



Calvary

BIBLE CHURCH

855 S. Drake Rd.

Kalamazoo, MI 49009

Constitution
By-Laws
Statement of Faith
Covenant

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CALVARY BIBLE CHURCH CONSTITUTION

Article I. NAME

The name of this church shall be Calvary Bible Church of Kalamazoo, incorporated under the laws of the State of Michigan.

Article II. PURPOSE

The purpose of this church shall be to bring glory to God, to further the believer's growth in grace, to promote Christian fellowship, and to spread the Gospel of Jesus Christ both at home and abroad for the salvation of lost men, women, and children.

Article III. CHARACTER

Calvary Bible Church is an independent local church, not subject to any outside ecclesiastical authority. It shall not at any time be under any denomination, federation or national council of denominations. No affiliation with other churches or associations shall compromise this autonomy.

BYLAWS

Article IV. GOVERNMENT

Section 1.

This church acknowledges the Lord Jesus Christ as its only Head, and receives the Holy Scriptures as the only infallible authority and guide in matters of faith, church order and discipline. The government of this church is vested in the voting members of the body of believers who compose it. As the New Testament teaches that the local congregation is under the direction of a plurality of Elders (Acts 14:23, 20:17; 1 Thessalonians 5:12; 1 Timothy 3:1-7, 5:17; Titus 1:5-9; Hebrews 13:17; 1 Peter 5:1-5), all the activities and affairs of this church shall be exercised by and under the direction of the Board of Elders within the guidelines and limitations of these articles.

Section 2.

The membership of this church shall affirm the appointment of Elders and Deacons (Article VI), call members of the pastoral staff (Article VII), approve the purchase and sale of real property (Article IX), authorize major indebtedness (Article IX), approve an annual budget (Article IX), affirm the addition of new global partners (Article X), and approve amendments to this Constitution (Article XIII).

Section 3.

The Board of Elders shall have the authority to appoint, discharge and oversee advisory boards, advisory committees, administrators and directors for the purpose of carrying out specific functions of the church. They shall approve policies and practices for the church consistent with its purposes; approve job descriptions; and generally conduct, manage and control the activities and affairs of this church consistent with the Scriptures, and with this Constitution, as they deem best. They may delegate such responsibilities as they deem appropriate to staff, Deacons, committees and individuals.

Article V. MEMBERSHIP

Section 1.

The membership of Calvary Bible Church consists of persons who confess Jesus Christ as their personal Savior and Lord; who manifest a lifestyle that gives evidence of the reality of their personal relationship to Jesus Christ; who

agree with Articles I through III, the Statement of Faith, and the Covenant in this Constitution; who are willing to be governed by the Bylaws of this church; who are willing to submit themselves to the constituted authority of the church; and who have completed the membership application process.

Section 2.

- A. Active membership is open to believers who have been received in accordance with this Constitution. Except in special situations as determined by the Elders, members of Calvary Bible Church may not hold full membership in any other church. Active membership involves the responsibility to be active and supportive members of this church. Voting privileges extend to members 18 years of age and older.
- B. Associate membership is for those who are committed to the fellowship at Calvary Bible Church but who are:
 - 1. Living in this area on a short-term basis (such as global partners or students) and desire to retain active church membership elsewhere for significant personal reasons.
 - 2. Temporarily a resident outside the Kalamazoo area.
 - 3. Global partners commissioned by Calvary Bible Church but reside elsewhere.
 - 4. Children under 18 years of age.
 - 5. Individuals who, at the discretion of the Elders, should for some other reason be an associate member.

An associate member will not have voting or office-holding privileges in this church.

- C. Inactive membership consists of those members no longer in proximity to the church or who are otherwise unable to participate regularly in church activities. An inactive member will not have voting or office-holding privileges in this church.
- D. Members of this church who willfully and without plausible reason or excuse absent themselves from the services of this church for a period of six months or more may be removed from the membership of this church after review by the Board of Elders. Such decision by the Elders is final.

Section 3.

Applications for membership shall be referred to the Elders. At least two Elders will interview all candidates. The result of the interview will be reported at an Elders' meeting. The names of those accepted by the Elders for membership will be reported in the bulletin for two successive Sundays. Providing, in the judgment of the Elders, no scriptural objections have been brought to the Elders, membership is granted when the right hand of fellowship is extended at a subsequent Sunday service.

Section 4.

