

June 5, 2009

## **SALAT & ABLUTION: QUESTIONS FROM BELIEVERS**

**I seek refuge in Allah from satan the rejected.  
In the name of Allah, The Most Gracious, The Most Merciful.**

**Salamun Alaykum.** This **Sermon** is basically meant to address the questions asked by a new believer living in the U.S. The response to the believer's questions as listed below, are being addressed by the messenger through this **Sermon**. I still have to address the questions of another believer living in Indonesia. The Sermon for that is in the making and I will deliver it in the near future, **Insha Allah**.

All of you should know that I am commanded to recite the verses, and explain their meaning and interpretation based on the proofs and miracles revealed to me by my LORD, Glory be to Him. These proofs guide me to provide you with the truthful answers without having to resort to my personal opinion regarding the interpretation of the verses. When I do not know the answer, I ask the believers to wait till Allah, the Most Wise reveals the answer to me, and then I can inform you.

Since the new believers have asked me questions, I have taken time out of my scheduled work in order to respond to them through the sermon. I request all of you to hold back on asking further questions for the time being. In the near future, I will allocate time to answer questions from the believers by putting aside the writing and recording of the daily revelations received from Allah, Subhanahoo.

Before I start responding to your questions, I would like to enlighten you to certain hidden truth and facts from the Quran. There are no verses addressing each scenario, circumstance, and situation that the humans will face on earth. If **Allah** was to address all the possible situations which the humans will face on earth through the verses, then the Quran would have been thousands of pages, possibly millions of pages long. In this situation, the humans would have found it impossible to read and follow through. For this reason, the verses of the Quran are designed as such to be unveiled over time according to the circumstances on earth, and this is done through the **authorized messengers**. There are verses in the Quran that can be called as falling into the "**grey area**", or as **Allah** has said, "**multiple meaning verses**". There are also metaphorical and allegorical verses (**See verse 3:7**). The meaning of verses which fall into the "**grey area**", or "**multiple meaning**" cannot be derived till the **Most Gracious** reveals the true meaning through **His messenger**. The messengers are afraid to interpret anything till the **Most Merciful** reveals to them and guides them to the answers sought by the believers. In order to respond to the questions, the **Most Wise** has

designated the word “**explain**” to be reserved for **His messengers**. This falls into one of the roles of the messenger, as explained through the following verses. Note carefully that **Allah is the One** who explains the **Quran**, but He will lead the believers on to reveal that this explanation is done through **His messengers**.

**2:230 Part:** These are **GOD's** laws; **He explains** them for people who know.

**3:103 Part:** **GOD thus explains His revelations** for you, that you may be guided.

**5:19** O people of the scripture, **our messenger has come to you, to explain things to you**, after a period of time without messengers, lest you say, "We did not receive any preacher or warner." A preacher and warner has now come to you. **GOD** is Omnipotent.

**6:105** **We thus explain the revelations, to prove that you (the messenger) have received knowledge**, and to clarify them for people who know.

**5:89 Part:** **GOD thus explains His revelations to you, that you may be appreciative.**

Through the sequence of verses on the subject of “**explaining**”, the **Most Wise** has clarified His system of explaining and guiding the believers. He enlightens **the messengers** to inform them as to what is attributable to **Allah and conforms to His System and Laws**, and what is attributable to **satan**. In order to guide to the believers, The **Most Merciful** grants **His messengers the wisdom** to part **good advice** and to explain and teach the believers what they would not have known otherwise.

**Verses on Advice:** **4:63** **GOD** is fully aware of their innermost intentions. You shall ignore them, enlighten them, and give them **good advice** that may save their souls.

**11:34** Even if I **advised** you, **my advice** cannot benefit you if it is **GOD's** will to send you astray. He is your **Lord**, and to Him you will be returned.

**Verses on Wisdom:** **2:269** He bestows **wisdom** upon whomever He chooses, **and whoever attains wisdom**, has attained a great bounty. Only those who possess intelligence will take heed.

**2:129** **Our Lord**, and raise among them **a messenger** to recite to them Your revelations, **teach them the scripture and wisdom**, and purify them. You are the Almighty, Most Wise.

**3:164** **ALLAH** has blessed the **believers** by raising in their midst **a messenger**

from among them, to recite for them His revelations, and to purify them, **and to teach them the scripture and wisdom**. Before this, they had gone totally astray.

**17:39** This is some of the **wisdom** inspired to you by **your Lord**. You shall not set up another god beside **GOD**, lest you end up in Gehenna, blamed and defeated.

**4:113 Part**: **GOD** has sent down to you the scripture and **wisdom**, and He has taught you what you never knew. Indeed, **GOD's** blessings upon you have been great.

**12:22** When he reached maturity, we endowed him with **wisdom and knowledge**. We thus reward the righteous.

**16:125** You shall invite to the path of **your Lord** with **wisdom and kind enlightenment**, and debate with them in the best possible manner. Your Lord knows best who has strayed from His path, and He knows best who the guided ones are.

When it comes to something that is “**prohibited**” by **Allah**, it is stated clearly in the verses. There are specific sins mentioned through the verses accompanied by the grave consequence of suffering a painful retribution. There are also verses in which **Allah** uses the word “**condemnation**”, thus making the act or sin serious enough to be punished. Normally these words are used within the verses or at the end of them. **Allah** has forbidden “**usury**” but has not specifically mentioned about life insurance, savings accounts, and many other issues. When it is not specifically prohibited, then the messenger has to implore **Allah** to guide him to analyze the situation and the act of the believer to understand if it conforms to the laws of **Allah** or violates them thus constituting an act of **satan**.

To be righteous, my advice to all of you is to implore the **Most Gracious Lord** before you do anything in life or make an investment. This would make your act “**Islamic**” as you **implored your Lord and remembered Him to seek His mercy and guidance** for whatever you are doing. Moreover, you should also carry out **verse 42:38** on “**consultation**” with other believers, when faced with major issues that may affect your life, those of your dependents, and those of the other believers. If you fail to implore and remember **Allah** before doing something, then it falls into the domain of the **temporary god – satan**, who misleads you and makes you forget your **Lord, Allah**.

When you forget to implore **Allah** for your needs or to ask for **His blessings**, then your faith becomes **unislamic** which is attributable to satan.

