

Lesson 13 focused on the first internal habit, which is prayer. This lesson focuses on the second habit, which is fasting. You may want to review Lesson 8 on *Habits and Intent*.

## The Discipline of Fasting

*Fasting is a way to separate ourselves from the world, and from the desires of the flesh.  
Fasting is gaining the resolve to properly direct our God-given resources to God's purposes.  
Fasting is humbling ourselves before God so that we are prepared to do his will and not ours.  
Fasting is learning to say, "God, you are sufficient for me."*

To review what was said earlier, fasting is a way to practice **self-control**, not self-denial. Fasting teaches us how to distinguish what we need from what we desire. *Simplicity* results from fasting, because it takes self-control to live below our means and create an excess. *Tithing* results from fasting, because it takes self-control to establish and maintain a fund. Observing the *Sabbath* is a type of fasting, because it takes self-control to devote ourselves to worship and bible-study instead of pursuing our own goals for the day.<sup>1</sup> *Solitude* is a type of fasting, because it takes self-control to draw apart from the world and be still before God. We gather into our storehouse today what we need for tomorrow, creating margins in our life to be held in reserve for God's purposes. But isn't that **stewardship** rather than fasting? Listen to God's definition of fasting:

'Why have we fasted,' they say, 'and you have not seen it? Why have we humbled ourselves, and you have not noticed?' Yet on the day of your fasting, you do as you please and exploit all your workers. Your fasting ends in quarreling and strife, and in striking each other with wicked fists. You cannot fast as you do today and expect your voice to be heard on high. Is this the kind of fast I have chosen, only a day for a man to humble himself? Is it only for bowing one's head like a reed and for lying on sackcloth and ashes? Is that what you call a fast, a day acceptable to the LORD? Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Is it not to share your food with the hungry and to provide the poor wanderer with shelter — when you see the naked, to clothe him, and not to turn away from your own flesh and blood?

Then your light will break forth like the dawn, and your healing will quickly appear; then your righteousness will go before you, and the glory of the LORD will be your rear guard. Then you will call, and the LORD will answer; you will cry for help, and he will say: "Here am I." If you do away with the yoke of oppression, with the pointing finger and malicious talk, and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday. The LORD will guide you always; he will satisfy your needs in a sun-scorched land and will strengthen your frame. You will be like a well-watered garden, like a spring whose waters never fail. Isa 58:3-11.

How can we provide food for the hungry and clothing for the naked if we don't make provision for it, if we spend everything we have on ourselves? How can we exercise justice if we are not willing to set aside our "rights" in order to show compassion and mercy? Stewardship is learning to store what we have but don't need, in order to have it when we need it. Obedience is learning

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<sup>1</sup> Isa. 58:13-14 Isa 58:13-14 "If you keep your feet from breaking the Sabbath and from doing as you please on my holy day, if you call the Sabbath a delight and the LORD's holy day honorable, and if you honor it by not going your own way and not doing as you please or speaking idle words, then you will find your joy in the LORD, and I will cause you to ride on the heights of the land and to feast on the inheritance of your father Jacob." NIV

to set aside what we want in favor of what God wants. The parable of the ten virgins<sup>2</sup> is a parable about preparedness, stewardship, and obedience. But the discipline, the practice or principle that produces these fruits, is fasting:

At that time the kingdom of heaven will be like ten virgins who took their lamps and went to meet the bridegroom. Five of them were foolish, and five were wise. For when the foolish took their lamps, they took no oil with them, but the wise took flasks of oil with their lamps. As the bridegroom was delayed, they all became drowsy and slept.

But at midnight there was a cry, 'Here is the bridegroom! Come out to meet him.' Then all those virgins rose and trimmed their lamps. And the foolish said to the wise, 'Give us some of your oil, for our lamps are going out.' But the wise answered, saying, 'Since there will not be enough for us and for you, go rather to the dealers and buy for yourselves.'

And while they were going to buy, the bridegroom came, and those who were ready went in with him to the marriage feast, and the door was shut. Afterward the other virgins came also, saying, 'Lord, lord, open to us.' But he answered, 'Truly, I say to you, I do not know you.'

