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# 2006- FROM THE UNITED MUSLIM UMMAH (TUMU) TO LOVE UNITED MUSLIM UMMAH (LUMU) - WORLDLY AMAL AS THE PREPARATION FOR THE HEREAFTER

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#### ABSTRACT

'File to plan is plan to fail'. In daily life and activities in the world, we already know how important preparation is. If the life temporary world already recognizes the importance of preparation, not to mention if that life is an eternal life, that is the afterlife, of course the preparation needs to be comprehensively, accurately and comprehensively formulated. This article will discuss the about LUMU, the Hereafter, and how to prepare for it in term of the understanding on the concept of love in Islam, especially in uniting the Ummah. TUMU to LUMU is one of the Islamic studies agendas to prepare the Muslims in term of knowledge, faith and practical activities in daily life. This conceptual paper will highlight on the importance of love in Islam as a preparation for the Muslim to unite, and prepare for the Hereafter, through the worldly activities (amal) especially in the empowerment of Muslim economy conditions.

Keywords: Love in Islam, unity, Hereafter, economy, education

### THE BACKGROUND

TUMU paper was in circulation in the internet for two decades long and available by typing the word TUMU. Some people just glance and pass it through without reading it, but a few may be interested and take a few steps further to read TUMU paper in more details (please refer Suleyman & Abu Zahrin, 2003). The United Muslim Ummah (TUMU) was planned and thought of, based and grounded on the understanding from the Quranic verses. However, there is no easy way to unite the Muslim Ummah, but we believe and fully convinced that it can be done by the power of love, and through the educational system. Therefore, we came out with the idea of Love United Muslim Ummah (LUMU) to achieve its vision, mission and goals. LUMU is intended to engage the Muslims to the love Allah (SWT) and Muhammad Rasulullah (SAW) (peace be upon him) which is the catalyst that inspire and motivate us all Muslims, to do the best of deeds, which eventually find inner satisfaction and the favors of Allah (redha) (Zahrin & Ali, 2017).

Many years have passed and the world is in the state of sickness when the Covid-19 practically attack human being and killed mankind in millions. We may wonder what are the lessons and the wisdom behind these calamities that human beings must suffer. If we are to read the Holy Quran and reflect to what had happened to the past generation of mankind, the basic factor that brought to the destruction of human civilization was the act of shirk and the



evil works and the sins of mankind, and the association of the power of Allah with others either humans or other creatures. This is mentioned in surah Al-An'am verse 6:

"Can they not see and understand how many generations We have destroyed before them, whom We had established in the earth more firmly than We establish you, in term of power and affluence. sending down for them rain from the sky in abundance giving them rivers flowing beneath their feet. We destroyed them all because of their sins and created other generation after them" (Al-An'am: 6)

These verses of the Qur'an are the proof that all happenings of believers and unbelievers, and the global scenarios of the present moment is all in the act of Allah, in His knowledge and wisdom but we must be aware that any generation of people can be destroyed by Allah's will and be replaced by another people, thus we witness this happening today.

"Corruption has appeared throughout the land and the sea by (reason of) what the hands of people had earned so He (i.e., Allah) may let them taste part of (the consequence of) what have done that perhaps they will return (to righteousness)". (Ar- Rum 30: 41)

Therefore, we must seek the knowledge of Allah by means of thinking, contemplating, and reasoning all the happening on earth for us to realize how weak and helpless we are in facing the world of uncertainties. Thus, there is the need for mankind to surrender and submit totally to Allah to help us to face all circumstances, for all our shortcomings. Allah mentions to us in Surah Al-Hajj: 54.

"And so those who were given knowledge may know that it is the truth from your Lord and (therefore) believe in it, and their humbly submit to it. And indeed, is Allah the Guide to a straight path." (Al-Hajj: 54)

## **CURRENT PROBLEMS OF UMMAH**

Allah provides His genuine guidance to ensure that all mankind leave in peace and harmony. If we obey, Allah will further guide us besides grand us secure, peace and prosper life, but once Allah's guidance is ignored, *syaitan* will take his way to lead us to the wrong path. Satan promises to divert mankind from the true love to Allah SWT. Satan always makes false promises and stir up in them vain desires, but Satan makes them promise only to deceive them, for these people find no way to escape from it. For those who believe and do righteous deeds We shall bring them Gardens which rivers flow Here they shall abide forever and this is the true promise of Allah, and whose word is true than Allah's? (An-Nisa: 120-122).

As a consequence, then we can see, denying Allah's guidance will lead to not only corruption and usury, but also denying Syariah Law, disharmony and disunity in Muslim ummah.

### **Denying Syariah Law**

There is not a single human behavior or practice that is separated from the attachment of the relationship with God. God with His love provides guidelines for all activities of human life, which is Sharia Law, through the Al-Qur'an and the guidance of the Messenger of Allah. Allah has commanded in Surah An-Nisa, verse 136, "O you who believe, continue to believe



in Allah and His Messenger and in the book that Allah sent down to His Messenger, as well as the book that Allah sent down before. And whoever disbelieves in Allah, His angles, His books, His messengers, and the Last Day has certainly gone far astray."

Every individual Muslim is responsible for implementing Sharia law, but unfortunately, when the consequences of evil are widespread, that is an indication of how Sharia law has been looked down upon and ignored.

### **Corruption and Usury**

Al-Qur'an states that Allah forbid corruption and usury. Allah declares war (if you do not do so by disobeying the prohibition of usury, then be warned of the war that shall be declared against you by Allah and His Messenger. Read Al-Baqarah: 279.

"And do not spread corruptions on the earth after it has been so well ordered, and pray to Him with fear of rejection and hope of acceptance. Indeed, Allah's mercy is ever near to the righteous." (Al-Araf: 56). "Allah enjoins justice kindness and charity, to ones kindred and forbid indecency, wickedness and oppression. He admonishes you through His orders and His interdiction so that you may take heed." (Al-An'am: 90)

Those who practically apply usury for all business dealings and create the negative implications, such as the injustices and inequality, negative consequences, and the long suffering of nation states in debt. For example, the international financial institution offers financial support to any nation for its national infrastructural development for a certain period time, but the disease and the suffering they bear will be the commitments of the small nations who received the financial support to pay the interest rates. Therefore, when this guidance ignored, oppression and injustice are widespread.