To understand the importance of **Allah's Absolute Authority** to rule and judge as

He wishes and wills, I will recite a set of verses which expresses and conveys the message of **Allah's Absoluteness**. The believers and followers of the Quran may find it confusing and cannot explain such verses without the true guidance from **Allah**. When you read the 2 verses, you will notice that **verse 33:73** says that **Allah** will punish the hypocrites and idol worshipers and will redeem the believers. There is no margin of forgiveness given for the hypocrites in this verse. But when you read **verse 33:24**, it states that **Allah** will either punish the hypocrites, if He so wills, or redeem them. The pair of verses do not convey a uniform message which the disbelievers, hypocrites, and the idol worshipers will exploit in their favor. They will be misled by satan and proved wrong when they act out of arrogance and take **Allah's mercy** for granted. The **Truth** is that only **Allah** knows the thoughts, actions, innermost feelings, and belief or disbelief of every human and the circumstances in which they were born and lived a life on earth. It is not for the humans to figure out and they can never comprehend the decisions of the **Most Merciful**, as He is the **Absolute** in the entire universe, and does whatever He wills.

**33:73** For **ALLAH** will inevitably punish the hypocrite men and the hypocrite women, and the idol worshipping men and the idol worshipping women. **ALLAH** redeems the believing men and the believing women. **ALLAH** is Forgiver, Most Merciful.

**33:24** **ALLAH** will surely recompense the truthful for their truthfulness, and will punish the hypocrites, if He so wills, or redeem them. **ALLAH** is Forgiver, Most Merciful.

**Revealed:** Note a "**Unique Proof**" through the above verses. In **verse 33:73**, the **count of Allah** is **3** to match with the **3 categories** of human beings stated in the verse – **the hypocrites, the idol worshipers, and the believers**.

**Revealed:** In **verse 33:24**, the **count of Allah** is **2** to match with the **2 categories** of humans stated in the verse – **the truthful and the hypocrites**. The difference in the **count of Allah** as **3** and **2** in each verse **reveals the difference of 1, Subhan Allah**. This is the **Proof of Absoluteness through His Glorified Name, ALLAH**, and is an apparent and visible **Miracle** which remains oblivious and hidden to the eyes of the disbelievers.

In these verses, the **great Proof of Absoluteness through the Aleefs** is presented as a **Miracle**. The **Aleef** has a GV of **1**, and is the **first letter in Allah's name** as well as the first letter of **Arabic language**. This is a "**Revelation**" bestowed upon the messenger, which is of great significance in understanding the **Absolute Authority of Allah** according to **verses 112:1-2**.

**Revealed:** The **Aleefs of Absoluteness** in each verse are **12** and **11**,

**revealing the diff. of 1, Subhan Allah.** This proves that the **Absolute Allah** reserves the ultimate right to punish or forgive anyone He wills. This is how He proves that **He is ONE** and does not need the opinions, advice, or intercession from any of His creatures.

As for **Allah's promise** to fully redeem the believers, it is expressed in a certain and clear language which is proven through **the proof of the Glorified Letters of His Name.**

**33:73 Part:** ALLAH redeems the believing men and the believing women. ALLAH is Forgiver, Most Merciful.

**Revealed:** The GV of Allah letters is **227**, perfectly calculated to reveal the word "**al-muhmineen**" or "**the believers**". This is good news and assurance for the believers who are informed ahead of time of their good fate as long as they die in a state of righteousness.

As for the promise of **Allah** to recompense the truthful (the believers) for their truthfulness, and to exercise **His Absolute Authority** when it comes to punishing or redeeming some of the hypocrites, it is all expressed through the miraculous combination of **Allah's letters** and those of **His messenger** in order to prove the exclusive attribute of "**Al-Samad**" which has been revealed to the messenger in a proven form. **Alhumdo Lillah.**

**33:24 Part 1:** ALLAH will surely recompense the truthful for their truthfulness.

**Revealed:** The Allah letters are **8** and messenger's letters are **12**, **revealing the name of the messenger 128** through the miraculous pattern of combination of letters, **a unique marvel of Allah, Subhanahoo.** This proves the promise of the **Truthful and Praiseworthy Lord** who has conveyed the message through His messenger.

**33:24 Part 2:** And will punish the hypocrites, if He so wills, or redeem them.

**33:24 Part 3:** ALLAH is Forgiver, Most Merciful.

**Revealed:** The messenger's letters are hidden in the parts of the verse, but they have been revealed now to be precisely **17** and **8** to spell out the name, **Makbool.** **Praise be to Allah**, who has proven His attribute of "**Al-Samad**" through **His messenger** to punish or forgive whomever He wills.

**Revealed: Entire Verse:** The Allah letters are **23** and messenger's letters are **37**, **revealing the diff. of 14 – the profound proof of the Seven Pairs,** Subhan Allah.

**1. Question:** If a group of believers are doing Salat, Do we do Azaan? and

**what the Azaan look like?**

**Response:** The **Azaan** recited by the messenger according to the document sent to all of you was inspired to me with **66 Allah letters** in it, and is approved by the **Most Praiseworthy**. The “**Revelation of 66**” is one of the most important revelations blessed upon me, as it is the numerical value of the sacred and Glorified Name of our **Creator** – **ALLAH**. There is no command for the group of believers to do the **Azaan** with **every Salat**. The only command to do the **Azaan or Announcement** is for **Salat Al-Jum’ah** which appears in **verses 62:9-10-11**, and in **verse 5:58**, whereby the messenger (**or the believers when authorized by him, or when the messenger has departed from earth**) calls the people to **the purified Salat**, which the disbelievers end up mocking and ridiculing it, as they disbelieve in **Allah’s Absolute Authority and His system of guidance through the messengers**. Picking up the “**key words**” mentioned in both verses, the proofs back me up in what I have stated.

**62:9** In the word “**noodeya**” – “**announcement**” – the GV of **messenger’s letters** is **66**. The words “**noodeya lil-salat**” – “**announcement for Salat**” – the GV of **messenger’s letters** in these **2 key words** is precisely **162** – translating into **Al-Salat (162)** and **Al-Islam (162)**. Therefore, the words apply to the **authorized messengers** or whomsoever the messenger designates out of the believers to call towards **Allah 66** and to **submit to Him 162** through **the Salat 162, Alhumdo Lillah**.

**5:58** In the word “**nadaitum**” – “**to call them**” – the GV of **messenger’s letters** is **100**. This is the **Perfect Number**, and is also one of the revelations granted to me to show the perfectness of **Allah** through **His Revelations** which are **100% Perfect**. As the messenger recites the words approved by **Allah**, his call for prayer is backed up by **Allah’s 100% Authority and Support** from **Him, Subhan Allah**.

In the word “**Al-Salat**” – “**the Contact Prayer**” – the GV of **Allah letters** is a **Perfect 66** and so is the GV of **messenger’s letters Coded** as **66**, a “**Matching Revelation**”, proving that **the Salat is for Allah**, and has to be in accordance with the revealed words given to **the messenger** who has been granted the matching proof of **66, Subhan Allah**.

