

Wealth and Finances: A Bahá'í Perspective

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The issue of wealth and finances is an important one for Bahá'ís. On the one hand, Bahá'u'lláh revealed that a primary purpose of this phase of life is to acquire divine virtues that are necessary for life on the next (spiritual) plane of existence. On the other hand, He states that "man stands in need of wealth;" 'Abdu'l-Bahá states that wealth is "praiseworthy in the highest degree." These two aspects of wealth--spiritual and material--are discussed extensively in the Bahá'í Writings. The purpose of this paper is to present some of the writings on this topic found in Bahá'í scripture.

Spiritual Wealth

Bahá'u'lláh is unequivocally clear in His assertion that true wealth is spiritual wealth:

The essence of wealth is love for Me; whoso loveth Me is the possessor of all things, and he that loveth Me not is indeed of the poor and needy. This is that which the Finger of Glory and Splendour hath revealed (Tablets of Bahá'u'lláh, p. 156).

On this earthly plane, spiritual wealth is seen in an individual's character and it is becoming spiritually distinguished that is the goal to which we should aspire:

Say: Honesty, virtue, wisdom and a saintly character redound to the exaltation of man, while dishonesty, imposture, ignorance and hypocrisy lead to his abasement. By My life! Man's distinction lieth not in ornaments or wealth, but rather in virtuous behaviour and true understanding (Tablets of Bahá'u'lláh, p. 57).

However, we need not concern ourselves with our acquired level of spiritual or material wealth. Rather, we should be concerned with following the laws and ordinances, the admonitions and counsel, the principles and teachings found in Bahá'í scripture, confident that everything that happens to us in this life is for our benefit.

Whatsoever occurreth in the world of being is light for His loved ones and fire for the people of sedition and strife. Even if all the losses of the world were to be sustained by one of the friends of God, he would still profit thereby, whereas true loss would be borne by such as are wayward, ignorant and contemptuous...The friends of God shall win and profit under all conditions, and shall attain true wealth (Compilations, Vol I (Crisis and Victory), pp. 153-154).

Bahá'u'lláh's teachings are similar to the process of quality improvement advocated by Deming (1994; see Walton, 1988, 1991): identify desired outcomes, define the process that will achieve desired outcomes, and make small, systematic changes to improve the quality of the process.

The first step in the process to acquire spiritual wealth is to know and perform the duties and ordinances revealed by Bahá' u' lláh:

The first duty prescribed by God for His servants is the recognition of Him Who is the Dayspring of His Revelation and the Fountain of His laws, Who representeth the Godhead in both the Kingdom of His Cause and the world of creation. Whoso achieveth this duty hath attained unto all good; and whoso is deprived thereof hath gone astray, though he be the author of every righteous deed. It behoveth everyone who reacheth this most sublime station, this summit of transcendent glory, to observe every ordinance of Him Who is the Desire of the world. These twin duties are inseparable. Neither is acceptable without the other (Kitáb-I-Áqdás, p. 19).

The following are laws and ordinances described by Bahá' u' lláh that present in detail the steps or processes that will result in spiritual wealth:

1. *We have enjoined obligatory prayer upon you (The Kitáb-I-Áqdás, p. 21).*
2. *Recite ye the verses of God every morn and eventide. Whoso faileth to recite them hath not been faithful to the Covenant of God and His Testament, and whoso turneth away from these holy verses in this Day is of those who throughout eternity have turned away from God (The Kitáb-I-Áqdás, p. 73).*
3. *It hath been ordained that every believer in God, the Lord of Judgement, shall, each day, having washed his hands and then his face, seat himself and, turning unto God, repeat "Alláh-u-Abhá" ninety-five times. Such was the decree of the Maker of the Heavens when, with majesty and power, He established Himself upon the thrones of His Names. Perform ye, likewise, ablutions for the Obligatory Prayer; this is the command of God, the Incomparable, the Unrestrained (The Kitáb-I-Áqdás, p. 26).*
4. *O people of Bahá! It is incumbent upon each one of you to engage in some occupation-- such as a craft, a trade or the like. We have exalted your engagement in such work to the rank of worship of the one true God. Reflect, O people, on the grace and blessings of your Lord, and yield Him thanks at eventide and dawn. Waste not your hours in idleness and sloth, but occupy yourselves with what will profit you and others (The Kitáb-I-Áqdás, p. 30).*
5. *Peruse ye every day the verses revealed by God. Blessed is the man who reciteth them and reflecteth upon them. He truly is of them with whom it shall be well (Bahá' u' lláh, p. 188)*
6. *Do thou meditate on that which We have revealed unto thee, that thou mayest discover the purpose of God, thy Lord, and the Lord of all worlds. In these words the mysteries of Divine Wisdom have been treasured (Gleanings, p. 153).*
7. *Say: Teach ye the Cause of God, O people of Bahá, for God hath prescribed unto every one the duty of proclaiming His Message, and regardeth it as the most meritorious of*

