



## Ray Edwards Show, Episode 329

### 3 Things I Learned From Losing \$200 Million

**Voice-over:** Coming up on the *Ray Edwards Show*.

**Ray Edwards:** Desire, reveals design, but discipline determines destiny.

**Voice-over:** *Ray Edwards Show* episode 329, three things I learned from losing \$200 million.

**Voice-over:** The Ray Edwards show, this is the podcast for prosperity, with purpose.

**Ray:** Now, it's not like I had a bag full of \$200 million and I left it at the bus depot.

**Sean:** Yes, that'd be bad.

**Ray:** That would be the beginning of a good story, though. If you had a bag full of \$200 million and you left it at the bus depot, there are lots of question that come up.

**Sean:** Right. Where did you get that?

**Ray:** Why did you have it at the bus depot?

**Sean:** How heavy was that?

**Ray:** Why did you leave it? Lots of questions.

**Sean:** That seems like something you keep an eye on.

**Ray:** Anyway, it wasn't like that, but I did lose \$200 million really, and I'm not sad about it. It turned out to be valuable. I learn three, more than three, but three primary lessons that I'm going to show you today that can save you from having the same learning experience that I had.

**Sean:** I only learned three lessons.

**Ray:** Just three. The perfect number of lessons to learn. Coincidentally, also the perfect number of points to make in a sermon. I'm not going to preach at you, I promise. Well, I take that back, it could happen, I could start preaching. Coming up we'll talk about that. How many times have you heard preachers say something like this, "God gives you good things but you should love the giver and not the gift." If you ever heard that, here's something that's going to surprise you, because we're never like this. We totally disagree with that.

**Sean:** Yes. We think that's bad.

**Ray:** We'll explain. You may or may not agree, you may or may not continue listening to the podcast, you may or may not start a protest website against us.

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**Sean:** That is the thing to do now.

**Ray:** It is.

**Sean:** It's whatever, and not just a website, but if you have the slightest disagreement with someone, you are in full-on activist mode.

**Ray:** So somebody could start off something like #hateRay?

**Sean:** Yes. There are all of this-- It's like how people deal with their offence now, "I'm going to protest."

**Ray:** Because they can do it without actually confronting anybody.

**Sean:** Right.

**Ray:** That's healthy. Then we'll cover the three principles that bring prosperity that I learned from losing 200 million bucks. Boom.

**Voice-over:** Does anyone want to live a life that is long and prosperous? Spiritual foundations.

**Ray:** Spiritual foundations, "You should love the giver and not the gift."

**Sean:** Yes. The lesson so many passages in Scripture is that we shouldn't treat God as a vending machine, and that we should love Him for who He is and not for what He does for us. Because if we love Him for what He does for us, they have a name for that. Prostitution.

**Ray:** Now, here's a question. If you don't love God for what He does-

**Sean:** Before we even just confront that, I just want people to sit and recognize that that is a thing. [laughs]

**Ray:** Okay. In fairness, I would say that prostitution is having intimacy as an exchange, which is different from-- physical intimacy does not necessarily mean love.

**Sean:** No, but the analogy is often drawn that you are intimate with someone because of what they do for you or there's some sort of an exchange going on. That's not love, that's prostitution.

**Ray:** That makes all intimacy prostitution?

**Sean:** Only if you-

**Ray:** Don't really want it.

**Sean:** Yes. Only if you-

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**Ray:** Then it's rape.

**Sean:** Only if you subscribe to altruism and selflessness, that's the only way that works.

**Ray:** See, now you're getting everybody wrinkle and they're already prickly. Now they're p-oed. Okay, so let's just back the truck up.

**Sean:** Back the truck up.

**Ray:** Let's go back to-

**Sean:** This is a belief. That's a prominent pillar.

**Ray:** In fact, I could get in front of a room full of Christians and say, "We should love God for who He is, not for what He does for us."

