Praise be to Allah, we seek help from Him, we seek guidance from Him, we believe in Him and we trust in Him. And we praise Him in all goodness, and I testify that there is no god but Allah alone, He has no partner, To Him belongs everything and He has power over all things. There is no stopping of His bounty, nor a hindrance to His judgment. He does what He pleases and He chooses what is best for us, our obedience does not benefit Him and our disobedience does not harm Him. Entering the obedient into Paradise is a pure virtue from Him, and entering the disobedient into Hell is pure justice. He has the right to be obeyed and He should not be disobeyed, He should be remembered and not to be forgotten, and to be thanked and not to be disbelieved in.

Allah says in Surat Al-Anaam: Aya 19 " Say, "Which is greater in testimony?" Say, "Allah is a witness between me and you. And this Quran was revealed to me so that I may warn you with it and those who heard of it. Do you bear witness that there are other gods than Allah? Say," I do not testify" Say, "He is only one God and I am blameless from what you associate with Him"

And in Surat Yunus Aya 53 Allah says: "And they inform you : Is it true? Say by my Lord it is true and you are not incapable."

And I bear witness that Mohamed (pubh) is the Messenger of Allah, and he is the chosen one of his creation and His last messenger, the imam of Al-Muttaqin, the Master of the noble believers, the One who is approved over the first people and the last, the one who is sent to the worlds as mercy for them. The heart did not lie what it saw, it is nothing but a revealed revelation. Educated by the very powerful, and you Mohamed are indeed of great character.

Allah said in surat Al-Emran (102)

O You who have believed: Fear Allah as He should be feared and do not die except as Muslims"

And in surat Al-Nissa (1):

"O People, fear your Lord who created you from a single soul and created from it its mate and dispersed from both of them many men and women. And fear Allah by whom you ask and unite the relations of the wombs. Indeed Allah is watchful over you."

And in surat Al-Ahzab (70-71) "O you who believe, fear Allah and speak the truth. He will rectify your deeds and forgive your sins and whoever obeys Allah and His Messenger, has achieved great victory.

Then,

Indeed, the best of speech is the word of Allah and the best of guidance is the guidance of the Messenger of Allah (pubh), and the worst of matters in the religion are the newly invented ones, and every newly invented matter is an innovation, and every innovation in the religion of Allah is a misguidance, and every misguidance is in the Hell Fire. O Believers,

- We now pause briefly with a great surah from the great Qur'an. It is one of the short surahs, composed of a few words.

- In the Arabic language, it is an oath sentence with an exception. Imam Al-Shafi'i said about it: "If the Muslims understood this surah, it would suffice them." He also said:" If Allah did not reveal anything other than this surah, it would suffice as an argument against creation.

And when the companions of the Prophet pbuh meet, they do not separate until they recite this Surah as if it is an agreement between them and a covenant of faith that they undertake and communicate with each other.

This surah clearly shows the reality of mankind, the state in which he is in and how he should be.

- This surah is so easy that almost every Muslim can memorize it, young and old.

- This surah is of great meaning, comprehensive and cumulative. Its jurisprudence leads a person to the luxury residing in the Garden of the Lord of the Worlds. And whoever neglects it, will be led to ruin and he will be among the losers.

- It is Surah Al-Asr: The Almighty said:

"By the (Asr) time, Mankind is in loss, except for those who believed and did righteous deeds, and recommended truth, and recommended patience."

- It is an oath from Allah (swt) confirmed by three certainties, sworn by the (waw), affirmed by the (inna), and by swearing by the (lam).

- Allah swears by whatever He wills, and it is not for us to swear except by Allah. In the hadith: "Whoever swears by other than Allah has committed disbelief (Kofr) or polytheism (Shirk)," it is not for us to swear by the ancestors, nor by the saints, nor by the prophets, nor by trees, nor by stones, so it is not prescribed for us except to swear by Allah the Almighty.

- And when Allah swears, the oath of Allah is great, and so is what Allah swears by.

- And 'Asr', meaning time, Allah swore by it for its importance, and has sworn in many places in the Qur'an by the dawn (Wal Fajr), by the night (Wal Layl), the daylight (Wal Nahar), and the early morning (Wal Dhuha), and by the stars (Wal Najm), the sun (Wal Shams), and the morning (Wal Subh).

Wal Asr Inna al-Insan Lafi Khusr

"By the (Asr) time, Mankind is in loss"

- Allah Almighty swears in this place that man, meaning all

human beings, are in continuous loss, and that is because people are a time period, and have an end point. Every time an hour, day, month or year passes, you will inevitably approach the end.

- Imam Al-Hassan Al-Basri was right when he defined mankind and said, "You are only a few days." Every day passes, a part of you passes.

- You and I are a few days or a few hours or a few minutes or say a few seconds. And we are walking to the end point inevitably.

- If you read an obituary or heard of the death of a person, know that death has overtaken or passed you for someone else, and tomorrow it will overtake and pass someone else to you.

 One of the righteous said: "I did not realize the importance of time until I entered the market and found a man selling ice at a very hot day, and I found him calling: O people, have mercy on a person whose capital money is melting."

- Indeed, the most precious thing you have is time.

"By the (Asr) time, Mankind is in loss, except for those who believed and did righteous deeds, and recommended truth, and recommended patience."