all deeds. Such a deed is acceptable only when he that teacheth the Cause is already a firm believer in God, the Supreme Protector, the Gracious, the Almighty (Gleanings, p. 278).

8. *Say: O people of the world! We have enjoined upon you fasting during a brief period, and at its close have designated for you Naw-Rúz as a feast (The Kitáb-I-Áqdás, pp. 24-25).*
9. *That seeker should, also, regard backbiting as grievous error, and keep himself aloof from its dominion, inasmuch as backbiting quencheth the light of the heart, and extinguisheth the life of the soul. He should be content with little, and be freed from all inordinate desire. He should treasure the companionship of them that have renounced the world, and regard avoidance of boastful and worldly people a precious benefit. At the dawn of every day he should commune with God, and, with all his soul, persevere in the quest of his Beloved. He should consume every wayward thought with the flame of His loving mention, and, with the swiftness of lightning, pass by all else save Him. He should succor the dispossessed, and never withhold his favor from the destitute. He should show kindness to animals, how much more unto his fellow-man, to him who is endowed with the power of utterance. He should not hesitate to offer up his life for his Beloved, nor allow the censure of the people to turn him away from the Truth. He should not wish for others that which he doth not wish for himself, nor promise that which he doth not fulfil. With all his heart he should avoid fellowship with evil-doers, and pray for the remission of their sins. He should forgive the sinful, and never despise his low estate, for none knoweth what his own end shall be (Kitáb-I-Íqán, pp. 193-195; Gleanings, pp. 265-266).*

Bahá'u'lláh affirms repeatedly that the attainment of true wealth depends upon one's adherence to the laws and ordinances of God.

The ordinances of God have been sent down from the heaven of His most August Revelation. All must diligently observe them. Man's supreme distinction, his real advancement, his final victory, have always depended, and will continue to depend, upon them. Whoso keepeth the commandments of God shall attain everlasting felicity (Gleanings, p. 289).

In summary, Bahá'u'lláh revealed that true wealth is spiritual; that the beginning of spiritual wealth in this age is the recognition of Bahá'u'lláh and obedience to His laws; and that spiritual wealth is manifested in the acquisition of virtues and their display in one's character.

Material Wealth

As important as is spiritual wealth, material wealth is also fundamental to one's progress and development during the part of our lives we are living in a material form. Bahá'u'lláh reveals:

The first Taraz and the first effulgence which hath dawned from the horizon of the Mother Book is that man should know his own self and recognize that which leadeth unto loftiness or lowliness, glory or abasement, wealth or poverty. Having attained the stage of fulfilment

and reached his maturity, man standeth in need of wealth, and such wealth as he acquireth through crafts or professions is commendable and praiseworthy in the estimation of men of wisdom, and especially in the eyes of servants who dedicate themselves to the education of the world and to the edification of its peoples (Tablets of Bahá'u'lláh, pp. 34-35).

‘Abdu’l-Bahá affirms this importance of material wealth in the following statement:

It should not be imagined that the writer's earlier remarks constitute a denunciation of wealth or a commendation of poverty. Wealth is praiseworthy in the highest degree, if it is acquired by an individual's own efforts and the grace of God, in commerce, agriculture, art and industry, and if it be expended for philanthropic purposes. Above all, if a judicious and resourceful individual should initiate measures which would universally enrich the masses of the people, there could be no undertaking greater than this, and it would rank in the sight of God as the supreme achievement, for such a benefactor would supply the needs and insure the comfort and well-being of a great multitude. Wealth is most commendable, provided the entire population is wealthy. If, however, a few have inordinate riches while the rest are impoverished, and no fruit or benefit accrues from that wealth, then it is only a liability to its possessor. If, on the other hand, it is expended for the promotion of knowledge, the founding of elementary and other schools, the encouragement of art and industry, the training of orphans and the poor - in brief, if it is dedicated to the welfare of society - its possessor will stand out before God and man as the most excellent of all who live on earth and will be accounted as one of the people of paradise (Secret of Divine Civilization, pp. 24-25).

