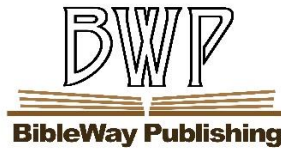


Time To Decide



Randolph Dunn



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Time to Decide

Why should we be concerned about what will happen after our lives here on Earth? after all, we may think, there is still a long time to go.

Man has many opinions about what will happen to the spirit (or the soul) when one leaves the land of the living such as:

- Life does not continue to exist in the "afterlife" after death.
- Every creature, created in the image of God, will live eternally with God, its creator.
- There is an eternal life with God and an eternal death with the devil - Satan.

This Bible study on this topic is divided into three parts:

1. Living For Eternal Life (with God).
2. Living For Eternal Death (in hell).
3. Invitation from God. Note: Word and phrase underlining have been added for better emphasis.

Are You Living For The AFTER-LIFE (Heaven)?

People who believe there is eternal life with the creator and the righteous or eternal death with the devil and the unrighteous attempt to follow some interpretation of God's principles, precepts and commands. God requires a person to be "In Christ" to be acceptable. "In him we have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace" (Ephesians 1:7). "Therefore, if anyone is in Christ, he is a new creation; old things have passed away; behold, all things have become new" (2 Corinthians 5:17).

The lifestyle of these people will include:

1. Loving, honoring, glorifying, praising, and worshiping God as He has directed in His Word
2. Desiring the best for everyone, even their enemies.
3. Providing for the needs, of the widows, orphans, and especially Christians.

Since redemption, the forgiveness of our sins, is in Christ our primary concern should be learning how Christ desires us to live. It should be obvious that His commands, teachings, and examples are to be found in His Word. One teaching is in the following parable:

On one occasion an expert in the law stood up to test Jesus. "Teacher," he asked, "what must I do to inherit eternal life?" "What is written in the Law?" he replied. "How do you read it?" He answered: "'Love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind'; and, 'Love your neighbor as yourself.'"

"You have answered correctly," Jesus replied. "Do this and you will live." But he wanted to justify himself, so he asked Jesus, "And who is my neighbor" (Luke 10:25-29)?

After relating the parable of the "Good Samaritan", Jesus allowed the Pharisee to answer his own question. "The expert in the law replied, 'The one who had mercy on him' " (Luke 10:37). Jesus told him to do what he knew to do, which was to love his neighbor as himself.

We are also told to "Be imitators of God, therefore, as dearly loved children and live a life of love, just as Christ loved us and gave himself up for us as a fragrant offering and sacrifice to God" (Ephesians 5:1-2) and "If you love me, you will obey what I command" (John 14:15).

There are many **instructions to those In Christ** to follow in becoming imitators of God thus living in the AFTER-LIFE with God.

"Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world - the cravings of sinful man, the lust of his eyes and the boasting of what he has and does comes not from the Father but from the world. The world and its desires pass away, but the man who does the will of God lives forever" (1 John 2:15-17).

"This is how we know that we love the children of God: by loving God and carrying out his commands. This is love for God: to obey his commands. And his commands are not burdensome" (1 John 5:2-3).

To those In Christ John wrote "This is the message we have heard from him and declare to you: God is light [all things good, things done in the open - love, truth, mercy, kindness, faithfulness]; in him there is no darkness [all things evil, things done in secret - hate, envy, false, vengeance, selfishness] at all. If we claim to have fellowship with him yet walk in the darkness, we lie and do not live by the truth. But if we walk in the light, as he is in the light, we have fellowship with one another, and the blood of Jesus, his Son, purifies us from all sin" (1 John 1:5-7).

"We proclaim to you what we have seen and heard, so that you also may have fellowship with us. And our fellowship is with the Father and with his Son, Jesus Christ" (1 John 1:3).

"If we claim to be without sin, we deceive ourselves and the truth is not in us. If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness. If we claim we have not sinned, we make him out to be a liar and his word has no place in our lives" (1 John 1:8-10).

"Dear friends, do not believe every spirit, but test the spirits to see whether they are from God, because many false prophets have gone out into the world. This is how you can recognize the Spirit of God: Every spirit that acknowledges that Jesus Christ has come in the flesh is from God, but every spirit that does not acknowledge Jesus is not from God. This is the spirit of the antichrist, which you have heard is coming and even now is already in the world" (1 John 4:1-3).