In order to prove this point, **the Most High** has inscribed **4 Allah letters** in “**Al-Salat**” and **3 letters of the messenger, revealing the diff. of 1** – the most profound revelation ever blessed upon any human being.

In the words “**Al-Islam**” – “**Al-Salat**”, the GV of **Allah letters** are **62** and **66, the sum is 128, revealing the name of the messenger** and proving that his name is coded in the sacred words and verses of **the Quran, an absolute mercy of my**

**LORD.** The total **Allah letters** in both words are **8** and the **messenger's letters** are **7, revealing the diff. of 1**, Subhan Allah.

The **Key Words** from (5:58) is "**Al-Salat**" and in (62:9) it is "**Lil-Salat**". These are **2 different Arabic spellings** used by **Allah, the Most Wise** through these **2 verses**.

**Revealed:** The total **Allah letters** in both words are **8** and **messenger's letters** are **7, revealing the diff. of 1**. This proves that the "**Coded and purified Salat**" is only inspired to the messengers and the believers can only make the **contact with their Creator** if they follow the **Salat** as taught by **Allah to His messenger**.

**Revealed:** The GV of **Allah letters** in the words "**Al-Salat**" and "**Lil-Salat**" is **161** – a **multiple of seven**, and the GV of **messenger's letters** is a **perfect 162, revealing the words, "Al-Salat and Al-Islam"**. The difference in **161** and **162** is **ONE**. This again proves through the **Miracle of 7** and the **Revelation of 1**, that **the Most Gracious** has revealed the **Salat** for the believers and proven it through the encoding of the **messenger's letters** to match perfectly with the word **Al-Salat** as well as the name of the religion, **Al-Islam, Alhumdo Lillah**.

**Revealed:** The word "**Lil-Salat**" – the GV of **Allah letters** is **95** and of **messenger's letters** is **96, revealing the diff. of 1** – This proves that the **inspired Salat** is for **Allah alone** according to the revealed words which are coded by the **Most Wise**.

The actual procedure to do the **Salat**, and the words to be recited have been withheld by the **Most Gracious from the Quran**. The reason behind it is that it is the most sacred act of worship to make a contact with your **Creator** and in the language and words which He dictates and advocates. Most people have no idea that He reveals the **Salat** and other worship practices through His messengers, as given in **verses 21:73 and 32:24**.

The **customized Salat** taught by **Allah Subhanahoo** to His messenger is evidenced and supported by the vast amount of credible, consistent, and awesome proofs, through the letters of **Allah** and those of **His messenger**. Hence, the **Salat** recited by the **believers is** for **ALLAH, who is ONE in Eternal and Living Existence, Control, and Absolute Authority, Glory be to Him**.

The words "**Allah Alone**" in the **Quran** refer to **His Absolute Authority** which is projected through **His messengers**. Therefore, in order to believe in "**Allah Alone**" and to worship Him as such, **the believers have to prove their belief by following and obeying the messenger's commands. The Proofs and Revelations bear testimony to the correct meaning of "Allah Wahdahoo" and compliment Allah's teachings from the Quran**. Please refer to the role of the messengers in **verses 7:70-71** to understand the meaning of "**Allah Wahdahoo**"

or “Allah Alone”.

**The Sacred Coding of “Allah Wahdahoo” (Alone) in verse 7:70.** The Allah letters are 5 and messenger’s letters are 4, **revealing the diff. of 1**, Subhan Allah. The proof of “Revelation of 1” through the combination of Allah letters and those of His messenger bring out the truthful message and meaning of “Allah Wahdahoo” or “Allah Alone”.

### **The Coded Salat – Contact Prayer**

**5:58 Part 1:** When you call to the Contact Prayers (Coded & Purified Salat).

**Revealed:** The Arabic letters are **19** and Quranic Initials are **14**. Praise be to Allah, who proves through the Sacred Codes of 19-14 that the call made by His messengers for Salat is not for an ordinary or corrupted Salat, but it is the most purified Salat as it is revealed directly by Allah out of His mercy so that the few believers who follow His messengers can be redeemed in the Hereafter.

**Revealed:** The GV of Allah letters is **perfectly 100** – the Coded Salat revealed by Allah is 100 percent pure and perfect – as it comes straight from the Lord of the Universe.

**Revealed:** The GV of messenger’s letters is **212**, which spells out the words “**my LORD**” – “**Rabbi**”. This proves that my Lord has granted me these profound revelations which speak a language in harmony with the meaning and essence of the language of Quran.

**5:58 Part 1:** When you call to the Contact Prayers (Coded & Purified Salat).

**5:58 Part 2:** They mock and ridicule it.

**Revealed:** The Allah letters in each part are 9 and 7, **revealing the diff. of 2 (gods)**. The ones who mock and ridicule the Salat observed by the messenger and believers are the hypocrites and idol worshipers who do not like to believe in the messengers. Hence the “Revelation of 2” for disbelief, hypocrisy, and idolatry proves their false belief in Allah which remains incomplete till they believe and repent. Moreover, all their righteous works are nullified in the end if they remain wicked.

**Revealed:** Compare the Pattern of messenger’s letters appearing in the above 2 parts as 9 and 5 in each part to **total 14** – **revealing the Seven Pairs**. The Pattern of 9 and 5 is revealed over and over to let the people know that the verses under the messenger’s names in the Quran appear as 9 times for verses 128, and 5 times for verses 178 – a total of 14 times in the Quran. This pattern is one of the Signs given to me, Subhan Allah.

**Revealed:** The GV of messenger’s letters for each part are **212** and 50, **revealing the diff. of 162** – **the perfect number for Al-Salat and Al-**



**Islam**, which the disbelievers disregard and shun. Hence, their fate is sealed by **Allah**.

**5:58 Part 1:** When you call to the Contact Prayers (Salat), they mock and ridicule it.

**5:58 Part:** This is because they are people who do not understand.

**Revealed:** The **messenger's letters** in each part are **14** and **13**, **revealing the diff. of 1**. This is the revelation confirming that the **Salat** performed by the **messenger** is inspired and approved by the **One God**, whose name is **Allah**.

**5:58 Part 2:** They mock and ridicule it.

**Revealed:** The **Arabic letters** are **16** and **messenger's letters** are **5**, the **Pattern and Code of 165** proving that the mockers and hypocrites disregard **Allah's Absolute Authority** which He sends down and projects through **His messengers**.

