APPENDIX

Complete Quick Reference

Every Tip, Rule & Recommendation From Both Decks

A Working Philosophy for Life in America — and — Building & Protecting Generational Wealth

Each reference in brackets points to its slide: [Section-Number] for the philosophy deck, and [Financial: Section-Number] for the financial deck. Every item lives in full, with its full context, on that slide.

This is organized by theme, not by slide order, so related advice from different sessions sits together.

Education & The Foundation

- Real education has three equal parts: academic, faith-based, and social. Shorten any one side and the whole thing falls apart. *[B-2]*
- You spend eighteen hard years either way — the only choice is when. Eighteen hard years buy you the next eighty of ease. *[B-3]*
- People can steal your money and your things, but not what is in your head. Knowledge, skills and experience can't be stolen or destroyed, so invest in them: continuous learning, continuous improvement. [B-11A]
- Split your 24 hours: 8 for hard work, 8 for good sleep, 8 for everything else that gives life meaning. *[B-4]*
- The third 8 hours breaks into 3 Fs (Family, Friends, Faith), 3 Hs (Health, Hygiene, Hobby), 3 Ss (Soul, Service, Smile). *[B-5]*
- Health is the number one in front of all the other zeros — money, house, car, career, hobbies. Lose health and the whole number goes to zero. *[B-6]*
- Find someone to guide you on nutrition and health early. An entire generation flew blind on basics like cholesterol — don't wait the way we did. *[B-7]*
- For allergies and general health: 7 drops of black seed oil with about 1/3 tsp local honey, daily (I am not a doctor; check with yours first, especially if pregnant, diabetic, on medication, or for a child, and never give honey to a baby under one). For food poisoning, especially traveling: natural charcoal tablets. Hijama as a regular routine. [B-8]
- Drive the healthcare system before it drives you. Follow up ten times if that's what it takes — nobody else will chase your results for you. *[B-9, B-9A]*
- Don't take a bad headache or left-shoulder/chest pain lightly. Know stroke warning signs. Have at least one family member trained in CPR and first aid. *[B-9A]*
- Get educated means three things, not one: social, faith, and academic. Academics alone can produce someone knowledgeable who can't get along with people or hold values. *[C-9]*
- A little learning is a dangerous thing — seek out real scholars, not shortcuts. *[C-16]*
- Two tests before taking on any work: passion (are you glad to start Monday morning?) and intention (why before what). Fails either test, don't do it. *[C-20]*
- Work hard, play hard — keep a sport or hobby for life. Workaholic, or commuting over an hour each way? Ask: do you live to work, or work to live? Never retire into nothing; step back from the job, give those hours to community. *[C-21]*
- Don't tell me how good you are — let someone else tell me. Be an all-rounder; master of one is fragile when the game changes. *[C-21]*
- Hire people better than you, then let them fly. Micromanaging a good hire wastes the hire. *[C-22]*

Earn

- Your ability to earn comes from practice and problem-solving, not luck. Keep learning new skills every year. *[B-10]*
- A degree gets you in the door; real skills and hard work get you paid. Build two incomes — one job alone is risky. *[B-10]*
- A W-2 salary alone will not make you rich. Start a passive income source as early as you can. *[B-10]*
- More money will not solve your problems — what you do with it will. Work for the experience, not just the paycheck. *[B-11]*

Keep — Save & Spend

- Fancy clothes and jewelry show what you spent, not what you have. Save a portion of income first, then spend what's left. *[B-12]*
- Treat credit cards like real cash. If you can't buy it twice with cash, you can't afford it. Learn the quiet power of saying no thanks. *[B-12]*
- Ten things that drain savings: credit card debt, brand-new luxury cars, payday loans, idle jewelry & gold, high-risk gambling bonds, get-rich-quick schemes, money-losing rentals, overpriced designer clothing, speculative crypto, vacation timeshares. *[B-13]*
- The 6-step money order: $1,000 emergency fund, pay off high debt smallest-to-largest, 3-6 months cash reserve, save 15% for retirement, fund children's education, pay off your home early (adapted from Dave Ramsey’s Baby Steps). *[B-14]*

