

# THE MESSAGE

messagemagazine.com.au

Volume 7 Issue 1, 2009  
10,000 Copies Distributed



## Money

How Can A Muslim's Wealth  
Be Used to Worship Allah?



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# **The lure of black money**

Recently I sat down and had a look at my finances. I realised that in the next few weeks my car rego is due, water and electricity bills are coming soon and so is my monthly mobile bill and of course, how can I not forget about how my landlord has just increased my rent, as well as the spiraling cost of petrol. With all these worries on my mind, I began to realise why the lure of black money was an easy option to take and a quick fix solution to so many financial troubles.

How many of us know of a person working 'on the side' while at the same time attempting to cheat our welfare system. Today, this problem is increasingly becoming more and more frequent in all communities.

However, as Muslims, some of us fall into these types of activities due to a lack of reliance and trust in Allah (SwT). Allah mentions in the Quran; "Know that Allah is free of all wants, full of praise. Satan promises you poverty and bids you to commit indecency, whereas Allah promises you His forgiveness and bounty. Allah is generous, all-knowing. He grants wisdom to whom He wills; and he who is granted wisdom has indeed been granted abundant good. But none take heed except men of understanding" (Al Qur'an 2:267-269).

Tax evasion whether it is through trying to squeeze a few dollars out of Centrelink or disguising the origin of money earned from illegal businesses and making them look like 'an honest buck' is a branch of fraud. Today, such activities represent an estimated 2–5% of the world's gross domestic product (about US\$1 trillion).

Allah (SwT) clearly states in the Qur'an how he views people who deal with fraud, stating: "Woe to those that deal in fraud, those who when they have to receive by measure from men exact full measure. But when they have to give by measure or weight to men give less than due. Do they not think that they will be called to account?" [Al Qur'an 83:1-4]

This verse from the Qur'an inspires us to reflect. In this case, the verse inspires us to reflect upon what drives us. Are we driven by the lure of cash where we will stoop to whatever level to earn it, or will we reflect on a Muslim's true principles and on our spiritual character? This very first part of this surah should make us stop and reflect on this important aspect of our lives.

Although I still get shivers down my spine every time I think of the endless amounts of bills which I will soon need to pay for; as a Muslim I know that Allah (SwT) will be testing me to see how strong my faith and trust in Him really is. As Allah (SwT) says, "Do men think that they will be left alone on saying, "We believe", and that they will not be tested? We did test those before them, and Allah will certainly know those who are true from those who are false" (Al Qur'an 29:2-3).

The lure of 'easy money' is just one of these tests. So my dear brothers and sisters, let us not take the easy way out when Allah (SwT) tests us with a hardship or with our wealth, but let us overcome these trials by being patient and perseverant. Our money will come and go but our deeds are held accountable on each and every one of us.

Mohammed Adra  
Editor



# Snail Mail...

## Letter to the Editor

Dear Sir,

My name is Nadia and I would like to start out by congratulating you on a fantastic magazine. When I was initially introduced to it, I was immediately struck by its professionalism as well as the contemporary themes you choose to cover. It is a fantastic source of entertainment and education for all who come across it and I found it to be highly "in- tune" with what is happening in our community. In saying that, I feel I should explain the purpose of this letter.

After reading some of your articles and editorials, I felt I could write to you and explain my frustrations with some of the issues concerning our community. I am sure you are not a stranger to the matters regarding rental properties and rental income. I have lived in rental properties for the last five years and judging by the tone of your magazine, I hope I am not too quick to presume that you and many of your readers are also tenants.

In recent years, I have Alhamdulillah been blessed with some new additions to my family which have forced me to reconsider my living arrangements. I looked for many months before I made the brave move of leaving a home I was very happy in. I was pregnant at the time and it was only eight weeks after we had initially moved into the new home that the real estate agent informed us that the property would be listed for sale and that I was obligated to "open" the house for viewings. Four months had passed and the property did not sell. However, by that time both my husband and I were very unhappy with the situation since we were told that eventually the property would again be listed for sale. To add to the situation, we found out that despite our pleas, the landlord was increasing the rent by a further twenty dollars per week after only 6 months of living there!

Given the situation, my husband and I decided to move elsewhere since we now had the baby and were not in a position to be paying that kind of money. We were lucky enough to find a property quickly and moved into it soon after. Four weeks into our twelve-month contract we were told that the owner would also list this property on the market for sale!

At this point my husband and I have just given up. We have now moved an average of once every year for five years. Surely, we are not alone. Surely there must be thousands of families in similar situations- families who wish not to wage war between themselves and Allah, the All Mighty, and who have committed to leasing properties until a "halal" alternative arises (if there ever is one).

So my question is: why has the community not provided us with a solution? If there are so many people affected by such a dilemma, then why haven't we united to aid one another? It seems to me that other Muslim brothers and sisters have also given up. Am I foolish to propose that we pool our money to buy properties outright and lease them out to people experiencing this hardship? Why does it seem that everyone is talking about an issue that has resonated so deeply within the community behind closed doors; when the only solution is to come together in a public forum and bring this issue to the fore?

I am urging you to help me highlight this issue since I fear no one else will. I want to make a change. I want people to act now and help us to stabilise the current situation because in years to come, my children may not even have the option to continue living in this great city of ours, Sydney.

I pray that Allah watches over us in a time of such adversity and hears our dua. May he make the path ahead an easy one if that is better for us. May He unite our Ummah and strengthen our solidarity. Ameen.

Your sister in Islam

Nadia





# Sheikh's Corner

Whenever we turn on the television these days or read the newspapers, the most pressing issue to most viewers and readers would have to be the current world economic crisis. A crisis whereby the world is bracing itself for tough times ahead - times not seen for almost a hundred years! Higher unemployment, shares plummeting, the Australian currency rollercoaster ride... And it looks like we still haven't even boarded this rollercoaster ride.

During these turbulent times, it is important to remember that as a Muslim, there are many responsibilities that one should undertake in this life. One of these responsibilities is the management of wealth. Like most things in this life, wealth can be both beneficial (Arabic: *NE'MAH*) and detrimental (Arabic: *NIQMAH*). In Islam, money is not an end in itself, but a means to higher values. If it is earned, invested and spent in the correct avenues, it will reward the individual, his family, his society and the Ummah as a whole. The rewards span this life as well as the Hereafter.

Today, many Muslims live day to day or month to month, and do not have any discipline when money is concerned. Even some wealthy Muslims do not have the discipline of saving on a regular basis! They often suffer from occasional financial distress due to not managing their money properly, not because they are misers, but rather because they have no discipline or money management skills.

Wealth management is a responsibility for the Muslim. So is his responsibility to his children, and the society as a whole. We quite often see many high earners who do not invest at all or even give in charity, but rather spend their high salaries on newer cars and extravagant lifestyles. We Muslims should be above that. It is not your five star daughter's wedding, or your new car that matters, it is what you believe and what you do with your money that counts! Therefore, how one earns and spends money strongly reflects on one's beliefs and priorities in this life.

We see in some people how money and material possessions become an overarching goal and their entire life is consumed in this ambition. We also see how others are able to achieve a balance avoiding the extremes of miserliness and extravagance. You should strive to find this balance in your life so that work and money are subservient to your basic needs and do not become your master.

Abu Hurayrah (R) narrated that the Messenger of Allah (S) said, what is translated to mean: "Allah, the Exalted, is Tayyib (Good and Pure) and He only accepts that which is Tayyib. I ask Allah (SwT) to make our deeds good and the way we earn and spend our wealth pure and that such actions draw us only closer to Allah (SwT)."

Your brother in Islam

Sheikh Shady Al Suleiman



# Money

Yes, you have heard it all before from various friends, media outlets, and in some of the other articles in this magazine - the world is going through an economic crisis not seen since the 1920s. This current environment inspired me to compile an interview with a young Muslim couple, so that all the single ones out there can get a small taste of what marriage is like first-hand, and what is expected from it. It will also give those married to compare their lifestyle with that of another couple.

Hence, **The Message Magazine** hit the road and found a young Muslim couple who were willing to spill the beans. For privacy reasons, our interviewees wish to remain anonymous, so we will refer to them as Omar and Fatimah.

## 1. Did you want your wife to work?

Omar: My wife has worked for the large part of our marriage. I do remember having a conversation with my wife very early on and I basically said that it is completely up to her if she would like to work or not. We agreed that if she did work full time then all housework would be shared and if she choose not to work than the majority of the housework would fall on her. We were both happy with that agreement.