**5:58 Part 1:** When you call to the Contact Prayers (Salat).

**5:58 Part 3:** This is because they are people who do not understand.

**Revealed:** The **Arabic letters** for each part are **19** and **19**, **Subhan Allah**.

**Revealed:** The **Quranic Initials** for each part are **14** and **15**, **revealing the diff. of 1**. Both the Revelations, **19 and 1** – prove and confirm that **Allah is Waahed or One**. To disregard His commands and revelations is gross arrogance which qualifies the disbelievers and the wicked for Hell.

The word “**you**” in **verse 5:58** is for the messenger. In the Quran it is consistent that when **Allah** uses the words – “**you**” and “**Say**” in its truthful context, that **Allah Subhanahoo** is talking to **the messenger** first and foremost and in some cases to the believers. In some verses the word “**you**” and “**Say**” refer and address **exclusively to the messenger**, who is being addressed by the **Most Gracious**. The believers do not have the authorization and the proofs, therefore the words - “**you**” and “**Say**” does not apply to them in most cases. In this verse, the messenger is the one who invites the people to the **Salat** as he is the one who is inspired with the **pure Salat** which would differ from the one the disbelievers recite and perform. **It will also differ slightly from the past messengers to differentiate the congregations established by Allah on earth led on by different messengers under His command. (See verses 5:48 and 22:67)** As the **messenger's Salat** is different from others, the disbelievers who are arrogant and do not like to change their old habits and ways will remain averse to it, **and disregard Allah's commands from the Quran to follow and obey His messengers**.

## Verses on Salat Al-Jum'aah

**62:9** O you who believe, when the Congregational Prayer (Salat Al-Jum'aah) is **announced** on **Friday**, you shall hasten to the commemoration of **ALLAH**, and drop all business. This is better for you, if you only knew.

**Revealed:** The **Allah letters** are **31** and **messenger's letters** are **45**, **revealing the diff. of 14** – the ultimate code and miracle granted to the messenger as a **Sign** which supersedes all previous ones.

**62:9 Part 1:** O you who believe, when the Congregational Prayer (Salat Al-Jum'aah) is **announced** on **Friday**.

**62:9 Part 2:** You shall hasten to the commemoration of **ALLAH**, and drop all business. This is better for you, if you only knew.

**Revealed:** The **Allah letters** are **16** and **15**, **revealing the diff. of 1**.

**Revealed:** The **messenger's letters** are **22** and **23**, **revealing the diff. of 1**.

**62:10** Once the prayer is completed, you may spread through the land to seek **ALLAH's** bounties, and continue to remember **ALLAH** frequently, that you may succeed.

**Revealed:** The **Allah letters** are **28** and **messenger's letters** are **29**, **revealing the diff. of 1**.

**62:11** When some of them come across a business deal, or some entertainment, they rush to it and **leave you** standing! Say, "What **ALLAH** possesses is far better than the entertainment or the business. **ALLAH** is the best Provider."

**Revealed:** The **Allah letters** are **36** and **messenger's letters** are **37**, **revealing the diff. of 1**.

**Revealed:** The GV of **Allah letters** for the entire verse is **383**, **revealing Al-Quran**. This is the Stamp and Seal of Allah on His Sacred Words in the Quran by revealing the number which matches with the GV of **Al-Quran**. It expresses strong condemnation for those who care about worldly life and leave the messenger standing without realizing that **Allah** possesses far more and better for the righteous in the Hereafter.

**62:11 Part 2:** Say, "What **ALLAH** possesses is far better than the entertainment or the business. **ALLAH is the best Provider**."

**Revealed:** The **Allah letters** are perfectly coded in this part to be **19** to remind the true believers about the importance of life in the **Hereafter**

which will be far better, satisfying, and eternal, as compared to this worldly life which is temporary and non-gratifying.

**Revealed:** The **19 Allah letters** bear the GV of **296, revealing the word “messenger” or “Rasool”**. The whole emphasis of **Quran’s verses** is in context of **messengers**, through whom the guidance is revealed, and the meaning and commands are communicated to the believers through the authorized messengers.

### **62:11 Part: ALLAH is the best Provider.**

**Revealed:** The GV of messenger’s letters is  $266 = 14 \times 19$ . This is the **Revelation of the Sacred Codes through the letters of the messenger, confirming and proving that Allah is the Best Provider for those who believe, submit, trust, and obey His commands.**

**Revealed: NOTE** that the **Count of Allah** in the **3 verses** is **precisely 5** – this is another **Miracle**, to prove that there are only **5 Salat in a day**.

The confirmation from **Allah** through the **Revelation of Seven Pairs and the Revelation of 1** proves the truthful meaning and entire context of **Salat Al-Jum’ah** verses. These proofs are in accordance with the Revelations granted to the messenger and are marvels from **the Lord of the Universe**.

The context of the verses is that the announcer of the **Salat Al-Jum’ah** is the messenger or someone he designates, as he is the one who calls through the inspired **Azaan** to invite the people (believers and non-believers) to righteousness - to hear the sermon, to seek forgiveness from **Allah, the Forgiver**, then repent to Him, and to perform the **purified Salat** in order to purify their souls. The **Azaan** only makes sense if the town or city has believers living in it, whereby a loud call over the speakers reminds them and invites them to perform the **Salat with the messenger**. When you are surrounded by disbelievers, it does not bring any results nor makes any sense to keep calling loud on the speakers, while no one is interested or paying attention. For this reason, out of good logic, the **Most Merciful** has not given a straightforward command to call out the Azaan with every Salat, nor the format of the Azaan as to what should be said in it. In most times and situations, the messenger and the believers are hated by the disbelievers, and they have to observe their Salat in privacy and secrecy to avoid persecution and oppression. Therefore, based on the times and conditions, **Allah** gives reference to “**Masjids**” as well as “**Houses**” used for **Salat to commemorate His Name**. There are times when the messengers and believers have a “**Masjid**” to worship **Allah**, and there are times when they have to secretly observe in their “**Homes**” to avoid persecution from the disbelievers. I will recite verses on **Masjids and Houses**, in order for you to appreciate **Allah’s wisdom** in guiding us.

## HOUSES

**24:36** (God's guidance is found) **in houses** exalted by **ALLAH**, for **His name** is commemorated therein. Glorifying Him therein, day and night.

**24:37** People who are not distracted by business or trade from commemorating **ALLAH**; they observe the Contact Prayers (Salat), and give the obligatory charity (Zakat), and they are conscious of the day when the minds and the eyes will be horrified.

**Revealed:** The **Allah letters** are **21** and **35**, **revealing the diff. of 14**. This is the “**Sign for the messenger**” for **Allah’s approval** for having the **Salat Al-Jum’aah** in his house which takes place for the local believers and is exalted by **Allah** above all other masjids or mosques.

