



TAKING STOCK

The end of the financial year is a time for stocktaking. It is a time when profits or losses are calculated. Allah forbid, if the stocktaking exercise reveals a loss, it results in great concern and anxiety. Meetings are held, consultants are approached for advice, “belt tightening” measures are implemented and a host of other strategies are adopted to cover the loss and make a profit. If it appears that the loss is due to pilferage, extra security measures are implemented. In short, the stocktaking spurs one to action.

While much effort is put into ascertaining the profits and losses of this world, how often do we take stock of our profits and losses of the Hereafter? Are we certain we are not in a loss situation? We would only be able to truly ascertain this after taking stock of our lives – of our beliefs, actions, character, monetary dealings and social life.

TAKE STOCK NOW

Hazrat Umar (R.A.) is reported to have said: **“Take an account of yourself before you are taken to account (on the Day of Judgement) and adorn yourself for your appearance in the court of Allah, for verily the giving of an account on the Day of Judgement is lighter for the one who took stock of himself in the world.”** (Tirmizi)

Many of the pious predecessors used to daily take an account of the day’s deeds before going to bed. During the day they noted down all the actions they had performed in that day, the words they had spoken and even what they thought about. At night they would bring out their notebook and study the actions of the day. Everything recorded therein was thereafter responded to accordingly — if something deserved *shukr* (gratitude), such as having been able to perform any righteous action, or having received any good, they expressed *shukr*. If something demanded repentance and seeking forgiveness, they immediately did so (*Risaalatul Mustarshideen*, Pg 80).

While the ideal is to take stock daily, the least is that occasionally one takes stock of all aspects of one’s life.

The stocktaking should commence with the level of one’s Imaan. How strong is it? Does it make one jump out of bed and proceed for Fajr Salaah to the Masjid? Is one’s Imaan saving one from all *haraam*, such as gossip, lying, casting lustful glances, engaging in *haraam* business transactions, etc? If the stocktaking reveals that one’s Imaan is not strong enough to save oneself from sin and disobedience, urgent steps must be taken to strengthen it. Imaan is strengthened by associating with the pious, being in the gatherings of Deen and striving in the Path of Allah Ta’ala. This must be done before the “business” shuts down – that is before death.

URGENT MEETING

Then take stock of one’s *ibaadah*. Ask oneself, “Am I performing my *Salaah*? Am I performing it with *Jama’ah* in the Masjid (for males)? Rasulullah (*sallallahu alaihi wasallam*) is reported to have said: **“The one who misses a single Salaah, it is as if he has lost his entire family and wealth!”** Am I incurring such losses? Am I performing my *Salaah* correctly, in the *sunnah* manner, with complete humility and devotion, or is it a haphazard *Salaah*? If it needs improvement, set up an urgent “meeting” with an experienced and learned person to rectify one’s *salaah* and plug the losses being incurred by performing *salaah* which does not conform to the *sunnah*. Likewise, take an account of all the other acts of worship.

With great scrutiny, take stock of the attributes of *Imaan*. What is the level of *Hayaa* (modesty and shame) in my life? Is it increasing or decreasing? Is my dressing gradually becoming more immodest (shorter and tighter than it used to be)? Stake stock of one’s *taqwa* (consciousness of Allah Ta’ala), sincerity, humility, trust in Allah Ta’ala, love for Allah Ta’ala and Rasulullah (*Sallallahu Alaihi Wasallam*) over every thing else, *sabr* (patience), *shukr* (gratitude), simplicity, the heart being

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free from love for the world and love for the ego, etc. Consider: Do I possess these qualities to the standard required? If not, I must immediately consult an expert to help me acquire them.

