

HOW  
TO SAY **NO**  
TO A STUBBORN  
**HABIT**

EVEN WHEN YOU FEEL  
LIKE SAYING YES

**ERWIN W. LUTZER**



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## HOW TO SAY NO TO A STUBBORN HABIT

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*To all those who seek to have a passion for God  
that is greater than their passion to live with a stubborn habit—  
“You make known to me the path of life;  
you will fill me with joy in your presence,  
with eternal pleasures at your right hand” (Psalm 16:11).*



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## Foreword by Jack Hibbs

Why are stubborn habits so difficult to break? That's the question we grapple with every time we find ourselves pulled down by a habit or a sin we desperately want to overcome. No matter how determined we are, no matter how earnest our hearts, we fail. And we end up at square one all over again.

Even though we know what is wrong and we're eager to do what is right, it seems we cannot escape the alluring clutches of a bad habit.

You may feel all alone in your struggle, but you're not. You're in good company. The apostle Paul—who wrote much of the New Testament and was used mightily by God—faced the exact same dilemma. Even after he had been a Christian for more than two decades, he expressed

great frustration over the inward battle we all face with sin. Read carefully what he wrote:

What I will to do, that I do not practice; but what I hate, that I do...For I know that in me (that is, my flesh) nothing good dwells...For the good I will to do, I do not do; but the evil I will not to do, that I practice...O wretched man that I am! Who will deliver me from the body of this death? (Romans 7:15, 18-19, 24).

Paul wanted to do what was right, but found himself doing wrong—to the point he cried out, “Who will deliver me?” And his next words hold the key to breaking a stubborn habit: “I thank God—through Jesus Christ our Lord!” (verse 25).

Breaking free is *only* possible because of what God has made available to us through Christ. That’s why the Bible can make the great promise that it does in 2 Peter 1:3: “His divine power has given to us all things that pertain to life and godliness.”

More simply, God has given us everything we need to live a godly life.

Now, that doesn’t mean the answer to breaking a



stubborn habit is simple. It's not. There's more Paul wrote in Romans 7 that helps to explain our ongoing struggles:

I delight in the law of God according to the inward man. But I see another law in my members, warring against the law of my mind, and bringing me into captivity to the law of sin which is in my members (verses 22-23).

As long as we live in our fallen bodies of flesh, we're going to find ourselves at war. We will always be vulnerable to temptation and sin. But that doesn't mean we have no choice but to surrender in defeat.

So what's the key to victory? That's what this book is all about. In it, Erwin W. Lutzer writes with great clarity and compassion about how we can put our past behind us and live in the freedom Christ meant for us to experience. He explains what it means to rely on the power of the Spirit and to renew our minds so that we can know victory.

On every page of this book, you will find encouragement and hope, with good reason: At the cross, Christ conquered sin. And because Christ dwells in us, His power over sin is at our disposal. The same Paul who wrote "Who will deliver me?" also wrote that "Christ in you [is] the hope

of glory” (Colossians 1:27). We are not without hope—because of Christ, we *will* know glory someday!

Christ is in the business of changing lives. He is at work in us, transforming us toward a future of glory. Find out how in the pages to come!

Jack Hibbs  
Calvary Chapel Chino Hills

## A Hand from Heaven

**T**he philosopher Seneca cried, “Oh that a hand would come down from heaven and deliver me from my besetting sin!” His plea has been echoed throughout the centuries. We’ve all wished for the same miracle.

Stubborn habits begin innocently enough, but because we don’t master them, they quickly master us. We all experience the cycle: enjoy a forbidden pleasure, feel guilty, determine never to do it again, take pride in brief moments of self-control, then fail once more. Each time we repeat the pattern the ruts are cut a bit deeper, the chain is pulled a bit tighter.

Excusing our behavior because “we’re just human,” we become pessimistic, even defiant, and soon find ourselves victimized by sinfulness that refuses to budge. This behavior

pattern becomes so familiar that eventually we don't even want to change. As we settle into an uneasy smugness, we come to feel at home with our anger, lust, worry, eating habits, laziness, bitterness, and selfishness—except during our small and occasional attempts at correction. We may even begin to congratulate ourselves for these small bits of effort, though they result in no real, lasting transformation.

Can we really be delivered from the one-step-forward, two-steps-back routine? At times I've thought the answer was no. Despite my sincere attempts at yielding myself to God, I've retained certain weaknesses (*sins* is a more honest word), which I've concluded I would simply have to live with. After all, *no one* is perfect!

