

# Avoiding

# Loss

**PodSeries - Vol 313**



**Achieve Noble Character**

**Avoiding Loss**

**ShaykhPod Books**

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Avoiding Loss

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## **Acknowledgements**

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We pray that Allah, the Exalted, completes His favour on us and accepts each letter of this book in His august court and allows it to testify on our behalf on the Last Day.

All praise to Allah, the Exalted, Lord of the worlds and endless blessings and peace be upon the Holy Prophet Muhammad, on his blessed Household and Companions, may Allah be pleased with them all.

## **Compiler's Notes**

We have tried diligently to do justice in this volume however if there are any short falls found then the compiler is personally and solely responsible for them.

We accept the possibility of faults and shortcomings in an effort to complete such a difficult task. We might have unconsciously stumbled and committed errors for which we ask for indulgence and forgiveness of our readers and the drawing of our attention thereto will be appreciated. We earnestly invite constructive suggestions which can be made to [ShaykhPod.Books@gmail.com](mailto:ShaykhPod.Books@gmail.com).

## Introduction

The following short book discusses some aspects of Avoiding Loss in both worlds. This discussion is based on Chapter 63 Al Munafiqun, Verse 9 of the Holy Quran:

*“O you who have believed, let not your wealth and your children divert you from the remembrance of Allah. And whoever does that - then those are the losers.”*

Implementing the lessons discussed will aid a Muslim to Achieve Noble Character. According to the Hadith found in Jami At Tirmidhi, number 2003, the Holy Prophet Muhammad, peace and blessings be upon him, has advised that the heaviest thing in the Scales of Judgment Day will be Noble Character. It is one of qualities of the Holy Prophet Muhammad, peace and blessings be upon him, which Allah, the Exalted, complimented in Chapter 68 Al Qalam, Verse 4 of the Holy Quran:

*“And indeed, you are of a great moral character.”*

Therefore, it is a duty on all Muslims to gain and act on the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, in order to Achieve Noble Character.

## Avoiding Loss

### Chapter 63 – Al Munafiqun, Verse 9

يَأْتِيهَا الَّذِينَ ءَامَنُوا لَا نُلْهِكُمْ ءَمْوَالَكُمْ وَلَا ءَوْلَادَكُمْ  
عَنْ ذِكْرِ اللَّهِ وَمَنْ يَفْعَلْ ذَلِكَ فَأُوْلَئِكَ هُمُ  
الْخٰسِرُونَ ﴿٩﴾

وَأَنْفِقُوا مِنْ نَا رَزَقْنَاكُمْ مِّن قَبْلِ أَنْ يَأْتِيَكُمُ الْمَوْتُ  
فَيَقُولَ رَبِّ لَوْلَا أَخَّرْتَنِي إِلَىٰ أَجَلٍ قَرِيبٍ فَأَصَّدَّقَ وَأَكُن  
مِّنَ الصَّٰلِحِينَ ﴿١٠﴾

*“O you who have believed, let not your wealth and your children divert you from the remembrance of Allah. And whoever does that - then those are the losers.”*



***“O you who have believed...”***

True belief involves sincerity. In a Hadith found in Sahih Muslim number 196, the Holy Prophet Muhammad, peace and blessings be upon him, advised that Islam is sincerity towards Allah, the Exalted.

Sincerity towards Allah, the Exalted, includes fulfilling all the duties given by Him in the form of commands and prohibitions, solely for His pleasure. As confirmed in a Hadith found in Sahih Bukhari, number 1, all will be judged by their intention. So if one is not sincere towards Allah, the Exalted, when performing good deeds they will gain no reward in this world or in the next. In fact, according to a Hadith found in Jami At Tirmidhi, number 3154, those who performed insincere deeds will be told on Judgement Day to seek their reward from those who they acted for, which will not be possible. Chapter 98 Al Bayyinah, verse 5.

*"And they were not commanded except to worship Allah, [being] sincere to Him in religion....."*

If one is lax in fulfilling their duties towards Allah, the Exalted, it proves a lack of sincerity. Therefore, they should sincerely repent and struggle to fulfil them all. It is important to bear in mind Allah, the Exalted, never burdens one with duties they cannot perform or handle. Chapter 2 Al Baqarah, verse 286.

*"Allah does not charge a soul except [with that within] its capacity...."*

Being sincere towards Allah, the Exalted, means that one should always choose His pleasure over the pleasure of themselves and others. A Muslim should always give priority to those actions which are for the sake of Allah, the Exalted, over all else. One should love others and dislike their sins for the sake of Allah, the Exalted, and not for the sake of their own desires. When they help others or refuse to take part in sins it should be for the sake of Allah, the Exalted. The one who adopts this mentality has perfected their faith. This is confirmed in a Hadith found in Sunan Abu Dawud, number 4681.