## MASJIDS

**2:114 Part 1:** Who are more evil than those who boycott **ALLAH's** masjids, where **His name** is commemorated.

**Revealed:** The **messenger’s letters** occur precisely as **14** up to “**ALLAH**” and **19** up to “**His Name**” – “**asmohoo**”. **The Sacred Codes of 14-19 is the great Miracle granted to the messenger, whereby the mathematical attributes of 14-19 are proven to be attached with the Sacred Name of ALLAH as revealed to the messenger.** In **English**, the last word in above verse is “**commemorated**”, whereas in **Arabic** the last word in above part of verse is “**His Name**” – “**asmohoo**”.

**Revealed:** The GV of **Allah letters** in above part of verse is **perfectly coded to be 110**, Subhan Allah. This is the gematric value of the **Shahadah** “**La Elaha Ella Hoo**” and refers to **Allah’s Absolute Authority** projected through the messenger who establishes the purified Salat while getting rid of all forms of idol worship. Those who boycott the **masjid (mosque) of Allah** established through **the messenger** will end up in Hell.

**2:114 Part 2:** And contribute to their desertion? These ought not to enter therein except fearfully. They will suffer in this life humiliation, and will suffer in the Hereafter a terrible retribution.

**Revealed:** In **Parts 1** and **2**, the **messenger’s letters** are **19** and **33**, **revealing the diff. of 14**. **Glory be to Allah** for proving through the **Miracle of Seven Pairs** and through the letters of the messenger – that He is indeed talking about the **Masjid** operated by **His messenger** and subsequently by the truthful believers, which the opponents of the messenger choose to boycott.

**2:114 Part 1:** Who are more evil than those who boycott **ALLAH's** masjids, where His name is commemorated, and contribute to their desertion?

**Revealed:** The **Aleefs of Absoluteness** are **7** and the **Allah letters** are **14** – **revealing Sacred Code of 7-14.**

**2:114 Part 2:** These ought not to enter therein except fearfully.

**Revealed:** The **Allah letters** are **14** in **Part 2** just like they were in **Part 1** also. Subhan Allah.

**Revealed:** The **Allah letters** are **14** and **messenger's letters** are **13**, **revealing the diff. of 1.**

**Revealed:** The **Aleefs of Absoluteness** in both parts are **7** and **8**, **revealing the diff. of 1.** This makes the command even more serious to warn the disbelievers.

**2:114 Part:** These ought not to enter therein except fearfully.

**Revealed:** The **Allah letters** are **14**.

**2:114 Part:** These ought not to enter therein except fearfully. They will suffer in this life humiliation.

**Revealed:** The **Allah letters** are **19**.

**2:114 Part:** And will suffer in the Hereafter a terrible retribution.

**Revealed:** The **Allah letters** are **7**.

**Praise and Glory be to ALLAH for revealing the Sacred Codes of 7 – 14 – 19, Subhan Allah, to warn the hypocrites and the disbelievers of humiliation in this life and a terrible retribution in the Hereafter.**

**2:114 Part:** They will suffer in this life humiliation.

**2:114 Part:** And will suffer in the Hereafter a terrible retribution.

**Revealed:** The **messenger's letters** in each part are **7** and **8**, **revealing the diff. of 1, Alhumdo Lillah.**

In addition to the verses and proofs recited by me, I suggest that all of you read **verses 9:16-17-18** to understand the meaning of the word "**Masjid**" and to know that it is used in the context of **Allah, His messenger, and the believers**. The opponents of this system are called "**idol worshipers**" in the verse, who have nullified their belief and will end up in **Hell**. In addition, **verse 9:18** defines the

true believers who deserve to pray in the Masjid that is established for the righteous and the guided ones.

### **Turning Homes into Masjids**

**10:87** We inspired Moses and his brother. "Maintain your homes in Egypt for the time being, **turn your homes into synagogues, and maintain the Contact Prayers (Salat)**. Give good news to the believers."

**10:87 Part: The Command of Allah:** "Turn your homes into synagogues, and maintain the Contact Prayers (Salat). Give good news to the believers."

**Revealed:** The Allah letters are 13 and messenger's letters are 27, **revealing the diff. of 14 – Seven Pairs Proof.**

**10:87 Part:** And maintain the Contact Prayers (Salat). Give good news to the believers.

**Revealed:** The Allah letters are 8 and messenger's letters are 17 – **the Pattern of 178, revealing the messenger's name, Makbool, Praise be to Allah.**

**34:46** Say, "I ask you to do one thing: Devote yourselves to ALLAH, in pairs or as individuals, then reflect. Your friend is not crazy. He is a manifest warner to you, just before the advent of a terrible retribution."

This verse is addressed to the messenger who informs the people that they can observe the Salat individually or in pairs. When there are only 1 or 2 believers, then they can observe the same way even for Friday congregational prayer, till the number increases past 2. Even in this verse, you can notice that there is no Azaan mentioned. When there is a group of believers present for the Salat, there is no command to call out the Azaan, except for the Friday congregational Prayer.

Through the verses, you have been informed that performing the Salat in the Masjid is not a must, just like the so-called muslims rush for every prayer. When there is a messenger in the Masjid, then the believers who take advantage of performing alongside with him do earn extra credits. In this case, I refer you back to **verses 62:10-11**. Moreover, the Masjid according to Quran can be a home or an outside structure constructed to worship Allah.

**2. Question:** Do we do wadu every Salat or can you carry a Wadu for one Salat to another if there was no fecal or urinal gas discharge.

**Answer:** The "wazoo" is connected with each Salat, just as "announcement" or "azaan" is connected to the Friday congregational prayer.

**5:6 Part 1:** O you who believe, when you observe the Contact Prayers (Salat).

**Revealed:** Up to the important word of “Al-Salat” the **Allah letters** are **15** and **messenger’s letters** are **16**, **revealing the diff. of 1**, Subhan Allah. This powerful Revelation granted to the messenger will define and explain the rest of the verse.

**5:6 Part 2:** You shall: (1) wash your faces, (2) and wash your arms to the elbows, (3) and wipe your heads, (4) and wash your feet to the ankles.

**Revealed:** These 4 steps for Ablution or Wazoo have the GV of **Allah letters** as **196 = 14 x 14**. This is the **Proof of Seven Pairs**, along with the **Revelation of 1** in the **1<sup>st</sup> part of verse**.

