The New Covenant Confession of Faith

Authored by the Elders of New Covenant Bible Fellowship

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Article 1. Scripture

The Canon of Scripture

By Scripture, we mean the thirty-nine books of the Old Testament and the twenty-seven books of the New Testament, excluding the Apocryphal writings, which are not divinely inspired. While the Apocryphal writings may be of some interest, they have no more authority over us than any other human writing. The Canon of Scripture is now complete and therefore no new claims of canonical revelation will be accepted. *Hebrews 1:1-2*

Inspiration

The Bible has both human and divine authorship. Though written over many centuries by men of differing perspectives, experiences, styles, temperaments, and languages, it is entirely free of

contradictions. This unity is explained by the fact that the Holy Spirit of God is the true author of Holy Scripture. He inspired, or more precisely breathed out his message. He moved men to write what they wrote, incorporating their human personalities and literary styles into the text. 2 *Timothy 3:16-17*, 2 *Peter 1:20-21*, *Luke 1:1-4*, *John 14:26*, *John 16:13-15*, 2 *Peter 3:15-16*

Inerrancy and Authority

Scripture (the Bible) is the Word of God. The Bible in the original autographs is the only inspired, infallible and inerrant writing that exists. By infallible, we mean that the Bible is incapable of error. By inerrant, we mean that the words themselves are without error. The Bible is without error even when it touches on subjects of history and science. It provides the absolute answers for all men, concerning how we are to be saved, what we are to believe, and how we are to live in order to please our Creator. 2 Timothy 3:16-17, John 10:34-35, Matthew 5:17-18

The Clarity of Scripture

While all Scripture does not contain the same degree of clarity either by design or due to our limited understanding, we affirm that the Bible is sufficiently clear in revealing for all to understand what one needs to know in order to come to a saving faith in Jesus Christ and live for Him. 2 Timothy 3:16-17, 2 Peter 1:3

The Original Languages

The Old Testament was originally written in Hebrew and Aramaic. The New Testament was originally written in Greek.

The Autographs

All that has been said about the divine nature of the Bible applies strictly speaking to the original writings (the Autographs) and not to the translations. We believe that for all practical purposes we have the actual Word of God. Those parts of the Bible that we are not absolutely certain about do not affect the essentials of the Christian faith.

Article 2. General Revelation

General or Natural Revelation is the knowledge of God that can be gained through his creation. This knowledge is limited and is not sufficient to bring someone to a saving faith. No one, as a result of Natural Revelation, will want to savingly know the true God. The knowledge of God revealed in creation serves to make all of mankind guilty without excuse before the judge of all heaven and earth. *Romans* 1:18-20, *Psalm* 19:1-6

Article 3. God and the Trinity

The Incomprehensibility of God

The God of Scripture, the only true God, is very different from man in his being. Man is like God, made in his image, in very limited ways. There is no way that man can fully grasp an infinite God with his limited capacity. There will always be incompleteness in our understanding of God. Some areas of incompleteness are the Incarnation, the Trinity, the relation between predestination and responsibility, and the concept of the eternality of God, that is, the truth that God has always existed. *Deuteronomy 29:29, 1 Samuel 15:29, John 1:1, Romans 9:10-21*

The Trinity

The Scriptures clearly teach that there is one God who is an infinite being and who exists in three persons: The Father, the Son, and the Holy Spirit. Each person is wholly God, eternal, equal in power and glory, and possesses precisely the same attributes and perfection. Though undivided in nature and being, they each have different roles, eternally functioning with perfect harmony. Deuteronomy 6:4, Matthew 28:18-20, 1 Corinthians 1:3, John 1:1-14, John 20:28, John 10:29-30, John 14:5-14, Acts 5:3-4

The Attributes of God

God is a spirit who is infinite in being and perfection. He is unchangeable. He is eternal, without beginning or end. He fully exists everywhere, yet he is separate from his creation. He knows all things because he decrees all things. He is all-powerful, absolutely holy, and most wise. He is self-sufficient and is in no way dependent on his creation. He is a God of love, who is compassionate and forgiving. Yet, he is also the judge who executes perfect judgment on all mankind according to his holiness revealed in his law. God can do anything that is consistent with his nature and his eternal purpose. He cannot deny himself, nor can he lie. *John 4:24, Isaiah 6:1-3, 1 Samuel 15:29, 1 John 1:5, Genesis 1:1, Psalm 139, Ephesians 1:11, Romans 16:25-27, 1 Timothy 1:17, Exodus 3:14, Acts 17:24-25, 1 John 4:7-21, Psalm 86:15, Nahum 1:2-3, 2 Timothy 2:13, Titus 1:2*

Article 4. God's Decree

Eternal Decree

God never has been, nor ever will be taken by surprise. Of his own free will, without obligation to any, in infinite wisdom and goodness, he has decreed, or determined, before the foundation of the world, everything that has already happened as well as everything that will come to pass. *Ephesians 1:11, Romans 9:10-21, 1 John 1:5*

Foreknowledge

God does know everything that is going to happen because he has determined everything that is going to happen. With regard to salvation, foreknowledge has the meaning of God making a loving choice in eternity past to save some. God has not determined the future by seeing what man will do and then decreeing it to come to pass. *Romans* 8:28-30, *Amos* 3:2, *Deuteronomy* 7:7-8, *Romans* 11:1-2, *Ephesians* 1:4-5, *Romans* 9:10-13

Man is Responsible

Since God, in his being, is not like man, he is able to determine everything that will happen without forcing man, against his will, to carry out his decrees. Yet, God can never be blamed for the evil that is committed by man. Man is always blamed for his own evil that he commits. *Romans* 9:19-21, 1 John 1:5, James 1:13-15, Acts 4:27-28

Redemption

God, in his grace, has decreed that a fixed number of men and angels will inherit eternal life. The rest he has determined to leave in their sin to suffer their just condemnation, thereby revealing his perfect justice. *Ephesians 1:4-5, 11, 1 Timothy 5:21, Matthew 25:41, Romans 6:23*

Calling His Elect

God has, before the world began, predestined to eternal life all those who would believe on the Lord Jesus Christ. He chose them freely, according to the secret counsel of his own pleasure, to be in Christ and to share in his eternal glory. He did not choose them because he saw that they would believe, since saving faith is a gift of God. Neither did he choose them because he saw any goodness in them, because all men come into the world as God-haters and are incapable of performing any good work. The elect do not live perfect lives after their conversion, but they will struggle to obey their Lord and will give evidence of a changed life. *Ephesians 1:4-5, 11, John 6:44, Romans 3:10-18, Ephesians 2:8-10, Romans 9:10-13, 1 Corinthians 2:14, Galatians 5:16-18, Romans 8:1-14, Revelation 2:7*