***“O you who have believed...”***

In a Hadith found in Sunan An Nasai, number 4998, the Holy Prophet Muhammad, peace and blessings be upon him, advised the signs of a true muslim and a true believer. A true muslim is the one who keeps their verbal and physical harm away from others. This in fact, includes all people irrespective of their faith. It includes all types of verbal and physical sins which can cause harm or distress to another. This can include failing to give the best advice to others as this contradicts sincerity towards others which has been commanded in a Hadith found in Sunan An Nasai, number 4204. It includes advising others to disobey Allah, the Exalted, thereby, inviting them towards sins. A muslim should avoid this behavior as they will be taken account for every person who acts on their bad advice. This has been warned in a Hadith found in Sahih Muslim, number 2351.

Physical harm includes causing problems for other people's livelihood, committing fraud, conning others and physical abuse. All of these characteristics contradict Islamic teachings and must be avoided.

A true believer, according to the main Hadith under discussion, is the one who keeps their harm away from the lives and property of others. Again, this applies to all people irrespective of their faith. This includes stealing, misusing or damaging the property and belongings of others. Whenever one is entrusted with someone else's property they must ensure they only use it with the owner's permission and in a way which is pleasing and agreeable to the owner. The Holy Prophet Muhammad, peace and blessings be upon him, has warned in a Hadith found in Sunan An Nasai,

number 5421, that whoever illegally takes someone else's property, through a false oath, even if it is as small as a twig of a tree will go to Hell.

To conclude a muslim must support their verbal declaration of belief with actions as they are the physical proof of one's belief which will be needed in order to obtain success on the Day of Judgment. In addition, a muslim should fulfill the characteristics of true belief in respect to Allah, the Exalted, and people. An excellent way of achieving this in respect to people is to simply treat others how they wish to be treated by people, which is with respect and peace.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

In a Hadith found in Sahih Bukhari, number 6407, the Holy Prophet Muhammad, peace and blessings be upon him, advised that the difference between the person who remembers Allah, the Exalted, and the one who does not is like a living person compared to a dead person.

It is important for muslims who desire to create a strong connection with Allah, the Exalted, so that they can overcome all difficulties in this world and in the hereafter successfully to remember Allah, the Exalted, as much as possible. Put simply, the more they remember Him the more they will achieve this vital goal.

This is achieved by practically acting on the three levels of the remembrance of Allah, the Exalted. The first level is to remember Allah, the Exalted, internally and silently. This includes correcting one's intention so that they only act in order to please Allah, the Exalted. The second is by remembering Allah, the Exalted, through one's tongue. But the highest and most effective way of strengthening one's bond with Allah, the Exalted, is practically remembering Him with one's limbs. This is achieved by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. This requires one to gain and act on Islamic knowledge which in turn is the root of all good and success in both worlds.

Those who remain on the first two levels will receive reward depending on their intention but they are unlikely to increase the strength of their faith and piety unless they move to the third and highest level of the remembrance of Allah, the Exalted.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

When a muslim observes the teachings of Islam they will find that certain worldly blessings have been described in a positive way but in other places it has been described in a negative way. This is because in reality most things are not innately good or bad. What makes them good or bad is whether they take one towards the obedience and pleasure of Allah, the Exalted, or not. For example, the Holy Quran has described a spouse as a way of finding tranquillity, mercy and affection. Chapter 30 Ar Rum, verse 21:

*“And of His signs is that He created for you from yourselves mates that you may find tranquility in them; and He placed between you affection and mercy...”*

But the same Holy Quran has also warned that a spouse and children can be enemies to a muslim as well. Chapter 64 At Taghabun, verse 14:

*“O you who have believed, indeed, among your spouses and your children are enemies to you, so beware of them...”*

This indicates that they become a source of tranquillity when they encourage one towards the obedience of Allah, the Exalted, which involves fulfilling His commands, refraining from His prohibitions and facing destiny with patience. But one's family can become an enemy to them if they divert them away from the obedience of Allah, the Exalted.

So muslims should regularly assess and judge the worldly blessings they possess in order to determine whether they encourage them towards the obedience of Allah, the Exalted, or divert them from it. And if necessary take steps in order to benefit themselves in both worlds. Whoever does this self-assessment regularly during their lives will find that their final judgment on the Day of Resurrection will be easy as they remained obedient to Allah, the Exalted. But if they fail to do this self-assessment they will get lost in the material world and fail to prepare for the hereafter adequately which will lead to a difficult accountability and a potential severe punishment. Chapter 9 At Tawbah, verse 24:

*“Say, [O Muhammad], “If your fathers, your sons, your brothers, your wives, your relatives, wealth which you have obtained, commerce wherein you fear decline, and dwellings with which you are pleased are more beloved to you than Allah and His Messenger and striving in His cause, then wait until Allah executes His command.”*



***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

In a Hadith found in Jami At Tirmidhi, number 2322, the Holy Prophet Muhammad, peace and blessings be upon him, advised that everything in this material world is cursed except the remembrance of Allah, the Exalted, what is connected to it, the knowledgeable person and the student of knowledge.