When people who do not fear Allah create and build an institution based on corrupted mind, the output of such organization is fatal unproductive and to some projects it's just a failure in many aspects. What good and honour for world bank and international monetary fund (IMF) if their service is to take back the little money that any nation have by offering loans and the like where money corruptions are involved and debts cannot be repaid and served in time to avoid accelerated interests, which ultimately make that nation state totally bankrupt. This is the immoral and unethical role of such global organization. On the contrary, rich nations can be great and respectfully honored by all, if they can mobilize their richness and wealth to help poor nation states to uplift their economic and social status by building schools, hospitals, centers for the golden age people, centers for the poor and needy and single mothers and lessen the gap between the rich and the poor citizens, thus reduce poverty level, all these deeds being financed by rich nations for free with no strings attached on the basis of doing the best of deeds with the spirit of love for mankind. The United Nation Organization is here, but the world is still infested manipulated, and greatly disturbed by wars and the world is busied by managing the wars which ultimately destroy mankind and all that they had built.

## Disunity

Allah commands us to unite as mentioned in few verses as below.



"O ye who believe! Obey Allah and obey the Messenger, and those charged with authority among you. If ye differ in anything among yourselves, refer it to Allah and His Messenger, if ye do believe in Allah and the Last Day." (An-Nisa: 59)

"And hold firmly to the rope of Allah all together and do not become divided. And remember the favour of Allah upon you, when you were enemies and he brought your hearts together and you become, by His favour, brothers. And you were on the edge of a pit of the Fire, and He save you from it. Thus does Allah make clear to you His verses that you may be guided. (Ali-Imran 3; 103)

Therefore, we have to ponder and reflect and LUMU to solve global human problems with the guidance of the holy Qur'an and the spirit of love, to guide all mankind on earth to have the blessings of Allah and thus the world is balance, equally safe and sound to live with the blessings of Allah who create this world for all. His creations to live in harmony and in peace.

### Love of the World Forgets the Hereafter

Loving this world and forgetting the afterlife is something that the Prophet, may God bless him and grant him peace, has ordered through his words.

From Tsauban r.a. he said: The Messenger of God, may God bless him and grant him peace, said: "The time has almost come when nations from all over the world will come to gather around you like people who want to eat gather around their food." So one of the companions asked, "Is it because your number is few that day?" Prophet s.a.w. answered, "Even on that day there were many of you. But you are like foam at the time of the flood and Allah swt will remove the fear of you from the hearts of your enemies, and Allah will throw into your hearts the disease of 'wahan'". A friend asked, "Use of the world and fear of death."

The love of the world that departs from submission to lust, leads to the desire to live a life of luxury, even if forced to go into debt, or to the point of consuming usury, neglectful in paying zakat and procrastinating to make preparations for performing Hajj. The life of 'qana'ah' that saves us in this world and in the afterlife, is looked down upon. This is the substance of the mother of all evil (that is according to lust).

## LOVE UNITED MUSLIM UMMAH (LUMU)

The United Muslim Ummah, TUMU make the holy Qur'an as the central point of references (in terms of principles and guidance) for all deeds or '*amals*", that being implemented by mankind on earth for the sake of Allah, and aim for *barakah* or the blessings of Allah. Holy Quran consist complete guidance in all aspect of human life, e.g. socio-economy, education, politics etc. As an example, in areas of business, it is specified that all transactions must be fair and mutual benefits without oppression, unfairness injustice in any forms in whatever manners the acts and techniques of corruptions.



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Therefore LUMU, Love United Muslim Ummah is all about doing good deeds but based on the Quranic guidance and the application of the spirit of love in dealings with all creatures of Allah on earth. LOVE UNITED MUSLIM UMMAH (LUMU) and all the contents of LUMU is roughly the same as TUMU in implementing the good deeds for humanity in general. LUMU is emphasized to plant the spirit of love, as being the catalyst for implementation of LUMU deeds, thus for example in doing business between nations we must mould the spirit of love for all parties to maximize profitable deals without any forms of misdeeds such as corruptions and the like which is contrary to the spirit of love.

Doing all the good deeds in LUMU are just tools but the ultimate objective is to unite the whole mankind as the ummah of prophet Muhammad peace be upon him. LUMU must be managed and administered by men of *taqwa*, God fearing, of *amana*h trust worthy, of *siddiq*, truthfulness, of *tabligh*, informative mind and *fatanah* of intelligent and divine wisdom, being the characteristic of the prophet Muhammad peace be upon him, which the Muslims must aspire to be thus qualify them to be the Muslims of the *amirul mukminin* status that rule the world by executing all the LUMU deeds with Allah looking at them at all times, thus the men of *taqwa*.

## PREPARATION OF KNOWLEDGE

.Knowledge is required to ensure that we have a right start and always be on the right path Searching for knowledge is in parallel to the first revealed ayah "Iqra" (Al-Alaq: 1), which means read. "Read" as a command by Allah directed us to gain for knowledge. We need to .acquire knowledge form divine sources

## THE QURANIC MESSAGES AND THE TRUTH

In order for mankind to do the good deeds with love, the right guidance is needed. Al-Qur'an, is the divine source which is the only authentic revelation, the words of Allah. Al-Qur'an provides us the ultimate knowledge, and declares its secret function.

"Truly, We have revealed the Quran to you O Muhammad explaining the truth as a guidance for mankind. Hence, he who gets guidance by putting it into practice do it to his own advantage, and he who goes astray not taking it as a guidance, shall do to his own peril. And you Muhammad is only a messenger and not their keeper." (Az-Zumar: 41)

And this is the Qur'an which We have revealed full of blessings and benefits so follow it and be conscious of Allah do that you may receive mercy." (Al-An'am: 155)

This Qur'an is a declaration to mankind a guide and an admonition to whom who are God conscious (Ali Imran: 138)

Al-Qur'an revealed that the existence of Allah is manifested by the existence of all the worlds including oneself.

"Do you not see that to Allah prostrate in worship all things in the heaven and on earth, among them are the sun, the moon and the stars, the mountains and the trees, the animals and the majority of men? Yet many men justly deserved to be punished for their unbelief and their



sins. And remember he who is disgraced by Allah has none to honour them and Allah does what He pleases." (Al-Hajj: 18)

O mankind remember the grace of Allah upon you is there besides Allah any other creator" who provides for you from the sky and the earth? There is no god but Him, how then are you (deluded away from worshiping Him?" (Fatir: 3

The Qur'an revealed that Allah is the creator of all universe. "He created the heavens and the earth in accordance with true benefits and utility, He causes the night to overlap the day and the day to overlap the night by its light. He made the sun and the moon rotate in accordance with His will, each moving in its path for an appointed time. Remember He is the Almighty and ever most forgiving." (Az-Zumar: 5)

Al-Quran revealed the senario of Day of Judgment

"From the Lord of the seven heavens and the earth, and all that lies between them, Most Gracious, with Whom no one can speak regarding their their requital consideration. In addition to that, on that day when Jibrail and the angels stand up in their ranks (waiting for command from Allah) none shall speak except him who shall receive the permission of the most Gracious and declare what is right. That is of the Hour of Doom which is sure to come, so, whoever wish for goodness let him seek the path that leads towards His Lord by believing in Him and doing good deeds. Truly, We have forwarded you of a near torment, the day when men will look upon what their hands have sent ahead, and the unbelievers will say on that day that I wish I were mere dust so that I will not be resurrected to be judged and punished."(An-Naba: 37-40)

"Allah will not forgive the ascribing of divinity to anything beside Him, but He will forgive any lesser sins on whom He wills for those who ascribe divinity to anything beside Allah, has indeed strayed far away from the truth." (An-Nisa: 116)

Therefore to be save on the globe and hereafter, when life will be in full control by Allah the Most Powerful loving, one must think critically and reflect to all the ninety nine names of Allah *asma ul husna* with all His attributes. The more you read the Qur'an the more knowledge you obtain and appreciate those attributes and the names of Allah. By so doing you are loved and blessed by Allah and your closeness to Allah is being felt. By the light of truth your route to heaven is just nearby by obeying all the commandments of Allah and abstain what He forbids.

