



# The Price of Possession

The Heidelberg Catechism  
Part 2



Warren H. Lammers



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Dr. Warren H. Lammers

## The Price of Possession: The Heidelberg Catechism, Part 2

Published by First United Reformed Church, 6159 Riverside Drive, Chino, California 91710.  
[www.chinourc.org](http://www.chinourc.org).

Distributed by Reformed Fellowship, Inc., 3363 Hickory Ridge Ct. SW, Grandville, MI 49418.  
Phone: 616.532.8510 | [www.reformedfellowship.net](http://www.reformedfellowship.net) | [sales@reformedfellowship.net](mailto:sales@reformedfellowship.net).

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Book design by Jeff Steenholdt/Erika De Vries.

ISBN 978-0-9833291-6-9

Printed in the United States of America

## GENERAL EDITOR'S ACKNOWLEDGEMENTS

Many people have contributed to the writing and preparation of this series of books, *Life In Christ*. I want to thank the council of the First United Reformed Church, Chino, California, for their vision, love for the truth, and commitment to prepare these instructional materials for young people in accord with the glorious truths of God's Word and the Reformed confessions. The council and congregation have graciously granted me time away from many of my regular pastoral duties to work on this project over the past five years, and have prayed for and contributed significantly towards its completion. We thank the many congregations in the United Reformed federation who have made this curriculum possible by their faithful prayer and financial support, as well as their evaluations.

I am grateful to each of the authors for diligently preparing these lessons written out of their experiences as pastors, teachers, and parents who show their deep love for the Word of God, our confessions, and young people and others who will benefit from their insights. I deeply appreciate the careful attention to details demonstrated by our editors, including Rev. Doug and Grace Barnes, Laura Darnell, Annette Gysen, Glenda Mathes, Dr. Scott Swanson, and Marcia Vander Pol who each had a part in editing various aspects of the curriculum. The input and leadership of the members of the Committee of Oversight have been very valuable. Members have included Dan Dundon, Mike Meeks, John Rietkerk, Stacy Soerens, Geoff Vanden Heuvel, Larry Vanden Berge, and Wilma Van Dyk. Joan Dundon, our church secretary, has graciously contributed in far too many ways to list. Special thanks goes to Jeff Steenholdt and his staff, as well as Henry Gysen, for the wise counsel they have offered and the professional work they have accorded this project.

Above all others I am profoundly indebted to my loving wife, Faye, my constant companion and encourager, best friend, most valuable critic, and insightful editor, without whose help these volumes would not have been completed, and my children who also greatly encouraged me. I am especially grateful to my son, Timothy, who provided the original concept for the logo and contributed to the basic design of the covers. And most of all I thank our gracious God who gave me eternal life, though totally undeserving, this privilege to write and edit *Life In Christ*, a love for His Word and the confessions, and a deep interest in the history of God's people.

*Rev. Ronald Scheuers*  
*January 2011*



## AUTHOR'S ACKNOWLEDGEMENTS

"For it was not with perishable things such as silver or gold that you were redeemed...but with the precious blood of Christ, a Lamb without blemish or defect" (1 Peter 1:18, 19).

In my childhood I was privileged to grow up with continual exposure to God's great outdoors on a Wisconsin farm, seeing the Creator's handiwork with the vegetation of the fields, the woods, and the marsh pasture with its meandering creek, with the animals, domestic or wild, often teaching unforgettable lessons. But I also was given valuable instruction by my parents, John and Alice Lammers, with family Bible reading at the kitchen table, with loving siblings, in our little rural church, in Sunday school and catechism classes, with Christian school, and especially through my personal Bible reading. The Lord was teaching me all along, anywhere and everywhere, via Special Revelation, General Revelation, and through innumerable evidences of His providence.

In this project I am personally in debt to many people. Two pastors of my childhood must be mentioned. Rev. C. M. Schoolland affected my life profoundly by his deep reverence for the infallibility and authority of God's Word, but always taught me to question the words of man. Rev. William Dykstra inspired me to study the Heidelberg Catechism and to love and memorize Scripture.

After I had entered ministry, the Lord brought to our church new converts to the Christian faith, some needing to learn from the ground up what the Bible teaches. Although some had come out of pagan darkness, some from various denominations, it was the Heidelberg Catechism with its proof texts, with its scriptural basis for Reformed doctrine to which we turned again and again.