The remembrance of Allah, the Exalted, encompasses all the levels of remembrance. Namely, internal silent remembrance, which includes correcting one's intention so that they only act for the sake of Allah, the Exalted. Remembering Allah, the Exalted, via the tongue and the most important is practically remembering Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience.

Anything which leads to the remembrance of Allah, the Exalted, includes the obedience of Allah, the Exalted, such as striving in the material world in order to fulfill one's necessities and the necessities of their dependents according to the teachings of Islam without waste, excessiveness or extravagance. In reality, this includes any action which appears worldly or religious as long as it involves the obedience of Allah, the Exalted.

Both the knowledgeable person and the student of knowledge are the only people in reality who will obey Allah, the Exalted, correctly as this is not possible to achieve without knowledge. An ignorant person disobeys Allah, the Exalted, without even realizing it as they are unaware of what counts as a sin or a righteous deed. In some cases, one may even believe they are strictly obeying Him even though they are far from it.

To conclude, in reality nothing is really cursed in the material world in itself. It is how a thing is used which determines if it is cursed or not. For example, if wealth is used correctly according to the teachings of Islam then it is a great blessing in both worlds. But if it is misused or hoarded then it will become a curse for its owner in both worlds. This can be applied to all things in this world.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

Islam teaches muslims that they should never compromise on their faith in order to gain something from the material world. Chapter 4 An Nisa, verse 135:

*“O you who have believed, be persistently standing firm in justice, witnesses for Allah, even if it be against yourselves or parents and relatives...”*

As the material world is temporary whatever one gains from it will eventually fade away and they will be held accountable for their actions and attitude in the hereafter. On the other hand, faith is the precious jewel which guides a muslim through all difficulties in this world and in the hereafter safely. Therefore, it is plain foolishness to compromise the thing which is more beneficial and lasting for the sake of a temporary thing.

Many people especially women, will encounter moments in their lives where they will have to choose whether to compromise on their faith. For example, in some cases a muslim woman may believe that if she removed her scarf and dressed a certain way she would be more respected at work and may even climb the corporate ladder more quickly. Similarly, in the

corporate world it is considered important to mingle with colleagues after work hours. So a muslim might find themselves being invited to a pub or club after work.

In times like this it is important to remember that ultimate victory and success will only be granted to those who remain steadfast on the teachings of Islam. Those who act in this way will be granted worldly and religious success. But more importantly their worldly success will not become a burden for them. In fact, it will become a means for Allah, the Exalted, to increase their rank and remembrance amongst mankind. Examples of this are the rightly guided Caliphs of Islam. They did not compromise on their faith and instead remained steadfast throughout their lives and in return Allah, the Exalted, granted them a worldly and religious empire.

All other forms of success are very temporal and sooner or later they become a difficulty for its bearer. One only needs to observe the many celebrities who compromised on their ideals and belief in order to obtain fame and fortune only for these things to become a cause of their sadness, anxiety, depression, substance abuse and even suicide.

Reflect on these two paths for a moment and then decide which one should be preferred and chosen.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

There are countless examples in the world of how a person inspired their friend to take the wrong path in life which caused them serious trouble, such as prison. One should not only be cautious of people who possess bad characteristics as they will influence their friends in a negative way which is confirmed in a Hadith found in Sunan Abu Dawud, number 4833. But a muslim should also be cautious over the people who seem to possess genuine love for them especially those who do not possess real knowledge. This is because the one who does not possess real knowledge will sometimes advise their loved ones incorrectly believing they have fulfilled and shown their love to their companion. For example, a wife may advise her tired husband to offer his obligatory prayer at home instead of at the Mosque with congregation. Even though according to some scholars it is permissible to offer one's obligatory prayer at home yet, this advice will only take one away from one of the greatest traditions of the Holy Prophet Muhammad, peace and blessings be upon him. This in turn will only take them further away from Allah, the Exalted. This wife may believe she has behaved in a loving way even though she has not. This is why gaining useful knowledge is extremely important and a duty on all muslims according to a Hadith found in Sunan Ibn Majah, number 224. This is because some things may seem difficult outwardly yet many blessings are contained within them. And many things may seem easy and even lawful yet they only take one away from Allah, the Exalted. Therefore, a muslim should be cautious and remain firm on the obedience of Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience and not get fooled by the advice a loved one gives. They should not assume the advice will benefit them just because it comes from a beloved companion.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

It is important for muslims to understand that they should not define a situation as good or bad according to worldly definitions. For example, according to a worldly definition being wealthy is good whereas being poor is bad. Instead, muslims should ascribe good and bad to events and things according to the teachings of Islam. Meaning, anything which takes one closer to the obedience of Allah, the Exalted, in the form of fulfilling His commands, refraining from His prohibitions and by facing destiny with patience, is good even if it is seen as bad from a worldly point of view. And anything which takes one away from the obedience of Allah, the Exalted, is bad even if it appears good.

