

Multiplying Blessings

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Achieve Noble Character

Multiplying Blessings

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Acknowledgements

All praises are for Allah, the Exalted, Lord of the worlds, who has given us the inspiration, opportunity and strength to complete this volume. Blessings and peace be upon the Holy Prophet Muhammad whose path has been chosen by Allah, the Exalted, for the salvation of mankind.

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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.

Introduction

The following short book discusses some ways of Multiplying the Blessings one has been granted. This discussion is based on Chapter 2 Al Baqarah, Verse 245 of the Holy Quran:

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned.”

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.

Multiplying Blessings

Chapter 2 - Al Baqarah, Verse 245

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضَاعِفَهُ لَهُ أَضْعَافًا كَثِيرَةً وَاللَّهُ يَقْبِضُ وَيَبْصُطُ

وإِلَيْهِ تُرْجَعُونَ ﴿٢٤٥﴾

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over? And it is Allah who withholds and grants abundance, and to Him you will be returned.”

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

Even though everything one possesses was created and given by Allah, the Exalted, yet to encourage spending in ways pleasing to Him Allah, the Exalted, labeled this type of spending a loan to Him. A loan is always paid back by the one who is truthful, none is more truthful than Allah, the Exalted. Therefore, Muslims must spend, meaning use, their blessings in ways pleasing to Allah, the Exalted, and not fear a loss.

In addition, a person should remember that in reality every blessing they possess was given to them as a loan and not as a gift. This loan is paid back correctly when one uses the blessings they possess in ways pleasing to Allah, the Exalted. Loans must be paid back willingly or unwillingly. Willingly leads to reward in both worlds and unwillingly leads to trouble in both worlds. On the other hand, the blessings in Paradise will be given to the believers as a gift and not as a loan. This is why they will be free to use them according to their wishes.

It is important to note that the verse promises acceptance and a handsome reward for those who spend goodly blessings. Meaning, one should not gain or utilize the unlawful. This includes using unlawful wealth, using items which are unlawful and eating unlawful foods. It is important to note, that the specific things which have been labelled unlawful by Islam such as alcohol are not the only things which are unlawful. In fact, even lawful things can become unlawful if they have been gained through unlawful things. For example, a lawful food can become unlawful if it is bought with unlawful wealth. Therefore, it is

important for Muslims to ensure they only deal with lawful things as it only takes one element of the unlawful to ruin someone.

In fact, the Holy Prophet Muhammad, peace and blessings be upon him, once warned in a Hadith found in Sahih Muslim, number 2346, that the one who utilises the unlawful will have all their supplications rejected. If their supplications are rejected by Allah, the Exalted, can one expect any of their good deeds to be accepted? This in fact has been answered in another Hadith found in Sahih Bukhari, number 1410. The Holy Prophet Muhammad, peace and blessings be upon him, clearly warned that Allah, the Exalted, only accepts the lawful. Therefore, any deed which has a foundation in the unlawful such as performing the Holy Pilgrimage with unlawful wealth will be rejected.

In fact, the Holy Prophet Muhammad, peace and blessings be upon him, warned in a Hadith found in Sahih Bukhari, number 3118, that this type of person will be sent to Hell on Judgement Day. Chapter 2 Al Baqarah, verse 188:

“And do not consume one another's wealth unjustly or send it [in bribery] to the rulers in order that [they might aid] you [to] consume a portion of the wealth of the people in sin, while you know [it is unlawful].”

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

Using blessings in ways pleasing to Allah, the Exalted, will only be considered goodly after one adopts the correct intention.

In a Hadith found in Jami At Tirmidhi, number 3154, the Holy Prophet Muhammad, peace and blessings be upon him, warned that those who perform deeds for the sake of people, such as showing off, instead of doing them for the pleasure of Allah, the Exalted, will be told to gain their reward on Judgment Day from the people they acted for which in reality is not possible to do.

It is important to understand that the foundation of all deeds and even Islam itself is one's intention. It is the very thing which Allah, the Exalted, judges people on according to a Hadith found in Sahih Bukhari, number 1. A Muslim should ensure they perform all religious and useful worldly actions for the sake of Allah, the Exalted, so that they gain reward from Him in both worlds. A sign of this correct mentality is that this person neither expects nor desires people to appreciate or show gratitude to them for the deeds they perform. If one desires this then it indicates their incorrect intention.

In addition, acting with the correct intention prevents sadness and bitterness as the one who acts for the sake of people will eventually encounter ungrateful people who will make them annoyed and bitter as they feel they wasted their effort and time. Unfortunately, this is seen in

parents and relatives as they often fulfill their duties towards their children and relatives for their sake instead of for the pleasure of Allah, the Exalted. But the one who acts for the sake of Allah, the exalted, will fulfill all their duties towards others such as their children and never become bitter or enraged when they fail to show gratitude towards them. This attitude leads to peace of mind and general happiness as they know Allah, the Exalted, is fully aware of their righteous deed and will reward them for it. This is the way all Muslims must act otherwise they may well be left empty handed on the Day of Judgment.