- Allah swears by time that we are in permanent loss,

meaning that the passage of time consumes us little by little until we reach the end.

 Your real capital, is time, so be careful in how you spend it and invest it in what benefits you, for you will be asked about it.

In the Hadith by Termizi that the prophet pbuh said: "A man's feet will not move on the Day of Judgement before he is asked about four things: His life and how he spent it, his knowledge and how he used it, his wealth and how he earned it and spent it, and his body and how he worn it out.

- All of these four things are about time:

The first of them is about his life and how he spent it

- The Almighty said in surat Al-Hijr 92, 93: "And by your Lord, we will ask all of them all about what they used to do"

- And the Almighty said in surat Al-Muminoon (99): "Until when death comes to one of them, he says: My Lord, bring us back so that I may do righteousness in what I have left off. No, it is just a word he is saying and behind them is an isthmus (barrier) until the day they are resurrected."

 You will also be asked about your money, how did you earn it? and what did you spend it on - The Almighty said in surat Al-Bakara (254): "Oh, you who have believed, spend what We have provided for you before a day will come when there will neither be any selling, nor friendship, nor intersession, and the disbelievers are the wrong doers."

- And the Almighty said in surat Al-Munafikun (9-11): "O you who believe do not let your wealth or your children distract you from the remembrance of Allah. And whoever does that is among the losers. And spend from what We have provided for you before death comes to any of you and say: "My Lord, would you delay me for a short term? and I will be honest and be of the righteous" And Allah will not delay a soul when its term has come, and Allah is aware of what you do."

The greatest loss is what Allah has described in surat Al-Zumur (15):" Say: indeed the losers are those who lose themselves and their families on the Day of Resurrection. And that is the evident loss.

- And on the Day of Resurrection, Allah will ask the losers in surat Al-Mumunoon (112-116) "He said: "How many years did you stay on earth? They said: We stayed a day or part of a day, so ask the those who followed. He said: You stayed for a little while, if you would have known. Did you think We created you in vain and that you would not return to us? Exalted is Allah, the True Sovereign. There is no god but Him, the Lord of the Noble Throne

"By the (Asr) time, Mankind is in loss, except for those

who believed and did righteous deeds, and recommended truth, and recommended patience."

- Time is the vessel of actions and it is your credit in life. If you spend it on good, it will be good for you, and if you spend it on bad, it will be a loss.

The poet Ahmed Shawki said:

One's heart beat is telling him Life is minutes and seconds So raise it's remembrance after your death As remembrance for man has a second life

- It is astonishing and foolish that you find some of us playing and fooling around and when you ask him what are you doing? he says: "I am only wasting my time or killing time. You are actually killing yourself by wasting your time.

- Abu Hurairah narrated, may Allah be pleased with him, that the Messenger pbuh said: "Initiate seven to work with: Are you waiting for anything but forgotten poverty, or overwhelming wealth, or a destroying disease, or a devastating old age, or a premature death, or the Anti christ then an absent evil awaits, or the Hour, the Hour is worse and bitter!")) by Al-Tirmidhi and is a good (Hasan) Hadith.

- You, and me are exactly like the calendar on your desk or on the wall, In the beginning of the year you find it crowded and full, then you don't realize that day after day you lose a paper after another until it is nothing.

 The poet Abu Ishaq Al Albiri said: The days are taking their toll on your heart and the hours are carving away your body And death invites you with a true calling O my friend I want you and you I mean.

- The second, which is part of the minute, is important in our lives, so do not neglect it and let it go to waste. Look at the saying of the Messenger of Allah pbuh narrated by Ibn Masood:

"One of you may be doing the deeds of the people of paradise until there will be only one arm's length between him and paradise, then what has been written overtakes him and he does the deeds of the people of hell fire, so he enters hell. And one of you may be doing the deeds of the people of hell fire until there is only an arm's length between him and hell fire and then the written overtakes him and he does the work of the people of paradise and he enters it.

Some of us blame time and insults it and describes time as "bad or evil". This is due to their lack of knowledge and bad manners.

Abu Huraira may Allah be pleased with him narrated that the prophet pbuh said that Allah said: "Mankind hurt me when they insult time. I am time and all matters are in my hands. I turn night and day." by Bukhari and Muslim And for those who attribute their failure to time, Imam Al-Shafi'i said to them:

We find fault in our times, while the fault lies within us And our time has no fault but us

We blame time without cause

And if time spoke it would blame us

We don't see a wolf eat another wolf's flesh when they fight

While we eat each other under our sight

"By the (Asr) time, Mankind is in loss, except for those who believed and did righteous deeds, and recommended truth, and recommended patience."

But what is the way out? How can we be saved? What is the solution? What is the procedure to follow? The grace of Allah the Almighty and His mercy comes after the exception:

"Except for those who believed and did righteous deeds, and recommended truth, and recommended patience."

The answer is in these four pillars, the pillars of salvation: you can survive this loss with these pillars

- The first pillar: "Except for those who believed."
- The second pillar: "and did righteous deeds)
- The third pillar: the call to God Almighty "And they recommended truth"
- And the fourth is :"And they recommended patience"

May God bless you and me in the Great Qur'an and benefit me and you by the verses and signs and the words of wisdom. I say what you heard make istithkhfar for you and me and all Muslims. I make dua to Allah and you are certain of the answer.