

James: Faith That Works – Part 5

What Is Saving Faith? – James 2:14-26

Crosspoint – Dave Spooner – February 8, 2026

Introduction

- When I was a kid, our family used to go camping and fishing almost every weekend. Often on these trips, we would head off for a hike to explore the area or make our way to the lake or campsite. On one of these hikes, my brothers and I thought we made the find of our lives. As we were tramping along, out of the corner of my eye, I caught a glimpse of something shiny. I went over to investigate, and lo and behold, I had found some gold!
- We started to fill our pockets with every gold nugget we could get our hands on, and as we went along, our pockets, shirts, and hoods were full of the stuff! We were sure we had found at least a billion dollars and started to think about how this would change our lives and how many Hostess Cupcakes we were going to eat.
- We hauled our precious metal and our dreams back to the campsite, only to find out that we did not have real gold, but “fool’s” gold, and we were the fools. We found out the hard way that all that glitters is not gold.
- The Apostle James wants to keep us from making the same mistake—not knowing the difference between real gold and fool’s gold—but between something of far greater value and worth. He wants us to know the difference between saving faith and false faith. Between faith that is the real deal, and faith that is false.
- Today’s message is super important for each one of us to understand. In our passage for today, James is tackling the question of what “saving faith” is. This is a raw and relevant question, especially for us in the West who live in a “Christian culture” where most people claim a faith in God. Does that mean they are saved or have a “saving faith?”
- James does not want people to be deceived; he wants us to know what real faith looks like in the real world. A faith that saves, or “saving faith,” must be alive, and be proven so by the evidence of how we live our lives, because what we do is the evidence of who we are and what we believe.
- In this passage, James starts out by asking us a question about our faith, to help us understand the qualities of saving faith. Let’s start reading our passage together from James 2:14-17 (page 1044).

Saving Faith Must Have Tangible Evidence

James 2:14-17

What good is it, my brothers and sisters, if someone claims to have faith but has no deeds? Can such faith save them? 15 Suppose a brother or a sister is without clothes and daily food. 16 If one of you says to them, “Go in peace; keep warm and well fed,” but does nothing about their physical needs, what good is it? 17 In the same way, faith by itself, if it is not accompanied by action, is dead.

- So what good is it if someone claims to have faith but has zero evidence to back up that claim? Are they really saved, and are they really a Christian? The blunt answer is “no, they are not.”
- James gives us an example of what he means. If someone who is a “brother or sister” in the faith, someone from our church has a physical need, and we can help them but all we offer them is religious words and well wishes, and don’t physically help them, then our faith is of no good to them, and it is no good to us. It is of no value. We have a “fool’s faith.”

- The words sound caring, but the response costs nothing, and our faith is good for nothing. James asks again: “What good is it?” And then he gives his conclusion: “So also faith by itself, if it is not accompanied by action, is dead” (v.17).
- Faith that does not move is not alive. It is not real; it is fake. He is saying that living faith produces evidence by its very nature. A living tree bears fruit. A beating heart has a pulse. A living faith shows itself in action.
- I imagine that James was there at the Sermon on the Mount, where his half-brother Jesus taught;

Matthew 7:16-20 NIV

By their fruit you will recognize them. Do people pick grapes from thornbushes, or figs from thistles? 17 Likewise, every good tree bears good fruit, but a bad tree bears bad fruit. 18 A good tree cannot bear bad fruit, and a bad tree cannot bear good fruit. 19 Every tree that does not bear good fruit is cut down and thrown into the fire. 20 Thus, by their fruit you will recognize them.

And then Jesus went on to say:

Matthew 7:21 NIV

Not everyone who says to me, ‘Lord, Lord,’ will enter the kingdom of heaven, but only the one who *does* the will of my Father who is in heaven.

I know the apostle John was paying attention, because he wrote:

1 John 3:17 NIV

If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?

- If there is no evidence that the faith that some claim has not laid claim to their life, James says the faith is dead. They do not have the life of God in them or the God of life. Saving faith must have tangible evidence that a person is alive in Christ and that Christ is alive in them. They produce the fruit of a redeemed life. Obedience does not save you, but it is the evidence that you are saved. Don’t fool yourself, nor claim saving faith of others when there is no evidence of its presence.