## Fatimah, would you like to add anything to Omar's comments?

Fatimah: These days having a second income does help a lot. When it comes to the woman working, the pressures of a couple's daily expenses and the fact that your still trying to settle down makes a woman finding herself needing to work a necessity. Working together to build the relationship is the key.

## 2. Do you discuss finances together on a regular basis?

Fatimah: Sure we do. It was at a little uncomfortable bringing up the topic at first. I wasn't used to bringing up the topic so openly. Having discussions about things like debt, bills, savings, and goals was something I needed to get use to. I quickly realised that money can symbolise different things to each person in a relationship. One may view money as security and the other as power. It is important that both people in a relationship know where they stand financially and have common financial goals.

## 3. How do you handle debt as a couple?

Omar: We handle debt by simply avoiding getting into debt. When we got married we actually tore up all our credit cards. If we didn't have the cash on hand to buy something then we could wait to acquire it. We got debit cards from our banks that acted like credit cards that offered us the convenience of the things that a normal credit card offers without getting into debt.

Fatimah: I do often see people rushing the process of getting married. The engagement/katbat Katab period is such an important time in getting to know the other person and I feel that the

# Can't Buy You Love

relationship I had with my husband definitely grew during this time. Our engagement/*katbat Katab* spanned over a year and a half. At the same time we used this period to get ourselves financially ready for marriage. We wanted to enjoy the first years of marriage and not spend it worrying about our finances or having to discuss the prospect of getting second jobs and so on. The honeymoon period should last a lot longer than a week or two!

## 4. Have you ever considered taking out a home loan?

Omar: I think every couple at some stage has to consider it. Everybody wants to fulfil the great Australian dream and have a house or an apartment that they can call theirs. However, my wife and I did not want to deal with interest based bank loans and felt quite uncomfortable with taking out a loan with financial institutions that claim they are shairah compliant. We are holding off purchasing a property waiting for a type of loan that is supported by a majority of our scholars. We do see this as a test of patience and we are resisting simply taking the easy way out and taking out a loan in the way it is currently being pitched to us. I make dua that this will be soon.

## 5. What percentage of your income do you save?

Fatimah: Well when we first got married I have to admit that even though we didn't get into debt we were not very good at saving either. We were just very excited about getting married and wanted to 'enjoy life'. However, I do feel we have settled down a bit since then. Our lifestyle has changed since we've first gotten married. We are no longer a couple that lives month-to-month.

Omar: My recommendation to newlyweds is make sure you first establish an emergency fund as soon as you can where you can dip into during difficult times. When we had two incomes coming in, we would make sure that one of our wages would go straight into our savings and the other income was free to spend. On only one income, we try to save about 20% of that.

## 6. What are you top five regular financial expense?

Fatimah: Our biggest expenses would have to be:

- A. Weekly rent,
- B. Groceries (includes meat, fruit and vegetables, milk and bread and lunches for work)
- C. Petrol for the car
- D. Health Care Cover
- E. Take away food (once a week)

## 7. Do you keep financial secrets from each other?

Omar: If I answer yes to that question than it wouldn't really be a secret would it (laugh)? But seriously speaking, when it comes to all major financial decisions or purchases we do consult each other. I heard someone once say that keeping such secrets would boarder financial infidelity. I think any marriage should be

based on trust and mutual respect and keeping such secrets can destroy a marriage.

## 8. Do you set a weekly budget?

Fatimah: I remember when we first got married, we weren't really that good at financial planning. The day my husband suggested that we should set a weekly budget was the day I thought he was trying to keep a track of my spending. I've now come to realise that tracking your spending is not having someone looking over your shoulder every time you buy something but rather tracking your spending is critical to being financially secure. Unless you know where your money is going, it is impossible to set up a budget and set financial goals you and your spouse are both comfortable with.

However, I can't really say we have a weekly budget, but rather more of a 'weekly save'. We set a target to save for and the rest is free to spend.

## Conclusion

*Thank you Omar and Fatimah for sharing your experiences with The Message Magazine. As Muslims, we are advised to learn from our experiences, and we hope that couples-to-be out there will learn to deal with their savings in a more constructive manner as a result of this interview.*

*As for our readers, if you would like to express your opinion about some of the notions raised in this interview, or if you would like to ask Ayman and Nadia a question; feel free to email us at: [info@messagemagazine.com.au](mailto:info@messagemagazine.com.au).*

Finally, for those single brothers and sisters out there, put your trust in Allah (Swt). If you have the right intention to get married, Allah will make it easy for you to complete this sunnah, because after all you are completing half of your faith!

Your brother in Islam  
Hesham Mourad



# Mini Marriage Budget

*Use the table below to budget your wedding. Download the excel version from our website and make it your own!*

[www.messagemagazine.com.au](http://www.messagemagazine.com.au)

	\$\$ Estimate
<b>Wedding</b>	
Hall package & Catering	
Photographer	
Video	
Cake	
Flowers/Decorations	
Suit and Shoes	
Hair/Makeup	
Hotel	
Car Hire	
Invitations	
Dress	
Flower Drying	
Ring	
<b>Furniture</b>	
Couches	
Bedroom	
Dining Table	
Small Tables	
Wall Unit/TV Stand	
Coffee Table	
<b>Essentials</b>	
Manchester	
Kitchen Utensils	
Bathroom Set	
Pots/Pans	
Tupperware	
First Shopping Spree	
First Rent, Bond & while on Honeymoon	
Service Set	
<b>Whitegoods</b>	
Fridge	
Microwave	
TV	
Video/DVD	
Washing Machine	
Vacuum Cleaner	
<b>Honeymoon</b>	
Hajj	
Flights	
Accommodation	
Spending money	
<b>Total</b>	<b>\$\$</b>



## What You Need to Tell Centrelink

The editorial piece of this issue of the magazine served as a reminder that as Muslims we should not be driven by the lure of cash where we will stoop to whatever level to earn it but rather, we should constantly reflect on a Muslim's true principles and on our spiritual character in the way we earn our money.

"How many of us know of a person working 'on the side' while at the same time attempting to cheat our welfare system? Today, this problem is increasingly become more and more frequent in all communities."

As Muslims, let us always remember the verse from the Qur'an: "Woe to those who deal with fraud" (Qur'an 83:1), when dealing, trading or receiving money. This one simple verse should be a deterrent for all of us not to even contemplate taking a cent that we are not entitled to.

So what about those receiving Centrelink payments? Is taking those few extra dollars a fortnight considered as fraud under Islam for those not entitled to it? The answer my brothers and sisters is yes. Ask yourself, is it really worth earning the wrath of Allah (SwT) for the sake of earning only a few extra dollars a week?

So what should we tell Centrelink if we are on welfare benefits to ensure we don't fall into one of these categories?

If you're a young person or student and you receive a Centrelink payment, you need to tell Centrelink about any changes to your circumstances to make sure that you don't get overpaid.

It is important that you are paid the right amount and not more than you're entitled to, so that if your or your partner's circumstances change, you must tell Centrelink within 14 days.

Some of the things you need to tell Centrelink about include changes to your or your partner's income, if you start or stop work, if you change the number of hours you work or if you change the nature of your employment, for example from full time to part-time or casual.

If you are a student, it is also important that you keep Centrelink informed of any changes to your study details. These can include ceasing study, changes in the number of hours you are studying, changing courses or changing educational institutions.

Changes to your living arrangements are important too. You need to tell Centrelink within 14 days about changes to things like your marital status, your address or rent details or if you leave Australia either temporarily or permanently.

Like most young people, you're probably pretty switched-on when it comes to technology, so if you're receiving a Centrelink payment, why not check out Centrelink's online services to update your study details, report any employment income and check when you'll receive your payment.

The easiest and quickest way for you to find out about the assistance available or to lodge a claim, is by visiting Centrelink online at [www.centrelink.gov.au](http://www.centrelink.gov.au) or by calling **13 2490**.

Media contact:  
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# Wills and Inheritance

It is narrated by Abdullah bin Umar that the Prophet Muhammad (S) said, "It is not permissible for any Muslim who has something 'to will' to stay for two nights without having his last Will and testament written and kept ready with him." (Sahih Bukhari)

In light of this hadith, common questions arise for Muslims residing in countries not governed under Shari'ah (Islamic Law), as to the validity of Islamic Wills under the governing law of the country in which they reside.

