

**LIFE**

**IS 10%**

**WHAT HAPPENS TO YOU AND**

**90%**

**HOW YOU REACT**

**CHARLES R. SWINDOLL**

**A PDF COMPANION TO THE AUDIOBOOK**

*Life Is 10% What Happens to You and 90% How You React*

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## CHAPTER 1

# FINDING JOY

### QUESTIONS FOR REFLECTION

What childlike quality do you remember being praised for when you were little? If you lost that quality as an adult, how can you revive it?

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Joy can help you gain a new perspective on those harsh days when you might be struggling. What joyful moments do you reminisce about when you're going through a difficult time?

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What are some simple ways you can channel joy every day and share it with others?

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## CHAPTER 2

# THE SECRET TO OVERCOMING LIFE'S DILEMMAS

### QUESTIONS FOR REFLECTION

What “unfolded deck chair” dilemmas have influenced your way of prioritizing elements of your life?

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Can you recall your own volitional dilemma, emotional dilemma, and geographical dilemma? How have each of those dilemmas changed your life? How have you grown as an individual from each dilemma?

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Chuck Swindoll says, “Life is more than hard work and serious decisions and ultra-intense issues.” Think about your own life. What else makes up your life? What can you do to remind yourself that those things matter?

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## CHAPTER 3

# MAINTAINING RELATIONSHIPS WITH THE PEOPLE IN YOUR LIFE

## QUESTIONS FOR REFLECTION

Chuck talks about three people—Timothy, Epaphroditus, and Jesus Christ. Can you think of people in your life that are like Timothy and Epaphroditus? How do you respond to them? How have they impacted your life? How have such people been like Jesus to you and pointed you to Him?

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How can you improve the way you nurture your relationships with people in your community, people at work, and people you encounter on a day-to-day basis? How can you improve the way you nurture relationships with your kindred spirits?

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Chuck says, “When I look back across the landscape of my life, I am able to connect specific individuals to each crossroad and every milestone.” Take a few minutes and reflect on the landscape of your life. Which specific individuals have impacted your crossroads and milestones? Have you maintained those relationships well? Take time to thank God for them in prayer.

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## CHAPTER 4

# HOW TO DEFUSE DISHARMONY

### QUESTIONS FOR REFLECTION

Do your best to describe the difference between tolerance and intolerance. What are the “limits” of tolerance? What are some negative effects of intolerance on relationships?

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Is there someone you know who could use an arm around a shoulder, a word of encouragement, or a few hours of companionship? Perhaps this person didn't measure up to the expectations of you or others or holds to a different opinion on a controversial issue. How can you reach out and demonstrate compassion toward that person?

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Since it is true that intolerance and arrogance are often related, could it be that you have forgotten those occasions when you blew it? Think about a time your intolerance was influenced by pride. How could you demonstrate compassion and react differently?

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## **CHAPTER 5**

# **FREEING YOURSELF FROM DRAMA AND LETTING GO OF ENVY**

## QUESTIONS FOR REFLECTION

How has drama taken over a situation or season of your life? How did you react? How could a different approach and reaction change the course of your life?

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Let's revisit that "if only" list. How can you apply items on this list to your own life and rephrase them as a positive statement of contentment?

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Analyze your own battle with envy and your reluctance to be more content and accepting. Could envy be at the root of the drama in your life?

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## **CHAPTER 6**

# **MAINTAINING BALANCE AND HAVING FUN AS A GROWN UP**

## QUESTIONS FOR REFLECTION

Can you recall key milestones in your life that symbolize maturity and reflect you growing up? What people were involved in your steps toward maturity?

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Chuck teaches us how to make maturity a personal matter. Think of a time when you were being selfish. How could that situation have played out differently if you incorporated Swindoll's three steps?

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What are some ways you can balance growing up and having fun in your life?

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## **CHAPTER 7**

# **HOW TO HAVE A JOYFUL AND PROSPEROUS LIFE**

## QUESTIONS FOR REFLECTION

Chuck discusses the three prominent joy stealers. Can you think of an example when each thief stole your joy (worry, stress, and fear)? What can you do to prevent repeating this from happening again?

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In your own life, how can you be humble and have a servant heart?

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How can joy help you live a more prosperous life? According to Scripture, what does true prosperity look like?