But I knew my private failure was no credit to Jesus Christ, who won me to Himself by dying on the cross and offering me eternal life. Did He not promise that we could be *free*? Through many failures and a few victories I've discovered that the most persistent sin can be dislodged. We *can* be free from sins, even the ones safely tucked away in the crevices of our souls.

In ancient times, large cities did not exist with unending suburban sprawl as they do now. Rather, all the inhabitants of a city lived within the confines of a giant wall that served as protection from outside forces. Oftentimes during battle

an enemy would concentrate its attack on the weakest point of the wall in an effort to bring it down. Enemies habitually exploited the same weakness—with startling success. Wouldn't it have made sense for the inhabitants of the city then to rebuild the defective fortification in preparation for the next assault? In much the same way, we repeatedly succumb to the same temptations without a constructive program for strengthening our defenses. We accept failure as a way of life, reasoning, "That's just the way I am."

God has a different plan—for which He has given us a message of deliverance and hope. True, there are no easy miracles. Our success is neither instant nor automatic. Slick and easy solutions lead to false expectations, which in turn spawn disappointment and unbelief. Applying biblical principles takes time and discipline. But steady progress is possible. Even long-established and sinful behavioral patterns can be replaced by wholesome attitudes and actions.

Seneca did not know that his wish had been granted, that God has come down from heaven to deliver us from our besetting sins. This book presents a step-by-step route to the freedom Christ Jesus has brought to us.

And if you haven't already done so, I would encourage you to find one or more people to travel this journey with you. You'll find there is no greater support than a fellow

believer who has struggled or is struggling with the same issues, and who shares the same desire to live differently. The Scriptures tell us that “iron sharpens iron, so one person sharpens another” (Proverbs 27:17).

To this purpose, you’ll find a series of questions at the end of each chapter. These are meant to help you digest what you read along the way—either as a group, with a partner, or individually. If you choose to go through this book with at least one other person, you’ll also find the short discussion guide on pages 243-247 helpful.

In fact, you may find some of the principles helpful even if you work through this book on your own. Either way, I am excited to explore this path toward freedom with you, and I pray that you would be radically changed along the way.

Let me suggest that you read only one chapter of this book each day and think and act on what you have learned. If you’re ready...let’s begin.

—*Erwin W. Lutzer*



## CHAPTER 1

# Why So Much Temptation?

*As long as we are in our mortal bodies,  
we will never outgrow temptation.*

Why is lust so powerful?” Taylor asked. The weight of his guilt was crushing. He had fallen into sexual sin. “How can I trust myself? I don’t want to live an immoral life. I promised myself I wouldn’t do this, but here I am *again*.”

A woman who for years had tried to quit smoking but always failed (regardless of the new remedy) once asked me, “Why is it that despite praying, yielding to God, and reading my Bible—why can’t I quit no matter how hard I try?”

I have heard the same kind of questions from alcoholics and sex addicts who keep sliding back into the same destructive patterns of behavior no matter how many times they’ve dug themselves out.

Their questions deserve answers. Why is temptation so attractive, unrelenting, and powerful? Why doesn't God adjust the nature of our temptations so that the scales will be tipped more generously in our favor?

Whether it is trying to lose weight or struggling with alcohol or sexual addictions as habits, our temptations can be relentless. The Christian life does seem to be needlessly difficult at times. Surely God—the One who possesses all might and authority—could make it easier for those of us who love Him. So many believers succumb to one sin or another, often ending in ruin, so why doesn't God keep one step ahead of us, defusing the land mines along our path? If you are wondering how He could do so, consider these suggestions.

## **Satan Banned?**

That's right—God could eliminate the devil. In fact, had He done that at the time of creation, chances are that Adam and Eve would not have plunged the human race into sin in the first place. Most likely, our first parents would have obeyed God without pausing to consider the fruit of the forbidden tree.

Assuming Adam and Eve held the same free will that



we do now, why didn't God give them the opportunity to choose without outside interference? The serpent was beautiful, seemed to speak with authority, and promised a better life. As far as we know, Adam and Eve had not been told about the existence of Satan, and so were quite unprepared for this abrupt encounter. If the serpent had been barred from the Garden of Eden, Adam and Eve would have been more inclined to obey God. They might have chosen not to eat from the forbidden tree.

The presence of Satan in the garden, and his activity on our planet, tips the scales in favor of evil choices. I'm not saying we must follow his sinister suggestions, but if he were hidden away from our presence, we could resist temptation much more easily.