**What is a Will?** A Will is a document which sets out what you want to happen to your assets after your death. Your Will states who is to be your executor. It is your executor who follows your wishes that are set out in your Will and generally look after your estate after you die. Your Will also names who you wish to leave something to and what you want to leave for them.

**What happens if I do not have a Will?** If you do not have a Will you have no control over who inherits your assets after your death. The Wills Probate and Administration Act sets out a strict list of beneficiaries of an estate when someone dies without a Will. This strict list might not be what you want. It would not automatically distribute the assets in accordance with Islamic Principles.

**How is an Islamic Will different to a Standard Australian Will?** An Islamic Will distributes your estate in accordance with the Mawarith schedule, being the set shares as stipulated in the Qur'an.

The Will states your wish to be buried in accordance with Islamic principles and provides details in relation to this.

Further, in relation to your debts being paid from your estate prior to distribution, the Islamic Will also includes payment of any outstanding obligations between yourself and Allah (SwT) as a debt to be paid, such as outstanding Zakat.

The Will also stipulates details of acceptable beneficiaries who can receive your estate as distributed in accordance with the Mawarith schedule. This includes, but is not limited to: the requirement that a beneficiary who is to receive part of your estate as calculated by the Mawarith schedule cannot be a Non-Muslim; or to ensure that no part of your estate (not including a bequest), shall be inherited by a person who has claimed a relationship to you is the result of a non-Islamic or unlawful marriage or through adoption.

The Islamic Will also incorporates the option to bequest 1/3 of your estate, prior to the estate being distributed amongst your surviving relatives in accordance with the Mawarith schedule. If an individual exercises their right not to make a specific bequest, their estate will be distributed solely in accordance with the Mawarith schedule. If however, an individual wants to make a bequest, they can *only* bequest up to 1/3 of their estate. The bequest can be made to a non-relative, a Non-Muslim or a charity/organisation.

**Can an Islamic Will be recognised under Australian Law?** Yes. A standard Australian Will generally distributes the estate in percentages to elected beneficiaries. The Islamic Will also distributes the estate in percentages and beneficiaries, but the percentage and the beneficiaries are determined in accordance with Shari'ah, and not on the individual and personal choice of the individual making the Will (but for the 1/3 bequest option as noted above).

It is therefore possible for Muslims residing in Australia to have a valid Will that is Shari'ah compliant and in accordance with Australian laws of inheritance.

Russell McLelland Brown Lawyers are currently providing **free** Islamic Wills. To obtain an Islamic Will Instruction sheet or to discuss Islamic Wills please contact Hayley Kelloway or Imran Khan of Russell McLelland Brown Lawyers on 1800 681 211 (free call) or view our website: [www.rmbllawyers.com.au](http://www.rmbllawyers.com.au)

*The Nature of this information is of general advice and is not intended to be specific advice. It represents a brief summary of the law applicable to Wills and should not be relied upon as a definite or complete statement of the law. If you require specific advice please contact Russell McLelland Brown Lawyers.*

By Halley Kelloway

Lawyer



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# Dollars and Sense

## *Putting your money into shares*

Today, with the cost of owning a home spiraling out of control and the dream of fulfilling the 'Great Aussie Dream' getting further out of reach, many of us are turning to other forms of investments to help secure our futures.

As a result, many of us have decided to put a stockbroker on our speed dial lists to help us make better-informed decisions when buying and selling shares. The Islamic community is no exception to this trend with the average Muslim mum and dad investor also getting into the act of 'playing the stock market'.

However, an argument which I tend to hear over and over again in regards to whether dealing with shares is halal is that, since there are risks where one can lose or gain, that such a practice constitutes doing business so long as one does not buy stocks on the margin or be involved in direct interest bearing investments. Therefore, the following article will try and set the record straight on the limits of investing in the stock market and whether it is forbidden under Islam by also providing the reason why.

In Islam, there is nothing wrong with selling or buying shares if they are shares in permissible companies. If it is an agricultural company, for example, which produces permissible agricultural products, then it is permissible to buy and sell shares in it; the same applies to companies that deal in real estate, manufacturing, etc.

It is permissible to buy the shares off other people and pay them the price immediately, so that one will not be selling a loan for a loan.

However, excluded from this are companies that deal in haram things, such as selling alcohol, tobacco and music. It is not permitted to have shares in these

companies, or to buy these shares. If the company openly deals in ribaa (usury, interest), then it is not permissible to deal with it; but if a manufacturing, agricultural or business company is compelled to deposit its money with the bank in order to protect it from being lost or stolen, then it is permissible because of that necessity for the owners of the company to get rid of the interest which the bank gives them on their deposits. Companies should also avoid using riba-based loans in order to set up production lines and factories. That should be achieved by using cash and the money of the shareholders.

So there is nothing wrong with playing the stock market, as all you are really doing is purchasing a small share of a business that you're interested in. So whether it's the ASX 200, the Dow Jones, the Nikkei or the Hang Seng, it is all permissible as long as you abide by these boundaries laid out. Remember, choose your shares wisely and spend plenty of time doing some research beforehand into the business you are contemplating investing in and you might just find yourself adding an extra dimension to your investment.

Your sister in Islam  
Amira Haddad

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# The Muslim Trade Guide

Some general guidelines govern the Islamic code of ethics with relation to both one's daily life and business conduct. Muslims are required to behave Islamically in their business dealings because Allah Himself is witness to their transactions as Allah (Swt) says:

"In whatever business you may be, and whatever portion you may be reciting from the Qur'an and whatever deed you may be doing We are Witnesses thereof when you are deeply engrossed therein." [Al Qur'an 10:61]

**The following article is a brief summary of the characteristics of a Muslim when dealing with business.**

**Be Honest and Truthful:** Honesty and truthfulness are qualities which a Muslim business person should develop and practice in himself. Truth, for example, has a self-reinforcing effect. In a hadith reported in Sahih al Bukhari; *the Prophet (S) said, "Truthfulness leads to righteousness, and righteousness leads to Paradise. A man continues to tell the truth until he becomes a truthful person. Falsehood leads to al fujuwr (i.e. wickedness, evil-doing), and al fujuwr (wickedness) leads to the (Hell) Fire, and a man may continue to tell lies till he is written before Allah, a liar."* [Hadith No. 8.116]

Honesty and truthfulness are qualities especially important for Muslim business persons because of the need to make a profit and the temptations to enhance the attributes of their product of service during a sales pitch. This is why the Prophet (S) said: *The merchants will be raised on the Day of Resurrection as evil-doers, except those who fear Allah, are honest and speak the truth.*

**Keep Your Word:** In a hadith narrated by Abu Hurayrah, the Prophet (S) is reported to have said: *If you guarantee me six things on your part I shall guarantee you Paradise. Speak the truth when you talk, keep a promise when you make it, when you are trusted with something fulfil your trust, avoid sexual immorality, lower your gaze, and restrain your hands from injus-*

*tice.*" [Ubadah Ibn al Samit, Ahmad, Bayhaqi]

**Love Allah More Than Your Trade:** We must love Allah even if we have to sacrifice everything else. Allah warns in the Qur'an, which is translated to mean: Say, "If it be that your fathers, your sons, your brothers, your mates, or your kindred; the wealth that you have gained; the commerce in which you fear a decline; or the dwellings in which you delight - are dearer to you than Allah, or His Messenger, or the striving in His cause -then wait until Allah brings about His Decision: and Allah guides not the rebellious." [Al Qur'an 9:24]

**Be Humble In How You Conduct Your Life:** Muslims must not lead a life of extravagance, and must exhibit good-will in any transactions among themselves. "O you who believe! Eat not up your property among yourselves in vanities: but let there be amongst you traffic and trade by mutual good-will: nor kill (or destroy) yourselves: for verily Allah has been to you Most Merciful." [Al Qur'an 4:29]

**Use Mutual Consultation in Your Affairs:** In describing the characteristics of those who will receive higher and more permanent gifts from Him, Allah stresses the importance of consultation. "Those who hearken to their Lord; and establish regular prayer; who (conduct) their affairs by mutual consultation, who spend out of what we bestow on them for sustenance." [Al Qur'an 42:38]

