



MODERATION IN LUXURIES

In every era and place there have always been the relatively rich people and also the poverty stricken. In the golden era of Islam there were Sahaaba (R.A.) like Hazrath Abu Hurairah (R.A.) who would faint due to hunger. Rasulallah (Sallallahu Alaihi Wasallam) would also often pass many days when nothing was available to eat in any of his homes. At the same time there were Sahaaba (R.A.) who were relatively wealthy. However, those in need were taught not to beg. Let alone ask, they would even conceal their poverty to the extent that the neighbour would also not be able to guess that the family next door was passing the night in hunger. Nevertheless, when the Sahaaba (R.A.) detected the plight of the poor among them, they opened up their hearts, even if it meant sacrificing their own basic needs.

The reality of the last statement is vividly witnessed in the famous incident where a Sahaabi (R.A.) received a goat-head as a gift. Despite having nothing himself, he felt that his neighbour was in greater need of the gift than he was. He thus passed on the goat-head to his neighbour. The neighbour, despite his own poverty, felt that the person next door was more in need. He therefore passed on the gift to the third person. In this manner the goat-head was passed on to the seventh neighbour. Not knowing where the gift had originally come from, he passed it on to the first neighbour from whom the gift originated, regarding him as more in need.

Similar is the case of the Sahaabi (R.A.) who put his children to sleep while he and his wife also spent the night in hunger so that the little food available could be fed to the guest of Rasulallah (Sallallahu Alaihi Wasallam). There are numerous other incidents of this nature in the lives of the Sahaaba (R.A.) and even those after them. For us it is very difficult, perhaps almost impossible, to follow this example. But there are great lessons to take from these incidents.

EXCEPTIONAL GENEROSITY

We are living in times when the distinction between the rich and poor, and the gap between these two classes, is becoming greater all the time. Indeed as a community, the generosity of the Muslims in this country towards the people suffering within their borders and even those abroad is exceptional. But can we be content with what has been achieved?

Undoubtedly, it is unnatural to attempt to create a one-class society. It will never happen. The Qur'an-al-Kareem has declared that some have been elevated over others in livelihood and financial capacity. Also,

if someone can afford some luxuries with wealth he has earned in a halaal manner, he is permitted to do so. The situation of poverty around us nevertheless demands that there should be moderation in our spending on luxuries and at least the savings from such moderation should be shared with the less fortunate.

LUXURY VEHICLE

To illustrate the above, let us consider the following situation: You wish to purchase a luxury vehicle with money you have earned in a halaal manner. No involvement in interest or any other violation of the Shariah will be committed in acquiring the vehicle. In principle it is permissible to spend the few hundred thousand rands to purchase the vehicle. You are now faced with the choice of the model. The top of the range has a much more powerful engine, has more fancy trimmings and a few more features which most owners will rarely use. The bottom of the range has all the luxuries that the top of the range offers. It however has a smaller engine (but can still comfortably travel at 200 km/h - *a very dangerous speed to travel at*) and it has a few less fancy features. The price difference is some seventy thousand rands. Moderation requires that one remains content in this **temporary abode** with the luxuries that the bottom of the range offers or at least something in the middle range. The seventy thousand rands will erect a basic shelter for many homeless people, or it could put food into hundreds of hungry bellies. Indeed, there are thousands of such people in our backyards. If one has the courage and the heart to settle for an even simpler vehicle and spread the savings even further in various Deeni aspects and places of need, this will be all the better. If not, at least we can start learning to be content with the bottom of the range which offers hardly anything lesser - apart from the life threatening speed and some fancy frills!

BUILT-IN CUPBOARDS

The same will apply for instance to the choice of built-in cupboards, curtains, household furniture and many other personal items. Moderation in what one opts for will not deprive one of the luxury but will save many thousands of rands which could be passed on to those who have no idea whether there will be anything available to eat for supper or not.