“Then we will no longer be infants, tossed back and forth by the waves, and blown here and there by every wind of teaching and by the cunning and craftiness of men in their deceitful scheming. Instead, speaking the truth in love, we will in all things grow up into him who is the Head, that is, Christ. From him the whole body, joined and held together by every supporting ligament, grows and builds itself up in love, as each part does its work. So, I tell you this, and insist on it in the Lord, that you must no longer live as the Gentiles do, in the futility of their thinking. They are darkened in their understanding and separated from the life of God because of the ignorance that is in them due to the hardening of their hearts. Having lost all sensitivity, they have given themselves over to sensuality so as to indulge in every kind of impurity, with a continual lust for more” (Ephesians 4:14-19).

- “Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience” (Colossians 3:12).
- “Bear with each other and forgive whatever grievances you may have against one another. Forgive as the Lord forgave you.” (Colossians 3:13)
 - “Above all these put on love, which binds everything together in perfect harmony. (Colossians 3:14)
 - “Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. And be thankful. Let the word of Christ dwell in you richly as you teach and admonish one another.” (Colossians 3:15-16).
 - “Whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through Him” (Colossians 3:17)
 - “For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge; and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness, and to godliness, brotherly kindness; and to brotherly kindness, love. For if you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ” (2 Peter 1:5-8).
 - "In the last times there will be scoffers who will follow their own ungodly desires." These are the men who divide you, who follow mere natural instincts and do not have the Spirit. But you, dear friends, build yourselves up in your most holy faith and pray in the Holy Spirit. Keep yourselves in God's love as you wait for the mercy of our Lord Jesus Christ to bring you to eternal life. Be merciful to those who doubt; snatch others from the fire and save them; to others show mercy, mixed with fear-hating even the clothing stained by corrupted flesh (Jude 17-23).

It is clear from the above that those in Christ must grow. Therefore, the critical question is “How do I grow?” in order that my life becomes a mirror of God’s image. What can I do to become

more like God continually reflecting a clearer likeness of his essence and nature of love, truth, and justice as I grow older?

Questions

1. The first and foremost requirement to inherit eternal life is love and belief in God - God is love.
T. ___ F. ___
2. The love God desires is doing what is best for one's eternal life.
T. ___ F. ___
3. What continues to cleanse one who is in Christ
 - a. ___ Fully and completely obeying His commands
 - b. ___ Assembling together with other Christians
 - c. ___ The blood of Christ
 - d. ___ Those in Christ have on sins as all past, present, and future sins have been fully forgiven.
4. What does one need to have to bind everything into unity?
 - a. ___ Love
 - b. ___ Truthfulness
 - c. ___ Peace
5. What keeps God's people from being ineffective and unproductive?
 - a. ___ Knowledge and perseverance
 - b. ___ Self-control
 - c. ___ Love
 - d. ___ Godliness
 - e. ___ All the above

Are you Living for the AFTER-DEATH (Hell)?

Lesson 2

Those who believe in neither an AFTER-LIFE nor AFTER-DEATH or believe that everyone will live eternally with God live by the philosophy of:

1. Eat, drink, and be merry for tomorrow you may die.
2. What is mine is mine. What is yours I will take it if I want it.
3. Whoever acquires the most in life wins.
4. I fear no one, God nor man. I AM the one with the power.

Consequently, they follow the action of Adam and Eve by yielding to their desires and doing what they want to do rather than what God desires. God said to them in Genesis 2:16-17 "Of every

tree of the garden you may freely eat; but of the tree of the knowledge of good and evil you shall not eat, for in the day that you eat of it you shall surely die." But in Genesis 3:4-6, 13 we read "Then the serpent said to the woman, 'You will **not** surely die. For God knows that in the day you eat of it, your eyes will be opened, and you will be like God, knowing good and evil.' So, when the woman saw that the tree was good for food, that it was pleasant to the eyes, and a tree desirable to make one wise, she took of its fruit and ate. She also gave to her husband with her, and he ate." ... "And the LORD God said to the woman, 'What is this you have done?'"