There's no doubt that much of the evil in the world, including our own struggles, can be traced to the interference of unseen spiritual forces. If God were to annihilate the devil, or at least confine him to the pit, we could take giant steps in our walk with the Lord. No more one-step-forward, two-steps-back routine! Our battle with temptation would be minimized, and we would be more inclined to resist the enticement of sin.

So why doesn't God just eliminate Satan?

## Dampened Passions?

A second suggestion to minimize the daily failures of our Christian lives would be for God to dull the arrows of temptation that harass us from inside. James wrote, “Each person is tempted when they are dragged away by their own evil desire and enticed” (James 1:14). Could not God dampen those passions to bring moral purity more easily within reach? Surely He could help us feel just a bit less tempted—just enough so that we would be more likely to be victorious and a credit to our Redeemer.

We’ve all heard someone say, “I do not understand what I do. For what I want to do I do not do, but what I hate I do” (Romans 7:15). The church reformer John Knox wrote these words not long before he died:

Now, after many battles, I find nothing in me but vanity and corruption. For in quietness I am negligent, in trouble impatient, tending to desperation; pride and ambition assault me on the one part, covetousness and malice trouble me on the other; briefly, O Lord, the affections of the flesh do almost suppress the operation of Thy Spirit.

If this man of God had such struggles, is there hope for the rest of us? God could make it easier for us, but He has chosen not to do so.

## **Rearranged Schedules?**

Even if God did not banish the devil or dull our sinful passions, couldn't He guide us away from the places of temptation? Then we could be protected from circumstances that provoke us to sin.

David sinned with Bathsheba because she happened to be taking a bath next door while the king was resting on the rooftop. Couldn't that whole mess have been avoided if God had simply arranged for her to take her bath two hours earlier, or an hour later? Surely a sovereign God would have had no difficulty in rearranging the schedules of His finite creatures.

Didn't Achan sin because he saw a Babylonian garment left unattended after the siege of Jericho? Didn't Abraham lie because there was a famine in the land, and he feared for his life? Didn't Samson divulge the secret of his great strength because of his attraction to the charming Delilah?

Clearly God does not shield us from circumstances where we are vulnerable to sin. Remember, it was the Holy Spirit who led Jesus into the wilderness to be tempted of the devil. In the Lord's Prayer, Jesus taught His disciples to pray, "Lead us not into temptation, but deliver us from the evil one" (Matthew 6:13). We must admit that God does at times lead us into situations that stimulate our sinful desires, but this is not to say that God causes us to sin—nor does

He tempt us in the same way as Satan. Rather, these are the times when we must lean on God and ask Him to save us, when we are otherwise incapable of saving ourselves.

James wrote, “When tempted, no one should say, ‘God is tempting me.’ For God cannot be tempted by evil, nor does he tempt anyone” (James 1:13). We cannot blame God for what we do. If we sin, it is because of our sinful nature; therefore we are responsible. But God does *test* us, and that testing often involves temptation. Quite unintentionally on our part, we sometimes find ourselves in situations that are an outward stimulus to sin.

Consider one married woman who, after running into a former boyfriend, discovered that she was still in love with him. Consequently, she began to think she had married the wrong man, and felt trapped. She began asking, “Why did God, who knows how weak I am, allow us to meet again?”

Or consider a person struggling with homosexual thoughts and behavior. She admitted that her abnormal desires had begun when, at the age of 12, she was forced into a sexual encounter with an older man. So began a long struggle with sexual temptation. Could not God have protected her from this experience?

Another person, trying desperately to break his smoking habit, said that he was making progress until he was

transferred to an office where everyone smoked. In an atmosphere drenched with the smell of tobacco, he fell back into his former habit.

Alcoholics, trying to stay sober, often slip back into drunkenness because of pressure from friends who do not understand the depths of the alcoholic's weakness. So it goes.

And what about the more subtle sins of the mind? Yes, Jesus taught that evil originates in the heart, but many of our struggles with evil thoughts are provoked by our environment. Those of us who travel don't ask for a room that has ready access to pornography—but we get it anyway. But whether we travel or not, all around us are stimuli that draw out the worst in us. Without taking us out of the world, God could lead us into circumstances less conducive to evil passions, covetousness, and anger. If at least some of the potholes were removed from our paths, the possibility of blowouts would be lessened.

But God has not shielded us from the places or the power of cruel temptations. Satan has access to our lives (we will speak about this in detail later); our sin nature is unrestricted, and often without warning we find ourselves in situations that contribute to secret—or not so secret—sin.

Which brings us back to Taylor's original question: Why is temptation so powerful? Why is the struggle so intense?