- A. The threefold purpose of church discipline is to glorify God by maintaining purity in the local church (1 Corinthians 5:6), to edify believers by deterring sin and promoting purity (1 Timothy 5:20), and to promote the spiritual welfare of the offending believer by calling him or her to return to a biblical standard of doctrine and conduct (Galatians 6:1).
- B. The Lord Jesus Christ has entrusted the local church with the authority and responsibility to discipline members for flagrant sin or serious doctrinal error, with the goal of the restoration of the offender. This discipline is entrusted to the Board of Elders and is to follow the biblical pattern as set forth in Matthew 18:15-20, 1 Corinthians 5, 2 Corinthians 2:7-8; Galatians 6:1; 2 Thessalonians 3:6; Titus 3:10-11; 2 John 7-11. Any member of this church guilty of assenting to doctrine or conduct that, in the judgment of the Elders, is opposed to the teaching of the Word of God, or is opposed to this Constitution, or is threatening to the testimony of this church, or is divisive to the body, shall, if persistent, be subject to church discipline. Discipline will normally occur only after following the said biblical pattern, and after diligent effort has been made to bring the individual to repentance. Discipline will normally involve exclusion from participation in ministry and communion, and dismissal from the fellowship of this church. An individual may be disciplined by the Elders short of dismissal from the fellowship, as they deem appropriate for the specific circumstance (for example, in certain

circumstances an individual may remain a member of this church but be denied the privilege of serving in a particular ministry). The Elders will report to the congregation the names of all who have lost membership by reason of church discipline.

- C. The members of this church agree that there shall be no appeal to any court of law because of church discipline or because of public statements made by the Elders to the congregation with respect to the process of discipline. If they deem it necessary, the Elders may advise other churches of the action taken.

Section 5.

- A. Members who unite in membership with another church shall forfeit their membership with Calvary Bible Church (except in special situations as individually determined by the Elders).
- B. Members who are disciplined as defined in Section 4 above may be removed from membership as so decided by the Elders.

Section 6.

The Elders will encourage all candidates to consider carefully the scriptural place of the two ordinances of the church. See Statement of Faith, Section 16. The Elders will also review the church's position on divorce with all candidates who have been divorced or whose spouse has been divorced. See Statement of Faith, Section 15.

Section 7.

Candidates must be free of membership in oath-bound religious or secret societies.

Section 8

The Elders shall review and update the membership list annually. The list shall be published in the Annual Report.

Section 9.

All directors and chairpersons of various ministries and committees shall be members of this church. All those who teach the Word of God in the ministries of this church shall be members or associate members except in special situations as individually determined by the Elders. All leaders, directors, chairpersons and teachers shall be approved by the Elders. The Elders shall also have the authority to dismiss such leaders, directors, chairpersons and teachers if, in their judgment, there is cause.

Article VI. OFFICERS

Section 1. ELDERS

- A. Qualifications. Elders shall be men who meet the spiritual qualifications as described in 1 Timothy 3:1-7 and Titus 1:6-9. They must be characterized by spiritual maturity as seen in their personal character, their love for people, their ability to discern and communicate God's Word, their personal leadership, and their example to this church. Elders must be active in ministry at this church, regularly attend all the church's services so far as they are able, agree with and uphold Articles I through III, the Statement of Faith, and the Covenant in this Constitution and be willing to be governed by the Bylaws of this church.
- B. Appointment and Affirmation. The Board of Elders and the congregation shall have opportunity to recommend men as Elders. The Board of Elders will be responsible to consider prayerfully those men who have the biblical qualifications for leadership as defined in Section 1.A. The men nominated by the existing Elder Board to serve as Elders, and who are willing to serve, will be presented by the Elders to the church for affirmation. The membership must affirm the appointment of individual Elders by at least a seventy-five percent vote at the Annual Meeting of this church. No nominations shall be accepted from the floor.
- C. Organization. The Board of Elders should have ten or more non-staff members, the exact number of which will

be determined by the Elders. Pastors shall serve as continuing members of the Board of Elders. Non-pastoral staff members are eligible to be nominated and affirmed as Elders.

- D. Duties. The Elders are responsible for the direction of congregation life; all ministries are accountable to them. The primary concern of the Elders is spiritual oversight, which includes pastoral care, shepherding and a commitment to "prayer and the ministry of the Word" (Acts 6:4). They are also responsible for the direction of the overall ministry of the church. They will prayerfully seek to structure this church's life in a manner which maximizes the involvement of the congregation while maintaining accountability to the Elders.

Section 2. DEACONS

- A. Qualifications. Deacons shall be men who meet the spiritual qualifications as described in 1 Timothy 3:8-13. They must be characterized by spiritual maturity as seen in their personal character, their love for people, and their example to this church. Deacons must be active in ministry at this church, regularly attend all the church's services so far as they are able, agree with and uphold Articles I through III, the Statement of Faith, and the Covenant in this Constitution and be willing to be governed by the Bylaws of this church.
- B. Appointment and Affirmation. The Board of Deacons and the congregation shall have opportunity to recommend men as Deacons. The Board of Elders will be responsible to consider prayerfully those men who have the qualifications for leadership as defined in Section 2.A. The men nominated by the Board of Elders to serve as Deacons, and who are willing to serve, will be presented by the Elders to the church for affirmation. The membership must affirm the appointment of individual Deacons by at least a seventy-five percent vote at the Annual Meeting of this church. No nominations shall be accepted from the floor.
- C. Organization. The Board of Deacons should have ten or more non-staff members, the exact number of which will be determined by the Elders. Non-pastoral staff members are eligible to be nominated and affirmed as Deacons.
- D. Duties. The Deacons serve under the authority of the Elders. General responsibilities may include benevolence and congregational care, facility and transportation assistance, certain financial duties, and other church ministry support. Specific responsibilities and duties will be determined through consultation with the Elders. The Deacons will make regular reports to the Elders on assigned responsibilities.

