

# The Greatest Losers

**PodSeries - Vol 226**



**Achieve Noble Character**

# **The Greatest Losers**

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The Greatest Losers

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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 the Greatest Losers in both worlds. This discussion is based on Chapter 18 Al Kahf, Verses 103-106 of the Holy Quran:

*“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.” Those are the ones who disbelieve in the verses of their Lord and in [their] meeting Him, so their deeds have become worthless; and We will not assign to them on the Day of Resurrection any weight [i.e., importance]. That is their recompense - Hell - for what they denied and [because] they took My signs and My messengers in ridicule.”*

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.



## The Greatest Losers

### Chapter 18 - Al Kahf, Verses 103-106

قُلْ هَلْ نُنَبِّئُكُمْ بِالْأَخْسَرِينَ أَعْمَالًا ﴿١٠٣﴾

الَّذِينَ ضَلَّ سَعْيُهُمْ فِي الْحَيَاةِ الدُّنْيَا وَهُمْ يَحْسَبُونَ أَنَّهُمْ يُحْسِنُونَ صُنْعًا ﴿١٠٤﴾

أُولَئِكَ الَّذِينَ كَفَرُوا بِآيَاتِ رَبِّهِمْ وَلِقَائِهِ فَحَبِطَتْ أَعْمَالُهُمْ فَلَا نُقِيمُ لَهُمْ يَوْمَ

الْقِيَامَةِ وَزَنًا ﴿١٠٥﴾

ذَلِكَ جَزَاءُهُمْ جَهَنَّمَ بِمَا كَفَرُوا وَتَّخَذُوا آيَاتِي وَرُسُلِي هُزُوًا ﴿١٠٦﴾

*“Say, “Shall we inform you of the greatest losers as to [their] deeds?*

*[They are] those whose effort is lost in worldly life, while they think that they are doing well in work.”*

*Those are the ones who disbelieve in the verses of their Lord and in [their] meeting Him, so their deeds have become worthless; and We will not assign to them on the Day of Resurrection any weight [i.e., importance].*

*That is their recompense - Hell - for what they denied and [because] they took My signs and My messengers in ridicule.”*

***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

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.

***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

There are many muslims who dedicate much of their time, effort and wealth on things which are neither righteous deeds nor sins meaning, they are vain things. Vain things can also include acquiring unnecessary things, such as beautifying one's home beyond their necessities. Even though, they might be correct in their claim that they are not committing sins it is important to understand a fact. Namely, time is a precious gift from Allah, the Exalted, which cannot be gained once it departs. All other things can be acquired, such as wealth, all other things except time. So when one dedicates their time as well as other blessings such as wealth to unnecessary and extra things meaning, vain things, it will only lead to a great regret on Judgment Day. This will occur when they observe the reward given to those who made use of their time and performed righteous deeds. Time wasters may have avoided sins which save them from punishment but as they wasted time on vain things they may face criticism. And they will surely lose out on the reward they could have gained if they utilised their time and other blessings correctly.

In addition, it is important to understand that the more one indulges in vain things the closer they are to falling into extravagance and waste both of which are blame worthy. For example, those who waste blessings are considered the siblings of the Devil. And it can be argued when one dedicates their time to vain things they have in fact wasted the precious blessing of time. Chapter 17 Al Isra, verse 27:

*“Indeed, the wasteful are brothers of the devils...”*

***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

This involves misusing the blessings one has been granted by 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.

***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

This involves misusing the blessings one has been granted by Allah, the Exalted.

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.”*



***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

This involves misusing the blessings one has been granted by 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.

***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

This involves misusing the blessings one has been granted by 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.

***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

This involves misusing the blessings one has been granted by Allah, the Exalted.