**Sean:** "Or the gifts He gives us."

**Ray:** And they would all go, "Amen."

**Sean:** "Amen, preach it, brother."

**Ray:** Come on, somebody.

**Sean:** Come on, that's good.

**Ray:** But they wouldn't have thought through what I just said.

**Sean:** No, because that makes no sense.

**Ray:** Because here's the real question. Seriously stop for a minute and think about this. Get over your being pissed off at us and just think for a minute. If you don't love God for what He does-

**Sean:** Why do you?

**Ray:** - why do you love Him? How do you love Him?

**Sean:** What about like, if you can't-- If you divorce someone's actions from their person, what are you left with?

**Ray:** Nothing.

**Sean:** Nothing.

**Ray:** Because we define who someone is by their actions.

**Sean:** At the very best, you have a silent-

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**Ray:** Immovable-

**Sean:** - immovable, non-speaking-

**Ray:** - non-action taking-

**Sean:** - non-action taking-

**Ray:** - non-consequence bringing-

**Sean:** - entity that you are calling God. That that's what you're supposed to love. This thing that doesn't act, that doesn't speak, that doesn't move-

**Ray:** It would be like an idle or carved wood that has no eyes, no ears-

**Sean:** It really would, wouldn't it?

**Ray:** - no mouth. Yes.

**Sean:** No, we think it sounds so spiritual, but we skip past the completely illogical nature of the fact that someone's character, their actions flow from their character. So, if we believe God has characteristics, then He is going to have actions that go along with those.

**Ray:** Well, even the statement, "You should love the giver and not the gift," says that--it's presuming He gives gifts.

**Sean:** It's a contradictory, yes.

**Ray:** So if He gives gifts, let's forget the fact that you can't love Him if He does nothing, because then, He doesn't exist.

**Sean:** Because then He's nothing.

**Ray:** Let's just say that He does give gifts and we're going to go with this spiritual way of thinking about, "We should love Him just for who He is and not for what He does." What does that say about our esteem for what he does? It says we're looking at His gifts-

**Sean:** And we're like, "Oh, that's not-"

**Ray:** I don't really want that.

**Sean:** I want the giver.

**Ray:** I'm just going to throw the gift that you made me in the mud and cling to your leg.



**Sean:** Yes. Now, some people will try to put a razor in here and say, "Well, I can be appreciative of the gift, but not make that the reason why I love God."

**Ray:** But then they would be lying to themselves.

**Sean:** You're right. Because there's no way-- that's not possible. I mean, if-- let's just go back to the point. If something doesn't have any characteristics, if we're going to decide that something doesn't have any characteristics, then we're going to say, "We're going to love God not for what He does but for who he is." We're describing something that has no characteristics, no traits, no actions, no movement. I just really want to rest on this that what you're describing is something that doesn't exist.

**Ray:** Hang on a second. I think this people are saying, "He does have characteristics, but we should ignore them, disregard them, and love Him anyway."

**Sean:** Right, yes. I think that's what I'm saying. Yes. Okay, okay. All right.

**Ray:** How is that possible?

**Sean:** Yes, it's not possible. It's not possible. It's the same illogical contradictory statement that all of altruism and selflessness comes out of.

**Ray:** Okay. Now we have to unpack that a little bit. We can't just leave it at that because that will mess people up. Because even in looking up-- I was looking up different dictionary definitions of prosperity for work on the book that's coming out soon. It's going to be soon. It's going to be ready before the event. I'll tell you all about that. I got it all figured out yesterday.

**Sean:** Okay, good.

**Ray:** One of the definitions of prosperity included a higher form of prosperity which is altruism. That's what the dictionary said.

**Sean:** Really?

**Ray:** Yes, and I'm like, "Whoa, whoa."

**Sean:** Where-- how-- where?

**Ray:** Dictionary. You ought to learn that words-

**Ray & Sean:** - have a precise meaning.

**Ray:** That seems like something a dictionary should know. Good grief.

**Sean:** If you don't know, altruism, now people-- a human being cannot fully accept altruism in its 100% application because it is just a complete aberration and denial of reality. Now, people can walk in it to degrees and feel like they're being an altruist or



a good person. But really, when you're-- or defining altruism is whenever someone says, "Oh I didn't do it for me. I do it for them." Or-

**Ray:** Let's make sure we define precisely what people mean by altruism. It's when you're doing something with a selfless motivation.

**Sean:** Right. Or like, "Oh, I don't want to get anything out of this. I just want to do this to help that person."

**Ray:** This brings me to the same logical fallacy that we were talking about earlier which is, there's no such thing as a selfless motivation.