Grow — Investing

- Only put money into things you can explain in plain words to a 10-year-old, then leave it alone. *[B-15]*
- $100 saved at 20 outgrows $200 saved at 45 — start early. Be patient; hold long-term without panicking during drops. *[B-15]*
- Ten years of waiting to invest costs roughly $400,000 in the end (assuming $200 a month at an 8 percent average annual return to age 65 — illustrative, not guaranteed), and only a small fraction of that was money you would have paid in yourself. *[B-16]*
- It isn't only money that compounds early — health, character, skills, giving, and trust all compound the same way. Start while small. *[B-16]*
- Six ways to fund children's education: 529 plan, Roth IRA (double duty), Coverdell ESA, custodial account (UTMA, use with open eyes), start early not big, keep it halal with Shariah-screened funds. *[B-17]*
- Buy your home with your heart and your values. Buy your investments with your head and your numbers. *[B-18]*
- Buy low, hold quality, sell high if you have to sell. Look for opportunity when others are fearful; don't chase what everyone else is buying. *[K-2]*
- Use covered calls and stop-loss orders as guardrails for a disciplined plan, not shortcuts. Decide your target before you invest, not after emotions take over. *[K-3]*
- Jewelry is meaningful and beautiful, but it is not an investment — it carries a making charge you never get back. Invest in metals in raw form: gold, silver, platinum. *[K-4]*
- Direct real estate ownership means control, leverage, and every 2am phone call. Indirect (REITs, DSTs) means professional management, no landlord duties, but no control either. *[K-5]*
- A triple-net commercial lease means fewer headaches and zero rent the day the tenant leaves — a narrow pool of tenants, and re-leasing can take months. *[Financial: B-9]*
- REITs must distribute at least 90% of taxable income as dividends by law. Most REIT dividends are taxed as ordinary income, not the lower qualified rate. *[Financial: B-12]*
- A DST lets you defer capital gains through a 1031 exchange without picking up the phone at 2am — but minimums commonly run $25,000-$100,000 as of 2026, depending on the sponsor, illiquid for 5-10 years, no control, generally accredited investors only. *[Financial: B-13]*
- Covered calls: sell monthly against 100+ shares you already own for steady cash flow — but it caps your upside and isn't truly passive, it's an income trade. *[Financial: B-17]*
- Bond ladders turn 'guess the interest rate' into 'collect the average, every year' — stagger maturities across several years and reinvest as each matures. *[Financial: B-19]*
- Preferred stocks pay a fixed dividend ahead of common stockholders, but cap your upside and are interest-rate sensitive, like a bond. *[Financial: B-20]*
- Private lending: be the bank, earn interest financing real estate or business deals — but every loan is only as good as the borrower and collateral behind it. *[Financial: B-22]*
- Real estate crowdfunding sizes real estate ownership for a brokerage account rather than a bank loan — lower minimums, but less liquid than public REITs. *[Financial: B-23]*

