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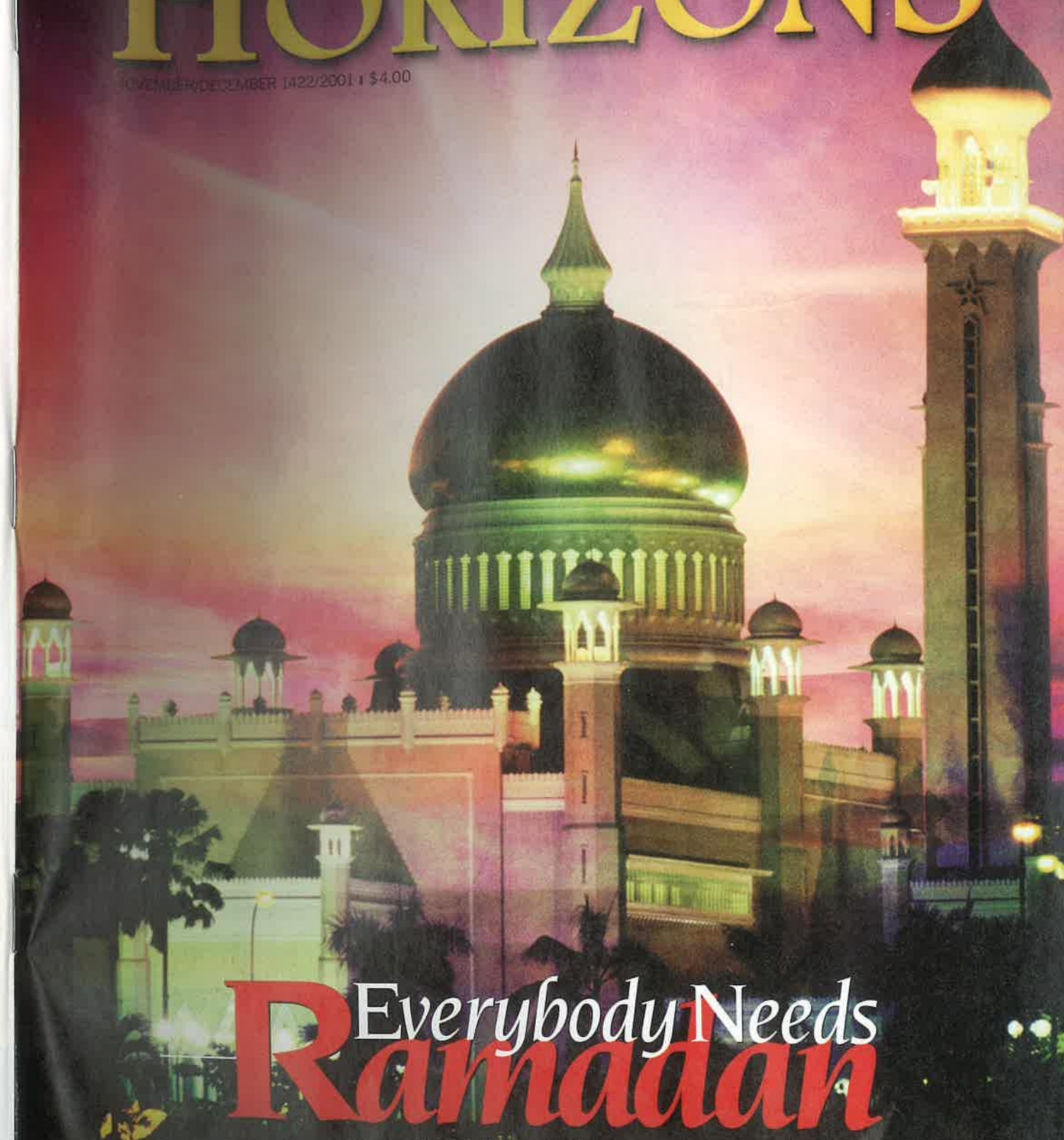
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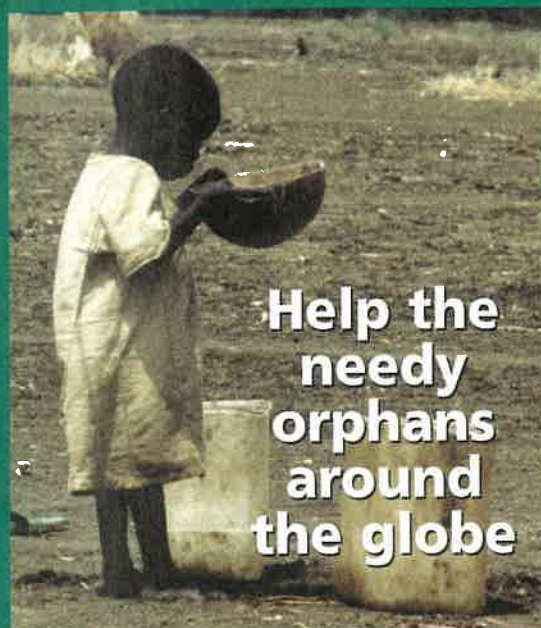
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A Challenging Moment

The memories of that tragic Tuesday in September are still burned into our hearts and souls as we enter the month of Ramadan. We still struggle to imagine the instantaneous loss of some 7,000 compatriots, many of them Muslim Americans.

As many Muslims feared, some misguided people, members of the media, and elected officials used this catastrophe to spread misunderstanding and mistrust among Americans. On a more personal level, however, it was heart-warming to see that not everyone took this bait. In fact, Americans of all faiths and views opened their hearts to their Muslim neighbors, stepped forward to help and care for all of the victims, and redoubled their efforts to understand Islam and Muslims. It was indeed a moment of relief when President Bush visited the Islamic Center in Washington, DC, to make it clear that Islam cannot be associated with violence.

Like many other centers and individuals, the ISNA headquarters experienced some disconcerting moments soon after this event. However, once those who questioned the usual "let's blame Muslims" line realized that Muslim Americans could not be held accountable for the alleged acts of others, just as Timothy McVeigh could not be considered as a representative of Christianity, ISNA and Muslim communities started receiving an unprecedented outpouring of support.

This positive response must be reciprocated. Given the current situation, the best way to do this is for Muslim Americans to act upon Ramadan's lesson of sacrifice by striving to fulfill their compatriots' and neighbors' desire to know them and more about Islam.

Historically, Islamic organizations in America have played an admirable role in these two areas. For instance, ISNA has worked so hard to institutionalize its "Islam in America" conferences that now they are followed closely by the academic community. Interfaith efforts initiated by ISNA now are being replicated in nearly every American city. Moreover, ISNA and its affiliated organizations, as well as other Islamic organizations, are actively involved in ensuring that Muslims in America are treated as equal citizens. Such efforts extend from Eid receptions at the White House to the USPS Eid postage stamp, the recent endorsement of then-presidential candidate George W. Bush, and campaigns to elect and appoint Muslims to public office.

The times demand that Muslims in America endow their organizations with greater stability and strength. The Muslim response to the ISNA Fund for America, dedicated to helping all victims of the September 11 tragedy, is very encouraging. However, it is equally vital to endow ISNA and other Muslim organizations with the means to advance their ongoing task of representing Islam and Muslims in America as equal and respected citizens, and as citizens whose faith can help make America an even better country in which to live.

M. N. Abdullah

Sheikh Muhammad Nur Abdullah
President, ISNA

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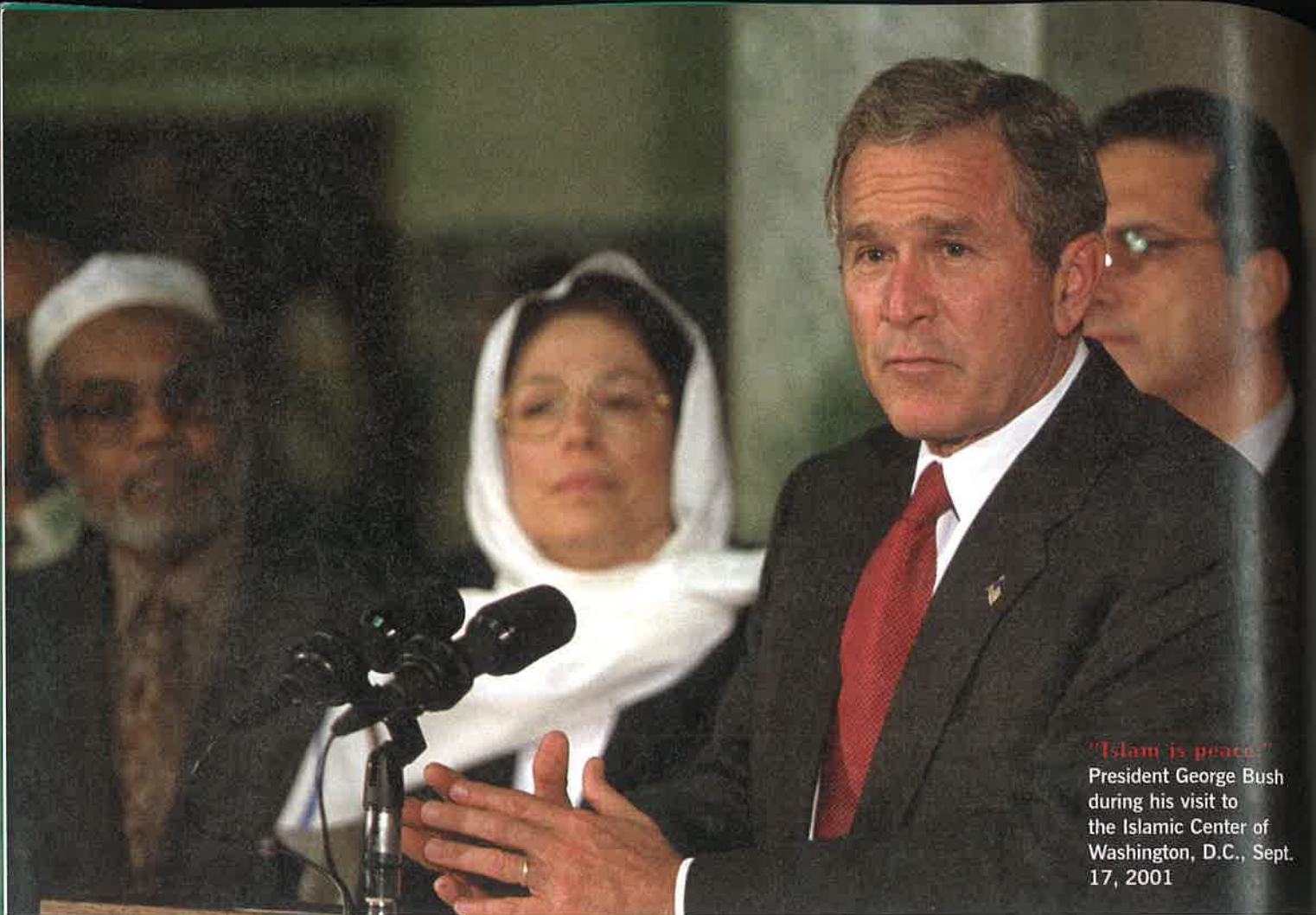
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"Islam is peace."
President George Bush
during his visit to
the Islamic Center of
Washington, D.C., Sept.
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Building Bridges

Muslim Americans have a challenge to facilitate their non-Muslim compatriots' search for knowledge about Islam.

Allah (*Subhanahu wa Ta'ala*) tells Muslims never to despair, because everything—even a catastrophe—contains an aspect of good. No one could imagine that President Bush would stand in Washington, DC's Islamic Center and read from the Qur'an. Muslims realized how right they had been to vote for him, and were encouraged by his call for compassion and distinguishing right from wrong. President Bush, while meeting representatives of Muslim organizations, emphasized that Islam is the religion of peace. He chided the media for its use of the derogatory label "Islamic terrorism," stressing that we do not call Timothy McViegh "a Christian bomber."

On Sept. 26, former ISNA president Dr. Muzammil H. Siddiqi and 15 other leaders of major Muslim and Arab organizations in the U.S. were invited to meet President Bush at the White House. Dr. Siddiqi and 3 others were invited first to meet with him in the Oval Office. Dr. Siddiqi presented Bush with a Qur'an and asked him to read it, just as he reads the Bible every day. Bush replied that he would do so. Dr. Siddiqi told Bush that his visit to the Islamic Center had helped to remove a lot of confusion and misunderstanding. When Bush met with the other leaders in the Roosevelt Room, he asked Dr. Siddiqi to sit next to him, and expressed his appreciation in his opening remarks to the press for the gift of the Qur'an that he kept in front of him.

Bush also acknowledged the Muslim and Arab communities' positive contributions in America, which he said is the land of freedom and safety for people of all races and colors. Dr. Siddiqi stated: "Mr. President, it is good that you are building coalitions with the governments in your struggle against terrorism, but there is also a need for broad based coalitions with the people of diverse faiths and cultures, especially with the religious leaders of the world. We are with you to promote dialogue between America and the Muslim world to remove the causes of misunderstanding, of violence and terrorism from the world." At the meeting's end, Bush invited Dr. Siddiqi to say a prayer. The group, holding hands, listened to Surah al-Fatihah, its meaning, and a prayer for peace and harmony. Bush's initiative is being reciprocated across America. The 240-member Religion Newswriters Association's annual meeting, held in Boston on Sept. 23, was addressed (among others) by ISNA vice

president Dr. Ingrid Mattson. Attendees said that the RNA was "troubled" by the frequent use "Islamic terrorist" after the tragedies. The resolution, adopted by a majority vote, also rejected "similar phrases that associate an entire religion with the actions of a few."

Messages of Understanding. Soon after learning about the tragedy, ISNA joined Muslim organizations across the nation in issuing a joint statement of condolence.

ISNA headquarters has been deluged with messages of support and solidarity, from non-Muslims and religious leaders sending inspiring words to schoolchildren bearing flowers. The deluge included painstakingly crayoned "We Love You" cards done by children from the area's St. Mark School and other schools and signed group letters from church congregations, as well as telephone messages, letters, and e-mails of support, sympathy, and understanding from military retirees to homemakers. Many wrote that they were distressed and ashamed that some Americans were targeting innocent Muslim Americans. Dr. Eileen Lindner (Deputy Secretary General of the National Council of Churches of Christ), Bishop C. Christopher Epling (the Episcopal Church), Fr. Donald Senior (president of the Bernadin Center), and Bruce Schuman (the World Interfaith Congress) were just some of the religious leaders who sent such messages.

The headquarters also has been inundated with requests from local, state, and national media outlets for information about Islam, Muslims, and the Muslim outlook on war and peace. ISNA secretary general Dr. Sayyid M. Syeed and the headquarters staff have worked round the clock to fulfill as many requests possible. The Secretary General said that the response from non-Muslim friends and especially from people who had never heard of ISNA was overwhelming and encouraging.

The Compassionate Outlook. Examples of compassion and understanding abound. University of Michigan students wore hijab to show solidarity with Muslim women. Junior Lisa Leven, who helped organize the event, said: "If many, many women got together and put on the hijab, it would help diffuse the misplaced anger that's being forced on anybody that might be considered Muslim." They included Annie

Kelly, a devout Christian, and Dawn Wolfe, who wore a hijab as a symbol of America's religious freedom. She said that because she encourages religious equality, she should support Muslims.

Franna Ruddell, a Fairfax County schoolteacher, led congregants of her synagogue Shoreshim of Reston, VA, and area residents into creating a poster-size condolence card upon learning that the All-Dulles Area Muslim Society (ADAMS) Center had been vandalized. This and



Promoting Dialogue. Muzammil Siddiqi assured the President that Muslim Americans are working with him to remove the causes of misunderstanding, of violence and terrorism from the world

other cards, presented to the masjid, were placed in the front lobby, and each member of the delegation received a copy of the Qur'an.

Dr. Shahid Athar, President of the Islamic Medical Association of North America (IMANA)—an ISNA affiliate—who runs the islam-usa.com Web site, also was inundated with outpourings of love, support, and understanding. A Californian mother of 3 wanted to assure him that not all Christians hated Muslims, adding: "I know that the attack on the U.S. was an act of violence, not an act of Islam. I pray for peaceful dialogue in the months and years to come, to end prejudice, hatred, and violence between people of differing beliefs. I believe this requires all of us to search our souls to understand ways we have contributed to the problem, and what is required of us for healing to take place."

In the aftermath of Sept. 11, a Michigan, high school teacher said that she tried to explain the Palestinian plight to her students, and prayed that "we find a way to find balance in this world."

Many who contacted his site said they were saddened by the rash acts of their compatriots. Others asked how they could help Muslims, and a Navy veteran from Seattle emphasized that those who target Muslim and Arab Americans are "shameful and embarrassing."

A Muslim told the Council on American-Islamic Relations (CAIR): "I was away on vacation when this incident occurred on Sept. 11. My neighbor brought us flowers with a card and left it on the doorstep. I have not met this person in all my 16 years of living in this neighborhood. Her words were: 'To our neighbors, in this time, we want you to know that we are here for you, and it is our sincere prayer that you are not subjected to any unpleasantness. With our best wishes, your neighbors.'"

A Challenge Awaits. The outpouring of love and sympathy places Muslim Americans in a challenging position to reciprocate by making non-Muslims aware of Islam's message.

A Falls Church, VA, bookstore reports that non-Muslims are buying copies of the Qur'an and books on Islam.

Moin 'Moon' Khan, President of the Lombard, IL-based American Muslims for Peaceful Reconciliation, told *Islamic Horizons*: "It is an historic moment for Muslim Americans to construct a bridge between the U.S. and the one billion plus population of Muslims worldwide. We should declare ourselves as honorary ambassadors of this great country and tell them about the positive things about America."

Another Muslim American drew attention to Caliph 'Ali's (*'alayhi rahmat*) words that "opportunity is a cloud that flies by," and that Muslim organizations must make the most of it by offering the knowledge their non-Muslim compatriots seek.

CAIR executive director Nihad Awad said that the anti-Muslim backlash requires that non-Muslims receive accurate information about Islam.

ISNA president Imam Muhammad Nur Abdullah reminded Muslims that they should do their part to strengthen ISNA by helping it fulfill the growing demand for information about Islam. He said that the Administration's policy of separating Islam and Muslims from the Sept. 11 tragedy is a tribute to Muslim Americans' success in building strong Muslim organizations that have made Islam part of America. ■

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Religious texts, if not read within their proper textual and historical contexts, are easily distorted and manipulated.

By Muzammil H. Siddiqi

Unfortunately, the charged atmosphere engendered by the Sept. 11 tragedy has prompted media opinions, based on Qur'anic verses that are misquoted and taken out of context, that the Qur'an promotes violence.

Cal Thomas, a columnist for the *Washington Times* [DC], did just this in his Oct. 3rd article "Can we be fooled twice?" For example, he presents only part of 5:82: "among those most hostile to the Believers you will find Jews and Pagans..." One wonders why he does not complete it: "...and nearest among them in love to the Believers you will find those who say: 'We are Christians,' because among them you find men devoted to learning, men who have renounced the world, and they are not arrogant."

Thomas quotes part of 9:5: "...then fight and slay the Pagans wherever you find them. Seize them, besiege them, and lie in wait for them." However, when read in its full context, verses 1-5, the meaning is quite different.

Islam does not allow or sanctify the killing any innocent person regardless of his or her religion. According to the Qur'an and Prophet Muhammad (*salla Allahu 'alayhi wa sallam*) life is sacrosanct.

We read in the Qur'an: "...Do not take life, which Allah has made sacred, except through justice and the law. He orders this so that you may acquire wisdom" (6:151) and, "Do not take life, which Allah has made sacred, except for a just cause. If anyone is killed unjustly, We allow his heir (to demand compensation or to forgive). But do not allow him to exceed bounds when it comes to taking life, for he is helped (by the law)" (17:33). According to the Qur'an, killing a person unjustly is the same as killing all of humanity, and saving a person is the same as saving all humanity. (See 5:32.)

Does Religion Promote Violence?

Other people are found of: "Kill them wherever you catch them..." (2:191), "...But if they turn away, seize them and kill them wherever you find them. (In any case) take no friends or helpers from their ranks" (4:89), and similar verses.

When placed within their textual and historical contexts, however, their true meanings emerge:

"Fight in the cause of Allah those who fight you, but do not transgress limits, for

Allah does not love transgressors. Kill them wherever you catch them, and turn them out from where they have turned you out, for tumult and oppression are worse than slaughter. But do not fight them at the Sacred Mosque, unless they (first) fight you there. If they fight you, kill them. Such is the reward of those who reject faith. But if they cease, Allah is Oft-Forgiving, Most Merciful. Fight them until there is no more tumult or oppres-

sion and justice and faith in Allah prevail. If they cease, engage in hostility only against those who practice oppression. There is the law of equality of one sacred for one sacred month, for the prohibited month, and so for all things prohibited. If any one transgresses the prohibition against you, transgress likewise against him. But be conscious of Allah and know that He is with those who restrain themselves" (2:190-194).

The other verses read: "They hope that you will reject faith, as they do, and thus be on the same footing (as they). So do not take friends from their ranks until they flee in the way of Allah (from what is forbidden). If they become renegades, seize them and kill them wherever you find them. (In any case) take no friends or helpers from their ranks, except for those who join a group with whom you have a (peace) treaty or those who approach you with hearts calling upon them to be neutral. If Allah had pleased, He could have given them power over you and they would have fought you. So if they withdraw from you and do not fight you, and (instead) send you (guar-

antees of) peace, then Allah has opened no way for you (to fight them). You will find others who wish to gain your confidence as well as that of their people. Every time they are sent back to temptation they succumb to it. If they do not withdraw from you or give you (guarantees) of peace besides restraining their hands, seize them and kill them wherever you find them. In their case, We have provided you with a clear argument against them" (4:89-91).

Nowhere do these verses give permission to kill anyone. They were revealed to Prophet Muhammad at the time when the nonbelievers were attacking Makkah's Muslims and threatening those in Madinah. In contemporary jargon, as the Muslims were subject to constant terrorist attacks on Madinah, Allah allowed them to defend themselves. These verses do not allow Muslims to engage in terrorism; rather, they are warnings against terrorism that contain clear calls for restraint and care.

Religious texts, if not read within their proper textual and historical contexts, are easily manipulated and distorted. Let us look at the Bible and apply the standards applied above.

In Deuteronomy, the fifth book of the Torah, Moses shares this message from God as the Israelites prepare to enter the Promised Land: "I will make my arrows drunk with blood, and my sword shall devour flesh; and that with the blood of the slain and of the captives, from the beginning of revenges upon the enemy."

"When the Lord your God brings you into the land that you are entering to possess, and clears away many nations before you, the Hittites, the Girgashites, the Amorites, the Canaanites, the Perizzites, the Hivites, and the Jebusites, seven nations greater and stronger than you. And when the Lord your God delivers them before you and you defeat them, destroy them utterly. Make no covenant with them and show no favor to them" (Deuteronomy 7:1-2).

"When you approach a city to fight it, offer it terms of peace. If it agrees to make peace with you and opens to you, all the

people found in it shall become your forced labor and shall serve you. However, if it does not make peace with you, but makes war against you, besiege it. When the Lord your God gives it into your hand, kill all the men in it. Take as booty only the women, children, animals, and all that is in the city, all its spoils. Use the spoils of your enemies which the Lord your God has given you... Only in the cities of these peoples that the Lord your God is giving you as an inheritance. Do not leave alive anything that breathes" (Deuteronomy 20:10-17).

"Kill every male among the little ones, and kill every woman who has known man intimately. But spare for yourselves all virgin maidens" (Numbers 31:17-18).

"I will send my terror in front of you... you shall utterly demolish them and break their pillars in pieces" (Exodus 23:23-24, 27).

The New Testament attributes the following statements to Jesus:

"I say to you that to everyone who has, more shall be given, but from the one who does not have, even what he does have shall be taken away. As for my enemies who do not want me to reign over them, bring them here and kill them in my presence" (Luke 19:26-27).

"Do not think that I have come to send peace on Earth. I did not come to send peace, but a sword. I am sent to set a man against his father, a daughter against her mother, and a daughter-in-law against her mother-in-law" (Matthew 10:34-35).

There are dozens of other verses that, if taken out from their historical context, seem to favor violence. Various violent Jewish and Christian groups have used them to justify their causes. The Crusaders used them against Muslims and Jews. The Nazis used them against Jews. Christian Serbians used them against Muslim Bosnians, and Zionists regularly use them against Palestinians. David Koresh, Jim Jones, and Baruch Goldstein all relied on religious texts to justify their violence.

Muslims believe in all Prophets sent by Allah, and so do not misuse or misinterpret the religious texts of other faiths in order to defame them. Even in recent times, Muslims have and are facing genocidal campaigns in Bosnia, Kosova, Chechnia, Kashmir, and Palestine—but they have not questioned Judaism and Christianity. Such a spirit needs to be reciprocated. ■

Dr. Muzammil H. Siddiqi—who has a doctoral degree from Harvard—is a former president of ISNA, a member of the Fiqh Council, and adjunct professor of comparative religion at California State University-Fullerton.