**Sean:** Right. That's what I was saying. This is the same sort of contradictory statement, saying, "You have to love the giver and not the gift," as saying, "There's no selfless gift," because in order for it to truly be selfless, what that statement means is that you must derive no pleasure.

**Ray:** Including doing God's will or doing good works.

**Sean:** You can't do it. So, to say it's selfless and that you don't get anything out of the transaction means that you have to be completely apathetic to what you're doing. Then at that point you have to ask, why would you do it?

**Ray:** Why you do it?

**Sean:** Because you might say, well, you don't want to get punished. Well, then you're not apathetic. You're afraid.

**Ray:** You're motivated, you have a selfish intent.

**Sean:** Right, exactly.

**Ray:** So, you have a self interest.

**Sean:** You have a self interest to stay alive.

**Ray:** Because selfish should not be a derogatory term but it has become so. So, if we say self interest, that, it helps people get away from the emotion that they attach to selfish.

**Sean:** Really, what it comes-- one of things it comes down to is one of the biggest lies of history has been that when it comes to ethics, people have two options. One is to be a selfish brute who steps on and beats other people for their own gain, or you are a completely selfless doormat. In the literal sense, that you are trying to get rid of anything that you determine as yourself, because you want to live for society or other people.

**Ray:** This reminds me of those Buddhist guys I heard talking on a podcast about going for the ultimate state of no self.

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**Sean:** Of no self. What does that even mean?

**Ray:** I mean, there's only one way to have no self.

**Sean:** To die

**Ray:** But even then, you can't be assured. Even if you're an atheist, you can't be 100% sure. You have to wonder a little bit like, "Oh, what if I'm wrong?"

**Sean:** What if I'm wrong? Yes. So, altruism, now, people will live out that to a degree because it's impossible to walk it out-

[crosstalk]

**Ray:** I'm sorry, go ahead.

**Sean:** I'm circling back around, don't worry.

**Ray:** Okay

**Sean:** Don't worry.

**Ray:** Because we're about to run out of fuel.

**Sean:** I know. We're circling back around. Altruism in its clear statement is that the good is defined if it helps other people and it's bad if it benefits you.

**Ray:** At all.

**Sean:** At all.

**Ray:** Even a little.

**Sean:** Even a little

**Ray:** It's not pure altruism.

**Sean:** Right, exactly. It means that you're being selfish and that your action is tainted. That's a lie from the pit of hell. I mean, you don't see Jesus acting that way, you don't see God acting that way. I mean, what does God say, "I'm a jealous God."

**Ray:** Wait a minute, wait a minute. Jesus made the ultimate sacrifice.

**Sean:** No he didn't.

**Ray:** I've heard many preachers say that He did-

**Sean:** No He didn't.

**Ray:** - so it has to be true.

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**Sean:** No. You know what? With the ultimate sacrifice, let's define sacrifice. It is trading a higher value for a lower value.

**Ray:** Well, that's what He did. He gave up himself totally-

**Sean:** Totally-

**Ray:** - for us.

**Sean:** - for us. Except for the fact that it said that he did it for the joy set before him and for the fact that-- okay, let's be honest. The ultimate sacrifice would have been that he died on the cross and stayed in hell.

**Ray:** Oh yes, that would have been the ultimate sacrifice.

**Sean:** If He had said, "You know what? I can't get out of this. The only way to save humanity is for me to die and go to hell and stay there in their place," that would be the ultimate sacrifice.

**Ray:** To be totally honest and transparent, it should be obvious, but just in case, that was a set up, I knew where we were going with that. Because all these things we've been talking about may be shocking to you, but if you'll get over your shock for just a few minutes and think through what we've said-

**Sean:** Right. Just to put a bow on it, when we come back around and we actually say, "No, we do love God because of what He does for us, because His actions indicate his character and it reveals that He's good."

**Ray:** Yes. So, now, what do you find wrong with that?

**Sean:** I don't find anything wrong with that.

**Ray:** Nor do I.

**Sean:** So, when God does something good, I go, "Oh God, that's awesome. Thank you for being a good God and doing something good. I'm loving you for the good thing that you did," because you can't divorce-

**Ray:** "Which is apparently something that you value because you told us to recall and recount the good things you've done."

