

## Reviews/Critiques/Reseñas

### **CREATED RICH: HOW SPIRITUAL ATTITUDES AND MATERIAL MEANS WORK TOGETHER TO ACHIEVE PROSPERITY**

**Author:** Patrick Barker

**Published by:** Naturegraph, Happy Camp, California, 1995, 207 pages

*Created Rich: How Spiritual Attitudes and Material Means Work Together to Achieve Prosperity* is one of the first Bahá'í books to address what is frequently a difficult subject for Bahá'ís, namely, wealth in a religion that believes in the elimination of extremes of wealth and poverty. As the author clearly explains, many Bahá'ís still have an inaccurate understanding of what the Bahá'í Faith's Founder meant when he referred to "being poor in all save God."<sup>1</sup> Patrick Barker emphasizes that materialism as practiced in Western society differs from the Bahá'í idea of economic prosperity and wealth. In fact, the book establishes a firm foundation for its central thesis that economic prosperity is praiseworthy if achieved in the name of spiritual development.

In the first part of the book, the author discusses the foundation of a life of prosperity, that is, spirituality. This theme reverberates throughout the book: Spiritual attitudes and material means work together to achieve prosperity. Although God created humankind with intrinsic wealth, we are responsible for our spiritual and material growth.

In the second part of the book, the author discusses how wealth is simply a tool, whose proper use is for the furtherance of the social, economic, and spiritual development of humankind, as well as its pleasure. In fact, the author coins the phrase "prosperity attitude," which he describes. A prosperous personality exudes confidence, helps others, gives praise to others, and prays for assistance and guidance. It is in just such a state of mind that one generates wealth in abundance and uses it properly. A "poverty mentality," riddled with low self-worth, procrastination, selfishness, and unhappiness, discourages growth and development.

The book's third part is a more technical discussion of how to obtain financial security. The author begins with a general discussion about the setting of financial goals, plans, and limits, and income savings and protection. Wealth is created through good judgment, patience, and long-term planning with large amounts of discipline.

The author mentions several different investment vehicles but advocates the use of mutual funds as the best method for both increasing capital and protecting investment. The potential differences in the returns on financial assets are correlated with the risks they carry. Although the author is clearly a conservative investor, and the reader would probably benefit from a broader discussion of diverse financial instruments, the author's discussion is adequate for the declared scope of this book.

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1. Bahá'u'lláh, *The Hidden Words of Bahá'u'lláh*, Wilmette, Ill.: Bahá'í Publishing Trust, 1939, p. 40.

*Created Rich* makes a contribution to the burgeoning interest in creating wealth among the Bahá'ís. It is written for the general Bahá'í community. For those who need specific financial advice, professional counsel would probably better serve them. However, for those who are looking for a good introduction to the spiritual principles underlying the foundation of the accumulation of assets in the Bahá'í context, *Created Rich* will be an important first step.

Bahá'ís are in the process of funding the spiritual foundation of a new world order. The author offers his experience and knowledge about personal saving and investing and other financial matters to assist Bahá'ís who are eager to play a robust economic role in this endeavor. He warrants accolades for clearly explaining the interrelationship between wealth and the future prosperity of our religion.

—MARY FISH

**CREATED RICH: HOW SPIRITUAL ATTITUDES AND MATERIAL MEANS WORK TOGETHER TO ACHIEVE PROSPERITY****Author:** Patrick Barker**Published by:** Naturegraph, Happy Camp, California, 1995, 207 pages

This is an excellent book for Bahá'ís who are struggling to understand the propriety of seeking wealth and material prosperity while simultaneously striving to develop such spiritual virtues as detachment, generosity, compassion, and caring fellowship.

Clearly, financial wealth is necessary to meet one's needs, the needs of the Bahá'í Faith, and the needs of the orphans, poor, and disadvantaged in our midst. The Bahá'í writings encourage earning one's living by crafts, trades, and professions that will uplift the world of humanity and foretell that extremes of wealth and poverty will be eventually eliminated through the application of Bahá'u'lláh's laws and ordinances. However, it is not ours to wait passively for this to happen; rather, we should strive to become wealthy so that we will be able to contribute to the common weal and help to bring about that era in the New World Order when all of humanity's essential material needs will be met and we will all be able to pursue more noble and worthy ideals with greater leisure and focus.

It is within such a context that the author challenges readers to put their financial houses in order. Spiritual principles continually guide the text, and practical aspects of how to become wealthy are outlined without the use of a lot of financial jargon. The text is in three parts: Part one highlights the spiritual components of prosperity, shows the differences between material means and materialism, and emphasizes the importance of obeying the law of Huqúqu'lláh and contributing to the funds of the Bahá'í Faith. Part two deals with investment strategies and attitudes that must accompany them in order to achieve prosperity during one's lifetime. A key principle is to start saving early in life; insurance and investing in mutual funds is dealt with at some length. Part three discusses practical steps for accumulating wealth: redirecting income, managing expenses, and investing wisely. With regard to the last practice, the author leaves no doubt that he feels investing in mutual funds is the best investment one can make.

This book will be of great interest to Bahá'ís wishing to become wealthy or wealthier in order to better serve their Lord and humanity, and hence hasten that time when Bahá'u'lláh's New World Order effloresces in a world-encompassing commonwealth.