

وَأْتِ ذَا الْقُرْبَىٰ حَقَّهُ وَالْمِسْكِينَ  
 وَابْنَ السَّبِيلِ وَلَا تُبَذِّرْ تَبْذِيرًا ﴿٢٧﴾  
 إِنَّ الْمُبَذِّرِينَ كَانُوا إِخْوَانَ الشَّيْطَانِ ط  
 وَكَانَ الشَّيْطَانُ لِرَبِّهِ كَفُورًا ﴿٢٨﴾

Honorable Chairman and guests of Hadhrat Masih Maud (als),

### Money!

In its pursuit, alliances have been formed, coalitions have been dissolved, and wars have been waged. In its pursuit, nations and civilizations have risen and fallen.

I have just recited verses 27 and 28 from Chapter 17 of Holy Quran. These verses set the context for my talk on maintaining a simple lifestyle as a way to achieving peace and security. Holy Quran states:

*“And give thou to the kinsman his due, and to the poor and the wayfarer, and squander not thy wealth extravagantly. Verily, the extravagant are brothers of satans, and Satan is ungrateful to his Lord.”*  
*Unquote.*

Allah commands us in the Holy Quran to use part of our wealth for the welfare of others and reminds us not to be extravagant and wasteful. Allah warns us that wealth spent in frivolous pursuits invites devil’s company.

Dear brothers, recently, on a Chinese TV Show – kind of like “The Bachelorette” of China – female contestants were interviewing potential suitors. One suitor offered a contestant a ride on his motorcycle to which she curtly replied, "I'd rather cry in a BMW car than laugh on the backseat of a motorcycle.”

Her comment set off waves of alarm in China, where the prevailing culture is getting increasingly immersed in materialism – valued even higher than love and happiness. One hears the echoes of her offensive but honest remarks all around us.

Do some of us not believe that happiness is intimately intertwined with what we own, what we consume, and how we live? We should ask ourselves whether we live in a culture steeped in consumerism and if it impacts our lives.

According to [newstrategist.com](http://newstrategist.com), the average American has \$34 in his/her wallet but spends \$69 a day. Ralph Nader, the perennial presidential candidate, refers to this “shop till you drop” lifestyle as the 11th commandment, because it seems to be such an ordained part of our culture. We’ll talk about this more in a little bit – but first, a pop quiz for the audience:

How many dollars does half the world live on?

\$10? ... \$5?...

The answer is less than \$2 per day.

This is just something to keep in mind when you’re pondering over whether or not to buy the \$2 scone to go with your \$4 caramel macchiato at Starbucks or Dunkin Donuts. Incidentally, the average American spends almost \$2000 per year on coffee.

Meanwhile, 33% of all children in the world under five suffer from malnutrition, with roughly 30,000 dying of preventable diseases every day.

According to the most recent figures from the United Nations Human Development Report:

- In 2005, the wealthiest 20% of the world accounted for 77% of total private consumption, the poorest fifth just 1.5%.
- Total U.S. consumer debt is \$2.5 trillion
- U.S. credit card debt is more than \$750 billion.

Now let's consider how we are spending our money. Well...

- Cosmetics sales in the United States are at 8 billion dollars
- Perfume sales in Europe and the United States? 12 billion dollars
- Alcohol sales in Europe: 105 billion dollars

Again, alcohol sales in Europe: 105 billion dollars, against this, sadly though, according to CIA World Fact Book, the annual budget of Liberia is just a paltry \$1.6 billion dollars.

I don't want to overwhelm you with statistics, but these numbers tell us that billions are living on the periphery, desperately looking for work and access to the material comfort they see on the American television.

So there's the snapshot of our world's "haves" and "have-nots." Now, take a minute and reflect on all the expenses in your life. While doing this self-introspection, consider the negative consequences of this lifestyle.