## Some Reasons for Temptation

### *A Test of Loyalty*

As might be expected, God has a purpose in allowing us to be tempted. To begin, *let's remember that temptation, with all of its frightful possibilities for failure, is God's method of testing our loyalties.* We cannot say we love or trust someone until we have had to make some hard choices on that person's behalf. Similarly, we cannot say we love or trust God unless we have said no to persistent temptations. Quite simply, *God wants us to develop a passion for Him that is greater than our passion to sin!*

Take Abraham as an example. God asked him to slay his favorite son. He was strongly tempted to say no to God. The altar he built was probably the most carefully constructed altar ever made, as he probably took his time with it. As he worked, he surely thought of numerous reasons why he should disobey God—a key one being that Isaac was needed to fulfill God's promise of future generations of descendants. What is more, Sarah would never understand. And above all, how could a merciful God expect a man to slay his own beloved son?

Of course, you know how the story ended. Abraham passed the test; the angel of the Lord prevented him from stabbing his son and provided a ram for the sacrifice. Take

note of God's perspective on the incident: "Now I know that you fear God, because you have not withheld from me your son, your only son" (Genesis 22:12). How do we know that Abraham loved God? That he trusted God?

*Because he chose to say yes when all the powers of hell and the passions of his soul were crying no.* This fierce temptation gave Abraham a striking opportunity to prove his love for the Almighty.

Let's return to some of those situations we mentioned earlier. What about the woman who seemingly could not resist falling in love with another man? Or the alcoholic tempted by his friends to revert to his old habits? Or the young man surrounded by the wrong crowd? Why does God not shield us from these circumstances? He allows us the luxury of difficult choices so that we can prove our love for Him. These are our opportunities to choose God rather than the world.

Do you love God?

I'm glad you said *yes*. But what happens when you are confronted with a tough decision—such as whether you should satisfy your passions or control them? Our response to temptation is an accurate barometer of our love for God. One of the first steps in handling temptation is to see it as an opportunity to test our loyalties. If we love the world, the love of the Father is not in us (1 John 2:15).

Joseph resisted the daily seduction of Potiphar's wife because of his love for God. He asked her, "How...could I do such a wicked thing and sin against God?" (Genesis 39:9). Even if he could have gotten by with his private affair without anyone finding out, he could not bear the thought of hurting the God he had come to know. The same principle applies to us. Each temptation leaves us better or worse; neutrality is impossible.

That's why God doesn't exterminate the devil and his demons. Admittedly, the presence of wicked spirits in the world does make our choices more difficult. But think of what such agonizing choices mean to God. We prove our love for God when we say yes to Him, even when the deck appears to be stacked against us.

What it boils down to is this: Do we value the pleasures of the world or those that come from God? The opportunities for sin that pop up around us, the sinful nature within us, and the demonic forces that influence us give us numerous opportunities to answer that question.

### *Transformed Passions*

A second reason God does not make our choices easier is because *temptation is His vehicle for character development*. Sinful habits are a millstone about our necks, a weight on our souls. But that's only half the story!



These same temptations, struggles, and yes, even our sins are used by God to help us climb the ladder of spiritual maturity. If we see our sinful struggles only as a liability, we will never learn all that God wants to teach us through them.

There is a saying from Goethe, the German poet, that talent is formed in solitude, but character is developed in the storms of life. God wants to do something more beautiful in our lives than simply give us victory over a sin. He wants to replace it with something better—with the positive qualities of a fruitful life.

Temptation is God's magnifying glass; it shows us how much work He has left to do in our lives. When the Israelites were wandering in the wilderness, God let them become hungry and thirsty. On one occasion, they were even without water for three days. They became disappointed with their slow pace of travel; they were impatient with Moses' long rendezvous on Mount Sanai. Why didn't God meet their expectations? Listen to Moses' commentary: "Remember how the LORD your God led you all the way in the wilderness these forty years, to humble and test you in order to know what was in your heart, whether or not you would keep his commands" (Deuteronomy 8:2).

There it is again—God allowed the Israelites to suffer temptation to test their loyalties and to bring out their latent sinfulness. Temptation brings out the best or the worst in

human beings. The Israelites didn't realize how rebellious they were until they got hungry. Temptation brings the impurities to the surface. Then God begins the siphoning process. Sometimes God teaches us these lessons by letting us suffer the consequences of our own sin. James wrote that we are enticed by our own lust. That word *entice* carries with it the imagery of a hunter who puts out bait for wild animals, or a housekeeper who sets a trap for a mouse. The mouse sees no valid reason why he should not eat that piece of cheese. Since his knowledge is limited, he cannot predict the future, and he doesn't understand traps. So he eats, and suffers a fatal outcome.