James put it this way in James 1:12-15 "Blessed is the man who endures temptation; for when he has been approved, he will receive the crown of life which the Lord has promised to those who love Him. Let no one say when he is tempted, "I am tempted by God"; for God cannot be tempted by evil, nor does He Himself tempt anyone. But each one is tempted when he is drawn away by his own desires and enticed. Then, when desire has conceived, it gives birth to sin; and sin, when it is full-grown, brings forth death."

By the disobedience of Adam and Eve, yielding to their desires, sin entered the world. "Therefore, just as through one man's sin entered the world, and death through sin, and thus death spread to all men because all sinned" (Romans 5:12).

But there is hope "For just as you presented your members as slaves of uncleanness, and of lawlessness leading to more lawlessness, so now present your members as slaves of righteousness for holiness. For when you were slaves of sin, you were free in regard to righteousness. What fruit did you have then in the things of which you are now ashamed? For the end of those things is death. But now having been set free from sin, and having become slaves of God, you have your fruit to holiness, and the end, everlasting life. For the wages of sin is death" (Romans 6:19-23).

The following are several references to things God considers sin, lawlessness, rebellion and disobedience. Those who **practice** such live for the AFTER-DEATH.

Genesis 6:5-6 "And GOD saw that the wickedness of man was great in the earth and that every imagination of the thoughts of his heart was only evil continually. And it repented the LORD that he had made man on the earth, and it grieved him at his heart."

Genesis 13:13 "But the men of Sodom were wicked and sinners before the LORD exceedingly."

Genesis 19:4-5 "They called to Lot, "Where are the men who came to you tonight? Bring them out to us so that we can have sex with them."

Ephesians 5:5 "For of this you can be sure: No immoral, impure or greedy person - such a man is an idolater - has any inheritance in the kingdom of Christ and of God."

Hebrews 10:26-31 "For if we sin willfully after we have received the knowledge of the truth, there no longer remains a sacrifice for sins, but a certain fearful expectation of judgment, and fiery indignation which will devour the adversaries. Anyone who has rejected Moses' law dies without

mercy on the testimony of two or three witnesses. Of how much worse punishment, do you suppose, will he be thought worthy who has trampled the Son of God underfoot, counted the blood of the covenant by which he was sanctified a common thing, and insulted the Spirit of grace? For we know Him who said, 'Vengeance is Mine, I will repay,' says the Lord. And again, 'The LORD will judge His people.' It is a fearful thing to fall into the hands of the living God."

James 1:19-21 "So then, my beloved brethren, let every man be swift to hear, slow to speak, slow to wrath; for the wrath of man does not produce the righteousness of God. Therefore, lay aside all filthiness and overflow of wickedness, and receive with meekness the implanted word, which is able to save your souls."

2 Peter 2:4-11 "For if God did not spare the angels who sinned, but cast them down to hell and delivered them into chains of darkness, to be reserved for judgment; and did not spare the ancient world, but saved Noah, one of eight people, a preacher of righteousness, bringing in the flood on the world of the ungodly; and turning the cities of Sodom and Gomorrah into ashes, condemned them to destruction, making them an example to those who afterward would live ungodly; and delivered righteous Lot, who was oppressed by the filthy conduct of the wicked (for that righteous man, dwelling among them, tormented his righteous soul from day to day by seeing and hearing their lawless deeds) — then the Lord knows how to deliver the godly out of temptations and to reserve the unjust under punishment for the day of judgment, and especially those who walk according to the flesh in the lust of uncleanness and despise authority. They are presumptuous, and self-willed. They are not afraid to speak evil of dignitaries, whereas angels, who are greater in power and might, do not bring a reviling accusation against them before the Lord."

2 Peter 2:12-17 "But these, like natural brute beasts made to be caught and destroyed, speak evil of the things they do not understand, and will utterly perish in their own corruption, and will receive the wages of unrighteousness, as those who count it pleasure to carouse in the daytime. They are spots and blemishes, carousing in their own deceptions while they feast with you, having eyes full of adultery and that cannot cease from sin, enticing unstable souls. They have a heart trained in covetous practices, and are accursed children. They have forsaken the right way and gone astray, following the way of Balaam the son of Beor, who loved the wages of unrighteousness; but he was rebuked for his iniquity: a dumb donkey speaking with a man's voice restrained the madness of the prophet. These are wells without water, clouds carried by a tempest, for whom is reserved the blackness of darkness forever."