The five foolish virgins failed to make adequate preparations. They failed to plan for the unexpected by storing more than what they needed for the moment. They had the money, but they didn't buy what was needed. Thus they were not ready when the opportunity presented itself. Just like real life, they could not obtain what they needed in time to satisfy their obligations, and so they were excluded from the feast. Hurricane Katrina was a vivid reminder that we must be prepared for That Day before it hits. Each day must take care of itself. We cannot change yesterday, although we can learn from it. And we cannot do today what can only be done tomorrow. Therefore, *we must learn to do what is necessary for today, and what cannot be put off until tomorrow.*

The five wise virgins did that. They not only heard what was expected of them, but they stored their oil as they had opportunity. The others did not, because they chose not to believe what was expected of them. They were not simply lazy, or foolish. They were unbelieving. That's why the Bridegroom said he did not know them. His sheep not only hear his voice, but they believe and *follow* him (Jn. 10:26-27; Matt. 10:38; 16:24; Mk. 8:34; Lk. 9:23). They are faithful in action as well as words; they are doers and not merely hearers of the word (James 1:21-25; Matt. 7:26-27).

### **Self-Control Takes Time to Learn**

Self-control takes time to learn. It cannot be procured overnight. Matthew Henry says the oil in this parable represents the Christian graces. These include knowledge of God's Word for purposes of obeying, evangelizing, discipling, and worshipping. These also include wisdom, contentment, graciousness, prayerfulness, and peacefulness. These take time because only repeated practice under adversity will make us adept at them. They must be tested in the fire to make them strong, durable, and useful. They never come about easily, or freely. Such graces are bought at a price, just as the parable suggests. They must be developed, exercised, honed, and maintained. They are the foundational skills of our Christian craftsmanship (2Tim. 2:15).

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<sup>2</sup> Matt. 25:1-12

Keep in mind that spiritual skillfulness is not the same as spiritual fruitfulness. Skills require time, talent,<sup>3</sup> and money to develop to the point that they become useful. Fruits do not. Fruits are passively obtained because they can only be produced by a mature tree. If we spend the time, effort, and money necessary to become mature, then the fruit of that maturity will naturally display itself. This is a repeated theme in this course: we cannot directly produce any of the fruits. It will only frustrate us if we try. They are evidences, not disciplines. Self-control is a **fruit** of the Spirit (Gal. 5:23). The discipline that will produce it is fasting, and that's why every mature Christian fasts in some way as a discipline of his or her life (Matt. 9:15).<sup>4</sup>

### The Nature of Time, Talent, and Money

*There is a time for everything, and a season for every activity under heaven; Ecc. 3:1*

Consider these statements about time:

- Having time doesn't mean success – we may have been laid off and time is our penalty
- Having time doesn't mean prosperity – we may have nothing to show for our labor
- Having time doesn't mean freedom – prisoners in jail have plenty of time
- Having time doesn't mean availability – we may be incapacitated and unable to help

Consider these statements about wealth:

- Wealth and success are not the same – ill-gotten gains do not make us a success
- Wealth and prosperity are not the same – money cannot procure lasting relationships
- Wealth and freedom are not the same – the love of money actually enslaves us
- Wealth and money are not the same – wealth is an ability to give money, not get it

Consider these statements about talent:

- Discipline is the refining fire by which talent becomes ability.  
--Roy L Smith
- Do not hide your talents; they were made for use. What's a sundial in the shade?  
--Benjamin Franklin
- If you have a talent, use it in every which way possible. Don't hoard it. Don't dole it out like a miser. Spend it lavishly, like a millionaire intent on going broke  
--Brenda Francis
- Use what talent you possess: the woods would be very silent if no birds sang except those that sang best.  
--Henry Van Dyke

Thus, it isn't how much time, talent, or money we have that determines our usefulness to God. It's how we use them. Each of them has a value, but its value depends on how we leverage it for the kingdom. So let's look at their value, and the conditions that make them valuable.

<sup>3</sup> As in the parable (Matt. 25:14+), our talents may be given to us, but they still require inventiveness and effort to be productive.

<sup>4</sup> And Jesus said unto them, Can the children of the bridechamber mourn, as long as the bridegroom is with them? but the days will come, when the bridegroom shall be taken from them, and then shall they fast.

## The Value of Time, Talent, and Money

If you hadn't noticed, millionaires who go bankrupt rarely stay bankrupt. That's because they know how to obtain and use money. Money has no value in itself. It's a tool, and those who are successful have learned how to use it well. That's why it's the measure of success in the business world. But its *value* is found in its ability to leverage people and commodities. In fact, money itself is a replaceable commodity. We gather more or less of it according to our ability to give people what they want. If we use it well, we get a return on our investment. If we use it poorly, we squander it, and we're seldom given more. It's how we use money that gives it value.