In these 4 steps, there is 1 that commands us to wipe our heads, and there are 3 which command us to wash our faces, wash our arms to the elbows, and to wash our feet to the ankles. To teach us the difference and the specificity of **Allah’s commands**, He will show us through His glorified Proofs that wiping and washing are not the same and are two separate words, just like there is a difference in Arabic letters and Quranic Initialed letters. Hence any believer, who violates the command and ends up washing the head or wiping the face, arms, and feet, will be disobeying **Allah** and would join the devils. Note the Proofs below:

**Step 1: 5:6 Part:** Wash your faces-----**Quranic Initials** are **7**.

**Step 2: 5:6 Part:** And wash your arms to the elbows----**Quranic Initials** are **14**.

**Step 4: 5:6 Part:** And wash your feet to the ankles -----**Quranic Initials** are **14**.

As you have seen, the 3 steps commanding us to “wash” are under the **uniform Code of 7 and 14**, Subhan Allah. How about the proof for the step of “wiping the heads?” It does not have the similar code like above, and the **Most Wise** has separated its proof from the rest of the steps, to teach us the difference between **washing and wiping**.

**Step 3: 5:6 Part:** And wipe your heads-----**Arabic letters** are **14**, instead of the **Quranic Initials** which are only **9** here.

This step of “wiping” is therefore separated from the other 3 steps of “washing” to teach us the difference. **How?** Just like the count of **Arabic letters** is different than the count of **Quranic Initials**; similarly, the believers are taught through the messenger the difference in “washing and wiping”.

**Here is how the difference in Arabic Letters and Quranic Initials is being**

**taught.** In the **14 Arabic letters** of part of the verse on “**wiping your heads**”, there are **9 Quranic Initialed letters**, and **5** are **non-initialed letters**, thus splitting up the Arabic Letters into **9** and **5**, to reveal the coded message through the messenger whose name verses appear in the same order in the Quran – **9** for verses **128**, and **5** for verses **178, Alhumdo Lillah.**

**Revealed:** The GV of the **14 Arabic letters** is **451**, and GV of **messenger’s letters** is **228** (a multiple of **19**), **revealing the diff. of 223 – spelling out the word “Al-Muhminoon” or “the Believers”.** The true believers who follow the messenger will know the difference in “**washing and wiping**” and will observe their “**Ablution**” or “**Wazoo**” as commanded by **the Most Wise.**

**5:6 Part A:** If you were unclean due to sexual orgasm, you shall bathe. If you are ill, or traveling, or had any digestive excretion (urinary, fecal, or gas), or had (sexual) contact with the women, and you cannot find water, you shall observe the dry ablution (Tayammum) by touching clean dry soil, then rubbing your faces and hands.

**5:6 Part B:** **ALLAH** does not wish to make the religion difficult for you; He wishes to cleanse you and to perfect His blessing upon you, that you may be appreciative.

**Revealed:** The **Allah letters** are **30** and **16**, **revealing the diff. of 14, Subhan Allah.**

**5:6 Part A:** If you were unclean due to sexual orgasm, you shall bathe. If you are ill, or traveling, or had any digestive excretion (urinary, fecal, or gas), or had (sexual) contact with the women.

**5:6 Part B:** And you cannot find water, you shall observe the dry ablution (Tayyamum) by touching clean dry soil, then rubbing your faces and hands. **ALLAH** does not wish to make the religion difficult for you.

**Revealed:** The GV of **Allah letters** are **139** and **205**, **revealing the diff. of 66 spelling out the Glorified Name of ALLAH, Subhanahoo.**

**5:6 Part:** He wishes to cleanse you and to perfect His blessing upon you, that you may be appreciative.

**Revealed:** The **Allah letters** are **8** and **messenger’s letters** are **22**, **revealing the diff. of 14, Subhan Allah.**

The **Most High** has explained the verse step by step to the messenger in order to guide the believers and to answer their questions.

**Revealed:** The **Quranic Initials** are **33** and **messenger’s initials** are **19**,



**revealing the diff. of 14.**

**Revealed: The Arabic letters are 41 and messenger's letters are 22, revealing the diff. of 19.**

**Praise be to ALLAH** who has stamped the verse through the **messenger's initials and letters to reveal the Sacred Codes of 14 and 19.** When the people follow the guidance and the teachings revealed through the messenger; it purifies their souls for which they ought to be appreciative of **Allah's blessings.**

### **SUMMARY OF VERSE 5:6**

- The command to do ablution (wazoo) applies to each Salat of the day. It is made part of the Salat, as the word "**Salat**" is mentioned in singular and not in plural form. (See Proof on Part 1)
- The exact procedure of "**washing and wiping**" has been explained through the proofs, and the difference between the two words. (See proofs above)
- If you had sexual intercourse or touched the women intimately, then you should take a bath or shower, followed up by the 4 steps of ablution (wazoo), if the prayer time is due. If the prayer time is not due, then you should take a bath or shower and wait to do the ablution when the prayer time approaches. Do not do the ablution (wazoo) until the prayer time is due. The command to take a bath or shower is only applicable when you have sexual or intimate contact with your spouses.
- You cannot carry the ablution (wazoo) for the next Salat, no matter if you did not eat, drink, or pass gas, urine, and fecal matter. Note the singular usage of the word "**Salat**" rather than the plural form. As stated by me, the ablution (wazoo) is commanded for each Salat as being part of the Salat. Note the logic and rationale given by the **Most Merciful** to allow the believers to perform the "dry ablution" or "tayyamum" if they do not have water or cannot find water to do the commanded ablution. This in itself proves that the ablution is a prerequisite for every Salat; that is why **Allah** commands us to use clean dry soil as a substitute when you do not have water.
- After doing the ablution (wazoo), you should perform the Salat immediately without handling phone calls, talking to others in vain, watching TV, arguing, or anything for that matter. The glorification of **Allah** should start before performing the ablution. You should recite **verse 6:79** before starting to do the ablution. If you pass gas, or urinate, or have bowel movement after doing the ablution, then you should redo the ablution before doing the Salat. Once you start the Salat, and you pass gas, do not break the Salat and finish it. After finishing the Salat, ask Allah for forgiveness and repent to Him. He is Most Forgiving and Merciful towards the believers. If you have the feeling and pressure to urinate or for bowel movement, and can wait; then you should complete the Salat, and seek forgiveness from **Allah** afterwards. If the pressure is too much to bear and you have to rush to the bathroom, then you should

break the Salat and ask **Allah** to forgive you. You cannot repeat the same Salat again. Once started, it is counted as a specific Salat of the day, and they cannot exceed 5 in a day.