Means

Just as God has predestined the salvation of the elect, He has also determined the means of their salvation. They are redeemed from their fallen state in Adam through the substitutionary death of Jesus Christ on the cross. They are called to Christ, in due time, by the Holy Spirit through the hearing or reading of the gospel. They are justified, adopted into God's family, and are guaranteed sanctification. They are also kept by his power throughout their lives by a God-given faith. God has also decreed their glorification, which is the guarantee that they will be with him forever in a perfect state. *John 6:44, John 3:16, Romans 10:1-15, Ephesians 2:8-10, Romans 5:12-21, 1 Corinthians 2:14, Romans 8:1-17, Romans 8:28-30, Romans 3:21-26, Galatians 4:1-7, Ephesians 1:4-5, Philippians 1:6*

Article 5. Creation

The Creation of All Things

In the beginning it pleased God the Father, Son, and Holy Spirit, from nothing, to speak into existence the universe and everything in it, whether visible or invisible. God created the angels, assigning their various ranks and functions. There was nothing before him, and without him nothing came into existence. God created the universe and everything in it in six days. On the sixth day, after he had made man, God viewed everything that he had made and said that it was very good. *Genesis* 1:1-2:25, *Hebrews* 1:2, *John* 1:1-3, *Job* 33:4, *Colossians* 1:15-20

The Uniqueness of Man

After God had made all other creatures, he created man, male and female, with reasoning and immortal souls. Man was created in the image of God, a rational and moral being. Man was assigned to populate and have dominion over the earth. *Genesis 1:1-28, Romans 1:28-31, Romans 2:12-16, Colossians 3:10, Ephesians 4:24*

Man was Created Good

Adam and Eve were created innocent and inclined to do good. They were not outwardly forced to obey God, but they obeyed willingly. God provided for their every need and pleasure. They were given only one restriction: they were not to eat of the tree of the knowledge of good and evil. *Genesis* 1:26-2:25

Article 6. God's Providence

Meaning of Providence

God, who makes every creature for his own good pleasure, did not merely decree what should be, and then retire to heaven to watch what inevitably must come to pass in his universe. Rather, in his infinite wisdom and power, he controls all second causes (cause and effect events), upholding and governing all creatures and circumstances, making all things work together for the accomplishing of his own eternal plan. This invisible governing hand of God is called his providence. *Colossians 1:16, Daniel 4:28-35, Romans 8:28, Ephesians 1:11*

Second Causes

God's eternal decree, unchangeably decided before the world began, is the first cause of everything that happens in the universe. Nothing is left to chance, nor happens apart from his providence. His wise providence is brought about by the use of second causes (cause and effect events). The answer to the question, "What caused you to become a believer?" is two-fold. The first cause is God's sovereign choice. The second cause is whatever he used in your experience to bring you to himself. *Acts* 4:27-28, *Genesis* 50:19-21, *Ephesians* 1:11

Miracles

A miracle is an event where God uses supernatural means to cause something to happen in the natural realm to display His authoritative word. Examples of miracles are the virgin birth and the long day of Joshua. Luke 1:26-38, Joshua 10:1-15, 2 Corinthians 12:12

The Problem of Evil

God's providence is all-inclusive. His invisible hand is behind the rebellion of Satan, the temptation in the Garden of Eden, the crucifixion of Jesus Christ, and all other evil acts. He determined before the creation of the world to use everything, even the acts of evil men, in his eternal plan. The wicked are fully responsible for what they do. God cannot be blamed. *Acts* 4:27-28, *Genesis* 50:19-20, *Proverbs* 16:4, *Romans* 9:10-21, *Romans* 11:33-36, 1 John 1:5

Article 7. The Fall of Man

The Temptation

The Lord God, in the Garden of Eden, gave Adam and Eve the command not to eat the fruit of the tree of the knowledge of good and evil or they would die. The woman was deceived by Satan and ate the fruit of the forbidden tree. She then gave some of the fruit to Adam and he willingly ate it. This first sin of Adam and Eve was part of God's wise plan. *Genesis 2:15-17*, *Genesis 3:1-7*, *Romans 5:12-21*, *Ephesians 1:11*, 1 *Corinthians 15:20-28*

The Consequences

As a result of eating the forbidden fruit, Adam and Eve, our first parents, died spiritually and began to die physically. Adam was our representative. When he sinned we sinned, that is, we were blamed for his sin. As a result of Adam's sin all mankind is born spiritually dead. Spiritual death consists of two parts, guilt (a BAD RECORD), and corruption (a BAD HEART). All mankind inherits the guilt of Adam's sin. Therefore we all come into this world with a BAD RECORD. Even if it were possible to live a perfect life one would still have the guilt of Adam's sin on his record to condemn him. We also inherit a BAD HEART from Adam. We come into this world as God-haters. No one would ever naturally desire to know or please the true God. All of mankind would willingly choose eternal damnation rather than embrace the God of all creation. From the point of conception everyone stands under the wrath of God. *Genesis 2:15-17, Genesis 3:1-24, Romans 5:12-21, Romans 6:23, Ephesians 2:1-3, Romans 1:28-32*

Article 8. The Doctrines of Grace

(These are taken from Appendix D of Steele and Thomas' ROMANS, an Interpretive Outline.)

