

oppose the accumulation of wealth. The only caution Islam puts forward is the danger of **obsessive preoccupation** in accumulating & conglomerating wealth either in the individual or in the societal & governmental level to the extent **sidelining** the most essential parts of self, your spirituality.

Without sufficient spiritual defense, people will easily be deluded by the deception of wealth. Wealth is like a snake. Inherent in it is both poison and cure, danger and benefit. This is the reason the Quran warns us about the danger of piling up wealth to the extent it influences our psychology & worldview: **“Woe to every scandalmonger/backbiter; who piles up wealth & saves it; Thinking that their wealth would make them last forever; They will be sure to be thrown into that which breaks to Pieces”** (104: 1-4)

Since business/trading are the best manifestation of accumulating excessive wealth, the Quran repeatedly warns those who are involved in business concerning the danger of being drawn towards the love of material profit to the point of giving more priorities to their business than to God. **“Say, if it be that ...the wealth that you have gained, the commerce in which you fear a decline, or the dwellings in which you delight, are dearer to you than God or His Messenger, or striving in His cause, then wait until God brings about His decision. God guides not the rebellious.”** (9:24)

Trade & business are specifically mentioned as deluders from God’s remembrance: **“In houses, which God has permitted to be raised so that His name be remembered in them. People extol His limitless glory in the mornings & the evenings, whom neither trade nor sale can divert from the remembrance of God, nor the regular prayer, nor from paying zakat. Their only fear is for the day when hearts & eyes will be turned about.”** (24:37)

The tendency of being swayed by the temptation of material wealth is indeed very strong. The love of wealth according to the Prophet (p) is the everlasting inspiration for people to think that they will **not** leave the world: **“The children of Adam will get old but two things in them will be always young – their hopes & their love of wealth.”**

To deal with this spiritual trading is not always easy. It needs a real, continuing struggle with our base instincts. Follow the model depicted by Abu Bakr, a businessman with 400,000 dirham, before converting into Islam. He was left with 5,000 dirham

when he made hijrah with the Prophet (p). He finally gave up all his wealth in the war of Tabuk. When asked by the Prophet (p) what he left for his family, he convincingly replied, **“I left them Allah & You”**. The good person’s charity comes not merely out of superfluities, but out of **“what God has provided.”**

The kind of loss in the spiritual business with God when compared to the worldly material loss, is as if the second one is non-existent. The loss in the spiritual trading means the loss of everything one owns. It means a never-ending grief. By relinquishing the desire for riches; by giving up the spirit of vanity is the Truth found. Parents bequeath to your children **not riches**, but the reverence for God.

“Wealth is not in having vast riches, it is in contentment.” A Prophetic piece of philosophy that is promptly ignored by Muslims. Helter, skelter we dash on in our mad quest for riches.

So you have money. Then do as the Prophet (p) asks: **“The Lord’s commandment for every one of His slaves is, ‘Spend on others, and I will spend on you.’”** You will find contentment. Computing devices are now in the palm of our hands. But do not use it to count your charity. **“Spend, and do not count, lest God counts against you. Do not withhold your money, lest God withholds from you. Spend what you can freely.”**

A Biblical warning: **They that will be rich fall into temptation & a snare, and into many foolish & hurtful desires, which drown men in destruction & perdition.** How innumerable are the ill consequences which have followed from persons not knowing, or not considering, this great truth! They pass it very lightly over, hardly remembering there is such a text in the Bible. Like Christians; like Muslims!