Protect — Insurance, Entities & Legal Structure

- Rule #1: do not lose money. Lose 50%, you need a 100% gain just to get back to zero. Insurance is protection; don't invest in what you don't understand; don't put all eggs in one basket. *[B-19]*
- Insure with an umbrella policy of at least your net worth, and more if you have significant assets or rental properties. Structure ownership with LLCs and LLPs — one bad deal should never reach your home. Business owners carry both personal and commercial policies. *[B-20]*
- Make mashwarah before you decide — a decision made alone is a decision made blind. Put objectives on 1-, 5-, and 10-year timelines. *[B-20]*
- Forming an LLC in Nevada or Wyoming does not get California property or business out of California's reach — you still register and pay the $800 minimum franchise tax, every year. *[Financial: C-19]*
- Two kinds of LLC protection: if someone sues your business, the LLC shields your personal savings regardless of where it's formed. If someone sues you personally, out-of-state 'extra' protection may not survive a California courtroom. *[Financial: C-20]*
- Group properties by LLC to manage cost, one-to-one when affordable. Separate operating and holding companies. Layer trusts above business entities. Carry commercial umbrella coverage. *[Financial: C-22]*
- Doctors/dentists: malpractice insurance first, a professional entity suited to your state, keep practice and personal finances entirely separate, avoid unnecessary personal guarantees, disability insurance to protect income if you can't practice. *[Financial: C-23]*
- Young individuals: the big one is umbrella insurance — inexpensive, adds a real layer of protection. Separate bank accounts, beneficiary designations, a basic will, avoid unnecessary personal guarantees. *[Financial: C-24]*
- Real estate investors: landlord insurance once a property is rented, not an ordinary homeowner's policy. Don't pile multiple properties into a single entity. A properly drafted lease is itself an asset-protection tool. *[Financial: C-25]*
- Six mistakes that quietly undo estate plans: waiting until a claim is filed, mixing personal & business funds, relying on insurance alone, never updating the plan, DIY structures without counsel, ignoring state-law differences. *[Financial: C-27]*
- Advanced tools worth knowing (most are overkill for typical situations): Series LLC, charging order protection, tenancy by the entirety, domestic asset protection trust, family limited partnership, captive insurance. *[Financial: C-28]*
- Board service carries its own exposure: before agreeing to serve on any nonprofit, HOA, or company board, ask whether it carries D&O (Directors & Officers) insurance, whether you're personally included as an insured officer, and what the limits and exclusions actually are — legal defense alone can run well past six figures even when the director did nothing wrong. *[Financial: C-30]*
- A California homestead exemption protects some home equity from certain judgment creditors, but it doesn't erase a mortgage or replace insurance — have an attorney apply the current rules to your specific numbers. *[Financial: C-32]*
- Coverages people forget: EPLI for employee claims, cyber insurance for ransomware or a data breach, and Errors & Omissions (E&O) for professional-advice claims — each is a separate policy, not something general liability quietly covers. *[Financial: C-33]*
- Read personal guarantees before signing, not after: an LLC separates liabilities, but a personal guarantee on a lease or loan brings the obligation straight back to you regardless of the entity. *[Financial: C-34]*
- Asset protection has a clock — plan and insure before trouble arrives; moving assets after a claim is already looming can be challenged and unwound under creditor-protection law. *[Financial: C-35]*

• Two safe deposit boxes, not one — one essentially a decoy, one that's the real one. A hockey stick at home: simple, legal, always within reach. Fire extinguishers, every floor plus kitchen and water heater, trained on, not just owned. *[C-5, Financial: C-27]*

• If somebody wants to drive rash, honk at you, and overtake you — give way. Don't fight that person. The world has become crooked; never argue with people like that. *[Book 1, Chapter 23 (added by request, not yet a standalone slide)]*

• Driving, simple physics: never tailgate; never brake in a curve or turn; slow down in rain (hydroplaning) and watch for black ice on cold nights; a slow driver is not automatically safe, a good driver anticipates, brakes as little as possible, and watches all 360 degrees; if a left turn is risky, turn right and make a U-turn where legal. [Philosophy: C-5B, 56; Tips: 3.9]

• Parking safety: never park on the freeway or stop in a travel lane; in an emergency, move out of traffic, hazards on, call for help, and open doors with care, especially the driver's. Park in well-lit places, take your keys, keep valuables out of sight, keep windows up for strangers and windshield cleaners, and check the locks yourself, even on a Tesla.

• Driving discipline: no phone distraction; seat belts on for everyone; never drive tired or impaired; check blind spots, not just mirrors; miss an exit, take the next one; in a breakdown, call for help and stay away from moving traffic; passengers never turn off the lights or open windows (especially from the back seat) without the driver knowing, so use the window lock.