**Sean:** Right. It just frustrates me, because I think just people don't know what they're saying, they're not thinking through it.

**Ray:** Well, we're helping them.

**Sean:** Yes, we're helping them.





**Ray:** No, wait a minute. I want to go back to altruism for a minute. So, that means charity is bad, right? We should not be charitable?

**Sean:** That does not mean that.

**Ray:** What?

**Sean:** I like a quote that Anne Ryan says about this, "The question is not whether or not you should give the homeless man some money. The question is, do you have a right to exist if you don't?"

**Ray:** Dang. She was full of those pithy sayings. I'm so glad, thank God.

**Sean:** [laughs] I know.

**Ray:** So there you have it. Something to chew on for the next week.

**Sean:** A few things in there to chew on.

**Voice-over:** Now, simple hacks that make life cheaper, easier, and faster. Ray's, tip of the week.

**Ray:** All right, tip of the week is going to be very different this week. It's not going to be a gadget, it's not going to be a gizmo-

**Sean:** I don't know what's coming

**Ray:** - it's not going to be an app. It's just a fact I read yesterday that blew me away.

**Sean:** Facts can be helpful.

**Ray:** I find them useful. The fantasy football market generates \$70 billion a year. There are at least three profound marketing truths embedded or implied in that one sentence. I'll read it to you again in just a moment because it's important that you understand. Listen carefully because if you're the first to contact us and explain the three profound marketing truths that are embedded in that sentence, you'll get a prize. I mean a physical, something we'll send you in the mail, it will be cool. We'll mail it to you

**Sean:** A Ferrari

**Ray:** No. Don't even. Sean said we'd get a Ferrari. Yes, that sucks really. They lied. Mail me a Ferrari, I'm going to sue you. #WhereismyFerrari

**Sean:** Hey, no Ferrari. Just a hashtag first

**Ray:** I'm going to move right now. Rally to my cry. All right. So, let me read you the sentence again and you think about what the three profound marketing truths are that are embedded or implied in this sentence. The Fantasy Football market

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generates \$70 billion a year. You can send your answers to support@rayedwards.com or you can just post them underneath this podcast post on the blog and that would be it. Rayedwards.com/329.

**Voice-over:** And now, our feature presentation.

**Ray:** All right. Our feature presentation.

**Sean:** Feature presentation.

**Ray:** I wrote about this in the book. This is what brought it to mind because I've been going back over the manuscript. I remember this moment where I was sitting at my computer, I had been doing some calculating about where we were financially. What started it was, I actually did not put this in the book, I sent in for my social security earnings statement just to see where I stood. How much money I had contributed, what I would get out if I cashed out. That made me mad. That's a different story though.

I calculated up how much money-- By the way, that was-- Just disregard what I just said about social security. I want to come back to reality. I went back through our income tax records and I figured out between that and the money that I had made for clients by helping them with their marketing, I had sold at that point about \$200 billion worth of stuff.

**Sean:** Whoa, billion?

**Ray:** I'm sorry, million.

**Sean:** Okay, I was going to say-

**Ray:** That Fantasy Football market stuck in my mind.

**Sean;** I was going to say, "Whoa."

**Ray:** \$200 million. Well see, \$200 million sounded big until I heard about Fantasy Football.

**Sean:** Right. [laughs]

**Ray:** Like dang. I'm in a serious business that requires a lot of thought. I guess maybe Fantasy Football does too. Anyway-

**Sean:** I feel like it doesn't requires much.

**Ray:** I feel that way too. But back to my point. I had made, in one way or another, over \$200 million and I had kept exactly none of it. Not a single dollar. I was 46 years old at the time. I was 49. Because at 46 I was diagnosed with Parkinson's disease. Are you just going to keep making that noise?

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**Sean:** Maybe.

**Ray:** Because it kind of undermines the seriousness of what I'm trying to say. Here's what I was feeling. This is why I was saying it was serious. We can laugh about it now. I couldn't laugh about it then. You know how you say, "Someday we'll laugh about this?" I was not at that point yet. It was too soon. \$200 million, kept none of it, had Parkinson's disease, and not only was I broke, I was deeply in debt. I was at a point where other people my age were actually freaking retiring with pension funds.