Total Depravity

Because of the fall, man is unable of himself to savingly believe the gospel. The sinner is dead, blind, and deaf to the things of God; his heart is deceitful and desperately corrupt. His will is not free, it is in bondage to his evil nature; therefore, he will not--indeed he cannot--choose good over evil in the spiritual realm. Consequently, it takes much more than the Spirit's assistance to bring a sinner to Christ--it takes regeneration by which the Spirit makes the sinner alive and gives him a new nature. Faith is not something man contributes to salvation but is itself a part of God's gift of salvation--it is God's gift to the sinner, not the sinner's gift to God. *Genesis* 2:15-17, *Romans* 5:12, *Psalm* 51:5, 1 Corinthians 2:14, Romans 3:10-18, Jeremiah 17:9, John 6:44, Ephesians 2:1-10

Unconditional Election

God's choice of certain individuals for salvation before the foundation of the world rested solely in His own sovereign will. His choice of particular sinners was not based on any foreseen response or obedience on their part, such as faith, repentance, etc. On the contrary, God gives faith and repentance to each individual whom He selected. These acts are the result, not the cause of God's choice. Election therefore was not determined by or conditioned upon any virtuous quality or act foreseen in man. Those whom God sovereignly elected He brings through the power of the Spirit to a willing acceptance of Christ. Thus God's choice of the sinner, not the sinner's choice of Christ, is the ultimate cause of salvation. *Romans* 9:10-21, *Ephesians* 1:4-11, *Ephesians* 2:4-10, *Romans* 8:29-30, *Acts* 11:18, *Acts* 13:48

Limited Atonement

Christ's redeeming work was intended to save the elect only and actually secured salvation for them. His death was a substitutionary endurance of the penalty of sin in the place of certain specified sinners. In addition to putting away the sins of His people, Christ's redemption secured everything necessary for their salvation, including faith, which united them to Him. The gift of faith is infallibly applied by the Spirit to all for whom Christ died, thereby guaranteeing their salvation. *Matthew 1:21, Romans 5:12-21, Romans 3:21-26, Ephesians 2:8-10, Titus 3:5-6, Philippians 1:6, John 10:11-30, John 17:6-12, Romans 8:28-30, John 6:44, Acts 20:28*

Irresistible Grace

In addition to the outward general call to salvation, which is made to everyone who hears the gospel, the Holy Spirit extends to the elect a special inward call that inevitably brings them to salvation. The external call (which is made to all without distinction) can be, and often is, rejected; whereas the internal call (which is made only to the elect) cannot be rejected, it always results in conversion. By means of this special call the Spirit irresistibly draws sinners to Christ. He is not limited in His work of applying salvation by man's will, nor is He dependent upon man's cooperation for success. The Spirit graciously causes the elect sinner to cooperate, to believe, to repent, to come freely and willingly to Christ. God's grace, therefore, is invincible; it never fails to result in the salvation of those to whom it is extended. *John 3:16, Matthew 22:14, Acts 17:29-31, Matthew 23:37-39, John 6:44, Romans 8:28-30, John 1:12-13, John 3:1-8, Ephesians 2:8-10*

Perseverance of the Saints

All who were chosen by God, redeemed by Christ, and given faith by the Spirit are eternally saved. They are kept in faith by the power of Almighty God and thus persevere to the end. *John* 3:16, *John* 6:35-40, *John* 6:44, *Philippians* 1:6, *Philippians* 2:12-13, *Jude* 24-25, *Ephesians* 1:13-14, *Romans* 8:28-30, *Romans* 8:35-39

Article 9. God's Covenants

The Noahic Covenant

The Noahic Covenant is a covenant between God and all living creatures and it is a promise by God not to destroy the earth again by water. This is not a salvation covenant but rather a guarantee that the earth will continue until God's plan to save a people is accomplished. *Genesis* 9:8-17

The Abrahamic Covenant

This is the agreement between God and Abraham and his designated descendants. It is a picture of God's plan of salvation that was revealed through the physical descendants of Abraham. God promised to give Abraham many descendants, the land of Canaan, and to make him a blessing to others. Jesus Christ is the true seed of Abraham. All of those who were represented by Jesus Christ on the cross are the true children of Abraham. The fulfillment of the promises of the Abrahamic Covenant that were made to Abraham's physical descendants functioned as a picture of the true fulfillment that only true believers experience. The spiritual descendants of Abraham are all the elect in Christ. The land is heaven. The promise that Abraham would be a blessing to all the earth is fulfilled in the Great Commission when the gospel is taken to the entire world to bring in the elect from every tribe nation and tongue. *Genesis 12:1-3, Genesis 13:14-17, Genesis 15*,

Genesis 17, Genesis 22:15-18, Galatians 3, Galatians 4:21-31, Hebrews 3:7-4:11, Revelation 5

The Old Covenant

The Old Covenant is also called the Mosaic Covenant or the First Covenant. This was a legal agreement between God and the nation of Israel that was given to Moses on Mount Sinai. This covenant was not a gracious covenant. Although the Lord had a gracious purpose in giving this covenant, the covenant itself was a legal covenant that demanded perfect obedience. The failure to obey would result in the curse of God. This covenant was used to prepare the way for the Messiah. Israel, as a whole, was not a believing people. The Old Covenant caused the Israelites to sin all the more. It was never the means of anyone's salvation. The Old Covenant functions as a physical picture of many spiritual truths that can be used to teach believers today. The Ten Commandments are the essence of the Mosaic Law or Mosaic Covenant. The pouring out of the Spirit at Pentecost brought to a close the Old Covenant era. 2 Corinthians 3, Hebrews 7-10, 1 Corinthians 10:1-13, Exodus 20:1-21, Deuteronomy 5, Deuteronomy 27-28, Hebrews 3:7-19, Romans 5:20, Romans 9:1-5, Galatians 3-4, Colossians 2:16-23, Acts 2

Davidic Covenant

The Davidic Covenant is an unconditional covenant made between God and David through which God promises David and Israel that the Messiah would come from the lineage of David and the tribe of Judah and would establish a kingdom that would endure forever. The Davidic Covenant is unconditional because God does not place any conditions of obedience upon its fulfillment. The fulfillment of the promises made rests solely on God's faithfulness and does not depend at all on David or Israel's obedience. The physical fulfillment of the promise to David came through his son Solomon as he reigned upon the throne and was responsible for the building of the physical Temple. Both the Temple and Solomon's reign were temporary however and only served as a picture of the true fulfillment of the Covenant which is the coming Messiah, Jesus Christ. 2 Samuel 7:12-13, 16, 1 Chronicles 17:11-14, 2 Chronicles 6:16

The New Covenant

The New Covenant is the saving work of Jesus Christ. By his suffering and death on the cross Jesus paid for the sins of all those whom the Father chose to save. He also purchased a life transforming work of the Holy Spirit for those same individuals. Although all true believers are part of the New Covenant no matter when they lived, the New Covenant era as a unique historical period began with the pouring out of the Spirit at Pentecost.