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MODERATION

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CONSCIENCE

Thus great savings can be shared with the less fortunate merely by adopting moderation in permissible luxuries. Can one then imagine how much could be shared with the less fortunate if all the wealth spent on *haram* or which is wasted in lavish weddings, etc. is saved? While the wealthy would still live in much comfort and luxury, colossal sums of money would be available to alleviate the suffering of the needy and to fund Deeni projects. Despite the fact that we may have already fed thousands of people several meals, the reality is that there are many thousands who are still in dire circumstances. Hence in the face of his reality, does it not hurt our conscience when people in the Ummah who, because they have enough food in their freezers to last months, spend thousands of rands to watch a little red ball being knocked around and others scurrying behind it!! What was achieved by such futility? Yet, what heartfelt duas one would have received if some hungry person was given that money to buy food, or to some ill person who cannot afford the treatment that he desperately requires!!

COMFORT ZONE

Indeed we must look beyond our own comfort zones. There are Muslims who are selling their Imaan due to poverty. Little children sometimes fail to attend Madrasah in the afternoons because they are too hungry and weak to come since they did not find any thrown away lunch in the bins at school!! Can we still hanker after every luxury that our eyes fall on? Are we trying to make this world a Jannah? The material luxuries may bring some comfort to the body. But feeding a starving person, putting shelter over a homeless family, clothing a child who comes to Madrasah with hardly any clothing and other such acts of generosity will bring immense tranquillity and peace to the heart and unimaginable comfort in the Hereafter.

FIND ALLAH TA'ALA

Crisis upon crisis engulfs the Ummah all around the world. How do we respond to these situations? What is our moral obligation? What answer will we have on the Day of Qiyamah? Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said that on the Day of Qiyamah Allah Ta'ala will ask his slave: "I was 'sick' but you did not visit me? The person will reply: "How can I visit You whereas You are the Lord of the worlds?" Allah Ta'ala will say: "Did you not know that my so-and-so servant was sick? Had you visited him, you would have found Me with him." Further Allah Ta'ala will say: "O my servant! I was 'hungry' but you did not feed Me." The person will reply: "How can I feed You whereas You are the Lord of the worlds?" Allah Ta'ala will reply: "Did you not know that my so-and-so servant was hungry? Had you fed him, you would have found Me with him!"

The wealth we possess is a gift of Allah Ta'ala. It is also an *amaanah*. We must spend the wealth of Allah Ta'ala in a manner that He becomes pleased with us. May Allah Ta'ala accept our wealth and lives for the service of His Deen. Aameen.

MARITAL BLISS

A man and a woman are strangers to one another. Yet within seconds, for the duration of time that it takes to utter a proposal and acceptance, they are tied together in a sacred bond — the bond of *Nikah*. It is a bond that is meant to last a lifetime. *Nikah* is an *ibadah*. It is an act of great virtue. Rasulullah (Sallallahu Alaihi Wasallam) has highlighted the importance of *Nikah* by declaring: "*Nikah* is MY Sunnah."

BED OF ROSES

When a person contemplates marriage, he has great hopes and aspirations. He hopes for a bond of peace and bliss till death separates them. He looks forward towards a happy home with pious and obedient children, he desires a bed of roses. In short — he or she is looking forward to and desiring the *barakah* (blessings) of marriage. A marriage wherein there is *barakah* will be a marriage that has all the above. If the marriage is deprived of *barakah*, there will be more thorns than roses!

BARAKAH

Among the aspects that increase the *barakah* of the marriage is simplicity in the *Nikah*. Rasulullah (Sallallahu Alaihi Wasallam) is reported to have said: "Verily the *Nikah* with the greatest *barakah* is the *Nikah* wherein the least expense was incurred." Also, conducting the *Nikah* according to the *Sunnah* and refraining from every sin and transgression in all aspects related to the *Nikah* increases its *barakah*. The converse is also true. Committing transgressions of the Shariah and having lavish "star studded" weddings decreases the *barakah* of the *Nikah*.

BRIDAL SHOWER

Among the *barakah* destroyers of recent times are the "bridal shower" parties that take place. "Bridal shower" parties were known to be a get-together of friends of the bride-to-be. Each invited person was expected to bring along a gift. This was bad enough as it is actually a sophisticated manner of begging. However, it has recently emerged that these parties have in many instances become much worse. Music is played. Dancers and singers are hired. Obscene pictures are plastered all around. Other vulgarities take place. This is extremely shocking. May Allah Ta'ala save us! If the run-up to the *Nikah* is such a "shower" as above, one cannot expect "*barakah*" to pour down on the marriage. It is a recipe to destroy the sacred bond. It is the formula to lay a bed of thorns — Allah forbid!

