



## BALANCE SHEET

**T**he end of the financial year brings along a flurry of activity in the business world. Stock-taking, preparing of financials and other related aspects are given top priority. The crucial question at the end of the exercise is: “*What am I worth?*” If the balance sheet indicates huge assets and little or no liabilities, one is elated. Otherwise there is gloom and sadness.

Indeed Halaal wealth in the possession of a pious person is a great blessing. Besides being a means of comfort and ease for him in this world, he will use this gift from Allah Ta’ala to earn the Hereafter. His wealth will not be wasted on sinful or futile things. Instead the orphans, widows and destitute will benefit from it. He will also spend it in the many avenues of uplifting Deen. Thus the wealth will become valuable when spent in the correct manner. However wealth itself does not contribute to how much a Muslim is “worth”. His real worth is based on the wealth within him – not on what is outside. If the angel of death arrives NOW to take one away from this temporary abode, the millions on the balance sheet will be of no avail. It is the inner-wealth reflected on the balance sheet of one’s book of deeds that will show how much one is really worth.

### CAPITAL

The capital in the real balance sheet is the wealth of Imaan. How wealthy a person is in terms of Imaan is reflected in his obedience to the commands of his creator and refraining from sin. Thereafter the qualities of the heart and the values of a person will determine how much he is worth. Foremost among the qualities that make a person extremely “wealthy” is *akhlaaq* (good character).

The worth of the one with good *akhlaaq* has been explained in many Ahadith. Rasulullah (Sallallahu Alayhi Wasallam) is reported to have said: “*The believer with most perfect Imaan is the one with the best akhlaaq (Tirmizi).*” In another narration it is reported that the one with good character will be

among the most beloved to Rasulullah (Sallallahu Alayhi Wasallam) and will be among the closest to him on the day of *Qiyamah* (Tirmizi). Rasulullah (Sallallahu Alayhi Wasallam) also declared that on the day of Judgement nothing will be more weighty on the scales of good deeds than good *akhlaaq* (Tirmizi).”

The details of good character have been explained in various Ahadith, the crux of which is the following: To join ties with those who sever relationship, to forgive those who oppress, to return ill-treatment with kindness, to talk with kind words, to be humble, not to harbour malice, etc. Such a person is worth very much. He will have a very impressive balance sheet on the day of Judgement.

### PROSPERITY OF HEART

Another great wealth is contentment. Rasulullah (Sallallahu Alayhi Wasallam) has declared: “Owning much possessions does not make one wealthy. Indeed real wealth is the prosperity of the heart (i.e. having contentment) (Bukhari).” Rasulullah (Sallallahu Alayhi Wasallam) is also reported to have said: “*Indeed he is successful — the one who accepts Islam, is granted sufficient sustenance and Allah Ta’ala has blessed him with contentment upon that which he has been given.*” Therefore a Mu’min’s balance sheet will reflect great contentment among the fixed assets.

Among the aspects that increase one’s true worth are:

\* **Taqwa:** The person of Taqwa is the most noble in the sight of Allah Ta’ala. Taqwa is achieved by refraining from all sin.

\* **Humility:** The one who humbles himself for the sake of Allah Ta’ala, Allah Ta’ala will elevate him.

\* **Striving to uplift Deen:** Such a person is among the

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most beloved to Allah Ta'ala.

\* **Generosity:** Rasulallah (Sallallahu Alaihi Wasallam) is reported to have said: "A generous person is close to Allah Ta'ala, close to Jannah, close to people and distant from hell (Tirmizi)."

Other major assests of inner-wealth are sincerity, hayaa (modesty and shame), respect, patience, love, tolerance, simplicity, etc.

## LOVE AND CARE

While the abovementioned qualities will be the *only* wealth that will count on the day of Judgement, even in this world people are loved and appreciated due to such values and qualities. Wealth is not everything. For instance many elderly people are showered with money and gifts by their children and others. Yet they are heart-broken. While they appreciate the gifts, what they need most is the inner-wealth – love. They need some really wealthy child or person — one whose heart is filled with the wealth of love and compassion — to care for them, spend time with them and show them true affection and love. Such a person with the wealth of love and compassion is worth more than all the billionaires of the world combined.

While taking stock and drawing up the balance sheet to ascertain one's material wealth, let us take time to take stock and reflect on how much of inner-wealth we have acquired. If not, our real balance sheet will only reflect liabilities on the day when it will be too late to remedy the situation. May Allah Ta'ala grant us the true wealth and make us successful when our "stock" will be taken on the day of Judgement. Aameen.