In the development of this two-year study guide, various people upon whom I have leaned deserve special mention, including: Ruth Nederhood, the secretary from our Michigan church, who typed the first draft, totally from my handwritten copy, and Karla (Kaemingk) Senne, our South Dakota church secretary who lovingly toiled untold hours working through the second and third revisions, and putting this double manuscript into electronic form. Without their assistance this project would have never happened. I am very grateful to our former church councils who encouraged me in the writing and teaching of this growing study guide. I am most thankful to our current church council for their endorsement and provision necessary for me to finalize this project. I am immensely thankful to Rev. Ronald Scheuers, editor, and his team of assistants, who by their toil, advice, and improvements assure that it is a document more faithful to the Lord's teaching and to holy Scripture.

I am immensely grateful for all of the students over these years who have repeatedly thrilled my soul by their lively class participation, by their honest-to-God questions, and by frequently inviting their friends along "to catechism class!" I have been elated to know that our own children, Paul, Sarah, Ruth, and Rachel have frequently affirmed my teaching with their exuberant appreciation for these classes and lessons.

No words can express my deep gratitude to my wife and best friend, Jobbe, whose fortifying encouragement, support, understanding, and constant affection have enabled me to keep going in this time-consuming and exhausting project.

Most of all, I must mention my inexpressible indebtedness to my Lord Jesus Christ, for by His blood He has made me "His possession for His very own."

*In His Service,  
Dr. Warren Lammers*



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## LESSON 1

# To Bear Good Fruit!

### SCRIPTURAL FOUNDATIONS: GALATIANS 5:16–26

This lesson deals with the obvious fact that a Christian will live like a Christian if his faith is real. Logically, a child of God will not behave like a little demon. If you are truly a Christian believer, redeemed by the blood of Christ, justified by faith, and a temple of the Holy Spirit, then that wonderful salvation will show itself in your lifestyle.



### THINKING CAREFULLY

1. Read Galatians 5:16. What does it mean to “live by the Spirit”?

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2. Read Galatians 5:17. Give examples of how your “sinful nature” works against the Spirit.

a. \_\_\_\_\_

b. \_\_\_\_\_

c. \_\_\_\_\_

3. In Galatians 5:19–21 the Bible states, “The acts of the sinful nature are obvious.” It then proceeds to name them one by one. Write a synonym, an example, or a phrase to explain in ordinary language each of the “acts of the sinful nature.” Use a dictionary, if necessary.

a. Sexual immorality (fornication) \_\_\_\_\_

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b. Impurity \_\_\_\_\_

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c. Debauchery \_\_\_\_\_

---

**d. Idolatry** \_\_\_\_\_

\_\_\_\_\_

**e. Witchcraft** \_\_\_\_\_

\_\_\_\_\_

**f. Hatred** \_\_\_\_\_

\_\_\_\_\_

**g. Discord** \_\_\_\_\_

\_\_\_\_\_

**h. Jealousy** \_\_\_\_\_

\_\_\_\_\_

**i. Fits of rage** \_\_\_\_\_

\_\_\_\_\_

**j. Selfish ambition** \_\_\_\_\_

\_\_\_\_\_

**k. Dissentions** \_\_\_\_\_

\_\_\_\_\_

**l. Factions** \_\_\_\_\_

\_\_\_\_\_

**m. Envy** \_\_\_\_\_

\_\_\_\_\_

**n. Drunkenness** \_\_\_\_\_

\_\_\_\_\_

**o. Orgies** \_\_\_\_\_

\_\_\_\_\_

**4. Which of these are present in our society today?** \_\_\_\_\_

\_\_\_\_\_

**5. Verse 21 says, "Those who live like this will not inherit the kingdom of God." How do we tend to deny this in our thinking?**

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**6. Read Galatians 5:22 and 23. Give a synonym, an example, or a phrase to explain in ordinary language each "fruit" that the Holy Spirit brings into the life of a Christian.**

**a. Love** \_\_\_\_\_

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**b. Joy** \_\_\_\_\_

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**c. Peace** \_\_\_\_\_

---

**d. Patience** \_\_\_\_\_

---

**e. Kindness** \_\_\_\_\_

---

**f. Goodness** \_\_\_\_\_

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**g. Faithfulness** \_\_\_\_\_

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**h. Gentleness** \_\_\_\_\_

---

**i. Self-control** \_\_\_\_\_

---

**7. Name the "fruits" you can see in your life.** \_\_\_\_\_

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## 8. How do you “crucify your sinful nature and its passions”? See verse 24.