Compare that to time. Time is an irreplaceable commodity. It's the one thing we can never gain more of, nor preserve, no matter how hard we try. We can only expend it. We all begin with the same 24 hours in a day, whether rich or poor, powerful or impotent. Once our time is gone, it's gone forever. There's no going back or reliving it. Therefore, time is the most precious commodity we have on earth. Its effective use is the *sine qua non* of success, prosperity, and freedom. When we learn to use time efficiently, and productively, we tend to become the envy of all. So, like money, time has no value in itself. It's how we use time that gives it value.

Talents are usually God-given, although some may be acquired if we lack the natural talent. Some talents are born in adversity. They are built and developed out of necessity. A natural talent that remains dormant, because it never finds an opportunity to exercise itself, is a talent without any value. But an acquired talent that meets an immediate need is invaluable. It's not the talent, but its useful exercise, that gives it value.

### Assigning Value

When we say we don't have enough **time**, we mean that there are things we cannot do because we have spent our time elsewhere. We are actually admitting that we have made poor choices in how we spent our time. If we are disappointed by the scarcity of our time, it means there were higher priority things that we didn't consider when we allocated the time we did have. When we would love to help someone, but we don't have the time, we are actually saying that we spent *their* time on something else, something to which we assigned a higher value than the time we might have spent on them. Things, people, time, resources all have a value. But they do not have an *inherent* value. They have an *assigned* value; and we are the ones who assign each its value according to our needs and our calling. If the value we assign to one is justifiably higher than another, then there is no cause to feel guilty about the time we spent. The only issue is whether the value we assigned is justified.

When we say we don't have enough **money**, we mean exactly the same thing as when we say that we don't have enough time: it was either misspent, or our eyes were bigger than our wallet. If we spend our time and money well, we cannot feel as though we somehow needed more than what we had. We could say with a clear conscience that we made the best choices we could under the circumstances, knowing what we did at the time. We allocated our time and money to the best of our ability; there was simply none left over for lower-value items. There is no guilt, no frustration, no envy, and no regrets. We allocated what we had at our disposal at the time.

And so we are content with what God gave to us, and we are satisfied that we were good stewards with his resources (parable of the talents, Matt. 25:15+).

Everything that has been said so far applies equally to our giftedness, our **talents**, which the Holy Spirit has chosen to distribute to each of us according to the measure he has determined.<sup>5</sup> We assign a value to them by how and when we exercise them. If I have been gifted with craftsmanship, and I am a skilled cabinet-maker by trade, but I never employ my gift for the good of the Body, have I properly allocated it as a kingdom resource? I derive a personal benefit from it in having a marketable livelihood. My customers certainly derive a benefit from it, for a price. I might even use my gift as a vehicle for presenting the gospel, for meeting people in order to give my testimony about Jesus Christ. But even then, others in the Body of Christ are not deriving a direct benefit from my gift. Perhaps I could use it to serve my fellow believers in regions devastated by hurricanes or forest fires. But here's the catch: before I can do that, I need to pre-allocate enough time, and enough money, to facilitate that kind of service to the Body. I also need to maintain my skills, and my tools of my trade. Those things require time and money as well.

Consider that our allocation of time isn't necessarily distinct from our regular routine as we live in the world, and walk the path laid out for us. We don't live out our Christianity in a niche of time, carved out from our busy schedule. We live it in parallel with everything else we do. We live in the kingdom, and at the same time, we sojourn in the world. We're not supposed to live in the world, and sojourn in the kingdom on Sunday. It's a matter of how we apply our time, talents, and money for the glory of God while we're sojourning. "Whatever you do, do it as for the Lord." 1Cor. 10:31; Col. 3:17, 23. But we do carve out a niche of time to be separate from the world, to come into the presence of God and be totally focused on him. This is coming into the pasture through the gate of Christ, to be fed and nurtured before returning to the world (Jn. 10:9). That's what requires us to set aside margins of time and money for God's use before we allocate our remaining time and money to other necessities. Fasting from food can be done in public, in parallel with our other activities. But solitude cannot – it is practiced in the margins.