Before the final exam here’s this prediction by the Prophet (p) which reveals our current dilemma: **“When the Muslims are preoccupied with commerce, obsessing over accumulation of wealth, God will then direct at them four tribulations:** loss of productivity, oppressive rulers, corrupt justice systems & enemies who find them easy prey.” All FOUR...check as done! Reason: Wealth obsession. Not even the Sacred Kaaba & its precincts are spared...**Shame:** Muslims, even in the revered places of Islam, are more eager to sate their worldly appetite than their spiritual one. **Mecca & Medina are transforming into giant malls** where pilgrims spend hours wandering in a daze, gorging on their choice flavour from Baskin-Robbins, or seeking out McDonald’s to grab a halal Big Mac before the

farewell tawaf. The Prophet (p) would be ashamed of you all. **Muslim: One who submits “obediently” to God. Amerislim: one who submits “obe-sely” to junk food.**

Self-examination: **Business persons: How did I acquire my wealth?** Day of Judgment examination: God’s question will burst forth with the force of a volcanic eruption: **How did you acquire your wealth?**

With downcast eyes, trembling legs & lips unable to speak, hell beckons. Speak, damn you, speak. Several Quranic verses like a Powerpoint Presentation are displayed upon the Throne of God: **“And unto each We have appointed heirs of that which parents & near kindred leave. As for those with whom your right hands have made a covenant, give them their due.”** (4:33) Your eyes bulge. **“Have you observed the one who denies religion? That is the one who repels the orphan & urges not the feeding of the needy.”** (107:1-3) Your eyes bulge bigger with fiery apocalyptic visions: **“You shall see Hell. You shall be called to account...”** More verses that you mindlessly recited in prayers & never acted upon are shown: Surah Humazah: **“You amass wealth & count it over & over.” “You thought your wealth would remain with you forever. NEVER.”**

You should have paid keen attention to the Quran & OBEYED its warnings. Your empty “religious readings” & “feeding” of the rich was not obedience. It was showing off. **“Had you known with certainty of knowledge...”** God had warned you. You begin to weep & gnash your teeth. All to no avail. **Inordinate love of wealth** brought you to this. As you & your wealth are consumed by hell’s fury, the poor & your family, denied your generosity, look on silently...thanking God they were not **“blessed”** with riches like you...to become as callous as you. Then the gambler was called...same **inordinate love of wealth**...same fiery fate!

“Poverty is my pride” are the richest words whispered by the Prophet (p). **Do you follow him???**

MONEY CAN BUY A HOUSE; BUT NOT A HOME.
MONEY CAN BUY A BED; BUT NOT SLEEP.
MONEY CAN BUY A CLOCK; BUT NOT TIME.
MONEY CAN BUY A BOOK; BUT NOT KNOWLEDGE.
MONEY CAN BUY FOOD; BUT NOT AN APPETITE.
MONEY CAN BUY POSITION; BUT NOT RESPECT.
MONEY CAN BUY BLOOD; BUT NOT LIFE.
MONEY CAN BUY MEDICINE; BUT NOT HEALTH.
MONEY CAN BUY SEX; BUT NOT LOVE.
SO DO YOU STILL “LOVE WEALTH WITH INORDINATE LOVE”???

“YOU LOVE WEALTH WITH INORDINATE LOVE”
QURAN 89:20

Riches 

**WITHOUT A RICH HEART,
WEALTH IS AN UGLY BEGGAR.**

People are **not** made unhappy by poverty, but by the **thirst** for riches. There is a predominant desire of people toward material wealth. The world is dominated, mostly by greed, translated in this Quranic warning of **obsessive desire: “You devour inheritance – all with greed. You love wealth with inordinate love!”** (89:19-20) There’s a point at which money, influence & power become **so blinding** that people believe they control the world.

Money, as the symbol of extravagance & richness, has become the magic word. Books on how to generate business, to maximize profit, and to become rich in the **shortest possible time**, pack the best-sellers shelves of every bookshop, hence accelerating the economic madness & material frenzy of modern life. Every inch of human life is measured by dollars & cents, credit & debt, profit & loss. People’s own desire & greediness have become their new God while the phantom of their rapacity & selfishness turns out to be their new religion. **People have forgotten the pertinent lesson from history that abundance of wealth is so far the best demolisher of human civilizations. And the best demolisher of peace of mind.** Jesus’ proverbial expression, taken in its mildest sense, signifies that it is extremely difficult for a rich person to enter God’s Peace: It is **easier** for a camel to pass through the eye of a needle...**What a dire warning!!!**

The mad scramble for evil money continues.