## PREPARATION OF FAITH

In preparing one's faith, he or she must be equipped with the understanding of Iman, Islam, Ihsan and the Day of Judgement. One also should belief in Allah SWT, Rasulullah SAW, the Books of Allah, the Angels (the) meeting with Him, and to believe in Resurrection

## .Iman, Islam, Ihsan and the Day of Judgement

.Pillar of Islam stated in this hadith



The asking of (angel) Jibrll (Gabriel) from the Prophet SAW about Iman, Islam, Ihsan and the knowledge of the Hour

حَدَّثَنَا مُسَدَّدٌ، قَالَ حَدَّثَنَا إِسْمَاعِيلُ بْنُ إِبْرَاهِيمَ، أَخْبَرَنَا أَبُو حَيَّانَ التَّيْمِيُّ، عَنْ أَبِي زُرْعَةَ، عَنْ أَبِي هُرَيْرَةَ، قَالَ كَانَ النَّبِيُّ صلى الله عليه وسلم بَارِزًا يَوْمًا لِلنَّاسِ، فَأَتَاهُ جِبْرِيلُ فَقَالَ مَا الإِيمَانُ قَالَ " الإِيمَانُ أَنْ تُؤْمِنَ بِاللَّهِ وَمَلَائِكَتِهِ وَبِلِقَائِهِ وَرُسُلُهِ، وَتُؤْمِنَ بِالْبَعْثِ ". قَالَ مَا الإِسْلاَمُ قَالَ " الإِيمَانُ أَنْ تُؤْمِنَ وَتُقِيمَ الصَّلاَةَ، وَتُوَذِّي الزَّكَاةَ الْمَفْرُوضَمَةَ، وَتَصُومَ رَمَضَانَ ". قَالَ مَا الإِسْلامُ قَالَ " الإِيمَانُ أَنْ تُؤْمِنَ وَتُقَيمَ الصَّلاَةَ، وَتُوَدِّي الزَّكَاةَ الْمَفْرُوضَمَةَ، وَتَصُومَ رَمَضَانَ ". قَالَ مَا الإِسْلامُ قَالَ " أَنْ تَعْبُدَ اللَّهَ كَانَكَ تَرَاهُ، فَإِنْ لَمْ تَكُنْ ثَرَاهُ فَإِنَّهُ بَرَاكَ ". قَالَ مَتَى السَّاعَةُ قَالَ " مَا الْمُسْئُولُ عَنْهَا بِأَعْلَمَ مِنَ السَّائِكِ عَنْ أَشْرَاطِهَا إِذَا وَلَدَتِ الأَمَةُ رَبَّهَا، وَإِذَا تَطَاوَلَ رُعَاةُ الإِبلِ الْبُهْمُ فِي الْبُنْبَانِ، في خَمْس لا يَعْلَمُهُنَّ إِلاَ اللَّهُ عَلَى الْمَسْئُولُ عَنْهَ بِأَعْمَ مِنَ السَّيَائِ وَاللَّاسَ ". ثُمَ تَشَرَاطِهَا إِذَا وَلَدَتِ الأَمَةُ رَبَّهَا، وَإِذَا تَطَاوَلَ رُعَاةُ الإِبلِ الْبُهُمُ فِي الْبُنْبَانِ، في خَمْسَ لا يَعْلَمُهُنَّ إِلاَ اللَّهُ عَلَى الْنَ مُنْ أَنْ مَال ". ثُمَ تَشْرَاطِهَا إِذَا وَلَدَتِ الأَمَةُ رَبَّهَا، وَإِذَا تَطَاوَلَ رُعَاةُ الْبِيلِ الْبُهُمُ فِي الْبُنْبَانِ، في خَمَس لا يَعْلَمُهُنَّ إِلاَ اللَّهُ عَنْ أَنْ مَتَقَالَ " رُبُولُ عَنْهَا إِذَا وَلَدَتَ الْمُعْرُولُ عَنْ أَنْ مُوَى أَنْ مَنْ ال

Narrated Abu Huraira:

One day while the Prophet  $(a_{a_{\mu}\nu}^{\mu})$  was sitting in the company of some people, (The angel) Gabriel came and asked, "What is faith?" Allah's Messenger  $(a_{\mu}\nu)$  replied, 'Faith is to believe in Allah, His angels, (the) meeting with Him, His Apostles, and to believe in Resurrection." Then he further asked, "What is Islam?" Allah's Messenger  $(a_{\mu}\nu)$  replied, "To worship Allah Alone and none else, to offer prayers perfectly to pay the compulsory charity (*Zakat*) and to observe fasts during the month of Ramadan." Then he further asked, "What is *Ihsan* (perfection)?" Allah's Messenger  $(a_{\mu}\nu)$  replied, "To worship Allah as if you see Him, and if you cannot achieve this state of devotion then you must consider that He is looking at you." Then he further asked, "When will the Hour be established?" Allah's Messenger  $(a_{\mu}\nu)$  replied, "The answerer has no better knowledge than the questioner. But I will inform you about its portents.

1. When a slave (lady) gives birth to her master.

2. When the shepherds of black camels start boasting and competing with others in the construction of higher buildings. And the Hour is one of five things which nobody knows except Allah. The Prophet  $\begin{pmatrix} a \mu \\ a \mu \end{pmatrix}$  then recited: "Verily, with Allah (Alone) is the knowledge of the Hour--." (31. 34) Then that man (Gabriel) left and the Prophet  $\begin{pmatrix} a \mu \\ a \mu \end{pmatrix}$  asked his companions to call him back, but they could not see him. Then the Prophet  $\begin{pmatrix} a \mu \\ a \mu \end{pmatrix}$  said, "That was Gabriel who came to teach the people their religion." Abu 'Abdullah said: He (the Prophet) considered all that as a part of faith.