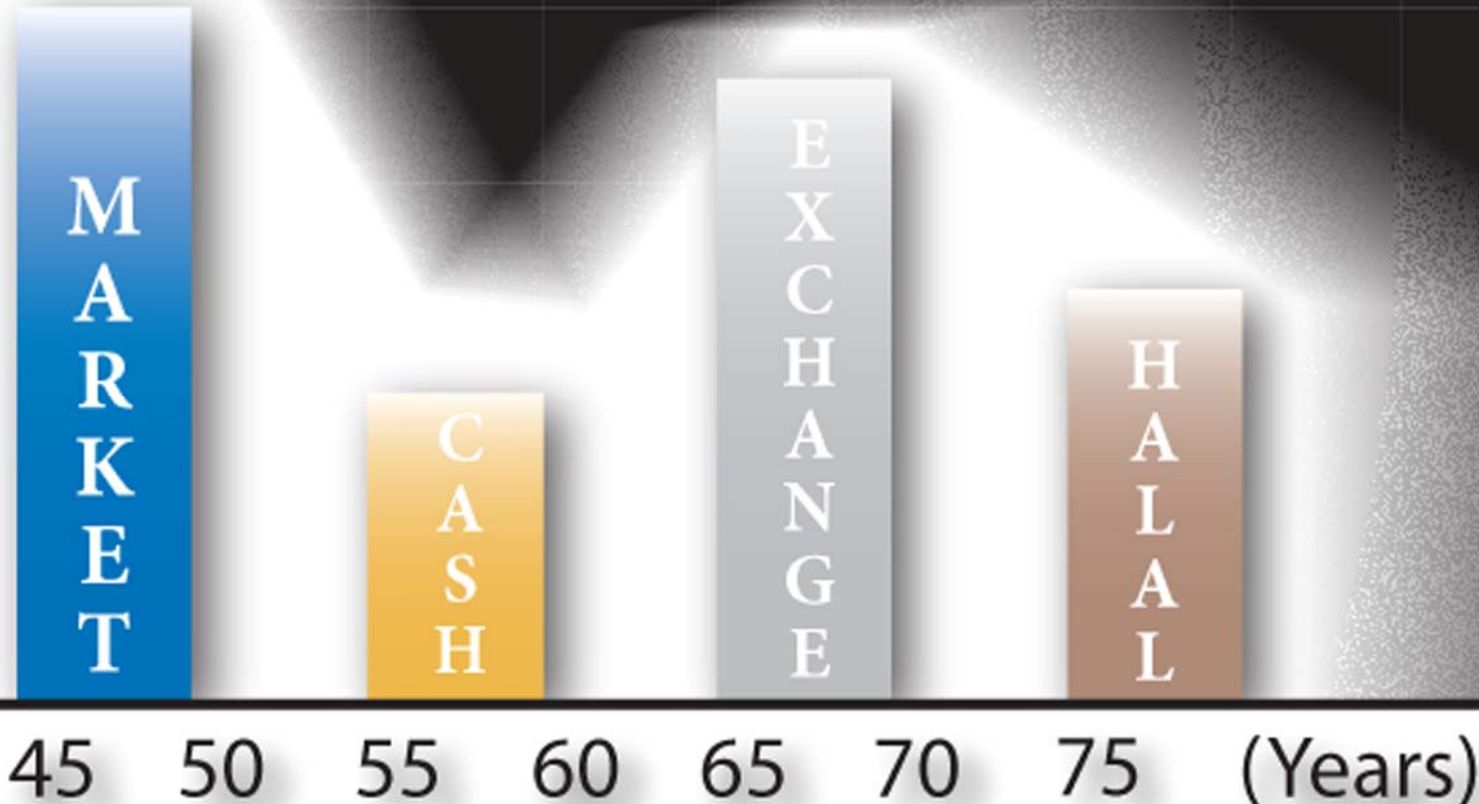
**Do Not Deal in Fraud:** Businessmen and women should avoid duplicity. They should treat others in the same righteous and fair manner that they themselves would like to be treated. "Woe to those that deal in fraud those who when they have to receive by measure from men exact full measure. But when they have to give by measure or weight to men give less than due. Do they not think that they will be called to account?" [Al Qur'an 83:1-4]

**Do Not Bribe:** Businessmen and women may sometimes be tempted to offer bribes or 'baqshish' in order to persuade another party to give them special favours or to allow them to get away with dishonest practices. The practice of bribery is forbidden in Islam. *The Apostle of Allah (S) cursed the one who bribes and the one who takes bribes.*

**Deal Justly:** The general principle that applies across all transactions including those pertaining to business is that of justice or 'adl'. Allah emphasizes this point in the Qur'an: "Deal not unjustly, and you shall not be dealt with unjustly." [Al Qur'an 2:279]

The above characteristics are those of the Prophets. We cannot be Prophets ourselves, but we can benefit immensely by following their practical example - one of which is by following their example in our business dealings.

Adapted from 'Islamic Business Ethics: Rafik Issa Beekun' <http://muslimtradingpost.com>



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# BOYZ &

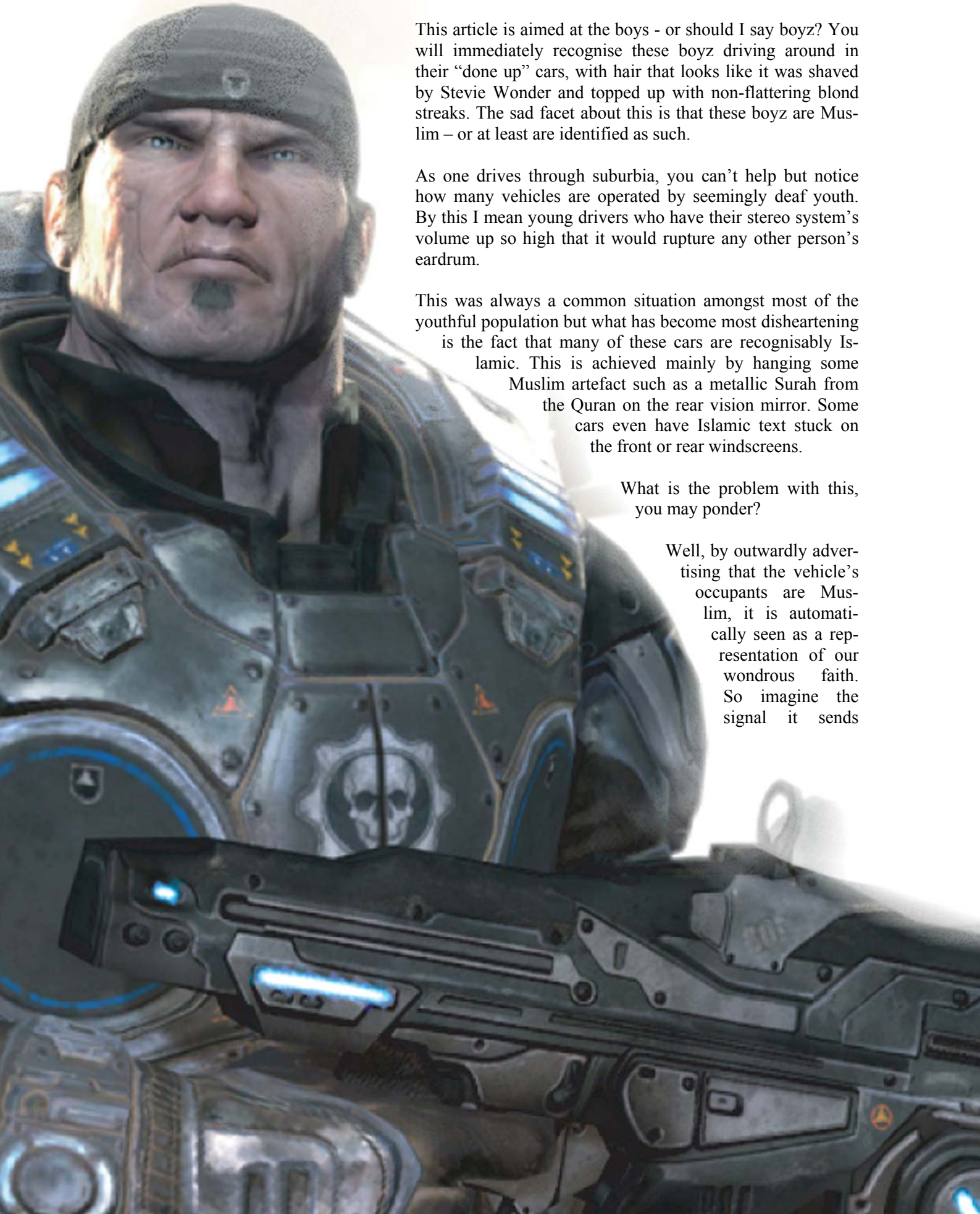
This article is aimed at the boys - or should I say boyz? You will immediately recognise these boyz driving around in their “done up” cars, with hair that looks like it was shaved by Stevie Wonder and topped up with non-flattering blond streaks. The sad facet about this is that these boyz are Muslim – or at least are identified as such.

