Q. 98. How do Baptism and the Lord's Supper become effectual means of salvation?  
A. Baptism and the Lord's Supper become effectual means of salvation, not from any virtue in them or in him that administers them, but only by the blessing of Christ and the working of His Spirit in them that by faith receive them. (1 Peter 3:21; 1 Cor. 3:6,7; 1 Cor. 12:13)

**How is this to be understood?**

**Toward an Understanding:**

Q. 24. Did God leave all mankind to perish in the estate of sin and misery?  
A. God, out of His mere good pleasure, from all eternity, having chosen a people to everlasting life, did enter into a covenant of grace, to deliver them out of the estate of sin and misery, and to bring them into an estate of salvation, by a Redeemer. (Eph. 1:3,4; 2 Thess. 2:13; Rom. 5:21; Acts 13:8; Jer. 31:33)

Q. 33. How are we made partakers of the redemption purchased by Christ?  
A. We are made partakers of the redemption purchased by Christ**,** by the effectual application of it to us, by His Holy Spirit. (John 3:5,6; Titus 3:5,6)

Q. 34. How does the Spirit apply to us the redemption purchased by Christ?  
A. The Spirit applies to us the redemption purchased by Christ, by working faith in us, and thereby uniting us to Christ in our effectual calling. (Eph. 2:8; 3:17)

Q. 35. What is effectual calling?  
A. Effectual calling is the work of God's Spirit, whereby, convincing us of our sin and misery, enlightening our minds in the knowledge of Christ, and renewing our wills, He does persuade and enable us to embrace Jesus Christ, freely offered to us in the Gospel. (2 Tim. 1:9; John 16:8-11; Acts 2:37; 26:18; Ezekiel 36:26; John 6:44,45; 1 Cor. 12:3)

Q. 36. What benefits do they that are effectually called, partake of in this life?  
A. They that are effectually called, do in this life partake of justification, adoption, sanctification, and the several benefits which in this life do either accompany or flow from them. (Rom. 8:30; Gal. 3:26; 1 Cor. 6:11; Rom. 8:31,32; Eph. 1:5; 1 Cor. 1:30)

Q. 37. What is justification?  
A. Justification is an act of God's free grace, wherein He pardons all our sins, and accepts us as righteous in His sight, only for the righteousness of Christ imputed to us, and received by faith alone. (Rom. 3:24; Eph. 1:7; 2 Cor. 5:21; Rom. 5:19; Phil. 3:9; Gal. 2:16)

Q. 40. What are the benefits which in this life do accompany or flow from justification, adoption, and sanctification?  
A. The benefits which in this life do accompany or flow from justification, adoption, and sanctification, are, assurance of God's love, peace of conscience, joy in the Holy Spirit, increase of grace, and perseverance therein to the end. (Rom. 5:1-5; 14:17; Prov. 4:18; 1 Peter 1:5;1 John 5:13)

Q. 92. What does God require of us, that we may escape His wrath and curse, due to us for sin?  
A. To escape the wrath and curse of God due to us for sin, God requires of us faith in Jesus Christ, repentance unto life, with the diligent use of all the outward and ordinary means whereby Christ communicates to us the benefits of redemption. (Acts 20:21; Acts 16:30,31; 17:30)

Q. 95. What are the outward and ordinary means whereby Christ communicates to us the benefits of redemption?  
A. The outward and ordinary means whereby Christ communicates to us the benefits of redemption are His ordinances, especially the Word, Baptism, the Lord's Supper and Prayer; all which are made effectual to the elect for salvation. (Rom. 10:17; James 1:18; 1 Cor. 3:5; Acts 14:1; 2:41,42)

Q. 96. How is the Word made effectual to salvation?  
A. The Spirit of God makes the reading, but especially the preaching of the Word an effectual means of convincing and converting sinners, and of building them up in holiness and comfort, through faith unto salvation. (Ps. 119:11,18; 1 Thess. 1:6; 1 Peter 2:1,2; Rom. 1:16; Ps. 19:7)

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