 1:3-5; Ephesians 2:1-3; I Thessalonians 1:9b-10; Hebrews 2:14-15)
- B. This liberty also includes freedom from the obligation to obey any doctrines, traditions, or demands which are opposed to the Word of God or are not contained in it. God alone is to be Lord of the conscience! (Acts 5:29; Matthew 15:9; Romans 14:4; I Corinthians 7:23; Galatians 1:10, 5:1; James 4:12)
- C. To practice any sin in thought, word, or deed on the pretense of enjoying Christian liberty is to be in rebellion against God and the clear teaching of His Word. (Romans 6:1-2; Galatians 5:13)

Chapter 24—Worship

- A. All creation declares the existence of a God Who is to be worshipped because of His dominion and sovereignty over everything. This God has revealed in the Scriptures the only acceptable way of worshipping Him. (Exodus 20:3-7; Deuteronomy 12:29-32; Joshua 23:6-8; Jeremiah 10:6-7; John 4:21-24)

- B. Worship must be given to the Triune God alone. It is never to be given to angels, human beings, or any natural or man-made object or idea. Acceptable worship is rendered to God through the one Mediator between God and man, the Lord Jesus Christ. (Matthew 4:10; John 14:6; Romans 1:25; I Timothy 2:5; Revelation 19:9-10)
- C. A vital part of both private and public worship is prayer and the giving of thanks to God. Acceptable prayer must be in accord with the revealed will of God and be characterized by reverence, humility, and faith. (Psalm 95:1-7, 100; John 14:13-14; Colossians 4:2; Hebrews 12:28-29; James 1:6-8; I John 5:14)
- D. Acceptable worship also includes singing, instructing, admonishing, and the reading of the Scriptures both publicly and privately. The celebration of baptism and the Lord's Supper are to be observed in the setting of the local church. (Matthew 28:19-20; Acts 2:42; I Corinthians 15:23-26; Colossians 3:16; I Timothy 4:13; II Timothy 2:15, 4:2; Revelation 1:3)
- E. Although worship is to be a way of daily life, Sunday is particularly the day of public worship, as it celebrates the resurrection of the Lord Jesus Christ. Believers must neither neglect nor forsake regular worship in their local churches. (John 20:1, 14-20; Acts 20:7; I Corinthians 16:1-2; Hebrews 10:25)

Chapter 25—Civil Government

- A. God, as the Supreme Authority, has instituted civil government and has set up civil authorities to rule over communities for the public good and for His glory. God has given to civil government the power to punish evil and encourage good behavior. (Genesis 9:5-6; Proverbs 21:15; Daniel 4:17; Romans 13:1-4)
- B. Christians are to submit to civil government. Obedience to the laws of the land, payment of taxes, and prayer for those in authority are required. Only when civil government commands what is forbidden in the Scriptures must Christians disobey in favor of obeying God. (Matthew 22:15-21; Acts 5:29; Romans 13:1-7; I Timothy 2:1-2; Titus 3:1-2; I Peter 2:13-17)

Chapter 26—The Family

- A. God established the institution of marriage in the Garden of Eden with Adam and Eve. That pattern of the union of one man and one woman in marriage until death parts them is to be followed in all cases. (Genesis 2:21-24; Matthew 19:4-6; I Corinthians 7:39)

- B. God gave marriage for the mutual benefit of husband and wife, for the bearing of children, and for the prevention of immorality. (Genesis 1:28, 2:18; I Corinthians 7:2-3; Hebrews 13:4)
- C. Christians are to marry only other Christians or remain single as God enables them. (I Corinthians 7:8-9, 25-28; II Corinthians 6:14)
- D. Children resulting from the marriage union are to be seen as gifts from God and are to be raised for God's glory and service. (Psalm 127:3-5; Ephesians 6:1-4; Colossians 3:20-21)
- E. An authority structure exists within the family. The Lord is the Head of the home, the husband is the head of the wife, and children are to be obedient to their parents. (Ephesians 5:22-28; Colossians 3:18-21)

