

September 13, 2026

CFBC... “James: Real Faith for a Real World”

“ARE YOU REALLY SAVED?”

James 2:14-26

You might have made a profession of faith and been baptized. You might be a church member. You might be involved in a connect group. You might be actively engaged in Christian ministry. However, you’re living as if the presence and the power and the promises of the living Christ are non-existent.

Are you really saved? In fact, if you were to die today would you go to heaven? This morning you need thoroughly examine your heart to determine if your Christianity is the real thing.

2 Corinthians 13:5... Test yourselves *to see* if you are in the faith; examine yourselves! Or do you not recognize this about yourselves, that Jesus Christ is in you—unless indeed you fail the test?

Open your Bible to James 2. We’re going to examine verses 14-26. This section deals with the heart and soul of James’ message to Jewish believers who were scattered because of persecution.

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Some have pitted James and Paul against each other when it comes to the nature of true salvation. On the surface, it seems to be justified when one takes a quick glance at two of their key verses . . .

Romans 3:28... For we maintain that a man is justified by faith apart from works of the Law.

James 2:24... You see that a man is justified by works and not by faith alone.

Like riding a bicycle, faith and works go together. Both James and Paul focus on two aspects of salvation. However, these two stalwarts of the faith are not contradicting each other . . .

- **Paul's teaching focuses on what happens before conversion; James focuses on what happens after conversion.**
- **Paul was fighting against Jewish legalism; James was fighting against easy believism.**
- **Paul zeroed in on the root of true salvation; James zeroed in on the fruit of true salvation.**

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Paul and James are standing back-to-back fighting off different enemies of the true gospel!

Every important issue in your life pales in comparison to where you will spend eternity. The Bible teaches that you have an immortal soul and your soul will either go to heaven or to hell when you die. For the next thirty minutes or so I want to speak to you on how you can know for sure that you are right with God.

James understood that Satan is the master of spiritual delusion. So, he clarified the issue by stating that there are only two kinds of faith—*DEAD FAITH* and *SAVING FAITH*. Let’s look first at . . .

1. THERE IS DEAD FAITH.

James launched into this vital subject by asking two rhetorical questions that anticipate negative answers.

James 2:14... What use is it, my brethren, if someone says he has faith but he has no works? Can that faith save him?

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The topic is not faith in general but a specific kind of faith, one which has no corresponding works. The question is, **“Can a faith without works save the lost?”** The expected answer to that question is a resounding “NO.” Dead faith (17, 20, 26) is characterized by two satanic substitutes . . .

A.) What One Says

People with dead faith substitute words for deeds. They know the correct vocabulary for prayer and testimony and can even quote the verses from the Bible; but their walk does not measure up to their talk. They think that their words are as good as works, and they are dead wrong.¹ Paul uses a simple illustration to make his point . . .

James 2:15–16... If a brother or sister is without clothing and in need of daily food, 16 and one of you says to them, “Go in peace, be warmed and be filled,” and yet you do not give them what is necessary for *their* body, what use is that?

¹ Warren W. Wiersbe, [*The Bible Exposition Commentary*](#), vol. 2 (Wheaton, IL: Victor Books, 1996), 354.

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This illustration shows how the person who claims to have faith approaches needy people with an offer of good wishes but no practical help.

1 John 3:18... Little children, let us not love with word or with tongue, but in deed and truth.

Verse 17 pulverizes the supposed benefits of dead faith . . .

James 2:17... Even so faith, if it has no works, is dead, *being by itself*.

Hear the Word of the Lord. Dead faith is characterized by what one says! It’s also characterized by . . .

B.) What One Believes

James mastered the art of using an imaginary person to carry on a conversation with in order to make his point clear and relevant. That’s what he does in verses 18-19 . . .

James 2:18–19... But someone may *well* say, “You have faith and I have works; show me your faith without the works, and I will show you my faith by

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my works.” 19 You believe that God is one. You do well; the demons also believe, and shudder.

Paul’s conversation with this imaginary person shifts to include not only what he says but also what he believes. This guy gives intellectual assent to the monotheism that is embedded in *The Jewish Shema* (Deuteronomy 6:4–5).

Yes, it’s true. A person must believe in God to be a Christian, but not everyone who accepts the existence of God will go to heaven when they die. Believing the right stuff does not make one a Christian. James uses demons as his example.

It may shock you to come to grips with the fact that demons have faith. What do they believe?