Section 3. TREASURER

- A. Qualifications. The Treasurer shall meet the same qualifications as Deacons as defined in Section 2.A. The Treasurer shall not be a staff member.
- B. Appointment and Affirmation. The Elders shall recommend a candidate for the office of Treasurer who will be presented to the church for affirmation. The membership must affirm the appointment of Treasurer by at least a seventy-five percent vote at the Annual Meeting of this church. No nominations shall be accepted from the floor.
- C. Duties. The Treasurer shall provide leadership of church financial matters. In doing this, he shall function through the Finance Committee, serve as its Chairman and be accountable to the Elders. The Finance Committee shall provide oversight in accounting, budgeting and financing issues, and its members shall be appointed by the Elders. Finance Committee decisions involving operating policy and other key financing matters shall be reviewed and approved by the Elders.

Section 4. JOINT BOARD MEETINGS

To facilitate conducting the ministries and affairs of this church, joint meetings of the Elders and Deacons shall be held as determined by the Elders.

Section 5. TERMS OF OFFICE

The term for Elders, Deacons and Treasurer shall be two years. No Elder, Deacon or Treasurer may serve more than three consecutive elected terms. After the absence of one year, an individual may be re-elected.

Section 6. INCOMPLETE TERMS

If an officer resigns or is removed from office before his term ends, the Elders may appoint a qualified church member to function in that capacity until the next annual meeting. Such appointment will not be regarded as a term of office for the purposes of Section 5 above.

Article VII. STAFF

Section 1. SENIOR PASTOR

- A. Qualifications. The Senior Pastor shall be a man of consistent Christ-like character and proven ministry experience. He shall meet the qualifications of 1 Timothy 3:1-7, Titus 1:6-9 and 1 Peter 5:1-4. He shall agree with and uphold Articles I through III, the Statement of Faith, and the Covenant in this Constitution, be willing to be governed by the Bylaws of this church and meet other qualifications, such as education, as determined by the Board of Elders.
- B. Duties. The Senior Pastor shall be responsible for the public and regular services of the church. He shall teach the Word of God and oversee the spiritual welfare and shepherding of the church. He shall provide leadership to the pastoral and executive staff. The Senior Pastor shall serve as an ex-officio member of all boards and committees. He is accountable to the Board of Elders.
- C. Call. The Board of Elders shall supervise the candidate selection process and recommend a candidate to the congregation. The Senior Pastor may be called upon an affirmative vote of at least seventy-five percent at any special business meeting. Compensation and benefits shall be determined by the non-staff Elders. Upon acceptance of the call, the Senior Pastor and his wife become members of this church.
- D. Term of Employment. The Senior Pastor may discontinue his pastoral duties by submitting a letter of resignation to the Board of Elders at least 90 days before the effective date of the resignation (unless waived by mutual consent). The Board of Elders may recommend that the membership remove the Senior Pastor. If there are grievances or charges against him, the non-staff Elders will review the matter and make a recommendation to the membership. In situations of resignation or removal of the Senior Pastor, compensation and severance arrangements will be made by the non-staff Elders.
- E. Performance of marriages. The performance of marriages involving those who have been divorced will be subject to the discretion of the officiating pastor, subject to the prior approval of the Elders after thorough investigation.

Section 2. PASTORAL STAFF

- A. Qualifications. Pastoral Staff members shall be men of consistent Christ-like character. Other qualifications for a particular position, such as education and experience, will be determined by the Board of Elders. Pastors shall also meet the qualifications of 1 Timothy 3:1-7, Titus 1:6-9 and 1 Peter 5:1-4. All members of the Pastoral Staff shall agree with and uphold Articles I through III, the Statement of Faith, and the Covenant in this Constitution and be willing to be governed by the Bylaws of this church.
- B. Accountability. The titles and responsibilities for positions to be filled by Pastoral Staff shall be determined by the Elders. Such staff shall be accountable to the Senior Pastor.
- C. Call. The Board of Elders shall supervise the candidate selection process and recommend the candidate to the congregation. Such members of the pastoral staff may be called upon an affirmative vote of at least seventy-five percent at any special business meeting. Compensation and benefits shall be determined by the non-staff

Elders. Upon acceptance of the call, the member of the pastoral staff and his wife become members of this church.

- D. Term of Employment. Members of the pastoral staff shall serve until terminated by voluntary or Elder Board requested resignation. The member of the pastoral staff may discontinue pastoral duties by submitting a letter of resignation to the Board of Elders at least 60 days before the effective date of the resignation (unless waived by mutual consent). Appropriate termination arrangements shall be made by the non-staff Elders and the Senior Pastor.
- E. Performance of marriages. The performance of marriages involving those who have been divorced will be subject to the discretion of the officiating pastor, subject to the prior approval of the Elders after thorough investigation.