• Passengers & children: child locks on in the back; everyone buckles up, back seat included; no feet on the dashboard; never leave a child or pet alone in the car; passengers never grab the wheel or distract the driver.

• Around the car: walk around before backing out; look for cyclists before opening a door; doors locked while driving and at the gas pump; heavy items in the trunk.

• On the road: being followed, don't drive home; go to a police station or busy public place. Angry driver: no eye contact, let them pass. Pull over for emergency vehicles; move over for vehicles stopped on the shoulder; headlights on in rain and at dusk.

• Car readiness: every 3–6 months and before every long trip, check tires, wipers, and washer fluid, plus oil and radiator coolant on a gas car. Know where the spare tire, wrench, and jack are. Keep an emergency kit in the car. Rotate and balance tires about every 5,000 miles, align every 10,000–15,000; ask for a lifetime rotation and alignment deal when you buy tires.

• Home backup power: keep a gasoline or natural-gas generator; test it every few months; run it only outdoors, never in the garage (carbon monoxide).

• Water shut-off tool: every homeowner should keep one in the garage, and know where the main water shut-off is.

• Rental car: before driving off, check the lights, parking brake, hazard-light switch, wipers, spare tire, and fuel-door button. The small arrow by the pump symbol on the fuel gauge shows which side the gas cap is on.

• Never lie or misrepresent anything to a law enforcement officer — police, TSA, FBI, Homeland Security, county, whatever the agency. This country runs on a basis of honesty and trust between its people and its institutions. Protect that trust, on your end, without exception. *[Book 1, Chapter 23 (added by request, not yet a standalone slide)]*

• File your tax return if you make money. Take extensions if you genuinely need them — that's what they're there for. But never simply not file. There's a real difference between the two, and only one of them is honest. *[Book 1, Chapter 23 (added by request, not yet a standalone slide)]*

Retirement Preparation

- One year before stopping: test your monthly budget against actual spending, confirm healthcare coverage, keep a 1-year cash cushion, max out final 401(k)/IRA contributions, review withdrawal rules, decide on housing. *[B-21]*
- Six months to day one: a 30-day practice run on the actual retirement budget, update wills & trust, verify exact Social Security numbers online, lock in health/dental/life coverage, give formal notice, set up automatic deposits. *[B-22]*
- If you got a Social Security card as a student before citizenship, your record may never have been updated. Fix it with Form SS-5, driver's license, passport, and proof of citizenship — call ahead: 1 (800) 772-1213. *[B-23]*
- Estate tax exemption did not drop in 2026 — it rose to $15 million per person ($30 million per couple), indexed for inflation, under the One Big Beautiful Bill Act. *[M-14]*
- Only 8 states tax Social Security in 2026 (Colorado, Connecticut, Minnesota, Montana, New Mexico, Rhode Island, Utah, Vermont) — most exempt lower and middle incomes anyway. *[M-14]*
- The home-sale capital gains exclusion is, as of 2026, $250,000 single / $500,000 married if you've lived there two of the last five years — and it applies to the gain, not the sale price. *[M-14]*
- Tax withheld in a high-income year does not come back in a low-income year — each tax year stands on its own. The lever is timing income, not recovering past tax. *[M-15]*
- The years between your last paycheck and your first required withdrawal are usually the cheapest tax years of your life — that's the window for Roth conversions and voluntary withdrawals. *[M-15]*
- Working while collecting Social Security before full retirement age: $1 held back per $2 earned above $24,480 (or $1 per $3 above $65,160 in your FRA year). No limit at all once you reach full retirement age. *[M-16]*
- Held-back Social Security benefits aren't lost — your check is automatically raised for life once you reach full retirement age. Waiting past full retirement age adds roughly 8% per year until 70. *[M-16]*
- If you expect to exceed the earnings-test limit, tell Social Security early. File Form W-4V to withhold tax from the benefit itself. If you stop working mid-year, file SSA-44. *[M-16]*