Hebrews 7-8, Hebrews 10:1-18, Romans 8:3-4, Romans 5:12-19, Romans 6, Romans 4, Acts 2

Article 10. Christ the Mediator

The Eternal Mediator

It pleased God, in his eternal purpose, to choose the Lord Jesus, his one and only Son, to be the mediator between God and man. He was to be the Prophet, Priest, and King, the head and Savior of his church, the heir of all things and judge of the world. To the Lord Jesus the Father gave, from all eternity, a people to redeem, call, justify, sanctify, and glorify. 1 Peter 1:17-21, 1 Timothy 2:1-7, Hebrews 1:1-4, Hebrews 5:1-10, Luke 1:26-33, Ephesians 1:15-23, Romans 8:28-30, John 5:16-30

Fully God and Fully Man

Jesus Christ, the Son of God and second person of the Trinity, is God. He is of the same essence as the Father and equal to him. At just the right time, according to the predestined plan of God, the eternal Son became a man. He was made like us in every way, except for his sinlessness. He was conceived by the Holy Spirit in the womb of the virgin Mary. This union of the divine and human made Jesus forever both God and man in one person. He is fully God and fully man. His divine and human natures are neither altered, blended, nor confused. Jesus Christ, the only mediator between God and man, was, and is, fully God and fully man. *John 1:1-14, Romans 1:1-4, John 3:16, Matthew 28:18-20, John 14:5-14, John 10:22-39, Galatians 4:1-7, Hebrews 4:14-16, Luke 1:26-38, Matthew 1:18-24, 1 Timothy 2:1-7, Hebrews 2:5-18*

His Humiliation and Exaltation

The Lord Jesus willingly accepted his appointment as mediator and perfectly fulfilled that office. He endured the most severe tortures of soul and body, was crucified, buried, and remained under the power of death for three days, without seeing corruption. He rose from the dead on the third day. He ascended into heaven, where he sat down at the Father's right hand and intercedes for his people. From the Father's right hand he shall physically return at the end of the world to judge all men and angels. *John 10:14-18, Galatians 3:10-14, Isaiah 53, 1 Corinthians 15:1-8, Acts 1:1-11, Acts 13:34-37, Romans 8:31-34, 2 Timothy 4:1-5*

He Perfectly Satisfied the Justice of God

By his perfect obedience (active obedience) to God's Law, Jesus qualified as our substitute and perfect sacrifice. By his death on the cross (passive obedience) he satisfied the justice of God and purchased for his people their complete salvation. *Romans 3:21-26, Hebrews 9:11-15, Hebrews 10:1-18, Hebrews 2:14-18, Hebrews 4:15*

He is the Redeemer of Those Saved in the Old Testament

The price of redemption was not paid by Jesus Christ until after his coming in human flesh. But the benefits of his finished work were applied retroactively to God's elect living before the cross, as well as to those of us who have followed. By means of promises, types, sacrifices, and ceremonies, the Messiah is progressively revealed to be the woman's "offspring" who would crush the head of the serpent. He is "the lamb that was slain from the creation of the world." He is the Savior for all the elect. *Galatians 4:1-7, Romans 3:21-26, Romans 4:1-8, John 3:16, Genesis 3, Hebrews 10:1-18, Colossians 2:13-23, Revelation 5, Revelation 13:1-10, Hebrews 13:1-8*

Jesus Christ, as our Prophet, Priest, and King

The three offices of Jesus Christ, our Messiah, are necessary for us. Because of our ignorance of God we need Him to be our Prophet. Because of our separation from God we need him to be our Priest so that we can be made acceptable to him. Because we were once God-haters and children of the devil and Satan was our father we now need the Lord Jesus to be our King. For to be a believer is to be on the Kingdom of God with the Lord Jesus as our Lord and King. 1 Timothy 2:1-7, John 1:15-18, Colossians 1:21-22, Romans 5:9-11, Ephesians 2:1-10, John 6:4, Hebrew 12:1-2

Article 11. The Will of Man

The Freedom of the Will

All men have been created with freedom of choice. They are free to do whatever they want to do. God never forces men to do anything against their will, yet he is in complete control of their will. *Genesis* 1:26-27, *Genesis* 2:15-17, *John* 3:16, *Acts* 4:27-28, *Romans* 9:10-21, *Romans* 3:9-20, *Ephesians* 1:11

The Bondage of the Will

As a result of the Fall, man not only lost eternal life, but also his power to choose God or good. This is not to say that fallen man does not have the ability to choose; he does. What we are saying is that as a result of the Fall man is now a God-hater and is in bondage to his nature. He will on his own never choose to trust in Jesus Christ as his Savior and Lord. He will as an exercise of his freedom of choice freely choose eternal damnation rather than the perfect Gospel message.

Ephesians 2:1-10, John 6:44, 1 Corinthians 2:14, Romans 1:28-32, Romans 3:10-20, Romans 8:5-7

The Will of the Believer in This Life

When God saves us he causes us to want to repent of our sins and receive Jesus Christ as our Savior and Lord. As a believer God makes us willing to choose that which pleases him, and gives us the power to do it. God works in such a way as to make us want what he wants without forcing us to do it. Nevertheless, in this life, the believer will never be able to live perfectly for his Lord. *John 1:12-13, Romans 6:15-18, Acts 11:18, Acts 16:11-15, Ephesians 2:1-10, Galatians 5:16-18*

The Will of the Believer after Death

It is not until the believer dies and enters into heaven that he will be made perfectly and unchangeably free to will only what is good. He will want to do good and good alone for all eternity. *Revelation 21*, 22

Article 12. God's Irresistible Call

The Outward Call

The outward or general call of God is the free offer of the gospel to all without exception. God desires all to come to faith in Jesus Christ, yet he has not provided atonement for the sins of all. This outward call can be, and is, resisted by the reprobate. The reprobate are the non-elect. They will never believe the gospel. *John 3:16*, *Acts 17:29-31*, *Matthew 22:1-14*, *Matthew 23:37-39*, *1 Timothy 2:3-7*, *2 Peter 3:1-9*, *1 Corinthians 2:14*, *Romans 9:10-24*

The Inward Call

Only the elect receive the inward or specific call of God. At a time appointed by God, those whom he has predestined to eternal life are irresistibly drawn, by his Word and Spirit, out of the state of spiritual death which they are in by nature, to a saving faith in the Lord Jesus Christ. Our God enables them to understand the things of God, convicts them of their sin and danger, moves them to genuine sorrow and repentance, changes their hearts, and makes them willing to believe and obey the gospel. In his irresistible call he does not force anyone to come against their will. They come because they want to come. They want to come because he has made them want to come. Romans 8:28-30, John 6:35-40, Matthew 11:25-26, John 6:44, John 3:1-8, Romans 9:10-21, Romans 10:14-15, Ephesians 2:1-10, Acts 11:18, Romans 6