Section 3. OTHER STAFF

In order to accomplish the work of the church, executives, directors, administrators, support staff, maintenance workers and custodians may be employed as necessary. Procedures related to their selection, employment, responsibilities and termination shall be approved by the Board of Elders.

Section 4. JOB DESCRIPTIONS

A description of responsibilities and duties shall be prepared and maintained for all staff positions whether full-time or part-time. Such descriptions shall be approved by the Board of Elders.

Article VIII. MEETINGS

Section 1. SERVICES

Regular church services shall be held weekly. Normally these will consist of Sunday services (morning and evening) and the mid-week meeting. The Board of Elders shall have the authority to add or change service schedules as they deem appropriate for the ministry. The Lord's Supper shall be observed at least once a month.

Section 2. BUSINESS MEETINGS

- A. Annual Meeting. The annual business meeting of the church shall be held as soon after the close of the fiscal year as is prudent. The date will be determined by the Board of Elders. At this meeting the appointment of Elders and Deacons will be affirmed and other business will be conducted as needed.
- B. Special Business Meetings. Special meetings may be called by the Board of Elders at any time, provided that a notice of such meeting which states the nature of the business to be transacted is published for two successive Sundays immediately preceding the time of the proposed meeting. The meeting may be held immediately following the close of the evening service on the Sunday of the second publication.
- C. Quorum. At all business meetings, at least twenty-five percent of active voting members shall be present to constitute a quorum.
- D. Voting and Approval. Unless otherwise stated in this Constitution, matters presented to the membership will be accepted only by an affirmative vote of at least sixty-seven percent. Signed absentee ballots may be submitted prior to the meeting.
- E. Secretary. The Board of Elders shall appoint a Secretary for a renewable one year term and report the appointment to the congregation. The Secretary shall keep minutes and accurate records of all business conducted at church business meetings.

Article IX. FINANCES AND PROPERTY

Section 1. SUPPORT OF THE CHURCH

This church shall support its ministries only through the free-will gifts and offerings of God's people. This church shall not use such methods as entertainment or outside solicitations to generate income for the support of any of its ongoing functions. This section is not designed to prohibit concerts and other non-profit events that may be self-funding or the sale of books, media or other Christian materials on church premises as approved by the Board of Elders.

Section 2. BUSINESS PRACTICES

- A. Debt. Upon necessity and by approval of the Board of Elders, short-term emergencies may be met by borrowing money on bank notes or through other sound business methods. Engaging in long-term debt (over one year) or any loan that exceeds five percent (5%) of the total annual budget must receive approval of the membership at a business meeting.
- B. Change of Facilities. In the event that the church shall deem it necessary at any time to change its place of worship to any other location, or to buy, sell, mortgage or transfer any real property of the church, it shall be done by approval of the membership at a business meeting.
- C. Financial Systems. The church shall maintain a sound program of accepted accounting procedures, practices and internal controls. Regular independent reviews or audits of the financial system or controls shall be performed. An annual budget shall be presented to the membership for acceptance at the annual meeting.

Section 3. TRUSTESHIP AUTHORITY

The documents of all real or personal property and all written contracts shall be executed by the chairman of the Elders, the chairman of the Deacons, the Treasurer, or by such other officer(s) or agent(s) as the Board of Elders may designate from time to time by resolution.

Section 4. LIABILITY OF OFFICERS

Calvary Bible Church (the non-profit corporation as defined by Michigan law) assumes all liability for its officers in the performance of their executive responsibilities. This liability does not extend to those cases of intentional misconduct or knowing violation of the law.

X. GLOBAL MINISTRIES

Section 1. GLOBAL MINISTRIES COUNCIL

A Global Ministries Council shall act in an advisory capacity to the Board of Elders and direct the global interests of the church. A Council of five or more active members (including at least one Elder) shall be appointed by the Board of Elders. The Elders will appoint the chairman and treasurer of the Council for periods of one year. The Council shall maintain the global ministries policy of this church, subject to the approval of the Board of Elders.

Section 2. NEW GLOBAL PARTNERS

Global partner organizations and new career global partners shall be added only upon recommendation of the Board of Elders and approval of the membership. Partners shall remain a part of Calvary global ministries until they remove themselves by resignation or by the determination of the Board of Elders.

Article XI. ORDINATION AND LICENSING

Section 1. ORDINATION

The Board of Elders shall have the authority to ordain biblically qualified men into the Gospel ministry. Whenever ordination is granted, an appropriate public service will be held proclaiming such ordination.

Section 2. LICENSING

The Board of Elders may license biblically qualified candidates for the purpose of functioning as a minister of the Gospel.

Section 3. DISCIPLINE

The Board of Elders shall have the authority to discipline, even to the revoking of the ordination or license credentials obtained under this Constitution.

Article XII. DISSOLUTION

In the event of the dissolution of this corporation, no part of the assets shall ever inure to the benefit of any member. Upon dissolution, the corporation's tangible assets shall be distributed to such other existing non-profit [26 USC § 501.c.3] religious corporations as would be in agreement with the Statement of Faith. All decisions in this event would be made by a majority vote of the remaining members of this church.