Lotto, anyone? A visit to the Casino? A hellish itch awaits those who scratch.

**YOUR CRAZE FOR MORE & MORE
& COMPETITION FOR RICHES
HAS MADE YOU HEEDLESS
UNTIL YOU REACH YOUR GRAVE**

Western philosophy has reduced reality to material & economic terms. Now, matter is not nothing, but it clearly isn't everything. Nevertheless, modern day economics have managed to convince the majority that human happiness can be reduced to a crude economic metric. And that it is the task of government & business to force this metric up via transfers of wealth.

Francis Bacon: "I cannot call Riches better than the **baggage** of virtue. The Roman word is better, **impedimenta**. For as the baggage is to an army, so is riches to virtue. It cannot be spared nor left behind, but it **hinders** the march; yea & the care of it sometimes loses or disturbs the victory."

Money! The source of **insincere love**; the spring of false light & fortune; the well of poisoned water; the desperation of old age!

The cry: "If I only had more money; if only I were rich..." However, the acquisition of riches has been to many **not an end to their miseries**, but a change in them: The fault is not in the riches, but the disposition. What is it about the very rich. They are different from you & me. They possess & enjoy early, and it does something to them, makes them soft where we are hard, and cynical where we are trustful, in a way that, unless you were born rich, it is very difficult to understand. They think, deep in their hearts, that they are **better** than we are because we had to discover the compensations & refuges of life for ourselves. At this point it's wise to remember that Satan considered himself **better** than Adam. The bitter fruits of that Satanic thought we now "enjoy." With the greater part of rich people, the chief enjoyment of riches consists in the **parade of riches**, which in their eyes is never so complete as when they appear to possess those decisive marks of opulence which **nobody can possess but themselves**. Remember that word "**impedimenta**."

A person's felicity consists not in the outward & visible blessing of fortune, but in the inward & unseen perfections & riches of the mind. It is so easy to be deceived by the glamour of indulgence & to think freedom comes only with spending power. The ultimate cost of that base physical convenience is mental enslavement & a vain dark material obsession that robs them of their very humanity, reducing them to a statistic for commerce, a being for the entertainment industry & a comfort junky. **Impedimenta**.

The one who is pure is free from desire; they do not crave for sensual excitements; they set no value on perishable things; they are the same in riches & poverty, in success or failure, in victory or defeat.

Riches is a source of great spiritual danger. The reason is the peculiar aptitude of riches to harbour the unholy spirit of the world. Prosperity may be a blessing from God, but it may easily become the adversity of the world. Its tendency is to wean the heart from God & fix it on creatures. As it increases, so anxiety to keep it also increases & makes people restless, selfish & irreligious. Its acquisition is fraught with care, its possession with fear, its loss with pain.

Historically, the rich has always been the last to enter the mercy of God and in most cases they were the worst enemies of the truth – Pharaoh, Caesar, Kaiser, Haman, Nimrod, Rockefeller & most American presidents who have sent forth armies to pillage the wealth of the world. **The only books they value are the ledger & the journal**.

On the other hand the poor were & remain to this day the traditional supporters of truth. Caesar recognized the truth in the message of Islam in part by it being followed by the poor. With **faith** they will enter Paradise "five hundred years" before the rich. **Faith** is the bird that sings when the dawn is still dark. Few of the rich can still sing for the venom of wealth makes them slither through life.

To be "rich" by the ownership of things is to define one's self-worth by debasing it. It is akin to comparing a diamond to a measure of limestone or worst yet to measure character by the size of a house!