- If you have a chronic problem of passing gas, and it happens after doing ablution (wazoo), then you should implore **Allah** to make you hold it or to remove the problem that you face, repeat the ablution one more time and proceed to observe the Salat. If you still pass gas after ablution due to a chronic problem, then you should implore **Allah** to forgive you and observe your Salat.
- If you are ill or traveling and cannot find water or clean dry soil to do the ablution, then you should ask **Allah** for forgiveness, repent to Him, and observe your Salat. In most developed cities nowadays, there are very few opportunities to find clean dry soil anymore. You do not have to do dry ablution with dirty mud, contaminated soil, or wet mud. It should be clean dry soil, as **Allah** has pointed out. Clean dry soil will not show on your faces and hands, while dirty or wet mud will stay on your faces and hands when you are traveling and do not have the facility to wash it off later. The purpose is to fulfill **Allah's command** and not to make you dirty. He has shown extreme mercy through this command, and does not wish any hardship for you.

**3. Question: Before reciting the key in Salat, do we say I seek refuge in Allah from satan the rejected.**

**Answer:** You do not have to recite the words, "I seek refuge in Allah from satan the rejected" before the Salat or before reciting "the Key." The command is only applicable when you read the Quran as given in **16:98**. If you are discussing the Quran or reciting to others, then you should observe this command. At other times also, before or after the Salat, you can recite this verse, but not immediately before the Salat to make it part of the Salat. When satan approaches you with any idea, then you should seek refuge in **Allah** and become seers (of Quran). **See verses 7:200, 201, 202.**

**4. Question: Is it o.k. in a group prayer to congratulate each other for doing the Salat.**

**Answer:** The word "**congratulate**" is not a Quranic word. It is not appropriate for the reason that all blessings and adversities are decreed and controlled by **Allah**. The human being cannot bestow any blessing upon another human. To use such meaningless words is a violation of **Allah's Authority**, as **He** has decreed better words for us, as given below.

The messenger and his followers of believers greet each other by saying, **Salamun Alaykum** after the **SALAT**. These are the **sacred words** that our **Lord and Master, Allah**, as well as **His angels** will use to greet those entering **Paradise** (Salamun Alaykum), as given in **verses 36:58 and 39:73**.

**39:73** Those who revered their Lord will be led to Paradise in throngs. When they get to it, and its gates are opened, its guards will say, "**Peace be upon you; you have won.** Therefore, you abide herein forever."

**39:74** They will say, "Praise be to **ALLAH**, who fulfilled His promise to us, and made us inherit the earth, enjoying Paradise as we please." What a beautiful recompense for the workers!

**39:75** You will see the angels floating around the throne, glorifying and praising their **Lord**. After the equitable judgment is issued to all, it will be proclaimed: "**Praise be to Allah, Lord of the universe.**"

**59:23** He is the One **ALLAH**; there is no other god beside Him. The King, the Most Sacred, **the Peace**, the Most Faithful, the Supreme, the Almighty, the Most Powerful, the Most Dignified. **Allah** be glorified; far above having partners.

**Peace or Salamun** is one of the glorified attributes of **ALLAH**, as given in **59:23**.

**6:54 The Decreed Greeting:** When those **who believe in our revelations** come to you (the messenger and believers) you shall say, "**Salamun `Alaykum**" (**Peace be upon you**). **Your Lord** has decreed that mercy is His attribute. Thus, anyone among you who commits a transgression out of ignorance, and repents thereafter and reforms, then **He is Forgiving, Most Merciful.**"

**58:8 Part: Distorting the Decreed Greeting of Allah:** They conspire to commit sin, transgression, and disobedience of the **messenger**. **When they come to you (the messenger) they greet you with a greeting other than that decreed by ALLAH.** They say inside themselves, "**ALLAH** will not punish us for our utterances." Their only requital is Gehenna (Hell), wherein they burn; what a miserable destiny.

**24:61 Part:** When you enter any home, you shall greet each other a greeting from **ALLAH** that is **blessed and good**. **ALLAH** thus explains the revelations for you that you may understand.

**56:90** And if he is one of the right -

**56:91 Peace (fa'salamun)** is the lot of those on the right.

**50:34** Enter it in **peace**; this is the Day of Eternity.

**33:44 Part:** Their greeting the day they meet **Him (Allah, Subhanahoo)** is, "**Peace**".

**Revealed:** The **messenger's letters** are a **Perfect 14 - revealing the 1<sup>st</sup> Sacred Code of Quran.**

**33:44** Their greeting the day they meet **Him** is, "**Peace**," and **He** has prepared for them a generous recompense.

**Revealed:** For the entire verse, the **messenger's letters** are **19** – **the 2<sup>nd</sup> Sacred Code of Quran**, to complete and reveal the **Sacred Codes of 14-19** through this important verse. The message is very clear through the revelations that the believers use and follow the words decreed by **Allah**, in order to please **Him**. When the believers meet the **Most Powerful Allah**, they will greet **Him** as decreed through the verse by saying "**Salamun**." If the believers do not practice the "**decreed words**" on earth, then it is unlikely that they will remember to use it on the Day of Judgment, which will disqualify them from the reward of Paradise. In Paradise, there will be no contradictions, inconsistencies or differing views – the believers will all be on the same page, **Alhumdo Lillah**.

**The Most Merciful Lord will greet the Believers by saying "Peace".**

**36:58** Greetings of peace from a **Most Merciful Lord**.

**The Believers will greet the Most Merciful Lord by saying "Peace".**

**33:44** Their greeting the day they meet **Him** is, "**Peace**," and **He** has prepared for them a generous recompense.

**Revealed:** The **Arabic letters** in each verse are **15** and **34**, **revealing the diff. of 19**, **Subhan Allah**.

**Revealed:** The **Quranic Initials** in each verse are **13** and **27**, **revealing the diff. of 14**, **Alhumdo Lillah**.

**The Most Merciful has revealed the most powerful proofs through the Sacred Codes of 19-14 to authenticate and validate His teachings for the messenger and the believers, Glory be to my Lord.** This should remove all doubts from the hearts of the believers as to what words to use when wishing each other and at other times, whether it be after the **Salat**. For those who choose and work righteousness to receive the reward of **Paradise**, they will surely comply with the commands of the **Most Merciful Lord**.

**QUESTION:** I wonder if you could enlighten me whether **Life Insurance** as part of **Estate Planning** is **O.K.** or is it one of **satan steps**?

**Answer:** I have personally never taken out any **Life Insurance Policy** for myself or my family. It entirely depends on the financial circumstances of individuals. If you are poor and have no assets which your dependents can rely on after you die,

then a reasonable amount of insurance to cover for their immediate expenses and education is alright, especially if you do not have relatives who will be willing to offer a helping hand to your family. But if the relatives commit themselves to taking care of your family members, then you do not need any insurance policy.