As one drives through suburbia, you can't help but notice how many vehicles are operated by seemingly deaf youth. By this I mean young drivers who have their stereo system's volume up so high that it would rupture any other person's eardrum.

This was always a common situation amongst most of the youthful population but what has become most disheartening is the fact that many of these cars are recognisably Islamic. This is achieved mainly by hanging some Muslim artefact such as a metallic Surah from the Quran on the rear vision mirror. Some cars even have Islamic text stuck on the front or rear windscreens.

What is the problem with this, you may ponder?

Well, by outwardly advertising that the vehicle's occupants are Muslim, it is automatically seen as a representation of our wondrous faith. So imagine the signal it sends





# THEIR TOYZ ...

when a non-Muslim is stopped at the lights next to a vehicle whose speakers are blaring out profanity and obscenities, revving its engines unnecessarily and spinning its tyres. To top all this there is a veiled Muslim teen sitting in the car.

What a disastrous image to portray to the wider community.

Unfortunately we are increasingly becoming aware of our brothers who have devoted their lives to their cars. It becomes impossible to have a conversation with these guys without hearing about extractors, tints, rims and turbo charge. You would not hear words such as Alhamdulillah, Insha' Allah, mosque, fasting or praying.

These boyz spend their money on making their vehicles into loud and obtrusive machines, utilising all their time in an ultimately frivolous pursuit.

I am yet to meet one of these boyz who believes he can drive his lowered vehicle into the next life.

Maybe these boyz just thought that "lower your gaze and protect your modesty" was "lower your cars..."

My message to this group is; if you want to worship four wheels instead of the Almighty; then at least have the decency not to adorn yourselves or your vehicles with Islamic paraphernalia.

This includes your silver and gold necklaces with book like pendants (Quran), a large two bladed sword, or one with "ALLAH" written in Arabic, or even tattoos with similar insignia. Islam is a way of life, not a brand name.

Isn't it funny how so many of our youth can rap near perfectly many of Tupac Shakur's lyrics yet would struggle to recite more than 2 Surahs from the Quran?

Isn't it funny how these youth look up to rappers who claim to be criminals or fugitives, or how they admire

people who have lengthy criminal records, or how they are constantly pursued by the police? Yet they cannot name one of the Prophet's (S) companions who endured torture and death for the sake of the Almighty, nor the countless martyrs worldwide who have suffered destruction for the "crime" of being Muslim?

Isn't it funny how these boyz will line up for extended periods of time at Centrelink but can't make Friday prayer because they haven't got time?

Isn't it funny how these boyz haven't got enough money for charity but their illegal car tint costs more than a water well that could sustain a village for 10 years in Bangladesh?

Isn't it funny how these boyz will do happy laps at Brighton in their hotted up cars, screaming out obscene remarks at girls and engaging in forbidden relationships, yet will threaten any man who even speaks to their sister?

Isn't it funny how these boyz have no respect for their parents, elders or any authority figure, yet believe they are being victimised by the police?

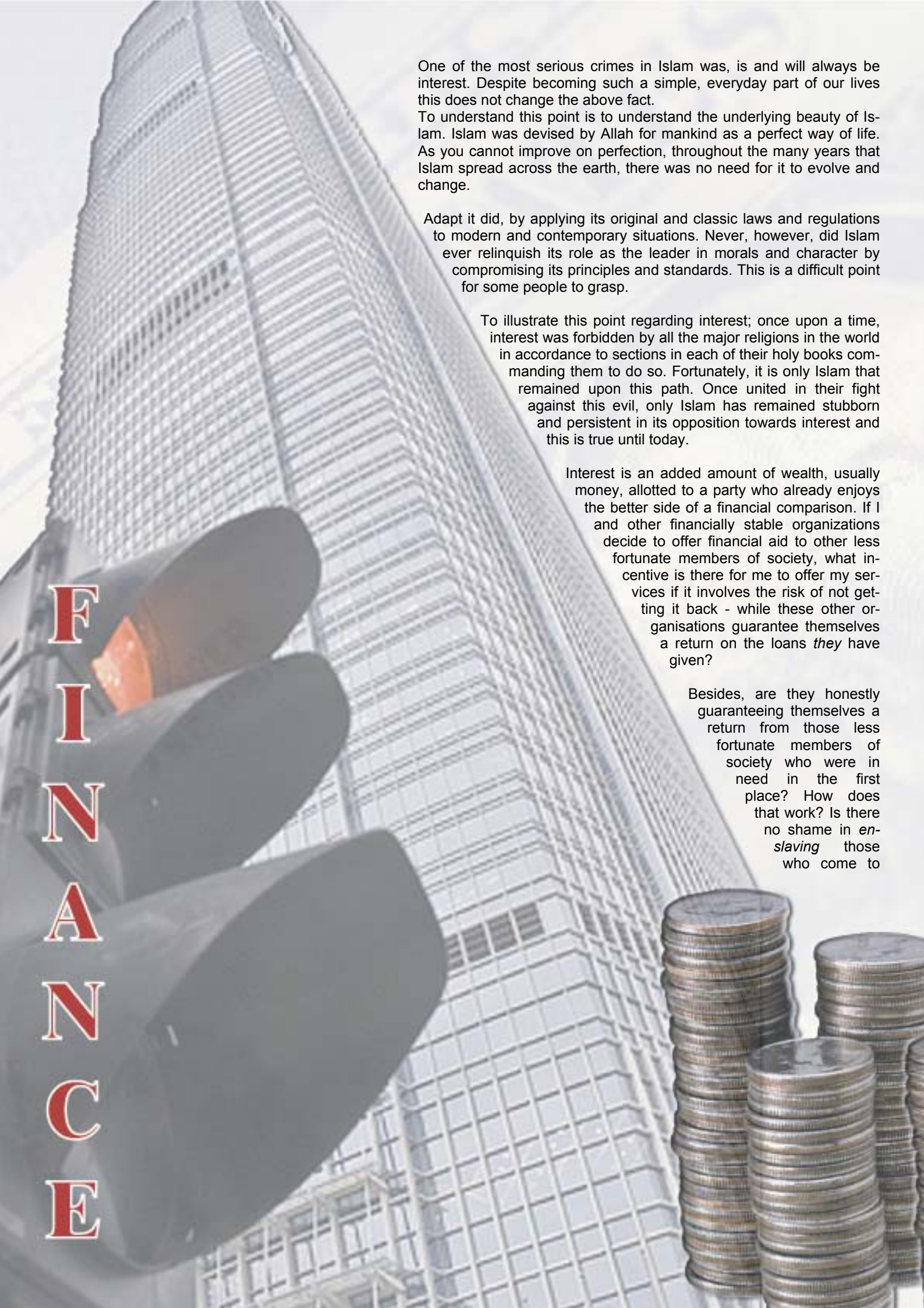
Isn't it funny? – No, on the contrary it's a tragedy. All the examples above are a telling indicator of how some of our youth have squandered the opportunities and blessings bestowed upon them by the Creator. We know we are only here for a finite amount of time, so it is up to us to determine how we use this time. Will we make every minute count and seek the bounties of Paradise? Or will we only worry about how good we look, how good our cars look, how much money we can get and how much we can ignore our soul's yearnings?

My dear brothers & sisters remember – cars break down, looks fade but the Almighty is Eternal.

**So spend your money on something that will help you gain Allah's mercy instead of his anger.**

Your brother in Islam  
Nafez Neouchi





One of the most serious crimes in Islam was, is and will always be interest. Despite becoming such a simple, everyday part of our lives this does not change the above fact.

To understand this point is to understand the underlying beauty of Islam. Islam was devised by Allah for mankind as a perfect way of life. As you cannot improve on perfection, throughout the many years that Islam spread across the earth, there was no need for it to evolve and change.

Adapt it did, by applying its original and classic laws and regulations to modern and contemporary situations. Never, however, did Islam ever relinquish its role as the leader in morals and character by compromising its principles and standards. This is a difficult point for some people to grasp.

To illustrate this point regarding interest; once upon a time, interest was forbidden by all the major religions in the world in accordance to sections in each of their holy books commanding them to do so. Fortunately, it is only Islam that remained upon this path. Once united in their fight against this evil, only Islam has remained stubborn and persistent in its opposition towards interest and this is true until today.