### **Allocating Margins**

When we assign a value to the objects on which we will spend our time, talents, and money, we tend to leave out a category called "undesignated reserves" As a result, we allocate all of our time and money in advance, leaving no margin for the unexpected. We are being presumptuous. When we squander our talents by not developing and maintaining them, we are being poor stewards. It's as if we are suggesting that we know what will or will not happen in the future, and what may or may not be needed. The Bible says we are to take God's will into account in all that we plan do:

Now listen, you who say, "Today or tomorrow we will go to this or that city, spend a year there, carry on business and make money." Why, you do not even know what will happen tomorrow. What is your life? You are a mist that appears for a little while and then vanishes. Instead, you ought to say, "If it is the Lord's will, we will live and do this or that." As it is, you boast and brag. All such boasting is evil. Anyone, then, who knows the good he ought to do and doesn't do it, sins. James 4:13-17

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<sup>5</sup> 1Cor. 12:11

When we take God’s veiled will into account, we are assuming that the unexpected *will* occur. It’s just that we don’t know when or what it will be, because we are not privy to God’s mind (Rom. 11:34). And so we set aside resources in reserve to handle the unexpected. We develop our skills while we have an opportunity in order to prepare ourselves for those unforeseen opportunities which may require them. Those resources, and that preparation, require that we create and maintain margins in our life. That’s where we find the freedom to serve God. Everything else in our life is like a fixed expense. We are creating margins to establish a fund of “disposable income.” That’s where we find our freedom and our possibilities. That where we discover the ability to serve when and where we are needed. That’s where we begin to *live*, in the margins. When we have margins we find rest, because we’re not living on the edge, barely keeping our heads above water. We have excess.

*A margin is an amount allowed beyond what is necessary.* That’s a useful definition. It means that, to create margins in our life, we must first define our margins. Then we can set aside an amount for “what is necessary.” And last, we define our optional niceties. We always allow for margins out of our total resources – *not* out of our available resources. We don’t give to God from our leftovers, as Cain did. Instead, we set apart for God the best of our firstfruits (Ex. 23:19). That’s what God offered up on the cross for us (Rom. 11:16; 1Cor. 15:23). We can do no less. We set aside God’s portion, and then we work around it to meet our needs.<sup>6</sup>

### Allocating Values

Assigning correct values to those things and those people on whom we will spend our resources requires wisdom. Wisdom is knowing when something is or is not important, true, and lasting; it is learning whether a rule applies or not. If we assign too high a value to something, or we assign too many values cumulatively, then we deplete our resources. To cover such unnecessary “debt,” we wind up drawing resources out of what should have been our reserves. As you can see, debt involves more than just money. When we refuse to say “no” to people, we make ourselves indebted to them for our time, and that debt must be paid, or else we lose our credibility and cause grief to someone else. That makes us feel guilty (and we *should* feel guilty); it also induces stress. We cannot be at peace when our life is in turmoil with constant demands being made on us, demands that we may have incurred unnecessarily. We wind up kicking ourselves every time we get ourselves into this fix.

*Here’s the principle that governs a Christian’s economic life:*

**DELAYED GRATIFICATION.** We cannot spend what we do not have, and we must not spend all of what we do have. We buy necessities, not niceties. If we can’t pay cash for it, then we obviously can’t afford it, and probably shouldn’t have it.<sup>7</sup> We don’t want our possessions to own us (Luke 12:34, “For where your treasure is, there will your heart be also”).

<sup>6</sup> NOTE: If we have fallen into debt, we cannot offer to God what belongs to someone else. We cannot make an offering of borrowed money. We first need to clear our debt (Matt. 5:24) and then we can give to God from what is ours to give. We don’t give to God from a windfall. “I will not take for the LORD what is yours, nor offer burnt offerings that cost me nothing” 1Chr 21:24. And we don’t give to God what we owe to others. “You say, ‘If anyone tells his father or his mother, “What you would have gained from me is given to God” [as an offering] he need not honor his father.’ So for the sake of your tradition you have made void the word of God.” Matt. 15:5-6.

<sup>7</sup> Is there an exception for a house? Yes. But the price of the house should be no more than three times your annual income. Put down 20% and mortgage the remainder. The mortgage should be fixed rate, no more than 20 years. That makes the monthly payment about one third of your monthly gross income. However, if you’re paying that or more for an apartment, go buy a house with the same monthly payment.

*Here's the principle that governs a Christian's **calendar**:*

**UNDERCOMMITMENT.** We cannot be in more than one place at a time, doing more than one thing at time, having less time than we need to get something done. We need to stop being time optimistic, and start being time realistic. We need to schedule our “down” time, our travel time, our study time, and our family time, just like we schedule any other appointment.