ANGER

A crucial aspect to take stock of is one's *akhlaaq* (character). Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: ***"There is nothing weightier on the scales on the Day of Judgement (apart from obligatory actions) than good character."*** Some of the aspects to consider in this regard are: Anger. Do I vent my anger over trivial things? A Sahaabi (R.A.) requested Rasulullah (Sallallahu Alaihi Wasallam) for advice. "Do not get angry" was his reply. He repeated his request two more times. Each time he got the same reply. Take stock of one's *akhlaaq* in the light of the words of Rasulullah (Sallallahu Alaihi Wasallam): ***"Join ties of relationship with those who cut-off ties from you, forgive the one who has oppressed you and return ill-treatment with kindness."***

Take stock of one's time. How much of my time is dedicated to earning the world? What percentage of my time is spent in striving for *Deen*? Also, take stock of one's heart! Check: Is my heart filled with the love of Allah Ta'ala and His beloved Rasul (*sallallahu alaihi wa sallam*) more than the love of others? Are my aspirations more for the Hereafter or for this world? Do I desire to become a true slave of Allah Ta'ala more than the desire to become wealthy or gain worldly positions and status? To what extent is the *sunnah* in my life? Allah forbid, is there a greater inclination towards the western lifestyle than the *sunnah*?

The abovementioned points are merely some of the aspects we should be taking stock of. One should consult an experienced, pious personality for guidance in these and all other aspects of one's life.

The main objective of the stocktaking exercise is to propel one to action. Is one's "balance sheet" indicating a loss? If yes, there is no time to procrastinate. It is necessary to take immediate steps to recover the loss. One should sincerely repent, fulfil outstanding *Ibaadah*, balance one's time and dedicate a significant amount to *Deen* and towards becoming a true slave of Allah Ta'ala.

May Allah Ta'ala enable us to take stock of ourselves before our stock is taken. *Aameen*.

DID YOU READ...?

DID YOU READ...the word of Allah Ta'ala, the Qur'an? Did you read it today, yesterday or when last did you recite the book of Allah Ta'ala? The daily recitation of the Qur'an must be an integral part of a *Mu'min's* (Believer's) life. One's day should not commence without having first recited some portion of the *Qur'an-al-Kareem*.

SPECIAL VIRTUES OF SURAH YASEEN

The recitation of the Qur'an earns tremendous rewards. For every letter recited one receives a minimum of ten blessings. Hence, reciting *Surah Fatiha* alone earns one several thousand rewards. Moreover recitation of certain *Surahs* on specific occasions have extra virtues and benefits. Rasulullah (sallallahu alaihi wasallam) is reported to have said: ***"The one who recites Surah Yaseen at the beginning of the day, all his needs of the day will be fulfilled."*** Similarly reciting *Surah Ahad*, *Surah Falaq*, and *Surah Naas* (the last three *Surahs*) thrice every morning and evening will be a means of protection from all calamities, black magic, *jinn*s, etc. Various other virtues have been mentioned in the *ahadith* for the recitation of the Qur'an. "Virtues of the Qur'an" by Hazrat Moulana Zakaria Saheb (R.A.) is an excellent book on the topic. It should be read regularly to inculcate the love for the Qur'an and generate the enthusiasm to recite it regularly.

MAJOR GAP

Most unfortunately, the lack of regular recitation of the Qur'an has left a major gap in the lives of many. This gap is often filled with reading many futile and sometimes very dangerous material.

For a great number of people, reading the newspapers is a must. Generally news of any significance in newspapers is minimal. A major portion consists of propaganda, gossip and the traps, snares and lures of advertisers to make people part with their money. Moreover, an integral part of almost every newspaper is some degree of utter shamelessness and immorality. Pornographic pictures are splattered all over and vulgar articles often fill the columns. A section of most papers openly invite to the most obscene vices. Many youngsters and adults have admitted to having fallen into major sins as a direct result of an advert in the newspaper. After reading the ad, as some put it, ***"one thing lead to another"!!!*** Can we afford to take such risks?