God Alone Gets the Credit

The irresistible call of God is not based on anything man has done, is doing, or will do. For anyone to respond and embrace the free offer of the gospel he must first be empowered by the Spirit of God. This is the same power that raised Jesus Christ from the dead. *Romans* 9:10-21, *John* 6:44, *John* 1:12-13, *John* 3:1-8, *Romans* 8:5-11, *Titus* 3:3-8

Infants and Mentally Disabled

All mankind, including the unborn, infants, young children and those that are mentally incapacitated from birth are guilty of sin in Adam. Furthermore, the only means of salvation that God provides is through the finished work of Jesus Christ on the cross. Finally, without disregarding God's sovereign choice, the Bible assumes that man willfully decides to accept or reject God. Because the Bible is silent on this issue, we leave the fate of those who from conception are incapable of willfully choosing to accept or reject God to the hands of a good and just God. *Romans 3:10-18, Romans 3:22-24, Acts 16:30-32, Romans 9:14-18*

Those not Chosen

Those not chosen by our God, the non-elect, are called the reprobate. They will never respond to the outward call of the gospel. Their end is eternal damnation. Everyone who goes to hell goes as a God-hater. They do not want to go to heaven. *Matthew 7:13-23, Revelation 20:11-15, 1 Corinthians 2:14, Romans 3:10-18*

Article 13. Justification

Justification through Faith

God freely justifies, that is he declares righteous, all those he irresistibly calls to himself. He does not justify anyone on the basis of their performance (infused righteousness) but by pardoning their sins and viewing them as perfectly forgiven and accepted, which is the definition of righteousness. God imputes, or gives to the believer, the complete forgiveness of sins and full acceptance by God (the righteousness of Jesus Christ). Because of his sacrificial death on the cross which is the perfect payment for sin, righteousness is secured for all those who believe. Justification is received by trusting in the work of Jesus Christ alone to save us from our sins. This justifying faith is a gift of God and is not something that we are able to produce or attain on our own. *Romans 3:21-31, John 6:44, Romans 4:1-25, Romans 5:12-21, Ephesians 2:4-10, Romans 10:3-4*

The Payment for Justification

Jesus Christ, through his obedient death on the cross, completely paid the debt for sin that was owed by those who were to believe and be justified. He fully satisfied all the claims which God's justice had upon them. The justification of the elect is a work of God's grace, for no one deserves to be saved. *Hebrews* 10:1-14, *Romans* 3:19-31, *Isaiah* 53, *Ephesians* 2:1-10, *Romans* 5:18-19

When Are the Elect Justified?

From eternity past God decreed the justification of his elect. At just the right time Jesus Christ died for their sins and was resurrected for their justification. The elect are not personally justified but under the wrath of God until the Holy Spirit, at the appointed time, applies the saving work of Jesus Christ to them, then they believe and are justified. *Ephesians 1,2, Titus 3:3-7, Romans 5:6-11, Romans 4:1-8, Romans 10:9-15*

Justification in the Old Testament

Believers in the Old Testament were justified in the same way as believers in the New Testament that is by the cross of Christ. *Romans 4, Galatians 3*

Imputation of Active Obedience

The perfect obedience of Jesus to the Mosaic Law was necessary in order for him to be our substitute on the cross, but the perfect law-keeping of Jesus is not imputed to our account and is not necessary for our justification. The only work that secures our justification is the suffering and death of Jesus on the cross by which he paid for our sins and secured for the believer a status with God as though the law had been perfectly kept. The cross work of Jesus secured everything necessary for our justification.

Romans 5:12-19, Romans 8:3-4, Hebrews 10:14-18, Hebrews 4:15, 1 Peter 1:18-19

Article 14. Adoption

God adopts all those he justifies into his eternal family. When they are adopted they become children of God and inherit rights and privileges, which include receiving the Holy Spirit, by whom they cry "Abba" or "Father," access in prayer to the throne of grace, and the Father's provision, protection, and loving concern. They also receive the discipline of the Father so that they will become more and more like him in holiness. Once someone has been adopted by the Father he will never be rejected or lost. As joint-heirs with Jesus Christ they inherit eternal life. *Ephesians 1:1-14, Romans 8:5-39, Hebrews 12:1-13*

Article 15. Sanctification

The New Heart

Those who have received Jesus Christ as their Savior and Lord have been regenerated and have received a new heart. This new heart consists of a new desire created by God the Holy Spirit to make Jesus Christ the Lord of their life. Before someone becomes a believer he is a God-hater. He is in bondage to his sin. This means that he is unable to do, and doesn't want to do, anything with the purpose that pleases God. As a result of conversion he now is a God-lover who desires to please the God of Scripture. *Romans 6, Hebrews 8:7-13, Romans 8:1-17, Ephesians 2:1-10, Romans 1:30*

Struggling with Sin

It is God's good pleasure that believers struggle with evil desires throughout their entire Christian life. Perfection will never be experienced by the believer in this life. There will never be a time, this side of heaven, when the child of God will be able to do anything that is perfectly good. *Galatians* 5:16-18

Growth is Guaranteed

Because of the death of Jesus Christ on the cross spiritual growth is guaranteed to the believer. Jesus purchased on the cross a transformed life for everyone who believes. Though the rate and amount of growth will be different for each believer, all Christians will experience a changed life and will bear the fruit of the Spirit. Believers may get caught in sin for a season, but they will eventually repent and be restored to fellowship with the Father. *Romans 6, Romans 8:1-17, Philippians 1:3-6, 1 John 9-11, Matthew 13:1-23, Hebrews 10:14, Revelation 2:7*

Ultimate Victory is Guaranteed

It is promised to the believer that he will be preserved till the end. Jesus not only purchased a saving faith and a changed life for his people, he also purchased a guarantee that they will persevere in their faith and enter into heaven. *Philippians 1:3-6, Romans 8:28-39, Jude 24-25*

Article 16. Saving Faith

Saving Faith is a Gift

Saving faith is a gift of God given to his elect at the appointed time by the Holy Spirit. This gift causes the elect to believe the gospel and enter into the family of God. This faith does not

originate with man, nor does it come from any other source; it is a gift of God. Ephesians 2:4-10, Acts 11:18, Acts 13:48, John 1:12-13, Titus 3:4-7, John 3:1-8, 1 Cor 2:6-16

