

# What Is Saving Faith?

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- [ 0 : 0 0 ]     Wow, good morning, church. It's good to see you all. It's good to be joined by everyone at home as well. Our sermon this morning picks up our series in the letter of James.
- We're looking at James chapter 2, verses 14 through 26. This is probably one of the most famous parts of the whole letter of James, and we're going to tackle it this morning together.
- So let me pray for us, and then I'll read our text. Let's pray. Lord Jesus, as we have just sung, it's so easy to be distracted by so many other things when it comes to the worship of you.
- Lord, we think about our own acts. We think about what other people think. We think about maybe, Lord, whatever it is. But Jesus, we confess that it is indeed all about you.
- You are the center of all that is good and true and right. You are the one who has created and redeemed us. So we pray this morning as we come to Your Word, Lord Jesus, that Your Spirit would come and grant us understanding.
- [ 1 : 1 0 ]     Challenge us, convict us, change us, bring us to new life this morning, Lord. In Your name we pray. Amen. Amen. Okay, James chapter 2, verses 14 through 26.
- Let me read this for us. James says, What good is it, my brothers, if someone says he has faith but does not have works? Can that faith save him?
- If a brother or sister is poorly clothed and lacking in daily food, and one of you says to them, go in peace, be warm and filled, without giving them the things needed for the body, what good is that?
- So also faith by itself, if it does not have works, is dead. But someone will say, you have faith and I have works.
- Show me your faith apart from your works, and I will show you my faith by my works. You believe that God is one, you do well. Even the demons believe and shudder.
- [ 2 : 1 3 ]     Do you want to be shown, you foolish person, that faith apart from works is useless? Was not Abraham our father justified by works when he offered up his son Isaac on the altar?
- You see that faith was active along with his works, and faith was completed by his works, and the scripture was fulfilled that says Abraham believed God, and it was counted to him as righteousness, and he was called a friend of God.
- You see that a person is justified by works and not by faith alone, and in the same way, was not also Rahab the prostitute justified by works when she received the messengers and sent them out by another way?
- For as the body apart from the spirit is dead, so also faith apart from works is dead. Well, what is saving faith?
- That's what James wants us to consider in our text today. If you say or claim that you have faith in Jesus, but it doesn't make any difference in the works and the actions of your life, can that so-called faith really save you?

[ 3 : 27 ] Now, that's an important question. Imagine showing up to an event confident that your name is on the guest list. I guess some of us had that experience this morning if you're here.

Some of us at home have probably had that experience, maybe. You know, all week you've been touting to your friends how great it is to be going there, this event, this gala, this gathering. Imagine only to find when you arrive at the door, your name is nowhere to be found.

Jesus himself spoke like this. He said, not everyone who says to me, Lord, Lord, will enter the kingdom of heaven.

So is our faith genuine, saving faith or not? But it doesn't just matter for eternity.

It's also now that this question matters. I grew up in Pennsylvania, not too far from the town of Hershey, where Hershey's chocolate is from. When you drive through the town of Hershey, Pennsylvania, they actually sometimes pump chocolate smell into the air, especially in the amusement park.

[ 4 : 33 ] Hershey is the town of chocolate. So growing up, that's mostly what we ate when it came to chocolate, chocolate Hershey's. But then I got married. And in my wife's hometown, there's this little chocolate shop that makes homemade small batch real deal chocolate.

And trying that for the first time, I thought, oh man, this is something else. I'd been eating chocolate all my life, but not like this. Now, could it be that some of us have been dining, have been eating, have been feasting on a faith that's not really faith at all?

And the sweetness and the satisfaction of real saving faith, could it be that we've been missing it? And so James wants to challenge us this morning.

He wants to shock us. He wants to wake us up to the real thing. What is saving faith? And our passage has four parts.

The first two parts tell us what saving faith is not. And the second two show us what it is. So we're going to look at those four parts. What it's not, what it is.

[ 5 : 49 ] So first, saving faith is not mere pious talk. In verses 15 through 17, James presents us with an example.

A brother or sister, that is a fellow Christian, a member of your local church, is in need. They need clothes. They need food. They need practical help getting their feet under them. And you, seeing their needs, say, go in peace.

Be warm and well-fed. But then you don't actually give them the things that you need insofar as in your power to do so. Is that saving faith, James asks?

It sure sounds spiritual, right? Go in peace. A blessing. Be warm and well-fed. You know, the way that's worded, it could imply that God will provide your needs.