Saving Faith Is More Than Right Doctrine

James 2:18-19 NIV

But someone will say, “You have faith; I have deeds.” Show me your faith without deeds, and I will show you my faith by my deeds. 19 You believe that there is one God. Good! Even the demons believe that—and shudder.

- Faith and deeds must go together. It is like two wings of a bird; you will not fly if you don’t have both! Our faith is shown by what we do, not what we believe.
- A large percentage of our country, and perhaps a large percentage of your family, would say that they believe in God. Well, congratulations, you have now reached the same level of faith as the devil. Demons believe God exists, they believe God is one, they believe God is powerful, they believe judgment is real, . . . and they tremble.

- Here is a sobering truth: There is no such thing as a demonic atheist. Demons believe in God. Demons have some correct theology. Demons know the truth. But they do not trust God. They do not submit to God. They do not obey God. Demons possess *accurate theology without saving trust*. They believe facts about God but do not submit to God.
- Right words are not enough. Correct beliefs are not enough. Saving faith involves **personal trust and surrender**, not just mental agreement. Faith is not merely agreeing with truth; it is entrusting your life to Christ. Orthodoxy without obedience is spiritually sterile – there is no life.
- What this means is that you could grow up and attend a church, you could have memorized Bible verses, you could have gone to a Christian school, you could have been confirmed and baptized, but if you have not surrendered to Jesus as Lord, if your faith has not changed the way you live, what you value, and who you are, you do not have saving faith. You may win at Bible trivia and even correct others' theology, but you will not get into heaven if you don't know the Savior and have not surrendered to following Him. You must ask yourself a question: Has what I believe ever reshaped what I love, choose, or sacrifice? If it has not, then you are not a Christian. You are still in your sin and are not in the Savior. Because to know Him is to love Him, and to love Him is to obey Him and become like Him.
- Saving faith must have tangible evidence, and saving faith is more than right doctrine. Let's move on to the next section, where James provides us with two biblical examples of people who demonstrated saving faith by their actions, the first being Abraham.

Saving Faith Must Be Completed by Actions

James 2:20-24 NIV

You foolish person, do you want evidence that faith without deeds is useless? 21 Was not our father Abraham considered righteous for what he did when he offered his son Isaac on the altar? 22 You see that his faith and his actions were working together, and his faith was made complete by what he did. 23 And the scripture was fulfilled that says, "Abraham believed God, and it was credited to him as righteousness," and he was called God's friend. 24 You see that a person is considered righteous by what they do and not by faith alone.

- Don't be a fool in thinking you have saving faith if there is no evidence for it. Look at the life of Abraham as an example. James says: "Was not our father Abraham considered righteous for what he did when he offered his son Isaac on the altar?" (v.21)
- Now, if you know something about your bible, you may wonder, wait a second, are we not saved by grace through faith? Yes, that is true, and this is where James is often misunderstood. James is **not** saying Abraham was saved by works. Genesis 15:6 is clear: "Abraham believed God, and it was credited to him as righteousness." Now this happened **years before** Genesis 22, where Abraham offered Isaac on the altar out of faith in and obedience to God.
- James explains what's going on: "His faith and his actions were working together, and his faith was made complete by what he did." (v.22) "Complete" does not mean *faith was insufficient*. It means faith reached its **intended expression**. Abraham's obedience did not create his faith—it **confirmed** it. (Ill. of electricity and a light bulb)
- Works do not replace faith. Works **bring faith to visible completion**. Paul and James are not saying different things. Paul explains **how we are made right with God**. James explains **how real faith shows itself**. Paul expressed it this way:

Ephesians 2:8-10 NIV

For it is by grace you have been saved, through faith — and this not from yourselves, it is the gift of God— 9 not by works, so that no one can boast. 10 For we are God's workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do.