Chapter 27—The Church

- A. The church in its universal sense consists of all the elect throughout the world. Christ is the Head of this church, and His people are called His Body and His Bride. (I Corinthians 12:27; Ephesians 1:22-23, 5:23-32; Colossians 1:18, 24; Revelation 19:6-9, 21:2-3)
- B. Though local churches and denominations or associations of local churches may begin and end, the universal church will continue until the end of the age. (Matthew 16:18, 28:19-20)
- C. All authority in the church resides in its Head, the Lord Jesus Christ, Who sovereignly calls, establishes, and governs His church. (Matthew 28:18-20; John 10:14-16, 17:1-3; Acts 9:1-5, 20:28)
- D. The church in its local sense consists of professing believers who form local churches to engage in public worship, minister to one another, and seek to evangelize others. Every Christian should join a local church so that he might enjoy the fellowship of the saints and benefit from the discipline and accountability such association provides. (Acts 6:1-6; I Corinthians 16:19; II Corinthians 5:17-20; Galatians 6:1-5; Ephesians 4:1-3, 5:15-21; Colossians 3:12-17)
- E. Christ is the Head of each local church. He has given to each church the authority necessary for conducting forms of worship and discipline in harmony with the Word of God. No church has the authority to conduct itself in any manner contrary to the Scriptures. (Matthew 18:15-20; Romans 16:16; I Corinthians 5:1-5, 11:17-22; II Corinthians 2:6-8)

- F. A local church is to select officers from its membership. The two offices in the church are elder (or pastor) and deacon. Elders are to give constant attention to the ministry of the Word and to prayer so that they might build up those for whom they must give an account to the Lord. Deacons are to assist the elders in whatever ways are necessary that the ministry of the Word will not be hindered. (Acts 6:1-6; Philippians 1:1; I Timothy 3:1-13; Titus 1:5-9; Hebrews 13:17)
- G. Elders who devote their lives to the ministry of the Word should be financially supported by the local church according to its ability. All who are part of a local church are to give cheerfully of their finances so that the work of that body may prosper. (I Corinthians 9:7-12; II Corinthians 9:7; Galatians 6:6; Philippians 4:15-18; I Timothy 5:17)
- H. Each member of a local church is to minister to the others as his maturity and abilities allow. Such ministry includes teaching and preaching, playing musical instruments, singing, praying, administering, showing hospitality, admonishing, loving, and so forth. (Romans 12:10-13, 14:19; Colossians 3:15-17; I Thessalonians 5:11; Hebrews 10:24-25; James 5:16; I Peter 4:7-11)
- I. Christians are to pray for the good and prosperity of all churches that faithfully obey Christ. Local churches should seek fellowship with one another for the benefit of their people and for the advancement of the Gospel. (I Corinthians 16:1-3, 19-20; Philippians 4:21-22; Colossians 4:15-16; II Thessalonians 1:3-4)

Chapter 28—The Fellowship of the Saints

- A. All whom God has saved are saints, united to Jesus Christ by the Holy Spirit and faith. Because of the gracious granting of salvation, His own have fellowship with Him. (Romans 1:7, 14:7-8; I Corinthians 1:9; I John 1:3)
- B. All saints are united to one another in love and fellowship and are responsible to promote their mutual well-being. They are bound to minister to one another spiritually and materially as opportunities and abilities allow. (John 13:34-35; Romans 12:10-13; Galatians 6:10; I Thessalonians 5:11; Hebrews 10:24-25; I Peter 4:8-10; I John 3:17-18)

Chapter 29—Church Ordinances

- A. Baptism and the Lord's Supper are the two ordinances instituted in the church by her Head, Jesus Christ. (Matthew 28:19-20; I Corinthians 11:26)

- B. Baptism in water is a testimony of the fellowship a believer has with Christ. It pictures the death, burial, and resurrection of Christ on behalf of the believer, while demonstrating the repentance, faith, and new life the believer has in Christ. (Romans 6:3-5; Galatians 3:26-27; Colossians 2:11-12)
- C. Only those who have come to Christ in repentance and faith are proper candidates for baptism. (Matthew 28:19-20; Acts 2:41, 8:12, 8:36-38, 18:8)
- D. The Lord's Supper was instituted by Jesus Christ on the same night that He was betrayed. It is to be observed periodically by His people as a reminder of the sacrificial death Christ died on behalf of His Church. Its observation is to strengthen saints in their relationship to their Savior and to one another, and to offer praise to God for the work of Calvary. (Matthew 26:26-29; I Corinthians 10:16-17, 21, 11:23-26)
- E. Warning is given about taking the Lord's Supper in an unworthy manner. Each believer is to examine himself before he partakes and take necessary action to remove any reason for not participating. Those who are not Christians are not to participate in this holy ordinance. (I Corinthians 11:27-32)