Let us shower our *Nikahs* with *barakah*. Showers of *barakah* come from adopting the *Sunnah* in our *Nikahs* and by refraining from things that invite the wrath of Allah Ta'ala.

QUESTIONS AND ANSWERS

CALCULATING ZAKAAT

Q *I calculate my zakaat on the last day of February each year. This year, in the first week of February I received a large sum of money from the sale of an asset. The money was still on hand on the last day of February. Must zakaat be paid on this amount as well?*

A Your question contains two aspects. The first aspect pertains to the date of calculating one's zakaat. You calculate your zakaat on the last day of February every year. This is incorrect. You must calculate your zakaat according to the Islamic (lunar) calendar. Also, you must fix your zakaat date from the day you became the owner of nisaab (the minimum amount of zakatable wealth). If you do not know the exact date, think back and try to establish the date as closely as possible. It is vitally important that you clearly establish a date and then adhere to that date, unless at any time you do not own any nisaab at all (i.e. your *zakaatable* wealth is now zero). In that case your zakaat year will only commence from the day you once again own nisaab. For example, your zakaat date is 10 Muharram. Every year you must calculate your zakaat according to what you own on this date. After several years you were left with no zakatable wealth at all. Later, on 20 Safar you once again owned nisaab. Your zakaat year will now commence on 20 Safar and in future you

will calculate your zakaat on this new date. (For more details contact the Ulama).

MAJOR DISCREPANCIES

If you do not adhere strictly to your zakaat date, major discrepancies could occur. For instance your zakaat date is 10 Muharram. You however calculated your zakaat on 1 Muharram. Your *zakatable* wealth on 1 Muharram was R50 000.00. However, on 9 Muharram you sold your car for R50 000,00 cash. Thus on 10 Muharram you are liable for zakaat on R100 000,00. Yet you calculated your zakaat only on R50 000,00. It is therefore very important to calculate one's zakaat exactly on the date that one's zakaat year expires.

OWN NISAAB FOR ONE YEAR

The second aspect in your question pertains to the inclusion of the amount received shortly before one's zakaat year expires. The example mentioned above already answers this question. The amount will be included for the calculation of zakaat. The rule is that if you own NISAAB at the beginning and end of the year (provided that your *zakatable* wealth had not become nil in the interim), zakaat will be payable on whatever you own at the end of that year, even if some of it was received only one day before the expiry of that zakaat year.

PURCHASING A NEW VEHICLE

Q *I wish to purchase a vehicle but do not have the cash. If I obtain finance from the bank, I will be involved in the sin of interest. A friend has informed me that if I do a "fixed rate deal" with the bank, it will be permissible since this will not tantamount to interest. Is this correct?*

A Financing a vehicle through a conventional finance agreement with the bank will involve one in interest even if it is a "fixed rate deal." This reality will be clearly ascertained if one carefully considers the various steps of the transaction. Generally, the sequence of events will be as follows:

1. You will purchase the vehicle from the dealer for R50 000, 00.
2. The dealer will invoice the bank that has agreed to provide the finance for R50 000,00.
3. The bank will pay the money to the dealer.
4. The bank will debit you for R75 000,00 based on a "fixed rate deal."
5. You will be given your fixed monthly instalment.

At this point the question that one needs to ask is:

What are you paying the bank the extra sum of R25000,00 for? At no point did the bank sell you anything. Thus in reality the bank has paid R50000,00 on your behalf to the dealer and is "charging" you R75 000,00. Despite the "fixed rate deal" you are paying R25 000,00 interest to the bank since it has sold you nothing. It is therefore evident that a "fixed rate deal" does not necessarily make the transaction free of interest.

CORRECT PROCEDURE

In order for the transaction to be valid in terms of Shariah, the bank must first purchase the vehicle from the dealer for R50 000,00. The bank must then take possession of the vehicle and assume full risk for it. A separate transaction must then take place between the bank as the 'seller' and you as the 'purchaser'. The bank may now sell the vehicle to you for R75 000,00 payable over a fixed period. In total you will only pay R75 000,00. It is also important to note that upon the sale of the vehicle by the bank to you, ownership of the vehicle must pass on to you. These are the broad principles. Should the transaction include any such conditions which are not permissible in terms of Shariah, the permissibility of the transaction would be affected.