The Effects of Saving Faith

By this saving faith a Christian believes the Bible to be the authoritative Word of God. He is enabled to believe the Scriptures in all that they teach. The first and primary effect of saving faith is to cause one of the elect to receive Jesus Christ as his Savior and Lord, to rest upon him alone for his salvation and to embrace him for all that Scripture says he is. Saving faith will result in a life characterized by good works. *2 Timothy 3:16-17, 1 John 2:3-6, Ephesians 2:8-10, Romans 4*

Article 17. Repentance

Definition of Repentance

At the appointed time the Holy Spirit grants to each of the elect repentance that causes him to understand his rebellion against God and his guilt, which made the death of Jesus Christ necessary for his salvation. Repentance moves everyone who receives it to be genuinely sorry for having wronged his God and enables him to turn from his state of self-centeredness to a state of God-centeredness with Jesus Christ as his Lord. *Luke 3:1-20, Acts 2:37-41, Acts 20:21, Acts 11:18, 2 Corinthians 7:2-12, Romans 6:15-18*

The Necessity of Repentance

The message of the Gospel is: "Turn from your sins (repent), trust in Jesus Christ alone to save you from your sins by His death on the cross, and follow Him as your Lord." Although repentance is not to be trusted as payment for sins, or as a means of earning pardon (that comes through embracing the cross-work of Jesus Christ alone), there can be no real salvation without repentance. *Acts* 2:37-41, *Matthew* 24:14, *Matthew* 28:18-20, *Acts* 1:8

Continuing Repentance

Besides that initial act of repentance, without which no one can be saved, repentance is a lifelong concern for the believer. Since the believer continues to struggle with sin until he dies and enters into God's presence, it is his responsibility to repent of all known sin. All true believers will exhibit a life marked by repentance. 1 John 1:5-2:2, Romans 6:14, Matthew 5:1-12, 1 John 3:9-10

Article 18. Good Works

Definition of Good Works

Good works are only those works that are in agreement with the Word of God and motivated by a desire to please the God of Scripture. Only believers are capable of doing good works. *1 Corinthians 10:31, 2 Timothy 3:16-17, Romans 3:9-20, Ephesians 2:8-10*

Good Works Are Proof of Saving Faith

Good works are the evidence of a true saving faith. Although you are not saved because of your works, no one will be saved without them. Good works are part of that salvation that Jesus purchased on the cross for the elect. You cannot receive one part of salvation, such as faith,

without also receiving a changed life marked by good works. *Ephesians 2:8-10, James 2:14-26, Romans 8:5-17, 1 John 2:3-6*

The Source of Good Works

The motivation and ability to do good works does not come from the believer, but from the work of the Holy Spirit who is working in him. All credit for good works must go to God alone. *Ephesians 2:8-10, John 15:1-4, Hebrews 8:7-13, Titus 3:4-7, Philippians 1:6*

Salvation is Not Earned

The believer's good works cannot earn him eternal life. Everything the believer does is tainted with sin. The only reason the believer's good works are accepted as good works is because he is unconditionally accepted by God because of the work of Jesus Christ on the cross. *Ephesians 2:8-10, Romans 4, Galatians 3:1-14, Galatians 5:16-18, Philippians 3:12-14, Ephesians 1:11-14*

The Works of the Unsaved

The only works that are acceptable to God and bring him pleasure are those works that come from a believer, done according to his Word, and done for the purpose of pleasing him. Religious or humanitarian works done by unbelievers may be called great in the eyes of the world, and helpful to themselves and others, yet they cannot please God. *Romans 3:9-20, Corinthians 10:31, Philippians 3:7-8*

Article 19. Assurance of Salvation

Definition of Assurance

Assurance is the conviction that the promises of the gospel apply to you. The Holy Spirit gives assurance to all believers at conversion. Therefore, all who have saving faith will also have assurance of salvation. *Romans* 8:5-17, *John* 10:22-30, 10, *Acts* 13:48

Struggles with Assurance

A true believer will never completely lose his assurance of salvation. He may struggle with his assurance for a period of time, but he will eventually regain his full assurance. The objective promises of the gospel and evidence of a changed life are used by the Holy Spirit to aid the believer in recovering his full assurance. *Romans* 8:5-17, 2 Peter 1:10-11, John 3:16, 1 John 3:9-10

Article 20. The Law of God

Essence of All Law

The essence of all Law is summed up in these two commandments, "Jesus replied: Love the Lord your God with all your heart and with all your soul and with all your mind. This is the first and greatest commandment. And the second is like it: Love your neighbor as yourself. All the Law and the Prophets hang on these two commandments." *Matthew* 22:37-40

Oral Law

These are laws that were given to mankind prior to the Mosaic Law. We see evidence in Scripture for these laws but we do not find a specific account of the giving of these laws. It is most likely that these laws were past down to each succeeding generation. *Genesis 4:1-16, 7:2-3*

Moral Law

There is no biblical justification for the use of the term "moral law." Any law that applies in any specific era is therefore binding for that era. The idea that a law is universally binding for all eras is an idea that is not found in Scripture.

Law of the Conscience

This describes that sense of right and wrong that everyone experiences but no one is able to live up to. This law is the result of man being made in the image of God. Even with the sin of Adam and the resulting distortion of God's image in man there is still some part of that image remaining. This law is not exact and can be distorted. The law of the conscience condemns all men for no one is able to live up to its expectations. *Romans* 1:26-32, *Romans* 2:12-16

Mosaic Law

This is the body of law that was given by the LORD to Moses on Mount Sinai for the nation of Israel. The Mosaic Law was binding on the Israelites during the period of time from the giving of the law at Mount Sinai to the ushering in of the New Covenant era at Pentecost. *Exodus 19-20*, *Acts 2:1-21*, *Galatians 3:15-25*, *Galatians 4:21-31*, *Hebrews 8:7-13*

Ten Commandments

The Ten Commandments are a summary of the requirements of the Old Covenant, a works covenant that God gave to Israel on Mount Sinai. *Exodus 34:27-28, Exodus 20, Deuteronomy 5, 2 Corinthians 3*

Law of Christ

This is the law that must be obeyed in the New Covenant era. It comes to us through Jesus and the Apostles. It is what believers are required to obey today. The content of the Law of Christ contains both new laws and repeated laws from the Mosaic Law. 1 Corinthians 9:19-23, Galatians 6:1-5, Ephesians 4:25-32, Matthew 5-7