Chapter 30—The Resurrection of the Dead

- A. After a person dies, his body returns to dust, but his soul immediately goes to God. The souls of the saved go to Heaven, where they are with Christ their Lord in a state of holiness and blessedness. The souls of the unsaved go to Hell, where they are in a state of torment and darkness. (Genesis 3:19; Matthew 10:28; Luke 16:19-28; Acts 13:36; Philippians 1:22-24; II Peter 2:9; Revelation 20:4-6)
- B. The resurrection of the dead is the future reuniting of souls with their bodies in preparation for the eternal state. The bodies of the unsaved will be raised from the dust to dishonor to be reunited with their souls in Hell. The souls of the saved in Heaven will be reunited with their bodies after the pattern of the resurrection of Christ's glorious body. (Daniel 12:2; Matthew 25:46; John 5:28-29; Romans 8:11, 29-30; I Corinthians 15:42-44, 50-53; II Corinthians 5:1-4; I John 3:2)

Chapter 31—The Last Judgment

- A. God has appointed a time when He will judge the world righteously through Jesus Christ. All who have ever lived will appear for judgment to give an account of their thoughts, words, and deeds. The Righteous Judge, Jesus Christ, will award each person what he deserves in accordance with his actions in life. (Ecclesiastes 12:14; Matthew 16:27, 25:31-46; John 5:22; Acts 17:31; II Corinthians 5:10; II Thessalonians 1:5-10; Revelation 20:11-15)

- B. God's purpose in this judgment is to glorify Himself by making known His mercy in the eternal salvation of the elect and His justice in the eternal condemnation of the wicked. Because they have the righteousness of Christ, the elect will inherit everlasting life and will receive fullness of joy and blessedness in God's presence as their eternal reward. Because they have no righteousness before God, the wicked will receive the everlasting punishment and torments that their sin and rebellion against God have earned them. (Romans 9:22-23; II Thessalonians 1:9-10; II Timothy 4:8)
- C. The preaching of God's future judgment serves as a deterrent to all concerning sin and as a comfort to the godly concerning righteousness. In His wisdom, God has not revealed the time of this judgment so that all may take heed to their relationship to Him. (Mark 13:32-37; Luke 12:42-48; II Corinthians 5:10-11; II Peter 3:10-14)

Chapter 32—The Future

- A. God has greatly comforted and encouraged His people by revealing some of what He will do in the future. These revelations were written in the Bible for a permanent record that believers might live in light of them. (Daniel 2:27-28a; Amos 3:7; II Peter 3:11-12a; Revelation 1:19, 4:1, 10:7)
- B. Many of these prophecies of Scripture have already been completely fulfilled. Those which have not as yet been fulfilled will most certainly occur exactly as God has revealed. (Isaiah 7:14 with Matthew 1:23; Micah 5:2 with Matthew 2:1-6; I Peter 1:11; II Peter 1:20-21)
- C. God has revealed that a period of intense evil activity will take place on the earth. This Satanic movement will seek to destroy all that identifies with God and gives praise to Him. During this time, God will display His wrath in sending severe judgment on the world. (Zephaniah 1:14-18; Matthew 24:21-24; II Thessalonians 2:3-4; Revelation 6:15-17)
- D. God has revealed that the Lord Jesus Christ will personally return to the earth to end Satan's activity and to establish a Kingdom which shall never be destroyed. All of His redeemed will be part of this glorious Kingdom. (Psalm 2; Isaiah 9:6-7, 11:1-9; Daniel 2:44-45, 7:13-14; Zechariah 14:3-5, 9; John 14:3; Revelation 19:11-16)