2 Thessalonians 1:3-10 "We are bound to thank God always for you, brethren, as it is fitting, because your faith grows exceedingly, and the love of every one of you all abounds toward each other, so that we ourselves boast of you among the churches of God for your patience and faith in all your persecutions and tribulations that you endure, *which is* manifest evidence of the righteous judgment of God, that you may be counted worthy of the kingdom of God, for which you also suffer; since *it is* a righteous thing with God to repay with tribulation those who trouble you, and to *give* you who are troubled rest with us when the Lord Jesus is revealed from heaven

with His mighty angels, in flaming fire taking vengeance on those who do not know God, and on those who do not obey the gospel of our Lord Jesus Christ. These shall be punished with everlasting destruction from the presence of the Lord and from the glory of His power, when He comes, in that Day, to be glorified in His saints and to be admired among all those who believe, because our testimony among you was believed."

Revelation 20:10 "The devil, who deceived them, was cast into the lake of fire and brimstone where the beast and the false prophet are. And they will be tormented day and night forever and ever."

Revelation 21:8 "But the cowardly, unbelieving, abominable, murderers, sexually immoral, sorcerers, idolaters, and all liars shall have their part in the lake which burns with fire and brimstone, which is the second death."

1 John 1:10 "If we say that we have not sinned, we make Him a liar, and His word is not in us."

Now there may be lots of debating about exactly the nature of the AFTER-DEATH. Is it literal or figurative, never-ending torment or annihilation, and on and on.

Regardless of the nature of the AFTER-DEATH, it will be so terrible and so final that no one in his or her right mind would want to be sent there.

The eternal residents will be:

Angles who rebelled	Devil (Satan)
Beast	False Prophet
Cowardly (fearful)	Unbelieving
Abominable	Murderers
Sorcerers	Idolaters
Liars	Sexually immoral (fornicators)

The good news is that it is not necessary to leave the land of the dying to enter the land of the dead. Notice God's invitation to Israel in Deuteronomy 30:15-20: "See, I have set before you today life and good, death and evil, in that I command you today to love the LORD your God, to walk in His ways, and to keep His commandments, His statutes, and His judgments, that you may live and multiply; and the LORD your God will bless you in the land which you go to possess. But if your heart turns away so that you do not hear, and are drawn away, and worship other gods and serve them, I announce to you today that you shall surely perish; you shall not prolong your days in the land which you cross over the Jordan to go in and possess. I call heaven and earth as witnesses today against you, that I have set before you life and death, blessing and cursing; therefore choose life, that both you and your descendants may live; that you may love the LORD your God, that you may obey His voice, and that you may cling to Him, for He is your life and the length of your days; and that you may dwell in the land which the LORD swore to your fathers, to Abraham, Isaac, and Jacob, to give them."

God's desire is for those created in His image (His nature) to be reconciled to Him and have an intimate relationship with Him immediately following their burial in Christ's death. "The Lord is not slow about his promise, as some people understand slowness, but is being patient with you. He does not want anyone to perish but wants everyone to repent" ¹ (2 Peter 3:9). "You see, at just the right time, when we were still powerless, Christ died for the ungodly. But God demonstrates his own love for us in this: While we were still sinners, Christ died for us. Since we have now been justified by his blood, how much more shall we be saved from God's wrath through him!" (Romans 5:6-10)

¹ Not a mere feeling; it has not the uncertainty of moods and sentiments. It is not a simple change in the weather of the soul. It is a distinct alteration of the focus of the intelligence; it carries with it a movement of the will; in short, it is a revolution in the very ground of the man's being" (*The Pulpit Commentary*, vol. 18, p. 66 quoted in REFLECTIONS #515 Al Maxey, January 3, 2012)