Here I was, worse than starting over. I was starting backwards. I had a timer ticking on my health because they told me when they diagnosed me, I'll never forget the doctor who diagnosed me, who's not my current neurologist, said, "Yes, you've got maybe five to seven years and you won't be able to take care of yourself anymore." I'll just point out to you now that it was 2011 when I got that diagnosis. It is now 2018, it's seven years later. I still pretty much take care of myself, doc, who doesn't have your job anymore.

I'm not bitter about it. I felt like a total failure. Because I was thinking like, "I'm 40-" however old I was, 47, 48 at that point. "I've got this disease that they say can't be cured," which I don't agree with that. I'm not accepting that, but I'm still dealing with it. I was broke, I was deep in debt, I was fat. I was really fat. I was like 100 pounds fat.

**Sean:** Right. You were like 270 at that point or something like-

**Ray:** 270, and my height, I was 277. Because I was getting close to 280 which is specially 300. I'm like, "Holy crap."

**Sean:** Holy crap.

**Ray:** Only fat guys are 300, and guys who are 5'11.5" and 277 pounds. So anyway, I really felt like a total failure. I felt like I let my family down. I felt I'd let myself down. I hadn't lived up to my potential. It was embarrassing. It was shameful. I was compulsively spending money that we did not have, which surprised us how we got into debt. To the tune of over \$400,000. At one point, I can't prove this, but at one point, I'm pretty sure we were at 450 or higher, which if you round up, is 500. Half a million dollars in debt. It sounds bad, because it was bad. It was horrible.

It was poor stewardship, it was poor planning. It was just poor, poor. It was just poor. But between that realization and the realization that I had this disease, finally something clicked inside me that said, "No more, no further. We go this far, no further. It stops here."

**Sean:** You broke your little ships. You're around a hub.

**Ray:** So, I really did get to the point where I was like, "I'm not going to tolerate," If you heard my podcast on toleration, "I'm not going to tolerate this anymore. I'm going to do whatever it takes to fix this." And so, 18 months later, I had lost about 60

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pounds. I've still got some to go, I kind of plateaued. I got really happy with the 60 pounds.

I'm back on track. I'd lost 60 pounds, we had paid off the entirety of our consumer debt. All \$400,000 plus of it paid off. We had increased our income dramatically. My health, despite the Parkinson's which is still a problem, but all my other health indicators like my blood work, my blood sugar, my triglycerides, my cholesterol's, my protein markers, information markers, all better than they had been since I started having them tested.

I was living out being prosperous even with some unpleasant circumstances in my life. So, when I titled this episode, I said, "Three things I learned from losing \$200 million." I learned a lot more than three things, but here are three things that I learned for sure. These, I believe, are universally applicable. Some of these are lessons that were only for me, other than the three. These three are for everybody. Number one, lesson number one, income is fantasy, profit is reality. It doesn't matter how much you make if you don't keep any of it. Because then you actually made zero.

This is a lesson that even big well-known corporations forget, and then they end up dissolving. Going into receivership, bankruptcy. Sometimes people go to jail and stay there. So, if you're operating in a place where you're like, "Oh, I'm making," Like I have acquaintances, shall we say, in the Internet marketing business who make several million dollars in revenue a year and who take home zero. They live on credit because they're keeping up an appearance of wealth, instead of actually being wealthy.

You have to decide which is more important to you, being wealthy or appearing to be wealthy. Now, I drive a 2006 Honda Element, guess which one is more important to me. I won't continue to do that very long, I'm about ready. I mean, it's 2018, so I think it's about time for a new car. Our other car is, I don't know if you've realized this, our other car, our Saturn, is a 2002.

**Sean:** Yeah, I did know that.

**Ray:** It's getting a little long in the tooth, but I've got a sentimental attachment to it. I drag it around the USA three or four times. I'm behind a motor home, but I'm like with my teeth. Income is fantasy, profit is reality. It doesn't matter how much you make, it's about how much you keep, that's all that matters. Which by the way, this is another thing you should remember. Never do a deal where you get paid a percentage of the profit. Don't ever do that. You know why? Because they'll find a way to show no profit and you'll not get paid.