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### FOR MEMORY



Galatians 5:19–23

The acts of the sinful nature are obvious: sexual immorality, impurity and debauchery; idolatry and witchcraft; hatred, discord, jealousy, fits of rage, selfish ambition, dissensions, factions and envy; drunkenness, orgies, and the like. I warn you, as I did before, that those who live like this will not inherit the kingdom of God. But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control.

Against such things there is no law.

**Heidelberg Catechism, Lord's Day 24**

**62Q.** *Why can't the good we do make us right with God, or at least help make us right with him?*

**A.** *Because the righteousness which can pass God's scrutiny must be entirely perfect and must in every way measure up to the divine law.<sup>1</sup> Even the very best we do in this life is imperfect and stained with sin.<sup>2</sup>*

### WHEN YOUR GOODNESS FAILS!

Having studied the fruits of the Spirit, we must understand that they do not come naturally for us. Question and Answer 62 states that the good that a human being does by nature is unclean and unacceptable to God. What we do naturally is *imperfect and stained by sin*. Because of that, in God's sight we are as religiously unclean as the leper in the Bible times.

In biblical times when a man contacted leprosy, certain parts of his body, such as his nose, ears, fingers, toes, and feet would slowly go numb; then they would die, rot, and drop away. He would no longer be permitted to live with his family. Perhaps he lived in a tent outside of town. If his family still cared, he would wait for them to put a few table scraps in his “dog dish.” But he would be forbidden to touch or hug any of his loved ones. Wherever the leper would go, he would have to call out that hated word, “Unclean, unclean,” so that everybody else could avoid contamination. Many lepers would live alone until the day they died.

According to A. 62, by nature we are spiritually leprous people, contaminated by sin, unacceptable to God. An unrighteous man (morally unclean) cannot perform morally self-cleansing acts. Our God, who is holy and righteous by nature, requires perfection. Although many people fail to realize that God's very holiness demands perfection, He has stated it clearly in the words of Jesus in the Sermon on the Mount: "Be perfect, therefore, as your heavenly Father is perfect" (Matthew 5:48). To pass the ultimate test, our righteousness must pass the holy scrutiny of God, which our best righteousness cannot do.

Think of an extremely precise, old professor sitting in a laboratory, hunched over his microscope, and looking at every detail of his specimen. Wherever he suspects something is wrong, he turns up the power of vision so he can see it better. Your just and righteous God puts your life, behavior, and thoughts under His microscope where the Expert of the Universe can see every tiny detail and every little flaw. God inspects your righteousness with an eye for every fine detail. If one atom is misbehaving, then the eye of the Scrutinizer finds it. He misses nothing. Even when your righteousness is only "a little defective," it cannot gain His approval, because God is perfect.

But you would not expect anything less. When you buy something, you don't want that article to be defective. Nor will a holy God take pleasure in the defective.



### THINKING CAREFULLY

**9. If you managed to live a "good" Christian life tomorrow, ending the day as one of your best ever, why wouldn't God forgive your sins of today or yesterday on the basis of your extra "good" performance tomorrow?**

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**10. Your non-Christian neighbor might not try to please God at all. In contrast, you truly try to do some good things. Why won't the "good" you do at least help make you right with God? Why not at least 5% or 10%? Refer to A. 62.**

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**11. Why does God inspect with such scrutiny? Read Matthew 5:48 and Luke 8:19.**

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12. Answer 62 contains a very strong statement: "The very best we do in this life is imperfect and stained with sin." Does this agree or disagree with the Bible? Read Psalm 14:1–3; Isaiah 64:6; Luke 18:19; Romans 3:10–12; and Romans 7:18 and 19.

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Explain your answer. \_\_\_\_\_

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### FOR MEMORY



#### Heidelberg Catechism

63Q. How can you say that the good we do doesn't earn anything when God promises to reward it in this life and the next?<sup>3</sup>

**A. This reward is not earned; it is a gift of grace.<sup>4</sup>**

### THEN WHY BE GOOD?

Though a Christian's good deeds are not perfect, the Bible teaches that the Christian will serve God with obedience and that God will reward this service. During this life some Christians have to perform long and hard tasks in the service of their King. Some serve in the vineyard of the Lord year after year laboring with very demanding toil until finally in old age they pass through the doors of death and inherit heaven. Other Christians have rather easy tasks to perform for the Master. And some, like the thief on the cross, are only believers for a matter of a few hours prior to going to heaven. Question 63 is asking, doesn't that hard work of the faithful, toiling Christian count at all in earning something towards his salvation?