There are many examples throughout the teachings of Islam which demonstrate this. For example, Qarun was an extremely wealthy person who lived in the time of the Holy Prophet Mosa, peace be upon him. Many people then and now may consider his wealth to be a good thing but as it led him to pride it became a means of his destruction. So in his case being wealthy was a bad thing. Chapter 28 Al Qasas, verses 79-81.

*“So he came out before his people in his adornment. Those who desired the worldly life said, "Oh, would that we had like what was given to Qārūn. Indeed, he is one of great fortune. But those who had been given knowledge said, "Woe to you! The reward of Allah is better for he who believes and does righteousness. And none are granted it except the*

*patient." And We caused the earth to swallow him and his home. And there was for him no company to aid him other than Allah, nor was he of those who [could] defend themselves."*

On the other hand, the third rightly guided Caliph of Islam, Usman Bin Affan, may Allah be pleased with him, was also wealthy yet he used his wealth in the correct way. In fact, once after donating a large amount of wealth he was told by the Holy Prophet Muhammad, peace and blessings be upon him, that nothing could harm his faith after that day. This has been indicated in a Hadith found in Jami At Tirmidhi, number 3701. So in his case wealth was a good thing.

To conclude, a muslim should remember that every difficulty they face has wisdoms behind it even if they do not observe them. So they should not believe something is good or bad from a worldly point of view. Meaning, if the thing encourages them towards the obedience of Allah, the Exalted, then it is good even if it looks bad. Chapter 2 Al Baqarah, verse 216:

*"...But perhaps you hate a thing and it is good for you; and perhaps you love a thing and it is bad for you. And Allah knows, while you know not."*

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted.

In reality, in most cases nothing in this material world in itself is good or bad, such as wealth. What makes a thing good or bad is the way it is used. It is important to understand that the very purpose of everything which was created by Allah, the Exalted, was for it to be used correctly according to the teachings of Islam. When something is not used correctly it in reality becomes useless. For example, wealth is useful in both worlds when it is used correctly such as being spent on the necessities of a person and their dependents. But it can become useless and even a curse for its bearer if it is not used correctly, such as being hoarded or spent on sinful things. Simply hoarding wealth causes wealth to lose value. How can paper and metal coins one tucks away be useful? In this respect, there is no difference between a blank piece of paper and a note of money. It is only useful when it is used correctly.

So if a Muslim desires all their worldly possessions to become a blessing for them in both worlds all they have to do is use them correctly according to the teachings found in the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. But if they use



them incorrectly then the same blessing will become a burden and curse for them in both worlds. It is as simple as that.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted.

In a Hadith found in Sahih Bukhari, number 6444, the Holy Prophet Muhammad, peace and blessings be upon him, warned that the rich in this world will be poor in the hereafter unless they spend their wealth correctly but these people are a few in number.

This means that the majority of wealthy people incorrectly spend their wealth meaning, on things which are either vain and therefore provide them with no benefit in the hereafter, or they spend on sinful things which will become a burden for them in both worlds or they spend on lawful things in a way disliked by Islam such as being wasteful or extravagant. Because of these reasons the rich will become poor on Judgment Day as they will be held accountable and even punished over them.

In addition, those who fail to spend their wealth correctly will find that their wealth abandons them at their grave and so they will reach the hereafter

empty handed meaning, as a pauper. This has been warned in a Hadith found in Jami At Tirmidhi, number 2379. The deceased will leave the wealth behind for others to enjoy while they are held accountable for it.

Finally, as the wealthy are distracted by gaining, hoarding, safeguarding and increasing their wealth it distracts them from performing righteous deeds which is the thing that will make someone rich on Judgment Day. In reality, losing out on this will make them poor.

It is important to note, spending wealth correctly is not only donating charity but includes one's spending on their necessities and the necessities of their dependents without being wasteful or extravagant.

The truly rich person is the one who uses their wealth correctly as prescribed by Islam. This person will be rich in this world and in the next. And this attitude is not dependent of having much wealth. Any amount of wealth used correctly will cause one to become rich even if they possess little wealth. In reality, this person takes their wealth with them to the hereafter and this attitude provides them free time which allows them to perform righteous deeds which only increases their richness in the hereafter.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted.

In a Hadith found in Sahih Muslim, number 2336, the Holy Prophet Muhammad, peace and blessings be upon him, advised that every day two Angels supplicate to Allah, the Exalted. The first asks Allah, the Exalted, to compensate the one who spends for His sake. The second asks Allah, the Exalted, to destroy the one who withholds.