Dr. Syeed presents a gift to IACAC president; (right) About 80 volunteer chaplains attended the session



International Civil Aviation Chaplains Meet at ISNA HQ

The 34th Annual Conference of the International Association of Civil Aviation Chaplains (IACAC) was held in Indianapolis, IN, on Oct. 1-5. ISNA organized a special session for the attendees at the ISNA headquarters on Oct. 3.

The approximately 80 volunteer chaplains from airports across the U.S. and 30 countries listened to ISNA secretary general Dr. Sayyid M. Syeed speak on "Islam: The American Experience." He stressed Islam's emphasis on the sanctity of human life and peaceful coexistence, and told the audience: "We share the grief with the entire nation for the tragic incidents of Sept. 11, and our prayers are with those who were killed or injured and their families. May God grant us the strength and patience to bear this loss." He also called upon people of different faiths to come together, build ways of understanding, and promote goodwill and mutual respect.

IACAC president Rev. Walter Meier spoke on the role of airport chaplains

in times of disasters and the need to be prepared.

Airport chaplains, who have an office/chapel at the airport that is usually supported by local faith-based organizations, often have to deal with the aftermath of such air disasters and stranded travelers. The first airport chapel was opened at Boston's Logan airport in 1951 under the direction of Cardinal Cushing. Ashfaq Lodhi, the director of ISNA Membership and Information Services, has served as the Indianapolis Airport Chaplains Association's vice president since 1996.

A growing number of American airports now have a Muslim prayer area in their airport chapels. In the past, ISNA was asked to help families of the victims of the Egypt Air crash.

The Secretary General's address was followed by a dinner at the headquarters and Maghrib prayers. For more information, contact us at: info@isna.net).

ISNA Participates in New York Interfaith

Christian and Muslim religious workers will work together to help major media producers become more sensitive to Muslims and provide accurate information on Islam. This resolution was adopted at the consultative meeting convened by the New York-based National Council of the Churches of Christ on Sept. 28 in New York City. Attorney Aziz Ahsan of New York represented ISNA and stated that Islam neither promotes nor condones violence.

NCC general secretary Dr. Bob Edgar said that his organization is concerned about the current wave of hate crimes and is initiating monthly consultations among Christian and Muslim leaders to build and promote interfaith understanding. NCC has been organizing such meetings for the past 25 years, but now has upgraded them to regular monthly consultations.

Dr. Edgar, expressing his sorrow over the more than 500 attacks on Muslim individuals and institutions, observed that it was encouraging to see Christians reach out to their Muslim neighbors. He added: "The peace of our neighborhoods, and the true security of nations around the world may well turn on our capacity to build communities of respect and to bear witness for justice and peace."

ISNA Elects New President

Muhammad Nur Abdullah has been elected the new ISNA President, with Dr. Ingrid Mattson of the Hartford Seminary to serve as Vice President-U.S. and Dr. Syed Imtiaz Ahmad to serve as Vice President-Canada.

The Executive Council will comprise former ISNA presidents Abdalla Idris Ali and Muzammil Siddiqi, and members-at-large Imam Siraj Wahhaj, Ameena Jandali, and Khadija Haffajee.

Returning Executive Council members include Imam W. Deen Mohammed, spokesman of the Muslim American Society (MAS); Dr. Jamal Badawi, Fiqh Council; Faizul R. Khan; Ahmed Pasha Syed; and Sayed Gomah. Other members are the heads of ISNA affiliates: Dr. Bassam Osman (Chairman, North American Islamic Trust [NAIT]), Dr. Elsayed Orady (president, Association of Muslim Scientists and Engineers [AMSE]), Dr. Mumtaz Ahmad (president, Association of Muslim Social Scientists [AMSS]), Dr. S. Shahid Athar (president, Islamic Medical Association of North America [IMANA]), Altaf Husain (MSA), M. Anwarul Haque (CITF), Riyadh Shamma (Muslim Youth of North America [MYNA]), Qaiser Imam (Council of Islamic Schools in North America [CISNA]), Hussein El-Hennawy (Muslim Arab Youth Association [MAYA]), and Dr. Ilyas Ba-Yunus (Islamic Media Foundation [IMF]).



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Dr. Syeed receives an honorary degree from Dr. John H. Morgan

Christian Academy Honors ISNA Secretary General

The Graduate Theological Foundation awarded an honorary Doctor of Humane Letters degree to ISNA Secretary General, Dr. Sayyid M. Syeed, who has a doctoral degree in linguistics from Indiana University.

In his citation, Foundation President Dr. John H. Morgan said that the honorary degree was "in recognition of the tremendous contribution of ISNA and *Islamic Horizons* has made towards the advancing of understanding between the Islamic community and American society."

In his acceptance speech at the Donaldson, IN cam-

pus of the Foundation, which is affiliated with the University of Oxford, Dr. Syeed traced the common Abrahamic roots of Christianity and Islam. He stressed the close relationship that believing Christians have with Muslims as underlined by the Qur'an.

The Secretary General said that the 9 million Muslim Americans are a part of the American fabric who are contributing toward building a better America—a fact that is increasingly being recognized not only by institutions like the Foundation but also by the U.S. government.

ISNA Joins Alliance to End Hunger

ISNA has joined the Bread for the World Institute, which fosters collaborations among diverse institutions, to help meet the challenges of hunger and malnutrition. ISNA secretary general Dr. Sayyid M. Syeed also signed a letter to President Bush asking for increased funding for the Food Stamp Program and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC), and a two-step, \$1.50 increase in the federal minimum wage.

The September 11 tragedy has weakened an already uncertain economy and dominates political attention. Leaders from a broad array of civil society institutions—religious bodies, foundations, businesses, charities, and others—are forging an alliance to end hunger, intent on making progress against hunger, even in this darkened and uncertain time.

Hunger knows no frontiers, and as unemployment increases in the U.S., so will poverty and hunger. In developing countries, the economic slowdown will make under-nutrition more widespread. The World Bank estimates that the resulting poverty will cause an additional 20,000 to 40,000 child deaths. In the U.S., 31 million people are hungry or food insecure, and about 790 million undernourished people in the developing world.

Ramadan Expected To Start Nov. 17

Based on the correct authentic sighting, ISNA's moonsighting consultant Khalid Shaikat says that most people will begin Ramadan on Saturday, Nov. 17. The new moon's birth (Nov. 15) is at 6:41 a.m. Universal Time—Nov. 14, 10:41 p.m. Pacific Standard Time. On Nov 15, when the moon will be about 18 hours old on the U.S.'s west coast, seeing the moon in North America will be unlikely, for it will be in the Southern Hemisphere. In the Northern Hemisphere, it will be very close to horizon and so close to the sun that any crescent will be invisible. Therefore, naked-eye sighting is impossible on Nov. 15, except maybe Hawaii. However, on Nov 16, most of the world will see the moon. It will be quite big in North America, for it will be 42 hours old on the west coast.

Eid-al-Fitr: The new moon's birth (Dec. 14) will be at 3:49 p.m., Eastern Standard Time—12:49 p.m. Pacific Standard Time, 8:49 p.m. Greenwich/Universal Time. On Dec. 14, an annular solar eclipse will make it impossible to see the moon anywhere on the globe, as it is between the sun and Earth. On Dec. 15, the moon will be about 28 hours old in North America but still hard to see. That U.S.'s Southern Belt should see it on Dec. 15. In South America, it should be seen easily. Therefore, Eid-al-Fitr in North and South America is expected to be on Dec. 16 (Sunday) Insha-Allah.

ISNA is prepared to receive reports of moon sighting on the evening of Saturday, November 16, 2001, and evaluate them for authenticity. Please do not leave messages requesting moon sighting and Ramadan information, as ISNA is unable to return your calls on that evening.

Procedures for Taking Moon Sighting Reports:

ISNA will take the information from a person who claims to have seen the moon, and its moon sighting consultants call the person for further details to verify the sighting. If you report a sighting, please stay by your telephone and keep the line open. A conference call will be held for members of the Islamic Shura Council of North America, and will include the leaders of the four Shura member organizations, the members of the Fiqh Council, Muslim astronomer consultants, and sighting coordinators at the ISNA headquarters. They will review the reports and reach a conclusion regarding the beginning of the Islamic lunar month. The decision will be immediately posted on Internet: <http://moonsighting.com>

For general information, please call: (317) 839-8157.

To report a moon sighting, please call: (317) 839-1803.

ISNA will have additional phone lines to take your calls. You may access the moon sighting information on the Internet at: www.isna.net and <http://moonsighting.com>.

—Khalid Shaikat, National Coordinator and Consultant to ISNA

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Sharing Medical Knowledge

Muslim Americans must share knowledge to revive the glory of Islamic sciences. BY SHAHID ATHAR

Muslim physicians living in the West must bring back to Muslim countries the technology and medical knowledge learned in their adopted countries so that the glory of Islamic medicine can be regained. So stated Ayatollah Hashemi Rafsanjani, chair of Iran's Expediency Council and former president, who inaugurated the 34th annual and 6th international Islamic Medical Association of North America (IMANA) convention in Tehran July 27-Aug. 2. In his inaugural address, he traced the development of Islamic medicine in Iran, which influenced the development of medicine and technology in the West.

IMANA, formed in 1967 along with other MSA affiliates, is now a major medical organization representing 20,000 Muslim physicians in North America and has inspired the formation of IMAs in other countries. A few years ago, the Federation of IMAs (FIMA) was created as an umbrella organization. IMANA, dedicated to reviving the glory of Islamic medicine, holds its annual convention alternatively in the U.S. and in a Muslim country to pro-

mote the exchange medical knowledge and technology with Muslim physicians there. This also allows Muslim American physicians and their families to see the glory of Islam in a Muslim country. IMANA has held annual conventions in Turkey, Malaysia, Jordan, Egypt, and Spain. This year they went to Iran, the basin of Islamic civilization and medicine for centuries and home to such great Muslim physicians as Ibn Sina and al-Razi.

The convention's theme, Civilization and Medicine: An Islamic Perspective, was sponsored by IMANA, the Howard University College of Medicine, and Tehran University. A total of 83 scientific papers were presented—about 50 from the U.S., 25 from Iran, and 5 from other countries. Presenters discussed cutting-edge medical technology, medical ethics, disease prevention, and other topics.

Dr. M. Khatami, a Tehran-based physician, discussed medical experiences during the Iran-Iraq war. The local host, Dr. M. H. Nicknam, professor of immunology at the Tehran University of Medical Sciences, talked about trans-



Dr. Shahid Athar, past chair of IMANA's Medical Ethics Committee, responded to questions on euthanasia, assisted reproduction, abortion, care of HIV patients, and other issues; (above) HE Ayatollah Hashmi Rafsanjani at the convention innuagration

plantation issues from the viewpoint of immunology.

Dr. Shahid Athar, past chair of IMANA's Medical Ethics Committee, responded to questions on euthanasia, assisted reproduction, abortion, transplantation, care of HIV patients, and other

IMANA, formed in 1967, is now a major medical organization representing 20,000 Muslim physicians in North America

issues. In his role as an endocrinologist, he presented a paper on the intensive management of unstable diabetes mellitus with new medicines and technology, as well as a paper on an endocrine pictorial atlas for primary care physicians. This showed pictures of different endocrine diseases and syndromes that he has encountered during his 25-year endocrinology practice.

Dr. Iftekhar Ahmed, professor of neurology at the University of Missouri-Kansas City, presented a paper on intravenous immunoglobulin monotherapy in the long-term treatment of myasthenia gravis as a convenient and effective treatment with-

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out any significant side effects. He had 3 additional papers, including his pioneer paper on restless leg syndrome and use of Ropinirole, a dopamine agonist, in 10 patients with this difficult syndrome. He also discussed the use of Clomethiazole to treat acute ischemic stroke.

On a more general note, Dr. Malika Haque, professor of pediatrics and international health at Ohio State University, analyzed the management of acne vulgaris affecting adolescents. Dr. Safdar Chadda, associate professor of dentistry at New York University, also an IMANA past president and current chair of the Board of Regents, presented an interesting paper about obtaining a happy smile through oral-dental hygiene and well-positioned teeth.

Dr. Syed Ahmed, assistant professor of psychiatry, University of Texas-Houston, mentioned the use of such psychostimulants as Ritalin to manage AADD. Another important paper was stress-anger and heart disease by Dr. Basheer Ahmed, professor of psychiatry from Texas. He outlined the events and physiological mechanisms triggering stress and anger response, and talked about their management from an Islamic perspective. Dr. Akber Mohammed from Wright State University, talked about appropriate cardiac workup for surgical clearance for patients with coronary artery disease using American College of Cardiology and American Heart Association guidelines. He also analyzed refugee medicine and how to establish a medical relief program to care for refugees under WHO guidelines. This is a necessity for Muslims, as most refugees are Muslims.

Dr. Hossam Fadel, professor of gynecology and obstetrics at the Medical of Georgia at Augusta, presented the al-Razi Memorial Lecture: Islam and the Advancement of Medical Sciences. In it, he mentioned Islam's positive

influence on science and medicine, and outlined the achievements of many Muslim physicians of the past.

Dr. Ashraf Sufi, a gastroenterologist from Kansas, talked about incidents of Hepatitis C in a small American community and his experience with colon polyps in a family with a history of colon cancer. Dr. Shahid K. Siddiqui, president and founder of Doctors Worldwide, talked about emergency medical relief in India during the earthquake and the status of refugee medicine in Chechnia.

Dr. Sheik Hassan, the convention CME chair, spoke on the prevalence of tobacco use as a threat to lung health and outlined both the medical and cost effects of tobacco use worldwide and the role of physicians, especially Muslims, in preventing this problem in Muslim countries. Dr. M. R. Zafarghandi, chancellor of the Tehran University of Medical Sciences and Deputy Minister of Health, spoke about the development of Buerger's disease in smokers and his experiences in Iran.

Dr. N. Simforoosh, professor of urology at the Shahid Behashti University of Medical Sciences, talked about advanced laparoscopic and urological surgery and showed a videotape of actual surgery. Dr. Ali Ghafoori, a physician from Tehran, talked about the cultural impact of Islamic instructions on Iran's medical system, which seeks to practice Islamic medicine. Drs. Rezaeian and Edrissian from Iran talked about the prevalence of such parasitic diseases as malaria and other worm infections in Iran. Dr. Shiek Hassan, who also directs Howard University's residency program, discussed issues in graduate medical education in the U.S.

A very interesting paper by Dr. Mansour Bahrami of Shahid Behashti University, analyzed reproductive health in Iran and provided interesting statistics about fertility rates, marriage ages and sex

A total of 83 scientific papers were presented discussing cutting-edge medical technology, medical ethics, disease prevention, and other topics.

education for men and women, as well as population planning. A group of 9 Tehran University investigators presented a review of 140 cases of Crohn's Disease in Tehran.

Tehran University Cancer Institute's Dr. M. A. Mohagheghi's paper on the epidemiology of cancer in Iran was also a very interesting source of statistics. Dr. A. Marandi, the Tehran-based physician and banquet keynote speaker, talked about integrating Iran's medical education and health care systems. Dr. Ibrahim Sheikh, a fellow of Manchester (UK) Medical Society, eloquently traced Islam's medical contributions from Taxila to Cordoba via Baghdad.

Dr. B. Larjani, a Tehran University endocrinologist, discussed the epidemiology of diabetes in Iran. Diabetes is growing rapidly throughout the Third World. This paper was followed by Dr. Athar's presentation on intensive management of unstable diabetes. Dr. H. Mirkhani, a cardiovascular surgeon at Tehran's Imam Khomeni Medical Center, gave details of off-pump and conventional coronary artery bypass surgery in his institution and the incidence of cardiac events following surgery. Dr. Azizi, a Tehran University professor of endocrinology, who has conducted many studies on Ramadan fasting

and its effects on the endocrine and metabolic systems, presented the Ibn Sina Memorial lecture on research in Islamic fasting.

Dr. M. R. Beheshti spoke about ethical issues connected with medical experimentation on animals as a concern for Muslim physicians. Dr. Mozaffar Partowmah, an ethicist from Nassau University Medical Center, talked about biomedical issues from an Islamic perspective. Dr. Ayaz Samdani, dean of the St. Mary Regional Clinic, Madison, WI, talked about issues in organ transplantation and end-of-life cases. Dr. Hussain Nagamia of the International Institute of Islamic Medicine made several presentations, including the history of Iranian physicians and changing patterns of cardiac surgery in the 21st century. Dr. Rashid Khairi from the Indiana University School of Medicine outlined recent developments in managing osteoporosis.

The participants also earned 22 hours of CME credit from Howard University, and selected papers will be published in a forthcoming JIMA issue.

At the convention's conclusion, participants visited Shiraz, Isfahan, and Mashhad. In Tehran, they visited Imam Khomeini's house and mausoleum, the late shah's palace, the Khomeini Foundation, and attended Friday prayers at Tehran University. In other cities, they visited gardens, historical sites and museums, and the graves of poets Saadi and Hafiz. In Mashhad, they visited Imam Reza's mausoleum. At all of these places, the visitors were welcomed with traditional Iranian Islamic hospitality.

The conventioners noted that most Iranians are friendly toward Americans and want to improve relations with West. Americans, especially Muslims, should include Iran in their vacation plans. ■

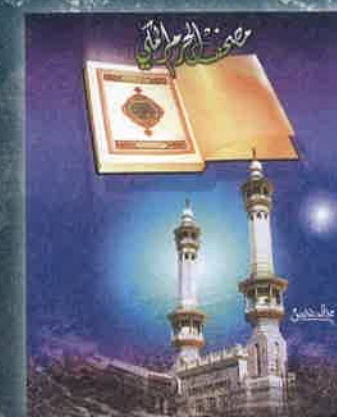
Dr. Shahid Athar, MD, FACE, FACP, is a clinical associate professor of medicine at the Indiana University School of Medicine as well as IMANA president (SATHAR3624@aol.com)

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Muslim victims of September 11

Muslim Americans were among those who lost their lives on Sept. 11. Many who are trying to cast the tragedy as a clash between faiths may not realize that among the dead are names like Samad Afridi, Omar Namoos, Asad Samir, Yusuf Saad, Talat Hussain, Azam Ahsan, Qasim Ali Khan, Naseema Simjee, Ashraf Ahmad Babu, Mohammad Chaudhury, and Jumma Haque.

Although very little has been heard about the Muslim victims, many were working in the World Trade Center. Some were among the heroes who rushed to the scene to help the wounded. At least two were passengers on one of the aircrafts.

The victims include people like Salman Hamdani, 23, a laboratory technician at the Howard Hughes Medical Institute in Manhattan. Perhaps his training gave him reason to hop aboard an ambulance headed for the WTC after the first of the planes hit.

Taimour Khan, 29, an native born Pakistani-American commodities trader for Carr Futures, who was at work on the 92nd floor when the first of the planes smashed into One World Trade Center at 8.45 a.m. He never had a chance.

IT consultant Rahma Salie, 28 years old and 7 months pregnant with her first child, a Sri Lankan Muslim American, accompanied by her husband, Michael Theodoridis, 32, a Greek-American Muslim, were passengers on American Airlines flight 11 that hit the north tower, the one that Taimour was in.

The Council on American Islamic Relations (CAIR) estimates that 800 Muslims were among the victims, and some believe that many names may never come up because they were undocumented workers.

Interactive Internet Islamic Education

The Internet Islamic University (IIU), the first interactive Islamic distance-learning program, was warmly endorsed at its New York inaugural August 11.

IIU offers interactive higher Islamic education with experienced and qualified scholars. IIU's sponsors are also developing an interactive Internet Islamic School (IIS) for younger students. IIS, scheduled to go online January 2002, will offer more options to enhance Islamic knowledge, says IIU president Zaheer Uddin, adding that only 2 percent of Muslim children attend full-time Islamic schools, and less than 10 percent go to weekend Islamic schools.

He stressed that because of the lack of Islamic education and training, only about 10 percent of the more than 80,000 Muslims who graduate every year from American colleges are involved in Islamic activities.

IIU student affairs vice president Imam Siraj Wahhaj of New York's Masjid Taqwa, asked Muslims to support this visionary project, which Imam Saffet Catovic said is a pioneering Muslim American project dedicated to knowledge.

Imam Dr. Ibrahim Najm, Director of the Long Island's Islamic Center of South Shore,

and IIU faculty member, reminded Muslims about their duty to acquire and perfect their Islamic knowledge.

Dr. Shaikh Ali Sulaiman Ali, Director of the Detroit-based Family Services and IIU faculty member, said that even though the Muslim American community contains many professionals, many are unaware of Islamic practices. Azmat Husaini, a student at Stonybrook University, said that we should take full advantage of this unique opportunity.

Dr. Mohammad Jamil Khayyat of Makka's Umm al-Qura University and a IIU faculty member, said that there are

more Qur'anic verses about knowledge than about fiqh. He asked women to become more involved as teachers and board members. IIU, he said, will allow Muslims to take education to greater heights by bringing together the best minds in the Ummah.

The most inspiring moment was a beautiful recital from 4-year old Safiya bint Saleem of New York, who has memorized substantial portions of the Qur'an.

Zaheer Uddin said that IIU (www.studyislam.com) is committed to shaping the Ummah's destiny by opening the vistas of Islamic knowledge for young Muslims who are inquisitive and deeply attached to Islam.

Muslims Convert the Menu

The Harrison County (PA) Jail no longer offers meals that include pork, because many inmates are reverting to Islam, reported the *Clarion Ledger* (July 26, 2001). Prisoners have raised hogs for years at the Harrison County Farm to help feed the inmates. However, Jewish and Muslim inmates nationwide are using the 1993 Religious Freedom Restoration Act to make prisons and jails honor religious dietary and ceremonial requirements.

Officials said about 30 of the jail's 900 inmates are Muslim. Instead of trying to serve special meals, the sheriff's department decided to stop serving pork. Robert Parker, a sheriff's deputy, said there is a nationwide trend in jails and prisons of inmate conversions to Islam.

5 Times a Day Works

Beginning in Sept. 1996, about 40,000 U.S. Navy recruits at the Great Lakes (IL) Recruit Training Command were told to wash their hands at least 5 times a day. The result was a 45 percent decrease in respiratory illnesses from the year before. Operation Stop Cough was launched, says a study conducted by the San Diego, CA-based Naval Health Research Center (NHRC). Also included were monthly lectures on the importance of hand washing. Data revealed that infirmity visits for respiratory illness in 1997 and 1998 were 45 percent lower than that of 1996.

Dr. Margaret A. K. Ryan and colleagues, who implemented Operation Stop Cough to help prevent respiratory infections among recruits, note in the August 2001 issue of the *Italian Journal of Preventive Medicine* (2001:21) that respiratory illness is a common cause of lost time from work in the U.S. and "the most common cause of lost time from duty among young adults in the military." Hand washing has long been recognized as a simple way to cut the risk of spreading such infections as the common cold, they said.

Dr. Joel C. Gaydos of the Walter Reed Army Institute of Research in Silver Spring, MD, in an accompanying editorial said: "My impression is that in settings where visible soiling of hands is unusual, as in most offices, people are not inclined to wash their hands even before eating, reemphasizing hand washing in our daily lives may provide significant benefits with little effort or cost, especially during the respiratory disease season."

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Malaysians Have Unicard

The High Court has withdrawn the five On Sept. 5, Malaysia launched the world's first national smart-card for citizens. All passport, identification, driver's license, medical, and other personal details are now on one credit card-size piece of plastic. Features include thumbprints and holograms to prevent forgery. Future usage envisages security access to homes and offices and public transportation and toll payments.

"MyKad" signals Malaysia's determination to embrace the information age. Five years ago, it launched the Multimedia Super Corridor (MSC), a hi-tech enclave modeled after California's Silicon Valley. This corridor stretches about 30 miles south from Kuala Lumpur to the new international airport.

The world's first multi-application card is part of MSC's initiative to use innovative technology and expertise to make Malaysia a major IT producer. Another smart card, the payment multipurpose card, is planned for launch during November. It will include debit and credit card facilities.

The Multimedia Development Corp. (MDC) said Malaysia's Internet subscribers have gone from 880,000 (1996), when the MSC was launched, to 2.2 million (2000), and will reach 2.72 million by 2003.

Hindus Destroy Another Mosque

A 16th-century mosque built by the Moghul army battalion during the reign of Akbar, who later granted a large tract of land to a nearby temple, was demolished by Hindus in July and replaced with a temple.

This act, which happened near Asind (southern Rajasthan), was suppressed by the district administration but leaked out when local residents approached the Rajasthan Waqf Board, where records refer to the mosque as Masjid Sawai Bhoj.