Article 21. Worship

The Object of our Worship

True worship is to be given to God the Father, Son, and Holy Spirit, and to Him alone. Worship is not to be offered to angels, saints, Mary the mother of Jesus, or any other creature. Since the fall of man into sin, worship cannot be offered to God without the mediation of Jesus Christ, our great High Priest. The mediation of the priests in the Old Testament era served only to foreshadow the true Redeemer, Jesus Christ, who is the only mediator between God and man. *Matthew* 22:34-40, *Matthew* 28:18-20, *Matthew* 4:8-11, *Hebrews* 9:1-10:18, 1 Timothy 2:1-7

The Place of Worship

The "House of the Lord" is an Old Covenant concept that referred first to the Tabernacle, and then to the Temple. True worship, in the New Covenant era, is not confined to any particular location or building. Believers, both individually and corporately, are now the Temple of the

Holy Spirit. Exodus 23:19, 1 Kings 8:41-43, John 4:1-26, Hebrews 10:24-25, 1 Corinthians 3:16-17, 1 Corinthians 6:18-20, Ephesians 2:22, 1 Peter 2:5

The Day of Worship

Although the Lord Jesus Christ rose from the dead on the first day of the week, believers are not commanded to meet together on this day. Sunday is not the Christian Sabbath. The Sabbath was a picture of our salvation and has been fulfilled in Jesus Christ. The commandment requiring the keeping of the Sabbath day came to an end at the close of the Old Covenant era. In the New Covenant era believers are commanded to gather together with the people of God, the church. Believers are free to gather together on any day of the week. *Matthew* 28:1-10, Acts 20:27, Colossians 2:6-23, Hebrews 4:1-11, Hebrews 10:24-25

Worship in the New Covenant Era

In the New Covenant era, all of life is worship and every day is holy for the believer. *Romans 12:1-2, 1 Corinthians 10:31.*

Article 22. Civil Government

Ordained by God

All governing authorities have been appointed by God. Therefore, to rebel against any of these authorities is to rebel against God. *Romans 13:1-7*

Governing Authorities have Limited Authority

The believer is bound to obey the governing authorities as long as he is not required to do something that the Word of God prohibits, or is prohibited from doing something that the Word of God commands. *Romans* 13:1-7, *Acts* 4:1-22

Participation in Civil Government

Since civil government is ordained by God, it is proper for the believer to participate in it in any capacity. In his participation he must not violate his conscience as it is held captive to the Word of God. *Romans* 13:1-7, *Luke* 3:1-14, *Acts* 10:1-8

Giving Civil Authorities Their Due

Believers are commanded in Scripture to pray for those in authority, to treat them with respect, to pay taxes, and to obey their commands. Whether or not those in authority are believers is irrelevant. 1 Timothy 2:1-7, Romans 13:1-7

Article 23. Marriage and Divorce

Definition of Marriage

Marriage was established by God to join a man and a woman together for life. A believer is only allowed to marry another believer. *Genesis 2:18-25, Ephesians 5:22-33, 1 Corinthians 7:39-40, Romans 7:1-3*

Purpose of Marriage

Marriage serves a variety of God-ordained purposes. Its primary purpose is to provide

companionship. A secondary purpose is procreation. Another reason for marriage is to provide a legitimate outlet for our sexual drive. Marriage also functions as a picture of the relationship between Jesus Christ and the church. *Genesis* 2:18-25, *Genesis* 1:26-31, *Proverbs* 2:17, *Malachi* 2:13-14, 1 Corinthians 7:1-7, Ephesians 5:22-33

The Legitimacy of Singleness

Although most individuals will get married, there is a special enabling for some to be single. Singleness provides greater freedom for service to the Lord and is to be honored in the church. *Matthew 19:10-12, 1 Corinthians 7:25-40, 1 Thessalonians 4:3-8, 1 Corinthians 7:8-9*

Grounds for Divorce

There are two legitimate reasons for a believer to seek a divorce. The first reason is unrepentant adultery. The second reason is when the unbelieving spouse chooses to leave. *Matthew 19:1-12*, *1 Corinthians 7:10-16*

Grounds for Remarriage

In the New Covenant era, remarriage is always allowed after a divorce, except for the professed believer who divorces someone for an unbiblical reason. However, two professing believers who divorce each other for unbiblical reasons, such as incompatibility, are encouraged and allowed to reconcile their relationship and remarry each other. *Matthew* 19:8-9, 1 Corinthians 7:10-16

Article 24. The Church

The People of God

All of God's elect who have ever lived, are now living, or ever will live, make up the one true universal church. *Revelation 5:9-10*

The People of God in the New Covenant Era

While there has always been a people of God, the church in the New Covenant era has a unique historical beginning at Pentecost. The church is made up of both Jew and Gentiles and is not regulated by the Mosaic Law, but by the Law of Christ. *Ephesians 2:11-22, Colossians 1:15-20*

The Local Church

The church in the New Covenant era is given visible expression in local churches. All professed believers are commanded to gather together in the local church to build up one another in the faith. 1 Corinthians 12, Hebrews 10:24-25, Acts 2:42-47, Revelation 1:4-3:22

Church Leadership

God has given two positions of leadership in the local church: elders and deacons. Elders are responsible to shepherd and teach the local church. The elders are the final authority in the church. They are to be qualified according to the qualifications of 1 Timothy chapter 3 and Titus chapter 1. They are never allowed to lord it over the people. A church without at least one elder is incomplete. All elders have equal authority and are the pastors of the church. Women are not allowed to be elders. *Titus* 1:5-16, 1 Timothy 3:1-13, Ephesians 4:9-16, Philippians 1:1-2, Acts 14:21-25, Hebrews 13:17, Matthew 20:20-28

Deacons assist the elders. They are called upon to serve at the decision of the elders and their duties are determined by the elders. Deacons are to meet the qualifications of 1 Timothy chapter