DIVINE PROTECTION

Rasulullah (*Sallallahu Alaihi Wasallam*) is reported to have said: "Whoever recites Ayatul Kursi (S:2;V55) after the Fardh Salaah, he will be in the protection of Allah Ta'ala until the next Salaah" (*Muntakhab Ahadith*, Pg. 173).

In another narration it is reported that Rasulullah (*Sallallahu Alaihi Wasallam*) said: "The one who recites Ayatul Kursi after every Fardh Salaah, there is no barrier preventing him from entering Jannah except that he is still alive" (i.e. as soon as death comes to him, he will enter Jannah) (*Hisnul Haseen*, pg. 145).

FORSAKING DISPUTES

Rasulullah (*Sallallahu Alaihi Wasallam*) is reported to have said: "The one who forsakes a dispute in which he was wrong (i.e. he accepts his fault and submits to the truth), he will be given a palace on the borders of Jannah. The one who forsakes a dispute despite being rightful in his claim (i.e. he backed off from the dispute and withdrew his claim which he was entitled to), he will be granted a palace in the middle of Jannah. And the one who adopts good character (so that he does not even get involved in a dispute at all), he will be granted a palace in the

Subscription: R10.00 for 4 issues
All foreign countries — US\$10

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From the pen of ...

FAQIHUL UMMAH

The sterling advice of Faqihul Ummah Hazrath Mufti Mahmood Saheb (*Rahmatullahi Alaihi*) has helped thousands of people to overcome many problems and difficulties — especially in the line of *Islahun Nafs* (inner-self reformation). Hereunder is a reply to a letter seeking guidance.

RESORTING TO SINS AFTER TAWBA

SUMMARY OF LETTER: *Bismih Ta'ala*

Respected Mufti Saheb

As Salaamu Alaikum Warahmatullahi Wabarakaatuh

I performed Salaatut Tawba and sincerely repented from all my sins. Nevertheless, whenever I make sincere Tawba, I become conscious of Allah Ta'ala for a few days. Then suddenly I find myself inclined to sin even more than previous times. As a result my Tawba breaks (ie. I resort to the sin).

SUMMARY OF REPLY: *Bismih Ta'ala*

Respected Brother

As Salaamu Alaikum Warahmatullahi Wabarakaatuh

The fact that you become conscious of Allah Ta'ala for a few days after performing Salaatut Tawba is itself a great bounty. Be grateful for this. Allah Ta'ala declares: "If you are grateful I will increase my bounties upon you." After a few days to once again become inclined to sin is like a person who fasted for the entire day and by the end of the day he felt extremely thirsty. As a result he gulps down the water.

Since you become conscious of Allah Ta'ala for a few days after Salaatut Tawba, with utmost devotion perform Salaatut Tawba daily. May Allah Ta'ala assist you. (*Tarbiyatut Talibeen*, pg.137)

SUMMARY OF LETTER: *Bismih Ta'ala*

Respected Mufti Saheb

As Salaamu Alaikum Warahmatullahi Wabarakaatuh

It is ten years since I have graduated and have become bay'at with you. However, my spiritual condition is as weak as it was in the initial stages.

SUMMARY OF REPLY: *Bismih Ta'ala*

Respected Brother

As Salaamu Alaikum Warahmatullahi Wabarakaatuh

You spent approximately ten years to study. For the purpose of acquiring knowledge you left your home for this long duration of time. Your days were then spent in lessons and the nights in studying and revision. You also worked hard and sat for the various examinations. It concerned you very greatly that you must not fail the examinations and waste the year or that your progress must not be hampered. Now consider that in contrast to this how much of time have you dedicated to your spiritual self-reformation? Have you spent at least one year? Have you attempted to curtail your other activities in order to acquire proper devotion? If not, is it then correct to complain that you have not acquired spiritual self-reformation and that your spiritual condition is just as weak as it was previously? (*Tarbiyatut Talibeen*, pg. 140)