The mosque was situated near the Sawai Bhoj temple and close to the

mausoleum of a Muslim mystic whose death anniversary is observed regularly. On July 26, when the mystic's devotees gathered to pay homage, temple authorities blocked their way and made them go through the nearby Khari River. When the visitors set up tents near the mausoleum, Hindus attacked them and then attacked and razed the mosque. The police did nothing.

The Hindus hurriedly erected a marble platform and installed an idol, declaring it the temple Mandir Peer Pachhar Hanuman Ji (the temple of Lord Hanuman—the monkey god—who defeated the Muslim saint buried in the mausoleum).

India is ruled by a Hindu-fundamentalist alliance led by the Bharatiya Janata Parishad (BJP).

India Strikes Against Muslim Students

Major Muslim organizations and opposition parties in India have condemned the Sept. 26 ban imposed on the Students Islamic movement of India (SIMI) by the Vajpayee government citing its alleged link to Taleban and Osama M. Bin Laden. About 400 of its members have been jailed and its offices have been sealed nationwide.

"SIMI was established in 1977 and its goal is to educate students and youth about the teachings of Islam," said Dr. Mohammad A. Siddiqi, SIMI founder president and now a professor at a midwestern university. "It is inconceivable that the Indian government will charge SIMI with such baseless allegations," he said.

"It is very unfortunate that due to the events of September 11th here in the U.S., many repressive regimes around the world are taking aim at their own people because they know America will not speak at this time," said Dr. Siddiqi who hoped reason would prevail and the Indian government will withdraw its ban on SIMI.

"The Indian Government has no proof to support its allegations. This action amounts to an end of civil liberties in India," said SIMI secretary general Safdar Naugori. "If the government has any proof, then it should bring it in open court." Naugori said that in reality the federal interior minister Advani should also be in jail because his name tops the list of those charged with the demolition of the Babri Masjid.

Christianity Vanquished in Britain

Cardinal Cormac Murphy-O'Connor, Archbishop of Westminster and leader of the Roman Catholic Church in England and Wales, stated that Christianity has been "vanquished" in Britain and no longer influences the government or people's lives. He stated this at the National Conference of Priests, held on Sept. 5.

The Cardinal, who presides over a 4.1 million-strong flock, mirrored concerns expressed by the Archbishop of Canterbury, Dr. George Carey, who less than a year ago declared Britain a country where "a tacit atheism prevails. Death is assumed to be the end of life, bleak though that thought is."

"Christianity as a background to people's lives and moral decisions and to the Government and to the social life of Britain has almost been vanquished. We live in a totally new time for all Christians, especially for we Catholics, and the anguish of the Western world is there for all to see," said Cardinal Murphy-O'Connor.

The Cardinal said: "Most people in our countries turn to the freedom of the market place and the consumer society . . . There is indifference to Christian values and to the Church among many young people. We see quite a demoralized society, one where the only good is what I want, the only rights are my own, and the only life with any meaning or value is the life I want for myself."

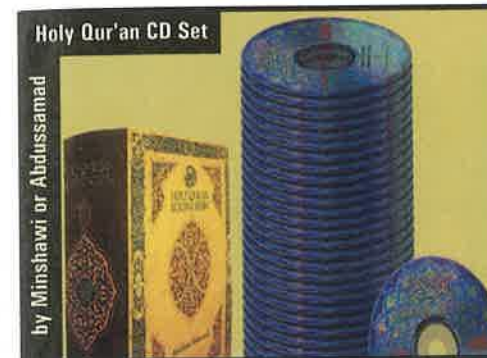


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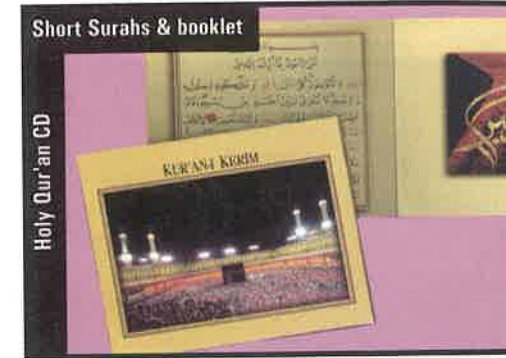
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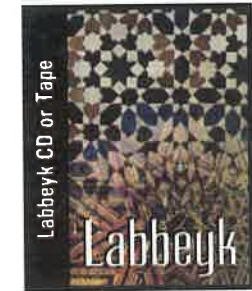
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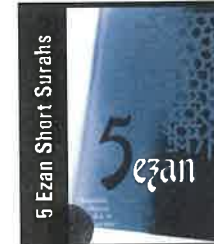
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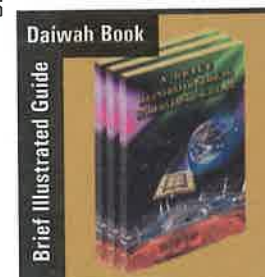
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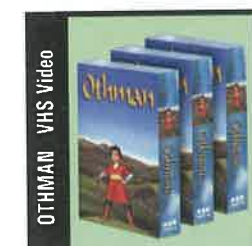
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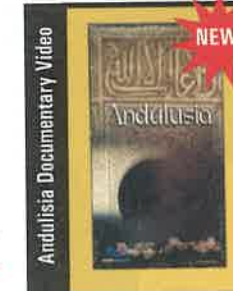
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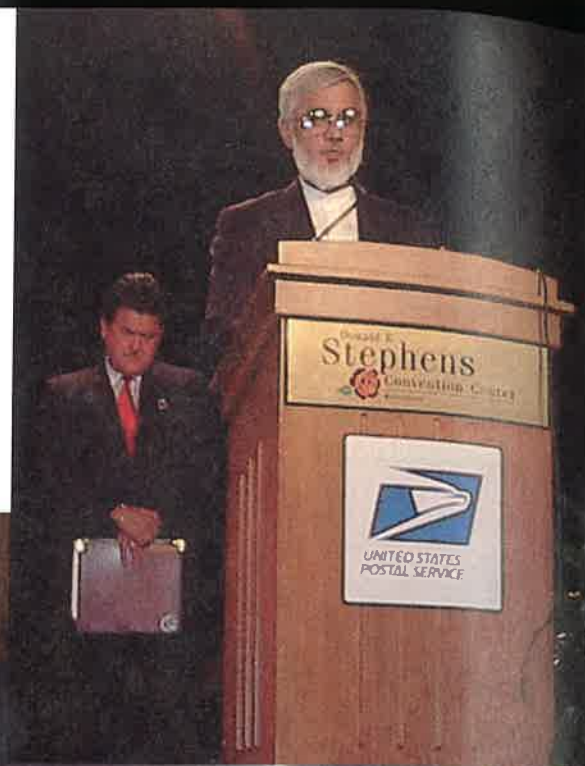
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**THE 38TH
ANNUAL ISNA
CONVENTION**



This page, clockwise from left: Dr. Ali Mazrui delivers another thoughtful address, stressing that Muslims are a part of the American fabric; Boy Scouts march the colors to signal the start of the launch ceremony; Dr. Muzammil Siddiqi welcoming the issuance of the Eid stamp. Dr. Muzammil Siddiqi and Dr. Sayyid Syeed stand in front of the gigantic Eid stamp banner.



This page, clockwise from top: The signage at the Rosemont Convention Center welcomes ISNA conventioners; Amina Assilmi and Muhib Beekun, the two pioneers of the stamp movement; Imam Hamza Yusuf speaks about maintaining the faith in a challenging environment

Thousands of Muslim Americans demonstrate how their diversity becomes a source of strength, cooperation, and understanding.

By Omer Bin Abdullah

The American **Madinah** Blossoms with **Hospitality**



Some 40,000 Muslim Americans attending ISNA's 38th Annual Convention at Chicago's Rosemont Convention Center, and thousands more gathered for the city's annual Muslim American Society (MAS) convention at the McCormick Center, watched with pride and thankfulness as the first-ever U.S. Eid postal stamp was unveiled at the ISNA Convention on Sept. 1.

This event formally acknowledged that the U.S. is a Judeo-Christian-Islamic land in which the three Abrahamic faiths enjoy equal status. The event was addressed by MAS spokesman Imam W. D. Muhammad, outgoing ISNA president Dr. Muzammil Siddiqi, Rep. David Bonior (D-MI), ISNA secretary general Dr. Sayyid M. Syeed, American Muslim Council (AMC) executive director Aly R. Abuzaakouk, and U.S. Postal

THE 38TH ANNUAL ISNA CONVENTION



Muzammil Siddiqi asked Muslims to understand diversity, respect each other, and work together to achieve their higher goals.

Below and top: The Bazaar – the favorite meeting place for everyone with scores of titles to choose from; Right: Former Turkish Prime Minister Dr. Necmettin Erbakan attending the President's Banquet



Service officials. It also was a proud day for the Nevada teenager Muhib Beekun, who launched the effort 5 years ago, and for veteran Muslim activist Amina Assilmi, who pursued it. And, of course, it was a proud moment for 7 million Muslim Americans to know that they are equally recognized as citizens.

Dr. Syeed stressed that Muslim Americans have seen how effective organized work can be. He congratulated Muslim children for sending thousands of letters to the USPS in a silent declaration of no taxation without a stamp, relying on the common American ideal of no taxation without representation.

Ankara must have shook its collective head in disbelief as thousands of Muslim Americans chanted "Erbakan, Erbakan, Mujahid, Mujahid, Erbakan" as the veteran statesman and visionary Dr. Necmettin Erbakan, Turkey's first Islamic prime minister, accepted an award for service to humanity in recognition of his founding the Muslim countries economic cooperation agreement. The setting was Chicago—dubbed the "American Madinah" by a Western research writer—where Dr. Erbakan reminded Muslim Americans to seek knowledge and share it with fellow Muslims.

The convention also honored Dr. Atta-ur Rahman, the first Pakistani minister for science and technology, for his service to development and education. He urged Muslim American youths to acquire the knowledge leading to real power and described knowledge as the "new oil" for the Muslim world progress and develop.

In his welcome address, Dr. Muzammil Siddiqi reminded attendees that the convention's theme of "Islam: Strength through Diversity" means that Muslims, despite their diversity, have much in common and that their diversity should be a source of strength, cooperation, and understanding. He asked Muslims to understand diversity, respect each other, and work together to achieve their higher goals. Dr. Siddiqi, passing on the mantle of leadership to Imam Muhammad Nur of St. Louis, MO, stated that ISNA is a service organization that has worked consistently for this goal since its founding as a student organization in 1963.

The convention's inaugural session was addressed by the ISNA leadership; the heads of such affiliated organizations as the Association of Muslim Scientists and Engineers (AMSE), the Association of Muslim Social Scientists (AMSS), the Islamic Medical Association of North America (IMANA), the Muslim Students Association of the U.S. & Canada (MSA), and the North American Islamic Trust (NAIT); and such international guests as the chief minister of Terengganu (Malaysia), the secretary general of the Council of Saudi Chambers of Commerce, and many others. Muslim chaplains of the U.S. armed forces also were recognized at the session.

Attorney Kareem M. Irfan, chairman of the Council of Islamic Organizations of Greater Chicago, welcomed the guests on behalf of Greater Chicago's 450,000 Muslims and said that the ISNA convention has become the largest annual gathering of Muslims in the West and possibly the largest non-obligatory international Islamic community event.

Dr. Murad Hofmann, a former German ambassador to Morocco, focused on the religious alliance for moral guidance and leadership in a secular state and stressed that Muslims and members of other faith communities should convince the West that religion alone can save it from a Soviet-style collapse. He added that Muslim Americans are ready to administer the medicine that the U.S. needs for its survival as an ethical society. Muslims, he said, must let despairing people see religion as a source of knowledge complementary to science, an equally intelligent approach to reality.

Hamza Yusuf, the most popular speaker—especially among the younger generation—called upon Muslims to recognize and commend the good and to recognize and condemn the bad.

Dr. Zahid Bukhari of Georgetown University's Muslims in the American Public Square Project pointed out that the diversity of Muslims in North America is second only to that of Muslims who gather at Hajj. Dr. John Esposito of Georgetown University's Center for Muslim-Christian Understanding expressed optimism at the growing involvement of Muslim women in community affairs and the growing understanding among Muslims and non-Muslims.

In "Diversity: The Natural Way," speakers addressed how Allah has made diversity an integral part of His creation's natural order and how this fact should affect Muslims' individual and communal



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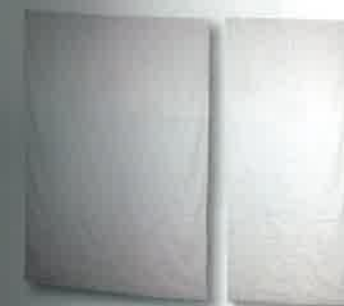
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First American Eid Stamp Released

It is no longer "taxation without an Eid stamp." The first-ever American postal stamp honoring Eid al-Fitr was issued in the Chicago suburb of Des Plaines on September 1, 2001, during ISNA's 38th annual convention, as thousands of Muslim Americans called out "Allahu Akbar!"

Addressing the ceremony, telecast live to the Muslim American Society's (MAS) convention at the McCormick Center in Chicago, ISNA secretary general Dr. Sayyid M. Syeed introduced the stamp and declared that it signifies that America is now officially a Judeo-Christian-Islamic society, a nation that equally recognizes the three Abrahamic faiths. He paid tribute to the Postmaster General for responding to the call of thousands of Muslim American children for an Eid stamp, adding that the stamp is a new chapter in Muslim American history.

Imam W. D. Muhammad, spokesman of MAS, who took time off from the MAS convention to join the stamp's unveiling, said that this stamp recognizes Islam as part of America, adding: "Thank God for the great country that welcomes all peoples." "It's not just a stamp," said ISNA president Dr. Muzammil H. Siddiqi. "It's a symbol that we [Muslims] are part of this society."

The movement for this stamp started in 1996 when Muhib Beekun, a 5th grade student in Nevada, wrote to Aminah Assilmi, president of the International Union of Muslim Women, to find out where he could find an Eid stamp. In response to Assilmi's suggestion, he wrote to the Council on American Islamic Relations (CAIR), a Washington, DC-based Muslim American public affairs organization. His letter led CAIR to publicize the request. Soon 3,000 letters from Muslim children addressed to the Postmaster General poured into CAIR's office and then were presented to the Postmaster General. In the coming months, CAIR and the AMC, another Washington, DC-based Muslim American public affairs organization, presented several thousand more letters to the Postmaster General. In addition, thousands of children sent their illustrated ideas to USPS. In 1999, USPS contacted the AMC to help select an artist for the stamp.

Mohamed Zakariya, a Muslim American revert to Islam and a calligrapher trained in Turkey, was selected.

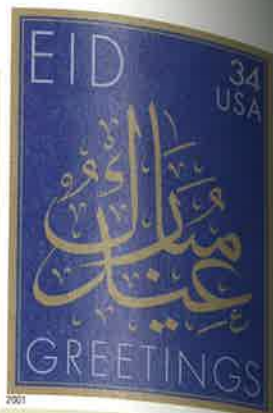
The stamp's final design was unveiled last year in several American Islamic centers. Assilmi suggested that the USPS change the issue date to coincide with the ISNA convention, and said that the stamp was the result of the efforts of Muslim children and proof that organized works succeeds.

The ceremony started with a prayer by Dr. Muzammil H. Siddiqi, ISNA's out-going two-term president. Other people addressed the gathering, among them Rep. David Bonior (D-MI), who introduced and successfully piloted a congressional resolution recognizing the Muslim contribution to America, stamp designer Zakariya, AMC Executive Director Aly R. Abuzaakouk, USPS Public Affairs Vice President Azeezaly S. Jaffer, and USPS officials.

In the convention bazaar, scores lined up to purchase first-day covers and stamps. An adjoining booth purveyed licensed t-shirts emblazoned with the Eid stamp, and another one offered a licensed limited edition framed reproduction of the stamp printed on a special canvass. Amidst the joy, Beekun, now a 10th grader, was surrounded by young and old people seeking his autograph on the first-day covers. The day belonged to young Muhib and the veteran of Islamic activism, Aminah, and to 10 million Muslim Americans.

Ironically, among the attendees was former Turkish Prime Minister Dr. Necmettin Erbakan, who was deposed by the Turkish army for being a Muslim activist, as well as Merve Kavakci, the U.S. educated Turkish parliamentarian who was denied her post because she would not remove her hijab.

The USPS printed 75 million copies of the new stamp, which is part of the USPS's holiday celebration series. Other stamps commemorate Hanukkah, Kwanzaa, Cinco de Mayo, and Thanksgiving. ■



behavior. Dr. 'Umar Farooq 'Abd-Allah, director of Chicago's Nawawi Institute, pointed out that Americans have a "tremendous psychological compatibility for accepting this religion [Islam]." Dr. Sulayman Nyang of Howard University and co-director of Georgetown University's Project MAPS, suggested holding workshops to teach integration in Muslim communities, encourage intermarriage, and widen the ethnic base of masjid boards.

During "Converging Our Diversity: A Pragmatic Approach," Dr. Tariq Ramadan stated that Muslims in America come from different racial, linguistic, and national groups, as well as schools of thought. Such diversity should be appreciated and respected, but a certain degree of convergence is essential for building an Islamic Ummah here.

Dr. Jamal al Barzinji of the International Institute of Islamic Thought (IIIT) moderated "Muslims in an Inclusive America," which discussed agenda setting and consensus-building for 2002 and 2004. The speakers were Dr. Agha Saeed, executive director of the American Muslim Alliance (AMA); Dr. Aslam Abdullah, editor of the *Minaret*; Rep. David Bonior (D-MI); Dr. Omar Ahmad, president of the Council on American-Islamic Relations (CAIR); and Dr. Yahya Basha, president of AMC. Dr. Sami Al-Arian and Sohail Khan offered their comments.

"Tolerance: A Hallmark of the Muslim Character," was addressed by the eminent expert of Islamic economics Dr. Nejatullah Siddiqi; Anwar Awlaki, Imam of Darul Hijrah, Falls Church, VA; and Hamza Yusuf. Mohammad Abdul Hai moderated. They pointed out that tolerating differences and open-mindedness were concepts in studying diversity.

Dr. Ingrid Mattson of the Hartford Seminary moderated "Working with Ideological Diversity." Dr. Jamal Badawi, member of ISNA Majlis Ash-Shura and Fiqh Council; Dr. Ahmad Saifuddin, director general of the Institute for Arabic and Islamic Studies; and Dr. Hofmann stressed the Islamic legacy of a truly diverse Ummah that transcends boundaries based on material, racial, gender, ethnic, nationalistic and ideological diversity.

Imam Hassan Qazwini discussed "Ethics of Disagreement" with Dr. Muhammad Shafique as moderator. He offered guidelines under which Muslims can handle positively differences and disagreements in religious thought or practice, or in family, community, or organizational issues in a Sunnah-based framework.

"The Legacy of Diversity in Islam," moderated by Dr. Syeed, was addressed by Terengganu chief minister Abdul Hadi bin Awang, 'Umar Farooq 'Abd-Allah, and Dr. Ali Mazrui of the State University of New York-Binghamton. Offering historical evidence, they illustrated Islam's acceptance and promotion of diversity as a platform for harnessing the strengths inherent in today's diverse Muslim community.

Imam Siraj Wahhaj made a stirring appeal for justice for Imam Jamil Al-Amin during "Pluralism: Reaching out to Others." Dr. Hofmann, Siraj Wahhaj and Salam Al-Marayati discussed the Muslims' obligations and responsibilities as minorities in non-Muslim lands in relation to pluralism and the diversity of ideas and identities. They focused on what Muslim activists should consider when dealing with social issues that have interfaith or interracial dimensions. Saleem Bajwa moderated.

NAIT chairman Dr. Bassam Osman discussed the waqf-related services that NAIT provides to Muslims and Islamic organizations in the U.S.



It also was a proud day for the Nevada teenager Muhib Beekun, who launched the Eid stamp effort 5 years ago

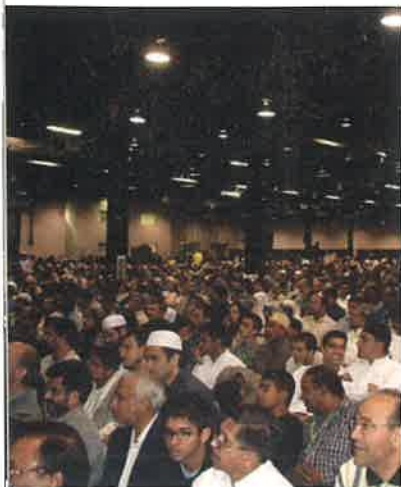
AMC executive Aly Abuzaakouk flanked by Rep. David Bonior (D-MI) congratulates a USPS official on the release of the Eid stamp, while Dr. Muzammil Siddiqi and Dr. Sayyid Muhammad Syeed look on.



This page: 40,000 Muslim Americans enjoying the various events at ISNA 38th Annual Convention



THE 38TH ANNUAL ISNA CONVENTION



Zahid Bukhari pointed out that "the diversity of Muslims in North America is second only to that of Muslims who gather at Hajj."

Right: Former Turkish Prime Minister Dr. Necmettin Erbakan, IIIT Director Dr. Jamal Barzinji, ISNA President Dr. Muhammad Nur Abdullah



Paul Findley, a Republican former congressman who rallied Muslim votes for George W. Bush last year, warned the president to abandon his "unexpected pro-Israel bias" or risk the future opposition of 2 million Muslim voters who supported him last November. Findley, author of *Silent No More: Confronting America's False Images of Islam*, added: "Mr. President, I am a Republican who wants you to succeed in the years ahead, and I therefore urge you to do the right thing for Muslims—and all Americans—by ending your unexpected pro-Israel bias in Middle East policy."

A Networking of Hearts and Minds. This networking of hearts and minds allowed Muslim Americans to meet family and friends and new friends, and Muslim scholars and leaders from North America to meet their foreign-based counterparts.

Among the leading lights who addressed the convention were Dr. AbdulHamid AbuSulayman, president, IIIT; Dr. Taha Jabir Alalwani, chairman, Fiqh Council of North America; Dr. Manzoor Alam, director, Institute of Objective Studies, New Delhi, India; Abdalla Idris Ali, a former ISNA president; Nihad Awad, director, CAIR; Dr. Ihsan Bagby, Shaw University and Fiqh Council member; Dr. Yahya Basha, chairman, AMC; Susan Van Baalen, chief of Chaplains in Federal Prisons; Dr. Yunus, SUNY at Cortland, NY; Dr. Rafik Beekun, University of Nevada; Dr. M. Adam ElSheikh, imam, El Rahma Islamic Center Baltimore, MD and formerly a judge in Sudan; Dr. M. A. Waheed Fakhri, professor emeritus of education; former congressman Paul Findley; Honorable George Galloway, member of the British House of Commons and vice chairman of its foreign relations committee; Altaf Husain, president, the MSA of U.S. and Canada; Dr. Abd Al Hakim Jackson, professor of Islamic studies, University of Michigan, Ann Arbor; Merve Kavakci, member of the Turkish Parliament (denied her seat because she wears hijab); Shabbir Mansuri, director, Muslim Education Council; Dr. Nai'mat Mashour, economist; Dr. Ali Mazrui, Albert Schweitzer Professor in Humanities and director, Institute of Global Cultural Studies, SUNY, Binghamton; Dr. Yaqub Mirza, CEO, Sterling Management Group and co-chairman of IBTF; Haji Benjamin Perez, an activist among Latino Muslims and imam; Dr. Islam Siddiqui, senior director, Biotechnology and Trade American Crop Protection Association, Washington D.C., and a former undersecretary of U.S. Dept. of Agriculture; Abdulkader Thomas, CEO, MEF Finance; Dr. Ayub Thuker, president, World Kashmiri Freedom Movement; Khalid Turani, executive director, American Muslims for Jerusalem; Capt. John J. Tuskan Jr., commander, USPHS, senior public health advisor, and director, Refugee Resettlement Project; Warith Deen Umar, president, Muslim Prison Chaplains Association; Omar Weston, secretary general, Islamic Cultural Center of Mexico; and Safaa Zarzour, principal, Universal School, Chicago.

Laura Christine Cohen, a senior at Harvard majoring in biochemistry and a recent revert to Islam, said: "Alhamdulillah, after a long and difficult year I finally attended the ISNA conference that I only dreamed about last year. As I learned about and tried to improve my deen, I joined thousands of my brothers and sisters, who came from all over the country and from myriad backgrounds, but who all knew the truth I struggled so hard to find."

Kishwar Joonas, a doctoral candidate, said: "The opportunity to contribute and to meet so many people from different walks of life, many of whom I have worked with in the past, was a blessing."

