

Lesson 40: Question 96, 97, and 98

Last week, Questions 94-95 taught us how the Spirit makes the reading and preaching of God's Word effectual to salvation, and how we should receive that Word with preparation, prayer, faith, love, and obedience. Today we turn from the Word to baptism and the Lord's Supper. How does Christ make these outward ordinances spiritually beneficial to His people?

Questions 96-98 explain how these ordinances become effectual, then turn specifically to baptism: what it signifies and who should receive it.

96-98

Question 96: The Two New Testament Ordinances

Q. 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 for any virtue in them, or in him that doth administer them, but only by the blessing of Christ, and the working of the Spirit in those that by faith receive them.

An ordinance is a practice established by Christ for His church to observe. Baptism and the Lord's Supper are the two enduring ordinances given to the New Testament church. Their authority does not rest upon their antiquity, emotional significance, or usefulness as teaching illustrations. Christ Himself appointed them.

[18] And Jesus came and said to them, "All authority in heaven and on earth has been given to me. [19] Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, [20] teaching them to observe all that I have commanded you. And behold, I am with you always, to the end of the age." (Matthew 28:18-20, ESV)

[19] And he took bread, and when he had given thanks, he broke it and gave it to them, saying, "This is my body, which is given for you. Do this in remembrance of me." [20] And likewise the cup after they had eaten, saying, "This cup that is poured out for you is the new covenant in my blood." (Luke 22:19-20, ESV)

Some Christians call these ordinances sacraments, i.e., "a Christian rite (such as baptism or the Eucharist) that is believed to have been ordained by Christ and that is held to be a means of divine grace or to be a sign or symbol of a spiritual reality."¹ Historically, Reformed Christians have used that word without teaching that the outward rite automatically imparts grace. The decisive question is not which term we use, but what we believe the ordinance does. Christ appoints visible signs of His saving work; water, bread, and wine do not possess inherent power to impart grace.

But Question 96 says more than that the ordinances cannot impart grace by their own power. (Salvation here is used holistically and includes justification and sanctification.) Christ blesses their faithful use, and His Spirit works through them to strengthen faith in the salvation they proclaim. "Means of salvation" does not mean that the ceremony regenerates or justifies. It means that Christ uses His appointed ordinances for the spiritual good of those who receive them by faith. Their efficacy depends neither upon the elements nor upon the minister, but upon Christ and His Spirit.

We will consider the Lord's Supper more fully in Questions 102-104. In this lesson (Q96-98) and the next one (Q99-101), the topic is about baptism:

- What it signifies
- Who should receive it
- Who shouldn't receive it
- How it should be done
- How it should change our lives

1. Merriam-Webster, s.v. "sacrament," Merriam-Webster.com Dictionary, <https://www.merriam-webster.com/dictionary/sacrament> (accessed October 11, 2026).

Question 97: What Baptism Is

Q. What is baptism?

A. Baptism is an ordinance of the New Testament instituted by Jesus Christ, to be unto the party baptized a sign of his fellowship with him, in his death, burial, and resurrection; of his being ingrafted into him; of remission of sins; and of his giving up himself unto God through Jesus Christ, to live and walk in newness of life.

FIRST, baptism is an ordinance instituted by Jesus Christ. It is the immersion of a believer in water in the name of the Father, the Son, and the Holy Spirit. The church administers it under Christ's authority, according to His command, rather than as a human religious custom.

Because Christ commands baptism, a believer should not regard it as unnecessary. We are justified by faith alone, not by faith plus baptism. Nevertheless, the faith that receives Christ also receives Him as Lord. Obedience does not purchase His favor; it responds to grace already given.

SECOND, baptism visibly signifies fellowship with Christ in His death and resurrection. This is the theological heart of the ordinance. Baptism does not direct us chiefly to our decision or sincerity, but to Christ and what it means to belong to Him.