The aim of this Hadith is to encourage one to become generous and avoid being stingy. It is important to note that spending for the sake of Allah, the Exalted, does not only involve the obligatory charity but it also includes spending on one's own necessities and the necessities of their family as this has been commanded by Islam. Anyone who fails to spend on these elements deserves for their wealth to be destroyed as they have failed to fulfil its purpose which in reality makes wealth useless. It is important to note, spending for the sake of Allah, the Exalted, never leads to an overall loss as a person is compensated one way or another. In fact the Holy Prophet Muhammad, peace and blessings be upon him, has guaranteed that charity does not decrease one's wealth in a Hadith found in Jami At Tirmidhi, number 2029. Chapter 34 Saba, verse 39:

*“...But whatever thing you spend [in His cause] - He will compensate it...”*

A muslim should remember a generous person is close to Allah, the Exalted, close to Paradise, close to people and far from Hell. Whereas, the stingy person is far from Allah, the Exalted, far from Paradise, far from people and close to Hell. This has been confirmed in a Hadith found in Jami At Tirmidhi, number 1961.

Finally, it is important to note that this Hadith applies to all blessings one possesses, such as their good health, not just wealth. So if one fails to dedicate and expend their blessings in the correct way as commanded by Allah, the Exalted, the supplication against their blessing by the Angel maybe accepted by Allah, the Exalted. Therefore, it is vital for muslims to correctly use each blessing according to the teachings of Islam so that they receive more which in reality is true gratitude. Otherwise, they may well lose the blessing forever. Chapter 14 Ibrahim, verse 7:

*“And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]...”*

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted.

In a Hadith found in Sahih Muslim, number 2376, the Holy Prophet Muhammad, peace and blessings be upon him, indicated that the one who spends in ways pleasing to Allah, the Exalted, will be rewarded according to what they give. And he warned not to hoard otherwise Allah, the Exalted, will withhold His blessings.

It is important to note, that one must only obtain and spend lawful wealth as any righteous deed which has a foundation in the unlawful will be rejected by Allah, the Exalted, irrespective of one's intention. This has been warned in a Hadith found in Sahih Muslim, number 2342.

In addition, this spending is not only through charity but includes spending on one's own necessities and the necessities of their dependents according to the teachings of Islam without waste, excessiveness or extravagance. This is in fact a righteous deed according to a Hadith found in Sahih

Bukhari, number 4006. A muslim should spend in a balanced way whereby they help others without becoming needy themselves. Chapter 17 Al Isra, verse 29:

*“And do not make your hand [as] chained to your neck or extend it completely and [thereby] become blamed and insolvent.”*

A muslim should donate regularly according to their means even if it is a little as Allah, the Exalted, observes one's quality meaning, their sincerity, not the quantity of a deed. Regularly donating a little is far better and more beloved to Allah, the Exalted, than donating a larger amount once in a while. This has been advised in a Hadith found in Sahih Bukhari, number 6465.

It is important to note, as mentioned in the main Hadith under discussion when one gives according to their means Allah, the Exalted, will reward them according to His infinite status. But the one who holds back will find a similar response from Allah, the Exalted. If a muslim hoards their wealth they will leave it behind for others to enjoy while they are held accountable for it. If they misuse their wealth it will become a curse and burden for them in this world and a punishment in the next.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted.

It is important for muslims to strive in the obedience of Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience as Allah, the Exalted, has guaranteed a good life in both worlds for the one who behaves in this manner. Chapter 16 An Nahl, verse 97:

*“Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do.”*

This good life will protect a muslim from severe grief, depression and other extreme moods and mental disorders which can destroy a person's life. Even though, muslims will face difficulties which will sadden them but if they obey Allah, the Exalted, this sadness will never become extreme and



effect their entire life on a long term basis. This is because a muslim who strives in the obedience of Allah, the Exalted, has an excellent reason to continue moving forward through their difficulty without giving up and turning to depression and even suicide. For example, they look forward to the countless reward which will be granted to the patient. Chapter 39 Az Zumar, verse 10:

*“...Indeed, the patient will be given their reward without account [i.e., limit].”*

Whereas, the muslim who does not strive in the obedience of Allah, the Exalted, and only claims the title of being a muslim with their tongue will not be granted this attitude and a good life. And whenever they face difficulties it will drive them to extreme moods and mental disorders which will destroy their entire life.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted.