Church Discipline

It is the responsibility of the local church to exercise church discipline. The method to be used is described in Matthew 18:15-17. The first step is to appeal to the offender alone. If there is no repentance, then you appeal to him with one or two others. Finally, if he remains unrepentant, then you bring him before the church and appeal to him one more time. If he does not repent he is put out of the church and is viewed as an unbeliever. Those in the church are responsible to call him to repentance. They are not allowed to have normal relations with him as long as he remains in an unrepentant condition. Any verifiable, unrepentant sin is grounds for church discipline. When someone is removed from the church, or excommunicated, he is denying that he wants Jesus Christ to be his Lord. Denial of the Lordship of Christ is a denial that one has saving faith. That is why all those who are put out of the church are viewed as unbelievers. The primary purpose of church discipline is restoration and those in the church are responsible to call him to repentance. *Matthew 18:15-20, 1 Corinthians 5:1-13, Galatians 6:1-5, 1 Timothy 5:17-20, 1 John 2:3-6*

Article 25. The Ordinances

The New Covenant people of God have been given two ceremonies to perform. They are baptism and the Lord's Supper. Both of these ordinances were instituted by Jesus Christ and are to be observed by the church until the Lord returns. The ordinances are outward pictures of spiritual truths. There is no saving power in the ordinances. *Matthew* 28:18-20, *Romans* 6:1-4, 1 Peter 3:18-22, Luke 22:7-38, 1 Corinthians 11:17-34

Article 26. Baptism

The Meaning of Baptism

The ordinance of baptism is the formal profession of faith for the believer. It is an outward sign of an inward reality. When someone is baptized he is saying that he is now trusting in Jesus Christ alone for his salvation, and desires Him to be the Lord of his life. Baptism is a necessary part of the Great Commission of Jesus Christ and is to be practiced by His church until the end of the world. *Romans* 6:1-4, 1 Peter 3:18-22, Matthew 28:18-20, Acts 2:37-41

The Mode of Baptism

The key element in the ordinance of baptism is water. Baptism symbolizes the death, burial and resurrection of Jesus Christ. Scripture does not require one particular method or mode of baptism. 1 Peter 3:18-22, Romans 6:1-4, Acts 8:36-40

The Practice of Baptism

Scripture recognizes every believer as a priest. Therefore, any believer is authorized to perform the ordinance of baptism. Since baptism is the believer's formal profession of faith, and since many of the baptisms recorded in Scripture are private, it is not necessary for baptism to be performed in a public service. It is proper for a believer to baptize someone once they have professed faith in Jesus Christ. 1 Peter 2:9-10, Acts 8:26-40, Acts 16:16-40

Article 27. The Lord's Supper

Institution

The Lord's Supper was instituted by our Lord Jesus Christ on the night he was betrayed. This ordinance of the New Covenant age is to be observed in the church until the second coming of Jesus Christ. *Matthew* 26:17-30, 1 Corinthians 11:17-34

The Meaning of the Lord's Supper

The elements, the bread and the fruit of the vine, are a reminder of the sacrifice on the cross of Jesus Christ for his people. The bread symbolizes his body, which was cursed on our behalf, and the wine symbolizes his blood which was poured out for the forgiveness of our sins and the purchase of our salvation. The elements of the Lord's Supper do not become the actual body and blood of the Lord (Transubstantiation). Jesus is not physically present even though the elements remain bread and wine (Consubstantiation or Real Presence). Jesus is not spiritually present in a way that he is not present at any other time. The Lord's Supper is a memorial. It is a time to remember the most important part of our faith, the death of Jesus Christ on the cross, as a payment for the sins of the elect. *Luke 22:7-23, 1 Corinthians 11:17-34*

The Warning

Any professed believer who takes part in the Lord's Supper in an irreverent, self-centered manner, or is willfully hanging on to unrepentant sin, is eating and drinking judgment on himself. Our Lord promises to discipline all those who do not take to heart the seriousness of commemorating the death of Jesus Christ on the cross. *1 Corinthians* 11:27-32

Article 28. The State of Men After Death and the Resurrection of the Dead

What Happens at Death

When we die our bodies decompose and return to dust. Our souls or spirits (both terms refer to "the real you") live on forever. At death believers are received into heaven where they will be with the Lord and will await the full redemption of their bodies. Unbelievers are immediately thrown into hell, where they experience conscious torment while they await the great Day of Judgment. The Bible knows of no other place for souls at death. *Genesis 3:19, Matthew 16:24-28, 1 Peter 3:18-22, Matthew 25:31-46, Romans 8:18-25, Philippians 1:21-26, Matthew 13:24-43*

What Happens When Christ Comes

Believers who are alive at the second coming of Jesus Christ will not die, but they will be instantly changed into a resurrected state. At that time, the bodies of the believing dead will also be raised incorruptible with a resurrected body and all believers will be with the Lord Jesus Christ in the new heavens and the new earth. The unbeliever will experience the full fury of God's wrath forever in the Lake of Fire. 1 Thessalonians 4:13-18, Matthew 24, 1 Corinthians

Article 29. The Last Judgment

God has appointed a day when he will judge the world with perfect justice through Jesus Christ, to whom he has given all power and authority. On that day the fallen angels will be judged as well as everyone who has ever lived on the earth. All must appear before the judgment seat of Christ to give account for everything they have done (their thoughts, words, and actions) while they lived on the earth. The Lord Jesus will give his unchangeable verdict on that day, forever sealing the destinies of everyone. The wicked will be sent into the Lake of Fire to experience eternal torment, while the righteous, those whom Jesus purchased on the cross, will be rewarded and will enter into eternal life. *John 5:16-30, Jude 5-7, 2 Corinthians 5:6-10, 1 Corinthians 4:1-5, Matthew 25:31-46, Revelation 20:11-15*

Article 30. The Role of Women

Men and Women are Equal

Scripture clearly states that men and women are equal before the Lord. The priesthood of all believers, both men and women, clearly demonstrates this truth. *Galatians 3:26-29*, 1 Peter 2:4-12

Men and Woman have Different Roles

In the beginning God created mankind male and female. He made Adam first, and then made Eve from Adam's rib. This order of creation subordinates wives to their husbands in marriage, and women to men in the church. As an act of submission to their Creator, women are commanded to submit to their husbands and to male leadership in the church. Women are not allowed to teach or have authority over men in any formal capacity in the church, which includes performing the ordinances of the church.

Genesis 2:4-25, 1 Timothy 2, Ephesians 5:22-33, 1 Corinthians 11:2-16

Article 31. Children and the Church

The Role of Children in the Church

All children, except those that exhibit evidence of saving faith, are not considered members of the family of God. However, they do benefit from exposure to the people of God and His Word, and they are our most precious evangelistic field. *Matthew* 19:13-14