Generosity is indeed a beautiful measure of a person's "richness." Which is the more difficult? To

POVERTY IS MORE OFTEN IN THE MIND THAN IN THE PURSE. SO LONG AS A PERSON THIRSTS FOR MORE MONEY THEY WILL REGARD THEMSELVES AS POOR, AND IN THAT SENSE THEY ARE POOR, FOR COVETOUSNESS IS POVERTY OF MIND.

give a thousand dollars or to give ten percent of one's income? Helping someone is not an act of charity, it is our incumbent duty. Charity is in itself an institution of the highest order. The percentile contribution of the poor is a **greater sacrifice** than the philanthropy of the "rich." Who then is the truly nobler or indeed richer?

Riches is not the achievement of anyone's "smartness" or even hard work only. It is a combination of factors including, in the most part, the special will of God, the Most Gracious. There are smarter than you who have less than you do. They are those who even work harder than the "rich" but yet do not have what they have. Do not mock at the power of the Divine dictum & its role. If it didn't come by your power it may very well go in spite of your power. Concrete walls & guns will not protect it but only the will & grace of God can. Bless your wealth by giving lavishly to the poor.

Some persons count upon the rich inheritance that will soon be theirs. Alas! In their hands it is like a sharp-edged sword in the hands of a mad person. Before they have divided it among themselves, it has already divided them from one another. Yesterday they wept over the coffin of their father; today they wrangle with one another over his last will. The lust for money overpowers the love of kindred. **Aversion takes the place of natural affection**.

The materialist economists assert that the struggle for wealth furnishes the strongest evidence of the nation's life and activity. That it conduces more than anything else to its progress and prosperity. The biggest lie. It may be admitted, though not without many limitations & reserves, that this is true. But does it also conduce to its intellectual & moral progress? It fosters a spirit of enterprise, discovery & invention. But does it also foster a love of solid learning, sound philosophy & polite literature? It produces a host of adventurers, pioneers & explorers. But does it also produce a race of earnest students, exact thinkers & elegant writers? If business cares & scrambling for wealth engross

people's thoughts will they compose verses worth preserving & handing down to posterity? The things of this world cannot be understood or valued aright, without taking into account the world to come.

Keep your wealth in your house, pocket & vault but not in your heart. Blessed are the poor in spirit, for theirs is the kingdom of heaven.

Knowledge is the mark of the truly fortunate! Not the knowing of fashions & finance. The knowledge of one's self through which one recognizes the might & benevolence of God. It protects you whenever you may be threatened and it is your companion when you are alone. Unlike money, which is a primary source of all of mankind's fears. Money leaves you lonely even when you are in the presence of others due to the fact that it makes many enemies, some your own, some strangers!

Wealth is a trust to be surrendered to the servitude of God, in the service of mankind similar to but lesser than that of knowledge. We are taught this by the final Prophet (p), who himself was but a teacher having refused the gold of this world, yet no one can ever say that he was poor! Let us not seek to enrich our lives with the temporal glitters of a fleeting world but seek only the everlasting good of character and heart, the true springs of nobility that are sure to outlive all planetary matter and worldly glamour.

Umar al-Khattab whose conquests extended for more than one million square km, once saw the abundant of wealth of the fallen Persian Empire, including fine carpets, brought back by his lieutenant, Sa'ad bin Waqas. Umar suddenly wept. When asked about his sadness in that supposedly cheerful occasion, his response: "This abundance of wealth was the cause of the downfall of the Persian Kingdom. Now it comes to us to indicate our **downfall**".

The philosophy of wealth reflected in these words of Umar is indeed the gist of how Islam views the possession of wealth. Islam obviously is **not** against any material pursuit neither does it

HE THAT MAKES HASTE TO BE RICH SHALL **not BE INNOCENT.**

(Quran 9:34)

"THEY WHO HOARD UP GOLD & SILVER & SPEND IT NOT IN THE WAY OF GOD, UNTO THEM GIVE TIDINGS OF A PAINFUL DOOM."

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