I had somebody propose a deal like this to me recently and they said, "Well, let me do this work for you and you just pay me a percentage of the profit." And I said, "Well, let me tell you why that's a stupid idea for you. It's a great idea for me." After I explained it, he said, "You know what? I don't want to do that deal anymore." All



right. So, lesson number two. This one, I knew this intellectually, but I did not know it as in, I understood it also in my heart. That may sound weird to you, but it's funny that how science often proves things that are ancient wisdom.

**Sean:** Oh, come on. It's just a cluster of neurons.

**Ray:** Turns out it's part of your nervous system. We have three brains. We have one in our head, one in our chest called a heart and one right below it called a stomach. Each of them contributes something to our consciousness and our awareness of the world around us and how our cognitive functions operate. In my heart, I had not gotten this. These life lessons, these truths that you live out, that you embody, if there's a truth that you embody and you're like, "I know this is true. I know this is what I stand for. You're not going to shake me in this," it's going to take a lot. It's going to take a lot of evidence to convince me that gravity is not real. A lot of evidence. As much as I love *Star Trek*, it's going to take a lot of evidence to show me that time travel is possible, in reverse.

**Sean:** Time isn't a thing.

**Ray:** No, it's not a thing.

**Sean:** It's just a measurement of motion.

**Ray:** We see so many TV shows and movies about this. We forget reverse time-travel is impossible.

**Sean:** Did you hear about the time travelling party Stephen Hawking had?

**Ray:** No.

**Sean:** I just saw this little anecdote about him. I can't remember what year it was, but it's in the last 20 years, he threw a dinner party with hors d'oeuvres and everything, and didn't send out the invitations until after the party had occurred thinking that if time-travel were real-

**Ray:** Real, people would show up?

**Sean:** - someone in the future would find the invitation and take advantage of it. [laughs]

**Ray:** What a brilliant guy.

**Sean:** No one showed up. [laughs]

**Ray:** Think about it. He performed an experiment to see if time-travel was possible. Gosh. I miss him. Okay. Here's the lesson that I knew intellectually but I did not embody. I didn't feel it fully. I wasn't fully associated to do it. I wasn't living it out. The poor work for money, the wealthy let their money work for them. Now, think about



that, oh you who are middle class affluent. Is that the more comfortable label than poor?

**Sean:** Right. But it still describes the middle class affluent.

**Ray:** Here's how to know if you're poor.

**Sean:** If you stopped going to work-

**Ray:** How long would it take before they replaced your house? If it's less than six months, you're poor.

**Sean:** I would even argue that based on that standard, if your house is even repossessable-

**Ray:** You're poor.

**Sean:** - you're poor.

**Ray:** I'm still working my way out of the poor house. That's the one thing, on a personal level, that we've got to get paid off. We're closer than ever. The poor work-- I'm going to read it to you again because you need to understand this. This is so important. I wish I had embodied this 30 years ago. I remember there was a gentleman named Herman Wilson that I worked with at Prudential Insurance. I sold insurance for two years, life insurance. The hardest kind of insurance to sell, because nobody wants to think about the fact they're going to die. I mean, everybody else is going to die, clearly, but not me. That's what people think.

Herman Wilson was one of the senior agents in this agency. He kind of took me under his wing. He tried to teach me things that I would ignore because I was a young foolish, cocky, arrogant 21-year-old. He said to me one day, "Ray," he talked like this. He's like real kind of country, talking fast. He said, "Ray, I know you're taking about \$100 a month on your pay check. [unintelligible 00:28:00]. Oh, Ray, ain't you?" "No, Herman, I'm not doing that." "You should do that because right now, if you do it right now, you'll be a millionaire before you're 55."

I knew intellectually he was right, but I didn't do it. So here's the truth. The poor work for their money, the wealthy let their money work for them. If you embody this truth and you believe it to your core, you'll start investing immediately. Putting money to work for you, because that money, every dollar is like a little soldier in your financial army put in to work for you. Lesson number three I learned from loosing \$200 million that is also helpful to you, I believe, this is going to seem a little more abstract.

I thought about this very carefully before this episode came together. I did write this three points down. This is exactly what I knew about this episode. These three points, and the Fantasy Football thing. I thought a new Spiritual Foundations but Sean threw that out the window. But it was good, I'm glad you did. That was very altruistic of you.