Article XIII. AMENDMENTS

All proposed changes in the Constitution must be recommended by the Elders and presented to the church in writing at a special business meeting duly called for this purpose, and such meeting will be held not less than one month before the special business meeting duly called to vote on the proposed changes in the Constitution. Amendments to the Constitution are approved by an affirmative vote of at least seventy-five percent.

STATEMENT OF FAITH

This Statement of Faith contains a summary of the doctrinal beliefs of Calvary Bible Church but does not exhaust the extent of our beliefs. We believe that it accurately reflects truths from the Bible, God's inerrant Word. The Scriptures of the Old and New Testaments constitute our rule of faith and practice. They hold the place of final authority in our church and in our lives. Each believer is guided by the Holy Spirit Who enables them to understand God's Word. It is the responsibility of the Christian to believe the Scriptures and to live according to them. For the purposes of Calvary Bible Church's faith, doctrine, practice, policy, and discipline, our Elder Board is our final interpretive authority on the Bible's meaning and application.

1. The Scriptures

We believe that all Scripture is inspired by God (2 Timothy 3:16). The Holy Spirit so guided the writers that what they wrote are the very words of God (2 Peter 1:19-21; 1 Corinthians 2:13). This divine inspiration is true only of the Bible and extends to every part of the Bible and to every word and letter of the original manuscripts (Matthew 5:18; John 17:17). We accept the 66 books of the Old and New Testaments in their original form as the Word of God and we believe that they are without error or contradiction. The Bible, not human reason or experience, is the final authority for Christian belief and practice. All the Scriptures center on the Lord Jesus Christ and lead us to Him (Luke 24:27, 44; John 5:39; Acts 17:2-3). Furthermore, even though the Church is not bound by the Old Testament Law, all the Scriptures were written for our instruction, encouragement and edification (Romans 15:4; 1 Corinthians 10:11).

2. God

We believe that there is one and only one living and true God-- an infinite, eternal Spirit, the Creator and Ruler of heaven and earth. God is absolutely pure, holy, and good. He is worthy of all our love, confidence, honor, and obedience (Deuteronomy 6:4; Psalm 83:18, 147:5; Jeremiah 10:10; John 4:24; Ephesians 4:6). We believe that in this one God there are three separate Persons who have been revealed as the Father, the Son, and the Holy Spirit (Matthew 3:16-17; 28:19; 2 Corinthians 13:14). These three are equal in their deity and perfection, but they carry out distinct and harmonious functions in the sovereign plan of God (John 5:17-19, 10:30, 15:26; Romans 8:28-30; 1 Corinthians 6:11).

3. The Person and Work of Jesus Christ

We believe that Jesus Christ is the eternal Son of God who became man without ceasing to be God (Micah 5:2; Matthew 2:5-6; John 1:1, 14, 10:30-33; Galatians 4:4; Philippians 2:5-8). He freely took upon Himself a human nature, yet He was without personal sin (Hebrews 2:17-18, 4:15). He was conceived miraculously by the Holy Spirit in a virgin woman, Mary (Matthew 1:18-23; Luke 1:26-35), and lived in perfect obedience to God the Father, fulfilling the Law (Matthew 5:17; Hebrews 5:8-9). We believe that the Lord Jesus paid the full penalty of our sin when He died on the cross as our Substitute (1 Peter 3:18; 2 Corinthians 5:21). He bore our sins in His own body (1 Peter 2:24) and shed His precious blood for the forgiveness of all our sins (1 Peter 1:18-19; Matthew 26:27-28; Ephesians 1:7; Colossians 2:13). Christ's death was the perfect, final, and eternal sacrifice, and we can add nothing to it by our own efforts (Hebrews 10:10-14; Ephesians 2:8-9; Titus 3:5). The death of Christ is sufficient to save all men (1 Timothy 2:6; 1 John 2:2) but is effective and applied only to those who believe in the Lord Jesus Christ as their personal Savior (1 Timothy 4:10; John 1:12, 3:16; Acts 16:31; Romans 10:9).

We believe that Jesus died, was buried, and then rose from the dead in the same body, though glorified. The bodily resurrection of Christ was a real event (Matthew 28:1-10; Luke 24:36-43; 1 Corinthians 15:4-8, 12-20). We believe that Christ ascended into heaven and that He is now exalted at the Father's right hand (Acts 1:9-11; Philippians 2:9-11; Ephesians 1:20-23). There He is continually representing His people as our High Priest (Hebrews 4:14-16, 10:21-22), Intercessor (Hebrews 7:25; Romans 8:34), and Advocate (1 John 2:1-2). In the future Christ will come in the air to catch away the Church. After the Tribulation, Christ will return to the earth to establish His Kingdom (1 Thessalonians 4:16-17; Revelation 19:11-20:6).