Estate Planning & the Islamic Will

- Mortgages don't vanish when someone passes — good planning makes the home a blessing, not a court battle. A living trust works during life and after, and bypasses probate. *[B-24]*
- Muslim Funeral Service USA (MFSUSA): a one-time membership fee of $125 covers the whole household; each member's share of a funeral is capped at $25, and the payout is up to $10,000 when a member passes away, paid equally by the members (all figures as of October 2026). Membership begins 180 days after applying, and claims are filed within 90 days. *[B-25, Financial: E-9 through E-14]*
- A will is the last gift you give your family, or the last burden. An unfunded trust is an empty promise. We are stewards, not owners — plan accordingly. *[Financial: D-35]*
- The four core documents: Last Will & Testament, Living Trust, Power of Attorney, Advance Medical Directive. *[Financial: D-7]*
- Every Muslim needs an Islamic will, whether rich or not, whether old or young. Without one, U.S. intestate succession law takes over — it knows nothing of faraid. *[D-44A]*
- It is not permissible for any Muslim who has something to will to stay two nights without having it written and kept ready — Sahih al-Bukhari 2738 & Sahih Muslim 1627a. The one-third cap on a bequest traces to the hadith of Sa'd ibn Abi Waqqas. *[D-44B]*
- Surah An-Nisa 4:11-13 sets specific inheritance shares as limits set by Allah (SWT) Himself. AMJA advises consulting trusted religious authorities. My own advice: pair an estate-planning attorney with a qualified Islamic scholar — together, not as substitutes. *[D-44C]*
- An Islamic will does not automatically override U.S. law — beneficiary designations, joint ownership, trusts, and retirement accounts can all affect how property actually passes. *[D-44D]*
- Share your finished will — don't just write it. Your spouse gets the full document. Each child, once old enough. A trusted friend. Your masjid or a named scholar as fallback. *[D-44F, Financial: D-8E]*
- Digital assets, out-of-state property, and business succession are the estate-planning gaps most people miss entirely. *[D-44I]*
- Before it is needed: share usernames and passwords, will, advance medical directive, power of attorney, estate documents, and a full financial balance sheet with your spouse and children. *[F-8]*
- For the business: succession or buy-sell agreement, a contingency plan for who runs day-to-day operations, authorized signers on accounts, patent/licensing documentation, key contacts (accountant, attorney, banker, insurance broker). *[F-9]*
- For real estate: property deeds and titles, mortgage/loan statements and lender contacts, property management agreements, lease agreements and rent rolls, property insurance policies. *[F-10]*
- For financial accounts: life insurance policies and beneficiaries, retirement account beneficiary designations, investment/brokerage statements, outstanding debts, tax return locations. *[F-11]*
- For digital access & insurance: a digital asset inventory (domains, hosting, cloud storage), password manager master access, phone/computer access codes, health insurance & Medicare info, life/disability/umbrella policies. *[F-12]*
- For personal & faith matters: debts owed to you and by you, zakat records and outstanding obligations, funeral and burial instructions, leadership succession for any community organization you lead. *[F-13]*

- Give to your children during their acid test, not after you're gone — the money that helps most arrives when someone is struggling, not decades later as an inheritance. *[D-13]*