- **They believe in the existence of God.**
- **They believe in the deity of Christ (Matt. 8:29).**
- **They believe in the existence of hell (Luke 8:31).**
- **They recognize Jesus as the Judge (Mk 5:1–13).**
- **They submit to the power of His Word.**

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Notice how they respond to the Lord and His truth. They "believe and shudder." Fasten your eyes on verse 20 . . .

James 2:20... But are you willing to recognize, you foolish fellow, that faith without works is useless?

Listen, a person can say the right things, be enlightened in his mind, and even stirred in his heart and be lost forever! This text makes me wonder if James, the half-brother of Jesus, may have heard him preach the Sermon on the Mount and send shock waves through the crowd when He said . . .

Matthew 7:21–23... "Not everyone who says to Me, 'Lord, Lord,' will enter the kingdom of heaven, but he who does the will of My Father who is in heaven *will enter*. **22** "Many will say to Me on that day, 'Lord, Lord, did we not prophesy in Your name, and in Your name cast out demons, and in Your name perform many miracles?' **23** "And then I will declare to them, 'I never knew you; DEPART FROM ME, YOU WHO PRACTICE LAWLESSNESS.'"

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You will stand before the Lord one day. If your faith is a DEAD FAITH built on the hope of dead words, dead beliefs, along with dead works. Hear me now. It will lead to a dead end. You will hear the Lord Jesus repeat these 7 bone-chilling words to you before you are cast into the pit of hell . . .

I never knew you; DEPART FROM ME

2. THERE IS SAVING FAITH.

In verses 21-26, James selected Abraham and Rahab as examples of people who demonstrated saving faith by their works. Both of them are listed in the roll call of faith in Hebrews 11. Their examples stand in utter contrast.

Abraham was the respected father of the Jewish people. Rahab was a Gentile and a prostitute (Josh. 2:1–24). Although they came from different backgrounds, both proved the reality of their faith by their works.

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A.) Abraham's Saving Faith

James 2:21–23... Was not Abraham our father justified by works when he offered up Isaac his son on the altar? 22 You see that faith was working with his works, and as a result of the works, faith was perfected; 23 and the Scripture was fulfilled which says, "AND ABRAHAM BELIEVED GOD, AND IT WAS RECKONED TO HIM AS RIGHTEOUSNESS," and he was called the friend of God.

The promises of God, that Abraham would have an abundance of descendants and that he would be a blessing to the whole world, depended on Isaac. God commanded Abraham to offer him as a burnt offering on Mount Moriah (**2:21-22**). His obedience proved that his faith was genuine and complete.

About 30 years earlier Abraham was saved and declared to be righteous (**2:23**).

Justification is the gracious act of God whereby He declares the believing sinner righteous on the basis of Christ's finished work on the cross. It is not a process. It is not something the sinner does; it is

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something God does for the sinner when he trusts Christ. It is a once-for-all event.

How can you tell if a person is justified by faith if this transaction takes place between the sinner and God privately? Abraham’s example answers that important question . . .

The Justified Person Has A Changed Life. He Obeys God’s Will. His Faith Is Demonstrated By His Works.²

James adds his AMEN to this amazing truth in verse 24 . . .

James 2:24... You see that a man is justified by works and not by faith alone.

Abraham was declared righteous before God because of WHAT HE BELIEVED. He was declared righteous before men for WHAT HE DID!

² Warren W. Wiersbe, [*The Bible Exposition Commentary*](#), vol. 2 (Wheaton, IL: Victor Books, 1996), 356.

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B.) Rahab's Saving Faith

James 2:25... In the same way, was not Rahab the harlot also justified by works when she received the messengers and sent them out by another way?

Rahab (Heb. 11:31; Josh. 2) received into her home Jewish spies whom Joshua sent to spy out the city of Jericho. She hid them and protected them from their pursuers. She did this because she believed in God. Once again James made his point crystal clear . . .

James 2:26... For just as the body without *the* spirit is dead, so also faith without works is dead.

Rahab was declared righteous before God because of WHAT SHE BELIEVED. She was declared righteous before men for WHAT SHE DID!

CONCLUSION

Matt Hess Illustration

Matt had made a decision for Christ. He was baptized. He was actively engaged in Christian ministry. The Holy Spirit convicted him of his sin and

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showed him that he was characterized by DEAD FAITH. He repented of his sins and placed his faith in Jesus. The Lord Jesus changed his life dramatically. What He did for Matt, He will do for you!

Are you really saved?

Are you living for Jesus?

Is He producing fruit through your life?

Are you an active member of His church?