

Financial Regrets to Avoid

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As I get older, I spend more time to reflect on my life. I reflect on the right choices that I have made and the regrets that I could have avoided. This reflection takes me to the innocence and ignorance of my youth and the things that I could have done differently knowing what I know now. How I wish someone at that time had guided me to the ideas that would have helped me to have fewer regrets. So I try to reach out and send a reminder to whoever that wants to hear about the actions and thoughts that would reduce the percentage of our regrets in the later years of their lives. Here are a few.

1. Not having A Realistic Idea about One's Economic Needs.

To have a plan or a goal one has to know for whom they are planning. If it is for ourselves we should know *who we are* and *what is the purpose of our lives*. The Writings are very clear about it:

Man should know his own self, and understand those things which lead to loftiness or to abasement, to shame or to honor, to affluence or to poverty.

– Baha'u'llah, Baha'i Scriptures, p. 145.

“One must remember that the purpose of this life is to prepare the soul for the next.”

-Universal House of Justice, Lights of Guidance, p. 359

After answering that fundamental question asking the second big question which is *what do we want?* What we want applies on not just our spiritual needs and aspirations. It means to decide *how much* finances we need to live a fulfilling life. This is very important because we see millions of people are accumulating wealth that is thousand times more than their needs. They spend all their energies to get more while the spiritual chances passed them by due to their occupation with gathering wealth. How sad is this tragedy when we know we do not live on this earth forever and our days are numbered.

“...Live then the days of thy life, that are less than a fleeting moment, with thy mind stainless, thy heart unsullied, thy thoughts pure, and thy nature sanctified, so that, free and content, thou mayest put away this mortal frame, and repair unto the mystic paradise and abide in the eternal kingdom for evermore.”

-Bahá'u'lláh, The Hidden Words Persian, no.44

2. Failure to Use the Writings to Make a Sound Financial Plan.

The world today is overwhelmed with the pressure of many problems and is in need of guidance, people are looking everywhere to find the solutions to their problems that have baffled them and have made the experts confused and helpless too. Economic field is one of the worst afflicted with this problem because of removing the moral and spiritual values out of the economic system. Abdu'l-Baha clearly explains where to look for the solutions.

“The secrets of the whole economic question are Divine in nature, and are concerned with the world of the heart and spirit. In the Baha’i Teachings this is most completely explained, and without the consideration of the Baha’i Teachings, it is impossible to bring about a better state.”

- Abdu'l-Baha, The Baha’i World, Volume 1V, p. 448

How regrettable is for those who have the healing remedy to the economic problems not taking advantage of this amazing grace and plan such a financial goal that not only support their physical existence but smooth the path of the spiritual growth.

3. Not Trying To Fulfill Baha’u’llah’s Wish of Eradication of Poverty.

Baha’u’llah’s message of oneness of mankind implies the prosperity of whole mankind. That was His wish and His Command and He entrusted to taking care of the poor and needy to us.

“O ye rich ones on earth!

The poor in your midst are My trust; guard ye My trust, and be not intent only on your own ease.”

-Bahá’u’lláh: The Hidden Words, Persian Nos. 49, 51 and 54.

Reducing the sufferings of the poor whose welfare has been entrusted to us may seem a small task, and this task should have been easily achieved and yet every day more and more people are becoming poor and destitute. Why? Because there are fewer people ready to leave their self-interests and think of others. Some think about the poor but do nothing about it.

"We know that to help the poor and to be merciful is good and pleases God, but knowledge alone does not feed the starving man, nor can the poor be warmed by knowledge or words in the bitter winter; we must give the practical help of loving-kindness."

-Abdu'l-Baha, Abdu'l-Baha in London, p. 60

The end result is that the problem of poverty is threatening the foundation of our so-called civilise but it has greater implications in the society. If we do not try to take care of the trust that has been given by God to us, how can we have peace of mind?

Regrets for not helping the poor originates from the realisation that this could have been our way to salvation. The real benefit of helping the poor is the satisfaction that one gets which is priceless. The feeling of reaching to others as a member of one's family changes our outlook and that leads to a better view of the world and our role in it. This gives the mind and soul a sense of peace. If everyone in the world is yearning for peace of mind, then helping the poor is like a shortcut to it. Though to the rich has been trusted the poor but one does not have to be a rich person to help; everyone has to make a contribution no matter how small.

4. Not Following the Guidelines for Economic Life.

Every life is measured by the number of achievements made during a lifelong pursuing the our goals. Since in our next journey we are not going to need our money because the material world dies the moment we die, we have to find other ways of measuring our progress, so the only choice left is the spiritual qualities that we have been able to gain through our hard work, meditation, service and sacrifice.

How sad it is to reach the end of our physical journey and realise that we have not accumulated enough for the next journey because we were distracted by the material world and forgot to put away something for our spiritual journey.

“Ye are even as the bird which soareth, with the full force of its mighty wings and with complete and joyous confidence, through the immensity of the heavens, until, impelled to satisfy its hunger, it turneth longingly to the water and clay of the earth below it, and, having been entrapped in the mesh of its desire, findeth itself impotent to resume its flight to the realms whence it came. Powerless to shake off the burden weighing on its sullied wings, that bird, hitherto an inmate of the heavens, is now forced to seek a dwelling-place upon the dust. Wherefore, O My servants, defile not your wings with the clay of waywardness and vain desires, and suffer them not to be stained with the dust of envy and hate, that ye may not be hindered from soaring in the heavens of My divine knowledge.”

-Bahá'u'lláh, Gleanings From the Writings of Bahá'u'lláh, pages 327-328

Baha'i Teachings tell us and guide us to find the goal or purpose of our lives. They constantly remind us to stay on course and not to be distracted by temptations of the transient world. In the end we may realise that we have missed the purpose of life that was given to us for this life and now we are going empty-handed. It is a feeling of realisation of the mistakes with no chance of correcting them. This moment can be avoided and remedied while we are alive and able to do whatever our heart and soul tells us to avoid the regrets.