It is clear, therefore, that it is not the acquisition of wealth for personal benefit that is recommended, but the use of wealth to assist others. In fact, ‘Abdu’l-Bahá stated that

In this great Cause the light of guidance is shining and radiant. Bahá'u'lláh has even said that occupation and labor are devotion. All humanity must obtain a livelihood by sweat of the brow and bodily exertion, at the same time seeking to lift the burden of others, striving to be the source of comfort to souls and facilitating the means of living. This in itself is devotion to God. Bahá'u'lláh has thereby encouraged action and stimulated service. But the energies of the heart must not be attached to these things; the soul must not be completely occupied with them. Though the mind is busy, the heart must be attracted toward the Kingdom of God in order that the virtues of humanity may be attained from every direction and source (Promulgation of Universal Peace, p. 187).

In addition, the striving for excellence in the area of material wealth should not come between a human being and God:

Say: Pride not yourselves on earthly riches ye possess. Reflect upon your end and upon the recompense for your works that hath been ordained in the Book of God, the Exalted, the Mighty. Blessed is the rich man whom earthly possessions have been powerless to hinder from turning unto God, the Lord of all names. Verily he is accounted among the most distinguished of men before God, the Gracious, the All-Knowing (Bahá'u'lláh, Compilations, Vol I (Huqúqu'lláh), p. 496).

Principles in the Acquisition of Material Wealth

Bahá'í scripture specifically identifies at least nine principles associated with the production of material wealth and prosperity: 1) unity, 2) teaching the Cause of God, 3) the family, 4) education, 5) the equality of men and women, 6) scientific attainments, 7) consultation, 8) work, 9) trials and tests. In addition, it is revealed that it is not a disgrace to be poor, and we must be good stewards of wealth we acquire.

1. *In these days it is incumbent upon everyone to adhere tenaciously unto unity and concord and to labour diligently in promoting the Cause of God, that perchance the wayward souls may attain that which will lead unto abiding prosperity (Bahá'u'lláh, Tablets of Bahá'u'lláh, p. 60).*
2. *Now the believers of God and the maidservants of the Merciful must irrigate these fields and with the utmost power engage themselves in the cultivation of these heavenly plantations so that the seeds may grow and develop, prosperity and blessing be realized and many rich and great harvests be gathered in ('Abdu'l-Bahá, Tablets of the Divine Plan, p. 63).*
3. *Deliver my longings and greetings to the consolation of thine eye,¹... Verily I love them both even as a compassionate father loveth his dear children. As to thee, have for them an abundant love and exert thine utmost in training them, so that their being may grow through the milk of the love of God, forasmuch as it is the duty of parents to perfectly and thoroughly train their children.*
There are also certain sacred duties on children toward parents, which duties are written in the Book of God, as belonging to God. The [children's] prosperity in this world and the Kingdom depends upon the good pleasure of parents, and without this they will be in manifest loss ('Abdu'l-Bahá, Compilations, Vol I (Family Life), p. 390; Compilations, Vol I (Education), p. 290).
4. *The primary, the most urgent requirement is the promotion of education. It is inconceivable that any nation should achieve prosperity and success unless this paramount, this fundamental concern is carried forward. The principal reason for the decline and fall of peoples is ignorance. Today the mass of the people are uninformed even as to ordinary affairs, how much less do they grasp the core of the important problems and complex needs of the time ('Abdu'l-Bahá, Secret of Divine Civilization, p. 109).*

One of the most important of undertakings is the education of children, for success and prosperity depend upon service to and worship of God, the Holy, the All-Glorified.

Among the greatest of all great services is the education of children, and promotion of the various sciences, crafts and arts. Praised be God, ye are now exerting strenuous efforts toward this end. The more ye persevere in this most

important task, the more will ye witness the confirmations of God, to such a degree that ye yourselves will be astonished.

This verily is a matter beyond all doubt, a pledge that shall certainly be redeemed ('Abdu'l-Bahá, Compilations, Vol I (Education), p. 276).