[3] Do you not know that all of us who have been baptized into Christ Jesus were baptized into his death? [4] We were buried therefore with him by baptism into death, in order that, just as Christ was raised from the dead by the glory of the Father, we too might walk in newness of life. (Romans 6:3-4, ESV)

Paul writes to answer the suggestion that grace gives Christians permission to continue in sin. His response is that believers have died to sin through their union with Christ. Their baptism points to this decisive change: they belong to the Savior Who died, was buried, and rose again.

Union with Christ means that, by the Spirit and through faith, believers share in the saving benefits of His work. His death deals with their guilt; His resurrection grounds their new life. Baptism portrays this fellowship. Going beneath the water and emerging from it visibly depicts burial and resurrection with Him.

Baptism also signifies forgiveness and cleansing. Water provides a fitting visible sign of purification, but the cleansing we need reaches beyond the body. Our guilt requires pardon, and our hearts require renewal. These blessings come through Christ's blood and the Spirit's work, not through the physical properties of water.

Consider also **Galatians 3:26-27**. Paul connects baptism with putting on Christ, while identifying believers as God's children through faith. Baptism publicly marks the believer's identification with Him. It is not an independent route into salvation alongside faith; it is the appointed sign of belonging to the Savior received through faith.

THIRD, we must distinguish the sign from the saving reality without separating them in our teaching. Scripture sometimes speaks of baptism in strikingly strong terms because Christ has appointed it to represent salvation. We should explain this language carefully, not weaken it until baptism means almost nothing.

[11] In him also you were circumcised with a circumcision made without hands, by putting off the body of the flesh, by the circumcision of Christ, [12] having been buried with him in baptism, in which you were also raised with him through faith in the powerful working of God, who raised him from the dead. (Colossians 2:11-12, ESV)

Here burial and resurrection with Christ are connected with baptism, but Paul expressly locates participation in His resurrection through faith in God's working. The passage points beyond the outward action to the divine power that makes sinners alive. Baptism represents that work; it does not accomplish it mechanically.

Likewise, [1 Peter 3:21](#) connects baptism with salvation while explicitly distinguishing it from removing dirt from the body and grounding salvation in Jesus Christ's resurrection. Peter does not direct our trust toward water. The saving significance of baptism rests upon the risen Christ and the spiritual reality to which the ordinance points.

We can therefore speak warmly and confidently about baptism without teaching baptismal regeneration, the belief that baptism itself brings about the new birth. Water does not regenerate. Baptism does not justify, and its administration does not mechanically unite someone to Christ. The blessings signified belong to those who possess Christ through faith.

The mode of baptism should correspond to its meaning. Immersion means placing the person beneath the water and bringing the person out again. The ordinary sense of the Greek verb βαπτίζω (*baptizō*) supports immersion, and the burial-and-resurrection imagery of [Romans 6:3-4](#) gives this practice particular theological fittingness.

The accounts of entering and leaving the water, such as [Acts 8:38-39](#), are consistent with immersion, though that detail alone does not settle every question about mode. Our case rests on the converging force of the word, the practice, and the ordinance's meaning. Chapter 29 of the LBCF accordingly identifies immersion as necessary to baptism's proper administration.

Question 98: The Subjects of Baptism

Q. To whom is baptism to be administered?

A. Baptism is to be administered to all those who actually profess repentance towards God, faith in and obedience to our Lord Jesus Christ, and to none other.

The proper recipients of baptism are those who personally profess repentance toward God and faith in Jesus Christ. Repentance is turning from sin to God; faith is receiving and resting upon Christ for salvation. These are not independent human contributions that persuade God to regenerate us. They are responses produced by His saving grace.

The church cannot see the heart infallibly. It therefore baptizes on the basis of a credible profession, a confession of faith that gives reasonable grounds for recognizing someone as a disciple. Baptism does not certify that the church possesses perfect knowledge of that person's regeneration.