Those who disbelieve or avoid acting on their faith in Islam do so out of love for the material world and the things within it. They believe that believing or acting on their faith will prevent them from enjoying worldly blessings meaning, for them faith is something that restricts their desires and therefore they turn away from it either literally or practically. Instead they turn towards the material world and strive to fulfill their desires without restrictions believing that true peace lies in this. They look down at those who accept and actualize their faith by controlling their actions and using their worldly blessings in ways pleasing to Allah, the Exalted. They believe that these pious Muslims are lowly slaves who been restricted from enjoying themselves whereas they, the disbelievers and the misguided, are free. But in actual fact this could not be further from the truth as the real slaves are those who fail to accept and submit to Allah, the Exalted, and the superior ones are those who have done this as they become free of slavery to the world. This can be understood by an example. A good parent will restrict the type of food their child eats meaning, they will only let them eat junk and unhealthy food once in a while and instead force them to follow a healthy diet. This child therefore believes that their parent has placed undesirable restrictions on them and that they have become slaves to their parent and their healthy diet. On the other hand another child has been given permission from their parent to eat whatever they desire, whenever they desire and how much they desire. So this child believes that

they are completely free of all restrictions. When these children come together the child who has been given complete freedom criticizes and looks down on the child who has been restricted by their parent. The latter child will also feel sorry for themselves when they observe the other child has been given free reign to behave however they wish. Outwardly it appears the child who has been granted freedom has obtained happiness whereas the other child is too tied up with restrictions to enjoy life. But years down the line the truth will become manifest. The child who had no restrictions grows up to become extremely unhealthy e.g. obesity, diabetes, high blood pressure, etc. As a result of this they even become mentally unhealthy as they lose confidence in their body and the way they look. Because of this they become a slave of medications, diseases, mental and social problems. All these things restrict their happiness and life. Whereas, the child who was restricted by their parent grows up healthy in mind and body. As a result they become confident in their body and ability, which aids them to succeed in life. They become free of any slavery to medications, diseases, mental and social problems as they grew up with the correct balance and guidance. So the child who had no restrictions grew up becoming a slave to many things, whereas the child who had restrictions grew up independent of all restrictions.

To conclude, the real slave is the one who becomes a slave to all other things except Allah, the Exalted, such as social media, society, fashion and culture, and this leads to mental, physical and social problems, whereas the real free person is the one who submits only to Allah, the Exalted, thereby achieving peace of mind and body.

***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

This involves misusing the blessings one has been granted by 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.



***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

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.

***“Say, “Shall we inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work.””***

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 spends 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].”*

***“Those are the ones who disbelieve in the signs of their Lord...so their deeds have become worthless; and We will not assign to them on the Day of Resurrection any weight...they took My signs and My messengers in ridicule.”***

Disbelief can be a literal rejecting of Islam or through actions, which involves disobeying Allah, the Exalted, even though one believes in Him. This can be clearly understood by an example. If an unaware person is warned by another of an approaching lion and the unaware person takes practical steps to obtain safety they will be considered someone who believed in the warning given to them as they adapted their behaviour based on the warning. Whereas, if the unaware person does not practically change their behaviour after being warned, people will suspect that they do not believe in the warning given to them even if the unaware person verbally claims belief in the warning given to them.

Some people claim that their belief and obedience to their God is in their hearts and they therefore do not need to demonstrate it practically. Unfortunately, this foolish mentality has infected many Muslims who believe they possess a pure faithful heart even though they fail to fulfil the obligatory duties of Islam. The Holy Prophet Muhammad, peace and blessings be upon him, has clearly declared in a Hadith found in Sunan Ibn Majah, number 3984, that when one's heart is pure the body becomes pure which means their actions become correct. But if one's heart is corrupt the body becomes corrupt which means their actions will be corrupt and incorrect. Therefore, the one who does not obey Allah, the Exalted, by fulfilling their duties practically can never have a pure heart.

In addition, demonstrating one's faith in Allah, the Exalted, practically is their proof and evidence which is required on Judgment Day in order to be granted Paradise. Not having this practical evidence is as silly as a student who hands back a blank exam paper to their teacher claiming their knowledge is in their mind so they therefore do not need to write it down by answering the exam questions. The same way this student would undoubtedly fail so will a person who reaches Judgment Day without the obedience of Allah, the Exalted, in the form of fulfilling His commands, refraining from His prohibitions and by facing destiny with patience, even if they possess faith in their heart.