Interest is an added amount of wealth, usually money, allotted to a party who already enjoys the better side of a financial comparison. If I and other financially stable organizations decide to offer financial aid to other less fortunate members of society, what incentive is there for me to offer my services if it involves the risk of not getting it back - while these other organisations guarantee themselves a return on the loans *they* have given?

Besides, are they honestly guaranteeing themselves a return from those less fortunate members of society who were in need in the first place? How does that work? Is there no shame in *en-slaving* those who come to

# F I N A N C E



ask for help?

Alternatively these less fortunate individuals who can benefit from my financial position can go on suffering if they do not access my wealth. So is the rationale that they are suffering anyway so why don't I benefit from this suffering by making their loss a benefit to me? Where are the morals in this equation?

Once I have acquired my wealth, what incentive is there for me to develop and become productive if I can use this wealth to produce more wealth by making others pay me for the simple fact that I am financially independent and they are poorer, dependent people who need my financial aid?

You can very easily see the wealthy accumulating their wealth with little effort while the less fortunate make their paces in order to make a living – and make the payments. Such an evil and unfair transfer of effort where the paid rest on their laurels waiting for the interest payment and the payer works their back sides off to make ends meet creates your ever-condemned social classes that will always appear where ever interest exists.

Today, countries and their entire economies are brought to their knees and enslaved to other countries. Through a financial package designed to rescue poverty ridden countries from complete collapse, a few millions dollars are injected into this devastated economy by a stable prosperous nation. How noble.

Enter: interest.

In return for this noble gesture splashed across all the media outlets the poorer country will have to make repayments. Since countries assume eternal life, there is no clear cut off date that is necessarily set for a nation to repay a loan. Since the loan will never be repaid, 'rent' is paid on that load as an alternative between paying it off completely and not paying it off at all.

What is the result? The country will, for the rest of its existence be sacrificing its produce, natural resources and economy to pay regular payments to this stronger nation. How much of this will actually stay for the local countrymen? Very little because interest payments or 'rent' is due. Such is the slavery caused by interest.

In the meantime the human being may remember some instincts that Islam is begging for people to recall and re-live. Whatever happened to giving someone a helping hand and never bringing it up again? What ever happened to helping people out for free? What ever happened to feeling compassion for those less fortunate than we are and enjoying that feeling of satisfaction for having done something 'nice' for someone? What ever happened to being a

good person and helping people out for the sake of it?

Instead do we take advantage of people in need? Do we benefit from people who want our help? Do we prefer to become not merely wealthy but wealthier on the backs and the accounts of others? Are we comfortable causing rifts in our societies? Are we happy grading our community according to their financial situation? Do we oppose the notion of haves and have nots until we make it into the former?

Are these the standards we wish to argue with against Islam's fight against interest? Ideally, the solution is to stop using these huge money hungry institutions that continue to propagate this injustice. We have convinced ourselves that we need them and worse of all we have *voluntarily* enslaved ourselves to them and their ruthless conditions... for 'helping' us.

At times, the financial help we are after is more of a *want* than a *need*. Theoretically, if enough of us held back from using these monstrous finance companies over enough weeks and months they will be forced to change their ways.

Islam is against injustice and all for helping others. Many Muslims today help to encourage this vicious cycle and little do they know that if they do not stop, the wrath and punishment of Allah on the day of judgment will wipe from their memory any trace of that happiness they derived in this world from wealth obtained through interest.

**278.** Oh you who believe! Fear Allah, and give up what remains of your demand for usury (interest), if you are indeed believers.

**279.** If you do not, take notice of war from Allah and His Messenger. However, if you turn back, you shall have your capital sums: not dealing unjustly, nor being dealt unjustly.

**280.** If the debtor is in a difficulty, grant him time until it is easy for him to repay. But if you remit it by way of charity, that is best for you if you only knew.

**281.** And fear the Day when you shall be brought back to Allah. Then shall every soul be paid what it earned, and none shall be dealt with unjustly.

If you are a Muslim reading this and you are dealing with interest, issuing interest, recording interest or witnessing interest, remember that a war waged against Allah is a war that is never won.

Your brother in Islam  
Mohammed Khodr



**Why is Interest Haram??**



# Seek and you shall find Barakah

*"And whoever fears Allah, and keeps his duty to Him, He will make a way for him to get out (from every difficulty), and He will provide him from provisions (rizq) he never could imagine..."* (Surah At-Talaq: 2/3)

Every day Muslims go through stressful times trying to find a means of earning that is decent, professional, yet Islamically lawful. Today, it is indeed challenging to find such a combination. While many do land good and Halal jobs, others resort to any sort of work or industry, often out of desperation or hopes of earning 'quick and big cash', that may not necessarily be pleasing to Allah, the source of all our Rizq (wealth, sustenance and blessings).

It is important that we work hard and honestly to earn our money instead of sitting idle at home or stealing money off others. Our Prophet Muhammad (S) once reminded us, "It is better that a person should take a rope and bring bundles of wood on his back to sell so that Allah may preserve his honour, than that he should beg from people." [Bukhari & Muslim]

However, while we strive hard to sustain ourselves with jobs, we need to also learn the ethics of 'right' and 'pure' earning and spending. How many times does a person

strive to work with the sole purpose of earning enough money to buy a new set of shoes, pair of trousers, or nail polish every week?

Why is it crucial not to be corrupted by the greed of our materialistic society? The Prophet (S) has told us, "Riches are sweet, and a source of blessing to those who acquire them (lawfully) by the way; but those who seek them out of greed are like people who eat but are never full (or satisfied)."

Therefore, this kind of greed to have 'everything cool or every fad out there' will never satisfy you, no matter how much of it you have.

The way we 'kill our time' in our leisure activities has a great influence on what type of job we would look for. If our priority in life is to serve our family, community and Islam, as well as improving our own relationship with Allah, then certainly we would look for a job or profession that accommodates all such commitments.

It helps to keep in mind the following portrayal of reality by our Prophet (S): "Whoever sets this world as his goal, Allah divides his affairs for him. He will place poverty between his eyes, and nothing will come to him from this world except what Allah has written for him. Whoever sets the Hereafter as his goal, Allah gathers his affairs for him, gives him richness of the heart and the world will come to him grudgingly and submissively." [Ibn Majah & Ibn Hibban]

Is it any wonder that our beloved Prophet

Muhammad (S) once commented, "It is not poverty which I fear for you, but that you might desire the world as others before you desired it, and it might destroy you, as it destroyed them."

How do we suppress our desire or love for this world? We can certainly do so by spending less on ourselves and contributing as much as possible to those in need. Even a regular, nominal donation to your local masjid, charity organisation, youth group, Islamic publication, or a needy person would greatly bless your income; it will also serve a profound reminder to cut the greed. Your regular contribution to other's well-being will make you think. Every time you are window shopping, think: "Do I really need it? Or am I tempted to buy this shirt or game because my friend always talks about it?"

Before you start looking for a job remember that there are literally innumerable sources of employment, including Muslim and non-Muslim owned businesses that offer a decent, honourable, professional job, and above all - a Halal environment. You may want to begin your job search with your local Muslim business directory!

You would never despair if you realised the truth of a statement taken from our Prophet's (S) collection of sayings, "If you give up something for the sake of Allah, He will replace it with something (even) better." Let's have the following words of Allah etched in our heart, "Whoever has Taqwa (consciousness) of Allah, He will make a way out for him" [Surah Al Talaq: 3]. This verse gives us enough of a boost to the confidence, faith, and optimism in the hearts of all the young Muslims striving to adopt a pure, Islamic lifestyle and to benefit their society as responsible citizens.

Your brother in Islam  
Abu Shaheed



# Importance of Working

Islam is without doubt a religion that holds many misconceptions amongst the western world. Terrorism, gender equality and jihad quite often dominate the headlines on our T.V sets and newspapers. The working Muslim (or I should say, the lack of) is another great misconception that has formed over recent years. How many times have we been told a joke that involved a Muslim on the dole queue or the general belief that Muslims camp outside Centrelink waiting for their fortnightly cheques? Yet many Muslims themselves as well as many non-Muslims are quite oblivious to the fact that Islam lays great emphasis on work...in fact not working for any legitimate reason is considered haram under Islam.