# FRIEND INDEED

**A** well know Arabic saying advises: "Don't talk about a person. Ask about his companions." This simply means that if you want to enquire about a person — about his character, what are his habits, is he responsible, etc., then do not enquire specifically about him. Instead enquire about the company he keeps. If he keeps good company, Insha-Allah he will be likewise a good and upright person. On the contrary if he remains in the company of people accustomed to sin and vice or people of low character and morals, he will generally be judged accordingly.

## MUSK SELLER

Rasulallah (Sallallahu Alaihi Wasallam) has emphasised upon us to always maintain good company. He is reported to have said: "A person follows the way of his friend, therefore beware of who you befriend!" In another Hadith a good friend has been likened to one who sells musk. One will either receive some musk from him as a gift, or buy it from him or at least one will enjoy the fragrance of musk by merely being in his company. In other words one can only benefit from him. The bad friend has been compared to a blacksmith. He will either burn your clothes due to the sparks and embers flying out of his furnace, or at the least one will breathe the toxic fumes. Thus one will not be able to escape the harm of being in his company. Merely being in the company of the bad friend will leave its negative effects on one.

## FRIEND IN NEED

Another common saying is: "A friend in need is a friend indeed." Supposing you are stranded on a journey and want to reach home. A friend comes and offers you a lift. He then leaves you at the door of your house. Indeed he will be regarded as a true friend. However, if he gave you a lift and dropped you off at the door of your enemy, you will be extremely disappointed and regard his claims of friendship as false. We are all presently on a journey in this world. Our greatest need is to safely reach our home which is Jannah. The person who assists us to travel on the Straight Path and guides us to our home is our true friend. The one who gives us a lift to the vice dens, encourages us to commit sins and "helps" us to engage in vice is dropping us off at the door of our worst enemy. Such a "friend" is either totally ignorant — that he is destroying his friend and thinking that he is doing him a favour — or he is a wolf in sheep's clothing! He merely pretends to be a friend but is a hidden enemy.

Friendship is also a two-way street. While you should choose the right friends, also be a true friend. In the guise of friendship do not push people towards the destruction of this world and the Hereafter by encouraging towards evil or passing on bad habits.

Nevertheless choose your friends carefully. A friend will either make you ... or break you!

# QUESTIONS & ANSWERS

## FOLLOW QUR'AN AND SUNNAH

**Q** A friend at university has joined a new group that has recently been hosting programs on various issues. Hence he no more strictly follows any of the four *Imaams* (*Imaam Abu Hanifah, Imaam Shaafi, Imaam Maalik and Imaam Ahmad bin Hambal Rahmatullahi Alaihim*). He claims that in many aspects he directly follows the Qur'an and Hadith. He has also recently been performing his salaah somewhat differently. Please comment.

**A** Many books have been written on this subject. You may enquire from the Ulama in your locality and read up these books for the details. A brief answer is presented here to help you understand the reality of your friend's claim.

Your friend has abandoned strictly following any of the *Imaams* since he wants to follow the *Qur'aan* and *Sunnah*. This is due to the misconception, or due to misinformation, that if you strictly follow any of the *Imaams*, you are NOT following the *Qur'aan* and *Sunnah*. This is extremely far from the reality. The Imaams of fiqh have explained and codified the laws of the Qur'an and Sunnah in a manner that makes it easy for any person to understand them. They did not invent any Deen of their own.

### PARENTS

When your friend was a little child, his parents taught him many things. They taught him about the Oneness of Allah Ta'aala, about His attributes, etc. They taught him about Rasulullah (Sallallahu Alaihi Wasallam) and his way of life. He was taught how to make *istinja*, what to recite before and after eating and many other etiquettes. Later he went to *maktab* where his *Ustaad* taught him how to perform *wudhu*, *salaah* and many acts of *Deen*. Until this day he has been learning from people. In all these years was he following his mother, father, *Ustaad* or the *Qur'an* and *Sunnah*?

Likewise, your friend attends the lectures and seminars of the new group that he has joined and follows what he is told by the lecturers. Can it then be said that he follows the lecturers, not the *Qur'aan* and *Sunnah*?

Unfortunately your friend has abandoned strictly following any of the great *Imaams* who were brilliant experts in all the sciences of *Deen*. Instead he has opted to follow some present-day scholar whose knowledge cannot compare at all to the knowledge of the *Imaams*. He has abandoned the expert jurists who lived in the golden era of Islam (Imaam Abu Hanifa (R.A.) — born in 80 AH, Imaam Maalik (R.A.) — born in 95 AH, Imaam Shafi (R.A.) — born in 150 AH and Imaam Ahmad bin Hanbal (R.A.) — born in

164 AH) and who acquired knowledge from the students of the Sahaaba (R.A.) and other luminaries of that era. He has instead followed someone born in the 1400's.

