

Jesus' death and resurrection. When children reach the age of accountability, they must personally repent and exercise faith in Christ in order to be saved.^x

Repentance and Faith

We believe that for men and women to appropriate what God's prevenient grace has made possible, they must voluntarily respond in repentance and faith. God gives the ability, but the act is our responsibility. Because the Holy Spirit has pointed out sin in our lives, we repent, willingly changing our mind. Repentance means we turn our back on that sin and long to be made righteous. We are truly sorry for our failures and confess them, paying others back and resolving never to let it happen again. Without this repentance, saving faith is impossible. Faith is the only condition of salvation, the kind of faith that agrees with God about our sinful condition and agrees that the only solution for that condition is found in the gospel. When we exercise faith, we completely and wholeheartedly rely on the saving ability of Jesus Christ and completely trust ourselves to Him as Savior and Lord. We express our experience of saving faith by public acknowledging His Lordship and by identifying with His Church.^{xi}

Justification, Regeneration and Adoption

We believe that at the same moment someone repents of personal sin and believes on the Lord Jesus Christ, he or she is justified, regenerated, adopted into the family of God, and assured of personal salvation through the witness of the Holy Spirit. We believe that justification is the judicial act of God in which He counts a person as righteous, grants that person full pardon of all sin, delivers him or her from guilt, and completely releases that person from the penalty of sins committed. Justification comes by the merit of our Lord and Savior Jesus Christ, by faith alone, not on the basis of works.^{xii}

We believe that regeneration, or the new birth, occurs when the Holy Spirit gives life to our moral nature, making it possible for us to love and obey God. To be regenerated, we must genuinely repent and believe in Jesus Christ. The regenerated are able to serve God with their whole heart and to be delivered from the power of sin which reigns over all the unsaved.^{xiii}

We believe that adoption is when God makes the justified and regenerated believer a full participant in all the rights, privileges and responsibilities of a child of God.^{xiv}

Good Works

We believe that although good works cannot save us from our sins or from God's judgment, they are the fruit of faith and follow regeneration. Therefore God is pleased with them and accepts them. They reveal a living faith as surely as fruit reveals the type of tree.^{xv}

Sin After Regeneration

We believe that after we have experienced regeneration, it is possible for us to fall into sin, for in this life there is no level of holiness from which it is impossible to fall. But God's grace is sufficient to keep those who persevere in the faith from falling. By God's