In the Quran, the word 'amal (work) is mentioned 360 times, thus giving it special importance to the extent that it is considered as an act of worship in itself. Although some people believe that they are not obliged to work because they dedicate themselves to worshipping God, this is actually a wrong perception of the concept of worship. *The Muslim scholar Imam Al-Ghazali mentioned that Jesus (AS) once saw a man who had completely devoted himself to worship. When he asked him how he got his daily bread, the man replied that his brother, who worked, provided him with food. Jesus then told him, "That brother of yours is more religious than you are".* Al-Ghazali also mentions the Prophet's Companion 'Umar ibn Al-Khattab, who used to stress this point further by telling people, "Never should anyone of you think that *du'aa*' (supplication) for sustenance without work will avail him, for heaven never rains gold nor silver".

As Muslims, we are all taught at an early age that Islam is a religion of worshipping the Creator. However, what some of

us tend to forget is that an essential part of this worship is work and more importantly, working for survival. The Prophet Muhammad (S) himself used to pray seeking God's refuge from laziness and idleness. Even before he was chosen as a messenger of God, he was a hardworking person. This earned him the respect of his employer, Khadijah, who later proposed marriage to him because of all the merits and virtues she saw in him.

In his instructions to Muslims on this, the Prophet Muhammad (S) strikes a balance between worship and work. So, as Muslims we have to be constant in our acts of worship, while also having to work hard to make a living. The Prophet made it clear that getting one's sustenance from one's work is one of the most praiseworthy acts of worship. It is recorded in his traditions how the Prophet (S) once turned a man who came to him begging into a productive member of the society by teaching him how to work and provide for himself.

I'll leave with a quote by one of the great scholars of Islam, Imam Hasan Al-Basri who very elegantly sums up the working Muslim. Imam Hasan was asked one day the secret behind the simplistic nature of his life. The imam mentioned four things in reply: "One, I believe that my sustenance will never be hijacked by anybody (so I work to attain it). Two, I know that a work that is mine must be performed by me, so I do not decrease my efforts in performing it. Three, I believe that my Lord is Omnipresent (watching me), so I do not like Him seeing me committing sins. Four, I know that death is somewhere waiting for me, so I prepare for it (through good deeds)."

May Allah (Swt) protect us from laziness and idleness and allow us to do the 'amal (work) that earns His pleasure in this life and in the hereafter.

Your brother in Islam  
Kamal Badr



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# Keeping it Halal...



During the life of the Prophet (S), the Prophet was having trouble falling asleep one night, tossing and turning. So his wife asked him, "O Messenger of Allah! You spent the night awake, tossing and turning?" He replied, "I found a date last night under my side, and ate it. (Then I remembered) that we had (in our house) some dates that were meant for charity. So I feared that the date (that I ate) was of it."

Subhan Allah! The Prophet (S) ate one date, forgetting that he had some dates in his house that were meant to be distributed to the poor, and this caused him to have a sleepless night for fear that it might have been from the dates of charity! So how is it that this accidental morsel, which a person would hope to have been forgiven on the basis of innocent intention even had it been haram, caused our beloved Prophet (S) so much unrest and discomfort, while one of us might earn his or her entire living through a means that is haram without a doubt, and yet still enjoy a deep sleep at night?

This beautiful story reminded me of a recent lecture that I attended at my local Mosque where after the night's lecture; a man asked the sheikh why so many of the dua (supplications) we make go unanswered? The brother asked, "Am I not asking Allah (SwT) at the right times of the day or night or should I be more humble when asking?"

Well the Prophet (S) gave us a clear indication why some of our dua go unanswered. The Prophet (S) mentioned the plight of a traveler who was on a long journey, who is dishevelled and dusty, and then he stretches out his hands to the sky, saying, 'O Lord, O Lord.' But his food is haram (impermissible in Islamic Law), his drink is haram, his clothing is haram, and his body has been nurtured on haram. So how can his du'a's be accepted? (Sahih Muslim)

As Muslims, being true to Allah (SwT) is a must every hour of every day. If we remember Allah in prosperity, then He will remember us

in adversity. If we are honest in the way we earn our living, then Allah (SwT) "will provide him from (sources) he never expected" (Quran 65:3).

The Companions, too, were careful about how they earned their sustenance. The Prophet (S) gave an example contrasting the person who takes from this world excessively, not caring how he earns his money, with the person who takes from it moderately, ensuring that his earnings are halal.

In this beautiful hadith, the Prophet (S) drew a parable between the one who does not care about how he earns his living, but rather takes everything he finds, like the animal that eats from all types of crops in the spring. Spring is the season that gives crops which are generally not suitable for animals to eat. So this is an indication of a greedy person, whose only desire is to increase his or her wealth, regardless of the consequences. Such a person is never satisfied, but rather eats, and eats, and eats, until he or she is destroyed, or is almost about to be destroyed, just like the animal that eats excessively.

However, the wise person chooses with care how to earn sustenance, and picks the right types of food to eat. Such a person only takes what is needed, and does not become excessively involved with earning more than the basic needs. Such a person will live a comfortable life, just like the animal that eats the right crop in moderate quantities. Furthermore, such a person will be able to earn more, when the need arises, just like this animal will be able to pasture again when it needs to. How beautiful, then, is this money when earned properly and spent properly! And how evil it is, when earned improperly, and spent improperly!

Your brother in Islam  
Ahmad Ayoubi



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**Dear Walid,  
Help... Love,  
Your brother Bilal**

*"Not another red light," Walid says to himself as he glances at his watch. Once again, he is late to Friday prayers. The light turns green; he accelerates and tries to find parking near the local mosque. The street is quiet; the doors of the nearby shop are closed. He drives past the mosque and notices the imam is still doing the khutbah. "Why can't I ever find parking around here" he says as he parks on the pavement. He jumps out of his car and joins the congregation...*

**Assalamu Alaykom wa Rahmatullah  
Assalamu Alaykom wa Rahmatullah**

*The Friday prayer is over. Large masses of the male congregation head for the exit like persons heading for a designated shelter during an air raid. As if it were a well trained drill they take their positions outside the mosque, some on the sidewalk, leaning on walls and fences, some sitting on curbs. Some smoked, some chatted, others waiting in their cars which were double parked. As Walid exits the mosque, he passes by a young boy who is distributing pamphlets – 'Donations - Gaza Appeal'. The boy puts his hand out, gesturing for Walid to take one. Walid shyly accepts. Without reading it he folds it up, placing it in his pocket. He joins his friends and watches the orchestra of cars leaving the mosque, some luxury, others half old and beat up.*

Meanwhile, half way across the world, in a small town in Gaza....

**Allahu Akbar, Allahu Akbar**

*The call for fajr prayer is being made. Bilal, a father of 7 children, makes his way to the local musallah. Once fajr prayer is over Bilal hastens to the market place and sets up his stand. Bilal's shop was demolished months earlier and he now has to contend with sellers in the local market. The earlier he arrives, the better he can position his stand. He works from sunrise to sunset, struggling to provide the basic necessities for his young children. His youngest daughter, Aisha, was recently diagnosed with a rare and life threatening illness. Bilal is fortunate, he has many siblings who have pledged that they will help him pay the money to provide his daughter with the antibiotics needed to keep her well - \$10 per week - which is half of Bilal's weekly earnings.*

Before we continue the story...let us pause and think. Let us think about what is important in life. What is most precious to you? What do you care about most? Remember your answer, as we continue the story...

(6 months later)

*Walid is clearing out his desk at home. He finds a neatly folded paper and opens it up. 'Gaza Appeal – \$50 provides enough food to feed a family for one month.' Walid looks at the pamphlet and is curious. "I wonder where this came from?" he asks himself. He looks at the pictures on the pamphlet...one stands out – it is the picture of a young boy. Walid stops what he is doing. He looks into the little boy's eyes. They speak to him, as if to say...Where are you Walid? Can't you hear my cries? Walid begins to wonder. What horror and tragedies have these eyes witnessed? Is this boy an orphan? And then it dawns upon him. This is not the picture of just one child. It is a face that represents many children. Children born without hope and that will probably die without reason. Their cries are heard around the world but no one is listening. Walid stares at the picture and is removed from his surroundings momentarily. Ring Ring. Walid's phone begins to ring. It is his cousin Sam – he wants to go out tonight. "Hey Wally, you free tonight?" Sam asks. "Yeh, I'm free." Walid replies. "Great, I'll pick ya up at seven. All the boyz are meeting up to eat Thai tonight." Walid goes out that night, and spends \$50 on food.*

Meanwhile, half way across the world, back in Gaza....