[37] Now when they heard this they were cut to the heart, and said to Peter and the rest of the apostles, "Brothers, what shall we do?" [38] And Peter said to them, "Repent and be baptized every one of you in the name of Jesus Christ for the forgiveness of your sins, and you will receive the gift of the Holy Spirit. [39] For the promise is for you and for your children and for all who are far off, everyone whom the Lord our God calls to himself." [40] And with many other words he bore witness and continued to exhort them, saying, "Save yourselves from this crooked generation." [41] So those who received his word were baptized, and there were added that day about three thousand souls. (Acts 2:37-41, ESV)

At Pentecost, the Gospel is proclaimed, the hearers are confronted with their sin, and Peter calls them to repent and be baptized. Those who receive the apostolic word are baptized. The promise reaches beyond the immediate hearers, but the passage identifies its recipients by the Lord's calling; it does not make physical descent — whether from Israel or from a believing parent — sufficient for receiving baptism.

Notice the relationship between baptism and forgiveness here. Peter does not offer two separate saviors, Christ and water. He calls his hearers to turn to Christ, with baptism as the commanded public expression of that response. The forgiveness proclaimed belongs to the salvation Christ gives, not to an outward washing considered apart from repentance and faith.

Read also [Acts 8:12](#) and [Acts 16:30-34](#). In Samaria, men and women believe the good news and are baptized. In Philippi, Paul and Silas announce salvation through faith in the Lord Jesus, speak the Lord's word to the jailer and his household, and administer baptism. Household inclusion does not erase the passage's emphasis on hearing the Gospel and believing.

The recurring movement is Gospel proclamation, repentance and faith, baptism, and continuing discipleship. This is why we speak of *believer's baptism*, or *credobaptism*: baptism administered to those who profess belief. The Great Commission joins baptism with making disciples and teaching obedience, not with an isolated ceremony detached from Christian life.

Baptism also identifies the believer with Christ's people. It belongs within the gathered church's life, where Christians receive teaching, fellowship, correction, and encouragement. Baptism is not a private spiritual achievement. At the same time, the ordinance does not automatically settle every question of membership or remove the church's responsibility to discern a profession.

Why, then, do we not baptize infants? Our objection is deeper than the absence of an explicit command. The positive biblical pattern connects baptism with receiving the Word, repentance, faith, and discipleship. The ordinance signifies blessings possessed in Christ through faith, and its recipients should profess that faith.

We should represent other Christians fairly. Reformed advocates of infant baptism ordinarily argue that believers' children should receive the covenant sign; they do not simply assume that every baptized infant is regenerate. Our disagreement concerns whom God has authorized the church to recognize as proper recipients of the New Covenant sign.

[Jeremiah 31:31-34](#) and [Hebrews 8:8-12](#) help explain the Baptist conclusion. The New Covenant is characterized by God's law written upon the heart, saving knowledge of Him, and forgiveness of sins. These blessings are not inherited by physical descent. They belong to those whom God brings into saving fellowship with Himself through Christ. We therefore welcome children, teach them Scripture, pray for their conversion, and urge them to trust Christ. But Christian parentage is not a substitute for personal faith.

Conclusion

Take this with you in three ways.

- **FIRST, rest in Christ, not in the sign.** Baptism directs us to the Savior.
It does not supply what His saving work lacks.
It does not substitute for personal faith in Him.
If you have not believed, your first need is not water but Christ.
Turn from your sin and trust Him.
If you have believed, remember your assurance rests upon Christ, not baptism.
We are justified through faith alone.
- **SECOND, receive baptism as Christ's command.**
If you trust Him but remain unbaptized, this is an obedience to pursue.
Speak with the elders about professing your faith and receiving baptism.
You do not need to finish growing before you obey.
Baptism confesses that you belong to the Lord under Whose teaching you will grow.
- **THIRD, walk in the newness of life baptism declares.**
The catechism speaks of giving ourselves up to God through Jesus Christ.
That allegiance reaches into our homes, our work, our speech, our lives.
If you have been baptized, ask whether your conduct agrees with your confession.
When you sin, neither hide behind the ceremony nor despair of Christ's grace.
Repent, return to Him, and seek the help of His people.

Baptism is Christ's appointed public confession of identification with the crucified and risen Lord. It is not the cause of salvation, but a God-given sign of salvation received through faith. Trust the Savior, gladly obey His command, and live out the allegiance your baptism declares.