It is a universal aim and goal for all people, irrespective of their faith or social class, to achieve peace of mind in this world. It is the ultimate reason why people strive in this material world, work long hours and dedicate the majority of their efforts to this world. People desire to obtain such a life whereby they have no stresses or worries such as financial difficulties. But it is strange how people, especially muslims, look for peace of mind in the wrong place. Just like a person who desires to watch a football game yet, goes to a cricket match. Allah, the Exalted, has made it clear that true peace of mind only lies in His obedience which involves fulfilling His commands, refraining from His prohibitions and being patient with destiny. Chapter 13 Ar Ra'd, verse 28:

*“...Unquestionably, by the remembrance of Allah hearts are assured.”*

Whenever a person seeks peace of mind in the material world it will only lead them further away from their goal. Whenever a person sets a target in respect to this material world that target will only lead onto more targets. This continues until the person departs this world without obtaining what they were looking for. It is obvious that the rich do not obtain true peace of mind as they stress more than normal people and whatever they obtain of the world ends up becoming a burden for them. It is why the Holy Prophet Muhammad, peace and blessings be upon him, advised in a Hadith found in Jami At Tirmidhi, number 2465, that the one who focuses on the hereafter will be blessed with a rich heart and Allah, the Exalted, will organize their affairs meaning, they will obtain peace of mind. But the one who focuses on the material world will only see their poverty and their affairs will become scattered meaning, they will not achieve peace of mind. The one who obeys Allah, the Exalted, will find peace of mind even if they possess little of this world. But the one who is lost in the material world will go from one worldly door to another but will never find true peace as it has not been placed there. If a person wants to watch a football game they should not go to a cricket match and if a muslim desires peace of mind they should not search for it in the material world as it lies only in the obedience of Allah, the Exalted. It is important to note, that those who adhere to the teachings of Islam will encounter difficulties throughout their lives as this is guaranteed but through their obedience Allah, the Exalted, will remove fear and grief from them so that they remain firm and steadfast on the correct path. This is similar to the one who only feels slight discomfort from a medical procedure as they have been anaesthetised.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted.

In a Hadith found in Jami At Tirmidhi, number 2465, the Holy Prophet Muhammad, peace and blessings be upon him, advised that whoever prioritises the hereafter over this material world will be granted contentment, their affairs will be corrected for them and they will receive their destined provision in an easy way.

This half of the Hadith means that whoever correctly fulfils their duties in respect to Allah, the Exalted, and to the creation, such as providing for their family in a lawful manner while avoiding the excess of this material world will be granted contentment. This is when one is pleased with what they possess without being greedy and actively striving to obtain more worldly things. In reality, the one who is content with what they possess is a truly rich person even if they possess little wealth as they become independent of things. Independence of anything makes one rich in respect to it.

In addition, this attitude will allow one to comfortably deal with any worldly issues which may arise during their life. This is because the less one interacts with the material world and focuses on the hereafter the less worldly issues they will face. The less worldly issues a person faces the more comfortable their life will become. For example, the one who possesses one house will have fewer issues to deal with in respect to it, such as a broken cooker, than the one who possesses ten houses. Finally, this person will easily and pleasantly obtain their lawful provision. Not only this but Allah, the Exalted, will place such grace in their provision that it will cover all their responsibilities and necessities meaning, it will satisfy them and their dependents.

But as mentioned in the other half of this Hadith the one who prioritises the material world over the hereafter meaning, by neglecting their duties or striving for the unnecessary and excess of this material world will find that their need, meaning greed, for worldly things is never satisfied which by definition makes them poor even if they possess much wealth. These people will go from one worldly issue to another throughout the day failing to achieve contentment as they have opened too many worldly doors. And they will receive their destined provision with difficulty and it will not give them satisfaction and never seem enough to fill their greed. This may even push them towards the unlawful which only leads to a loss in both worlds.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted.

In a Hadith found in Sahih Bukhari, number 6442, the Holy Prophet Muhammad, peace and blessings be upon him, advised that a person's true wealth is what they send ahead to the hereafter whereas, what they leave behind is in reality the wealth of their inheritors.

It is important for muslims to send as many blessings, such as their wealth, as they can to the hereafter by using them in ways which are pleasing to Allah, the Exalted. This includes spending on one's needs and the needs of their dependents without being wasteful, excessive or extravagant. This has been advised in a Hadith found in Sahih Bukhari, number 4006.

But if a muslim does not use their blessings correctly they will become a burden for them in both worlds. And if they hoard them and leave them behind for their inheritors then they will be held accountable for obtaining

them even though others will enjoy them after they depart. This has been indicated in a Hadith found in Jami At Tirmidhi, number 2379.

In addition, if their inheritors use the blessings correctly then they will obtain reward from Allah, the Exalted, while the one who collected it will be left empty handed on Judgment Day. Or their inheritor will misuse the blessings which will become a great regret for both the one who earned the blessing and their inheritor especially, if they did not teach their inheritor, such as their child, how to correctly use the blessings as this is a duty on them. This is confirmed in a Hadith found in Sunan Abu Dawud, number 2928.

Muslims should therefore fulfill their responsibilities towards Allah, the Exalted, and people and ensure they take the rest of their blessings with them to the hereafter by using them correctly as prescribed by Islam. Otherwise, they will be left empty handed and full of regrets on Judgment Day.