*Bilal shovels the last bit of dirt. He struggles to hold back the tears as he stands over the grave. His brother comforts him. Inna Lillah, Wa inna ilayhi raaji'oon. Aisha has returned unto her Lord. Bilal can not help but blame himself. He could not afford to keep up the antibiotic treatment for his daughter. "Maybe if I worked harder I could have*

*done more." he cries. His brother consoles him, "This is the qadr (decree) of Allah."*

The End.

There are only two types of people in the world; *Walid's* and *Bilal's*: Those who need to give...and those who are simply in need. Which category do you fit into? Do we really need to have the latest mobile phone or MP3 player? Will we still survive if we don't super size our meal? Is an 80cm screen not big enough to see the TV at home? How much can you really afford to give? Worried that the money you give today, might be needed tomorrow? Before you answer, reflect on the story below of Ali ibn Abu Talib (may Allah be pleased with him):

It was narrated that a beggar stood by the door of Ali Ibn Abu Talib (raa). Ali said to his son, al-Hassan (raa), "Go to your mother and tell her that I left her with six Dirhams. Ask her to give you a Dirham". Al-Hassan came back and reported: "She says you only left six Dirhams to buy some flour." Ali said "No bondman's faith will be true until what is in Allah's Hand is surer that what is in his own hand. Tell her my son, to send me the six Dirhams." His wife Fatima az-Zahraa (raa) sent the six Dirhams and he gave them to the beggar. A short time elapsed and a man passed by al-Imam Ali with a camel which he offered for sale. Imam Ali asked the man how much he wanted to sell his camel and the man said: "One hundred and forty Dirhams." Ali ibn Abu Taleb said: "Sell it to me on credit. I will pay you after eight days." The man agreed. Ali tied the camel in front of his door. Then a man came along and asked: "Whose camel is this?" Ali said, "It is mine". The man asked: "Will you sell it to me?" Ali said: "Yes." The man said, "How much?" Ali answered "Two hundred Dirhams." The man said "Alright, I'll buy it." The man took the camel and gave Ali two hundred Dirhams. Then Ali paid the original owner the one hundred and forty Dirhams that he owed him and brought the sixty Dirhams to Fatima saying: "This is what Allah has promised us: "He that does good, shall have ten times as much to his credit." (Al-An'aam:160).

There are only two types of people in the world. The question arises again. Which category do you fit into? Are you a *Walid* or a *Bilal*? It is mentioned that when Ali married Fatima, all he had to offer as dowry was a shield. But even Ali (may Allah be pleased with him) knew which category he fit into. When all he had was six Dirhams, he knew where to invest it. Which category do you fit into?

To all the *Walid's* out there...the *Bilal's* are calling!!

How much can you really give? Still not sure what your answer is... try this task. It is a simple task...but requires iman (faith) ...Open up your wallet (or purse) and then count all the money that is in there. Now multiply that amount by 10 (for those who were never good at Math – just add a zero). This is what you could have if you gave it away in charity. This is the promise which Allah has made to the believers. And we know that Allah is the Most Truthful, the Most Generous – and never breaks His promise.

Dear Walid... your brother Bilal is waiting.

Your brother in Islam  
Abdul Hamid Adra

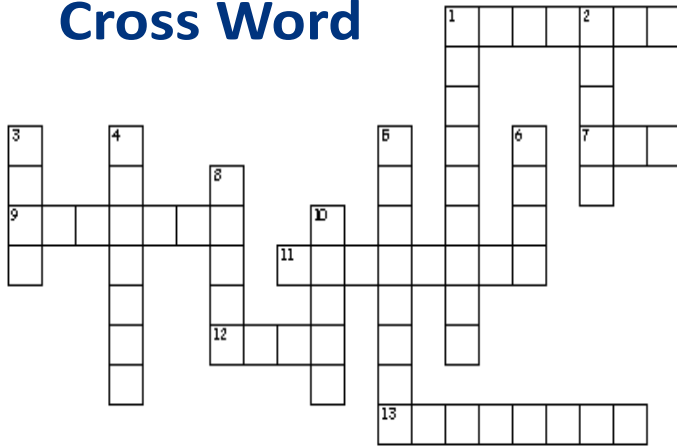


# Story of the Companion



# Amusements Page

## Cross Word



### Across

- Sahabah who did not hesitate at all in believing in Islam and accepted it wholeheartedly?
- How many surahs in the Qur'an are named after Prophets of Allah?
- Collection of Hadith
- What lies at the feet of your mother?
- Which surah did Umar hear which then lead to him embracing Islam?
- Most important trait that we should look for in a spouse?

### Down

- Allah (swt) says: "I have only created Jinns and men, that they may serve Me". Which surah can this verse be found in the Qur'an?
- The incident of when Muhammad (s) turned away from the blind man is recorded in which surah?
- The Arabic name for Prophet.
- Name of son who helped Prophet Ibrahim build the Kaaba.
- Al-Baasit is one of the 99 "most beautiful names of Allah". What does it mean?
- How many masjids are mentioned in the Quran?
- Angels are made of?
- Name of the seventh month of the Islamic Calendar?

## Find-A-Word

S U X F Q S O Y S A Y Y K P B  
 K R O J Z P D K U F T S Y T M  
 P O U E Z E J T O I B E L X C  
 D O D O E N T R R W E A L T H  
 O W O N B D X A E T D I F S E  
 E R V R V H H D N B Q X R I L  
 L L P V X C G W E N C E D P P  
 I F R H F X Y I G C M R J V Z  
 M L O T A B C V E G I V E A D  
 S H J G O N H S Q N K W K C J  
 U H A H M P U G L L H A V A C  
 I S L Q Z P Q T Y E T W N M J  
 X O Z X D J J X H D U Q L T  
 E R A H S A U E G L T K M B F  
 K R J Y T M S S V M J A I A P

## Spot the Difference



- Curtain (top ruffle),
- Clock (time is different),
- Green picture (different mth. shape)
- Different shape knobs on cupboard (round/heart shaped),
- Two little boy ornaments in cupboard,
- Blue bowl is replaced with two little boy ornaments,
- White plate has a smiley face,
- Cat is holding a lolipop/spoon,
- Fish is missing on top of green icing,
- Different shaped cookie,
- Banana missing,
- Hair pin missing on woman,
- Collar is different on woman.

- |         |          |            |
|---------|----------|------------|
| Charity | Generous | Food       |
| Wealth  | Give     | Smile      |
| Spend   | Share    | Needy      |
| Zakat   | Sadqa    | Neighbours |
| Orphan  | Poor     |            |
| Help    |          |            |

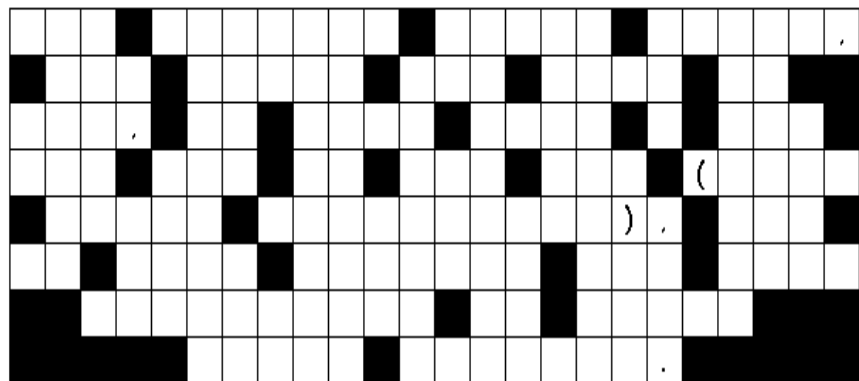
## Sudoku

	7	5			2			9
	1		9		7			
8			5	3				7
						3		6
		2		9		4		
7		6						
1				6	4			9
			8	9				1
	9		7			8	3	

### SUDOKU

Fill in all the squares of the grid so that each row, each column and each 3x3 section contains all the numbers 1-9 inclusive.

## Fallen Phrase



V I E E U  
 Y O L S L T Y F  
 N M C L T I G F A A I H A O  
 O R R K O E I D L V I D E O N I M F A O  
 A E D D W H M S V O R S E S A K N T A L R Y  
 H A P W O H E U P R N I M H G D E E A T R O  
 F E N E H I E E W F F H C M E R S E V L W N H M  
 H I V R I L I D P O O I I U L T U T Y E R A D M



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