

Brothers and sisters in Islam --- Islam is a complete and comprehensive religion... it encourages us to do acts of worship and at the same time we live have exemplary behavior... unfortunately there are some who falsely think that behavior doesn't matter... that only acts of worship matter... so this khutbah is dedicated to them...

In a society that is based around materialism and consumerism, many

of us are striving to attain money, investments and wealth. Many of

us are constantly thinking of new ways to increase our earnings,

acquire new properties, stocks, bonds and investments. Many of us, at the same time

fear the possibility of being poor or being bankrupt in our worldly

affairs, by losing our wealth, our properties, or our

investments...many people commit suicide when they lose their

wealth and experience bankruptcy...but today we're going to talk

about another type of bankruptcy, the type of bankruptcy that many

of us tend to overlook, the type of bankruptcy than can ruin not only

our lives in this world but also our hereafters as well... the type of bankruptcy that many of us unfortunately don't fear...

عَنْ أَبِي هُرَيْرَةَ، أَنَّ رَسُولَ اللَّهِ ﷺ قَالَ " أَنْتَدْرُونَ مَا الْمُفْلِسُ " . قَالُوا الْمُفْلِسُ فِينَا مَنْ لَا دِرْهَمَ لَهُ وَلَا مَتَاعَ . فَقَالَ " إِنَّ الْمُفْلِسَ مِنْ أُمَّتِي يَأْتِي يَوْمَ الْقِيَامَةِ بِصَلَاةٍ وَصِيَامٍ وَزَكَاةٍ وَيَأْتِي وَقَدْ شَتَمَ هَذَا وَقَذَفَ هَذَا وَأَكَلَ مَالَ هَذَا وَسَفَكَ دَمَ هَذَا وَضَرَبَ هَذَا فَيُعْطَى هَذَا مِنْ حَسَنَاتِهِ وَهَذَا مِنْ حَسَنَاتِهِ فَإِنْ فَنَيْتَ حَسَنَاتَهُ قَبْلَ أَنْ يَقْضَى مَا عَلَيْهِ أَخَذَ مِنْ خَطَايَاهُمْ فَطَرَحَتْ عَلَيْهِ ثُمَّ طُرِحَ فِي النَّارِ " عَرَبِيًّا ذِي بَالٍ

Abu Huraira reported Allah's Messenger (ﷺ) as saying: Do you know who the poor or bankrupt person is?

They (the Companions of the Holy Prophet) said: A poor man amongst us is one who has no money or wealth.

The Prophet replied: The people who are truly poor and bankrupt of my Umma would be the who would come on the Day of Resurrection with a lot of rewards for prayers, fasting and giving Zakat but he would find himself bankrupt on that day, since he slandered this one, and cursed that one, and talked bad about that person, and unlawfully consumed the wealth of others, and shed the blood of innocent people, and beat up others unjustly...this is the bankrupt person...all his

virtuous deeds would be credited to the account of the one who he oppressed and who suffered at his hand. And if his good deeds are all taken away and given to the ones that he's wronged, then the sins of those who he oppressed will be entered into ~~the oppressors~~ ^{his} account and he would be thrown in the Hell-Fire.

Why did this righteous worshipper fail? Why were all of his good deeds such as praying, fasting and charity taken away from him? Indeed he became bankrupt and lost his real investment in the hereafter because of his behavior and manners with others. The prophet Muhammad described this individual ^{bad} ^{his} ^{corrupted} ^{as one who practiced} ^{with practicing} a lot of worship and acts of obedience to Allah, but then said that he is one who is bankrupt. This person passed ^{past} ^{in this world} the test and established all of the acts of worship that Allah had commanded him to do, but why did he fail, why did he end up bankrupt at the end? ^{why was he a loser ---} ^{and thrown} ^{into} ^{the Hellfire} ^{even though} ^{he prayed, fasted and} ^{gave} ^{charity ---}

He failed because of his bad behavior, his bad character, his lack of morals, his lack of respect for other people, he failed because he slandered other people, he talked bad about people behind their backs, he cursed people, he cheated people and lied to them in business transactions, he took people's money unlawfully, he fought with people unjustly and put his hands on them for no reason, and he killed people unjustly...he failed because of his bad dealings and bad behavior with other people, even though he worshipped Allah and fulfilled Allah's commandments.

So because of his oppressing others and wronging others, all of his good deeds and acts of worship were taken away and given to the ones that he oppressed, and then when all of his good deeds were taken away, he was given the bad deeds of all of those who he

oppressed....what a terrible situation for the one who wrongs others and oppresses others...

He failed because of his behavior...even though he prayed....he failed because of his manners...even though he fasted....he failed because of his backbiting, slandering, deceiving and cheating even though he paid zakat and gave charity... *he failed because he disrespected his parents ... he failed because he cheated and deceived people out of their money and wealth---*

So how can we avoid bankruptcy in this world and the next...how can we pass the test and receive the rewards of the good deeds we do here in this world... *How* can we avoid giving the rewards of our good deeds to others on the day of resurrection....the Prophet Muhammad gave us a solution...And told us that the one who perfects his manners and dealings with the people, will attain the level of those who are worshippers... *reward that*

عَنْ عَائِشَةَ، رَضِيَ اللَّهُ عَنْهَا، قَالَتْ سَمِعْتُ رَسُولَ اللَّهِ ﷺ يَقُولُ " إِنَّ الْمُؤْمِنَ لَيُذْرِكُ بِحَسَنِ خُلُقِهِ دَرَجَةَ الصَّائِمِ الْقَائِمِ "

Narrated Aisha, Ummul Mu'minin:

The Messenger of Allah (ﷺ) said: By his good character, fine manners, good etiquette a believer will attain the degree of one who prays during the night and fasts during the day...