(Sahih al-Bukhari 50)

Pillars of Islam are related closely with the principle of belief, and what do we have to believe that finally bring ones mind, soul and heart that reaches to the stage of conviction or yaqin in his sight, hearing, thinking and feeling. When we say believe in Allah, we are utterly convinced that the existence of Allah is manifested by the existence of all the worlds including oneself.

"Do you not see that to Allah prostrate in worship all things in the heaven and on earth, among them are the sun, the moon and the stars, the mountains and the trees, the animals and the majority of men? Yet many men justly deserved to be punished for their unbelief and their



sins. And remember he who is disgraced by Allah has none to honour them and Allah does what He pleases." (Al-Hajj: 18)

"O mankind remember the grace of Allah upon you is there besides Allah any other creator who provides for you from the sky and the earth? There is no god but Him, how then are you deluded away from worshiping Him?" (Fatir: 3)

### **BELIEF IN ALLAH SWT - THE ONLY GOD**

The saying of the learned and the wise that you have to know yourself throughout in order to know Allah. Once known, you will sincerely prostrate to Allah without fail just as the sun and the moon rotates at its axis.

The verse of the Qur'an below describes Allah.

"Allah, there is no god but HE, the ever living, the Eternal One, the Self Subsistant fount of all beings. Who governs all His cretions, neither slumber seizes Him nor sleep. To Him belongs all that is in the heavens and all that is on the earth.No one can act as an intercessor with him except by his leave. He knows what lies before them and what is hidden from them, whereas they can grasp only that part of His knowledge which He wills. His throne of knowledge and sovereignty encompasses the heaven and the earth, and the preservation of both does not weary Him. He is most exalted most Glorious." (Al-Baqarah: 255)

Just to be inquisitive and to know more of Allah attributes and His works to serve all His creation, just read Surah Al- An'am: 95-103.

"He created the heavens and the earth in accordance with true benefits and utility, He causes the night to overlap the day and the day to overlap the night by its light. He made the sun and the moon rotate in accordance with His will each moving in its path for an appointed time. Remember He is the Almighty and ever most forgiving." (Az-Zumar: 5)

### BELIEF IN RASULULLAH S.A.W.

Believing in all the prophets from Adam till the seal of all prophets, and the servant of Allah, Muhammad peace be upon him, which mankind must believe, even to follow his way of living on this earth for indeed he had the most honored and respected, and the perfect example for humanity and mankind in general. In order to show that honour and respect to prophet Muhammad peace be upon him, Allah and the angels pay honour and *salam* peace to the prophet and thus invite all believers to pay honour and *salam* and gives blessing to Muhammad peace be upon him. Especially on every Fridays, Muslims must say the *salawat* to Rasulullah as that will qualify oneself to get his help or the *shafaat* on the day of resurrection. Thus we say in Arabic: "*Allah humma salli ala Muhammad*" (Allah gives blessings to Prophet Muhammad). By so doing, your *salawat* and *salam* reach the prophet Muhammad peace be upon him, and well noted by anybody who convey and *salam* and *salawat* to Him.



"Truly Allah and His Angels shower blessings on the prophet giving Him honour and grace (*salawat* and *salam*), O believers bless Him and greet Him with a worthy salutation." (Al-Ahzab: 56)

Salawat may fruit love the prophet, and this love is the part of faith.

حَدَّثَنَا أَبُو الْيَمَانِ، قَالَ أَخْبَرَنَا شُعَيْبٌ، قَالَ حَدَّثَنَا أَبُو الزِّنَادِ، عَنِ الأَعْرَج، عَنْ أَبِي هُرَيْرَةَ ـ رضى الله عنه ـ أَنَّ رَسُولَ اللهِ صلى الله عليه وسلم قَالَ " فَوَالَّذِي نَفْسِي بِيَدِهِ لاَ يُؤْمِنُ أَحَدُكُمْ حَتَّى أَكُونَ أَحَبَّ إِلَيْهِ مِنْ وَالِدِهِ وَوَلَدِهِ ".

Narrated Abu Huraira: "Allah's Messenger (عليه وسلله) said, "By Him in Whose Hands my life is, none of you will have faith till he loves me more than his father and his children." (Sahih al-Bukhari No 14) Muslim Ummah is united through this love and faith.

## BELIEF IN THE BOOKS OF ALLAH

Having placed Allah's prophets on earth, Allah brought down the book of *Zabur, Taurat* and *Injil* and finally the Qur'an brought down by angel *Jibrail* to Prophet Muhammad peace be upon him, to finally complete the divine message for mankind but however the warning from Allah as below stated in the Al-Qur'an surah al an am verses 114, 115, 116 and 117 so as to be aware and on the alert at all times.

"Say O Muhammad, am I then to be influenced by the whispering of half truth from the evil forces so as to look at other than Allah for judgement as to what is right and what is wrong, when it is He who has revealed to you the Qur'an clearly spelling out the truth. Those to whom We have given the Book know that the Qur'an is revealed by your Lord in truth. Therefore, do not be of the people who have doubts.

Perfected is the Word of your Lord comprising the Qur'an. Containing His laws and promises in truth and justice. None can change His words and He is most Hearing Most knowing. If you were to pay heed to the majority of those on earth, they will lead you away from the path of Allah. They know nothing but idle fancies and they do nothing but lie. Your Lord knows best who strays from His way and He knows best those who are rightly guided.

'And this is the Qur'an which We have revealed full of blessings and benefits so follow it and be conscious of Allah do that you may receive mercy." (Al-An'am: 155)

"This Qur'an is a declaration to mankind a guide and an admonition to whom who are God conscious." (Ali Imran: 138)

"Then we gave the Qur'an as inheritance to those of our servants whom We have chosen. Some of them wrong their souls by neglecting the teachings of the Qur'an, some follow a middle course, and some by Allah leave vie with each other in good deeds. That is indeed a grace most great from Allah alone." (Fatir: 32)



### **BELIEF IN ANGELS**

Other angel assigned to spread provisions for all living creatures on earth and heaven, that is the angel Mikael. Angels *kiraman katibin* are at all times noting all your deeds good and bad, "for every soul there is a guardian watching over it keeping the record of its deeds" (At-Tariq: 4) and on the day of judgement all will be spread far and wide to be judged by Allah witnessed by you own physical faculties and even you mouth shall be sealed , your hands and feet will speak instead. [On that day, we shall seal their mouths for a while, and give the chance for their hands to tell us about their wrongs and their very feet will bear witness as to what they used to do (Yasin: 65). "And remember We shall set up scale for justice to weigh our creatures deeds on the day of Judgement so that no man shall in the least be wronged .and even deeds which weight as small as a grain of mustard seed We shall bring it into account to be weighted out, and sufficient are We as reckoners." (Al-Anbiyaa: 47)

The angel of death: "Say O Muhammad, the angel of death, Israel, who has been given charge of you will take your soul, Then you shall be returned to your Lord so that you shall be recompensed." (As-Sajdah: 11) Angel Israel, will take away you soul from your body nicely with the least of pain if you are that Allah loves but however the pain of death is the pain of its speciality that only the one about to die will experience it.