The Qur'an competition. The bazaar offered a grand spectacle while allowing conventioners to purchase Islamic books and items and discover many new items, such as a clock that wakes up one for fajr prayer. All attendees were kept informed of ongoing events by the Convention Newsletter Committee, led by Menna Jammal, a junior at the University of Chicago. She was assisted by an energetic team of fellow UC students: sophomores Dania Dia, Sumerah Rahim Bakhish, Maryah Qureshi, Khaled Najib, and Afaf Qayyum; juniors Yusra Ahmad and Nadiah Mohajir; Northwestern University senior Deanna Othman and junior Tehseen Ahmed; Harvard senior Laura Christine Cohen; Universal School, Bridgeview, IL seniors Malika Bilal and Nadia Hajjar, and junior Assia Boundoui; Chicago Academy of Marketing and Design senior Zainab Kazmi; and Morgan Park Academy, IL, senior Hiba Dia. ■



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Connecting Entrepreneurs

IBTF Conference brings together Muslim entrepreneurs from world over.

A foodservice entrepreneur exchanges notes with a Silicon Valley executive, a motorcycle manufacturer from Indonesia talks with a banker from Jeddah, and an interest-free financing provider explains his services to a manufacturer from Malaysia. Such was the setting at the 2nd International Business & Trade Forum (IBTF), which was held in collaboration with the Minaret Business Association (MBA), and included the Islamic Banking and Finance America (IBFA), and the International Conference on Information and Technology (ICIT).

The IBTF honored Dr. Saleh J. Malaikah, CEO, Al Baraka Investment and Development Co.; Ghassan Ahmad AlSulaiman, CEO, Ghassan AlSulaiman Est.; and Zia Chisti, CEO, Align Technologies.

The IBTF sessions were addressed by such luminaries as the eminent scientist Dr. Atta-ur Rahman, Pakistan's first minister of science and technology; Dr. M. Nejjattullah Siddiqui, King Faisal Award Winner in Islamic Economics; Dr. Yaqub Mirza, president and CEO, Sterling Management Group; Talat M. Uthman, chairman and CEO, Grove Financial, Inc.; Yusuf Talal Delorenzo, Shari'ah scholar and

author of several books including *A Compendium of Legal Opinions on the Operations of Islamic Banks*; Mir Amir Ali, CEO, Amir Technology Labs, Inc.; Dr. Mahmoud El-Gamal, chaired professor of Islamic economics, finance, and management, Rice University; Richard Holmes, US-Arab Chamber of Commerce; and Mustafa Syed, CEO, OneVC.com and chairman of ICIT.

ISNA secretary general Dr. Sayyid M. Syeed lauded Pakistan's decision to appoint a minister for science and technology, pointing out that the Muslim world awaits its leadership in these areas. Dr. Rahman, speaking on "Science and Technology: An Imperative for Development of Islamic Countries," stressed the vital importance of knowledge and that, unfortunately, many knowledgeable people migrate to countries that are inimical to Islam and Muslims. He called for a Muslim science and technology fund, pointing out that although Muslims are 28 percent of the world's population and own 70 percent of the world's energy resources, their GDP is about one-fifth of Japan's. He mentioned Pakistan's recent steps in technological development, adding that today some 430 Pakistani cities have Internet services and that bandwidth and universal

connectivity are increasing.

On Aug. 29, the IBTF Committee met with Dr. Mirza and Talat Uthman to discuss organizational matters.

Dr. Jamal Badawai, a Fiqh Council member, presented a Shari'ah-based Islamic Business Model (IBM) and stressed that Islam is an ethical anchor leading to moral behavior and right actions. As Muslim entrepreneurs know that humanity is Allah's (*Subhanahu wa Ta'ala*) vicegerent, they and all other Muslims must preserve this trust. AlSulaiman emphasized the need for a more formalized networking method and cited the Minaret Business Association. Idris Kothari offered the example of The Indus Entrepreneurs.

The business financing session was addressed by Dr. El-Gamal. Mustafa Syed and Amir Ali spoke on emerging technologies and trade dynamics. Dr. Islam Siddiqui addressed issues in international trade and investment, and Dr. Mirza spoke about promoting entrepreneurship.

The global business opportunities session allowed business leaders to network with business delegations. AlSulaiman moderated the Middle East panel, Dr. Islam Siddiqui the Far East panel, Talat Uth-

man the Americas and Europe panel, and Fouad Maimouni the Africa panel. Dr. Islam Siddiqui offered his insights on the WTO and the Islamic world.

William Straus, a senior economist at the Federal Reserve Bank of Chicago, also addressed the convention. Participants visited the bank and the Chicago Mercantile Exchange.

Former Turkish prime minister Dr. Necmettin Erbakan, father of the Muslim G8 who was ousted by secular Turkish generals, called upon Muslims to find ways to initiate a meaningful dialogue with the West. He was concerned over low inter-Muslim trade rates, adding that such organizations as ISNA need to play a leadership role in inter-Muslim cooperation.

The IBTF linked Muslim resources, and participants took full advantage of networking opportunities. ISNA Development Foundation (IDF) director Ahmed Elhattab paid tribute to IBTF sponsors, who had helped make the event a success. He invited Muslim entrepreneurs to share ideas, inventions, and project news through *Islamic Horizons*, North America's largest Muslim publication.

Saleh Malaikah, CEO of Al-Baraka Investment and Development Co., and Navid Goroya of

HSBC discussed cash flow and risk management. Dr. El-Gamal moderated. Abdulkader Thomas, president of MEFMoney, and Mike Abdelaziz, president of American Finance House, addressed Islamic investments and home and business financing. NAFT chairman Dr. Bassam Osman moderated.

Toheed Ahmad, Pakistan's ambassador for IT development; Arshad Syed, senior technology advisor, Emerging Markets Partnership (EMP); Zia Chisti, CEO, Align Technology; Adeel Shah, Telene Corp.; and Dr. Tengku Mohammad Azzman, spoke on "Building Infrastructure for Technology Innovation and Entrepreneurship." Mustafa Syed moderated. They pointed out that the key factor for attracting investment and entrepreneurs is the local IT infrastructure's quality, legislative framework, skilled and trained work force, and operational freedom and flexibility. This session discussed how to build such an environment, current efforts and issues, and the benefits of doing so.

Uthman led a panel on effective import, export, and franchising with participants Ousama Al Kardi, president of the Council of Saudi Chambers of Commerce & Industry, and Talat Badkook, president of the Badkook Group.

Dr. Malaikah; Yahia Abdulrahman, Founder of the American Finance House and LaRiba; and Abdulkader Thomas discussed capital finance and securitization.

Dr. Atta Ur Rahman; Ahmad Younis, the University of Brunei; and Jamal Haider, CEO and founder of School City, spoke on

"IT Education and Education through IT." They stated that education is key to any community's or nation's future, that IT education can produce the skilled workers needed for the Muslim world's economic uplift and growth, and that IT-based tools and services can improve everyone's access to education and information.

Dr. Mirza spoke on entrepreneurship as a means of fulfilling our purpose and obligations as Muslims, and discussed aptitude determination and choice evaluation concerning business type and organizational structure. Abid Malik of Microbase Inc. moderated. Salah Shirbini, Council of Saudi Chambers of Commerce & Industry, facilitated a networking session.

Mustafa Syed led the "Solutions and Tools for Creating Networks and Value Chains" session with Abbas Syed, Sun Microsystems, OneBuild; Zia Chisti; Yusuf Hussain, president and CEO, CesSoft Inc.; and Abrar Ansari, Softec Worldwide Inc. This session focused on the value of building public and private marketplaces, improving transparency across business partner activities for efficient demand and supply chain management, and key decision points in selecting the right solution and implementation issues.

A wide spectrum of domestic and foreign technology, finance, and manufacturing companies were represented. Surveying the conference scene, Amir Ali said that it was satisfying to see so many interested Muslims interested in doing business gathered under one umbrella. ■

Strong, Diverse, And United

Muslim students congregate to learn and share

Some 3,000 Muslim students attended the 38th Annual MSA Continental Conference—held in conjunction with ISNA—hosted by the Muslim Students Association of the U.S. & Canada (MSA National): "Muslim Students: United against Adversity, Strengthened by Diversity."

Omaira Alam, MSA National's Program Committee Chair and former Vice President for Canada, set the tone: "Insha' Allah, this year's program is going to be different." President Altaf Husain said the program was designed so that students would "leave this conference spiritually energized to not only uplift them, but to contribute positively to the world around them."

Each session, from the Light of Knowledge Series to the Breakout Sessions to the special Dinnertime Session with Shaykh Hamza Yusuf, was directed toward that theme. The main sessions provided the program's foundation. These sessions, each of which related to the next, addressed such topics as "Creating Our Own Legacy," "Bridging the Gap," "Da'wah to the Diverse," "Globalization," "Out Of Adversity Comes Growth," and "From Spiritual Emperors to Material Slaves."

Every breakout session—accompanied by two lecture series—highlighted specific aspects of the main session topics. Some of the better attended were "Marriage for the Muslim Student," "Muslim Students and the Environment," "Campus Concerns," and "Inner City Da'wah."

A Fulfilling Event. Those who attended Shaykh Muhammad ash-Shareef's four sessions on "The Etiquette of Disagreement" received certificates, including a 10-year old attendee who participated in every session.

Dr. Umar Faruq Abd-Allah, Dr. Sulayman Nyang, and Dr. Tariq Ramadan used the "Around the World in 2 Days" lecture series to highlight the historical movement of Muslims throughout the world.

Hamza Yusuf enthralled over 1,500 students with slides and commentary depicting the heavens above in "As Above, So Below: Islamic & Sacred Astronomy," which had to be continued on Sunday night due to the quantity of material and the attendees' overwhelming interest.

Enjoyable late-night events solved the annual problem of students milling about in hotel lobbies. The MSA National Brothers' Basketball Tournament was held on Friday and Saturday nights, and on Saturday night Kulsum Tasnif and her fellow sisters conducted the "Sisters Event Night II: Wearing Your Strength," which provided the forum for displaying their many talents. The Light of Knowledge series, late-night study sessions with the attending scholars, was very successful. Shaykh Anwar Al Aulaki enchanted participants with stories of the Prophets, and Shaykh Faisal Abdurazzak discussed the history of the Mujtahid Imams.

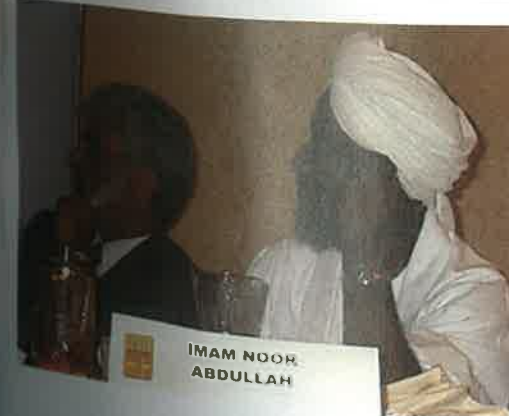
The final session, "From Spiritual Emperors to Material Slaves," led by Dr. Umar Faruq Abd-Allah and Hamza Yusuf, attracted over 3,000 attendees, and over 500 more had to wait outside for a chance to attend.

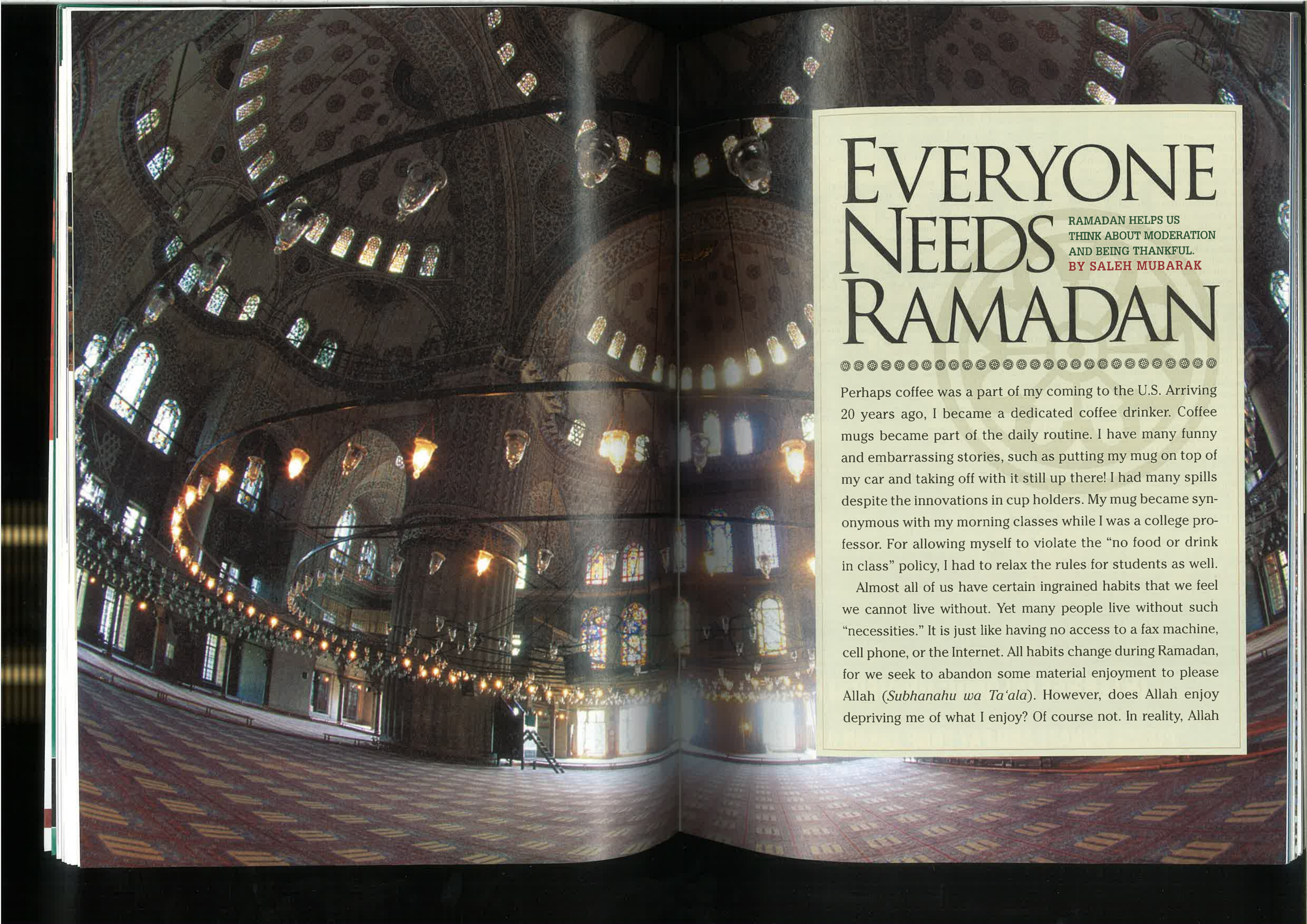
The MSA National President introduced the newly elected MSA National Executive Committee and asked the students to help energize North America's student movement.



Shaykh Faisal Abdurazzak speaks on "Da'wah to the Diverse: Methodology of the Prophet"

Clockwise from top: Pakistan's first minister of technology Dr. Atta-ur Rahman invites Muslim Americans to invest in technology ventures in Pakistan; IDF director general Ahmad Elhattab presides over an IBTF Planning Committee





EVERYONE NEEDS RAMADAN

RAMADAN HELPS US
THINK ABOUT MODERATION
AND BEING THANKFUL.
BY SALEH MUBARAK



Perhaps coffee was a part of my coming to the U.S. Arriving 20 years ago, I became a dedicated coffee drinker. Coffee mugs became part of the daily routine. I have many funny and embarrassing stories, such as putting my mug on top of my car and taking off with it still up there! I had many spills despite the innovations in cup holders. My mug became synonymous with my morning classes while I was a college professor. For allowing myself to violate the “no food or drink in class” policy, I had to relax the rules for students as well.

Almost all of us have certain ingrained habits that we feel we cannot live without. Yet many people live without such “necessities.” It is just like having no access to a fax machine, cell phone, or the Internet. All habits change during Ramadan, for we seek to abandon some material enjoyment to please Allah (*Subhanahu wa Ta’ala*). However, does Allah enjoy depriving me of what I enjoy? Of course not. In reality, Allah

helps me help myself! Consider our struggle between our mind and heart, our logical thinking and emotions.

We struggle to reduce how much we eat for the sake of our weight and health. Smokers always think of trade-offs between their "enjoyable" habit and well-being. We know that physical exercise benefits the body and soul and that we should not avoid it. Celebrities compete on television to demonstrate exercise equipment that requires the least time or effort. Yet many of us ignore the voice of logic and wisdom until it is too late. What is wrong with us?

If our desires control our lives, we become like animals or even worse. Animals cannot distinguish between wholesome or unwholesome food or between a healthy or unhealthy lifestyle. But Allah does not ask us to renounce life's good pleasures, for He created them for a reason: "Say: 'Who has forbidden the beautiful (gifts) of Allah, which He has produced for His servants, and the things, clean and pure, (which He has provided) for sustenance?' Say: 'They are, in the life of this world, for those who believe, (and) purely for them on the Day of Judgment. Thus do We explain the Signs in detail for those who understand'" (7:32). However, He tells us to avoid excess: "...eat and drink: but waste not by excess, for Allah does not love those who waste" (7:31).

How can we maintain this delicate balance? How can we keep our brains in control, yet satisfy our desires? This is a monumental task. Once Prophet Muhammad (salla Allahu 'alayhi wa sallam) told a Companion: "If you guarantee to me (to guard) what is between your jaws (your tongue) and what is between your legs

Rewards in life are earned, not given away. Heaven, the ultimate reward, must be earned with hard work, part of which is resisting temptation.

(your genitals), I guarantee Heaven for you." Simply put, the answer is self-control. But this is far easier said than done. Sometimes it helps if that commitment becomes an order (from Allah, the government, the doctor, or anyone in authority). Often we need someone to "crack the whip" and thus make us do the right thing. We claim we are intelligent and educated adults, but do many foolish and unwise things with full knowledge and intention!

Here Allah wants you take control. You are ordered to abstain from food, drink, smoking, and sex from dawn to sunset for a month. You look at foods, smell aromas, see cold water on a hot day, but cannot enjoy them until sunset. And you do that for one purpose—to obey and please Allah.

We talk about fasting's benefits: cleansing the body and soul, understanding how the poor and needy feel, and so on. However, let's focus on how it empowers us by enabling us to control ourselves. How many times have we told ourselves: "I can't do that diet," or "I can't quit smoking." But we know that we can do whatever we want, as long as we have the will. Nothing gives us the strong will (with full conviction) like a divine order. We obey, are rewarded, and then look back at ourselves and see that we did what we—and others—thought we could not do. And yet Allah does not want us to prove this every day—one month a year

is enough. Those who seek higher spiritual levels can do it more on a voluntary basis. (Note: The best voluntary fast that done every other day, as was done by Prophet Dawud. Fasting every day is not allowed.)

Rewards in life are earned, not given away. We cannot get a college degree by sleeping and watching television all day, or be a successful businessperson without sweat and hard work. Heaven, the ultimate reward, must be earned with hard work, part of which is resisting temptation. One of Islam's beauties is that the goal of such resistance is not to deprive us of all pleasures, but to enable us to enjoy them in the right way and in the right amount. Moreover, it subjects these desires to Allah's laws, which are the best for our welfare.

In a country like the U.S., where children can choose among so many types of cereals, muffins, bagels, and plenty of other goodies for breakfast; where most television commercials are about food and drink or losing weight; where restaurants and snack bars are omnipresent; where people spend a lot of money to get fat and then spend more money to take the weight off; where calls for daily exercise and moderation in food and drink find few listening ears, Ramadan is needed more than anything else! ■

Saleh Mubarak, Ph.D., a former university professor, works for a Tampa, FL-based engineering construction company.

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Unity Is More Than a Moon

Adopting one place as a standard for moon sighting is unknown in fiqh literature. **By S. Khalid Shaukat**

Does Ittihad al-Matali mean that a moon sighting anywhere in the world is globally valid? The fuqaha' say it is applicable only for short distances, a view supported by Sheikh Al-Uthaimen, one of the most learned scholars of Saudi Arabia. A global application is impossible, for when the moon is sighted in Hawaii it is tomorrow afternoon in

Japan. Some people think all Muslims should follow moon sightings in Makkah for the sake of unity. This position confirms to neither Ittihad al-Matali nor 'Ikhtilaf al-Matali. Adopting one place as a standard is unknown in the fiqh literature on Ittihad al-Matali. This new fiqhi position of following the moon sighting in Makkah has been rejected by all Muslim scholars in North America, including the Fiqh Council, as well as others not associated with the Islamic Society of North America (ISNA) or the Islamic Circle of North America (ICNA).

Muslim unity concerning the beginning of Ramadan and the two Eids sounds appealing. But an even greater "unity" would be if all Muslims prayed all 5 prayers when prayers are being offered at Makkah. Just as prayer times differ at every location, so does the daily fasting time. Given this, why is it so hard to understand that Ramadan starts at different times in different locations? This should not be considered disunity, just like difference in prayer times is not considered disunity. Unity is not worshipping everywhere at the same time nor on the same day as defined by the International Dateline. Islamic dates do not and cannot coincide with the International Dateline or the Gregorian date. Instead, unity is worshipping on the day/date prescribed by Shari'ah.

For almost 1,400 years, the two Eids have been celebrated on Shawwal 1 and Dhu al-Hijja according to local moon sighting. Prophet Muhammad (salla Allahu 'alayhi wa sallam) lived in Madinah for almost 9 years and never followed the Hajj date.

Aligning Eid al-Adha to Hajj is against the Sunnah and illogical. What did the Prophet do in Madinah? What did the Companions do when they started spreading Islam? How would a person in al-Quds know when it was Hajj in Makkah, when even the fastest nonstop horse rider would take months to reach



Despite what the poets and singers may say, the full moon can occur on the 13th, 14th, or the 15th day of a month.

that city? Such an arrangement was impractical and never prescribed.

All Islamic acts of worship are designed and ordered by Allah (subhanahu wa Ta'ala) in such a way that, regardless of our circumstances, we can do them. Even the technology argument does not hold, for many people have no electricity or telephone. The idea of aligning worship with Makkah may seem attractive to the developed world, but would leave out the less-developed world and thus result in disunity.

The Practical Approach. Some Muslims say that if ISNA looks at the full moon on a particular day, it means it was the 14th of the month and, calculating backwards, the month should have begun on such and such a day, which matches the Saudi

dates. Therefore, ISNA "must be doing something wrong." Despite what the poets and singers may say, the full moon can occur on the 13th, 14th, or the 15th day of a month. Therefore, by looking at the full moon night, one cannot backdate a month's beginning.

ISNA is striving to offer scientific data to Muslims to clarify misconceptions and often unscientific popular perceptions. Each year, every moon-sighting claim is carefully scrutinized by Muslim astronomers affiliated with ISNA to ensure reliability. Astronomers can determine this by asking about the moon's height, shape, time of sighting, and so on. This data is given to the Fiqh Council of North America and the Shura Council of North America, who determine the beginning of Ramadan, Eid al-Fitr, and Eid al-Adha. Each decision is based on sound fiqhi principles and available scientific data.

Since the invention of the clock, Muslims have been praying 5 times a day and observing fasting schedules based on scientific data, not the time of sunset. Today, most Muslims realize that scientific data related to moon sighting should be considered.

Further information is available on <http://moonsighting.com>. Frequently asked questions are available on http://moonsighting.com/faq_ms.html.

Editor's Note: The editor invited S. Khalid Shaukat, ISNA Moonighting Consultant, to respond to the several letters received by ISNA and Islamic Horizons on this issue.

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Q&A: Fasting and Zakat

Dr. Muzammil H. Siddiqi responds to questions on issues relating to fasting and Zakat

Q Do pregnant women and nursing mothers have to fast during Ramadan?

A Allah says: "Everyone who is present (at home) during this month should spend it in fasting. But if anyone is ill or on a journey, the prescribed period should be made up by days later" (2:185). Those who are sick or fear that fasting may endanger their health can postpone their fast. If a pregnant woman or her doctor feel that fasting may harm her or her fetus, or a nursing woman feels that fasting will cause hardship for her and her baby, they do not have to fast during Ramadan. However, they must make it up as soon as possible.

Q Does taking a blood test break the fast?

A No, for such tests normally entail drawing a very small amount of blood. However, donating blood during fasting is not recommended, for it may harm a person or lead to his or her breaking the fast.

Q Can an asthma patient use mouth or nose inhalers during fasting?

A Many contemporary jurists allow this because such sprays help the patients breathe easily and contain no food or nutrients.

Q I now fast regularly during Ramadan, but did not do so in the past. I had no valid excuse for not fasting. Can I make those missed days up?

A As fasting during Ramadan is an obligation (fard) upon every sane adult Muslim who is not sick or on a journey, neglecting them is a sin. The Prophet (salla Allahu 'alayhi wa sallam) said: "Whoever broke even one fast of Ramadan without an excuse or sickness, fasting for the rest of his or her life will not make up for what he or she has missed" (al-Tirmidhi, "Kitab al-Sawm," Hadith no. 655). Since you regret your negligence, repent sincerely and ask Allah's forgiveness, for He forgives sincere repenters. Try to make up your missed days and make *qada'* for them by fasting one day for each missed day. If you cannot do so, give *kaffarah* (a day's meals or its value given to a needy per-

son). This is about \$10 per day for each day's fast. Although not a complete compensation, at least you will express your sincere repentance and effort to fulfill Allah's commands.

