



Sh. Ahmed Arafat

FASTING AND SPIRITUAL MATURITY

Fasting is not starvation; it is a spiritual discipline that awakens our *Fitrah*, or natural disposition towards God, and keeps in check different negative traits of our human ego. Thereby, through mindful

fasting, our souls are able to transform from a soul that has become accustomed to evil tendencies to a serene soul firmly aligned to the Straight Path. Failing to manage the negative traits of our ego may corrupt our *Fitrah* and impede our journey to God. This brief article outlines negative traits (red flags in our spiritual journey) and describes how fasting can strengthen our immunity to the intense appeal of developing such traits.

Red Flag 1: “Nay, man does transgress all bounds, when looking upon himself as self-sufficient!” (96:7-8).

It is easy to be deceived by the luxury we have, the technological advancement we enjoy, the military power we develop or the medical services we are offered. Some may unconsciously feel that they do not need Allah, and others may act as gods! However, none of these material advancements will change our big human reality; that is, we have a built-in need for our Creator who makes our very existence possible. Instead of expressing more gratitude with authentic humility and love, we sometimes get so overwhelmed with the gifts that we forget or even deny the Giver!

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Oussama Jammal

THE RIPPLES OF POSITIVE CHANGE

Dear my beloved community,
Assalamu Alaikum and Ramadan Mubarak!

Upon meeting someone, in Arabic, we say “كيف حالك؟” This literally translates to, “how is your condition?” With Ramadan upon us, we may be asking ourselves this very question and the answer may be a heavy one for this past year has presented the Muslim community with many challenges. Indeed, these challenges have been emotionally and spiritually taxing and have been weighing us down without us even knowing it. As Muslims, it may seem, we have recently been looked upon as nothing more than a political statement, an orientalist question, and, if we’re lucky, a PR opportunity to showcase diversity. We have in many ways become mere reflections of the media’s perceptions. We are, to others, *the enigma*. Our holy text is being picked apart by people with preconceived arguments to prove and our actions are always either exceptions or suggestive of a wider stereotype. In addition to our personal challenges, we face arguments flying at us from all directions and are forced to grapple with them, often forgetting the state of our own souls, families, and communities in the process. It seems in many ways that we are not *living* life, but merely defending our *right* to live in a world that doesn’t belong to us. These things have so wearily preoccupied both our minds and hearts, that we have discovered, even after all the facebook posts and retweets and protests, *that our souls are starving*.

Ramadan is timely, subhanAllah- always arriving when our ailing hearts need it most. Just as remarkable support and love flooded our community in the trying times of this past year, this Ramadan comes as a relief to our worldly worries.

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FASTING AND SPIRITUAL MATURITY

Fasting offers a spiritual exercise to fight back any potential arrogance or egotism that may arise from focusing on the gifts. It does this by compelling a break from these gifts and a reflection of how our life looks like without Divine provision. To al-Ghazali, through mindful fasting and temporary hunger, we receive an opportunity to develop more humility and keep our ego in check as we recognize how fragile and weak we become in the absence of some morsels and water. Furthermore, Ibn al-Qayyim beautifully depicts the different stages humans experience starting from the moment of birth to the zenith of youth. Having talked about our helplessness and fragility as babies, Ibn al-Qayyim is puzzled over how our behavior changes as our different faculties and powers are developed. He writes: *“As God perfects our hearing, sight and reason and as He makes the universe subservient to us, we poor humans start to think that we have a share in this kingdom and look at ourselves with different lenses. We even forget our early state of helplessness, poverty and need as if we never experienced these features and as if we are different creatures!”* Basically, look at a baby and observe its need and helplessness. Now, recognize you were one before!

Al-Ghazali goes on to assert that if we fail to recognize our humility and limitations, we will undoubtedly fail to recognize the Divine power and sovereignty. The Quran awakens the arrogant by depicting a big irony: *“He created man from a sperm-drop; yet behold he become an open opponent!”* (16:4) The word yet in this translation is (إِذَا idha al-fujaiyyah) in Arabic which is better translated as “suddenly” or “unexpectedly” as it is usually followed by an unexpected behavior. Once we deny our human weakness and limitations and think of ourselves as gods, we will always see the doors of guidance closed! The Quran reads: *“I shall turn away from My Signs those who magnify themselves wrongfully in the earth, and if they see each token believe it not, and if they see the way of righteousness choose it nor for (their) way, and if they see the way of error choose if for (their) way. That is because they deny Our revelations and are used to disregard them”* (7:146).