In chapter 25 verse 68, Allah says:

وَالَّذِينَ إِذَا أَنْفَقُوا لَمْ يُسْرِفُوا وَلَمْ  
يَقْتُرُوا وَكَانَ بَيْنَ ذَلِكَ قَوَامًا ﴿٦٨﴾

*“And those, who, when they spend, are neither extravagant nor niggardly but adopt a moderate position in the middle.” Unquote.*

Islam’s excellent principle of moderation is cogently underscored. It should be clear that Allah does not prohibit us from using money on ourselves, so long as we do so in moderation. The Quran advocates neither asceticism nor hedonism.

Rampant consumerism has become such an integral part of our culture that it actually has a name – “new consumerism”, according to former Harvard University Professor Juliet Schor. Its defining feature is that the masses now want those things that were once associated with the fabulously rich. Well that’s good, you might say, level the playing field so we all have the opportunity to buy what we want. This might work in a society where income levels are comparable. But in this country – where the top 1 percent owns more than the bottom 90 percent – this is not only psychologically unhealthy but financially perilous, because tremendous income inequality exists.

Then, there are the emotional consequences. A study of 1,700 married couples, published October 2011 in the Journal of Couple & Relationship Therapy, found, that materialism was associated with spouses having lower levels of responsiveness and less emotional maturity, and less marriage stability.

Let us be clear, avarice, the desire for more, can, to a certain extent, serve as a motivation for hard work. But the tipping point is when people start using material possessions to satiate their emotional and psychological needs and when wealth becomes the primary measure of one’s worth.

We're not talking about eating a pint of ice cream after a bad day at the office. We're talking about materialism and avarice that knows no bound – when enough is never enough!

But this pales into insignificance when compared with the most disastrous consequences of this preoccupation – the spiritual and economic consequences.

The Holy Quran warns us of the dangers of this obsession. In chapter 102, Sura Al Takathur, verses 2-5, it says, “Mutual rivalry in seeking increase in worldly possessions diverts you from God, till you reach the graves. Nay! You will soon come to know the Truth. Nay again! You will soon come to know.”

This stern Quranic warning comes not once, but twice, in these verses. These verses reveal one of the most common of human flaws – the relentless pursuit of wealth, position and prestige as it overshadows the pursuit of piety.

How does Islam guide us in the matters of lifestyle? The Holy Quran enjoins believers to spend neither extravagantly nor niggardly, but to take a moderate course. Again, the great wisdom of Islam is in its advocacy of moderation.

The Holy Quran in Surah Baqarah defines the righteous as, “*Wa Yoqeemu Nasalaata Wa Mimma Razaqnaa Hum Yunfe Qoon,*” “as those who observe Prayer and spend out of what We have provided for them.”

The precondition for piety not only involves prayers but also financial sacrifice in the cause of Allah for the welfare of the individual and the community.

The teachings of the Holy Quran are embodied in the life of our master, the Holy Prophet of Islam, Hadhrat Muhammad Mustafa (saws), and I would like to share a few incidences of the simplicity and austerity with which he lived his life.

Once Hazrat Umar (rz) came to visit him and found the Holy Prophet (saws) lying on a spread made of palm leaves. When the Holy Prophet (saws) sat up, there were visible marks left by palm leaves on his bare back. Hazrat Umar (rz) became overwhelmed with emotion and said, “The kings have luxurious cushions and decorated, comfortable beds. Why should you not have comfortable living?” Prophet Muhammad (saws) replied, “No, Umar. I am like a traveler in the desert who lies down to briefly rest under a tree. He gets up soon and starts off on his journey.”

One day Prophet Muhammad (saws) came home and asked if there was anything to eat. There was nothing except some bread and vinegar. He partook of those and said, “What a good thing is the vinegar!”

The Holy Prophet (saws) said that moderation in expenditure is half economy. He also said that those who remain content during adversity will find refuge with Allah. With a great insight, he admonished that if a man owns even a valley full of gold, he would still wish for another valley.

It is evident from the sacred dictates of the Holy Prophet (saws) that his whole life was devoid of any formality. In the matter of dress he never had any ceremonial preference. His normal dress consisted of a shirt, a loin cloth and a sheet.

