If we understand "faith" in Ephesians 2 as that trust and that trust alone through which God joins us to Christ and the benefits of His redemption; and if we understand "faith" in James 2 as that trust through which God transforms us from within and produces the fruit of good attitudes and actions, then perhaps we can see that both faith that remains alone and changes in behavior that do not flow from faith are worthless as far as God is concerned. Only a faith that issues in a godly lifestyle is true saving faith; and Paul stresses faith alone as the means by which we are saved, and James stresses faith that produces good actions as the only kind of faith that saves.

Thus if we ask whether people today are obligated to believe and obey God and do good works in order to be saved, we must answer that they are obligated to believe in God's Son and His saving work in order to be saved; and that if they are truly saved they are obligated to obey God and do good works.

But we can say more. If we are truly saved, God has poured out His love into our hearts by the Holy Spirit, whom God has given us (Romans 5:5), and as a result we sincerely wish to please God, do His will, obey His commands, and do works of grace and kindness and mercy. And we desire to continue to grow toward maturity and to let our light shine before fellow human beings, that they may see our good deeds and praise our Father in heaven! May it be so for each one of us!