This verse indicates this discussion by including the believers meaning, the Companions, may Allah be pleased with them. In other words, Allah, the Exalted, is making it clear to all Muslims and non-Muslims that salvation lies in not only accepting Islam but sincerely learning and acting on its teachings.

***“Those are the ones who disbelieve in the signs of their Lord...so their deeds have become worthless; and We will not assign to them on the Day of Resurrection any weight...they took My signs and My messengers in ridicule.”***

Muslims must sincerely obey and follow the two greatest signs of Allah, the Exalted, in order to avoid this outcome.

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 the Holy Quran and the Holy Prophet Muhammad, peace and blessings be upon him.

Sincerity towards the Holy Quran includes having deep respect and love for the words of Allah, the Exalted. This sincerity is proven when one fulfils the three aspects of the Holy Quran. The first is to recite it correctly and regularly. The second is to understand its teachings through a reliable source and teacher. The final aspect is to act on the teachings of the Holy Quran with the aim of pleasing Allah, the Exalted. The sincere muslim gives priority to acting on its teachings over acting on their desires which contradict the Holy Quran. Modelling one's character on the Holy Quran is the sign of true sincerity towards the book of Allah, the Exalted. This is the tradition of the Holy Prophet Muhammad, peace and blessings be upon him, which is confirmed in a Hadith found in Sunan Abu Dawud, number 1342.

The next thing mentioned in the main Hadith under discussion is sincerity towards the Holy Prophet Muhammad, peace and blessings be upon him. This includes striving to acquire knowledge in order to act on his traditions. These traditions include the ones related to Allah, the Exalted, in the form of worship, and his blessed noble character towards the creation. Chapter 68 Al Qalam, verse 4:

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

It includes to accept his commands and prohibitions at all times. This has been made a duty by Allah, the Exalted. Chapter 59 Al Hashr, verse 7:

*"...And whatever the Messenger has given you - take; and what he has forbidden you - refrain from..."*

Sincerity includes to give priority to his traditions over the actions of anyone else as all paths to Allah, the Exalted, are closed except the path of the Holy Prophet Muhammad, peace and blessings be upon him. Chapter 3 Alee Imran, verse 31:

*"Say, [O Muḥammad], "If you should love Allah, then follow me, [so] Allah will love you and forgive you your sins..."*

One must love all those who supported him during his life and after his passing, whether they are from his Family or his Companions, may Allah be pleased with them all. Supporting those who walk on his path and teach his traditions is a duty on those who desire to be sincere to him. Sincerity also includes loving those who love him and disliking those who criticise him irrespective, of one's relationship with these people. This is all summarised in a single Hadith found in Sahih Bukhari, number 16. It advises that a person cannot have true faith until they love Allah, the Exalted, and the Holy Prophet Muhammad, peace and blessings be upon him, more than the entire creation. This love must be shown through actions not just words.

***“Those are the ones who disbelieve in the signs of their Lord and in [their] meeting Him so their deeds have become worthless; and We will not assign to them on the Day of Resurrection any weight.”***

The proof one truly believes in Judgement Day is practically preparing for it.

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.”*

***“Those are the ones who disbelieve in the signs of their Lord and in [their] meeting Him so their deeds have become worthless; and We will not assign to them on the Day of Resurrection any weight.”***

The proof one truly believes in Judgement Day is practically preparing for it. This involves using the blessings one has been granted in ways pleasing to Allah, the Exalted.

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.

***“That is their recompense - Hell - for what they denied and [because] they took My signs and My messengers in ridicule.”***

Muslims must avoid this attitude by sincerely obeying and following the two sources of guidance namely, the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

In a Hadith found in Sunan Abu Dawud, number 4606, the Holy Prophet Muhammad, peace and blessings be upon him, warned that any matter which is not based on Islam will be rejected.