Some of us, thinking we can predict the consequences of our actions, assign a more serious result to overt sins than to those confined to thought and imagination. But even the secret sins, and of course addictions, exact their toll, and ultimately we can no longer control the sins—they control us. In time, God may dry up our fountains of pleasure and ambition so that we will turn to Him in repentance. But even then the battle is far from over.

God has given us the resources to do battle, and in the process He leads us to something better. He wants to develop within us the rich character qualities called the fruit

of the Spirit: love, joy, and peace, to name a few (Galatians 5:22-23). God's purpose is to conform us to the image of His Son (Romans 8:29). To accomplish this goal, our character deficiencies (*sins* is a better word) must be brought to the surface so that we can be changed.

God also wants us to humble ourselves by seeking others for help and accountability. In the same way that a cut finger cannot be healed unless it is connected to the rest of the body, we cannot find relief from our sinful habits except through community with other believers. Secrecy and shame fuel addictions; only when we come to the light of God's presence and the openness of fellowship with others can we experience the kind of freedom we desire. Yes, we need the help of others. More on this subject later.

Temptation always involves risk-taking. The potential for devastating failure is ever present. But precisely because the stakes are so high, the rewards of resisting are so great. When we say no to temptation, we are saying yes to something far better.

### *Grace for Our Weakness*

Finally, *God uses our sins to show us His grace and power on our behalf.* The depressing effect of sin is offset by the good

news of God's grace. Paul wrote, "The law was brought in so that the trespass might increase. But where sin increased, grace increased all the more" (Romans 5:20).

Paul was given a thorn in the flesh so that he would remain humble. Perhaps it was a temptation he struggled to resist. He asked God three times for deliverance, but God said, "My grace is sufficient for you, for my power is made perfect in weakness" (2 Corinthians 12:9). Paul, therefore, boasted about his weakness, knowing that it provided an opportunity for God's power to rest upon him: "For when I am weak, then I am strong" (verse 10). If you are beset by an especially obstinate sin, you may be on the verge of seeing God's grace displayed in your life. Although you may now be preoccupied with your struggle, you may soon be preoccupied with your Savior.

God strikes at the core of our motivations. He is not interested in merely applying a new coat of paint, imposing a new set of rules. He wants to rebuild our minds and give us new values. The most important part of us is the part that nobody sees but God. And He wants to begin His work there.

Think about that one particular sin you struggle with most—the one that won't move off center stage in your life. Maybe it's an obvious one: drunkenness, overeating, drug addiction, or Internet pornography. Perhaps your

imagination isn't suitable for certain audiences—or even any audience. Or maybe it's a sin of the spirit, such as pride, anxiety, fear, or bitterness. Whatever it is, God can deliver you from that sin. He can help you track it down and, with the help of the body of Christ, root it out and put you on a better path. Sin need not have dominion over you. You can be sure that God will never take from you anything that is good. Rather, when you are ready, He will remove the evil and replace it with something far better. *He will tear down your fortress so that He can build an altar in its place.*

Are you ready for such a transformation? The next chapter will help you answer that question.

**ACTION STEP:** Present yourself to God and ask Him to give you the faith to believe that you can experience genuine change in your attitude and behavior.

### Questions for Personal Reflection or Group Study

1. John 3:21 says, “Whoever lives by the truth comes into the light.” Take inventory of your life: What is your most persistent temptation? Be honest. Why is it so difficult for you to say no to this temptation and yes to God? In what situations do you most often encounter this temptation? What do you hope to gain from conquering this troubling part of your life?
2. Read the story of Jesus’ temptation in the desert (Matthew 4:1-11). List all the reasons He might have found it easy to give in to Satan’s suggestions. Speculate as to what the consequences of such acts would have been. Contrast His response with the way the Israelites acted when they were hungry (Exodus 16; Numbers 11). What can we

learn from this contrast between the Son of Man and the children of Israel?

3. Before you read the next chapter, spend some quiet time in prayer with your own particular temptations or sins in mind. Ask God for wisdom in the following areas:
  - a. to help you properly identify the cause of your defeat, and
  - b. to understand that you have been given the grace that is necessary to overcome this habit or persistent sin.
4. If you are reading this book alone, ask God to reveal one or two other people with whom you might be able to share your struggles, or even invite to join you in your journey through this book.

5. Take a few moments right now to thank God for the good things He is already doing in your life and for what He will do in the days ahead—in particular, how He will show His strength and grace at the point of your weakness.