Every soul shall have a taste of death, and We will test you all with something bad and something good as a trial, then to Us you shall all be returned (Al-Anbiya: 35)

Angel *munkar nakir* will question all the newly buried bodies and souls of the dead on few basic question but billions of mankind cannot answer, "And hell is brought near on that day hence at that moment man will remember to do good deeds but how will the remembrance profit him?"(Al-Balad: 23)

## LIFE IN THE GRAVE – BARZAKH

While the dead body is in the grave the soul in the world of barzakh will be questioned 'Who is your Lord? Or in Arabic words, "Man Rabbu ka?" BILLIONS OF PEOPLE CANNOT ANSWER. As the answer is ALLAH IS MY LORD as in Arabic ALLAH HU RABBI, not the prist, not the president, not the king for they will be questioned on the same thing. So to prepare yourself to answer it well just fix the word ALLAH in your heart and constantly repeatedly said it in silence or a little bit of a sound of ALLAH that become your routine life style its just like when you are in love with someone you always mention or remember that person, what more if ALLAH that provides us every thing free sunlight, free rain water, free air especially oxygen, free green trees for freshness free wind and air for healthy breathing and especially your soul that makes you alive. Its just great and highly honored by all living mankind to be thankful for the living but not many is aware (As-Sajdah: 9) Therefore it's the exact way is by uttering in the heart the sound of ALLAH in symphony with the ups and down of the heart beats. "These are those who believe and whose hearts find restfulness in the remembrance of Allah, surely in the remembrance of Allah all hearts find restfulness." (Ar-Rad: 26)

If these questions are well answered and one is a Muslim and subsequent questions related to prophet Muhammad peace be upon him, the relationship of brotherhood in Islam or



ikhwan, the Qur'an as the imam and the *Kaabah* as the *kiblat* as the direction of worship; all that questions being well answered by a muslim his place in heaven is shown but no entry yet as the day of resurrection do not yet happen, but however he will be placed in the plains of heaven meeting those he knew before in the worldly life and having nice conversations.

## BELIEF IN THE DAY OF JUDGMENT - YAUMUL KIAMAH

When angel Israfil blow the trumpet for the first time all living creatures on earth will die and on the second blow [The day when the trumpet shall be blown, and you shall be resurrected and shall come in crowds to the field of Assembly, the *al-Mahshar*. And at that moment when the heavens are opened and become wide open gates. And the mountains are made to vanish as if they had been a mirage. Truly hell will be in ambush, A dwelling place for the transgressors, there they shall abode for ages. Once they were thrown into the hellfire, it will be said to them, "since you denied our revelations taste this woeful scourge, you shall have nothing except mounting torment"(An-Nabaa: 18,19,20,21,22,23 and 30). At the resurrected and from their respective grave yards, as all will be marshaled by the Angels to the open field of Assembly of *mahshar* without trees, no mountains. no rivers no sea no hills, no lakes, just plain open field of Assembly for Allah just court for punishment or reward before one is destined to hell or heaven.

"And remember on that day the trumpet shall be blown and all in the heaven and all in the earth will be seized with fear, except those whom Allah be pleased to exempt, and all shall come to Him utterly abases. When you will see the mountains and think that they are solid, but they shall pass away as clouds pass away. Such is the work of Allah who has rightly perfected all things, He is fully aware of all that you do." (Al-An'am: 87 & 88)

There are seven categories of mankind who will be given the shades of the *Arash* or the power of Allah. Those are; the rulers who are just in their government, the youth who constantly present oneself in the mosque to solat and read the Quran, those good Samaritan who donate to the poor and needy by his right hand but his left hand is totally unaware of, that is he is silent and quite in his *sedeqah*, "Those who gives alms be they men or women and those who give in generous ` loan to Allah' shall be repaid manifold, They shall receive a noble reward (Al-Hadid: 18). Those who meet and depart purely because of the love to Allah, those who was seduced by someone attractive and beautiful, but said that he feared Allah more. The scene on the plains of *Mahsyar* is the justice of all and the true judgement by Allah himself and the scene will be terrifying to many but to some on that day will be like in these verses of the Quran.

"On that day, none will punish as the punishment that Allah will mete out and nor will any bind with chains like His. After describing the situation of those who disregard the day of judgement. Allah says that the believers and those who do good deeds will be welcomed by the saying "O serene soul firm and constant in belief and virtue"

"Say to the unbelievers O Muhammad, no weight or value would my Lord attach to you were it not for your prayer and devotion to Him then you know that my Lord will put no



value on those who do not invoke Him and then you denied His Revelation, hence for that your rejection, His punishent is bound to fall unto you." (Al-Furqan: 77) Indeed the sinners who disbelieved, shall endure forever the torment of hell (Az-Zukhruf: 74)

## EARTH SHAKEN

O my God, when you read some of the contents of the Quran as expressed above, you ask your self are you still very ignorant, arrogant and careless and not taking any thinking and reflecting on one's heart - TURNING POINT to be what will I be after this?

Allah had given the answer for all readers of TUMU to LUMU.

"If Allah wishes to guide a man, He opens his bottom of heart to accept ISLAM. But if Allah wishes to leave him in error He makes his bottom close and narrow as though he was climbing up the sky in difficulty, It is thus that Allah inflicts penalty on those who REFUSE to believe." (Surah Al-An'am: 125).

Just to remind all of us, read this from the Quran, "And when the true promise of the day of Judgement, nears its fulfilment the eyes of the unbelievers will folly stare while saying in terror, Woe to us of this we have been heedless, we have indeed wrong our own souls. Truly you and all those who worship besides Allah shall be the fuel of hell, there you shall undoubtedly go. Were they whom you worshiped true God they would not go yo hell, and know that all the idolaters and their idols will stay in hell forever. They shall groan with pain in hell and they shall hear nothing to comfort them." (Al-An'biya: 97-99).

## PREPARATION IN PRACTICAL ASPECTS

## Al-Fatihah

"In the name of Allah Most Gracious Most Merciful. Praise be to Allah, the Lord who safeguards and governs the entire worlds. Most Gracious Most Merciful, Master on the Day of Judgement in the hereafter. It is YOU alone O Allah we worship, and to YOU alone we look for help. Guide us on the straight path. The path of those of whom YOU bestowed Your eternal grace, not the path of those who invited Your wrath, nor those who have gone astray." (Al-Fatihah: 1-7)

We Muslims all over the globe must read this Surah (Al-Fatihah) in all our *solats* fives times a day and night without fail, but if there is on a journey to certain distance we can shorten it from four *raka'at* to two and combined the afternoon with the evening *solat* and the just sunset *solat* with the night *solat*, but at no excuse we skip *solat*, even when we are in the battle fields. If we are bed ridden, *solat* performed while sitting or laying on bed, is acceptable.