Nazar, Hasad & Protection

- Nazar and hasad are used like a lawsuit to destroy people and families — attacking health, wealth, business, and marriages. It is not limited to any one community. *[D-30]*
- Jo karta hai, woh marta hai — the one who does the work takes the hit. Only 5-10 percent genuinely contribute in any room; do the work anyway. *[D-19, D-30A]*
- Three safeguards, in practice: say masha'Allah from the heart, not habit. Give sadaqah regularly — ideally daily, realistically monthly, but do it. Recite Manzil & Surah Al-Baqarah as an actual routine. *[D-40A]*
- When you see someone else's success: stop the comparison, admire the blessing without resentment, thank Allah for what you have, pray for them, and move on with your own life. *[D-41]*
- When you are the one who is successful: be grateful, humble, useful, and selective about what you share. Don't flaunt, apologize for success, hide everything out of fear, or confuse privacy with shame. *[D-42]*
- The cure for hasad isn't only protecting yourself from others' envy — it's also protecting your own heart from becoming envious of others. *[D-43]*
- A prayer worth saying: Ya Allah, humein hasad, nazar, aur jaadu se mehfooz rakh — O Allah, protect us from jealousy, the evil eye, and black magic. Surah Al-Falaq was revealed for exactly this protection. *[H-2]*
- In a capitalist environment of jealousy, ego, and charsa charsee, people forget their core religion. Unfortunately, money becomes the religion. [D-30]

Family & Fairness

- Fairness begins at home: divide money by written record, never memory. The child who asks least often needs you most. Praise one in public and you've measured the others. *[D-26]*
- The haq of workers: pay before the sweat dries, never make someone ask twice. The haq of partners: put it in writing while everyone still likes each other. The haq of family: settle inheritance, loans, and promises while you're still able. *[D-26]*
- I've practiced paying workers promptly since arriving in the USA — my handymen and employees stay twenty-plus years because of it. It's not always about money. *[D-26A]*
- Give the fairness you didn't receive: match milestones for every child, even early. Being blessed now doesn't erase what was unfair then — say the old unfairness out loud once, and let it go. *[D-27]*
- Fear Allah (SWT), and be just between your children — not most of them, not the easy ones, all of them. *[D-24]*
- As a husband: your mother's right to kindness and your wife's right to protection are not opposites, and don't cancel each other. Silence when your wife is wronged is consent, and consent makes you the wrongdoer. *[F-5]*
- Some say a family isn't complete without a son. I have three daughters, raised to out-work, out-think, and outshine any son in the world — and every bit of that is Asfiya's doing. Happy wife, happy life. *[F-4, Financial D-6]*

Friendship & Relationships

- Don't tell me who you are — tell me who your friends are. A true friend tells you the uncomfortable truth and celebrates your success without jealousy. *[E-2]*
- I prefer fewer friends — quality over quantity. Fewer people to compare myself to, fewer people comparing themselves to me. *[E-3]*
- The true test of friendship is to sustain it, not take advantage of it. Don't keep score — give because you value the person, not because you expect something back. *[E-4]*
- Haathi ke daant khaane ke aur, dikhaane ke aur — an elephant's teeth for showing are different from the ones it chews with. Judge people by what they do, not by what they show.
- The litmus test: deal with money together and watch, don't just listen. Give the honeymoon phase four days — by then, who they really are starts to show. With employees, the honeymoon runs about fourteen weeks. *[E-5]*
- Five more real tests of a relationship: illness, a real emergency, traveling together, how they treat others who can do nothing for them, and a real disagreement. *[E-6]*
- Expectations often lead to disappointment. Lower expectations without lowering standards. Do good because it's right, not because you expect something back. *[E-7]*
- Not everyone who smiles with you is genuinely happy for you. Be more careful about whom you trust — protect your family, your peace, and your privacy. *[E-9]*