We are told in this answer that the "reward" you will get some day in heaven will not be something *you* earned or worked for. Heaven is not a paycheck from God for work well performed; it is a *gift of grace*. It is a gift of God's favor.



### THINKING CAREFULLY

13. Why shouldn't God "reward" our hard work and good deeds? Read Ephesians 2:8–10.

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14. Is the Lord being unfair when the Christian who has toiled hard for ninety long years receives the same salvation and the same heaven as the thief on the cross? Read Matthew 20:1–16.

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15. If you go to church twelve services in a row, give \$1000 to the poor, and save a victim from a mugger's assault, would those good deeds cancel out that bad thing that you did last Friday night?

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Why or why not? \_\_\_\_\_

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#### FOR MEMORY



#### Heidelberg Catechism

**64Q.** *But doesn't this teaching make people indifferent and wicked?*

**A No.**

***It is impossible for those grafted into Christ by true faith not to produce fruits of gratitude.***<sup>5</sup>

But people will raise objections. Some will argue, "If salvation is a gift of God and not something I earned, and if I can get to heaven simply by believing on the Lord Jesus Christ, why do good works at all? Why would you even worry about it?" So Q. 64 asks, "But doesn't this teaching [of salvation through faith] make people indifferent [careless] and wicked?" The answer is clear. Those who are truly grafted into Christ by true faith *must* produce good fruit, not because they are earning their way to heaven, but just because a good apple tree bears apples; it can never bear sour lemons.

Other people ask a slightly different question: "If we are saved by grace through faith, why not sin a little? Jesus will save us. He is in the saving business anyway. He will accept anybody, even if you don't deserve it. He will forgive us!" So this catechism question asks, "Doesn't this teaching make people indifferent and wicked?" You wonder about it, don't you?

Does that twisted thought ever cross your mind? If you are not saved by going to church, why go to church? If you are not saved by reading the Bible for hours on end, why read the Bible? Why not disobey your parents, and why not hate somebody a little? If you don't get caught, why not commit adultery a little bit, or steal, tell lies, cheat, or swear just a bit?

If God will forgive anyway, why do good? Take note! That is the thinking and the talking of the devil! It misuses the teaching of God about the beautiful mercy of Christ, twisting it into a warped lie. That is how the devil works. He takes the good that God gives and twists it into something evil.

In reality, a true Christian is a *true* child of God. If you have been grafted into Christ by genuine faith, you will show your real character by your life. "By their fruit you will recognize them" (Matthew 7:16 and 20). A good tree produces good fruit, and a corrupt tree produces corrupt fruit. If you have the Holy Spirit living in you, He will create in you His fruits. What you are and what you do will coincide. The two will match.



### THINKING CAREFULLY

**16. If doing good works does not get you into heaven, why be good?**

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**17. If giving \$5,000 to a missionary cause is not going to benefit your status before God, why not spend it on yourself, just the way an unbeliever would? Read Matthew 6:19–21.**

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**18. How do you explain Matthew 7:16–20 in the light of Q. and A. 64?**

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**19. What does it mean to be "grafted"?**

**a. with skin grafting?** \_\_\_\_\_

**b. with tree grafting?** \_\_\_\_\_

**c. with faith grafting?** \_\_\_\_\_

20. Read Galatians 5:19–21; 1 Corinthians 6:9–11; Romans 6:15–23; and 1 John 3:7–8. Can a man who swears a lot, commits adultery on the sly, plays with witchcraft, or repeatedly loses his temper be a Christian?

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Please explain your answer. \_\_\_\_\_

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### KEY WORDS AND CONCEPTS

**Sinful Nature** – Apart from Christ we have a sinful character or nature. Our sin will spell our eternal judgment if we do not sincerely repent of it.

**Fruits of the Spirit** – These are the beautiful works of God’s Spirit which show His grace in the life of a Christian.

**God’s Scrutiny** – As divine Judge, God is a super critical flaw inspector. His scrutiny flows out of His holiness, justice, and righteousness.