The Promised Messiah (als) wrote that the less a person is occupied with [worldly] struggle the more satisfied and fulfilled he would be.

Promised Messiah's sensitivity for the feelings of others and his simple lifestyle devoid of any extravagance and lavish formality is epitomized in the following example. 'Once, the Promised Messiah (as) was sitting on the roof of the Masjid Mubarak, Qadian, awaiting the arrival of some guests with whom he was to have a meal. One very poor Ahmadi friend, Mian Nizam Din Sahib of Ludhiana, wearing ragged clothes, was also sitting there at a short distance. In the meantime, some well-to-do, respected guests arrived and sat near the Promised Messiah (as). To make room for each of them, Mian Nizam Din Sahib had to move further back and he did so until he reached the place

where shoes were kept. When the meal was brought, the Promised Messiah (as) who had observed the whole scene, took a plate of food and addressing him said, 'Come, Mian Nizam Din you and I will eat together inside,' meaning his chamber next to the mosque. At that Mian Nizam Din Sahib's joy knew no bounds, and those who had sat near the Promised Messiah (as), pushing Mian Nizam Din Sahib farther away, were duly mortified.

In the early days of the Ahmadiyya Muslim Community, HKM II (rz) refocused the community on living a simple life, both for spiritual growth and for helping the causes of the Jamaat. His landmark Tehrike Jadid Scheme outlined several requirements of a simple lifestyle without proscribing the necessities of life.

Hadrat Musleh Maud (Rz), set an excellent example by abiding by all the rules of Tehrike Jadid in his household. One of the rules required that everyone should have only one dish at every meal. One day at dinner, one of his wives did not like the dish and requested another one. So there were two dishes on the table. Hadrat Musleh Maud noticed this, and suddenly left without eating the food, because of the violation of that rule.

Our Khulafa have provided us excellent insight into how the world functions and how the unfettered desire for wealth would lead to its decline and dissolution. In his book, *Islam's Response to Contemporary Issues*, Hadhrat Khalifatul Masih Rabay (rhm) states,

“In a society where keeping up with the Joneses (neighbors and friends) becomes an obsession, the obsession is largely abetted by advertisements of the latest models of this and that. An introduction is provided to the general public of the luxurious lifestyle of the rich by displaying the latest design of sofas, luxurious chalets fitted with the most modern kitchen and bathroom appliances and gadgets, etc. People with less means available to buy all that they want are willy-nilly turned to false plastic money to fulfill their desires. Obviously, this means that they buy far more than their earnings...

Hadhrat Khalifatul Masih Khamis (aba) has counseled us against getting entrapped in the desire to acquire more to a degree where people invest with unreliable individuals and institutions and end up losing everything. Huzur<sup>aba</sup> said the Holy Prophet (saws) taught us to be always aware of those less fortunate than us rather than covet the wealth of those who are better off than us.

The plummeting of the US and the world economy in 2009 and the economic malaise bears testimony to the trap I just mentioned -- banks over-lending, men over-consuming and over-borrowing.

My brothers, we have so many examples of the companions of the Promised Messiah (als), who lived a life of grace and simplicity. I'll mention here just a couple.

Hadhrat Maulana Sher Ali sahib (rz) was a companion of the Promised Messiah (als). He translated the Holy Quran into English, which has been acknowledged as one of the best translations. He also served as an editor of *Review of Religions*. Once, one of his British admirers decided to visit Qadian to meet him. When he arrived there, he asked a passer-by clad in working-man's clothing where Mr. Sher Ali, the editor of *Review of Religions*, lived. This man took him to Mr. Sher Ali's house and asked him politely to wait. After a few minutes, Hadhrat Maulana Sher Ali sahib appeared – the same man but dressed in a more formal Shalwar Qameez! The British visitor was flabbergasted and could not believe that such a great man lived such a simple and unpretentious life.