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# PRAYING THE SCRIPTURES

## CHAPTER 1: FINDING JOY

In Your presence is fullness of joy; in Your right hand there are pleasures forever. **Psalm 16:11**

When my anxious thoughts multiply within me,  
Your consolations delight my soul. **Psalm 94:19**

O come, let us sing for joy to the LORD, let us shout joyfully to the rock of our salvation. Let us come before His presence with thanksgiving, let us shout joyfully to Him with psalms. **Psalm 95:1–2**

This is the day which the LORD has made; let us rejoice and be glad in it. **Psalm 118:24**

A joyful heart is good medicine, but a broken spirit dries up the bones. **Proverbs 17:22**

I will rejoice greatly in the LORD, my soul will exult in my God. **Isaiah 61:10**

Though the fig tree should not blossom, and there be no fruit on the vines, though the yield of the olive should fail, and the fields produce no food, though the flock should be cut off from the fold and there be no cattle in the stalls, yet I will exult in the LORD, I will rejoice in the God of my salvation. **Habakkuk 3:17**

Rejoice always; pray without ceasing; in everything give thanks; for this is God's will for you in Christ Jesus. **1 Thessalonians 5:16–18**

Consider it all joy, my brethren, when you encounter various trials, knowing that the testing of your faith produces endurance. And let endurance have its perfect result, so that you may be perfect and complete, lacking in nothing. **James 1:2–4**

But to the degree that you share the sufferings of Christ, keep on rejoicing, so that also at the revelation of His glory you may rejoice with exultation. **1 Peter 4:13**



## CHAPTER 2: THE SECRET TO OVERCOMING LIFE'S DILEMMAS

Make me know Your ways, O LORD; teach me Your paths. Lead me in Your truth and teach me, for You are the God of my salvation; for You I wait all the day. **Psalm 25:4–5**

I will instruct you and teach you in the way which you should go; I will counsel you with My eye upon you. **Psalm 32:8**

Cast your burden upon the LORD and He will sustain you; He will never allow the righteous to be shaken. **Psalm 55:22**

Teach me Your way, O LORD; I will walk in Your truth; unite my heart to fear Your name. **Psalm 86:11**

How can a young man keep his way pure? By keeping it according to Your word. **Psalm 119:9**

Trust in the LORD with all your heart and do not lean on your own understanding. In all your ways

acknowledge Him, and He will make your paths straight. **Proverbs 3:5–6**

The mind of man plans his way, but the LORD directs his steps. **Proverbs 16:9**

Do not fear, for I am with you; do not anxiously look about you, for I am your God. I will strengthen you, surely I will help you, surely I will uphold you with My righteous right hand. **Isaiah 41:10**

But if any of you lacks wisdom, let him ask of God, who gives to all generously and without reproach, and it will be given to him. **James 1:5**

Now to Him who is able to keep you from stumbling, and to make you stand in the presence of His glory blameless with great joy, to the only God our Savior, through Jesus Christ our Lord, be glory, majesty, dominion and authority, before all time and now and forever. Amen. **Jude 1:24–25**

## CHAPTER 3: MAINTAINING RELATIONSHIPS WITH THE PEOPLE IN YOUR LIFE

Then the LORD God said, "It is not good for the man to be alone; I will make him a helper suitable for him." **Genesis 2:18**

A friend loves at all times, and a brother is born for adversity. **Proverbs 17:17**

Iron sharpens iron, so one man sharpens another. **Proverbs 27:17**

If I then, the Lord and the Teacher, washed your feet, you also ought to wash one another's feet. **John 13:14**

For through the grace given to me I say to everyone among you not to think more highly of himself than he ought to think; but to think so as to have sound judgment, as God has allotted to each a measure of faith. For just as we have many members in one body and all the members do not have the same function, so we, who are many, are one

body in Christ, and individually members of one another. **Romans 12:3–5**

Be devoted to one another in brotherly love; give preference to one another in honor. **Romans 12:10**

For you were called to freedom, brethren; only do not turn your freedom into an opportunity for the flesh, but through love serve one another.”  
**Galatians 5:13**

Therefore, encourage one another and build up one another, just as you also are doing.  
**1 Thessalonians 5:11**