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted.

In a Hadith found in Sahih Bukhari, number 6514, the Holy Prophet Muhammad, peace and blessings be upon him, warned that two things abandon a deceased at their grave and only one thing remains with them. The two things which abandon them are their family and wealth and the only thing which remains with them are their deeds.

Throughout history people have always concentrated the majority of their efforts to obtaining wealth and a happy family. Even though Islam does not prohibit these things as they may be required to fulfill one's responsibilities for example, wealth is required to support one's dependents. Islam only discourages muslims from striving for them beyond their needs and prioritizing them over more important duties, such as performing righteous deeds.



One must strive to obtain the needed wealth to fulfill their responsibilities according to the teachings of Islam and obtain a family which will encourage them to prepare for the hereafter. These are both considered good deeds when utilized in such a manner. This is confirmed in a Hadith found in Sahih Bukhari, number 6373. This is the sign of an intelligent person who gives priority to the thing which will endure and support them in their moment of need namely, righteous deeds. On the other hand the one who allows their wealth and relatives to preoccupy them from fulfilling the commands of Allah, the Exalted, and refraining from His prohibitions are described as losers in the Holy Quran. Chapter 63 Al Munafiqun, verse 9:

*“O you who have believed, let not your wealth and your children divert you from the remembrance of Allah. And whoever does that - then those are the losers.”*

Some may incorrectly believe they are close to Allah, the Exalted, as He has bestowed them with great wealth and family. But Allah, the Exalted, clears their confusion by declaring that the one who is dearer and nearer to Him are those who believe and perform righteous deeds. Chapter 34 Saba, verse 37:

*“And it is not your wealth or your children that bring you nearer to Us in position, but it is [by being] one who has believed and done righteousness...”*

In another place of the Holy Quran Allah, the Exalted, warns mankind that their wealth and relatives will not benefit them in the hereafter unless they reach the hereafter with a sound heart. Chapter 26 Ash Shu'ara, verses 88-89:

*"The Day when there will not benefit [anyone] wealth or children. But only one who comes to Allah with a sound heart."*

The definition of the sound heart is lengthy simply put one cannot obtain it until they sincerely fulfill the commands of Allah, the Exalted, refrain from His prohibitions and face destiny with patience according to the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

One's wealth can only benefit them in the hereafter if they send it ahead of them by spending it on ongoing charity projects. This is confirmed by the Holy Prophet Muhammad, peace and blessings be upon him, in a Hadith found in Jami At Tirmidhi, number 1376. The same Hadith informs mankind that a righteous child praying for the forgiveness of their deceased parent will be accepted also. Unfortunately, in this day and age many children are too busy seeking their inheritance to supplicate for their deceased parents.

It is important to understand that raising a righteous child who supplicates for their deceased parent is not possible to achieve if the parents do not perform righteous deeds themselves during their lives. Secondly, it is not

the way of the Holy Prophet Muhammad, peace and blessings be upon him, or his Companions, May Allah be pleased with them all, to abstain from performing righteous deeds and hope others will pray for them after they depart from this world. One should strive for righteous deeds while they are alive and then hope others will pray for them after they pass away.

It is important to understand that only the wealth one sends forward will benefit them. This can be achieved by spending on fulfilling one's responsibilities, such as the education of their children. All wealth spent incorrectly will become a burden for the owner and may well lead to their punishment. Those who withhold the obligatory charity out of greed have been warned of dreadful punishments. For example, a Hadith found in Sahih Bukhari, number 1403, warns that a person who commits this grave sin on the Day of Judgement will encounter a huge poisonous snake which will wrap around them and bite them continuously. Chapter 3 Alee Imran, verse 180:

*“And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection...”*

A Hadith found in Sunan Abu Dawud, number 1658, warns that on the Day of Judgment the gold and silver a person owned will be heated up in the flames of Hell and their bodies will be branded with it if they failed to donate the obligatory charity due on it.

Any wealth left behind by the deceased will be left to others to enjoy while the deceased is held accountable for collecting it. It is important to note, if a person knowingly leaves wealth to someone who is not fit to possess it and thus misuses it then the deceased may well be held accountable for this also. Conversely, if one leaves wealth behind to someone who spends it correctly then the deceased will face much regret on the Day of Judgment when they observe the great reward given to the one who spent it correctly.

The Holy Prophet Muhammad, peace and blessings be upon him, made it clear in a Hadith found in Sahih Muslim, number 7420, that in reality a person can only use their wealth in three ways. The first is the wealth which is spent on their food. The second is the wealth spent on their clothes and the final wealth is what they spend in ways pleasing to Allah, the Exalted. All other wealth is left behind for other people to enjoy while the deceased is held accountable for collecting it.

Hoarding and incorrectly spending wealth inspires one to love the material world and dislike the hereafter as they dislike leaving their much loved wealth behind, which will occur when they die. The one who dislikes the hereafter will not adequately prepare for it.