**God’s Reward** – His reward for us, including salvation and heaven, is not earned, but is the gift of His grace alone.

**True Faith** – Sincere trust in Christ bears good fruit, just as naturally as a good tree bears good fruit.

21. Why cannot God’s scrutiny be satisfied with partial goodness or defective performance on your part? See Q. 62.

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22. If both the lifelong Christian and the person converted on his deathbed inherit heaven, why not wait until you are seventy-five years old before following Christ? See 2 Corinthians 6:2, Romans 13:11–12.

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**23. What do you think about people who say they are Christians, but whose lives are not lived according to God's Word? See Luke 6:43–45.**

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**24. How do you explain Matthew 6:19–21 in light of Q. and A. 64?**

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### **ENDNOTES**

1. Romans 3:20; Galatians 3:10; Deuteronomy 27:26.
2. Isaiah 64:6.
3. Matthew 5:12; Hebrews 11:6.
4. Luke 17:10; 2 Timothy 4:7 and 8.
5. Luke 6:43–45; John 15:5.

## LESSON 2

# To Produce and Strengthen Faith

SCRIPTURAL FOUNDATIONS: 1 JOHN 5:1–12

### FOR YOUR FAITH TO GROW OR DIE

Our last lesson dealt with the fruit of the Spirit and how that fruit will be evidenced in the life of a Christian. Obviously, if you believe in the Lord because you are grafted into Him, your life will show it. Just as an apple tree bears only apples, you will bear fruit for the Lord. On the other hand, if you serve the evil one, his fruit will be growing in you.

On my parents' farm, there was a small orchard with various kinds of apple and pear trees. For several years any newly planted trees were vulnerable to drought, disease, insects, and the attacks of rabbits and mice that loved to dine on their bark. To grow and produce good fruit, those trees needed adequate sunshine, water, pruning, and spraying. After five to seven years, they began to produce fruit. When they did, the trees only produced the particular kind of fruit they were meant to grow. A Jonathan apple tree produced only Jonathan apples. A Bartlett pear tree never produced grapes or peaches.

People are the same. In order to grow and mature as Christians, we must have the proper nourishment. When we do, we will grow and produce fruit. As we grow it will become clear what kind of fruit we are producing, either good or evil. If we belong to the Lord, we will produce fruits of righteousness for Christ in lives of holiness. If we are slaves of the devil, evil fruit will develop in plain sight.

Today's lesson focuses on how the Lord produces and strengthens faith in the life of the believer. Faith needs to be strengthened or it will soon shrivel and die. It must grow or die, one or the other.



### THINKING CAREFULLY

1. According to 1 John 5:2, how can you tell if your love for other Christians is sincere?

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2. According to verse 3, how can you tell if your love for God is genuine?

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3. According to verse 5, how do you conquer the influences of the world and Satan?

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## THE MEANS OF GRACE

With this section of our catechism, we begin a study of the tools that God uses to give us His grace. We call them the *means of grace* that Christ gave the church. This section takes us from Lord's Day 25 through Lord's Day 30 and speaks in detail about the preaching of God's Word and the two sacraments, Holy Baptism and the Lord's Supper.

### FOR MEMORY



#### **Heidelberg Catechism, Lord's Day 25**

**65Q.** You confess that by faith alone you share in Christ and all His blessings: where does that faith come from?

**A.** *The Holy Spirit produces it in our hearts<sup>1</sup> by the preaching of the holy gospel,<sup>2</sup> and confirms it through our use of the holy sacraments.<sup>3</sup>*

## THE SOURCE OF FAITH

Where does faith come from? Some people think that faith comes from within them. They suggest that when you desire to become a Christian, you just start to produce the faith to believe in Christ. In other words, you do it yourself.

The Bible, however, tells us that faith does not come from us. You can't buy it, sell it, steal it, make it, or bribe somebody for it (Acts 8:18–22). Faith itself is a gift of the Holy Spirit. Ephesians 2:8 and 9 say, "For it is by grace you have been saved, through faith—and this not from yourselves, it is the gift of God—not by works, so that no one can boast." Faith does not come from people. It comes from without. It is produced in us by the Holy Spirit.

What means or tools does God use to work His grace in us? His means of grace are the preaching of His Word and the sacraments. Answer 65 says, "The Holy Spirit produces it in our hearts by the preaching of the holy gospel." The Holy Spirit chooses to use the proclamation of the gospel as the tool to produce faith in the hearts of people.