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

Throughout Islamic teachings different amounts of reward have been declared for performing righteous deeds. Some teachings advise ten times reward like this Hadith, others seven hundred times and in some cases a reward which cannot be counted. Chapter 2 Al Baqarah, verse 261:

“The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills...”

This varying reward is dependent on one's sincerity. The more sincere a person is the more they will be rewarded. Meaning, the more they perform the righteous deed for the sake of Allah, the Exalted, the more they will be rewarded. For example, the one who only acts to please Allah, the Exalted, without desiring a lawful worldly blessing will obtain more reward than the one who acts in order to please Allah, the Exalted, and seeks a lawful worldly blessing.

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

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]...”

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

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.

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

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.

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

This involves using every blessing one possesses in ways pleasing to 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.

“Who is it that would loan Allāh a goodly loan so He may multiply it for him many times over? And it is Allāh who withholds and grants abundance...”

A Muslim must understand that their righteous deeds are a blessing from Allah, the Exalted, as the inspiration, knowledge, strength and opportunity to perform them comes from Allah, the Exalted. Understanding this fact prevents the deadly characteristic of pride. An atom's worth of which is enough to take one to Hell. This has been warned in a Hadith found in Sahih Muslim, number 266.

The servants of Allah, the Exalted, have understood that anything good they possess is solely because Allah, the Exalted, granted it to them. And any evil they are saved from is because Allah, the Exalted, protected them. Is it not foolish to be proud of something that does not belong to someone? Just like a person does not boast about a sports car which does not belong to them Muslims must realize nothing in reality belongs to them. This attitude ensures one remains humble at all times. The humble servants of Allah, the Exalted, fully believe in the Hadith of the Holy Prophet Muhammad, peace and blessings be upon him, found in Sahih Bukhari, number 5673, which declares that the righteous deeds of a person will not take them to Paradise. Only the mercy of Allah, the Exalted, can cause this to occur. This is because every righteous deed is only possible when Allah, the Exalted, provides one with the knowledge, strength, opportunity and inspiration to perform it. Even the acceptance of the deed is dependent on the mercy of Allah, the Exalted. When one bears this in mind it saves them from pride and inspires them to adopt humility. One should always remember that being humble is not a sign of weakness as Islam has encouraged one to defend themselves if necessary. In other words, Islam teaches Muslims to be humble without weakness. In fact, the Holy Prophet Muhammad, peace and blessings be upon him, has confirmed in a Hadith found in

Jami At Tirmidhi, number 2029, that whoever humbles himself before Allah, the Exalted, will be raised by Him. So in reality, humility leads to honor in both worlds. One only needs to reflect on the most humble of the creation to understand this fact namely, the Holy Prophet Muhammad, peace and blessings be upon him. Allah, the Exalted, has clearly ordered people by ordering the Holy Prophet Muhammad, peace and blessings be upon him, to adopt this important quality. Chapter 26 Ash Shu'ara, verse 215:

“And lower your wing [i.e., show kindness] to those who follow you of the believers.”

The Holy Prophet Muhammad, peace and blessings be upon him, led a humble life. For example, he happily carried out the domestic duties at home thereby proving these chores are gender-neutral. This is confirmed in Imam Bukhari's, Adab Al Mufrad, number 538.

Chapter 25 Al Furqan, verse 63, shows that humility is an inner characteristic that manifests outwards such as the way one walks. This is discussed in another verse chapter 31 Luqman, verse 18:

“And do not turn your cheek [in contempt] toward people and do not walk through the earth exultantly...”

Allah, the Exalted, has made it clear that Paradise is for the humble servants who possess no trace of pride. Chapter 28 Al Qasas, verse 83:

“That home of the Hereafter We assign to those who do not desire exaltedness upon the earth or corruption. And the [best] outcome is for the righteous.”

In fact, the Holy Prophet Muhammad, peace and blessings be upon him, has confirmed in a Hadith found in Jami At Tirmidhi, number 1998, that whoever possesses an atom's worth of pride will not enter Paradise. Only Allah, the Exalted, has the right to be proud as He is the Creator, Sustainer and Owner of the entire universe.

It is important to note, pride is when one believes they are superior to others and rejects the truth when it is presented to them as they dislike accepting the truth when it comes from other than them. This is confirmed in a Hadith found in Sunan Abu Dawud, number 4092.

“...And it is Allāh who withholds and grants abundance...”

Allah, the Exalted, is the One who contracts and expands. It can mean that Allah, the Exalted, is the only One who contracts the life and provision of someone through tests and trials. And He is the only One who can expand these things through divine blessings and relief from difficulties. In each case, Allah, the Exalted, provides His servants with what is best for them. For example, the faith of some will only remain strong if their lives are contracted for if they reached a time of expansion they would step out of bounds which would lead them to Hell. Conversely, the faith of some will only remain strong if they experience expansion in life as difficulties can cause their faith to be shaken which causes impatience and can lead them to Hell. 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.”