Solat is so important and that divine in nature it indicates either oneself is a Muslim true to its spirit, or one is a non Muslim because solat is the special pillars of Islam being commanded to our beloved prophet Muhammad (SAW), at the *Sitratul muntaha* by Allah, after his night journey (*Isra*) from Makkah to Jerusalem and subsequently went up



(*Mikraj*). Allah had ordered the ummat of Muhammad to perform 50 times of solat, but after being advised by prophet Moses, our prophet had finally reduced it to 5 times as it is now. Solat is the pillar that unite the Muslims globally irrespective of ones race colour social status all bow (*ruku'*) and prostrate (*sujud*) to Allah all in harmony earnestly following the imam who lead the *solat*, all directed to one point on the globe, the Kaabah at Mekah Al-Mukaramah as the symbol of unity of the Muslim ummah. *Solat* is the first deed to be investigated and audited by Allah on the day of judgement before other forms of deeds are to be assessed either to be rewarded or punished.

## PRACTICAL ASPECT and LUMU

LUMU the future global organization focus to implement all the deeds in LUMU based on Quranic revelation and not purely on the power of the human minds, with the ultimate of receiving the blessings of Allah who had revealed to all of mankind His guidance and the straight path.

LUMU is the system to unite the Muslim Ummah by the spirit of love through implementing all the human activities that ultimately achieve the required peaceful and prosperous global environment and the execution of deeds that seek the blessings of Allah. This is done by establishing the vertical link with Allah, the creator of all the worlds and all that they contains by performing and establishing the basic commandments of Allah, such as the constant awareness of *zikir* and the five times prayer, to guard us from the evil deeds, fasting in the month of Ramadhan and on other days as practiced by the prophet Rasulullah SAW so as to be in the state of taqwa or fear to Allah at all times. Steadfast in the duty and responsibility to reduce the suffering of the poor and the needy by way of giving alms, sedegah and waqaf, Once in the life time, perform Hajj at Mekah with all the rituals in the proper system so as to achieve the hajj that is categorized as *mabrur*, accepted by Allah as such one is reborn without any sins. All these vertical link to Allah is constance and periodical and at fixed times. Having loyal and obedient to Allah we now explore what good deeds that benefit the whole mankind thus establish the horizontal link of oneself with Allah creations, especially with human beings so that we are always in mutual help, cooperation and in harmony with all by applying the spirit of love as the basis of doing the deeds small or great in perspectives.

What do we want to achieve in our communication and links among mankind? We should establish that feeling of goodness in all our deeds among all of us. It is of our interest and inquisitiveness to have a copy of the book and to analyse its contents with the view to establish the global organization as LOVE- UNITED MUSLIM UMMAH.

All human beings on earth have a certain level and degree of love. It is this feeling of love that LUMU is being implemented, and hopefully we have goodness as much as Allah pays back goodness in paradise for all good deeds being done now on, this only earth.



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## **REGRET BUT SUBMIT NOW**

We should live in this world as if we were a stranger.

باب قَوْلِ النَّبِيِّ صلى الله عليه وسلم " كُنْ فِي الدُّنْيَا كَأَنَّكَ غَرِيبٌ، أَوْ عَابِرُ سَبِيلٍ " حَدَّنَنَا عَلِيُّ بُنُ عَبْدِ اللَّهِ، حَدَّنَنَا مُحَمَّدُ بْنُ عَبْدِ الرَّحْمَنِ أَبُو الْمُنَذِرِ الطُّفَاوِيُّ، عَنْ سَلَيْمَانَ الأَعْمَشِ، قَالَ حَدَّثَنِي مُجَاهِدٌ، عَنْ عَبْدِ اللَّهِ بْنِ عُمَرَ ـ رضى الله عنهما ـ قَالَ أَخَذَ رَسُولُ اللَّهِ صلى الله عليه وسلم بِمَنْكِبِي فَقَالَ " كُنْ فِي الدُّنْيَا كَأَنَّكَ غَرِيبٌ، أَوْ عَابِرُ سَبِيلِ ". وَكَانَ ابْنُ عُمَرَ يَقُولُ إِذَا أَمْسَيْتَ فَلاَ تَنْتَظِرِ الصَّبَاحَ، وَإِذَا أَصْبَحْتَ فَلاَ تَنْتَظِرِ الْمُسَاءَ، وَحُذْ مِنْ صِيبَالِ " لِمَرَ ضِكَ، وَمَنْ بَيْنُ حَيَاتِكَ لِمَوْ يَكَ.

Narrated Mujahid:

'Abdullah bin 'Umar said, "Allah's Messenger (ملي الله) took hold of my shoulder and said, 'Be in this world as if you were a stranger or a traveler." The sub-narrator added: Ibn 'Umar used to say, "If you survive till the evening, do not expect to be alive in the morning, and if you survive till the morning, do not expect to be alive in the evening, and take from your health for your sickness, and (take) from your life for your death."

(Sahih al-Bukhari 6414)

This means that we should optimise our time in preparing ourselves with knowledge, faith and doing good deed, do not waste time or neglect ourselves from remembering Allah, otherwise, we may end-up with regret.

When on the day of Resurrection, a lot of regret by the unbelievers.

"And for those who disbelieves in their Lord, is the torment of hell, and that is the worst destination. And they will say, if only had listened and understood, as one seeking for the truth, we would not have been among the dwellers of the blazing fire." (Al-Mulk: 6-10)

So to all living mankind on this temporary world of deceptions, foul play and boasting, it is time now for all to reflect and think critically so as to be Muslims just initially testify by you heart, speech and the pointing right finger and loudly said it to yourself these words:

"I testify that there is no god worthy of worship but Allah and testify that Muhammad is the servant and the messenger of Allah", in Arabic language it sounds like this "*Ash hadu allaa ila ha ill lallah wa ash hadu anna Muhammadur abduhu wa rasulullah*" by anybody saying this kalimah shahadah you are already a Muslim in Allah's secret file in the Lohmahfuz.

"Those who spent their wealth in the way of Allah and afterwards do not follow their spending with faults, and insults to the recipient, shall be rewarded by their Lord, on them shall be no fear, nor shall they grieve." (Al-Baqarah: 282)

That wakaf where its applicable, and perform hajj once in the lifetime. Thus the proper way of living the life on Allah's earth in accordance with Allah's guidance, as in the Qur'an. wisdom and honour, but bear in mind that only Allah can give His light and blessings, Rahmah, to whom He pleases and there is no compulsion in Islam.

