



helping with an arduous task, or even smiling. One particularly valuable form of wealth that we can share is our skills.

We must also give to our institutions. Their similitude is the lake, which ensures the sustenance of plant and animal life when the rain does not fall. How much of Allah's creation would perish if it could only drink water when it rained? All of us have benefited from the existence of institutions and the charitable contributions that sustain them. As you sit listening to Qur'an for example, or making du'a, or even reading this article, take a moment to consider that none of this might be possible had Khadija (radia Allahu anha) not written arguably the biggest check in Islamic history and financed the Prophet's mission. We owe our Islam in part to her and to all the generous Muslims of previous generations who devoted their time, wealth, and talent to the preservation of our deen.

The next aspect to consider is our priorities in giving. The Prophet taught, "The best dinar that a person spends is a dinar spent on his family". Ali ibn Ali Talib (radya allahu anhu) said, "To give a friend of mine one dirham would be better for me than giving twenty dirhams to other than my friend." Our obligation lies first with our families, next with our friends, next with our immediate communities, and lastly with the broader world. Unfortunately, many of us can mix up our priorities and give only to fellow Muslims or only to far away lands, while people suffer in our very own neighborhoods. God reminds us in the Qur'an: "You are the best of the nations raised up for (the benefit of) men" (3:110). Similarly, the Prophet taught, "People who show mercy to others will be shown mercy by the All-Merciful. Be merciful to those on earth, and He who is in heaven will be merciful to you". Neither the Qur'an nor the Prophet singled out only Muslims. It is essential that we become involved with local programs and strive to help all people, especially those who live close to us, in need.

Although commanded by God, many of us may still find it hard to reach into our pockets. What holds us back? First, we can fail to recognize our role as a trustee – not an owner – of our wealth. Though our paychecks appear as though made out to us, the wealth they represent is not ultimately ours. As God emphasizes repeatedly in the Qur'an: "It is He Who gives wealth and contentment" (53:48). Once we change our perspective, it becomes much easier to give.

Second, we can fail to trust God. We may worry that if we part with our money, we will never regain it. However, He reminds us on numerous occasions that He is ar-Razzaq, the Sustainer. If He gave us wealth the first time, can He not surely do it again? In fact, the Prophet swore, "No money will decrease because a person has given sadaqah." Of course, this does not mean that one's bank account balance will not decrease after giving, but rather that God may reward us in the future, either by bringing new wealth into our lives, removing a future calamity that would have been very costly, or rewarding us in the akhirah.

Third, we can fail to understand the tremendous benefit that accompanies sincere sadaqah. Sadaqah, as investors would say, is the highest-yield, lowest-risk