5. *And among the teachings of Bahá'u'lláh is the equality of women and men. The world of humanity has two wings - one is women and the other men. Not until both wings are equally developed can the bird fly. Should one wing remain weak, flight is impossible. Not until the world of women becomes equal to the world of men in the acquisition of virtues and perfections, can success and prosperity be attained as they ought to be* ('Abdu'l-Bahá, Selections ... `Abdu'l-Bahá, p. 302).
6. *Science is the first emanation from God toward man. All created beings embody the potentiality of material perfection, but the power of intellectual investigation and scientific acquisition is a higher virtue specialized to man alone. Other beings and organisms are deprived of this potentiality and attainment. God has created or deposited this love of reality in man. The development and progress of a nation is according to the measure and degree of that nation's scientific attainments. Through this means its greatness is continually increased, and day by day the welfare and prosperity of its people are assured* ('Abdu'l-Bahá, Promulgation of Universal Peace, p. 49).
7. *O people of God! Give ear unto that which, if heeded, will ensure the freedom, well-being, tranquillity, exaltation and advancement of all men. Certain laws and principles are necessary and indispensable for Persia. However, it is fitting that these measures should be adopted in conformity with the considered views of His Majesty - may God aid him through His grace - and of the learned divines and of the high-ranking rulers. Subject to their approval a place should be fixed where they would meet. There they should hold fast to the cord of consultation and adopt and enforce that which is conducive to the security, prosperity, wealth and tranquillity of the people. For were any measure other than this to be adopted, it could not but result in chaos and commotion* (Bahá'u'lláh, Tablets of Bahá'u'lláh, pp. 92-93).
8. *O MY SERVANT!*
Ye are the trees of My garden; ye must give forth goodly and wondrous fruits, that ye yourselves and others may profit therefrom. Thus it is incumbent on every one to engage in crafts and professions, for therein lies the secret of wealth, O men of understanding! For results depend upon means, and the grace of God shall be all-sufficient unto you. Trees that yield no fruit have been and will ever be for the fire (Bahá'u'lláh, The Hidden Words, Persian #80; also refer to 'Abdu'l-Bahá, Promulgation of Universal Peace, p. 187 quoted above).
9. *A single breeze of His affluence doth suffice to adorn all mankind with the robe of wealth; and one drop out of the ocean of His bountiful grace is enough to confer upon all beings the glory of everlasting life. But inasmuch as the divine Purpose hath decreed that the true should be known from the false, and the sun from the shadow,*

He hath, therefore, in every season sent down upon mankind the showers of tests from His realm of glory (Bahá'u'lláh, Kitáb-I-Íqán, p. 53).

While 'Abdu'l-Bahá praises striving to acquire material wealth, not everyone will become wealthy and it is not a disgrace to be poor.

...there needs must be husbandmen to till these fields, gardeners for these gardens, there needs must be fish to swim in this sea, stars to gleam in these heavens. These ailing ones must be tended by spiritual physicians, these who are the lost need gentle guides - so that from such souls the bereft may receive their portion, and the deprived obtain their share, and the poor discover in such as they unmeasured wealth, and the seekers hear from them unanswerable proofs ('Abdu'l-Bahá, Selections ... 'Abdu'l-Bahá, p. 272).

An important admonition found in Bahá'í scripture is that we must be good stewards of the material wealth we acquire. The payment of Huqúqu'lláh is one of the ordinances of Bahá'u'lláh that relates directly to material wealth:

Should anyone acquire one hundred mithqals of gold, nineteen mithqals thereof are God's and to be rendered unto Him, the Fashioner of earth and heaven. Take heed, O people, lest ye deprive yourselves of so great a bounty....By this means He hath desired to purify what ye possess and to enable you to draw nigh unto such stations as none can comprehend save those whom God hath willed....He who dealeth faithlessly with God shall in justice meet with faithlessness himself; he, however, who acteth in accordance with God's bidding shall receive a blessing from the heaven of the bounty of his Lord, the Gracious, the Bestower, the Generous, the Ancient of Days. He, verily, hath willed for you that which is yet beyond your knowledge, but which shall be known to you when, after this fleeting life, your souls soar heavenwards and the trappings of your earthly joys are folded up. Thus admonisheth you He in Whose possession is the Guarded Tablet (The Kitáb-I-Áqdas, p. 55).