- Our belief in Christ is the foundation of our salvation; our deeds are the expression that we are saved. Saving faith is never alone, but it is always **working**, in one way or another, in one thing or another, always in the direction of obedience to Christ and becoming like Him.
- Saving faith must have tangible evidence. Saving faith is more than right doctrine. Saving faith must be completed by actions. And finally, saving faith ultimately trusts God for salvation. James, give us one last example.

Saving Faith Ultimately Trusts God for Salvation

James 2:25-26 NIV

In the same way, was not even Rahab the prostitute considered righteous for what she did when she gave lodging to the spies and sent them off in a different direction? 26 As the body without the spirit is dead, so faith without deeds is dead.

- James ends this section with a woman named Rahab. A different background, a different story, but the same point. She was an outsider, a “sinner,” a woman who placed her wholehearted trust in God to save her, and her faith was demonstrated through her actions. Rahab’s actions did not save her. Her actions **revealed where her trust was placed**.
- She trusted God enough to act. She trusted God enough to risk her life. She trusted God for salvation. Her act of faith landed her in the “Hall of Faith” where the writer of Hebrews says about her: “By faith the prostitute Rahab, because she welcomed the spies, was not killed with those who were disobedient” (Heb 11:31 NIV). Her faith in God was evidenced by her actions. And because she was obedient to faith, she was saved. (See Josh 2:1-3, 6:17-23).
- James ends this section with this: “As the body without the spirit is dead, so faith without deeds is dead” (v.26). The spirit gives life to the body. Faith gives life to obedience. Where there is true trust in God, there will be movement in Him, toward Him, and like Him.

Conclusion

- James is not calling us to earn salvation. He is calling us to **stop trusting in counterfeit faith**.
- Saving faith: Has tangible evidence. Is more than right doctrine. Is completed by obedience. Trusts God fully for salvation.
- Jesus said it plainly: “If you love me, you will keep my commands” (John 14:15). Not perfectly. Not flawlessly. But genuinely.
- So the question James leaves us with is not meant to terrify believers, but to wake the comfortable: Not “Do you believe?” But **“What kind of faith do you have?”** A faith that only speaks? Or a saving faith that trusts God enough to follow Him?
- James is not calling us to try harder or clean ourselves up. He is calling us to stop trusting in something that cannot save. The good news of the gospel is not that obedience earns salvation, but that Jesus has done for us what we could never do for ourselves. He lived the perfectly obedient life we have not lived. He died the death our sin deserved. And He rose again to give new life to all who trust Him.

- If you are honest today and realize that your “faith” has been mostly words, mostly ideas, mostly habit, but not surrender, today can be the day that changes. Saving faith is not about knowing *about* Jesus; it is about trusting Jesus with your life. It is turning from self-rule and placing your full confidence in Him as Savior and Lord.
- For those who do belong to Christ, this passage is not meant to terrify you, but to assure you. If you see imperfect obedience, growing desire, and real fruit, even mixed with struggle, that is evidence of life. Dead things do not struggle. Living faith does.
- So the question before us is not, “Do I believe?” but, “Who am I trusting?” And if today you want to place your trust fully in Christ, or if you need prayer to walk in obedience flowing from faith, we would love to pray with you.

Our prayer team is available to pray with you after the service, near the “prayer” sign at the front of the sanctuary, and in the prayer room next to the offices. Also, you can send your prayer request to prayer@crosspointrockford.com

Questions for Growth Groups

1. James repeatedly addresses people who “claim” to have faith. Why do you think James is so concerned with professions of faith rather than just beliefs?
2. How does James’s illustration of helping a brother or sister in need (vv. 15-16) expose the difference between words and living faith?
3. Which of the four descriptions of saving faith challenged you most:
 - Tangible evidence
 - More than right doctrine
 - Completed by actions
 - Trusting God fully for salvation
 Why?
4. James says that even demons have correct beliefs about God. What is the difference between knowing true things about God and trusting God with your life?
5. Where do you most often feel tempted to substitute words, knowledge, or intention for obedience?
6. How does Abraham’s story help us understand the relationship between faith and obedience over time, not perfection, but direction?
7. How does this passage both warn against false assurance and offer encouragement to believers who struggle but desire to follow Christ?