So the one who has good character can attain the level of *gate of reward* ~~one who~~ those who fast, prays and give charity...This is because acts of worship are adorned ~~and perfected~~ *and perfected* when they are done solely for Allah and they are done according to the way of the prophet, and are completed with good manners and fine etiquettes; not only with Allah but also with other human beings, whether they are muslim or non-muslim.

- when you pray, pray with humility -- not so that people see you ~~or~~ brag about you --
- when you give charity -- give it with a smile -- not with intention that the person owes you a favor --

Acts of worship such as prayer, fasting, charity, enjoining the good and forbidding the evil, making hajj, making umrah are acts that should ^{not only get us closer to Allah...} increase our manners, rectify our akhlaaq and ^{refine our} behavior not only with Allah but also with others as well, if these acts of worship are not rectifying our manners and behavior then we need to rectify our intentions and do some self analyzation.

but pray should also

The Quran and Sunnah frequently ties acts of worship with having good manners and exemplary behavior. Prayer keeps one away from evil, one of the greatest acts of worship to Allah, if performed properly can prevent us from evil deeds that would lead to us becoming bankrupt... ^{can prevent us from backbiting, cheating, slandering...} as Allah says:

إِنَّ الصَّلَاةَ تَنْهَى عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ

“Indeed the prayer prevents one from evil, despicable, and bad deeds, actions and statements.” ^{if we have deficiencies in our prayers, the rest of the aspects of our lives will have deficiencies...} ^{what about zakat...} Giving Zakat and charity with our wealth purifies our wealth and reminds us that our wealth is from Allah...and purifies our hearts from being attached to it and yearning to acquire it through any means...whether halaal or haram...which would lead us to lying, deceiving and cheating others...that would lead to our bankruptcy as well....as Allah says:

خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ بِهَا

“Take charity from some of their wealth, so as to purify them and rectify them, their behavior and their earnings.”

What about fasting...

قَالَ رَسُولُ اللَّهِ - ﷺ - مَنْ لَمْ يَدَعْ قَوْلَ الزُّورِ وَالْعَمَلَ بِهِ، وَالْجَهْلَ، فَلَيْسَ لِلَّهِ حَاجَةٌ فِي أَنْ يَدَعَ طَعَامَهُ وَشَرَابَهُ

Abu Hurairah (BAA) narrated that The Messenger of Allah (ﷺ) said:

“Whoever does not give up forged and false speech and evil actions and doesn't abandon foolishness and ignorance, then Allah has not need of his abandoning his food and drink (i.e. Allah will not accept his FASTING).”

So the important factor here in this hadith is not ^{about} experiencing hunger and thirst....rather this hadith shows us that no matter how much someone fasts....that if he engages in backbiting, slandering, lying, foolishness, then Allah will not accept his fasting...so the result and reward of fasting is directly related to the person's behavior, manners and etiquettes with other individuals, ~~not to hunger and thirst---~~

What about Hajj, the fifth pillar of Islam, the obligation which every Muslim should try to fulfill if he/she has the ability to do so...for Allah alone...what did Allah say..and how did he tie performing this great act of worship, with behaving well, having good manners and dealing with other people well...Allah says:

فَمَنْ فَرَضَ فِيهِنَّ الْحَجَّ فَلَا رَفَثَ وَلَا فُسُوقَ وَلَا جِدَالَ فِي الْحَجِّ

“So for whoever Hajj is obligatory upon then let him not speak in an inappropriate manner, nor do any acts of disobedience to Allah, nor argue with others about falsehood during Hajj”

So we see that many of these great acts of worship that we perform, even some of the pillars of Islam are directly related to rectifying our behavior with others, and that if these acts of worship do not refine our

characters, our behaviors, and our manners then we need to rectify our intentions and ask ourselves why are we performing them...are we performing them for Allah alone or for someone else...and are we performing them according to the sunnah of the prophet or the sunnah of someone else....the whole purpose of us seeking knowledge, memorizing Quran, performing prayers, giving Zakat, fasting Ramadan, making Hajj is to worship Allah and rectify and refine our souls and our manners...and remember O believers that The Prophet Muhammad, our example, our leader, our teacher who had the best of manners said:

عَنْ أَبِي الدَّرْدَاءِ، أَنَّ النَّبِيَّ ﷺ قَالَ " مَا شَيْءٌ أَثْقَلُ فِي مِيزَانِ الْمُؤْمِنِ يَوْمَ الْقِيَامَةِ مِنْ خُلُقٍ حَسَنٍ وَإِنَّ اللَّهَ لَيَبْغِضُ الْفَاحِشَ الْبَدِيءَ

Abu Ad-Dardh narrated that the Messenger of Allah said:

'Nothing is heavier on the believer's Scale on the Day of Judgment than good character. For indeed Allah, Most High, is angered by the shameless obscene ill mannered person.'

So work hard O believers to make your scales of good deeds heavy on the day of judgement by avoiding bad manners, by avoiding backbiting, avoiding slandering others, by avoiding cheating, stealing, and deceiving others in business transactions...Perform many acts of worship for Allah alone, according to the sunnah and avoid wronging others...then and only then will we become truly wealthy and acquire not only the wealth of this world but also the wealth of the hereafter, and at the same time avoid bankruptcy and poverty in this world and the next, by preserving our investments of good deeds and reaping the benefits in the hereafter.