Some people don't think that the means of grace, especially the preaching of the gospel, are very important. This is particularly true in our society! Listening to the preaching of God's Word involves thinking and reflecting. Not many people are willing to do that in our entertainment saturated society. Still others think that God can just as well use strolls through the park, scenic trips through the mountains, or coffee times in the restaurant to accomplish the same goal as preaching. But it is never a question of what God can do, but of what God *desires* to do. God can use any means. The Bible, however, says in numerous places that the proclamation of the gospel is the means by which the Holy Spirit produces faith in our hearts. First Corinthians 1:21 says, "It pleased God by the foolishness of preaching to save them that believe." The gospel is "the power of God unto salvation for everyone who believes," according to Romans 1:16. Remember that "the Holy Spirit produces faith in our hearts by the preaching of the holy gospel."



### THINKING CAREFULLY

**4. According to A. 65, who is in charge of the gift of faith: man or God? See Romans 1:18 and Matthew 16:15–17.**

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**5. If faith is produced through preaching, can the Holy Spirit use a poor preacher or a poor sermon? Read Philippians 1:15–18 and I Corinthians 3:5–8. Explain what these verses say.**

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**6. According to this answer, why not replace the preaching of a sermon with a video night, a hymn sing, or a choir concert?**

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**7. Some say they can worship God better beside a beautiful lake than in a church. What does the Bible say about this? Read 1 Corinthians 1:21 and 22; Romans 1:16; 1 Peter 1:10–12; Psalm 100:4 and 5; Psalm 116:13 and 14; and Psalm 122:1.**

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## FOR YOUR FAITH TO BE STRENGTHENED OR DIE

The Holy Spirit is not content to simply *produce* faith in our hearts. He also wants your faith to be *strengthened*. In the parable of the sower and the seed, it was not enough for the seed to be scattered on the soil. Each seed needed to germinate and grow in order to produce fruit (Luke 8:1–15). More and more it must be deeply rooted so that increasingly it can bear bigger, richer fruits. Our catechism says, “The Holy Spirit produces [faith] in our hearts by the preaching of the holy gospel, and confirms it through our use of the holy sacraments.” Your faith is strengthened through your use of the sacraments. Just like fertilizer that is spread around a growing plant, the sacraments provide for the strengthening and the confirmation of the growing, developing faith.

### FOR MEMORY



#### Heidelberg Catechism

66Q. What are the Sacraments?

**A. Sacraments are holy signs and seals for us to see.**

**They were instituted by God so that  
by our use of them**

**he might make us understand more clearly  
the promise of the gospel,  
and might put his seal on that promise.<sup>4</sup>**

**And this is God’s gospel promise;  
to forgive our sins and give us eternal life  
by grace alone**

**because of Christ’s one sacrifice  
finished on the cross.<sup>5</sup>**

A little apple tree in an orchard needs to have protection, nourishment, water, and sunshine in order to grow. The same thing is true of your faith. Faith is *produced* through the preaching of the holy gospel, but you also need the *nurturing* of the holy sacraments for your faith to continue to grow.

The sacraments are **holy**. Therefore, the church must guard their sacredness. As individuals we must be careful to guard their holiness. At the same time, we must also be sure that we do not ascribe to the sacraments a greater holiness than the Word of God does. Certain churches have placed such an emphasis of holiness on the sacraments (especially the sacrament of the Lord’s Supper) that it is practically out of reach for ordinary Christians. Meanwhile, other churches go to the opposite extreme and remove the holiness from this sacrament, making it very casual. In some cases, anybody can partake, children included, and the sacrament is degraded to the level of after service refreshments, like coffee and cookies, which are “good for the fellowship.” We must be mindful that these sacraments are *holy* signs and seals.

These sacraments are **signs**. Like a road sign pointing the way to a certain city in the distance, these signs point us to the cross of Christ and the way to the New Jerusalem. A road sign points to a city ahead. A restaurant sign points to a place where you can get food. These signs are not themselves the city or the food. They point to something beyond themselves. The sacraments are tools that God uses to point us to Christ's grace and forgiveness and to eternal life.

The sacraments are also **seals**. A seal on a paper document is a promise that what the document says is true. When you receive a diploma, the seal on it is a promise that says you really completed your work to deserve that diploma. The sacraments are seals or promises that Christ's work is indeed accomplished. It is His covenant promise that cannot be broken.