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Truth number three, that I learned from losing \$200 million. Desire reveals design, but discipline determine destiny. Here's what I mean by that. We run into people all the time. How many times have we heard the question when we're in a workshop working with people on their business or trying to get at them like, "What do you really want to do in life? What do you desire?" Not what you think would be marketable. How many times have we heard something like, "I don't know what my desire is"?

**Sean:** Right, yes. I don't know.

**Ray:** "I don't know what my dream is. I don't have one." Oh, horse hockey. Yes you do. It's because you don't want to admit it because you're not living it. Maybe you don't even want to admit to yourself. Doesn't mean it's not true. You have desires. I believe that our pure desire's-- now, I say that as a qualifier because we do have impure desires, they're aberrations. Like if you desire to kill people-

**Sean:** Something has gone wrong in your mental capacities.

**Ray:** - you are messed up in technical terms.

**Sean:** Yes. You can have bad desires based on irrational concepts.

**Ray:** Yes. No, look, every once in a while we all get into extreme emotional situations, we get really angry or upset, and so we temporarily feel like, "I'd like to kill that guy," but we don't really mean that.

**Sean:** Unlike the rest of the animal kingdom-

**Ray:** We don't act on it.

**Sean:** - we can-- our consciousness can step in and go-

**Ray:** No.

**Sean:** - we go, "Wait, wait, that's wrong."

**Ray:** Don't do that.

**Sean:** "I should not do that."

**Ray:** Pure desires, like let's say you're an MD. You have a practice, you've been in it for 10 or 15 years. You're doing pretty well, you got partners, you're making lots of money. You're not keeping much, but you make a lot of money. People respect you because you seem to be rich because you have a big house and big cars and take big vacations. If you stop getting that paycheck from the practice every month, it'd be about three months before you had to sell everything. You're poor.

You desire to get on a sailboat and sail around the world and take pictures and make videos and just record your adventures. That's what you desire to do. You think to

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yourself, "Well, that's crazy. I can't do that. I've got responsibilities to this clinic and to these people." You think the desire is wrong and so you stuff it down, you push it down, but it won't go away. Why does it not go away?

Here's why I think so. The word desire comes from the root sire, which means father. So, desire. Desire is of the father. I believe that our desires were imprinted upon us as possibilities by our father, by our creator. That's what I mean when I say desire reveals the design, but discipline determines destiny. Now, I say this because some people think that just because you desire it and because it was designed into you, it'll just happen magically. I don't want to belittle anybody, but that's crazy.

**Sean:** Yes, that's crazy.

**Ray:** How's that working for you?

**Sean:** It's no different than in other superstitious mystical ways of trying to evade reality.

**Ray:** It is no different. It just comes down to this, wishing does not make us up.

**Sean:** No, wishing does not change reality.

**Ray:** I know a lot of people right now would want to ask me, they'd be like, "Oh, oh, oh. Ray, Ray, Ray, I've been wanting to ask you this, if you believe that, why do you believe in the power of prayer?" Well, first of all, because I think prayer's primary function is not to change God or change reality. Its primary function is to change us. Let's say that I'm praying for a miracle, an apparent miracle.

**Sean:** I'm not praying for magic. I'm not. I mean, a lot of people are. I'm not.

**Ray:** Now, this is important. Let's draw the distinction. What's the difference between praying for a miracle and praying for magic?

**Sean:** Magic is you pray and then God just somehow sticks his finger into the situation and-

**Ray:** Changes the laws of physics.

**Sean:** - of physics and all the sort of stuff and-

**Ray:** Changes the gravitational constant of the universe.

**Sean:** - of the universe, right. Yes, exactly.

**Ray:** Wait a minute, Q is god.

**Sean:** Right. Then the situation becomes fixed and it's a miracle. I do not believe in that at all. I think that that actually contradicts the nature of God. As God being a



rational, non-contradictory being, his creation would then also be a rational, non-contradictory creation. It would be a contradiction for him to then go in and break it.

**Ray:** By non-contradictory, you mean that a thing is what it is and it's not something else.

**Sean:** Yes. It's not something else and then a thing acts according to its nature. A rock is going to act like a rock. It's not going to behave like a bird.