And let us consider how to stimulate one another to love and good deeds, not forsaking our own assembling together, as is the habit of some, but encouraging one another; and all the more as you see the day drawing near.” **Hebrews 10:24–25**

As each one has received a special gift, employ it in serving one another as good stewards of the manifold grace of God. **1 Peter 4:10**

## CHAPTER 4: HOW TO DEFUSE DISHARMONY

But I say to you, love your enemies and pray for those who persecute you. **Matthew 5:44**

So then we pursue the things which make for peace and the building up of one another. **Romans 14:19**

Now may the God who gives perseverance and encouragement grant you to be of the same mind with one another according to Christ Jesus, so that with one accord you may with one voice glorify the God and Father of our Lord Jesus Christ. Therefore, accept one another, just as Christ also accepted us to the glory of God. **Romans 15:5–7**

For just as the body is one and yet has many members, and all the members of the body, though they are many, are one body, so also is Christ. For by one Spirit we were all baptized into one body, whether Jews or Greeks, whether slaves or free, and we were all made to drink of one Spirit. **1 Corinthians 12:12–13**

Finally, brethren, rejoice, be made complete, be comforted, be like-minded, live in peace; and the God of love and peace will be with you.

**2 Corinthians 13:11**

Let all bitterness and wrath and anger and clamor and slander be put away from you, along with all malice. Be kind to one another, tender-hearted, forgiving each other, just as God in Christ also has forgiven you. **Ephesians 4:31–32**

So, as those who have been chosen of God, holy and beloved, put on a heart of compassion, kindness, humility, gentleness and patience; bearing with one another, and forgiving each other, whoever has a complaint against anyone; just as the Lord forgave you, so also should you. Beyond all these things put on love, which is the perfect bond of unity. **Colossians 3:12–14**

Pursue peace with all men, and the sanctification without which no one will see the Lord. See to it that no one comes short of the grace of God; that no root of bitterness springing up causes trouble, and by it many be defiled. **Hebrews 12:14–15**

To sum up, all of you be harmonious, sympathetic, brotherly, kindhearted, and humble in spirit; not returning evil for evil or insult for insult, but giving a blessing instead; for you were called for the very purpose that you might inherit a blessing.

**1 Peter 3:8–9**

“No one has seen God at any time; if we love one another, God abides in us, and His love is perfected in us. **1 John 4:12**

## CHAPTER 5: FREEING YOURSELF FROM DRAMA AND LETTING GO OF ENVY

He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity. **Ecclesiastes 5:10**

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; for where your treasure is, there your heart will be also. **Matthew 6:19–21**

For what does it profit a man to gain the whole world, and forfeit his soul? **Mark 8:36**

Then He said to them, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.” **Luke 12:15**

For am I now seeking the favor of men, or of God? Or am I striving to please men? If I were



still trying to please men, I would not be a bond-servant of Christ. **Galatians 1:10**

For the whole Law is fulfilled in one word, in the statement, “You shall love your neighbor as yourself.” But if you bite and devour one another, take care that you are not consumed by one another. But I say, walk by the Spirit, and you will not carry out the desire of the flesh. **Galatians 5:14–16**

Now those who belong to Christ Jesus have crucified the flesh with its passions and desires. If we live by the Spirit, let us also walk by Spirit. Let us not become boastful, challenging one another, envying one another. **Galatians 5:24–26**

Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, “I will never desert you, nor will I ever forsake you.” **Hebrews 13:5**

What is the source of quarrels and conflicts among you? Is not the source your pleasures that wage war in your members? You lust and do not have; so you commit murder. You are envious

and cannot obtain; so you fight and quarrel. You do not have because you do not ask. You ask and do not receive, because you ask with the wrong motives, so that you may spend it on your pleasures. You adulteresses, do you not know that friendship with the world is hostility toward God? Therefore whoever wants to be a friend of the world makes himself an enemy of God.