### THINKING CAREFULLY

8. How is a sacrament a sign? \_\_\_\_\_

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To what does the sign point? \_\_\_\_\_

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9. How is a sacrament a seal? \_\_\_\_\_

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What does a seal promise? \_\_\_\_\_

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## FOR MEMORY



### **Heidelberg Catechism**

**67Q.** Are both the Word and the sacraments then intended to focus our faith on the sacrifice of Jesus Christ on the cross as the only ground of our salvation?

**A. Right!**

**In the gospel the Holy Spirit teaches us and through the holy sacraments he assures us that our entire salvation rests on Christ's one sacrifice for us on the cross.<sup>6</sup>**

Both Holy Baptism and Holy Communion stand before the church pointing to Calvary, the sacrifice of Jesus Christ as the only basis of your salvation. In the preaching of the Word, the promise of the gospel is presented audibly to your ear. In the sacraments, the promise of the gospel comes visibly to your eye. In baptism the sprinkling of water is a silent form of communication that portrays boldly and clearly the washing away of sins through the blood of Jesus Christ. The Lord's Supper declares, "Because of the sacrifice of Jesus, there is forgiveness for you!" The sacraments silently stand before you to point to the sacrifice of Jesus Christ on the cross as the only ground for your salvation.



## THINKING CAREFULLY

**10. What is the focus of biblical preaching? Read Acts 17:30 and 31; Romans 1:16; Romans 5:1 and 2:1; Galatians 2:20; Philippians 1:21; and Philippians 3:10.**

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**11. If every sermon *should* point to Christ as Savior from sin, what do you think about preachers who focus the congregation's attention on their latest book, evangelism projects, church building plans, or popular social concerns? Read I Corinthians 2:2 and Galatians 1:14.**

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12. How does Holy Baptism point to Calvary's cross? \_\_\_\_\_

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13. How does Holy Communion point your faith to the sacrifice of Christ?

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### FOR MEMORY



#### Heidelberg Catechism

**68Q.** How many sacraments did Christ institute in the New Testament?

**A.** Two: baptism and the Lord's Supper.<sup>7</sup>



### THINKING CAREFULLY

14. What Old Testament ceremonies foreshadowed the New Testament sacraments?

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15. The Roman Catholic Church holds to the following seven sacraments: baptism, the Mass, marriage, holy orders, confirmation, penance, and the anointing of the sick and dying. Check a dictionary or encyclopedia, research each of these, and briefly tell what they are.

Baptism \_\_\_\_\_

The Mass \_\_\_\_\_

Marriage \_\_\_\_\_

Holy Orders \_\_\_\_\_

Confirmation \_\_\_\_\_

Penance \_\_\_\_\_

Anointing of the sick and dying \_\_\_\_\_

16. Why do we hold to only two? Refer to Q. and A. 68.

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### FOR MEMORY



Hebrews 9:22b

Without the shedding of blood there is no forgiveness of sins.

Romans 1:16

I am not ashamed of the gospel, because it is the power of God for the salvation of everyone who believes: first for the Jew, then for the Gentile.

### KEY WORDS AND CONCEPTS

**Faith** – **Faith** is the **trust to believe** God's promises produced by the **Holy Spirit** in our hearts. It is a gift that can only come from God. He uses the **preaching** of the holy gospel to produce faith and **the sacraments** to confirm it.

**Sacraments** – These were **instituted by God** to help us better understand the gospel promise that our sins are forgiven **only because of Christ's one sacrifice** on the cross.

**Signs and Seals** – The sacraments are **signs** which point to the sacrifice of Christ on the cross, the only ground for our salvation. They are **seals** which promise to us that God will indeed give His grace to all who believe in Christ.

### ENDNOTES

1. John 3:5; 1 Corinthians 2:10–14; Ephesians 2:8.
2. Romans 10:17; 1 Peter 1:23–25.
3. Matthew 28:19 and 20; 1 Corinthians 10:16.
4. Genesis 17:11; Deuteronomy 30:6; Romans 4:11.
5. Matthew 26:27 and 28; Acts 2:38; Hebrews 10:10.
6. Romans 6:3; 1 Corinthians 11:26; Galatians 3:27.
7. Matthew 28:19 and 20; 1 Corinthians 11:23–26.

# Life in Christ

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ISBN 978-0-9833291-6-9



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