Questions

1. What were the sins of Adam and Eve?
 - a. ___ Eating of the forbidden fruit
 - b. ___ Hiding from God
 - c. ___ Disobeying God by yielding to their desires
2. One sins when
 - a. ___ Tempted
 - b. ___ Drawn to the temptation
 - c. ___ Yielding to the temptation
3. The result of sin is death?
T. ___ F. ___
4. Who does not have an inheritance in heaven?
 - a. ___ The immoral
 - b. ___ Greedy / idolater
 - c. ___ Impure
 - d. ___ All the above
5. God forgave, spared, the angels who sinned, and rebelled against Him.
T. ___ F. ___
6. The residents of the After-Death are:
 - a. ___ Angels who rebelled
 - b. ___ Devil (Satan)
 - c. ___ Liars
 - d. ___ Sexually Immoral (fornicators)
 - e. ___ Cowardly (fearful)
 - f. ___ Unbelieving
 - g. ___ Jews
 - h. ___ All the above

i. ___ All the above except g.

SELF-EXAMINATION OF MY RELATIONSHIP WITH GOD

Examine yourselves as to whether you are in the faith. Do you not know yourselves, that Jesus Christ is in you? 2 Corinthians 13:5

This is a self-examination therefore answers cannot be provided. However, space has been provided for answers if the form is printed.

1 Do you believe?

a. Jesus Christ is the Son of God?

YES ___ NO ___

- God so loved the world that He gave His only begotten Son, that whoever believes in Him should not perish but have everlasting life. [John 3:16]
- ... Christ, the Son of the living God. [Matthew 16:16b]
- Then Philip began with that very passage of Scripture and told him the good news about Jesus. Now as they went down the road, they came to some water. And the eunuch said, "See, here is water. What hinders me from being baptized?" Then Philip said, "If you believe with all your heart, you may." [Acts 8:35-37]

b. You are a sinner?

YES ___ NO ___

- "... All have sinned and fall short of the glory of God," [Romans 3:23]
- "If we say that we have no sin, we deceive ourselves, and the truth is not in us" 1 John 1:8-9]

c. Jesus came to die for the sins of mankind?

YES ___ NO ___

- ... The Son of Man did not come to be served, but to serve, and to give His life a ransom for many. [Matthew 20:28]

d. Jesus died for you?

YES ___ NO ___

- But we see Jesus, who was made a little lower than the angels, for the suffering of death crowned with glory and honor, that He, by the grace of God, might taste death for everyone. [Hebrews 2:9]

2. Have you?

a. Repented of your sins?

YES ___ NO ___

- I tell you, no; but unless you repent you will all likewise perish. [Luke 13:3]
- Truly, these times of ignorance God overlooked, but now commands all men everywhere to repent. [Acts 17:30]

b. Confessed your faith in Christ?

YES ___ NO ___

- Therefore whoever confesses Me before men, him I will also confess before My Father who is in heaven. But whoever denies Me before men, him I will also deny before My Father who is in heaven. [Matthew 10:32-33]

c. Been baptized for the remission of sins?

YES ___ NO ___

- Then Peter said to them, "Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins; and you shall receive the gift of the Holy Spirit. For the promise is to you and to your children, and to all who are afar off, as many as the Lord our God will call." [Acts 2:38-39]

3. Do you?

a. Study the Bible with any consistency?

YES ___ NO ___

- Be diligent to present yourself approved to God, a worker who does not need to be ashamed, rightly dividing the word of truth. [2 Timothy 2:15]

b. Pray with any consistency?

YES ___ NO ___

- Rejoice always, pray without ceasing, in everything give thanks; for this is the will of God in Christ Jesus for you. [1 Thessalonians 5:16-18]

d. Believe the Bible is the authoritative Word of God?

YES ___ NO ___

- All Scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness, that the man of God may be complete, thoroughly equipped for every good work. [2 Timothy 3:16-17]

e. Believe the Bible will judge us when Jesus comes?

YES ___ NO ___

- And if anyone hears My words and does not believe, I do not judge him; for I did not come to judge the world but to save the world. He who rejects Me, and does not receive My words, has that which judges him — the word that I have spoken will judge him in the last day. For I have not spoken on My own authority; but the Father who sent Me gave Me a command, what I should say and what I should speak. [John 12:47-49]

f. Take care of those in need when the opportunity and need are present?