4. The Person and Work of the Holy Spirit

We believe that the Holy Spirit is a person, not an impersonal force. He is God, equal in nature with God the Father and God the Son (Matthew 28:19; Acts 5:3-4). He was active in creation (Genesis 1:1-3); He restrains sin and Satan in the world; He convicts unsaved men of sin, of the righteousness of Christ, and of the future judgment of sin as the Gospel is proclaimed; and He makes all who trust in Jesus to become new creations and baptizes them into the body of Christ. Furthermore, the Holy Spirit indwells, seals, guides, teaches, assures, intercedes for, and helps the believer (John 3:5-6, 14:26, 16:8-15; Romans 8:9, 14-16, 26-27; Ephesians 1:13-14; 2 Thessalonians 2:7). The Holy Spirit's ministry in this age is to glorify Christ in and through the believer (John 16:14) by reproducing the character of Jesus Christ in the believer's life (Galatians 2:20, 4:19, 5:16, 22-25).

We believe that today the Holy Spirit gives spiritual gifts to each believer and that He gives gifted men to the Church (evangelists and pastor/teachers). These together with the Word of God, are sufficient to bring believers to maturity (1 Corinthians 12:4-11; Ephesians 4:11-13). We believe that the miraculous sign gifts, such as speaking in tongues and instantaneous healing, which God used in order to confirm His message and messengers (Hebrews 2:2-4), were temporary in nature (1 Corinthians 13:8-12) and gradually ceased as the New Testament was completed and as its authority became established (Philippians 2:25-27; 2 Timothy 4:20). Because these sign gifts have ceased for the Church Age, any practice that claims to be a manifestation of miraculous sign gifts is false and is not to be exercised. The baptism of the Holy Spirit is the act of God that places all true believers in this age into the body of Christ, the Church. This baptism occurs the instant a person believes in Christ (Acts 11:15-17; 1 Corinthians 12:13). We believe that God does hear and answer prayer regarding those who are sick, in accordance with His will (Philippians 2:26-27; James 5:13-18; 1 John 5:14-15). (This paragraph is not intended to express any limits on God's ability to perform miracles according to His will.)

5. Man and Sin

We believe that man was created in the image and likeness of God from the dust of the ground on the sixth day of the creation week (Genesis 1:26-27, 31, 2:7). Man was not in any way the product of an evolutionary development from lower forms of life, but rather was created directly by God and for God (Isaiah 43:7; Colossians 1:16; Revelation 4:11). Adam was created in unconfirmed holiness but he, through sin, fell from that state (Genesis 3:1-19). In Adam, the human race fell (Romans 5:12-21), inherited a sinful nature (Psalm 51:5; Genesis 5:3), and became alienated from God (Colossians 1:21; Ephesians 4:17-19). Therefore, all men apart from Christ are totally sinful (Psalm 14:1-3; Romans 3:10-23; 1 Kings 8:46), wicked, lost, spiritually blind, and dead in sin (Luke 19:10; 2 Corinthians 4:3-4; Ephesians 2:1). As a result, man is, of himself, utterly unable to remedy his lost condition (1 Corinthians 2:14; Romans 8:5-8). Man's heart is deceitful above all things and desperately wicked (Jeremiah 17:9), and his only hope is salvation through the Lord Jesus Christ.

6. Salvation

The salvation of sinful people is the work of God and is totally of grace (Ephesians 2:8-9; Acts 5:11). Salvation is the gift of God (Romans 6:23), which is received through repentance from sin and personal faith in the Lord Jesus Christ (John 1:12, 3:16, 6:47; Acts 16:31, 20:21; 2 Peter 3:9) based on the finished work of Christ in bearing the guilt and penalty of our sin (John 19:30; 2 Corinthians 5:21; 1 Peter 3:18). The moment a person believes in Christ as Savior, that person passes from death to eternal life and is justified before God in the righteousness of Christ (John 5:24; Romans 5:18). The true believer is assured of God's acceptance and love forever because of Christ's work and not because of the believer's efforts (Ephesians 2:4-10; Romans 5:1; Titus 3:5). Jesus Christ is the only Savior, and apart from Him there is no salvation (Acts 4:12). Those who do not receive God's free gift of eternal life will perish under the wrath of a holy God (John 3:16-18, 36, 8:24).

7. Eternal Security and Assurance of the Believer

The Bible clearly teaches that all the redeemed are kept by God's power and are safe and secure in Christ forever (John 5:24, 6:37-40, 10:27-30; Romans 8:28-39; Ephesians 1:13-14; 1 Peter 1:5; 1 Corinthians 1:4-8; Hebrews 13:5). Therefore, it is impossible for an individual, once born again as a child of God, to lose his salvation (John 10:28). On the other hand, it is possible for there to be inconsistencies between a person's profession and his conduct (1 John 2:4, 6, 9). Such a person should examine himself to see whether he is in the faith (2 Corinthians 13:5). The believer

should diligently seek to confirm his salvation by increasing in the practice of godly character and conduct (2 Peter 1:3-10).

8. The Christian Life

Persons who are born again will manifest a life marked by obedience to the Word of God (1 John 2:3-5), a walk that is characterized by righteousness and Christlikeness (Galatians 5:16, 22-23; 1 John 2:29, 3:10), and a love for other believers (1 John 4:7, 20).