In his book titled 'Chund Yaadein (Some Memories),' Imam Bashir A. Rafique, former Imam of the London Fazl Mosque, writes about Hazrat Chaudhry Zafarullah Khan sahib (rz). He says that he had watched Hazrat Chaudhry Sahib very closely, and his observation is that Hazrat Chaudhry Sahib, out of his monthly income of thousands of Rupees, would keep only a few hundred for his personal use and the rest of the amount would go to the Jamaat or for the assistance of the needy. Hazrat Chaudhry Sahib would undergo hardship so that he could alleviate the sufferings of others.

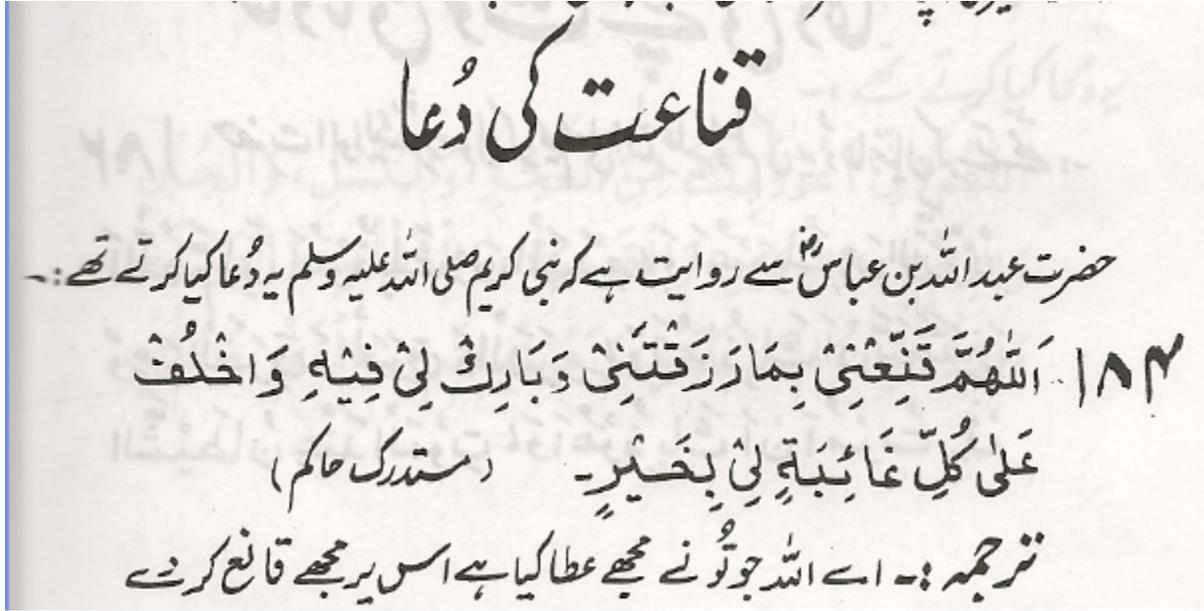
Our elders have been exemplars of purposeful lives. Similarly, I have cited above what a worldly life looks like today. There is a stark contrast between materialistic and spiritual lifestyles. Which lifestyle I want to follow is up to me. Will I remember these lessons next time when I am in the shopping mall looking for latest “IN” Armani Exchange T Shirt? How about those \$150 Air Jordan’s? or some latest Nike’s. How does the discussion about coolness of iPhone or iPad rate in your life?

Having listened to my humble submissions, how will tomorrow be different than today for all of us? This question needs an honest answer. And one can only answer this question on his or her own behalf.

The Holy Prophet (saws) said

*If one is righteous, one attains nearness to God. And if one is content, one acquires the highest level of thankfulness.*

May Allah enable us to emulate the exemplary practices of the perfect man, our very dear Holy Prophet (saws), for that is the only way to achieve peace and contentment, and ensure security in one’s life. I will end my submission with this profound prayer of the Holy Prophet (saws): He is reported to have prayed:



*My Lord, make me content with what You have given me, and put blessings in it for me, and give me a better replacement for what I don't have. Ameen*

Wa Aakhirodo wa'Aanil Hamdolillahe Rabil Aalameen