*Here's the principle that governs a Christian's **talents**:*

**USE IT OR LOSE IT.** We need to invest in our talents in the same way and for the same reason that we invest in a retirement plan or life insurance. It pays dividends. Honing our skills means choosing between doing them, and doing something else. Our margins of time and money are necessary to develop and maintain our other spiritual skills: bible-study, prayer, meditation, service, evangelizing, discipling, and worshipping. The discipline or principle of fasting facilitates our seven other disciplines. As we become skilled in fasting, in learning self-control, we become skilled in the other disciplines, because we have learned to set apart the time and the money needed to pursue them.

*Fasting, as a means to separate ourselves from the world, is a way to develop the gift of **discernment**.* Discernment is being able to perceive hidden things, and to distinguish between things. Fasting forces us to make choices between long-term and short-term benefits, between what we need and what we want, between what God intends and our own agenda, between the desires of the Spirit and the temptations of the flesh. Unless we recognize the hidden dangers in worldly living, and perceive the differences between what the world expects of us and what God provides for us, we will be unable to make prudent choices.

### **Choose this Day...**

Because each of us is unique, there is no universal answer as to how to allocate our time, talent, and money, or how to make prudent choices. Here are some typical choices we all have in the American culture: high rent district or low; Mercedes or Kia; big-screen TV or none; mink or cotton; Corian or Formica; steak or chicken; wood or laminate; Football or bible-study; staying up late or praying early; shopping or soup-kitchen; Christmas gifts or supporting a missionary; visiting Europe or visiting shut-ins; buying CD's or learning to play an instrument. I think you get the idea. In each choice, which one increases our margins of time, talent, and money for God's use? Don't assume that cheaper is better. What would you add to the list for yourself?

### **Practical Fasting**

*Ps 35:13 I put on sackcloth and humbled myself with fasting.*

*Ps 109:24 My knees give way from fasting ; my body is thin and gaunt. NIV*

We normally consider fasting to be humbling ourselves, and not eating for some period of time. But this practice can become an idol, an end in itself. We sometimes fast to prepare us for prayer, or for some trial, as if enduring Catholic penance to cleanse our soul. That is not its purpose at

all. We are intentionally pushing aside the desires of the flesh to take the focus *off* of us, and put it onto God. Thus, our behavior is purely between God and us; it is God-centered.

Matt 6:1-5 "Be careful not to do your 'acts of righteousness' before men, to be seen by them. If you do, you will have no reward from your Father in heaven. So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by men. I tell you the truth: they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

And when you pray, do not be like the hypocrites, for they love to pray standing in the synagogues and on the street corners to be seen by men. I tell you the truth: they have received their reward in full.

Matt 6:16-18 When you fast, do not look somber as the hypocrites do, for they disfigure their faces to show men they are fasting. I tell you the truth: they have received their reward in full. But when you fast, put oil on your head and wash your face, so that it will not be obvious to men that you are fasting, but only to your Father, who is unseen; and your Father, who sees what is done in secret, will reward you. NIV

## The Key to Fasting

It's tempting to want some kind of formula or equation into which we can place the variables of our life and crank out a ready-made answer as to what we should do, that says whether what we want fits into God's plan for our life. There is no such formula. Clarity, like control, is an illusion. We need to make the best choices we can, knowing God's commands, and being resolved that our gifts and our calling are irrevocable (Rom. 11:29). And *that's* the key.

We all order our lives around something. We align our activities and our choices with an image that we carry in our head of who we are, our *identity*. In American culture, image is everything. Substance and quality are often ignored. Look at the ads on TV or in magazines. Whose image do we carry around in our head? If you recall the lesson on journaling, every day we describe our identity in Christ according to Scripture. But is that our image? Or do we have the American image of success: having the right occupation, living in the right house, located in the right neighborhood, driving the right car, wearing the right clothes, saying the right things, playing the right sports, all of which exudes success and acceptability. And so we spend all our resources on our worldly image, with its claims on our time, labor, and money. And if a believer asks us for a portion for God's purposes, we say with *pride* in our voice how over-committed we are, how we'd like to help, but it's "just not a good time for me." And somehow, there never is a good time, is there? Why is that? Who are we living for? What have we been called to do? What's our major purpose in life? ***Are we image-builders, or kingdom-builders?***

I can hear the screams already. I'm not saying that rich people can't be spiritual. This has nothing to do with riches. It has to do with wealth, and we defined wealth as the ability to give. It's not the amount of money we make, or even the amount of money we spend. There are many wealthy households who only make \$25,000 a year, and many poor households whose income is six figures or more. The difference between poverty and wealth is *margins*. Wealthy people have

learned the *principle of fasting*: setting apart God's portion first, and consuming less than what remains. We need to live in the margins, nurtured in the pasture of God.