From another perspective, read the quranic verse as follows,



"And indeed there are some among the people of the book who truly believe in Allah and in what has been revealed to you the Qur'an and to them. They humbled themselves before Allah and do not sell His revelation for a trifling price. They shall be rewarded by their Lord, Allah, and He is swift in His reckoning." (Ali Imran: 199).

## **AFTERLIFE: HEAVEN or HELL**

Having believed in Allah, the Prophets, the revealed scriptures and the only true and authentic one now is the Quran, the angels, here we scan through the Quranic verses related to the hour of Resurrection/ the Doomsday/ the day of Judgement. Focus is to convince all readers of TUMU to LUMU that this new universal order when all worldly affairs and the whole universe is greatly shaken and transform, and are completely anew when all the dead will be reborn thus resurrected, and shall be in the plain of Assembly to face Allah, to be brought to justice, rewarded or punished for all the deeds that we have done on earth.

Few Quranic verses addressing these, as below;

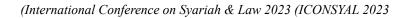
1."Allah is the Master of the day of Judgement."(Al-Fatihah: 4)

2. "When the sky is split apart, obeying its Lord. And as in truth it must, and when the earth is levelled, and cast out all that is in it and becomes empty, obeying its Lord as in truth it must do at that moment, every soul will know what it has done, O man, truly you are always striving hard in your life, until the moment you return to your Lord, you will then see the results of your deeds which are recorded, then, he who is given his book in the right hand, shall have a lenient reckoning and shall go back rejoicing to his believing family, but he who is given his record in his left hand, from behind his back, shall call down destruction on himself, and shall burn in the scorching fire of hell, for he lived in the world rejoicing among his people who also disbelieved. "(Al-Inshiqaq: 1-13)

3. "Have you heard O Muhammad of the overwhelming event?, some faces of the non believers on that day shall be down cast, labouring hard and worn out, they will be burnt by a scorching fire, they will be given to drink from a boiling hot water, nor food will be there for them except the bitter thorns, which will neither nourish nor satisfy hunger." (Al- Ghasyiyah: 1-7)

4. "When the earth is shaken in into utmost convulsion, and when the earth thrown out the burden, and man will ask in distress,"what is the matter with it?" On that day the earth will proclaim its tiding, for your Lord has inspired to do it. On that day mankind will come to scattered groups from their burial ground to be shown their deeds to be recompensed. Whoever does an atoms weight of good shall see it written in the record, and who so ever does an atom weight of evil shall see it written in the record." (Az-Zalzalah: 1-8)

5. "Therefore give warning to men, with the teaching of the Quran, if warning will avail them and surely it will, because he who hears Allah will heed it, but on the other hand the most unfortunate ones will avoid it, he shall be cast into the great fire and shall suffer at woeful torment, where he shall neither die nor alive. Indeed happy shall be the man who purifies himself, with obedience and good deeds after getting the warning. Who remembers the name of his Lord ALLAH in his heart and by the tongue and is steadfast in his prayer with





remembrance and humility. But many of you do not do that rather you prefer the life of the world, although the life to come is better and more lasting." (Surah Al-Ala: 9-17)

6. "And now you come to Us, on the day of Resurrection, bare and alone, as We created you for the first time, leaving behind all what We have bestowed on you. And We do not see with you your intercessions whom you claimed to have a share in Gods divinity in relation to your affairs, so now all your relations between you and them have been cut off, and all your former fancies which you thought would be of use and benefits to you have forsaken you." (Al-An'am : 94)

7. "When the sun is folded up and is gone from sight, and when the stars fall down scattered, and when the mountains are flown into space, later they were turned into dust, and when the wild beasts are brought together, and when the seas boil over with a swell, and when the soul are united with their partners, and when the infant girl buried alive is asked, and for what crime was she killed, and when the records of men's deeds are laid open, and when the heaven is stripped bare, and when the blazing fire of hell is kindled in fierce heat and when paradise is brought near, when all of these took place every soul shall know what it has prepared for itself. The Quran is not but an admonition to all men that is to those among you who have the will to be upright, and you cannot will on anything except as Allah the Lord of all the Worlds" (At-Takwir: 1-13, 27-29)

8. "Those whose souls are taken by the angels while in a state of doing wrong to themselves through their unbelief. They will offer submission after they see the scourge, saying\we have done no wrong\The angels will answer, on the contrary you have indeed, Allah is All -Knowing of all that you have done. Therefore enter the gates of hell and stay in there forever, And indeed this hell is the most evil place for the arrogant." (An-Nahli : 28-29)

9. "You are merely worshiping man made idols and not Allah who created everything and you are inviting falsehood. Those beings and powers which you worship instead of Allah have no power to give you sustenance Therefore seek your sustenance from Allah and Worship Him, and be grateful to Him and remember to Him you shall all be brought back." (Al-Ankabut: 17)

10. "And say O Lord, I seek refuge in You from the prompting of the evil one. and Lord I seek refuge in You lest they be present with me. Until when death comes to one of them from among the disbelievers , he will say, O Lord let me go back to life again in the world\ so that I may work righteous deeds in life things that that I neglected, Never it is only a word which speaks out, Behind them there shall be a barrier till the day they are raised up on the day of resurrection. Then when the trumpet is blown , on that day their ties of kindred shall be no more, nor will they ask of one another. Those whose scale of good deeds are heavy they are the successful one, but those whose scales are light that forfeit their souls and abide in hell forever. The hellfire will scorch their faces and they will abide therein with their lips distorted in pain." (Al-Mukminun: 99-104)

11. "And they will say if only we had listened and understood, as one seeking for the truth, we would not have been among the dwellers of the blazing fire." (Al-Mulk :10)



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12. "So far in a short space of time, we have ventured into realm of the future, of the day of the end of this world, of the rebirth and rejoining of the souls with the dead bodies, the conditions at the plains of assembly and to open the views of those in hell and in paradise. Allah will say, "This is the day of Resurrection, where the truthfulness in words and in deeds will benefit all who had been true, they shall forever dwell in gardens beneath which rivers flow. Allah is well pleased with them and they are well pleased with Him. This is the supreme trump (Al-Maidah:119)

13. "And for those who have faith and do good deeds We shall admit them in Gardens which rivers flow where they will forever, there they shall have pure companions, and We shall admit them to a cool shade." (An- Nisa: 57)