If muslims desire lasting success in both worldly and religious matters they must strictly adhere to the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. Even though, certain actions which are not directly taken from these two sources of guidance can still be considered a righteous deed it is important to prioritize these two sources of guidance over all else. Because the fact is that the more one acts on things which are not taken from these two sources even if it is a righteous deed the less they will act on these two sources of guidance. An obvious example is how many muslims have adopted cultural practices into their lives which do not have a foundation in these two sources of guidance. Even if these cultural practices are not sins they have preoccupied muslims from learning and acting on these two sources of guidance as they feel satisfied with their behaviour. This leads to ignorance of the two sources of guidance which in turn will only lead to misguidance.

This is why a muslim must learn and act on these two sources of guidance which have been established by the leaders of guidance and only then act on other voluntary righteous deeds if they have the time and energy to do so. But if they choose ignorance and made up practices even if they are not sins over learning and acting on these two sources of guidance they will not achieve success.

***“That is their recompense - Hell - for what they denied and [because] they took My signs and My messengers in ridicule.”***

Muslims must avoid this attitude by sincerely obeying and following the two sources of guidance namely, the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

Muslims should not follow and adopt the customary practices of non-muslims. The more muslims do this the less they will follow the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. This is quite evident in this day and age as many muslims have adopted the cultural practices of other nations which has caused them to become distant from the teachings of Islam. For example, one only needs to observe the modern muslim wedding to observe how many non-muslim cultural practices have been adopted by muslims. What makes this worse is that many muslims cannot differentiate between Islamic practices based on the Holy Quran and traditions of the Holy Prophet Muhammad, peace and blessings be upon him, and the cultural practices of non-muslims. Because of this non-muslims cannot differentiate between them either which has caused great problems for Islam. For example, honour killings is a cultural practice which has nothing to do with Islam yet because of the ignorance of muslims and their habit of adopting non-muslim cultural practices Islam is blamed every time an honour killing occurs in society. The Holy Prophet Muhammad, peace and blessings be upon him, removed the social barriers in the form of casts and brotherhoods in order to unite people yet ignorant muslims have resurrected them by adopting the cultural practices of non-muslims. Simply put, the more cultural practices muslims adopt the less they will act on the

Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

***“That is their recompense - Hell - for what they denied and [because] they took My signs and My messengers in ridicule.”***

Muslims must avoid this attitude by sincerely obeying and following the two sources of guidance namely, the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

The thing to remember is that in reality each person who will end up in Hell takes the fire, which they will encounter in Hell, with them from this world in the form of their sins. When a muslim engraves this reality into their mind they will observe each sin, major or minor, as a piece of unbearable fire. The same way a person avoids fire in this world they should avoid sins as in reality sins are like hidden fire which will be shown to them in the hereafter.

In addition, a muslim should not live in heedlessness and believe they can simply claim love for Allah, the Exalted, the Holy Prophet Muhammad, peace and blessings be upon him, and the Companions, may Allah be pleased with them, without supporting this verbal declaration with actions. If this was true then the Companions, may Allah be pleased with them, would not have strived so hard in the obedience of Allah, the Exalted, and they undoubtedly understood Islam and Judgment Day better than the people after them. Simply put, a declaration of love without actions will not save one from Hell. In fact, it has been made clear that some muslims will enter Hell on Judgment Day. The muslim who abandons acting on Islamic teachings should understand that their attitude may cause them to lose their faith before their death so that they enter Judgment Day as a non-muslim, which is the greatest loss.



The same way one would not enter a battle without armour and a shield a muslim should not enter Judgment Day without the armour and shield of righteous deeds. Otherwise, the same way the soldier who has no protection will most likely be harmed so will a muslim who reaches Judgment Day without the protection provided by the obedience of Allah, the Exalted, which involves fulfilling the commands of Allah, the Exalted, refraining from His prohibitions and facing destiny with patience. A muslim should remember that the luxuries and pleasures of the material world they enjoyed will not make them feel better if they end up in Hell. In fact, it will only make them feel worse.

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