It's almost like a prayer. It all sounds like pretty pious talk. But James is quite blunt. Faith without works is dead.

[ 6 : 56 ] If your faith, if my faith, is just talk and your heart is not moved to action, then your faith is not merely little. Your faith is not merely immature.

It's quite possibly dead. Now, a lot of us know what to say in the right situations, don't we?

In this setting or in that setting with this group of people or that group of people, we sort of learn how to speak and how to talk. And sometimes that can be a helpful thing. But, you know, if you've grown up in the church or if you've spent some time around Christians, you maybe know how to talk the Christian talk.

You know the lingo. You know the vocab. But James is quite clear. That is no reliable evidence of a living faith, of a real, dynamic, trusting relationship with God in Christ.

Because after all, that is what faith is. It's a wholehearted trust in Christ alone for life now and for life to come.

[ 8 : 04 ] But James goes even a little deeper. He says, saving faith isn't just mere pious talk. He says, second, saving faith is not mere proper doctrine.

Doctrine, what you know. In verses 18 and 19, James begins by sort of positing an imaginary conversation partner. And this conversation partner, this imaginary conversation partner says, Oh, look, James, some people have faith.

Some people have works. Different strokes for different folks. Why are we being so picky here? And James says, well, okay. Show me your faith.

How do I know you have it? I can show you my faith by my works, James says. How will you show me? By what you profess to believe?

By the doctrines that you hold? Is that going to be how you prove to me your faith? And then he says this. You believe that God is one. You do well. Now, this doctrine, this biblical truth that God is one, is one of the most foundational, in fact, it is really the most foundational creed of the Hebrew Bible of the Old Testament.

[ 9 : 21 ] The Lord your God, the Lord is one. Deuteronomy 6.4. There is only one true God. Do you believe that?

Good, James says. You should believe that. That's exactly what you ought to believe. But merely having the right doctrines in your head isn't saving faith.

Even the demons believe and shudder. Verse 19. If we were to give, imagine, we were to give demons a theology test, James says, they would probably pass.

They know that God is one. They know that there's only one true creator God, and that all the rest of the so-called gods are just idols. They even shudder at the thought. But they haven't surrendered to God in genuine saving faith.

Now, I'm glad, as a church, that we love sound doctrine. We love to think right thoughts after God, to know Him better, to understand who God has revealed Himself to be in Jesus and in Scripture, and not just according to our own imaginations.

[ 10 : 38 ] We need to be theologically sharp thinkers. But a mere head full of doctrine is not a sure sign of a heart full of surrender, full of faith in Christ.

So what is saving faith? Not just what you say with your mouth. Not just what you know in your head. It's more than pious talk.

It's more even than proper doctrines. So what is it? How do we know if we've got the real thing? What's the evidence that we have? This saving trust in Christ alone for life now and life to come.

Well, in the rest of the passage, James gives two examples of genuine saving faith. The first is Abraham, and the second is Rahab.

And these two examples form James' fourth, excuse me, his third and his fourth point in this passage. So number three then, saving faith.

[ 11 : 46 ] Saving faith is proved by obedience to God's commands. Saving faith is proved by evidence, by obedience to God's commands.

If the demons believe and shudder, James now points us to Abraham who believes and obeys. Abraham, of course, is the father of the Jewish nation, the great starting point of God's covenant with Israel, that covenant that would bring blessing to all the nations of the earth.

And the decisive moment for Abraham in his life, as you read through Abraham's narrative, the decisive moment for Abraham comes in Genesis 15. When after going years without a child, years of God seemingly not fulfilling his promises to him and Sarah, his wife, God takes Abraham out on a starry night, and he says, look at the stars, Abraham.

Can you count them? And Abraham doesn't answer. He's probably just shaking his head. Of course I can't count them, God. Staring in wonder at the vast night sky.

And then God says to him, so shall your offspring be. Countless. And then at that moment, upon hearing God's promise, Genesis 15, 6 says, and Abraham believed the Lord, and the Lord counted it to him as righteousness.

[ 13 : 22 ] Abraham became a believer, became a man of faith, real faith that night. And God counted it to him as righteousness. That is, God viewed Abraham as wholly acceptable despite his sin.

But James is asking a question here. He's saying, when was the moment of truth for Abraham's faith? It's one thing to look up at the stars and have a moment.

When did we find out that Abraham's faith that night was the real deal? That moment came years later.