**James 4:1–4**

Do not love the world nor the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world, the lust of the flesh and the lust of the eyes and the boastful pride of life, is not from the Father, but is from the world. The world is passing away, and also its lusts; but the one who does the will of God lives forever. **1 John 2:15–17**

## CHAPTER 6: MAINTAINING BALANCE AND HAVING FUN AS A GROWN UP

Do you not know that those who run in a race all run, but only one receives the prize? Run in such a way that you may win. Everyone who competes in the games exercises self-control in all things. They then do it to obtain a perishable wreath, but we an imperishable. Therefore I run in such a way, as not without aim; I box in such a way, as not beating the air; but I discipline my body and make it my slave, so that, after I have preached to others, I myself will not be disqualified. **1 Corinthians 9:24–27**

Brethren, do not be children in your thinking; yet in evil be infants, but in your thinking be mature. **1 Corinthians 14:20**

For this reason also, since the day we heard of it, we have not ceased to pray for you and to ask that you may be filled with the knowledge of His will in all spiritual wisdom and understanding, so that you will walk in a manner worthy of the Lord, to please Him in all respects, bearing fruit in every

good work and increasing in the knowledge of God. **Colossians 1:9–10**

On the other hand, discipline yourself for the purpose of godliness; for bodily discipline is only of little profit, but godliness is profitable for all things, since it holds promise for the present life and also for the life to come. **1 Timothy 4:7–8**

Let no one look down on your youthfulness, but rather in speech, conduct, love, faith and purity, show yourself an example of those who believe. **1 Timothy 4:12**

Now flee from youthful lusts and pursue righteousness, faith, love and peace, with those who call on the Lord from a pure heart. **2 Timothy 2:22**

You, however, continue in the things you have learned and become convinced of, knowing from whom you have learned them, and that from childhood you have known the sacred writings which are able to give you the wisdom that leads

to salvation through faith which is in Christ Jesus.

**2 Timothy 3:14–15**

Grace and peace be multiplied to you in the knowledge of God and of Jesus our Lord; seeing that His divine power has granted to us everything pertaining to life and godliness, through the true knowledge of Him who called us by His own glory and excellence. **2 Peter 1:2–3**

Now for this very reason also, applying all diligence, in your faith supply moral excellence, and in your moral excellence, knowledge, and in your knowledge, self-control, and in your self-control, perseverance, and in your perseverance, godliness, and in your godliness, brotherly kindness, and in your brotherly kindness, love. For if these qualities are yours and are increasing, they render you neither useless nor unfruitful in the true knowledge of our Lord Jesus Christ. **2 Peter 1:5–8**

You therefore, beloved, knowing this beforehand, be on your guard so that you are not carried away by the error of unprincipled men and fall from your own steadfastness, but grow in the grace and

knowledge of our Lord and Savior Jesus Christ.  
To Him be the glory, both now and to the day of  
eternity. Amen. **2 Peter 3:17–18**

## CHAPTER 7: HOW TO HAVE A JOYFUL AND PROSPEROUS LIFE

But let all who take refuge in You be glad, let them ever sing for joy; and may You shelter them, that those who love Your name may exult in You.

**Psalms 5:11**

I have set the LORD continually before me; because He is at my right hand, I will not be shaken. Therefore my heart is glad and my glory rejoices; my flesh also will dwell securely.

**Psalms 16:8–9**

The LORD is my light and my salvation; whom shall I fear? The LORD is the defense of my life; whom shall I dread? **Psalms 27:1**

But as for me, I shall sing of Your strength; yes, I shall joyfully sing of Your lovingkindness in the morning, for You have been my stronghold and a refuge in the day of my distress. **Psalms 59:16**

The fear of man brings a snare, but he who trusts in the LORD will be exalted. **Proverbs 29:25**

The steadfast of mind You will keep in perfect peace, because he trusts in You. **Isaiah 26:3**

“For I know the plans that I have for you,” declares the LORD, “plans for welfare and not for calamity to give you a future and a hope. **Jeremiah 29:11**

Peace I leave you, My peace I give to you; not as the world gives do I give to you. Do not let your heart be troubled, nor let it be fearful. **John 14:27**

These things I have spoken to you, so that in Me you may have peace. In the world you have tribulation, but take courage; I have overcome the world. **John 16:33**

In this you greatly rejoice, even though now for a little while, if necessary, you have been distressed by various trials, so that the proof of your faith, being more precious than gold which is perishable, even though tested by fire, may be found to result in praise and glory and honor at the revelation of Jesus Christ. **1 Peter 1:6–7**