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QUESTIONS & ANSWERS

UNFAIR DISMISSAL

Q *I worked for a Muslim employer for more than 18 years. Lately I was dismissed on a flimsy excuse. While the real reason is not known, it appears to me that due to the economic downturn he is shedding staff to cut costs. I have already started proceedings to sue for unfair dismissal but a friend tells me that Islamically I am not entitled to do so. Is this true?*

A As an introduction to the answer, a brief discussion on the importance of correct *mu`aamalaat* (monetary dealings) in *Shari`ah* is appropriate.

It is reported in the Hadith that on the Day of *Qiyaamah* many people will come with numerous good deeds to their credit. However, they had also trampled the rights of people such as committing oppression, swearing at someone, hitting somebody, usurping wealth and the like. The victims (who were sworn at, or whose wealth was usurped, etc.) will come to claim compensation for the injustice done to them in the world. They will be given the good deeds of the oppressor. If the oppressor's good deeds are exhausted before all the claims are settled, the victim's sins will be loaded onto him in return. As a result, he will be thrown into the fire of Hell.

What greater tragedy can there be than a person losing mountains of good deeds on the Day of Judgement and being thrown into Hell? The rewards of Salaah, Hajj, Umrah, charity and other righteous deeds are all lost because of swearing, usurping wealth, oppression, etc.

RIGHTS OF EMPLOYER AND EMPLOYEE

In the business world, at times employers are guilty of such excesses. Often employees complain about their Muslim employers using vulgar languages against them. Besides being sinful, such appalling behaviour distances non-Muslim staff from Islam. Some employers make desperate employees work under severe conditions or do not pay workers fully what is due to them. Such actions bring disastrous consequences in this world and the Hereafter. Likewise, sometimes employees trample the rights of the employer by deliberately not fulfilling their duties or not fulfilling the time agreed upon by both parties. Such an employee will also have to pay back on the Day of *Qiyaamah*. May Allah Ta'ala save us...Therefore, both employer and employee should take extreme care in this regard.

As for suing the employer for unfair dismissal, this is impermissible. Though the law of the land allows such

claims, a Muslim should wholeheartedly submit to the law of the Shariah and refrain from making impermissible claims.

It is narrated in Sahih Bukhari that Hazrath Sa'd bin abi Waqqas (R.A.) was appointed (and employed) as the governor of Kufah. The people of Kufah laid several complaints against him. Hazrath Umar (R.A.) investigated the complaints and found them to be untrue. He nevertheless still dismissed Hazrath Sa'd (R.A.) from his post for whatever reason he deemed necessary. Neither did Hazrath Sa'd (R.A.) or any of the Sahaaba (R.A.) object to this dismissal due to it being "unfair." This amounted to a consensus of the Sahaaba (R.A.) that Hazrath Umar (R.A.) had the right to dismiss him even though there was no stated reason for doing so.

MUTUAL AGREEMENT

In a monthly employment situation, where there is no mutual agreement binding the parties to a contract for a fixed duration, both parties are at liberty to terminate the employment at the end of the month (*Itr Hidayah* pg. 253/262). The employer cannot impose upon the employee to continue working for him if the latter wishes to leave. If the employee leaves without any genuine reason, it cannot be termed as unfair to the employer. Likewise, the employee cannot insist upon the employer to continue hiring him. This is the Shari'ah position. Therefore, in such a situation if a Muslim employee sues for "**unfair dismissal**", this will not be valid. Such claims will in reality be usurping another person's wealth. Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: "**The wealth of a Muslim is not permissible except with his wholehearted permission.**" Accordingly such action is not permissible. Indeed, employers are urged to deal compassionately with their employees, especially in the present economic climate. One can nevertheless not impose employment upon anyone.

May Allah Ta'ala enable us to fulfil every person's rights and save us from any action which will cause us to lose our good deeds on the Day of *Qiyaamah*. *Aameen*.

DID YOU READ?

(FROM PAGE TWO)

FOR ALLAH'S SAKE !!!