Yes ___ No ___

· "When the Son of Man comes in His glory, and all the holy angels with Him, then He will sit on the throne of His glory. All the nations will be gathered before Him, and He will separate them one from another, as a shepherd divides his sheep from the goats. And He will set the sheep on His right hand, but the goats on the left. Then the King will say to those on His right hand, 'Come, you blessed of My Father, inherit the kingdom prepared for you from the foundation of the world: for I was hungry and you gave Me food; I was thirsty and you gave Me drink; I was a stranger and you took Me in; I was naked and you clothed Me; I was sick and you visited Me; I was in prison and you came to Me.' [Matthew 25:31-36]

g. Show any interest in those who are lost? YES ___ NO ___

· "I am the true vine, and My Father is the vine dresser. Every branch in Me that does not bear fruit He takes away; and every branch that bears fruit He prunes, that it may bear more fruit. You are already clean because of the word which I have spoken to you. [John 15:1-3]

h. Give as you should? YES ___ NO ___

· On the first day of the week let each one of you lay something aside, storing up as he may prosper. [1 Corinthians 16:2]

i. Love the church as Jesus does? YES ___ NO ___

· Husbands, love your wives, just as Christ also loved the church and gave Himself for her, that He might sanctify and cleanse her with the washing of water by the word, that He might present her to Himself a glorious church, not having spot or wrinkle or any such thing, but that she should be holy and without blemish. [Ephesians 5:25-27]

4. If you should die right this moment, do you feel you would die?

LOST ___ SAVED ___

If your response is LOST or if there is doubt about your situation then:

· Wash yourselves, make yourselves clean; Put away the evil of your doings from before My eyes. Cease to do evil [Isaiah 1:16]

· Draw near to God and He will draw near to you. Cleanse your hands, you sinners; and purify your hearts, you double-minded. [James 4:8]

· Repent therefore and be converted, that your sins may be blotted out, [Acts 3:19]

· Repent, and let every one of you be baptized in the name of Jesus Christ for the remission of sins; and you shall receive the gift of the Holy Spirit. [Acts 2:38]

Now is the time for a decision

Hear

- Study diligently and read what Christ taught for they are the Words of life.

Understand

- All men are sinful having disobeyed God's righteous ways and commands
- All have sinned and are not living according to God's commands
- One's sin will result in their eternal death

- One must be forgiven to have eternal life with God
- Christ is the only way for one to be forgiven of all their sins

Believe

- Jesus Was and is God
- He came to earth in human flesh as Jesus of Nazareth
- He lived among men
- He willingly gave His sinless physical life as the perfect sacrifice for my sins, being crucified
- He was buried
- God raised Him from the grave on the third day
- He appeared to hundreds following His resurrection
- He ascended back to heaven to be with the Father

Repent

- Change from sin and disobedience to trust and obedience

Confess

- Acknowledge publicly your belief that Jesus is the Son of God.

Seek

- Call upon God to forgive you of your sins

Die

- Put to death your old, sinful, worldly life

Be Buried

- Bury your sinful life you put to death in the grave of baptism by water immersion into the death, burial and resurrection of Christ, allowing God to raise you from the grave as a new Creation, cleansed of sin.

Receive

- The Holy Spirit as a deposit guaranteeing what is to come

Become

- As a new Christian God added you as His adopted child to the other children into the Church Christ established.

Live

- Continue to live steadfastly and obediently to Christ and the apostle's teachings "I urge you to live a life worthy of the calling you have received. Be completely humble and gentle; be patient, bearing with one another in love. Make every effort to keep the unity of the Spirit through the bond of peace" (Ephesians 4:1-3).

And now why are you waiting? Arise and be baptized, and wash away your sins, calling on the name of the Lord. [Acts 22:16]. Therefore, seek out someone who will baptize you just as the Bible states – by being buried. Go into the water, go by the authority of Jesus, be completely covered, washed, by water into the name of God the Father, God the Son, and God the Holy Spirit; being raised from the grave of water cleansed of all sins, pure and Holy having been adopted by God as a new spiritual being receiving the Holy Spirit as a gift or deposit who will intercede.