Q What is the significance of fasting during Shawwal? Is it based on the Qur'an and Sunnah?

A Fasting 6 days in Shawwal is mentioned in a Prophetic hadith: "Whoever observes the fast of Ramadan and then fasts for 6 days during Shawwal will be regarded as though he or she had fasted every day" (Sahih Muslim, "Kitab al-Sawm," Hadith no. 1984). Thus, the reward for doing so is like that of a person who fasts every day of his or her life. The Shawwal fasts are highly recommended but not obligatory (fard). It is preferable to do so from the second day of Shawwal, but one can fast after the Eid al-Fitr any 6 consecutive or non-consecutive days during Shawwal.

Q Please explain *fidyah* and *fitrah*.

A *Fidyah* is for those who are cannot fast at any time due to age or a terminal illness from which they do not expect to recover after Ramadan. This substitution for fasting consists of one day's meal or its value—about \$10 in the U.S. Those living here should pay according to the U.S. rate and in dollars. This money can be given here or any other place, but must be given to the poor and needy people. *Fitrah*, given at the end of Ramadan, is mandatory for every person who pays zakat and must be paid before the Eid al-Fitr prayer. The head of the house must pay it on his or her behalf and for all of his

Many contemporary jurists allow asthma patient to use mouth or nose inhalers during fasting because they help the patients breathe easily and contain no food or nutrients.

or her dependants. In the U.S., it comes to about \$5 per person.

ZAKAT

Q One of my brothers lives overseas but does not earn enough money to support his family. Can I give him zakat?

A You cannot give zakat to your wife, children, or parents, because it is your duty to support them financially. You can pay zakat only after you have taken care of them and still have some money left over. Your brother is not your dependant, and so whatever help you give him is an act of voluntary (not obligatory) goodness. You can give him some of your zakat if he is in need, but it better first to take care of your own family members and relatives before giving to others. The Prophet said: "Charity to a poor person is a charity, but charity to a relative is charity and *silah* (an act of strengthening the tie of kinship)" (al-Tirmidhi, Hadith no. 594). You do not have to tell him that your financial aid is part of your zakat, but you must make the intention of zakat.

Q Can I give zakat to someone to help him pay off a business loan that, for whatever reason, he cannot pay off by himself?

A Yes, if that business is his sole source of income, for if he loses it because he cannot pay off the loan on time he will have no means to support himself and his family. If he has other sources of income that can meet this need, he cannot receive zakat.

Q How much can zakat administrators keep for their expenses?

A According to 9:60, zakat collectors can use some of the zakat money to meet reasonable expenses related to office expenses, employees' salaries, travel, mail, and banking. However, these have to be actual and necessary expenses. When making a long-term plan for hiring employees, renting offices etc., withdrawing a fixed amount to acquire sufficient funds and to meet legitimate expenses is permissible. All expenses should be taken out, and at year-end, all-

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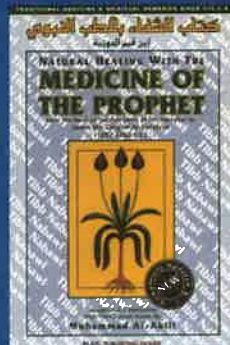
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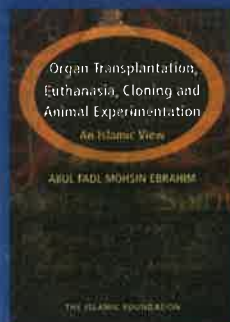
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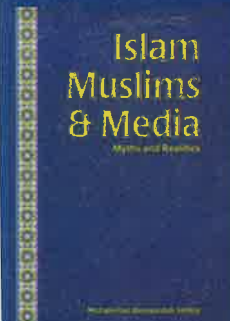
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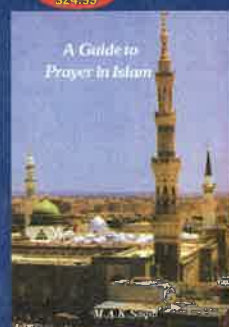


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GLOBALPROTECTOR NON-USURY PLATFORM

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What happened on September 11 2001 is a manifest evil and it stands aside the great cruelties to humanity that beset us in these latter times. The Orientalists—who study Islam only to disparage it—see the East or the West as monolithic. However, in both the East and in the West, there is room for diversity and compassion for each other. Despite claims that openness is a Western ideal, it is neither Greek nor Roman, but tolerance comes from the Revelation from Allah—the Fountain of monotheism.

As monotheists address the issue of the east's western struggle, the Christians allied to Islam, especially those who study Islam positively, concur that there is more in what we agree as opposed to what we do not agree. Such an approach will be greeted with acceptance in all quarters for its brave singularity in a world of lurid politicized propaganda.

The Orientalist media is sowing discord among the People of the Book. For instance, we have no right to judge others or call Christian bankers, pagan because Islam does not allow such labeling. Instead, Allah advises patience and gratitude and to avoid name-calling.

The Muslim's duty is to glorify Allah. This struggle is not a holy war against usurers, as Orientalist terrorism experts

would like some to believe. Muslims must do jihad against bad habits. The Orientalists deny that jihad is a struggle against what corrupts us. One sin, usury, is a corruption touching us all like a dust or a mist everywhere today. The Qur'an says Allah declares that He wages war on the usurers specifically. Allah does not say a group, a school, or a political extremist or any man is allowed to wage war on the usurers at all.

Why then, people ask, there is usury and conflict everywhere and why do good people seem to do evil that belies the very beliefs of all monotheists everywhere? The good people follow a golden rule that piety is better for civilization than profane idolatry. The evil-doers suggest a new religion, Scientific



“My retail/wholesale cosign GICs allows Gulf Arabs to cosign with the Shem and Muslim retail cosigns to deliver products without any usury. From wholesale to retail, there is no interest and that is good.”

By Shaikh Abdul Taw'ala Ibn Ali Alishtari, Chief Operation Officer and President

Humanism. The Britannica's Great Books Series vol. 1, Great Conversations, in 1952, revealed a one-world order plan saying, "Eastern ritual or mysticism will be crushed beneath the wheels of technology." It is not technology, but the innovation (*Bidah*) of Roman law that is evil.

Professor G. Ed. Griffin, a non-Muslim economist, in his book, *The Creature from Jekyll Island* proves that the purpose of credit is to corrupt society. Moody's credo near the Wall Street is "Credit: Man's Faith in Man," and the plaque quotes Senator Daniel Webster's speech to Congress, "Credit is the very air of modern civilization. It has created more wealth, far more, than all the gold mines in the world." However, credit is usury.

The usury in banking may be reprehensible but it is no more reprehensible, as a thing, than a pencil or a sword. Things do not lie or hurt but they are used to deny truth or cause pain. A pencil or a sword cannot change the Revelation. In this, God is clear for only people can choose good or evil.

The opposition to usury is not unique to Islam. Prophet Jesus, peace be upon him, tossed out usurers from a temple. Today, only a few of his adherents eschew usury.

In the Qur'an, Allah demands non-usury trade if we believe. We, at Globalprotector.net, avoid corruption globally from our platform in the United Arab Emirate Fujairah Free Zone for a flat electronic data interchange, FEDI.

FEDI can do "All Risk," "Pool" (Reinsurance Syndicate), and "Blanket Contracts" as guaranteed insurance contracts, and GICs that replace Roman law bank credit debt and that avoids usury or interest.

Globalprotector.net is a special kind and rather exclusive ISP that white lists (eliminates) bad sites by signing

up good sites and by restricting all unsafe or bad actions thereto.

As a former New York State Bank Committee regulator, I now cosign parantee as *takaful* that replaces interest without usury to obey Allah.

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Those who support the Revelation and in concurrence to the Qur'an, today to trade on FEDI's global communication platform are as winners those that deny the Qur'an and say that Ijma flat trade is too good to be true are losers. These skeptics exist to test us since differences amongst tribes exist to teach us about Allah.

My retail/wholesale cosign GICs allows Gulf Arabs to cosign with the Shem and Muslim retail cosigns to deliver products without any usury. From wholesale to retail, there is no interest and that is good. The Foreign Office of FEDI, Inc., as a Hewlett-Packard reseller, makes Standard Reserve one of its offices under its correspondent agreement to act in our best interests to acquire PCs as I expand "All Risk," "Pool," "Blanket Contracts" for retail and *jumaat* PC cosigns. It avoids credits as I swap the ICC Uniform Rules for Demand Guarantees (URDG) for the uniform commercial code (UCC) 1-3 credit forms. I file zero lien title insurance. And, there is no sale until my pool surrenders a product for tax payment by user. The

retail cosign then is an owner by discovery. At duration's end, I refresh new assets, as I surrender old ones as unripe.

Allah has led several Muslims to authorize my *waqf*, Caravansary LMT, Ummah Scriptural Waqf, Khilafaa, flat electronic data interchange authority, or FEDI, in the UAE Fujairah Free Zone. The British Virgin Islands based Capital Performance International, Inc. owns GPN, Globalprotector.net.

FEDI made Oasis Al Iman Educational Services Inc., a scholarship school system for monotheist geniuses as beneficiary to rebuild the brains trust for flat trade since Orientalist bank underwriters must do only credit. The *waqf* owns Behavioral Seminar Office of FEDI, Inc. teaching *fitrah* character training to assist in *Adab*. FEDI's acts as a court of fair measures like the

Ihtisab Majelle for fungible in-hand trade in *Saa* stones, as an electronic data interchange *Non-Bidah* abacus.

Ali Akbar Khan in an Islamic Development Bank chart, archived at TheCompanion.com, proves that bank credit is not an innovation as they say. Credit is usury, since compound interest and credit existed from ancient Rome to India. Dr. Alam E. Hammad in his book on *Islamic Banking: Theory and Practice* says, "In dealing... where economic activities exist, Islam has put forth a framework that differs—and still differs—from other economic systems. Islamic banking is impossible."

I never regret giving up corporate membership in the Arab Bankers Association of North America, ABANA. My Berber aunt said, "Once residing in town, you cannot

return to the Sahara." I cannot go back to usury nor do I want to for fear of Allah, *Subhanahu Wa Ta'ala*.

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“FEDI's non-bank communication platform with its allies convinced MasterCard to accept gold at no cost and to transit it with its risk insurers for cash at no cost. FEDI uses cash to buy gold at a fee and swaps rebate cost free.”





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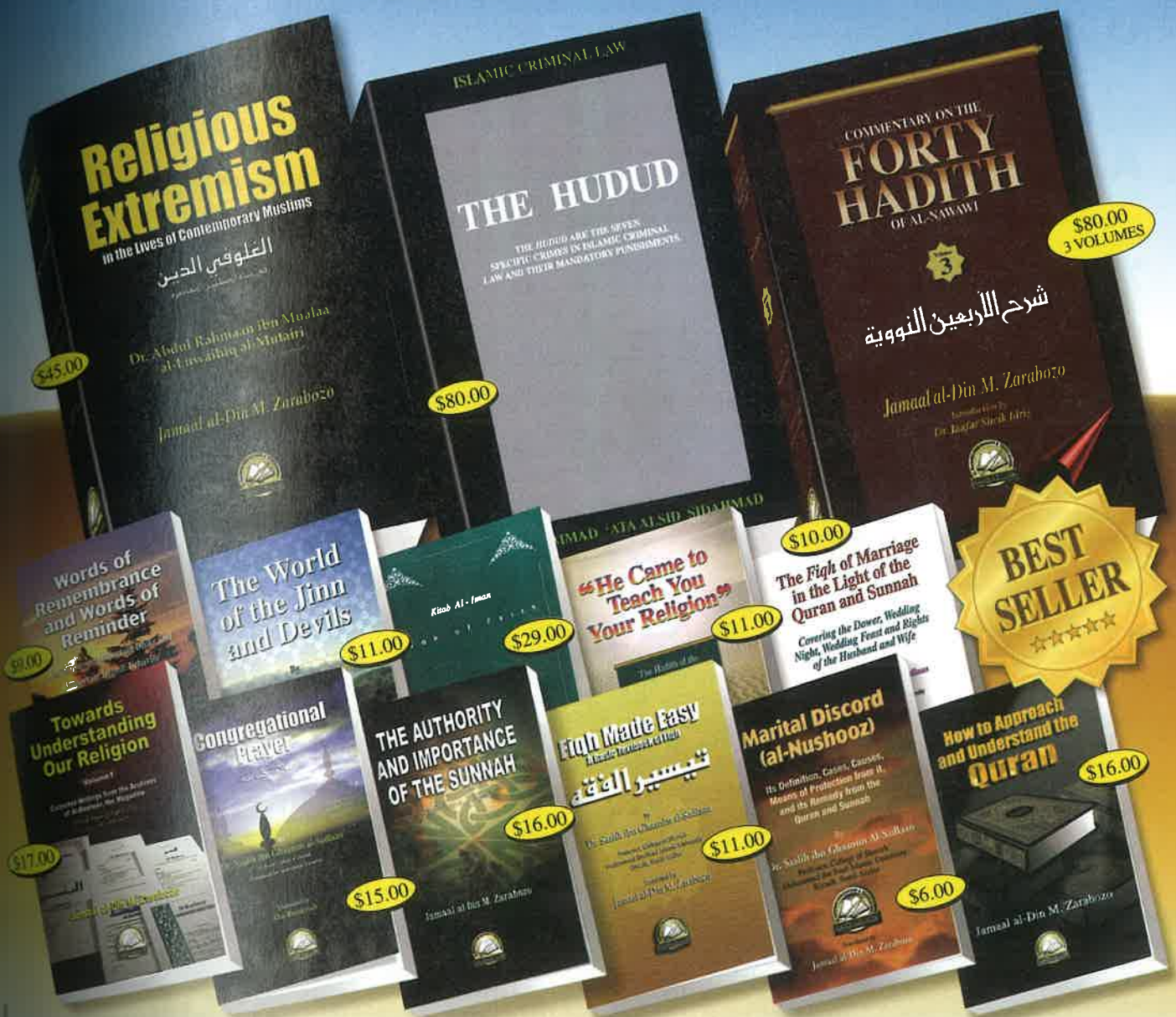
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EVERYONE NEEDS RAMADAN

Q&A: Fasting and Zakat FROM PAGE 42
surplus funds should be returned to the zakat fund and disbursed.

Q We are involved in education, health, and poverty alleviation projects. Can we use zakat to support such long-term solutions as establishing hospitals, schools, and training institutions in an integrated manner in rural areas?

A Most historical Muslim jurists ruled that public and social welfare projects could not receive zakat. While some present-day jurists still support this view, such others as Muhammad 'Abduh, Rashid Rida, Mawlana Mawdudi, Amin Ahsan Islahi, Yusuf al-Qaradawi, and some fatwa organizations in Kuwait and Egypt say that zakat can be given to public welfare programs. They argue that historical Muslim governments financed such projects from revenue sources such as *'ushr*, *ghanimah*, and *kiraj*, etc. But now these sources are no longer available, many governments neglect this matter, many Muslims live as minorities, and people's financial needs are so great and diverse that earlier rules and restrictions cannot be applied and may not be very useful. Although it is controversial, I agree that zakat can be used for social programs, for it seems that the best way to alleviate Muslims' poverty is to develop institutions. There will be always a need for cash, but some zakat should be used for social welfare projects.

However, remember that zakat is only for those people specified in 9:60. Be careful that this money is not misused or used to enrich some while neglecting the poor. Schools and hospitals built from this money should be primarily for the poor and in

According to 9:60, zakat collectors can use some of the zakat money to meet reasonable expenses related to office expenses, employees' salaries, mail, and banking.

poor areas. The rich, if they use them, should be charged a regular fee that should go back to such charitable institutions.

Q We keep zakat funds separate from other donations in our money market account and disburse them directly from there. We receive an income (not interest) from this investment. Is this allowed, and how should this income be treated?

A Zakat can be invested only in non-interest-bearing ventures and activities. To protect this money from risk and loss, make sure that the investments are conservative. All profits accrued are part of zakat and should be used only for zakat expenditures. Of course, any investment expenses and commissions can be taken out from the profits.

Q Can I give zakat to a very poor Muslim who neither prays regularly nor fasts during Ramadan?

A Zakat can be given to "those whose hearts are to be reconciled to Islam" (9:60). Given this, non-Muslims and non-observant Muslims can receive some zakat if you think it might guide or return him or her to Islam. Some jurists consider the latter people to be *mu'allafatul qulub*. Helping them with zakat reminds them to follow Islam and might lead them back to Islam. Muslims often give *da'wah* but neglect their audience's physical and financial needs. As poverty sometimes leads people to neglect their

faith, the Prophet called it "an evil that sometimes makes people forget Allah" (*faqr al-munsiyan*, see al-Tirmidhi, Hadith no. 2228). However, do not give it to those who might use it to indulge in sin or to rebel against Allah and His deen.

Q Can zakat be invested in Islamic equity-based financing models to help alleviate poverty?

A Equity-based financing models should not use zakat, because they are business ventures. However, since zakat can be used to provide a home for a needy person, a poor person who has difficulty renting a house can be helped to purchase a modest home through an Islamic equity-based housing program.

Q Can I charge my zakat to a credit card?

A Yes, as long as you pay the bill on time and do not incur interest. When you purchase something on credit, you give the money to the seller. The credit card company advances sufficient funds for you and bills you later. Similarly, when you pay your zakat via a credit card, you give the money to a person or institution, not to the credit card company. However, as the credit card company is advancing zakat funds for you, you must pay it off as soon as you receive the bill. Do not give zakat and then interest as well. ■

Dr. Muzammil H. Siddiqi is a former ISNA president.

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Sighting the Crescent Moon

The Qur'an offers guidance on calculating the sighting of the crescent moon. By Mohamad A. El Sheikh

Muslim jurists have various interpretations of Prophet Muhammad's (salla Allahu 'alayhi wa sallam) advice: "Begin and break your fast upon sighting the crescent. If clouds prevent this, complete 30 days or make an estimate" (Sahih al-Bukhari, 3:130). Scholars say that the Prophet emphasized naked-eye sighting because no other method

was available; he did not rule out other methods that might be developed later.

Disagreement over Ramadan's and Shawwal's beginning and end dates began during the time of Mu'awiyah ('alayhi rahmah) and continue even now. Ironically, both sides cite 3:130 or 3:133: "Do not fast unless you sight the crescent. Do not break your fast until you sight the (following) crescent (Al-Bukhari, 3:133). Using these hadith out of context has only widened the divide.

The Prophet did not forbid other methods. Hadiths 3:130 and 3:133 should be examined alongside 3:137: "We are an illiterate nation; we neither write nor know accounts. The month is like this and this, and sometimes it is 29 and sometimes 30 days long." This hadith motivates Muslims to promote literacy and mathematics and to act accordingly. Hadith 3:137 also shows that the naked eye-sighting mentioned in 3:130 and 3:133 (Sahih al-Bukhari) are to be used until the Muslims become educated. Otherwise, why mention the lack of literacy and mathematical skills? However, as Allah (Subhanahu wa Ta'ala) has blessed Muslims with knowledge, naked-eye sighting is no longer the most dependable means. Muslims without access to modern knowledge still depend upon naked-eye sighting and should accept the resulting claim, even if there is a low chance of accuracy, because communal agreement and harmony is more important than absolute accuracy.

Jurists who uphold this view say that the hadith seeks to develop confidence in sighting the crescent and that such confidence is more likely when using accurate scientific calculation. Therefore, they recommend that all urban Muslim communities adhere to such calculations, just as they do for imsak (time to start fasting), iftar (time to break the fast), and salat.

As there were no clocks in the Prophet's time, these three matters were determined by measuring shadows during the day and observing the position of the stars at night. They are just as important as establishing Ramadan's beginning and end, and yet

In this age of science and technology, Muslim scholars must stress that the Islamic astronomical approach toward Ramadan's dates be based on data certified by Muslim astronomers.

Muslims now depend almost entirely on scientific data to determine them. No one observes the sky to determine imsak or iftar, dhuhr or 'asr.

So, why do we use naked-eye sighting to determine Ramadan's dates? Such eminent scholars as Dr. Yusuf al-Qaradawi and Sheikh Mustafa al-Zarqa call for using scientific data to determine these dates.

Signals from the Qur'an. Although the Qur'an is our main source of fiqh to resolve differences, regrettably Muslims seldom seek its guidance when determining a lunar month's dates.

Numerous Qur'anic verses state that counting is the basic method to determine such events: "He cleaves the daybreak (from the dark), makes the night for rest and tranquility, and the sun and moon for reckoning (of time); 'such is the 'predestinated order' of Him, the Exalted, the Omniscient" (6:96); "The sun and the moon follow a course (exactly) computed" (55:5); and "He has placed the sun for radiance and the moon for (reflected) light, and measured it out in phases so you may know how to count out the number of years (and to make other such reckonings). God did not create that

except for truth. He spells out signs for people who know" (10:5, Irving).

In 36:39, Allah says: "For the moon, We have measured out mansions (to traverse)." In his commentary, Yusuf Ali remarks "the lunar mansions are the 28 divisions of the Zodiac which are supposed to mark the daily course of the moon in the heavens from the time of the new moon to the time when the moon fades away in her 'inter-lunar swoon'..."

These verses show that calculations are intrinsically attached to the lunar months. If this were not the case, why mention it whenever the moon is mentioned within the context of time? It is absurd to confine the meaning and application of these divine expressions to counting the stages of celestial objects in their accurately computed movements, in their own orbits. Allah does not attach terms, stages, and counting to the sun and the moon for fantasy. Rather, they are educational messages for those who understand. The final words of the above-quoted verses have a great deal to do with what we have pointed out.

The word used in the above-quoted hadith and in other similar ones is *ra'a* (to see). Eyesight is just one meaning of *ra'a* and its derivatives. Furthermore, as the significance of seeing is to gain knowledge, eyesight is not an end but a means to knowledge and certainty. The Prophet referred to eyesight in this way, and the Qur'an says that means can change when a better one is discovered. Many Qur'anic verses use "see" for knowledge and certainty, such as 2:246, 4:105, 7:149, 12:35, 14:19, 18:63, 21:30, 36:77, 58:7, and 89:6.

During the early 1980s, few Muslim individuals or communities were interested in fasting according to astronomical calculations. The resulting ongoing confusion, argument, and discord has engendered great frustration. Now, however, more communities are accepting astronomical data while those who rely on naked-eye sighting are decreasing.

In this age of science and technology, Muslim scholars must stress that the Islamic astronomical approach toward Ramadan's dates and establishing a long-term Islamic lunar calendar be based on astronomical data certified by Muslim astronomers. ■

Mohamad A. El Sheikh, Ph.D., is the imam and director of the Islamic Society of Baltimore, and a member of the Fiqh Council of North America.

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When Zakat Is Not Enough

Islam advocates giving more than what is due from the haves. By Abu Amal Hadhrami

Islam views wealth as an essential aspect of life and a means of subsistence for individuals and groups. Allah (*Subhanahu wa Ta'ala*) instructs: "Don't give to those who are weak of understanding (what is in) your wealth, which Allah has made a means of support for you" (4:5). This means that wealth is to be used for meeting basic needs (food, clothing, lodging, and other indispen-

ables), and that no one is to be lost, forgotten, or left without support.

Zakat is the best way to distribute wealth, for it helps fulfill such needs without burdening the giver. Zakat is a due (haqq) entrusted by Allah to the rich, who are to deliver it to the needy. Thus, wealth and property are for both groups. This becomes clear when we remember Allah's instructions about distributing the spoils of war: "that it does not become a commodity shared (only) among the rich" (59:7). If the collected zakat is not enough to alleviate the conditions of the poor and the needy, the rich can be subjected to further need-based taxes.

In his interpretation of 2:177, al-Qurtubi says that Allah's command "to spend of your wealth out of love for Him" supports those who posit a non-zakat due on wealth. Others hold that it alludes to the obligatory zakat. According to ad-Daraqutni's report from Fatimah bint Qays, the first view is more convincing. She relates: "There is a due on one's holdings other than the prescribed zakat." Then he recited: "It is not righteousness that you turn your faces to the East or the West, but that you believe in Allah, the Last Day, the Angels, the Book, the Messengers, and spend of your wealth out of love for Him on your kin, orphans, the needy, the wayfarer, or those who ask, and on the ransom of slaves" (2:177).