Indeed, newspapers and even free tabloids will be regarded as very dangerous material by anyone who is concerned about the *imaan* and *akhlaaq* of his family. A Muslim home should be free of such material. In the rare instance where some genuine need exists to bring the newspaper into one's home, for Allah's sake practice self-censorship. First rip out the pornography, shameless articles and invitations to vice. Though half the paper may be shredded, it is better than risking the *akhlaaq* of one's family being ripped-off.

COMICS

Other dangerous reading materials are most magazines, novels and even "comics". Most of these materials are often downright shameless and even perverted. Many "comics" centre around illicit relationships and other *akhlaaq* destroying fictional stories. It should be borne in mind that it is *haraam* and sinful for even a woman to look at the shameless pictures of semi-naked women in magazines and newspapers. The same applies to hand-drawn pictures of semi-naked people in comic strips.

Likewise the internet and other media must be treated with extreme caution, as one would handle extremely hazardous material.

Whatever one reads impacts on one's heart. Ensure that the impact is positive. Therefore read the Qur'an and other authentic Islamic literature. Refrain from subjecting the heart to the attacks of shamelessness and immorality. May Allah Ta'ala save us. Aameen.

From the advices of ...



FAQIHUL UMMAH

The sterling advice of *Faqihul Ummah* Hazrat Mufti Mahmood Saheb (*Rahmatullahi Alaihi*) has helped thousands of people to overcome many problems and difficulties — especially in the line of *Islahun Nafs* (inner-self reformation). Hereunder is an answer to a question posed to

SUICIDE

Summary of letter

(The letter was not published. The writer apparently indicated that he was becoming suicidal and asked for advice.)

Reply

Respected Brother

As Salaamu Alaykum wa Rahmatullahi wa Barakatuh

You are not the owner of the life that has been granted to you. Instead it is an *amaanat* (trust) from Allah Ta'ala. You have merely been made its guardian and trustee. It is therefore not permissible to do anything to this body and life which is against the commands of Allah Ta'ala. To destroy this life by means of committing suicide is a severe breach of trust. It is such a serious sin that one does not even get the opportunity to repent from it! May Allah Ta'ala save us all from this crime.

Whenever you are overcome with the thoughts of committing suicide, recite the following *dua* which is narrated in the *Hadith*:

اللَّهُمَّ لَا سَهْلَ إِلَّا مَا جَعَلْتَهُ سَهْلًا وَأَنْتَ تَجْعَلُ الْحَزْنَ سَهْلًا إِذَا شِئْتَ لَا إِلَهَ إِلَّا اللَّهُ الْحَلِيمُ الْكَرِيمُ سُبْحَانَ اللَّهِ رَبِّ الْعَرْشِ الْعَظِيمِ الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ أَسْأَلُكَ مُوجِبَاتِ رَحْمَتِكَ وَعَزَائِمَ مَغْفِرَتِكَ وَالْغَنِيمَةَ مِنْ كُلِّ بَرٍّ وَالسَّلَامَةَ مِنْ كُلِّ إِثْمٍ لَنْ تَدْعَ لِي ذَنْبًا إِلَّا غَفَرْتَهُ وَلَا هَمًّا إِلَّا فَرَجْتَهُ وَلَا حَاجَةَ هِيَ لَكَ رِضًا إِلَّا قَضَيْتَهَا يَا أَرْحَمَ الرَّاحِمِينَ

(O Allah! Ease is only in that which You have made easy and You are the One who makes difficulties easy when You wish. There is none worthy of worship besides Allah, the Most Forebearing, Most Kind. Glory be to Allah, the Lord of the Great Throne. All praise is due to Allah, the Lord of the universe. I seek all that brings Your mercy and forgiveness. (I seek) safety from every sin and a full share in every good deed. (O Allah) Do not let a single sin of mine be left unforgiven, and let there be no worry except that You grant me relief from it, and leave not any need which conforms to Your pleasure but that You fulfil it. O Most Merciful).

Was Salaam

(Maktoobaat, vol.5 pg.53)

NOTE: The above *dua* should be recited whenever feelings of anxiety or depression are felt.