14. "But as for those who fear for themselves when they will be in the presence of the Majesty of their Lord where their deeds are taken into account, We have two gardens in paradise. Two gardens of varieties of trees and fruits, in the two gardens there are two flowing springs, in them is every kind of fruits in pairs usual and unusual, they relax at their own places in the garden, reclining on carpets whose inner linings will be of rich brocade, and the fruits of the two gardens are near,to them within their reach,in them are houris of modest gaze whose sight are focused on them, whom neither man nor jinn has touched before, the houris are beautiful like rubies and corals. Shall the reward for goodness be ANYTHING BUT GOODNESS." (Ar-Rahman: 46, 48, 50, 52, 54, 56, 58, 60)

15. "Know that what is called as the life of this world, is but a sport and past time which makes you heedless. a show which lessens and an empty vaunt of greater wealth, might and blood ties. A rivalry in a quest for greater riches and more children. The time for all is limited, like rain which causes plant to grow, luxuriantly which make the tiller rejoice in it, but then it withers and turn yellow soon becoming worthless stubble. It should be made known in the life to comes a woeful punishment for those who gave preference to worldly life and there will be forgiveness from Allah and His pleasure for those who gave preference for the hereafter, and remember that the life of this world is an enjoyment and self delusion." (Al-Hadid:20)

16. "Vie with another in doing good deeds for obtaining the pardon of your Lord, and for a paradise as vast as the heaven and earth. Prepared for those who believe in Allah and His messengers. That is the grace of Allah which He bestows on whom He pleases and Allah is the owner of great bounty." (Al -Hadid :21).

## ESTABLISH SOUL(strong faith) AND PERSIEVE QANAAH LIFESTYLE

After believing in the pillars of Faith, one of which is believing in the life of the Hereafter, one will certainly prepare oneself for the life of the Hereafter by doing as much good as possible, abandoning sins and vices earnestly, and choosing a safe way of life, which is to live a simple life / qanaah. The firmness of faith and the strength of good deeds (amal soleh) produce a love for the afterlife more than a love for the life of this world.



This love will allow a person to *redo* with a simple or a little difficult life, as long as he do not involve in / if necessary, he will take as little debt as possible, and stay away from usury. However, at the same time he had already planned for savings to perform the Hajj and was determined to pay zakat. This individual's view of life is really focused on what can be contributed to the universal good. He is willing to sacrifice himself and property/ doesn't care much/ doesn't count/ with the material blessings/ of the world what he will get during his life in the world.

Person with this soul will be able to minimise allocations of sources gained in this world for himself, but distribute for universal goods. Their values as below:

"Property and children are the ornaments of worldly life, and everything that remains from righteous deeds is better in the eyes of God as a reward and better as a hope." (Al-Kahfi 18: 46)

Their vission for success as described in Surah Al-Mukminun 23; verses 1-11, "Certainly, will the believers have succeeded: They who are during their prayer humbly intent. And they who turn away from ill speech. And they who are observant of zakah. And they who guard their private parts. Except from their wives or those their right hands possess for indeads, they will not be blame. But whoever seeks beyond that, then those are the transgressors. And they who are to their trusts and their promises attentive. And they who carefully maintain their prayers. Those are the inheritors. Who will inherit Al- Firdaus. They will abide therein eternally." The qanaah lifestyle above are actually not only a preparation for the afterlife, but also serve as a solution to the rising cost of living/increasing the price of goods.

And (remember) when your Lord proclaimed, "if you are grateful, I will surely increase you (in favour): but if you deny, indeed, My punishment is severe."(Ibrahim 14: 7)

A contented soul will give birth to a life that is not burdensome. Qanaah closes the door to the desire to spend more than you can afford, so that you "force" yourself to plunge into debt, cheating, gambling, stealing, corruption and so on. A contented soul and contented life can even support the practice of fueling contributions to the community in need.

## AVOIDING USURY AND DEBT

Usury is like putting yourself at war with God and debt is sorrow in life. God teaches us to live a prosperous life by providing us with the guidance of the Sharia, teaching us the values of life that can face the challenges of the current life.

How great is the consequence of this riba, as has been stated before, so it can be understood how much God forbids us to be involved in riba. It is oppression, cruelty and absolutely no value of love. How can well-being be achieved without loving each other.

Debt can be seen from various perspectives, it can be positive, it can be negative, depending on its purpose and management. Debt that has the right purpose, and in a state of controlled governance, can be a way to help the lives of fellow human beings, this can invite grace and blessings in life in this world, and in the hereafter receive heavenly rewards. However, when



the purpose and practice of uncontrollable debt even involves usury, it is the misery of life that is forged.

Facing the challenge of increasing the cost of living, living frugally and reducing the burden of debt, that is, living simply according to one's ability, is the best way.

## PAY ZAKAT AND HAJJ

Zakat and Hajj are part of the Pillars of Islam, as stated earlier.

If someone individuals who aspire to do as much good as possible, and realize that zakat functions as a mechanism that preserves the lives of the community around them, at the same time aware that the cost of life is not easy, the Muslim individual will definitely try harder to qualify himself as a zakat payer. Zakat becomes a target in the search for sustenance, the opulence of wealth and luxury that is earned, piled on zakat and alms giving in the way of God, while for yourself, a simple life is enough. This kind of behavior invites blessings from God, helping not only oneself, but also the surrounding community in facing the increasing cost of living.

## LOVE FOR AKHIRAT, MORE THAN DUNYA

The love for the hereafter that exceeds the love for the world has a huge impact on Muslim individuals. The pleasures in this world feel small compared to the pleasures of life in the afterlife. Therefore, it is not surprising that this individual is willing to sacrifice his property and soul to secure happiness in the afterlife, as highlighted in surah Al A'la; 17, "While the Hereafter is better and more enduring."

### CONCLUSION

Initially, this paper focus on the aspects of believe on all the unseen matters but remaindered by Allah. The most feared of all is the punishment of Allah to those who disbelieve and create other gods in their divine devotions and prayers. On hell and paradise or heaven, just a few quotations from the holy Quran.

It is very interesting for the believers and for those who do good deeds especially as contained in the book of LUMU –Love The Agenda For Uniting Muslim Ummah. We aspire to all readers to upgrade their level of belief and conviction, strive hard and compete to do the best of deeds, and finally we establish LUMU as a global organization to be managed and administered by Muslims having the qualities and traits of leadership for having these attributes of *amanah*, *siddiq*, *tabligh and fatanah*.

Inevitably before we die, we must strive to know Allah (*ma'rifatullah*), live life as a servant of Allah, do sincere deeds because, with and for Allah alone (not because of charging human recognition or aiming for heaven), as Islamic teachings are comprehensive, then it is necessary to uphold the principles and values, guided by the morals shown by Rasulullah saw. Indeed, the world is *darul qaranah* (test), the afterlife is *darul jazak* (reward).



We pray to Allah and our salawat to Rasulullah that this paper will change your mindset and invite all mankind to do the best of deeds. *Wassalam*.

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