Ibn Majah mentions this in his *Sunan*. At-Tirmidhi also relates it in his *Jami*, that Ibn Majah's report has a different chain of narrators. Abu Hamzah and Maymun al-A'war do not consider Ibn Majah's chain of narrators to be credible. This hadith is related by Bayan and Isma'il ibn Salim from ash-Shu'bi, who says it is sound: "Any question about its authenticity is clarified by the context of 2:177. In this statement: '... to be steadfast in prayer, and to give zakat,' Allah mentions zakat with salat, which substantiates the fact that 'to spend of your property out of love for Him' does not refer to obligato-

The rich must support the poor and the government can force such support when the zakat cannot meet the shortfall in funds.

ry zakat, for that would be redundant in the ayah—and Allah knows best." Scholars agree that if a need arises even after all of the zakat has been paid, the Muslim community must contribute toward its alleviation.

Malik says: "Prisoners of war must be ransomed, even if this consumes all of the payer's property. The consensus on this subject strengthens our view, and we seek success only through Allah." According to *al-Manar*, "and to spend your property out of love for Him (2:177) means that one should give property for Allah's sake or for the love of giving it."

Imam Muhammad 'Abduh comments: "Giving property in excess of the due zakat is considered a fundamental of piety and is enjoined like the prescribed zakat." If needed, non-zakat sadaqah must be given either before the year's completion or after paying zakat. This contribution is based solely on one's ability to pay. Thus if someone with a loaf of bread sees a poorer person, he should give his loaf to that person. The hard-pressed person is not the only one who has a right to be satisfied, for Allah orders believers to give non-prescribed sadaqah to their kin, orphans, the needy, wayfarers, beggars, and slaves.

Kin are considered the most deserving. Supporting and raising orphans

whose guardians have died is entrusted to wealthy and well-to-do Muslims so that orphans will not become a problem to themselves or others. The needy are included because they cannot earn enough to maintain themselves, are content with the little they have, and do not beg. The traveler cut off from family and relatives also should be supported, within the meaning of Islamic law, for the Qur'an encourages Muslims to "travel throughout the earth." Beggars can receive sadaqah if they have to beg. However, the Shari'ah approves of begging only under dire circumstances. Even then, one should not trespass the proper limits.

Liberating slaves includes buying and setting them free, helping contracted slaves pay off their debts, and helping ransom captives.

Sadaqah Is Different. The legitimacy of giving non-zakat sadaqah is not restricted by time, definite nisab, or amount, but is left to the donor's beneficence, generosity, and financial ability. Protecting a revered person from destruction and harm is obligatory for anyone who can do so, but more than that is left up to the person in question.

Ibn Hazm says that the rich must support the poor and that the government can force such support when the zakat or holdings of other Muslims cannot meet the shortfall in funds. Allah says: "Give the kinsman, the needy, and the wayfarer his due" (17:26); and "(Show) kindness to parents, near kin and orphans, the needy, relatives, neighbors who are not related to you, fellow travelers and wayfarers, and (the slaves) whom your right hand possesses" (4:36).

The Qur'an says that those who refuse such support will ask each other on Judgment Day: "What brought you to this Hellfire?" They will answer: "We did not pray or feed the needy" (84:42-44). This shows that Allah links feeding the needy with performing the prescribed prayers. An authentic hadith states that the Prophet said: "Allah will withhold His Mercy from one who has no mercy on other people."

According to Ibn 'Umar, the Prophet said: "A Muslim is a brother of another, and he should neither do injustice nor

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EVERYONE NEEDS RAMADAN

betray him." A rich Muslim who lets a poor Muslim go without food or clothes betrays him. Abu Sa'id al-Khudri relates that the Prophet said: "One who has more than he needs should support one who cannot support himself. One who has extra food should share it with those who do not have food." Al-Khudri adds: "Then he mentioned so many kinds of property that we thought none of us had the right to have anything extra with us." According to Abu Musa al-Ash'ari, the Prophet said: "Feed the hungry, visit the sick, and ransom the prisoner."

'Umar said: "If I were to re-live my past, I would take the surplus from the rich and

distribute it among the poor Muhajirun." 'Ali said that Allah placed a due upon the holdings of the rich to meet the needs of the poor. Thus, if the rich allow the poor to go hungry or unclothed, Allah will hold them accountable on the Day of Judgment. Ibn 'Umar is reported to have said: "There is a due on your property other than zakat." 'Aishah, al-Hasan ibn 'Ali, and Ibn 'Umar all relate that when asked, they would reply: "If you are asked for help in cases of blood money, heavy debt, or desperate poverty, give from your holdings."

Ash-Shu'bi, Mujahid, Tawus, and others report that: "There is a non-zakat due on property." A hard-pressed person who

wants to avoid unlawful foods has the right to fight for it. If he is killed, retaliation by killing (*qawad*) is imposed upon the killer. If the property-holder who prevents him from receiving his due is killed, the curse of Allah is upon him because he withheld a right (*haqq*), and he will be regarded as one of the unjust. Allah says: "If one party wrongs the other, fight those who do wrong until they return to Allah's ordinance." Thus, one who withholds a right oppresses his brother, as the latter possesses that right. On this basis, Abu Bakr fought those who refused to pay zakat. ■

This article is based on Sayyid Sabiq's *Fiqh as-Sunnah*, published by American Trust Publications (ATP).

Advancing Eid Joy

ZAKAT AL-FITR PURIFIES THE ONE WHO FASTS AND HELPS THE POOR AND NEEDY. By Abu Amal Hadhrami

Sighting the Ramadan moon invariably brings thoughts about Eid al-Fitr. Amidst such thoughts, we should remember those who cannot enjoy Eid without outside help. And this reminds us of zakat al-fitr, a sadaqa made obligatory during Sha'ban 2 AH.

According to Ibn 'Umar, Prophet Muhammad (*salla Allahu 'alayhi wa salamu*) "enjoined paying one *sa'* (a measure) of dates or barley [which the giver does not need for his or her family for the duration of one day and night] as zakat al-fitr on every Muslim, young and old, male and female, free and slave" (Al-Bukhari and Muslim). Parents also must pay on behalf of an unborn child. Such zakat helps the poor and needy, and purifies the one who fasts from any indecent act or speech (Abu Dawud, Ibn Majah, and ad-Daraqutni from Ibn 'Abbas). It is accepted as zakat if paid before the Eid prayer, and as sadaqah if paid after.

The required amount is one *sa'* of wheat, barley, raisins, dry cottage cheese, rice, corn, or any basic food item (*qut*). Abu Hanifah considers half a *sa'* of wheat is sufficient and allows setting aside an equivalent value. Abu Sa'id al-Khudri reports: "On behalf of every child, old person, freeman, and slave during the lifetime of Allah's Messenger, upon whom be peace, we used to give one *sa'* of food,

dried cottage cheese, barley, dates, or of raisins as zakat al-fitr. We continued to do so until Mua'wiyah came to us to perform hajj or 'umrah. He addressed the people from the pulpit, stating: 'I see that two mudds of wheat in Syria equals one *sa'* of dates.' They accepted that." However, Abu Sa'id states: "I continued to give as I used to, namely, one *sa'*, as long as I lived." (This hadith is related by most narrators).

At-Tirmidhi remarks: "Some scholars gave one *sa'* from every charitable item [a sound practice]." Ash-Shafi'i and Ishaq support this view, but other scholars prescribe one *sa'* from every charitable item except wheat, of which only half a *sa'* is sufficient (Narrated by Sufyan, Ibn al-Mubarak, and the scholars of Kufa).

When Zakat al-Fitr Is Due. Jurists agree that zakat al-fitr must be paid at the end of Ramadan. Ath-Thawri, Ahmad, Ishaq, ash-Shafi'i (in his later opinion), and Malik (in one of his reports) say that it must be paid by sundown of the last fast—when Ramadan ends. Abu Hanifah, al-Layth, ash-Shafi'i (in his original opinion), and Malik (the second report) say that it is due at start of fajr on Eid day.

Most scholars say it can be paid a day or two before Eid. Ibn 'Umar reports that the Prophet told them to pay it before Eid prayers. Nafi' reports that 'Umar used to pay it a day or two before the end of

Ramadan. Abu Hanifah says it can be paid even before Ramadan, while ash-Shafi'i says it can be paid beginning of Ramadan. Malik and Ahmad maintain that it can be paid only one or two days in advance.

ISNA and other Islamic organizations have established special accounts, such as the ISNA Zakat Fund, to collect and manage zakat distribution

The founders of the four legal schools agree that zakat al-fitr, although an irrevocable debt, is not nullified if paid late. Ibn Raslan mentions the consensus that its payment cannot be delayed just because it is a type of zakat. Thus, any delay is a sin and analogous to delaying one's prayers without an acceptable excuse. This is proved by the following hadith: "If one pays zakat al-fitr before the salat, it is considered an accepted zakat. If one pays it after the salat, it is considered ordinary sadaqat."

Like zakat, zakat al-fitr must be distributed in accordance with 9:60, with the poor being the most deserving. Ibn 'Umar states that the Prophet enjoined zakat al-fitr, declaring: "Free them from want on this day" (Al-Bayhaqi and ad-Daraqutni). Az-Zuhri, Abu Hanifah, Muhammad, and Ibn Shubrumah say that it can be paid to a dhimmi, based on 60:8: "Allah allows you to show kindness and deal justly with those who did not go to war against you on account of religion and did not drive you out from your homes. Lo! Allah loves those who are just."

ISNA and other Islamic organizations have established special accounts, such as the ISNA Zakat Fund, to collect and manage zakat distribution while allowing the giver to claim tax credits. ■

This article is based on Sayyid Sabiq's *Fiqh as-Sunnah*, published by American Trust Publications (ATP).



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Taking Islam to Doorsteps

Creative outreach can generate greater goodwill and a better understanding of Islam. BY SHEIKH ABDUL RAHMAN

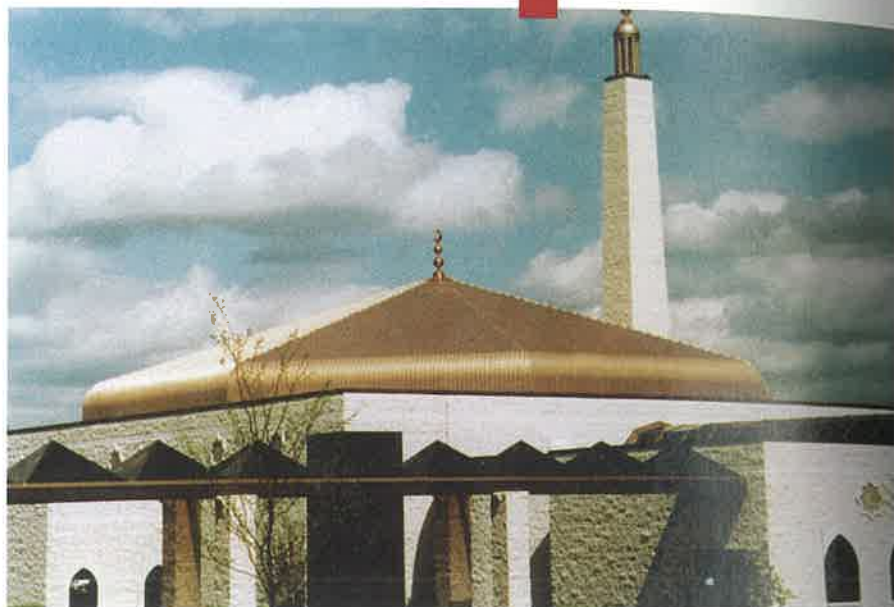
Muslim Americans anxious to share the message of Islam have invited their neighbors to masjids for tours and talks, joined interfaith dialogues, and made presentations at churches, synagogues, and universities.

The Islamic Association of Cincinnati, OH, (IAC), considering that it was time to take Islam to the public, has formed a da'wah outreach program committee that can be replicated elsewhere in North America. The organizers were guided by the Qur'anic advice: "Invite all to the Way of your Lord with wisdom and beautiful preaching, and discuss with them in ways that are best and most gracious, for your Lord knows best those who have strayed from His Path and those who receive guidance" (16:125).

The committee plans to educate children at all levels as future leaders and citizens. By the time they reach college, their beliefs and actions already have been consolidated. At that age, even those with a good religious background may pass through various phases of belief, disbelief and confusion, ignorance and arrogance. However, before we educate them, we must educate teachers to teach Islam impartially and help their students avoid prejudice.

The pilot project was carried out in the Greater Cincinnati area, which includes northern Kentucky and southeastern Indiana. All private and public schools were contacted and sent a gift package of Islamic books and videos suited for various grade levels. The program, which reached out to 400 schools in a population of about 500,000 people, cost about \$10,000. This well-spent money allowed every child to be exposed to some Islamic values.

As a follow-up, the committee invited teachers to participate in free or minimum-



expense education seminars conducted by Audrey Shabbazz, author of the well-respected *Arab World Notebook*, and other scholars. Participants received lunch, a pre-and post-test, and evaluated the workshop. The workshop's booth displayed Islamic books and videos. An essay competition on subjects related to Islam is planned, and a \$300-\$500 prize will be provided.

Muslims should involve themselves in school activities. For example, children winners of spelling bees and other contests may be given awards ranging from \$30 (school level), \$50 (state level), and even \$300 (national level). Valedictorians can get a college scholarship gift of \$300.

Muslims can sponsor best-teacher awards—\$500 for each district's best teacher. Children nominate the teachers, while judges use Islamic criteria. Sponsors should be in the schools at the time of the awards. Once a year, all champions, valedictorians, and best teachers should attend an award recognition ceremony at the masjid. This can be combined with an open house, such as an Eid dinner or a Hajj celebration.

However, before all of this, better coordination can be affected by establishing a curriculum, and having each committee

Outreach. The Islamic Association of Cincinnati, OH, launches a da'wah outreach program

The program, which reached out to 400 schools in a population of about 500,000 people at a cost of about \$10,000, allowed every child to be exposed to some Islamic values.

member obtain 8 hours of continuing education credits in Islamic education.

Media outreach: In order to provide cultural and Islamic education to the media, Muslims must invite them to such events as weddings, Ramadan dinners, and Hajj activities. Muslims need to establish a speaker's bureau and a writer's guild composed of people who can write about Islamic views.

Public Outreach: Muslims are to be good and caring neighbors, and such conduct is the best da'wah. Masjids should arrange fundraising events for fire and police departments, homeless shelters, and other worthy undertakings. Local Islamic

associations may arrange a neighborhood or community picnic. Election booths can be set up at Islamic centers, as this will allow many people to visit the center and learn that it is just like any other place of worship.

Muslim physicians can play a vital da'wah role by setting up specialty booths for quick consultation on such issues blood pressure, screening, blood sugar, blood donation, and organ donation education. Local Islamic centers or associations could organize a taste-of-the-world picnic or outdoor events, where low-priced ethnic foods can be tried. Islamic literature can be made available, and Islamic manners and hospitality displayed.

Some large airports have interfaith chapels for 50-60 people. Local Islamic centers also can provide materials and work with authorities to acquire a reserved area for salat. Centers can donate hijabs, prayer rugs, and copies of the Qur'an. Centers also can request larger hotel chains to set up chapels where people can pray, meditate, and find peace. Active national Islamic advocacy organizations can help here, as well as with similar projects in large shopping malls and theme parks. The Muslim community must cooperate by using these facilities if such programs are to succeed.

Until this happens in shopping centers, a bookstore can sell Islamic and other moral books, provide free Islamic literature, and a small area for prayer. Books can be bought or donated by Islamic publishing companies. Such a program could be run as a charity by dedicated volunteers or as a profit-making venture. A non-profit organization could operate a franchised coffee shop with religious books on every table, and trained waiters could answer the customers' questions.

The American public is generally ignorant of, and thus hostile to, Islam. Therefore, Muslim Americans are obliged to provide Islamic guidance by presenting the message and living Islam, for Muslims are ambassadors of Islam in this country. Muslims should understand that da'wah is a slow process—but that the rewards are eternal. Therefore, a lot of prayer and patience is needed.

The school outreach is a three-faceted effort requiring self-education, following a defined curriculum (books videos, audios, special seminars), and fundraising. This da'wah effort may be difficult, but if Muslims do not undertake it, America will continue to suffer and Muslims will continue to disappear into this materialistic society. The project outlined here will cost between \$30,000-70,000 per year for a city the size of Cincinnati or Indianapolis, and will require 20-30 hours a week of dedicated and knowledgeable people to conduct tours, seminars, and workshops. However, this does not include maintenance or other usual program costs. ■

S.A. Rahman, MD, is Chairman of the Outreach Education Committee of the Islamic Association of Cincinnati, OH.

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Shaping an Islamic Future

Islamic education is essential for the survival of Muslims in North America. BY ZAHEER UDDIN

Muslims need an Islamic educational system to survive, for they can fulfill their purpose only by educating their children in Islam. Secular educational systems have led to social failure. Muslims require a system based on the Qur'an and the Sunna, the basis for humanity's ultimate success. Islamic education ensures each

person's well-rounded spiritual, intellectual, and physical development. Moreover, it guides all individual and collective action toward goodness as well as to surrender to Allah.

Modern secular education stresses material well-being alone, offering a minor role for such virtues as honesty, justice, fairness, self-sacrifice, concern for the needy, accountability, and responsibility. There is no living example of Muslim excellence in learning and character building because no Muslim country has a complete and comprehensive Islamic educational system.

Although North America has more than 150 full-time Islamic schools, 12 Qur'anic memorization schools, and 2 Muslim universities, most programs do not tackle the problem's root: instilling such essential concepts as taqwa (God-consciousness) so that they become an integral part of a child's personality and being and provide a solid background in Islamic knowledge. Historic and factual information is of secondary importance. The Muslim suffers not so much from a lack of information and knowledge, but from a lack of understanding and following it. Only creating an Islamic personality can solve this problem.

An Islamic educational system must have a vision with clear aims and objectives; a comprehensive plan characterized by a specific timeframe, resource provision, and effective monitoring, implementation, and evaluation processes. The curriculum should be based primarily on revealed and acquired knowledge, include a detailed syllabus prepared by subject-matter experts, and feature suitable textbooks dealing with acquired knowledge.

A teacher transmits revealed and acquired knowledge, and molds, motivates, and inspires. They must have both *'ilm* (knowledge) and *'amal* (practice).

Tarbiyah (character building) is the essence of Islamic education. Imam Ghazzali said: "Education must not only



Inauguration. The first interactive online Islamic distance-learning program was warmly endorsed at a New York ceremony on August 11

Islam should not be reduced to a secular religion, for only an Islamic education can transform a person.

seek to fill the young mind with knowledge, but at the same time must stimulate the child's moral character and stimulate him or her to the properties of social life."

A solid foundation in Islamic education should include all necessary Islamic and secular knowledge, for combining these leads to an Islamic lifestyle. As teaching Islam in a non-Muslim environment is confrontational in nature, Muslims must equip their children with knowledge and character. Islam should not be reduced to a secular religion, for only an Islamic education can transform a person.

Islam is the fastest growing religion in North America, with about 7 million Muslims in the U.S. alone. According to the Center for American Muslim Research and Information (CAMRI), this will number will double by 2018 if current birthrate, reversion, and immigration levels remain

constant. The U.S. also is home to more than 200,000 Muslim businesses and more than 1,500 mosques.

Such impressive figures contrast with the reality. CAMRI found that less than 2 percent of Muslim children attend full-time Islamic schools, less than 10 percent attend weekend Islamic schools, and only 5-10 percent of the annual 80,000 Muslims university and college graduates are involved in Islamic activities. Some 90 percent Muslim children have no formal Islamic education—even for 3 hours a week. Moreover, young Muslim professionals are being alienated and isolated from the Islamic activities, and thus are unprepared to assume the necessary leadership roles. Such disparities are hinged to the lack of Islamic knowledge

and *tarbiyah*.

The realization that, in the absence of an American al-Azhar or Deoband, formal knowledge of Islam must be provided has led Muslims to seek solutions, such as the pioneering work of the Internet Islamic University (IIU)—an internet-based interactive distance-learning program that connects seekers of Islamic knowledge with local and foreign experts and scholars (www.studyislam.com).

IIU programs scheduled to start in January 2002 include an accredited junior high school (by 2004) and high school (by 2005); courses for women in Urdu (2002) and Arabic (2003); a 3-level Arabic language course (2002); special courses for non-Muslim and reverts (2002); joint degree of BA in Islamic Studies by IIU and any major American university (by 2004); and other educational programs.

Muslims in North America cannot simply stay content by leaving everything to Allah because it violates the verse that Allah will not change the condition of a people until they change themselves. As only education can change a person, Muslims must struggle to acquire it and then pass it on so that we can survive as a viable Muslim community in North America. If we do our part, Allah will do His, for He has promised this in the Qur'an. ■

Zaheer Uddin is President of the Internet Islamic University (IIU).



"The action most loved by Allah is the one done regularly."

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The Islamic Society of North America (ISNA) is an association of Muslim organizations and individuals that serves the diverse needs of Muslims in North America.

ISNA's mission is to provide a unified platform of expression for Islam, to develop educational, da'wah and social services that translate the teachings of the Qur'an and the Sunnah into everyday living, and to enhance Islamic identity in the society at large.

ISNA and You: Partners for the Future!

ISNA is your organization and the fulfillment of its mission depends upon your regular financial support, just as the Prophet (ﷺ) said:

"When a human dies, his deeds end except in three ways: sadaqah jariyah (ever flowing charity), knowledge that will be benefited from, and a righteous child who prays for him/her."

Did you know that:

- Members of ISNA Majlis Ash-Shura raised over \$10 million for the local Muslim communities in North America.
- ISNA's North American Islamic Trust has loaned millions of dollars to help establish new Islamic centers and schools in North America.
- ISNA was chosen as a visionary organization in America, in a special documentary about ISNA in the Visionaries program of PBS, hosted by Law and Order star Sam Waterston. Millions of Americans viewed this independent documentary.
- Over 35,000 people attended the ISNA Annual Convention in Chicago this year.
- ISNA's flagship magazine *Islamic Horizons* has grown in circulation to 75,000 issues every two months.
- ISNA launched the Islam Among Latino Americans annual conference last year to further the cause of da'wah amongst the fastest growing ethnic community in America — the Spanish speaking Americans. ISNA's Islam in American Prisons annual conference continues to provide a forum and platform for federal, state and local prison imams and chaplains.

Your decision to join ISNA's Electronic Fund Transfer program today can help the Muslim community shape a better future for itself and for the society at large, in sha'a Allah.

Stepping Up to the Challenge

Our shared challenge today is to strengthen the Muslim

presence in North America through an approach that is visionary in its goals, professional in its methods, and persistent in its discipline. Just as the Prophet (ﷺ) advised us:

"The action most loved by Allah is one that is done regularly."

ISNA is stepping up to meet this challenge in many significant ways. Among them are educating a new generation that can serve and lead, and developing human resources that can perform and deliver. Through dedication and professionalism, ISNA is helping to build community institutions that can sustain our growth and establish a strong Muslim identity in North America.

Educating a New Generation

- Helping Islamic schools with tax exemption, organizational documents, fundraising campaigns, recruitment of teachers.
- Providing schools free web sites and start up computer labs with help from partners.
- Promoting Islamic education through *Islamic Horizons*.
- Bringing together Muslim schools for professional development and networking.

Developing Human Resources

- Training young Muslims to enter the Muslim nonprofit sector in North America through Fellowship in Nonprofit Management and Governance.
 - Training imams, community leaders and Muslim activists through Leadership Training programs.
 - Bringing together Muslim practitioners and activists to network and build a new understanding of counseling.
- How much does it cost to help establish a strong and vibrant Muslim community in North America? It costs ISNA \$3.0 million a year. You can make a difference ... with as little as \$10 a month.

We count on you!

- Completing a project calls for financial and material resources.
- Building the foundations of a dynamic society needs resources.

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"The action most loved by Allah is the one done regularly."

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A SHOWCASE OF ISLAMIC CIVILIZATION ARISES IN MISSISSIPPI.

Jackson, Mississippi, has adopted a new page to its portfolio-showcase of Muslim cultures. Once this state capital evoked images of the civil rights movement and the June 1963 killing of Medgars Evers, 37, who had enraged white supremacists by spearheading the National Association for the Advancement of Colored People's (NAACP) struggle for equal rights for blacks in this once deeply segregated southern state. Today, Jackson has a new look due to the efforts of people like Mayor Harvey Johnson, Jr., who says: "My administration is developing a wide range of economic and cultural opportunities designed to make Jackson a world-class city that is the 'Best of the New South.' At the heart of our work is a commitment to diversity of ideas and people, accessibility to public services, fair and respectful treatment of citizens and city government employees, as well as

The museum's distinct entrance is based on the main reception hall in Madinat al-Zahra'

A LETTER TO ALL MUSLIMS: WHY DO WE NEED AN ISLAMIC BROADCASTING NETWORK?

Assalamu Alaikum, and Ramadan Kareem.