The believer is free to be guided by the Holy Spirit and the Word of God and is not bound by the Old Testament Law or the rules of legalists (Galatians 5:1, 25). This liberty in Christ, however, is not to be used as an opportunity to sin (Galatians 5:13; Romans 13:13-14, 6:11-14). The grace of God teaches us that we should deny ungodliness and worldly desires and should live sensible, righteous, and godly lives, looking for the hope and appearing of Christ (Titus 2:11-13). The believer's responsibilities include the privilege to read and practice God's Word and to faithfully attend a Bible-believing and Bible-teaching church. These are necessary so that the believer will be instructed in the truth of the Word and fully equipped for the work of the ministry (2 Timothy 3:16-17; Hebrews 10:24-25).

We are instructed to be devoted to one another in love and to demonstrate that love not only in word or tongue but also in our deeds and in truth (Romans 12:9-21; 1 John 3:16-18). God's Word clearly commands separation from religious apostasy and compromise, from sinful and worldly practices, and from unscriptural associations (2 Timothy 3:1-5; 1 John 2:15-17; 2 John 9-11; 2 Corinthians 6:14-7:1). Saved people should live in such a way that they do not bring reproach to the name of Christ. Rather, we are to shine as lights in a dark world, sounding forth the Word of the Lord, having such a testimony that the Father in heaven is glorified (Philippians 2:15; 1 Thessalonians 1:8; Matthew 5:16).

9. The Church

The Church, which is the body and the bride of Christ (Ephesians 1:22-23, 5:22-30), is a spiritual organism being built by Christ and is made up of all born again persons of this Church Age (Matthew 16:18). The Church Age began on the Day of Pentecost (Acts 2, 11:15-17) and will be concluded at the rapture of the Church (1 Thessalonians 4:13-18), at which time the spiritual building will be complete (Ephesians 2:20-22; 1 Peter 2:4-7; Romans 11:25). It is Christ's calling on the Church to glorify God, to remain pure and unstained from the world, to build up one another in love, and to proclaim the gospel to a lost world (1 Corinthians 10:31; James 1:27). Jesus Christ is the Head of the universal Church and of our local church (Colossians 1:18). Therefore, we seek to exalt Christ in every ministry and activity of our church, and we are to preserve the unity of the Spirit in the bond of peace (1 Peter 4:10-11; Ephesians 4:1-3; Colossians 3:12-17). False teaching, division, and unrepentant sin within the church are to be handled by church discipline (Titus 1:9-14; Romans 16:17; 1 Corinthians 5:9-13). Christ has placed elders as overseers to shepherd His flock and to protect them from false teachers (1 Peter 5:1-4; Acts 20:28). All believers are members of Christ and members of one another (Romans 12:5). As believers we are to love each other fervently (1 Peter 4:8; 1 John 3:16-18). As Christ was sent by the Father, so too, we are sent into the world to be His witnesses and to make disciples (John 20:21; Matthew 28:19-20; Acts 1:8).

10. Angels and Satan

The Bible clearly teaches the creation, existence, and personhood of angels -- some who are holy (Colossians 1:16; Luke 2:13, 9:26, 15:10) and others who are fallen, also called demons (Mark 5:1-20; 2 Peter 2:4). Satan is a fallen angel, the author of sin (1 John 3:8; John 8:44; 1 Timothy 3:6), and the adversary of God and men (2 Corinthians 4:3-4; 1 Peter 5:8). His defeat was accomplished through the cross of Christ, and he and his angels will be eternally punished in the lake of fire (John 12:31-32; Matthew 25:41; Revelation 20:10).

11. The Second Coming of Christ

We believe that the Second Coming of Jesus Christ will take place as follows: First, there will be the personal (1 Thessalonians 4:13-18), imminent (1 Corinthians 15:51-52; Titus 2:13; Revelation 22:20), and pre-tribulational (Revelation 3:10; 1 Thessalonians 1:10, 5:9-11) coming of the Lord Jesus for His Church. This coming is known as the rapture and is the believer's confident hope (1 Thessalonians 4:13-18; Titus 2:13). The rapture will then be followed

by the tribulation period, a period of seven years, during which God pours out His wrath on sinful men (Revelation 4-19). Finally, at the end of the tribulation period, Christ will return to the earth with His saints to establish His Kingdom and reign for one thousand years (Zechariah 14:4-11; Revelation 19:11-16, 20:1-6; 2 Thessalonians 1:7-10; Matthew 24:29-31, 36-51).

12. The Eternal State

Immediately upon death, the believer is in the presence of Christ (Philippians 1:21-23). He is absent from the body but face to face with the Lord (2 Corinthians 5:6-8). There, the believer joyfully and consciously awaits the resurrection at the rapture (1 Corinthians 15:51-52; 1 Thessalonians 4:13-18) when he will be united with his resurrected body to be glorified forever with the Lord. At death, unbelievers are in conscious misery (Luke 16:19-26) until the resurrection at the end of Christ's one thousand year reign when they shall appear before Christ at the Great White Throne Judgment (Revelation 20:5, 11-15). They will not be annihilated but will suffer everlasting conscious punishment in the lake of fire under the wrath of God (Matthew 25:41-46; 2 Thessalonians 1:7-9; Jude 6-7; Mark 9:43-48; John 3:36).