In addition, if one desires to adopt true piety then they must be ready to spend their wealth for the sake of Allah, the Exalted. Chapter 3 Alee Imran, verse 92:

*“Never will you attain the good [reward] until you spend [in the way of Allah] from that which you love...”*

In reality, wealth is a strange companion as it only benefits someone when it leaves them meaning, when it is spent in the correct way.

A person would be labelled a fool if they went on a long trip without any provisions. Similarly, the one who does not send their wealth ahead in the form of provisions for their long journey to the hereafter is also foolish.

There is no doubt that one of the greatest pains a person feels at the time of death is when they realise that they are leaving behind their hard earned wealth and journeying towards the hereafter empty handed. A muslim should avoid this outcome at all costs.

Performing righteous deeds is the only way one prepares for their grave as no other things of comfort will be found there. It is in fact the means for preparing one's eternal home in the hereafter. Therefore, this preparation should take priority over preparing for the temporal material world.

A person would be labelled a fool if they had two homes and dedicated the majority of their efforts on beautifying the home which they will spend less time in. Similarly, if a muslim dedicates more time and effort in beautifying their temporal home in this world over the eternal home of the hereafter they too are simply foolish. This is the attitude of some even though they admit and believe their stay in this world is short and for an unknown length whereas, their stay in the hereafter will be eternal.

This attitude indicates a lack of certainty of faith and it is therefore vital for anyone who shares this mentality to seek and act on Islamic knowledge in order to strengthen their certainty of faith before they reach the hereafter bereft of all good.

The one who prepares for their grave with sincere obedience to Allah, the Exalted, by fulfilling His commands, refraining from His prohibitions and by facing destiny with patience will find that their good deeds provide comfort for them whereas, the sins their accumulated will only make their stay in the dark grave worse. A muslim should therefore perform good deeds during their strength and ability before their time of weakness arrives. Each muslim should recognise the reality indicated in the main Hadith and act correctly with their possessions before they reach a time when their request to be given more time to perform righteous deeds will be denied. Chapter 63 Al Munafiqun, verses 10-11:

*“And spend [in the way of Allah] from what We have provided you before death approaches one of you and he says, “My Lord, if only You would delay me for a brief term so I would give charity and be of the righteous.” But never will Allah delay a soul when its time has come...”*

They should reflect now on their deeds so that they can sincerely repent from sins and strive harder to perform righteous deeds before a day arrives when reflecting will not benefit them. Chapter 89 Al Fajr, verse 23:

*“And brought [within view], that Day, is Hell - that Day, man will remember, but how [i.e., what good] to him will be the remembrance?”*

Let each one ponder over those who passed away before them and their inability to perform more righteous deeds to comfort them in their moment of need. Make haste before this time arrives and prepare for the inevitable. Chapter 15 Al Hijr, verse 99:

*“And worship your Lord until there comes to you the certainty [i.e., death].”*

***“O you who have believed, let not your wealth and your children divert you from the remembrance [obedience] of Allāh. And whoever does that - then those are the losers.”***

This verse warns muslims not to let their desires or the desires of others prevent them from using the blessings they have been granted in ways pleasing to Allah, the Exalted, this is in fact the remembrance of Allah, the Exalted. One can adopt the correct attitude when they understand the purpose of these blessings.

Every worldly blessing a Muslim possesses is only a means which should aid them in reaching the hereafter safely. It is not an end in itself. For example, wealth is a means one should use in order to obey Allah, the Exalted, by fulfilling the commands of Allah, the Exalted, fulfilling their necessities and the necessities of their dependents. It is not an end or an ultimate goal in itself.

This not only aids a Muslim in maintaining their focus on the hereafter but it also aids them whenever they lose worldly blessings. When a Muslim treats each worldly blessing, such as a child, as a means to please Allah, the Exalted, and reach the hereafter safely then losing it will not have such a detrimental impact on them. They may become sad, which is an acceptable emotion, but they will not become grieved which leads to impatience and other mental problems, such as depression. This is because they firmly believe the worldly blessing they possessed was only a means so losing it does not cause a loss in the ultimate goal namely, Paradise, the loss of which is disastrous. Therefore, still possessing and concentrating on the ultimate goal will prevent them from becoming grieved.



In addition, they will understand that just like the thing they lost was only a means they firmly believe they will be provided with another means to reach and fulfil their ultimate goal by Allah, the Exalted. This will also prevent them from grieving. Whereas, the one who believes their worldly blessing is the end instead of a means will experience severe grief when losing it as their whole purpose and objective has been lost. This grief will lead to depression and other mental issues.

To conclude, Muslims should treat each blessing they possess as a means to reach the hereafter safely not as an end in itself. This is how one can possess things without being possessed by them. This is how they can keep worldly things in their hands and not in their hearts.

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