In light of the tragic events on September 11th, we as American Muslims are now in urgent need to clarify our religion and values to the American society that has embraced us as immigrants and citizens. It is our imperative duty, more than any other time in our history in America, to provide our Muslim community with a broadcasting network that can voice the opinions and national concerns of American Muslims, and provide society at large with a clear understanding of what Islam truly stands for and what Muslims are all about.

Alhamdulillah, the Islamic Media Foundation has launched IBN – the Islamic Broadcasting Network – the first Islamic network broadcasting daily in America from January 1st, 2001. IBN broadcasts live in English on weekdays in the Washington DC metropolitan area on WWTL 700 AM Radio from 2 p.m. to 5 p.m. EST. The radio broadcast covers Washington DC, Northern Virginia, Maryland, and parts of Delaware and Pennsylvania. More importantly, IBN can also be heard nationwide and worldwide, through our live Internet broadcast on www.ibn.net from 2 p.m. to 8 p.m. EST.

The establishment of IBN is a vital step for the well being of American Muslims. For the first time, American Muslims now have a voice in Washington DC – the capital of the United States – and worldwide, that can present Islam in its true form, and directly address and influence public opinion to help dispel myth and stereotypes about Islam and Muslims. For the first time, we can enjoy programming that caters to our Muslim family needs, and especially our young, vibrant Muslim minds that are truly the leaders of tomorrow and the future of Islam in America. We hope that IBN will soon become, insha'Allah, the prime media outlet for our community and the main source of news, Islamic knowledge, da'wah, information, open dialog, and healthy Islamic entertainment. IBN will also aim to be, insha'Allah, the true voice of American Muslims.

We pray to Allah that you will recognize the importance and necessity of this mission summoned by the Most Compassionate, the Most Merciful. Indeed, Allah—Glory be to Him—says, "Invite all (people) to the way of your Lord with wisdom and beautiful exhortation". This da'wah obligation is also the reason why Allah says "You were the best of nations brought out to humanity, enjoining that which is good and forbidding that which is evil and believing in Allah".

IMF efforts in the broadcast media can reach millions of people insha'Allah. Yet, this da'wah mission comes with an expensive price tag. Broadcasting to the masses does not come cheap. But it is the most effective use for each dollar we can ever spend on a da'wah mission. We need to cover the price of airtime, production fees, office expenses, and staff.

This blessed month of Ramadan is a time for giving in the way of Allah. Please consider a generous monthly pledge to the Islamic Media Foundation to continue its da'wah efforts in the broadcast media as the voice of American Muslims. Remember that spending in the way of Allah is a pathway to Paradise. Your donation is also tax-deductible and it will go toward the worthy cause of sharing the guidance of Allah with the world through the broadcast media and the Internet.

We urge you to listen to our programs on www.ibn.net and mention our website to all your friends and neighbors. Jazakum Allahu khayran, Ramadan Kareem, Wassalamu Alaikum wa Rahmatullahi wa Barakatuh.

Sincerely,
Mamdouh Rezeika
IMF Executive Director

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	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2:00 - 2:30	The Straight Path Dawood Abdul Rahman	In the Light of the Quran Shaker Elsayed	The Life of Muhammad Imam Anwar Al-Awlaki	Moments in History Alaa Sallam	Islam In Focus Dr. Jamal Badawi
2:30 - 3:00	The Muslim Forum Shaker Elsayed	Health Line Dr. Esam Omeish	Tech Talk Omar Toor	The Muslim Forum Shaker Elsayed	A Matter of Law Ashraf Nubani, Esq.
3:00 - 3:30	Open Line (Cont'd)	Family Matters Aminah Assilmi	The Muslim ID Sohaib Elsayed	The Muslim Forum Shaker Elsayed	A, B, or C? Hana Baba
3:30 - 4:00	Time Out Hana Baba	Youth Talk Hana Baba	Coast to Coast Isra'a Abdul Rahman	Echoes of Islamic Civilization Ahmad Hussain	(Cont'd)
4:00 - 5:00	NEWS HOUR	NEWS HOUR	NEWS HOUR	NEWS HOUR	NEWS HOUR

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"We expect this exhibit to be a source of pride for Mississippi's Muslim community. We also feel it will show Mississippians and the world that the state is indeed a diverse international community."

—OKOLO RASHID, MUSEUM DIRECTOR

maximum participation of Jackson's citizens in their government."

Jackson is now the home of the International Museum of Muslim Cultures (IMMC). Commenting on IMMC's founding, Chairman of the Board Emad Al-Turk says: "We believe this is a great opportunity for Jackson to showcase its religious and cultural diversity."

Museum Director Okolo Rashid opines: "While we expect this exhibit to be a source of pride for Mississippi's Muslim community, we also feel it will show Mississippians and the world that the state is indeed a diverse international community."

Bishop William R. Houck of the Catholic Diocese of Jackson agrees: "Through programs such as this, we believe it helps us find common ground and improve understanding and relationships among all the people of God."

The city has welcomed IMMC, an affiliate of the area's Masjid Muhammad. Rebecca Ainsworth, Marketing Director for the Jackson Convention and Visitors Bureau, points out: "The close proximity of the exhibit to the Mississippi Arts Center and Mississippi Arts Pavilion ensures that visitors to Jackson will have many entertaining and enlightening events within walking distance to attend during their stay in our great city."

IMMC's façade is based on the Salon Rico (Rich Hall), presumed to have been the main reception hall in Madinat al-Zahra', Caliph 'Abd ar-Rahman III's palace near Cordoba, Spain, built between 953 and 957 CE.

Its initial exhibition: "Islamic Moorish Spain: Its Legacy to Europe & The West," ran from April 15 through October 31, 2001, and is partially funded through a grant from the Mis-



A Moorish era minbar is part of the museum's "Islamic Moorish Spain: Its Legacy to Europe & The West" exhibition

issippi Development Authority, the Mississippi Band of Choctaw Indians, and the Jackson Convention & Visitors Bureau. It also coincides with the city's own exclusive showing—a few hundred feet away at the Mississippi Arts Pavilion-of: "The Majesty of Spain: Royal Collections from the Museo del Prado and Patrimonio Nacional of Spain," which ran from March 1 through September 3, 2001.

IMMC's exhibition attracted media attention by highlighting an era of peaceful co-existence among Judaism, Christianity, and Islam. Visitors learned about the vast technological and cultural contributions and how America inherited this legacy.

The world of Islamic Moorish Spain through film, art, architectural design, portraiture, maps, agricultural displays, and music took visitors into a time of splendor and beauty, into a period of history that is unparalleled for that era in terms of cultural and technological advancement. This journey unfolded in a panorama of captivating displays with thought-provoking content, from a luxurious water fountain to a breath-

taking slice of the interior view of Cordoba's Grand Mosque.

IMMC's current exhibit, which started on Oct. 31, 2001, comes closer to home by including the Islamic presence in Mississippi with the "Ibrahima—Prince among Slaves: Islamic Survival in the Mississippi Territory" exhibition. This undertaking is Mississippi's first fully developed exhibit on one of the state's most remarkable stories. This exhibit presents an accurate view of eighteenth-century Africa, the ancestral roots of many Mississippians. ■

For more information, call (601) 960-0440, www.muslimmuseum.org.

Building Bridges Between the Faithful

Interfaith activism can open doors to understanding among Abrahamic faiths.

While many people claim to be on a mission to promote peace, reconciliation, and harmony among the world's religions, Iftekhar A. Hai of San Francisco is working to make it happen. A founding director of the United Muslims of America (UMA) in 1982 and its full-time honorary Director of Interfaith Relations in 1990, he serves on tice

such city, state, and national interfaith organization boards as the National Conference on Community and Justice, the United Religions Initiative, and the Parliament of World Religions.

Hai, who was born in rural southern India and earned an MBA from California in 1973, says that 28 years of hard work provided him with financial security but no fulfillment, especially when he witnessed the hatred, bigotry, and racism towards Muslims in the U.S. This moved him, a father and grandfather living in San Francisco, to greater involvement in interfaith work. In this capacity, UMA and its United Muslims of America Interfaith Alliance (UMAIA) is actively involved in offering the Muslim viewpoint.

A teacher in the California public school system, Hai lectures in universities, churches, and interfaith organizations. He also has represented Islam and Muslims in conferences and seminars held in North America, England, India, Pakistan, and Africa.

The U.S. government, realizing that racism and hatred is the number one problem facing America, asked all faith communities for solutions, and the Clinton administration's October 2000 initiative called upon religious leaders to submit scriptural quotations on how their religion deals with racism and hatred. UMA's submission, "Islam, Racism, and Hatred," was selected by the Washington, DC-based National Conference on Community and Justice (NCCJ) as reference material.

Hai points out that NCCJ was formed in 1927 to fight anti-Semitism as the National Conference on Christians and Jews. However, NCCJ has changed its name and focus to make it more inclusive of all religions.

Islam, Racism, and Hatred. UMAIA used this submission to state that the Qur'an proclaims the equality of all people, male

UMA's submission, "Islam, Racism, and Hatred," was selected by the Washington, DC-based National Conference on Community and Justice (NCCJ) as reference material.

or female, rich or poor, of any race, class, caste, or national origin: "Bear witness to the truth in all equity and never let hatred of others lead you to deviate from justice. Be just, for this is closest to righteousness. Remember Allah is well aware of all that you do" (5:8).

UMAIA stressed that monotheism and humanity's common origin (Adam and Eve) is clearly stated in the Qur'an: "O humanity, We created you from a single soul, male and female (Adam and Eve), and made you into nations and tribes so that you may know one another (not to despise each other). The most honored of you in Allah's sight is the one who is most righteous" (49:13).

In his Last Sermon, Prophet Muhammad (*salla Allahu 'alayhi wa sallam*) spoke about the racism of pre-Islamic Arabia: "All people are from Adam and Eve. An Arab has no superiority over a non-Arab, and a non-Arab has no superiority over an Arab. A white person has no superiority over a black person, and a black person has no superiority over a white person, except by piety and righteous actions."

One must understand the attributes of the One and Only God for all human-

ity, such as the following: All-Knowing, All-Aware, Merciful, Forgiver, Truth, First, Last, and Just. Allah is also the All-Responsive and Provider for humanity. He does not discriminate by race, religion, ethnicity, or national origin. Mercy is based purely on individual effort: "I do not waste the labor of any that labors among you, be they male or female—each one of you are equal to Me" (3:195).

Islam, according to UMAIA, recognizes that just as flowers have varied hues and intrinsic value, so do people of various shapes, colors, sizes and intellectual ability. The Qur'an presents human diversity as part of God's plan, which means that people should not fight over religious beliefs or practices but rather establish peace and open a dialogue with wisdom and beautiful conduct to understand each other: "To each among you We have prescribed the Law and an Open Way. If Allah had willed, all humanity would have been of one single community. Allah's plan is to test you in what each one has received (in form of Holy Scriptures or conscience). So strive, as in a race, in all virtues. The goal of all people is to Allah. Allah (alone) will tell you the truth of that which you dispute" (5:48).

The Qur'an denounce racism and advocates its eradication: "Stand out firmly for justice as witnesses in front of Allah, even against yourselves, your children and parents, and people who are rich or poor. Do not follow your inclinations or your desires, lest you deviate from justice. Remember that Allah is the best of all Protectors and well-acquainted with all that you do" (4:135).

UMAIA stressed that laws of equality need to be enforced to wipe out racism, hatred, and bigotry. This requires a judge, witnesses, and a jury. However, if those dispensing justice have a character that conforms to 2:177, only then will racism be wiped out in America and the rest of the world. ■

Iftekhar A. Hai, always ready to share his experience with Muslims, can be contacted at United Muslims of America, 126 Appian Way, South San Francisco, CA 94080. Tel: (650) 872-2578. E-mail: umah82@hotmail.com.

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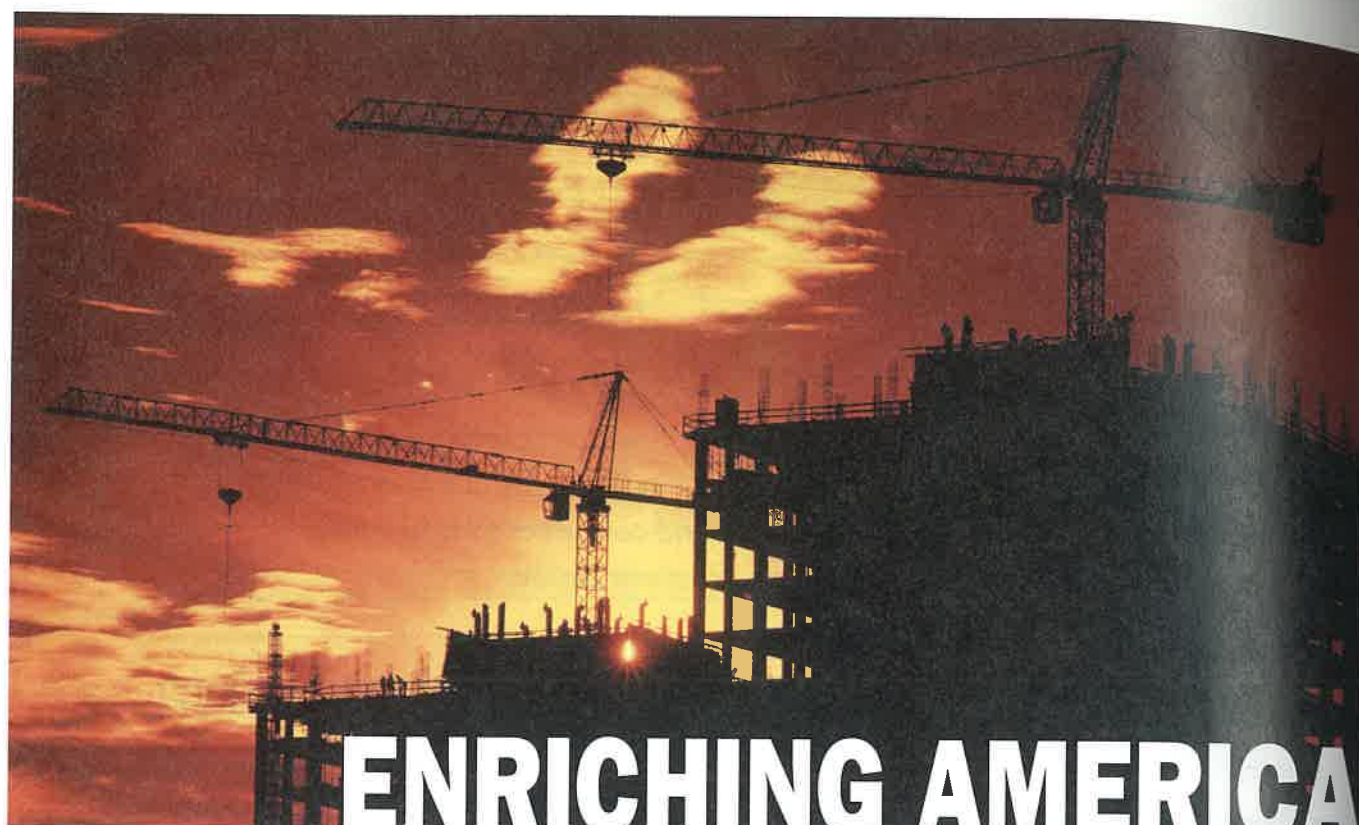
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ENRICHING AMERICA with Entrepreneurship

Muslim Americans need to venture into business and inject Islamic morality into this sector. BY M. YAQUB MIRZA

The media reflect society. When looking at Muslim publications, one finds mostly ads from charitable organizations and an occasional commercial ad. Given this lack of a secure advertising base, Muslim publications struggle to survive. In addition, mainstream and even some Muslim corporations keep their distance to avoid any mainstream media accusation of supporting "terrorists."

While Muslims in North America have done well in building Islamic institutions, they need to take a leadership role as entrepreneurs to perpetuate and enhance these institutions—especially to advance their goal of building a better America—and strengthen Muslim life here. The Qur'an states: "Allah will not change the condition of a people until they change it themselves (with their own souls)" (13:11).

Islam appreciates and encourages entrepreneurship, and America offers Muslims the potential for success.

The business sector's moral vacuum means that Muslim entrepreneurs must produce new and innovative approaches that build on past achievements and raise moral standards. Unlike the secular approach, Muslim entrepreneurs are not driven only by self-interest, but also by an understanding of their responsibility and trust—the understanding upon which the achievement and heritage of Islamic civilization was built. This understanding produces a drive that cannot be matched by worldly interest, one that will make Muslims innovative leaders in shaping the world.

The entrepreneurial process—idea formation and implementation—complies with the Islamic mandate to seek and develop ideas and establish good in this life: "Say: 'O my Lord! Advance me

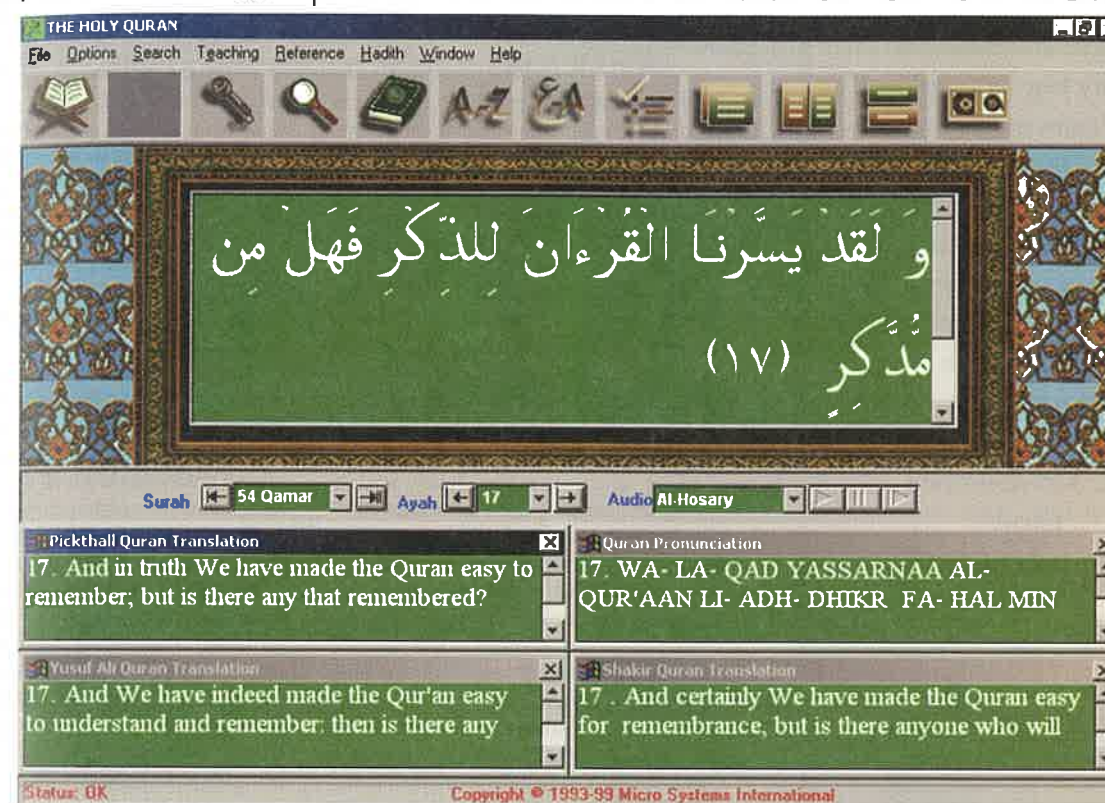
in knowledge'" (20:114), and tells people to avoid the ignorant (7:199). Our creation, existence, and superiority over all creatures is based on our Allah-given ability to understand and acquire knowledge, as well as the freedom and ability to use it (96:1-5; cf. 2:30-3). Knowledge enables us to lead enlightened lives and fulfill the purpose of our creation by serving Allah's Will.

Numerous Prophetic Traditions sanctify education, research, and the pursuit of wisdom. All positive knowledge and sciences, being potentially integral parts of the Islamic scientific-educational culture, should be promoted and disseminated. As knowledge and experience are considered common heritage, all of its useful aspects, unless specifically prohibited (7:32-33), must be reformed, improved, synthesized, and adapted, as necessary, and then assimilated into Islamic culture.

Muslims are required to act upon their belief and knowledge, strive in Allah's cause, work to build a society based on faith, and enjoin good and forbid evil. They understand that faith and action are integrally related, and that worship must be manifested in sacrificial

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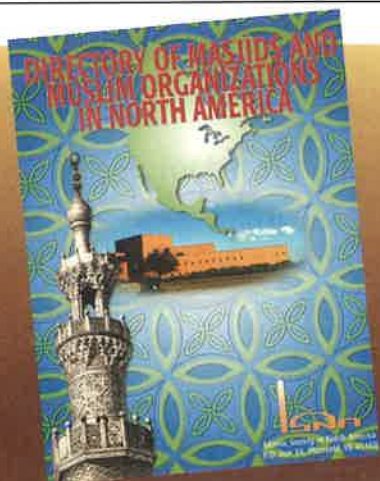
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well as temporal life. Thus every Muslim has to invent and innovate, making creative departures based on what has been revealed in the Qur'an and practiced by the Prophet—finding ways of doing things better, cheaper, and faster within Islamic parameters.

Legacy of Success. America's success is based on the freedom of ideas, creativity, and invention. Those who see things differently and go beyond conventional thinking and practices remain a driving force of invention, change, and success. The future belongs to those with new perspectives and ideas. Muslims—now part of the American fabric—are natural inheritors of this American tradition. Seeking to establish an Islamic life in all respects, Muslims must apply their Islamic wisdom innovatively in this country. Their different perspective can create new ideas and practices from which future American success may arise.

Social entrepreneurship provides Muslims with a unlimited potential. The venture may be an independent for-profit organization that donates profits to charity, such as Newman's Own Inc., which has contributed over \$100 million to charities. Often these ventures arise under a charitable organization's umbrella, such as Salvation Army thrift stores, or as a non-profit's subsidiary. In the latter case, the charitable organization has substantial ownership in the subsidiary, and the nonprofit organization can receive the profits as dividends. Thus social entrepreneurship enables those with an entrepreneurial aptitude to make significant contributions to society.

Essentials of Entrepreneurship. The first lesson in entrepreneurship is to persist with what you know well. Even though it may be of limited interest, it could prove to be an important niche.

Sam Walton, founder of Wal-Mart, defined entrepreneurship as "knowing where you want to go and being willing to do what it takes to get there." So much of what we accomplish is through sheer determination of achieving important goals and then, once achieved, setting even loftier goals.

Successful entrepreneurs find better ways to serve an existing market—perhaps an innovative method to serve customers or creative ads to reach a target market. They bring a certain flair to what they do—always curious, wondering if a particular idea will work.

Entrepreneurship requires the confidence to make decisions, to believe that a future correct decision is not cancelled

by a past wrong one. Successful entrepreneurship also requires tremendous determination to persevere until the goal is reached. A successful entrepreneur's answer is not only "yes"; it is "yes, but with a different method."

The best way to evaluate the future is to examine the past—what brought you the greatest satisfaction and dissatisfaction, what changes in job responsibilities have you enjoyed the most, and what caused the most frustration?

Successful entrepreneurs often cling to a strong value system of honesty, fairness, authenticity, and achievement—something Muslims must do anyway. Their self-reliance carries them through difficult times.

If this is you, look for an environment in which you can realize your potential. If you like working with specific skills, consider a trade or profession that allows you to develop them. If you like working with and through people, consider a career that involves managing others and assuming responsibility. If you feel that your creativity is being constrained, choose an idea-driven environment, such as promotions, advertising, or merchandising. If you dislike working for or with others, consider a career that features complete autonomy, such as inventing, writing, art, or mail order selling. If you depend upon a regular paycheck and employer benefits, and the thought of uncertainty causes anxiety, consider part-time business opportunities that allow you to continue your current employment until your confidence level grows.

Industry Choices. Enterprises with less than 100 employees dominate in most industries, both in sales and as employers, and are responsible for a greater percentage of product development than larger companies. Contrary to popular talk, there are many opportunities for success in today's retail marketplace: store merchandisers, vending machine distributors, mail order and catalog merchants, and many others. Successful retailers are people-oriented professionals who understand how to entertain and please others.

Service businesses that support marketing operations have blossomed during the past decade and are expected to continue growing rapidly. This sector, vital for the information economy, continues to propel the business environment ahead at warp speed. Service businesses normally succeed or fail due to the originator's commitment and talent. Successful service providers are perfectionists with an innate understanding of what pleases people. They must gain a reputa-

Every Muslim has to invent and innovate, making creative departures based on what has been revealed in the Qur'an and practiced by the Prophet—finding ways of doing things better, cheaper, and faster within Islamic parameters.

tion for thoughtfulness, great diplomacy and tact, and going the extra mile to distinguish themselves from competitors.