I have heard that there are 2 kinds of Insurance Policies. One is more of a saving type wherein you pay every month and can cash in after a specified period of time. The other one is where you keep paying premiums every month till such time that you are alive and your dependents only get paid upon your death. You need to study the available options from the Insurance Companies and obtain all the information. I can then part appropriate advice to you. To buy a life policy for a reasonable amount for your dependents is alright especially if you do not have assets or cash money to leave behind. The insured amount should not be too much – it should be based on the needs of the family for the next few years till the children grow up and can earn a living for themselves. You should teach them to always work for a living and to implore the **Most Merciful** for all their needs. The future is controlled by **Allah**, and no matter how much you leave behind, the family members can misuse the money or blow it, if **Allah's grace and mercy** is not with them. There is no one answer for everyone when it comes to leaving behind for the dependents. It all depends on the size of the family, their ages, their capabilities, their needs, the amount you have in your possession, and many other factors. Some families have disabled children or an ailing spouse which can again make a difference in planning for them.

Therefore, investing a reasonable amount out of your spare savings in “**savings policies**” with the flexibility of withdrawing as you please, or the right to cancel at your option, is the right way to go. It should not be done for a long period in mind - like 25 years. This would violate and make your trust in **Allah** doubtful, as 25 years is a long time. Shorter periods of investment are certainly better. As soon as the child is mature enough to understand the concepts and the purpose of life, you should teach him/her to learn to implore **ALLAH** for their needs, rather than resorting or relying on parents' savings or having the feeling of helplessness due to lack of them. They should be taught that **ALLAH** provides as He sees fit and one should be content with all circumstances that He puts us in. You have all the right to implore Him for any of your needs. Imploring Him is part of the “**worship**”. Those who resort to **Allah** whenever they plan to make an investment for themselves or for their dependents for the future are guided by Him, whereas those who disregard the **Almighty** by not imploring Him will be led on by the devil. The ultimate **Control** is in **Allah's** hands.

#### **ANSWER through QURAN regarding Savings:**

**12:47** He said, "What you cultivate during the next **seven years**, when the time of harvest comes, leave the grains in their spikes, except for what you eat.

**12:48** After that, **seven years** of drought will come, which will consume most of what you stored for them.

**Revealed:** The **Aleefs of Absoluteness** are **9** and **8**, revealing the diff. of 1. This proves that **the Most Gracious** allows savings as long as you pay your Zakat and part charity to the deserving people.

**Revealed:** The **messenger's letters** are **30** and **29**, revealing the diff. of 1. This message is hereby clarified through the messenger. Note the proof through the usage of **seven years** and **seven years** in each verse to reveal the **Message of Seven Pairs, Subhan Allah**.

These verses allow **saving** of **Allah's provisions** for the future use, in case drought or hardship comes, but the period should not be very prolonged. It is meant to keep in mind that the saving is for your own use, including your family, and not meant to provide for future generations. **ALLAH** controls everything and is the only **Provider**.

**Comment:** **Allah** allows savings for your future use. The main thing to watch is that you should be up to date in your payments of **Zakat** and the essential charity to the deserving, as mentioned in the **Quran**, before using the money to buy property, farm, house, or investment certificates. The money should have been lawfully earned, and should not be borrowed from individuals to engage in investments. It is alright to borrow a reasonable amount from financial institutions so long as you have put a certain amount of your own money to make the investment and are in a position to pay your installments and the loan back on time. Loans and borrowing are not encouraged. It should be handled responsibly and carefully. Satan would want you to over-extend beyond your means, so that you suffer in misery. The intent to invest should be for yourself and your immediate dependents, but not for grand-children or future generations. You have to put your trust in **ALLAH** who provides for you as well as the future generations. As per **verse 11:86**, you should be content with what **Allah** has provided for you, rather than engaging in the rat race of life to compete with others.

**11:86** "Whatever **ALLAH** provides for you, no matter how small, is far better for you, if you are really believers. I am not a guardian over you."

### **The Proofs of the verse**

**11:86 Part 1:** Whatever **ALLAH** provides for you, no matter how small, is far better for you.

**Revealed:** The **Arabic letters** are **14** - revealing the Proof through the Seven Pairs.

**Revealed:** The GV of **messenger's letters** is  $252 = \underline{14} \times 18$ .

**11:86 Part 2:** If you are really believers.

**Revealed:** The GV of **messenger's letters** is  $336 = \underline{14} \times 24$ .

**Revealed: Parts: 1-2:** The **messenger's letters** are **8** and **9**, **revealing the diff. of 1.**

**11:86 Part 3:** I am not a guardian over you.

**Revealed:** The GV of **messenger's letters** is  $196 = \underline{14} \times \underline{14}$ .

**NOTE** that all **3 Parts** are covered through the GV of **messenger's letters** under **the ultimate miracle of Seven Pairs, Subhan Allah.**

Investing in real property is considered a viable option. Property prices usually go up, sometimes more than the inflation. Try to buy the property when the market is down, and sell it when the market peaks in good times. If you are getting a mortgage, read the terms carefully. Note the penalty clauses in case of early payoff to the financial institution. Calculate your monthly payments and make sure you can afford them. If the property pays back at least 9 or 10% which is called R.O.I. (return on investment), it is considered a good property. To understand this, you calculate the property on a cash basis. Suppose the property has a purchase price of 200,000. If bought all cash and paid for, it should bring an annual return of 20,000 in rent. This would be 10% R.O.I. If it is not going to be rented, then it should appreciate at least more than the inflation rate to be considered a worthwhile investment.

**Imploring the Provider, the Almighty, before venturing into anything is a must.** He can turn your investments into blessings or wipe them out. Here is a verse for those who disbelieve in **Allah** and **His** total control over our affairs in life, and plan for the future without putting their faith and trust in **Him**.

**2:266** Does any of you wish to own a garden of palm trees and grapes, with flowing streams and generous crops, then, **just as he grows old, and while his children are still dependent on him, a holocaust strikes and burns up his garden?** **GOD** thus clarifies the revelations for you that you may reflect.

All believers should reflect on this verse, as **Allah Subhanahoo** has pointed out. You cannot guarantee your future, nor can your children. Whatever you do, put your **trust in Allah** and implore **Him** for forgiveness. Whatever you do, keep the **Most Gracious** in your mind. He can turn your actions into blessings or turn them into disasters to make you regret and lament.

I implore the **Most Gracious, Most Merciful** to forgive me for parting advice on different subjects and hope that it is compliance with the laws of **Allah, Subhanahoo.**

**37:181 Peace be upon the messengers.**

**37:182 And Praise be to Allah, Lord of the Universe.**