13. Dispensationalism

We believe that God progressively reveals truth about Himself and His purposes to mankind in stages throughout distinct periods of history. These periods are called dispensations. The content of God's revelation progressively expands with each period. In every dispensation God calls upon mankind to believe in Him and to obey His Word. In every dispensation people are saved by grace through faith in God's promises. (Ephesians 1:9-10, 3:1-12; Colossians 1:24-27; Hebrews 1:1-2; John 1:17).

We further believe that the promises God made to the nation of Israel in the Old Testament will be literally fulfilled to Israel in the future Kingdom (Romans 11:11-27). We reject any teaching that equates the New Testament Church with Old Testament Israel (Covenant Theology) and any teaching that rejects water baptism and/or the Lord's Supper as ordinances for the Church today (Hyperdispensationalism).

14. Gender and Sexuality

We believe that God wonderfully and immutably creates each person as male or female (Psalm 139:13-16). These two distinct, complementary genders each reflect the image and nature of God (Genesis 1:26-27). An individual's gender and sexuality is not a matter of personal choice. Rejection of one's biological sex is a rejection of the image of God within that person (Romans 9:20; Isaiah 29:16).

We believe that God intends sexual intimacy to occur only between a man and a woman who are married to each other. (1 Corinthians 6:18; 7:2-5; Hebrews 13:4). We believe that God has commanded that no intimate sexual activity be engaged in outside of a marriage between a man and a woman.

We believe that any form of sexual immorality (including adultery, fornication, homosexual behavior, bisexual conduct, bestiality, incest, and use of pornography) is sinful and offensive to God (Matthew 5:28, 15:18-20a; 1 Corinthians 6:9-10; Ephesians 5:3).

15. Marriage and Divorce

The Bible clearly teaches that God defines marriage as one man and one woman (whether saved or unsaved) becoming one flesh (Genesis 2:18-24; Matthew 19:4-6). God establishes this one flesh relationship when one man and one woman enter into a formal covenant (Genesis 2:24; Matthew 19:5; Malachi 2:14); "What therefore God has joined together, let no man separate" (Matthew 19:6). God has commanded that sexual activity is reserved for the marriage relationship only and is not to be defiled by sexual immorality (Hebrews 13:4).

Furthermore, God has expressed a consistent hatred for divorce (Malachi 2:13-16; Matthew 19:6), and it is never His desire for a couple to divorce. Nevertheless, the Bible permits divorce when a spouse is guilty of sexual immorality (Matthew 19:9) or an unbeliever abandons a believer (1 Corinthians 7:12-16). While not God's ideal, divorce is

permitted in these cases because of the hardness of the human heart-- an unwillingness to repent of sin or to forgive sin and a failure to obey God's perfect will (Matthew 19:8).

16. Ordinances

We believe that the Lord Jesus Christ commanded His Church to observe two ordinances-- water baptism and the Lord's Supper (communion). These ordinances do not bring salvation to those who participate in them. We are saved by the grace of God through faith alone (Ephesians 2:8-9). We do believe, however, that these ordinances are to be observed as an important and beneficial part of the life of the Church and its members.

Water baptism is to be administered by immersion to believers in Jesus Christ "in the name of the Father, and the Son, and the Holy Spirit" (Matthew 28:19). Baptism is the public testimony of the believer's faith in Christ and symbolizes being united with Christ in the likeness of His death, burial, and resurrection (Romans 6:3-5).

The Lord's Supper, or communion, is to be administered to believers in Jesus Christ who "proclaim the Lord's death until He comes." Believers are exhorted to examine themselves before partaking in communion to ensure they do not partake in an unworthy manner. The bread and juice used in the communion service are symbols of the body and blood of Christ and serve as reminders to us of His death for our sins (Matthew 26:26-29; 1 Corinthians 11:23-30).

COVENANT

Having believed upon Jesus Christ as our Savior, and feeling led by God to join with this local assembly of Christians, we, the members of Calvary Bible Church, solemnly and joyfully enter into covenant with one another as one body in Christ.

We endeavor, therefore, with the help of the Holy Spirit, to walk together in Christian love; to strive for the growth of this church in knowledge and practical holiness; to endeavor by all means to keep the unity of the Spirit in the bond of peace, refraining from all bitterness, wrath, clamor and evil speaking; to promote its worship; to sustain its ministries financially; and to evangelize non-Christians both in our community and around the world.

We further endeavor to submit to one another out of reverence for Christ, to watch over one another in brotherly love, to pray for one another, to aid one another in Christian growth, and to admonish and encourage one another. We agree to believe and obey the Scriptures in all things, and to obey and submit to the leaders God places over us on matters of doctrine and Christian living.

As God enables us, we endeavor to keep this covenant to the best of our ability until such a time as we give up our membership in Calvary Bible Church or until the Lord returns.