When God had fulfilled his promise and given Abraham and Sarah a son, whom they named Isaac. And then God told Abraham to take his only son, this son that he loved, and to let him go.

To give him up as a sacrifice to God. The ultimate test. And a test, by the way, that's never repeated in the Bible for a human parent ever again.

[ 14 : 29 ] This was an utterly unique moment for Abraham, the father of faith. And you can read this story in Genesis 22, when Abraham takes Isaac up Mount Moriah, not knowing how God is going to fulfill his promise through Isaac to bless all the nations, if now God's telling him to sacrifice Isaac.

In fact, the New Testament will look back on that moment in the book of Hebrews and say, Abraham perhaps even believed in the resurrection of the dead in that moment. And that's how he was able to march up that hill. But before Abraham can lower the knife, the angel of the Lord calls out, Abraham, don't harm the boy.

Now I know you fear God. And God provides a ram as a substitute for Isaac. And then in that moment, God renews, he repeats, he reiterates his promise to Abraham to bless all the nations of the whole world through him and his offspring.

And that's a promise, by the way, that would ultimately come true in Abraham's ultimate, long, far-off offspring, the Lord Jesus Christ. The Lord Jesus, who like Isaac, was also led up a hill with wood on his back.

But unlike Isaac, Jesus did become a sacrifice. The one true sacrifice for the sins of all of us, you and me. He took our place and he died the death that we deserve to die because of our sin.

[ 15 : 58 ] And he offers eternal life for all who will repent and believe in him. But again, that faith in Jesus that saves us, how do we know it's genuine faith?

The thing that proves his faith, Abraham's faith, are his works. In verse 22, James says, real living faith is active along with works, even completed, that is carried forth to its goal by works, by deeds, by actions in obedience to God.

But then James says something a little confusing in verse 21. He says that Abraham was justified by works.

And again, in verse 24, he says that a person is justified by works and not by faith alone. Now, the reason that's confusing is because if you read the Apostle Paul, on the surface, it sounds like Paul and James are saying completely opposite things.

In Romans 3, Paul will say, a person is justified by faith apart from works of the law. Now, this apparent contradiction has caused a lot of head-scratching in the history of Christianity.

[ 17 : 23 ] But I think the context of James shows us that Paul and James are using the word justify in different ways to talk about different things to address different needs.

Paul was writing to Christians that thought they had to keep the Torah, they had to keep the law of Moses in order to be saved. James is speaking to Christians who think that giving mere lip service to Jesus will save them.

So you see, Paul is combating legalism, that I have to do something to earn my status with God and James is combating nominalism. If I just say the right things then I'm in. So Paul has to talk about what actually puts you in a right relationship with God and James has to talk about what actually demonstrates the validity or the reality of your relationship with God.

For Paul then, when he uses the word justification, he means something kind of unique. He means the act whereby God reckons us, declares us righteous. For Paul, justification means God declaring us righteous because of our union with Jesus, the righteous one, in faith.

Because Jesus is righteous and faith unites us to Jesus, then God declares us, justifies us in Jesus through faith alone. That's what justification means for Paul.

[ 18 : 51 ] But for James, justification here means the evidence, the proof, how do we know that you have saving faith in union with Jesus?

So for Paul, to justify means to make or to declare righteous. For James, to justify is to prove or to demonstrate that you have faith in the first place. Now, this shouldn't surprise us that two different biblical writers should use the same word in different ways.

That happens all the time in real world language use, does it not? And the New Testament writers are very much writing in the real world. Imagine you overheard me talking on my cell phone saying something like, where does he get off?

Okay, you'd think, either I was really mad at someone, or I was asking which subway stop was closest to the particular destination. Where does he get off? And you'd only know which one it was by the context, maybe my tone of voice, but ultimately the context, right?

You know, the same is true when we read the New Testament. Lots of words. There's a handful that can actually be used in very different ways. Sanctification is one of them. You read through the New Testament, sometimes sanctification means that you are positionally clean before God.

[ 20 : 05 ] Sometimes sanctification means this growing increase in righteousness. You just have to look at the context and know which one the writer means. And in reality, James and Paul, though they have their different emphases, and they have their different audiences, and they have their different styles, they actually both come down on the same side of this issue.

When you read across the entire of their works, you find that there's a lot of unity and harmony. Faith saves us. Both will agree, but faith without works is dead.

Paul will say in Galatians 5, in Christ Jesus, the only thing that counts is faith working through love. The only thing that counts is faith working through love.

a kind of faith that changes your life. A real relationship with Christ. I think it was Calvin who synthesized this brilliantly.