The convergence of breakthrough Internet technologies, outsourcing, and complex integration software has engendered huge business-to-business (B2B) e-commerce markets. The Internet's global reach forces businesses to focus on core competencies and outsource other business needs while accelerating their time-to-market. Huge franchises are built in just a few years: McDonalds needed 50 years to establish a presence in 50 countries; Coca-Cola took 25 years; eBay did it in 3 years and Jeff Bezos made amazon.com a household name in 5 years. B2B e-commerce introduces powerful benefits to buyers and sellers by lowering the cost of doing business. The \$17 trillion B2B market is destined to grow, with 10 percent of B2B transactions moving online by 2004 despite the current economic slowdown—an implied opportunity of \$1.7 trillion!

Being a successful small manufacturer or wholesaler requires efficient time management, the ability to put in the hours needed to complete a project on time, good negotiating skills, and an insistence on quality.

Technology-related opportunities exist in computerized distance learning pro-

grams, computer sensory recognition (voice, script, and optical recognition), computer translation, ceramic engines, gene therapy, optical computers, synthetic foods, and intelligent transportation systems.

No particular industry or business is an immediate gold mine. However, the best opportunities are found in non- or under-served/supplied market sectors. Try to identify a particular segment where you can fulfill an unsatisfied need.

Making Personal Choices. Writing out answers to the following seven questions will reveal those options that truly fit your strengths. Write a short description of opportunities that appeal to you based on these answers.

► What is important to you in terms of self-worth and self-actualization: challenge, family fulfillment, community service, fame, status, or a combination of these and other factors?

► What is the minimum income level you need to meet current obligations? What future income level do you want? Your personal financial obligations will continue as you start your business.

► What type of work really excites you: sales, start-ups, technology development, and administrative tasks, working outdoors, arts and crafts?

► What lifestyle considerations are important to you: travel, community involvement (chamber of commerce meetings, civic clubs)?

► What are your personal capabilities? Do you need additional training?

► What are your financial capabilities?

► What type of risk factor is acceptable to you? The higher the risk, the greater the potential for greater profit or loss. How do you hold up when considering risk?

Developing Your Idea. Ideas can come from anywhere. All one needs is to be a good listener. The idea for embroidered-look paper napkins resulted from a dinner conversation. You need to float ideas and listen to feedback. Another source of ideas may be local or community chambers of commerce, bankers, accountants, lawyers, and realtors.

Small Business Development Centers (SBDCs), run by the Small Business Administration (SBA) and state governments, are free resources for small business owners and developers. The Service Corp of Retired Executives (SCORE), another SBA-sponsored program, puts you in touch with retired executives who will act as consultants at no charge.

Local libraries and bookstores offer an abundance of published information on many types of businesses and markets. An increasing number of colleges offer courses in entrepreneurship and are staffed with knowledgeable people who usually welcome the chance to discuss your ideas and give direction.

The idea is to learn to ask questions and not be afraid of rejection or negative feedback. ■

M. Yaqub Mirza, Ph.D., is President & CEO of the Herndon, VA-based Sterling Management Group, Inc. (www.sterlingmgmt.com)

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AN EMERGING MARKET in Islamic Financing

With standardized Shari'ah-based tools, the road to satisfying consumers becomes much clearer. BY ABDULKADER THOMAS

The dream of Islamic finance as an emerging market has materialized. Muslims now figure prominently in American public life and, more importantly, a bright and energetic young American generation now seeks to live by the Shari'ah. In addition, the global business of Islamic finance has deepened, offering new approaches, providers, and opportunities for everyone.

Muslims must construct Shari'ah-compliant financial relationships in regard to *riba*, *gharar*, and contract. Islam does not allow money to accrue over time, provide money over time, or sell money for money. Rather, Muslims must earn through selling or investing in goods or property. All parties to a contract must disclose the objectives clearly and fully and ensure full operational transparency. Thus attention to the contract type's form, way, and specific requirements

may create legal or linguistic arbitrage between Islamic and U.S. legal systems.

Equity investment at the enterprise or project level involves investors buying part or all of a business or asset and assuming the business risk of ownership for their share. Such ownership may be managed (*mudaraba*) or direct (*musharaka*), and can range from mutual funds to stocks and more personal investment forms.

Equity investment in assets, which may be leased, means that investors will own all or part of the equipment or property. These will be leased to another party without the latter necessarily seeking to own the object of the lease.

Equity investment in assets for sale allows investors to buy an asset for later sale, possibly in installments at various prices based upon credit and other factors.

Equity investment in assets to be developed, manufactured, or constructed involves

investment in inputs to transform goods into a final product or improved property.

To a limited degree, these tools may be mixed and matched. The Shari'ah imposes specific constraints on the means of doing so. For instance, some contractual objectives may be sequential but not combined in the same document.

Working Examples. Since 1996, the Western and Islamic worlds of finance have become increasingly integrated.

In 1999, the First Islamic Investment Bank (FIIB) started its U.S. business acquisitions with the all-equity purchase of Perception and several other kayak manufacturers. It combined them into a single company (*musharaka*) and held it as an equity investor intending to sell to the market. Later, FIIB sold units to investors' shares in the new company, which FIIB managed for the investors (*mudaraba*).

Working with the United Bank of Kuwait (UBK), FIIB participated in securing U.S. regulatory approval for banks to utilize installment sales (*mudaraba*) so that national banks could buy supplies and sell them to Perception or FIIB on Perception's behalf. Today, at least two major domestic

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American banks and one international bank provide leasing and *murabaha* facilities to FIIB and its U.S. subsidiaries.

Many large Western and American banks purchase equipment on behalf of Islamic investors to lease (*ijara*) to American companies. The underlying operating leases are modified or purified to comply with the Shari'ah. UBK London was involved in a stream of global telecommunications transactions, in which a boutique U.S. investment bank arranged for UBK to engage as its agent an American equipment vendor to buy switches and sell them to different telecommunications companies. Sales were made on an installment basis over 9 months. In this *murabaha*, UBK took title of the goods from the factory until delivery. When the amounts were large, UBK would join with other Western and Islamic banks to buy the goods jointly.

In 1996, the Islamic Investment Company of the Gulf (IICG—now Al Shamil Bank of Bahrain) arranged *istisna'* financing for renovating the Haram Sharif. In this transaction, IICG, the prime contractor, subcontracted the Bin Laden Group to perform the work and, in the process, purchased construction materials either directly or through agents.

This concept was taken a step further in the U.S. when Key Bank obtained regulatory approval to apply *istisna'* as a banking product. Key Bank currently provides such investment on behalf of foreign real estate buyers developing apartment complexes in the U.S.

UBK secured two U.S. banking regulatory approvals for contracts that may be applied in lieu of conventional mortgage loans. Although UBK ran a limited experiment, new institutions plan to use these approvals to build Islamic businesses.

Recently, LaRiba and Freddie Mac have initiated a relationship in which the latter

Muslim Americans are under-housed, over-allocated in cash, and short of community facilities. They require many services, but will not engage in those connected with *riba*.

institution will support Muslims and create sound investments for itself.

American Opportunities. Muslims Americans, though only 2-3 percent of the population, represent a large well-educated and affluent sub-segment. As their numbers are large enough and their communities are concentrated in key locations, there is a good chance that non-specialty investors might be interested. In fact, some Muslims already have received surveys from a major regional bank.

Normally, ethnic or niche product development markets at a bank requires language or cultural presentation skills. In such cases, one is only worried about marketing conventional products to communities that find access in English (such as Hispanics or Chinese) or outside of their locale (Koreans and Indians) difficult. However, the Muslim community is more complicated. For example, what makes anybody think that Muslims lack the asset accumulations goal of non-Muslims, that Muslims have distinct ethical concerns from foreign Muslims, or that their yearning to be *riba*-free is any less than that of Muslims overseas?

The community's businesses and consumer financial aspirations, personal investing and saving needs, or corporate cash management needs must be addressed by presenting a bona fide suite of services that fulfill their spiritual and financial goals. This is far more difficult than worrying about correct linguistic or cultural correct styles.

Points of Opportunity and Expansion.

Muslim Americans are under-housed, over-allocated in cash, and short of community facilities. They require many services, but will not engage in those connected with *riba*. Thus many, out of guilt and shyness, do not share with others the goods and services they acquired through *riba*. ISNA's International Business and Trade Forum (IBTF) encourages Muslims to publicize their needs and aspirations to shape achievable goals that allow them to overcome the shrinking obstacles.

The cornerstone of all stable and developed financial markets is housing finance, a sub-segment of finance recognized for its lack of risk, core relationship to national and social stability, and financial predictability. Once in a financed house, a consumer strives to arrange his or her financial affairs more clearly. A homeowner is also typically a family person who thinks of children's education, retirement, as well as (for Muslims) Hajj. Thus the need for financial institutions that offer interest-free services is apparent. After home finance, "follow-on" products become clearer to Muslims and those who would serve them.

First Steps toward an Open Market.

Recently, two infrastructure developments involving securities have been achieved with broad, positive implications. The formation of the DowJones Islamic Markets (DJIM) Indices in 1998 provides a basket of benefits to Islamic finance: credibility, standardization of securities analysis, an inde-

pendent benchmark, and others. Following DowJones' commitment to Islamic finance, several investment managers have offered DJIM-oriented products ranging from community-based investment advisors (Allied Management in Chicago and Azzad Funds in Washington, DC) to mainstream investment managers (Brown Brothers Harriman in New York) and leading Islamic houses (Al Baraka in Jeddah).

With standardized Shari'ah-based analytical principles and a means of purifying investments published by DJIM, the road to satisfying consumers becomes much clearer. First came the London-based Islamiq.com (1999) and the Dubai-based iHilal.com (2000). Both provide relevant investor-based information and advice, and offer licensed securities brokerage services in the U.S., Britain, and other jurisdictions.

These provide a start. However, U.S. Muslim investors face limitations, such as the absence of investments comparable to money market or fixed income securities. Likewise, more formally structured and sponsored limited partnerships must be defined and structured for public distribution of real estate or technology investments. However, DJIM has unfrozen the savings and investment side in a way never before available to the Muslims of North America.

Today, non-Muslims business executives and regulators know the Shari'ah offers a definable and structured way to do business, and increasingly accept that Islamic business methods are consistent with Western practices. This is partially proven because Islamic contracts work for both foreign investors and nationally chartered banks in the regulated U.S. environment, and partially because of the Dow Jones Islamic Indexes' success.

Understanding that Islamic business and finance practices make economic sense, there is no reason for U.S. and Western businesses to think that their Muslim compatriots differ from either Eastern investors in their adherence to Shari'ah, or aspirationally from other Americans or Westerners in terms of the goods and services they require and desire. Due to the efforts of ISNA and other national bodies, qualitative information about Muslims is becoming better known. The situation is well primed for a new surge in services and providers meeting Muslim needs—and the most important movers will be those Muslims taking advantage of the improving information and experience and making their demands known to their community and service providers. ■

Abdulkader Thomas (mefmoney@aol.com), a member of the executive committee of Guidance Financial Group, LLC, is working on the launch of several new Islamic financial products and companies. Condensed with permission from the author's paper presented at the ISNA-sponsored 2nd International Business & Trade Forum, Chicago, Aug. 30-31, 2001.

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AMA convention focuses on future strategies for Muslim Americans; Dr. Suleyman Nyang (center)



Muslims Plan for Future

The 6th annual American Muslim Alliance (AMA) national convention in San Jose, CA-the first Muslim American public event held after Sept. 11 brought together leaders of several major Muslim organizations.

Dr. Maher Hathout, senior adviser of the Muslim Public Affairs Council (MPAC), and Dr. Jamal Badawi (ISNA) spoke on "Dignity in the face of Adversity." Dr. Hathout reminded: "We are Muslims and we are Americans, not one or the other. And we will not let others define us."

The sessions included panels such as "After the Bloc Vote What Next: Action Plan 2002-2004" where Dr. Yahya Basha, president of the American Muslim Council (AMC), Omer Ahmed, chairman of the Council on American Islamic Relations (CAIR), Salam Al-Maryati, executive director, MPAC, Delinda Henley, editor of the Washington Report on Middle East Affairs, Dr. Agha Saeed, chairman of AMA, and Eric Vikers of AMA National, outlined future plans.

Agha Saeed reminded: "But if there is to be peace, we have to respect American ideals: due process, the dignity of the individual. We're not asking for favors, we're asking for equity."

Other speakers included Rep. Michael Honda, New Hampshire state Rep. Saghir Tahir, Rep. Ellen Corbett and former representatives Tom Campbell and Paul Findley. Honda reminisced about his and his parents' internment after Pearl Harbor. Among the attendees was U.S. congressional candidate Mahjabeen Islam of Toledo, OH.

The convention was attended representatives of major media including BBC, CBS, NBC, AP, USA Today, Los Angeles Times, and San Francisco Chronicle, and also Contra Costa Times, Sing Tao Daily, Canadian Radio (CBC), NPR, KNTV, Mercury News, Argus, Sacramento Bee, Tri Valley Herald, and San Mateo County Times.

Al-Maryati told NPR, "We are viewed as foreign agents. We are not. We are Americans."

AMA vice-chair Shabbir Sardar stressed, "Our foreign policy has been way too one-sided... If there is not just justice for one group or another but justice for everyone, then nobody will want to be a terrorist."

—By Tahir Ali, AMA national media chair, and author of the forthcoming book, The Muslim Vote Not Only Counts But Recounts.



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REVIEWS

Internalizing the Qur'an

While apparently a commentary on *Surat al-Baqarah*, the author's scope and methodology set this book apart. He urges readers to study "the Qur'an over and over again, thinking over its meaning and trying to understand it as a coherent discourse." Doing so is likely to improve one's understanding of the structure of Qur'anic thought, especially since the Qur'an treats its themes and subjects from many angles. Dr. Khan also draws attention to principal issues, explains key terms, reveals aspects of conceptual coherence, points out trajectories of reflection, and provides moral and psychological support.

While his main endeavor is to educate, he stresses certain Qur'anic ideas. Perhaps the most important one is the *tawhidic* (literally, "monotheistic") movement of God's prophets. He maintains that revelation's principal purpose is to liberate people from bondage and make them serve God, thereby creating a universal community of "fellow servants of God alone" and socioeconomic justice ensured through mutual regard and resource-sharing. This statement emphasizes the unity of all divine revelations and provides a basis, from an Islamic standpoint, of interfaith dialogue. While some may think this puts insufficient emphasis on each individual revelation's distinctiveness, even in Islam the starting point is human unity. This conviction probably accounts his emphasis on the *tawhidic* movement.

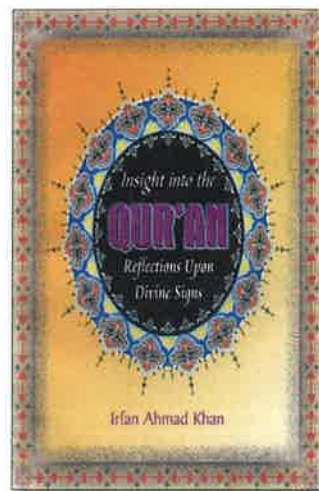
Viewing the Qur'anic surahs as unities, Dr. Khan reinforces the modern Muslim exegetical approach of treating the Qur'an as a coherent discourse. He discusses key Qur'anic terms, stressing that the English words chosen are "real substitutes" of the Qur'anic words (e.g., Lord for *Rabb*). This hedge seems unnecessary; rather, it is sufficient to remember to separate the specialized meanings from the more common ones. If consciously accepted and carefully developed by Muslim scholars, this defensible view could help produce a specialized yet authentic Qur'anic-English vocabulary.

Dr. Khan writes that the Qur'an presents Allah's essential message, while the Sunnah represents its concretization in the Companions' lives. However, he states, we should not always try to understand the Qur'an through the Companions' eyes. This raises a crucial question: Could later concretizations override that of the Companions? If not, what are the limits of later concretizations? Does the Companions' concretization have any privileged status?

His desire that readers establish a direct contact with the Qur'an is commendable. However, he seems to think that this does not require an extensive knowledge of classical Arabic and traditional Qur'an-related disciplines. The Egyptian scholar Bint ash-Shati' distinguishes between *fahm* (understanding) and *tafsir* (exegesis) of the Qur'an, saying that while anyone may seek Qur'anic *fahm*, there are strict requirements for undertaking Qur'anic *tafsir*. It is not clear where Dr. Khan stands on this issue.

The book would profit from careful editing and proofreading, and a more readable font and more white space would make it more aesthetically pleasing.

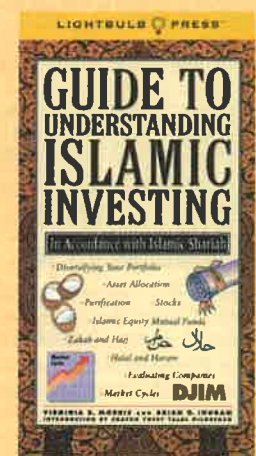
— By Mustansir Mir, Ph.D., Youngstown State University, Youngstown, OH



Insight into the Qur'an:
Reflections upon Divine Signs
AUTHOR: Dr. Irfan Ahmad Khan
PUBLISHER: Genuine Publications & Media Pvt. Ltd, New Delhi; 1999
PAGES: 808 pages; PB; \$60

Guidance in a Nutshell

The weakest point in the Islamic finance industry was the lack of useful, easy to comprehend materials for non-specialists and consumers. Lightbulb Press that is responsible for publications designed to make finance accessible to ordinary people has now offered a highly successful col-



Guide to Understanding Islamic Investing in Accordance with Islamic Shari'ah
AUTHOR: Virginia B. Morris and Brian D. Ingram
PUBLISHER: Lightbulb Press, New York, NY; 2001
PAGES: 64 p.; PB; \$12.95

laboration that brings forth in a clear and concise way the concepts of Islamic banking and the workings of stock market. In this production, Dr. Virginia Morris, a former university professor who specializes in breaking down complex financial concepts for consumers, has teamed up with Br. Brian Ingram an analyst at Saturna Capital Corp.,

who has several years of Islamic stock picking under his belt. This booklet reaches people previously untouched in this field, and if this wonderful guide is used well, then the promoters of Islamic funds have a wonderful opportunity to expand participation in their funds by new investors. Unfortunately, in the discussion of forbidden ribawi investments, fixed income fund is excluded. This is oversight I hope will be corrected in future editions, because in a portfolio of Islamically acceptable fund of leases or mixed between leases and trade deals, I would have a fixed income type of fund. As we grow the field, the business, the opportunities, this will become more important.

— Abdulkader Thomas,
executive committee of Guidance Financial Group, LLC

Understand the Language of the Qur'an The Hans Wehr Dictionary of Modern Written Arabic Fourth edition, edited by J. Milton Cowan, 1994



CRITICAL PRAISE

There can be no doubt that this is an excellent dictionary, far better than others in the field, and that it will be a basic tool for all study of modern Arabic for some time to come. It is accurate, thorough, and clear.
—Middle East Journal

The reliability and completeness of the work deserves every praise, as does the practical arrangement of the entries.
—Bibliotheca Orientalis

It is a great pleasure to recommend this dictionary whole heartedly. Its scholarship, accuracy, and reliability make it one of the most significant contributions to Arabic lexicography.

—Majed F. Sa'id, Language



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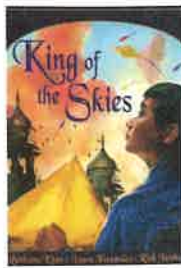
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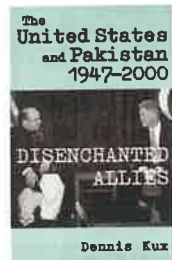
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REVIEWS

Short Takes

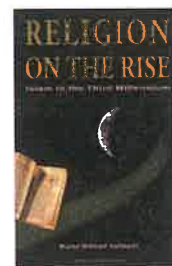


King of the Skies
Rukhsana Khan
2001. 30 p. HC
North Winds
Press, Markham,
ON., Canada
Rukhsana Khan,
a best-selling
author, offers a
heartwarming
tale in her latest creation King of the Skies—an engaging story centered around Italics Basant, the kite-flying festival celebrated in Lahore, Pakistan on the first day of spring. It is a fun way to introduce readers 5 and up to a cultural experience.



The United States and Pakistan 1947-2000: Disenchanted Allies
Dennis Kux
2001. HC \$55.00
PB \$22.95
The Johns Hopkins
University Press,
Baltimore, MD

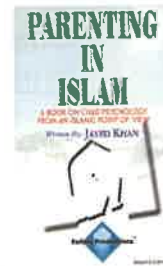
Kux, a retired State Department South Asia specialist, relying mostly on American sources, and his own experiences, offers a guide on the ever-changing pattern of American-Pakistani relations. The recent most somersaults by the U.S. in its relations with Pakistan only add to the interest in books such as this.



Religion on the Rise: Islam in the Third Millennium
Murad Wilfried Hofmann
2001. 248 p. PB.
Amana Publications,
Beltsville, MD

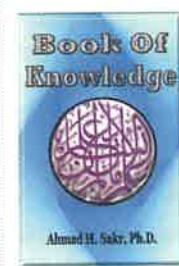
Dr. Murad Wilfried Hofmann, a former senior German diplomat, asks are Christianity and Islam prepared to take on the challenges of a new era in human history. He reflects on the intrinsic values and moral virtues of a humane society that can help humankind survive peacefully, guided by reason and in harmony with Divine revelation. He analyzes and offers the contrast between the present conditions and future

prospects of the Western world under Christian influence, and the Oriental civilization under Islam. (www.amana-publications.com)



Parenting in Islam
Javed Khan
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113 p. PB.
Fatima Productions,
Riverside, CA (javecandfati-
ma@aol.com)

In 4 sections, Javed Khan deals with all aspects of the family, parenting, and raising Muslim children, offering guidance from the Qur'an and the Sunnah. The starts with a 50-question self-assessment test to help raise the readers' awareness about the strengths and weaknesses.



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Dr. Ahmad H. Sakr
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2001
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A collection of speeches delivered over a span of 30 years by this well-respected pioneer of contemporary Islamic work in North America, which embraces all aspects of Muslim life.

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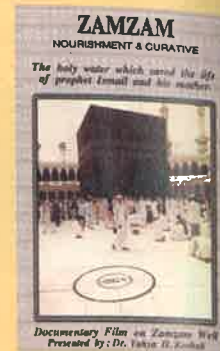
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The Unrequited Blessing

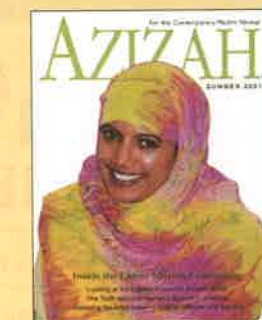
Dr. Koshak, involves on two occasions to service the Zamzam Well in this 20th century, offers a profusely illustrated look inside the source of water that every Muslim yearns to taste and drink. The author offers not only photographs but also technical data about the location, source, and the composition of the water, and how it reaches pilgrims. The author not only traces the Well's history but also chronicles the various improvements undergone by this beloved Well over the centuries. This book would be valued by all Muslims especially those who have been blessed to stand near the Well and drink from it.

Dr. Koshak has also prepared a documentary film on the Zamzam well available as a videocassette. (For information: 407-249-7026)



Zamzam: The Holy Water
AUTHOR: Dr. Yahya Hamza Koshak
PUBLISHER: Koshak
Research Institute, Jeddah,
Saudi Arabia; 1999
PAGES: 151 p.; HC.;
Centennial Edition

A Choice for Muslim Women



Muslim American women who need to know more than fashion, food, and trends, have a special magazine of their own, Aziza—bills itself as “the magazine for the contemporary Muslim woman.” Considering the challenges that face Muslim

journalism, acutely accentuated by the near absence of a Muslim advertising base, this is indeed a bold undertaking by Tayyibah Taylor who has honed her art as editor of the now defunct, Sisters magazine.

Aziza has put together an interesting selection of features, of course, aimed at its target audience.

The growth and development of such a publication will especially be welcome because many of the mainstream women's magazine promote values that no Muslim can accept, and indeed these magazines are unfit to be brought into a Muslim home.

The publishers have taken a challenge to establish a family friendly publication and it is to be seen how they achieve it, considering the apathy that confronts Muslim media. Interestingly, Aziza is a rare breed in Muslim publishing because it is an independent commercial publication that has no ties to any Muslim organization.

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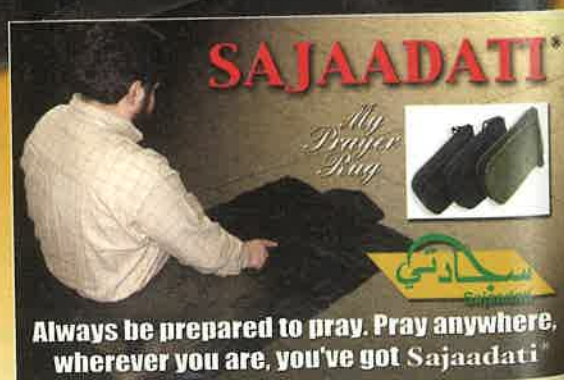
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