Business

- Don't fall in love with the idea — fall in love with the customer, the numbers, and the execution. Know the market, know the numbers, know yourself. *[J-12]*
- Before an acquisition: deal structure (price vs. independent valuation, asset vs. entity sale, seller financing), an operations plan, and financial projections that assume new ownership, not the old one. *[J-13]*
- Due diligence before buying a business: three years of financials, customer/supplier contracts, pending litigation or liens, employee agreements, equipment condition and permit transfer. *[J-14]*
- Self-funded keeps full control but limits speed; investors bring faster growth but shared control and outside pressure. Best fit depends on whether you can be patient or need to move fast. *[J-15]*
- Six things every good manager protects: perfectionism on detail, real time management, telling urgent from important, hiring people better than you, proactive planning, and the drive to never stop. *[J-16]*
- Organizations fail to grow for six named reasons: no clear goals/poor leadership, poor communication, emotional not rational decisions, lack of focus/patience, and no real community involvement. *[J-17]*
- Build the business system-dependent, not people-dependent. If it stops when one person is out, it was never a process — just a habit only they knew. Write it down once; train the backup before you need it. *[J-18]*
- Thirteen working rules from 40 years: communication is everything, make decisions (indecision is the worst decision), failure is not an option, zero whining, keep it simple, focus on facts, know your strengths and weaknesses, work as a team, earn respect rather than demand it, manage your time, move forward without dwelling on the past, do it right the first time, stay thick-skinned. *[J-19, J-20]*
- Running meetings that work: 'me' becomes 'us,' every meeting needs an agenda, set rules and time limits, close every meeting with named owners and status. *[J-21]*
- Four principles: never do partnerships (or write the exit policy first, never the entrance). Never do business with people you know. Never mix money with family. Put every money dealing in writing. *[J-23]*
- Business doesn't clock out, and if you let it, it won't let you either. Know the difference between being driven and being consumed — one builds a life, the other borrows against it. *[J-8]*
- Take calculated risks — the word that matters is calculated. Never over-extend financially; never put the primary home on lien to leverage funds. Cash management is half of what makes or breaks a business. *[J-9]*
- You can manage cash with a spreadsheet. You cannot manage people with one. Take everyone's opinion, then make the call and own it — good or bad. *[J-10]*

Success & Habits

- Real success: stand on your own feet, owing nothing to anyone. Give back to community — a life measured only by what you kept is a small life. *[G-2]*
- Success is not what happens to you — it's what you refuse to let happen to you. Create your own identity. Don't be a victim; circumstances explain what happened, they don't decide what you do next. *[G-3]*
- What keeps me going: faith and du'a, the memory of 1986, family, gratitude. The tools: write it down, start before you feel ready, keep good company, review once a year. *[G-4]*
- The same God who blesses you can also take it away: when blessed, be thankful; when challenged, be patient. [Philosophy: 203]
- Motivation is a feeling. Discipline is a decision. Only one shows up every day. *[G-4]*
- Empty vessels make the most noise — the loudest person in the room is rarely the one to worry about. *[G-5]*
- Five habits worth building: measured instead of reactive, generous instead of self-first, inclusive instead of small-circle, contributing instead of sidelined, punctual instead of running late. *[G-8]*
- Five simple actions for this week: track your 8+8+8 hours honestly, set up auto-savings on payday, list debts over 10% interest, cancel one unused subscription, book one important appointment you've been putting off. *[G-9]*

Community & Civic Engagement

- Every city already has people — what's missing is someone willing to build. Vision, leadership, and time turn proximity into real community. *[D-16]*
- Your success is my success, your failure is my failure — that's the whole idea behind building any real community group. Not charity; shared responsibility. *[D-17]*
- Idle communities turn inward and give fitna room to grow. Fill the calendar — activities are the trump card; busy hands leave no room to fracture. *[D-18]*
- Five habits holding the community back: reactive instead of proactive, emotional instead of rational, divided instead of unified, exclusive instead of inclusive, late-running instead of on time. *[L-5]*
- Registration comes first — you cannot cast a ballot without it. Check status at voterstatus.sos.ca.gov, register at registertovote.ca.gov. *[L-8]*
- Four roles anyone can play in civic life: Educator, Convener, Bridge-Builder, Role Model. Pick the one that fits you. *[L-11]*
- Growth doesn't happen by announcement: run activities, get teachers/students/youth/women genuinely involved, run surveys and don't fear criticism, create nominated sub-committees, believe in consensus management. *[L-7]*