**Ray:** That's pretty heady stuff because we would be able to figure stuff out if that was true.

**Sean:** If that was true, we'd be able to figure stuff out. Yes, exactly. [laughs]

**Ray:** Praying for a miracle.

**Sean:** That doesn't mean miracles don't happen, but I think the way that you have to think about them is that you are accessing another force of nature, if you will. God's got to operate within the confines of the rational universe that He designed.

**Ray:** But He created it, so He knows it has features that you don't even know about.

**Sean:** Right. It has backdoor access panels to these control circuits. Things like that that we don't have access to. So, to us it looks like, "Oh my gosh, the laws of physics were just modified to change the situation or the laws of biology or whatever," when in reality, what I believe is going on is, God is exercising a tool of reality, a causal rational mechanism that he built that we don't have access to to create that happen.

**Ray:** It's either because we don't have the knowledge of it, or we don't have the ability to use it.

**Sean:** Right, or to even perceive-

**Ray:** That it exists.

**Sean:** - that it exists. Because we don't have a sense organ designed to perceive it.

**Ray:** Perfect. Because everything we know about reality, we learned through our senses.

**Sean:** Everything that exists in the mind first existed in your senses.

**Ray:** So when I say discipline determines destiny, most people think destiny is magic. That you have a destiny that has been written before the annals of time begin. No. That may happen, it does happen with some people because we--Biblically, if we believe the bible is true, we know that there were good works that were prepared for us before we were born. But I would submit to you, it says, "Prepared for us." That doesn't mean we'll do them.

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**Sean:** Right. It doesn't mean they will necessarily happen.

**Ray:** So, discipline, or the ability to rigorously apply your skills, talents, your will, your energy, to a task in pursuit of a goal, that determines your destiny. Destiny is just another way of saying, destination. Where you end up. So, thinking through this whole thing, desire reveals design. If there's something you've been desiring all your life, or a good portion of your life, that you haven't been paying attention to-

**Sean:** Let's use this analogy. Analogy just came into my mind. Let's say someone believes that they were designed and that they have a destiny to become a surgeon. That's their calling, to save people's lives in operating room. The way most Christians go about exercising that design and destiny is by sitting on their couch waiting for it to happen.

**Ray:** That's not a surgeon I would want to be under the knife of.

**Sean:** No. That's ridiculous, but that's how most Christians live their life.

**Ray:** I'd prefer one who went to medical school.

**Sean:** Right. [laughs] But I mean, that's how most Christians live. They're like, "Oh, God will make it happen".

**Ray:** I would say to that person, "Physician, educate thy self." So, desire reveals design what you were made capable of doing.

**Sean:** And not guaranteed or automatically achieved.

**Ray:** Because you have the capability, you have a pull, a desire to do it. But discipline determines destiny. So you got to get up off you butt and do something. So, these are the three truths, three of the ones that I'll share with you. I've got many more. Maybe I'll just, every once in a while, have a three more truths I learned from losing \$200 million dollars. Number one is, income is fantasy, profit is reality. Truth number two, the poor work for their money, the wealthy let their money work for them. That's huge.

**Sean:** Huge.

**Ray:** Number three, desire reveals design, but discipline determines destiny. Think on these things.

**Sean:** Good. All right, if you found the show helpful, please subscribe to it in the Apple Podcast directory.

**Ray:** Yes, yes.



**Sean:** Yes, yes, and leave us a review on iTunes. At some point we may read some of those. If you'd like the transcript or show notes for this episode, please go to [Rayedwards.com/329](http://Rayedwards.com/329). Yes, 329. Do you have anything else to add?

**Ray:** I'm about to bring home the bacon. The Francis Bacon. Who said, "Money is a great servant but a bad master".

**Sean:** Oh, I thought you were going to go-- I thought you were going to go- [laughs]

**Ray:** I know the one, go ahead. I love that one too. So, we'll have two quotes-worth note from Mr. Bacon, two slices of bacon.

**Sean:** Two slice. Anyway, I like that. For nature to be commanded, it must first be obeyed.

**Ray:** Gosh, it's good. Come on somebody. Well, we'll see you next week. I pray that God does more for you than you can ask or possibly imagine, but it won't be magic.

**Voice-over:** Thank you for listening to the *Ray Edwards Show*.

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Each week we bring you a message of prosperity with purpose and freedom, remembering that true freedom is available to all through Jesus Christ.

**[00:39:49] [END OF AUDIO]**