Therefore, the Muslim who understands this divine name will be grateful for whatever situation they are experiencing knowing it is best for them and in each case they will adhere to the obedience of Allah, the Exalted. During times of contraction they will remain patient and in times of expansion they will remain grateful. According to a Hadith found in Sahih Muslim, number 7500, the one who behaves in this manner will always obtain blessings in all situations.

One should act on this divine name by contracting away from all the things which displease Allah, the Exalted, and expand their efforts towards the things which please Allah, the Exalted. They should contract their own lives by minimising indulging in the excess of this material world and expand the lives of others by striving to benefit them according to their means.

“...And it is Allāh who withholds and grants abundance...”

In a Hadith found in Sahih Muslim, number 7500, the Holy Prophet Muhammad, peace and blessings be upon him, advised that every situation is blessed for a believer. The only condition is that they need to respond to each situation they encounter while obeying Allah, the Exalted, specifically, patience in difficulties and gratitude in times of ease.

There are two aspects of life. One aspect are the situations people find themselves in whether they are times of ease or difficulties. The control of what situation a person faces is out of their hands. Allah, the Exalted, has decided this and there is no escaping them. Therefore, stressing over the situations one faces does not make sense as they are destined and therefore inevitable. The other aspect is a person's reaction to each situation. This is in each person's control and this is what they are judged on for example, showing patience or impatience in a difficult situation. Therefore, a Muslim must concentrate on their behaviour and reaction in each situation instead of stressing over being in a situation as this is unavoidable. If a Muslim desires to succeed in both worlds they should assess each situation and always act in the obedience of Allah, the Exalted. For example, in times of ease they must use the blessings they possess as prescribed by Islam which is true gratitude to Allah, the Exalted. Chapter 14 Ibrahim, verse 7:

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

And in times of difficulty they must show patience knowing Allah, the Exalted, chooses what is best for His servants even if they do not understand the wisdom behind the choices. 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.”

“...And it is Allah who withholds and grants abundance...”

Allah, the Exalted, is the Creator and Allocator of provision to the entire creation which they need to preserve their physical and spiritual constitutions. In fact, according to a Hadith found in Sahih Muslim, number 6748, the provision of the entire creation was allocated over fifty thousand years before the creation of the Heavens and the Earth.

The one who understands this divine name will rely on Allah, the Exalted, to provide for them as He has planned for them before they were created. They will prove this reliance by striving to gain lawful provision as commanded by Allah, the Exalted, while refraining from anything which is unlawful and doubtful.

It is important to note that as people require physical provision in the form of food and drink. Similarly, the soul of a Muslim requires provision also. This provision strengthens it and leads it to eternal bliss. This provision is in the form of sincere obedience to Allah, the Exalted, which involves fulfilling His commands, refraining from His prohibitions and by facing destiny with patience. The foundation of all this is gaining and acting on Islamic knowledge. Therefore, Muslims should strive to gain this important provision of the soul as well as provision for their physical body. Two elements should be remembered in this respect. Do not exert unlawful and unnecessary efforts in gaining one's guaranteed provision. And do not misuse or waste the provision one gains.

A Muslim, should act on this divine name by fulfilling their duty by providing for their dependents according to the teachings of Islam. This includes providing them with both physical and spiritual provision through education. A Muslim should also do the same for the needy according to their capacity without fearing poverty for themselves. They should remember the Hadith found in Sunan Abu Dawud, number 4893, which advises that Allah, the Exalted, will fulfil the needs of the Muslim who takes care of the needs of others.

“...Who is it that would loan Allāh a goodly loan so He may multiply it for him many times over?...and to Him you will be returned.”

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.

“...and to Him you will be returned.”

It is important for Muslims to regularly assess their own deeds as no one except Allah, the Exalted, is better aware of them than themselves. When one honestly judges their own deeds it will inspire them to sincerely repent from their sins and encourage them towards righteous deeds. But the one who fails to regularly assess their deeds will lead a life of heedlessness whereby they commit sins without sincerely repenting. This person will find the weighing of their deeds on the Day of Judgment extremely difficult. In fact, it may well cause them to be hurled into Hell.

A clever business owner will always regularly assess their accounts. This will ensure their business heads in the right direction and ensures they complete all the necessary accounts such as a tax return correctly. But the foolish business owner will not regularly take accounts of their business. This will lead to a loss in profits and a failure in correctly preparing for their accounts. Those who fail to file their accounts correctly with the government face penalties which only makes their lives more difficult. But the key thing to note is that the penalty of failing to correctly assess and prepare one's deeds for the Scales of Judgment Day does not involve a monetary fine. Its penalty is more severe and truly unbearable. Chapter 99 Az Zalzalah, verses 7-8:

“So whoever does an atom's weight of good will see it. And whoever does an atom's weight of evil will see it.”

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