He said, we are saved by faith alone, but not by a faith that stays alone. We're saved by faith alone, but not by a faith that stays alone.

[ 21 : 15 ] A faith that will generate works. Now, do works add something to our faith? Is faith sort of square one and then we've got to build a little castle of righteousness on top of that?

No, James isn't saying that faith needs to be supplemented. He's saying that if your faith doesn't flow forth in a desire to obey God, then it's not really faith at all. It's a test. It's an evidence of the real thing.

Which brings us back to Abraham then. Abraham, whose works justify, and for James that means proves or demonstrates that his faith is the real deal.

That he is actually in a saving relationship with God. Saving faith, Abraham shows us, is proved by obedience to God's commands. So as you look at your own heart, your own life, do you see a desire and the follow-through to keep God's commands?

James isn't talking about being perfect here. Abraham was far from perfect. Read his story in Genesis and you will find that out.

[ 22 : 28 ] But his faith made a difference in what he did. He took God at his word even if it was counter-cultural, even if it wasn't popular, even when it was costly.

And that brings us to our last point. James' last example is Rahab. And here we see this fourth point.

Fourth, saving faith is proved in particular by love for God's people. Abraham showed us that saving faith was proved or demonstrated by obedience to God's commands.

James wants to focus it down and say, saving faith is proved in particular by love for God's people. He writes in verse 25, and in the same way was not also Rahab the prostitute justified by works that is proved to be faithful when she received the messengers and sent them out by another way.

Now you probably couldn't imagine two characters more different in the Bible than Abraham and Rahab. One a male, the other a female. One of them old, the other probably young or maybe middle-aged.

[ 23 : 38 ] One the father of the Jewish nation, the other a Gentile. One wealthy, the other a prostitute. But by juxtaposing these two figures and holding them both up as exemplars of faith, James is making a brilliant rhetorical point, is he not?

That no matter what your background or your upbringing or your social status or your gender or your class or your race, there is an equal place for you in the people of God.

Whether you're an Abraham or a Rahab, this family is one in Jesus. And Rahab's story is so powerful.

Joshua 2, that's where she enters the biblical storyline. And in that moment, the people of Israel are about to take the promised land. They're about to kind of come in and God's going to give it to them and they come to the city of Jericho first.

And Joshua, the leader of Israel, sends spies into Jericho to check it out. And they meet Rahab. And Rahab tells them, she says, we've heard all about what your God did in Egypt.

[ 24 : 47 ] We've heard all about how he dried up the Red Sea. We've heard all about how he conquered those other kings on the other side of the Jordan, our neighbors just over the water. And you know, most of my town, our hearts are melting in fear when we've heard of all this because we know that your God is the God in heavens above and the one true God in earth beneath.

In other words, Rahab professes faith in the God of Israel having heard the message of what God has done. She hears and she believes.

But what demonstrates that her faith is genuine is the real deal. What demonstrates that her faith is saving faith. The evidence is the costly kindness that she shows to the people of God.

At great risk to herself, she hides the spies from the Jericho authorities when they come knocking and she stages their daring escape from the city, putting her own neck on the line to save this handful of spies from getting caught and getting killed.

And in Jewish tradition, Rahab becomes the model Gentile convert. She becomes sort of the hero of those who would come to faith from the outside.

[ 26 : 09 ] And in the New Testament, we see that Rahab even becomes part of the family line of the Messiah, of Jesus, in Matthew 1. And here, James holds her up as an example of real saving faith, faith that works, faith that flows forth in practical love for the people of God.

So how about us, friends? Do we have the real thing? Is our faith mere talk? Is it mere ideas?

Or is it a living relationship that bears the fruit of obedience to God and love for our brothers and sisters in Christ? You know, this is the sort of passage that invites self-examination, does it not?

It's a challenging passage. And by design, James wants it to be very straightforward and cause us to do some soul-searching.

But as we apply this passage to our hearts, the first thing to say is that we should not do it alone. I know many of us have what we might call tender consciences.

[ 27 : 32 ] When we hear a passage like this, we bring all of our failures and all of our shortcomings to mind and we can just despair of our relationship with Christ. We think of all the ways we've fallen short and all the ways we're not where we want to be and we think, well, maybe I just, maybe I don't have it at all.

Well, friends, if that's you, let me encourage you strongly to find a mature fellow believer. Reach out to one of the pastors, your small group leader, an older friend in the faith that you trust.