If your friend's claim of directly following only the *Qur'an* and *Sunnah* is genuine (due to which he has forsaken strictly following any Imaam), tell him to explain to you how he performs *wudhu* and fulfills two *rakaats* of *salaah*. He should then substantiate every act by means of an *ayat* of the *Qur'an* or a *Hadith*. If he quotes a *hadith*, he must give full references. He should also state the category of each *Hadith* and why it belongs to that category. He should also explain why he regards the narrators of the Hadith as reliable. If there is any apparent contradiction with any other *hadith*, he must explain why he has acted on one *Hadith* and not the other. If he cannot explain this detail only for *wudhu* and two *rakaats* of *salaah*, how will he explain the details about the rest of *Deen*? This however exposes the reality of the claim that in many aspects he is *directly* following the Qur'an and Hadith. He is merely following what somebody, who is very much lesser in knowledge and expertise than the great Imams, has told him. Such people often really follow the "Deen" of convenience and pick and choose what suits them. They do not really follow the Qur'an and Hadith.

### TWO CATEGORIES

There are two categories of people: those who have a profound mastery of the Qur'an and Sunnah and all the related sciences (such as the Imaams of fiqh) and those who do not possess such knowledge. Allah Ta'ala declares in the Qur'an: "**Ask the people of knowledge if you do not know.**" To date the Ummah has "asked" the Imaams of fiqh for guidance, by referring to the Ulama, and followed their expert explanations. By the grace of Allah Ta'ala they fulfilled their obligations of Deen correctly without any confusion.

Your friend should not be misled by the exciting slogans and outward glitter and glamour. May Allah Ta'ala save us from every deviation. *Aameen*.

## HOW ARE YOU?

Zuhair (R.A.), one of the pious predecessors, once asked a person: "How have you been since the last time I saw you?" "I have been well," replied the person. Upon this Zuhair (R.A.) remarked: "If you were safe from sins then indeed you have been well. Otherwise, there is no illness greater than the disease of sinning."

## HAYAA

Munzir bin Zubair (R. A.) once sent a very fine, superior quality cloth as a gift to Hazrath Asma (R.A.), the daughter of Hazrath Abu Bakr (R.A.). She had lost her sight, hence she took the fabric in her hand and felt it carefully. Then with disappointment she said: "Return his gift to him." When the cloth was returned to Munzir (R.A.), he was hurt at this. He came to Hazrath Asma (R.A.) and said to her: "O my Mother, the cloth is not transparent! (hence it is fine if you wear it)." Hazrath Asma (R.A.) replied: "If it is not transparent, it will still reveal the shape of the body (due to being very thin)." (Hayatus Sahaabiyaat, v.3, pg. 169)

## PEACE

Hazrath Abu Darda (R.A.) reports that Rasulullah (Sallallahu Alaihi Wasallam) said: "Should I tell you of something that has a greater status than Salaah, fasting and Sadaqah?" The Sahaaba (R.A.) replied: "Please do tell us." Rasulullah (Sallallahu Alaihi Wasallam) then said: "To make peace between people is greater in status, since discord shaves off (destroys) a person's Deen." (Tirmizi)

From the advices of ...

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## 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 him.

## FAMILY TIES

### Summary of Letter

Bismih Ta'ala

Respected Mufti Saheb

Assalamu Alaikum Warahmatullahi Wabarakatuhu

My mother is always very angry with me and bears enmity towards me. Therefore I have severed all ties with her and my brothers. Please advise me what I should do.

### Reply

Bismih Ta'ala

Respected Brother

Assalamu Alaikum Warahmatullahi Wabarakatuhu

To respect and honour your mother is of fundamental importance. To stop talking and severing ties with her is a means of great deprivation. Likewise it is an extremely detestable act to cut off ties with your brothers.

In the Hadith it is stated:

***"Join ties with the one that cuts ties off from you, forgive the one that has oppressed you and extend good treatment to the one who has ill-treated you."***

Never keep your focus towards the ill-conduct of people and towards how they have hurt you. Instead focus towards what your response should be (that you should respond with good character and excellent conduct). You may have read the following saying of Sheikh Saadi (Rahmatullahi Alayh):

بدی را بدی سہیل باشد جزا  
اگر مردے احسن الی من اساء

"To return evil with evil is very easy. If you are brave and courageous, then return the ill-treatment of others with kindness." (Tarbiyatut Taalibeen, pg. 208)