Bahá'u'lláh states that the proper stewardship of wealth in the act of paying the Huqúqu'lláh not only keeps one's wealth pure, but results in spiritual progress as well:

Nothing that existeth in the world of being hath ever been or ever will be worthy of mention. However, if a person be graciously favoured to offer a penny-worth - nay even less - in the path of God, this would in His sight be preferable and superior to all the treasures of the earth. It is for this reason that the one true God - exalted be His glory - hath in all His heavenly Scriptures praised those who observe His precepts and bestow their wealth for His sake. Beseech ye God that He may enable everyone to discharge the obligation of Huqúq, inasmuch as the progress and promotion of the Cause of God depend on material means. If His faithful servants could realize how meritorious are benevolent deeds in these days, they would all arise to do that which is meet and seemly. In His hand is the source of authority and He ordaineth as He willeth. He is the Supreme Ruler, the Bountiful, the Equitable, the Revealer, the All-Wise. (Compilations, Vol I (Huqúqu'lláh), p. 489).

How many are the souls who with the utmost endeavour and effort, collect a handful of worldly goods and greatly rejoice in this act and yet in reality the Pen of the Most High hath decreed this wealth for others; that is, it is not meant to be their lot or it may even fall into the hands of their enemies! We seek shelter in God from such an evident loss. One's life is wasted; by day and by night, troubles are endured, and wealth becometh a source of affliction. Most of the wealth of men is not pure. Should they follow what is revealed by God, they would assuredly not be deprived of His grace and they would, in all circumstances, be protected under His bounty and blessed by His mercy (Bahá'u'lláh, Compilations, Vol I (Huqúqu'lláh), p. 505).

Putting It All Together

One of the basic principles of Bahá'u'lláh's teaching is that we should share the wealth we acquire, but that one must first acquire wealth, both spiritual and material, before one can share it.

Therefore, let your faces be more radiant with hope and heavenly determination to serve the Cause of God, to spread the pure fragrances of the divine rose garden of unity, to awaken spiritual susceptibilities in the hearts of mankind, to kindle anew the spirit of humanity with divine fires and to reflect the glory of heaven to this gloomy world of materialism. When you possess these divine susceptibilities, you will be able to awaken and develop them in others. We cannot give of our wealth to the poor unless we possess it. How can the poor give to the poor? How can the soul that is deprived of the heavenly bounties develop in other souls capacity to receive those bounties?

Array yourselves in the perfection of divine virtues. I hope you may be quickened and vivified by the breaths of the Holy Spirit. Then shall ye indeed become the angels of heaven whom Christ promised would appear in this Day to gather the harvest of divine planting. This is my hope. This is my prayer for you ('Abdu'l-Bahá, Promulgation of Universal Peace, p. 7)

While Bahá'í scripture does not provide information about acquiring material wealth with the same specificity of detail as that provided for acquiring spiritual wealth, we are encouraged to “look to the requirements of the day” and to “live in the age we are in.” Barker (1995) focuses on two of the major ways people acquire wealth today. The first is to earn income, either in a job or business, and then invest some of the proceeds of that effort into savings, stocks, or bonds and allow enough time for these investments to grow. This is the generally accepted way of creating wealth in our modern economy. Unfortunately, most Americans have not been very successful in using this formula. Statistics show that over 90% of retired Americans have an annual income under \$25,000; over 80% of Americans die leaving debt to their children (Bagby, 1996).

Another method, which is not discussed adequately by Barker (1995), is to develop a company that increases in net worth. This approach is the method used by most people who acquire millionaire status today (Stanley & Danko, 1996). The types of businesses and professions, as well as educational levels, of people who become wealthy is quite diverse. Most make or deliver goods and services that seem ordinary and mundane. As could well be predicted from the Bahá'í writings on spiritual and material wealth, these authors draw a very important

conclusion: “the character of the business owner is more important in predicting his level of wealth than the classification of his business” (p. 228).

Building a business whereby you duplicate your efforts by building a team of entrepreneurs and then sharing the wealth among those who participate is an important modification of this “building-a-business” approach to wealth. In fact, this strategy is advocated in Bahá’í scripture:

For instance, the owners of properties, mines and factories should share their incomes with their employees and give a fairly certain percentage of their products to their workingmen in order that the employees may receive, beside their wages, some of the general income of the factory so that the employee may strive with his soul in the work (‘Abdu’l-Bahá, Foundations of World Unity, p. 43).