Find a mature fellow believer and talk to them about your doubts and fears. The reality is we are often not the best judge of our own spiritual state.

Bernard of Clairvaux supposedly said, he who appoints himself his own spiritual master has a fool for a disciple. You see what he's saying there?

If you look to yourself as your own spiritual guide, you're leading a fool, i.e. you're being very foolish to think that you're the best one to assess your own spiritual life. There's too much you'll miss.

[ 28 : 49 ] Whether in fear or in pride, you've got blind spots. I've got blind spots. We need someone else to take a look at our life and say, yeah, brother, yeah, sister, you know what?

You have failed. But look at all this other fruit in your life that, you know, doesn't come to mind, that I see and I affirm. Be encouraged.

So find someone to talk to about this as you do some examination. Second, then, be open to repentance. That is, if God is showing you areas of your life that do need to change, areas where your faith isn't bearing good fruit, then today, even now, as we draw this service to a close, go to God in prayer.

Admit your failing, your shortcoming, your fear. Ask Him for the strength and the courage and the wisdom and the direction to act. You know, all of us have room to grow here.

You can't read the end of James chapter 2 and not be convicted. Perhaps God is pinpointing a specific thing in your life, an area of obedience or an area of love where you know you need to change.

[ 30 : 17 ] If that is true, take heart. What you're experiencing is conviction is conviction. And conviction is the work of God the Holy Spirit, Jesus tells us.

So if you are feeling the tug of conviction on your heart, then the Spirit, the one who imparts saving faith in the first place, is at work in you, inviting you deeper into life.

Conviction is a sign that God's loving you and drawing you deeper into His life of love. So don't delay. Respond to the Spirit's work and repent and go to God your Father who loves you and open your hands and say, okay, Lord, let's go.

Third, perhaps you've come to realize that your faith up till now maybe has been just talk and ideas.

maybe what God is showing you is that you don't have real saving faith. What do you do? Well, friends, the answer is very straightforward.

[ 31 : 33 ] Turn to God, the God who loves you and gave His own Son for you. Admit, admit that you've been deceiving yourselves and maybe deceiving others.

ask Him to forgive your hypocrisy. Ask Him to forgive you, not because you deserve to be forgiven, but because Christ died for you in love, because He loves hypocrites and fakes.

He loves them and shed His own blood for them. Admit that you've been deceiving yourself. Ask God for forgiveness and commit your life to Him from this day forward.

surrender to Him as your Lord, trusting that His paths, costly though they may be at times, are the paths of life. And after you've made that commitment, then tell somebody.

Make a call. Send an email. Let a Christian friend know about the change that's taken place. Because, friends, here's the good news. Faith without works is dead.

[ 32 : 42 ] But, as James and the rest of the New Testament authors know and proclaim, our God specializes in raising the dead. Does He not? Through faith, God makes us alive together with Christ, saving us by grace, creating us anew in Christ Jesus, creating us in Christ Jesus for good works.

which God prepared beforehand that we should walk in them. Amen? Amen. Let's pray together. Lord Jesus, we take just a moment of quiet before You now.

And we lay before You areas where Your Spirit is working to convict us and to draw us into life. Lord, so many of us over these last few weeks have been particularly convicted when it comes to racial injustice in our country.

Lord, we pray that You would continue to convict us and You would continue to bring genuine lasting repentance that we might not simply say be warm and well fed, but that we might act in love and charity and use what good resources we've been given to plead for justice and for change.

God, perhaps it's another area, Lord, how we use our time, how we use our money, the relationships we have. Lord, perhaps even You're bringing to mind a particular brother or sister in the faith and need who needs care.

[ 34 : 33 ] Father, we know that Your Word says perfect love drives out fear. So we pray that the perfect love of Christ for us would drive out fear and allow us to respond with acts of love to those whom You've placed on our heart.

Lord, we know also that perhaps some who've been able to hear the service this morning don't have saving faith. Father, we think of that moment when You asked Ezekiel to go out and look at a valley and the valley was full of dry bones.

And Ezekiel said, God, how can these dry bones live? They're dry. They're dead. But then Your Spirit came and brought it to life. Spirit, would You come and would You bring life this morning?

Would You awaken saving faith in Christ for those with ears to hear? We ask all this in the powerful name of Jesus.



Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen. Amen.  
Amen. Amen.

[ 35 : 53 ] Amen. Amen. Amen.