First-Time Home Buying

- Check where the sewer line runs and for large trees near it. Confirm who's responsible for which portion. Get insurance that specifically covers sewer line problems. *[K (see Chapter 21, full guide)]*
- Test for a hidden leak yourself: shut off every outlet, then check the water meter. If it's still moving, there's a leak you haven't found. *[K-2]*
- A home vs. an investment: buy your home with your heart and your values; buy your investments with your head and your numbers. *[K, B-18]*
- Gauge a neighborhood before any deeper research by looking at the quality and condition of the cars parked on the street. *[K]*
- I don't buy two-story houses as rental investments. *[K]*

Getting Ready for Medicare

- Your Medicare premium is set by a tax return two years old — plan two years ahead, not for the current year's income. *[M-14, M-15]*
- Medicare IRMAA is based on a two-year look-back; one large withdrawal raises one year of IRMAA, not two. *[M-14]*
- A strong work year while still collecting Social Security raises your Medicare premium two years later — factor this into timing decisions. *[M-16]*
- If you stop working mid-year, file Form SSA-44 to ask Medicare to use this year's lower income instead of the two-year-old return. *[M-16]*

The Islamic Funeral Process

- Five steps, in order: prompt notification (burial is not delayed), ghusl, kafan, Salat al-Janazah, burial facing the Qibla. *[Financial: E-2]*
- Ghusl: performed by people of the same gender, an odd number of washes, water scented with sidr and camphor, carried out with modesty and respect. *[Financial: E-3]*
- Kafan: three white unstitched sheets for men (about 7x7 ft each), five for women — equal simplicity in death. *[Financial: E-4]*
- Salat al-Janazah is a communal obligation (fard kifayah) — prayed standing, four takbirs, no ruku or sujud, facing the Qibla. *[Financial: E-5]*
- What Islam avoids in burial: embalming, cremation, open-casket viewing, costly caskets and displays, loud wailing, unnecessary delay of burial. *[Financial: E-7]*
- In the first hours after a death: call MFSUSA and your masjid contact first, obtain the death certificate and burial permit, confirm ghusl/kafan/transportation, agree the Janazah time and location, ensure the grave is prepared, share route maps with family. *[Financial: E-8]*
- MFSUSA membership: a one-time fee of $125, a cost-share of no more than $25 per member per funeral, and up to $10,000 payout per member (all as of October 2026); membership begins 180 days after applying. *[Financial: E-12]*

Wisdom From Family & Scholars

- Poochhta poochhta pandit thavay — ask, and ask again, that's how a scholar is made. The one who asks looks foolish for a moment; the one who doesn't stays foolish for life. *[C-6]*
- Akela chana bhaad nahi phod sakta — one grain alone cannot burst the roasting oven. Find your people, share the work and the credit, or stay small. *[C-6]*
- Do not play with fire, air, or water — each is a blessing. Carelessness with a blessing is how you lose it. *[C-7]*
- Never be late — I would still rather wait an hour than make another person wait a minute. *[C-8]*
- Attach yourself to the masjid, and build one within five minutes of wherever you settle. Take care of two things in this country: your wife, and your car. *[C-12]*
- Our religion is simple; people made it complex with rituals, traditions and culture. In India we were not allowed to ask why. I learned true Islam here in the USA, through scholars but mostly through observation and the freedom to ask why, and so did my daughters — as faith, not as culture. [C-12]
- Do not judge anyone who comes to you for help, even when the help is monetary — just give, give, give. *[C-13]*
- Give someone the benefit of the doubt rather than speculating about their intentions. Backbiting is the opposite of that benefit, spread to people who weren't there to see for themselves. *[C-14]*
- Give systematically, not only when asked — this country showed us how to build giving into an actual system, not just an occasional response. *[C-19]*

Credits

The Six-Step Money Order is adapted from Dave Ramsey’s Baby Steps (ramseysolutions.com).