Andrew Carnegie (1986) used this principle to become one of the wealthiest men in the first half of the 20th century. Ray Kroc (1990), Sam Walton (1993), and Bill Gates (1995) have duplicated his ideas to become three of the wealthiest men of the latter half of the 20th century. The fact that each of these entrepreneurs acquired wealth in different industries (Carnegie in steel manufacturing, Kroc in fast-food restaurants, Walton in discount retailing, and Gates in computer software) provides additional evidence that the specific industries for accruing wealth may change, but the principles underlying wealth creation do not. And this trend is continuing. Geer (1997a) cites a study by William M. Mercer consultants who “found that 30% of the largest U.S. companies have stock option plans for more than half their employees, up from 17% five years ago.” Even privately-held companies are sharing wealth by issuing non-publicly-traded stock to employees or basing profit-sharing on revenues (Geer, 1997b).

Put Knowledge into Practice

As important as it is to acquire correct knowledge about spiritual and material wealth, it will not prove useful unless it is put into practice. A saying that most of us have heard many times is “To know and not to do is not to know.” ‘Abdu’l-Bahá states that we must not only get started, we “*must ever press forward, never standing still; avoid stagnation, the first step to a backward movement, to decay*” (Paris Talks, p. 90).

Both Bahá’u’lláh and ‘Abdu’l-Bahá admonish us to review our actions daily to determine if we have made progress.

Set before thine eyes God's unerring Balance and, as one standing in His Presence, weigh in that Balance thine actions every day, every moment of thy life. Bring thyself to account ere thou art summoned to a reckoning, on the Day when no man shall have strength to stand for fear of God, the Day when the hearts of the heedless ones shall be made to tremble (Bahá’u’lláh: Gleanings, p. 236; Proclamation of Bahá’u’lláh, p. 51; quoted in The Promised Day is Come, p. 39, pp. 60-61; World Order of Bahá’u’lláh, p. 177)

Therefore I say that man must travel in the way of God. Day by day he must endeavor to become better, his belief must increase and become firmer, his good qualities and his turning to God must be greater, the fire of his love must flame more brightly; then day by day he will make progress, for to stop advancing is the means of going back. The bird when

he flies soars ever higher and higher, for as soon as he stops flying he will come down. Every day, in the morning when arising you should compare today with yesterday and see in what condition you are. If you see your belief is stronger and your heart more occupied with God and your love increased and your freedom from the world greater then thank God and ask for the increase of these qualities. You must begin to pray and repent for all that you have done which is wrong and you must implore and ask for help and assistance that you may become better than yesterday so that you may continue to make progress. (‘Abdu’l-Bahá: Compilations, Vol I, (Excellence in All Things), p. 376).

Bahá’u’lláh reminds us that as human beings we are created equal, but that the efforts we take to acquire both spiritual and material wealth will result in differentiated progress:

The incomparable Creator hath created all men from one same substance, and hath exalted their reality above the rest of His creatures. Success or failure, gain or loss, must, therefore, depend upon man's own exertions. The more he striveth, the greater will be his progress (Gleanings, pp. 81-82).

In conclusion, we are encouraged in Bahá’í scripture to seek both spiritual and material wealth, with spiritual wealth being the more important. Following the Bahá’í principles of acquiring spiritual wealth will lead to the acquisition of spiritual virtues and character traits that are necessary for success when our souls cease to be attached to this material world. While these virtues and traits are neither necessary nor sufficient for the acquisition of material wealth (as any perusal of the lives of wealthy individuals will attest), they are certainly required if one is to keep material wealth once it has been acquired (again a principle easily confirmed by historical analysis). A study of individuals who have acquired substantial wealth reveals that the majority have deviated from the paradigm most often taught today--get a good education, get a good job, work hard, save your money and you will become wealthy. Rather, most individuals who have acquired substantial wealth owned their own businesses; and those who shared their wealth with those who helped create it are among the highest achievers. It appears that individuals who follow Bahá’u’lláh’s principles, even though they are unaware of their Source, can achieve substantial material wealth today. It is up to those of us who know the Source to apply them in an even more systematic and productive manner. The coming worldwide changes will challenge individuals as well as institutions; substantial funds will be required to alleviate the suffering that is part of process. Each individual is encouraged in Bahá’í scripture to strive for excellence is this critical area of our material lives.

Endnotes:

1. "Consolation of thine eye"--idiomatic Persian expression meaning child

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