

A photograph of wooden blocks arranged to spell out the words "DON'T" and "SETTLE". The top row consists of four blocks with the letters "D", "O", "N'", and "T" in red. The bottom row consists of six blocks with the letters "S", "E", "T", "T", "L", and "E" in black. The blocks are set against a background of a rough stone wall and rest on a light-colored wooden plank surface.

D O N' T
S E T T L E

PAIN WITHOUT GAIN

SETTLE DEFINED

To “**settle**” is to choose
what is **safe** or **easy** over
what is **risky** or **costly**.

D O N ' T
S E T T L E

NORMAL

D O N ' T
S E T T L E

NEW

NORMAL

D O N ' T
S E T T L E

What have we learned
and what do we want
to carry forward?

D O N ' T
S E T T L E





How can we be
better for it?

D O N ' T
S E T T L E

How can we be
better for it?

Pain without gain
is a shame.

D O N ' T
S E T T L E

*"My own **experience** is something like this.
I am progressing along the path of life in my ordinary
contentedly fallen and godless condition,
absorbed in a merry meeting with my friends for the
morrow or a bit of work that tickles my vanity,
when **suddenly** a stab of abdominal pain that threatens
serious **disease**, or a **headline** in the newspapers
that threatens us all with **destruction**,
sends this whole pack of cards **tumbling down**. ...*

C.S. Lewis: The Problem of Pain

D O N' T
S E T T L E

*At first I am **overwhelmed**,
and all my little happinesses look like **broken toys**.
Then, slowly and reluctantly, bit by bit,
I try to bring myself into the **frame of mind** that
I **should** be in at **all times**.
And perhaps, by God's grace,
I **succeed**, and for a **day** or **two**
become a creature consciously **dependent** on **God**
and drawing **strength** from the right **sources**,
but the **moment** the **threat** is **withdrawn**, ...*

D O N ' T
S E T T L E

*my whole nature leaps back to the toys.
God has had me for but forty-eight hours
and then only by dint (i.e. threat)
of taking everything else away from me.
Let him sheathe (stay) that sword for a moment ...
and I behave like a puppy when the hated bath is over.
I shake myself as dry as I can and race off to reacquire
my comfortable dirtiness, if not in the nearest
manure heap, at least in the nearest flower bed.*

C.S. Lewis: The Problem of Pain

D O N' T
S E T T L E

What is **wrong** with **us**?

D O N ' T
S E T T L E

Aspiring to normal
is not very inspiring.

D O N ' T
S E T T L E

How can we be
better for it?

D O N ' T
S E T T L E

What have I **been** doing
that almost led to my **un**doing?

D O N' T
S E T T L E

What have I been doing
that almost led to my undoing?

What should I **begin** doing now
that that I should have **been** doing?

D O N' T
S E T T L E

THREE QUESTIONS TO ASK:

#1 - How can we be
better for it financially?

D O N ' T
S E T T L E

TWO FINANCIAL REALITIES:

I **want** is better than I **owe**.

A financial **hole** is due in part
to a lack of self-**control**.

D O N ' T
S E T T L E

*Like a city whose walls
are **broken** through
is a person who
lacks **self-control**.*

Proverbs 25: 28 NIV

D O N' T
S E T T L E

How can we be
better for it **financially**?

Save **more**.

Spend **less**.

Get **out** & stay **out** of **debt**.

D O N ' T
S E T T L E

THREE QUESTIONS TO ASK:

#1 - How can we be
better for it financially?

#2 - **better** for it **relationally**?

D O N ' T
S E T T L E

Own your **slice**
of the **conflict** pie.

The conflict may be the **catalyst** ...

... that **saves** your **marriage**.

... that **repairs** the **relationship**
with your **son** or **daughter**.

D O N' T
S E T T L E

THREE QUESTIONS TO ASK:

#1 - How can we be
better for it financially?

#2 - better for it relationally?

#3 - better for it personally?

D O N ' T
S E T T L E

Are you **wrestling** with **God** questions?

Have you begun **praying** for the **first** time?

Have you discovered that your **faith**
was more **fragile** than you imagined?

Have you found yourself **asking** questions
like "**Why God?**" or "**How could God?**"

D O N ' T
S E T T L E

*“There is a little
prosperity gospel
in all of us.”*

Kate Bowler

Everything Happens For A Reason
(And Other Lies I've Believed)

D O N ' T
S E T T L E

*My fellow believers, when it **seems** as though you are **facing** nothing but **difficulties** (trials) see it as an **invaluable opportunity** (test) to experience the **greatest joy** that you can! For you know that when your **faith** is **tested** it stirs up **power** within you to **endure** all things. And then as your **endurance** grows even **stronger** it will release **perfection** into every part of your being until there is nothing **missing** and nothing **lacking**.*

James 1: 2-4 TPT

D O N ' T
S E T T L E

How **will** I be
better for it?

What **will** help
me **remember**?

D O N' T
S E T T L E