When I said earlier that fasting is an exercise, this was literal. No one can say that it is meaningless for armies to carry out a series of tactical exercises to stimulate the conditions of war. Similarly, fasting is like a spiritual maneuver which prepares us to face difficult times and hard situations with patience, love and support of one another. Instead of lamenting others for the trials we experience, we are trained to be more mature: to resort to Allah with a humble heart and/or stand by the oppressed.

In Islam we believe that this worldly life is not supposed to feel perfect. It is difficult. It is a test. It is short. However, that does not mean that life is horrible. It all depends on our attitude. Difficulties and trials in life do not mean that Allah abandoned us. It is a chance to approach God with a heart that has surrendered optimistically, not in rebellion, despair or depression. In communicating with Allah about their trials and heartbrokenness, some early Muslim awliya were reported to have experienced so much spiritual joy that they forgot about their trials and wished their state of heartbrokenness would remain!

Take for example this Hadith which illustrates the fact that trials do not mean that God is not in control but rather we have the responsibility to demonstrate actions which align with great values like hope, generosity, courage and sympathy. These great values typically do not manifest except in trials and difficulties. Imam Muslim reported that: *“Allah will say on the Day of Resurrection: O son of Adam, I fell ill and you did not visit Me. He will say: O Lord, and how could I visit You and You are the Lord of the worlds? He will say: Did you not know that My servant So-and-so had fallen ill and you did not visit him? Did you not know that had you visited him you would have found Me with him?”* O son of Adam, I asked you for food and you did not feed Me. He will say: O Lord, and how could I feed You and You are the Lord of the worlds? He will say: Did you not know that My servant So-and-so asked you for food and you did not feed him? Did you not know that had you fed him you would surely have found that (the reward for doing so) with Me? O son of Adam, I asked you to give Me to drink and you gave

Me nothing to drink. He will say: O Lord, how could I give You to drink when You are the Lord of the worlds? He will say: My servant So-and-so asked you to give him to drink and you gave him nothing to drink. Had you given him to drink you would have surely found that with Me.” Similarly, the reward for accepting unchangeable trials with humility is gaining Divine support and tranquility.

Red Flag 2: “And few among my servants are the truly thankful” (34:13).

The power to see, hear and understand and the availability of water and basic food are among the Divine blessings that we would never trade. Why do many forget to thank Allah for these indispensable favors? Simply because they unconsciously feel that countless people enjoy the same blessings and thereby they do not feel special! Here comes fasting to teach you not to take anything for granted and to *deal with each blessing as a special favor to you*. To many, the most precious thing at sunset is simply a water bottle and a couple of dates.

Red Flag 3: “And you love wealth, you love wealth ardently” (89:20).

In Ramadan, we are able to feel the hunger and thirst experienced by millions of people around the world, and thereby develop a strong sense of empathy for them. This empathy turns into action in Ramadan in the form of giving. Giving undoubtedly purifies our hearts from greed and living a self-centered life. In the Quran, the rights of Allah and the rights of people are usually connected. Notice, for instance, how Salah or ritual prayer (the right of Allah) is frequently associated with Zakah or charity (the right of people).

Red Flag 4: “The love of desires is made alluring to people ...” (3:14)

In his ‘Ihya’, Imam al-Ghazali argues that our bodily desires are fueled by food and energy. Therefore, fasting weakens lusts and desires temporarily to give an opportunity for the soul to lead the body and to communicate with Allah. This is a lesson in self-discipline and self-control. One is trained to be the master of the body, not the other way around. So remember that you are skipping a meal for a spiritual reason. Unfortunately some people overeat during the ‘iftar period to make up for the meal they missed, and may end up gaining weight by the end of the month!

Red Flag 5: “If only I had not taken so and so as a friend. He led me away from the Revelation after it reached me. Satan has always betrayed mankind” (25:28-29).

Tell me who your friends are and I will tell you who you are! This indicates the importance of whom we choose to associate with. Lacking good friends, being disconnected from your local mosque and abandoning benevolent acts may place your faith at great risk. Ramadan is like an intensive course in good deeds which include: Taraweeh in the masjid, *sadaqah* for the needy, annual Zakah, reading and studying the Quran, inviting people for ‘iftar, developing stronger family connections ...etc. This faith-filled environment increases our opportunities to be more connected with Allah.

Red Flag 6: “When they [hypocrites] stand up to pray, they do so sluggishly, showing off in front of people, and remember God only a little” (4:142).

In Islam, for an action to be moral and accepted by Allah, it is not enough that the action be good. The motive behind the action has to be good and the action has to be done for a good intention: for God. This is called ‘*ikhlas*, the opposite of which is *riya*’ (doing something seeking people’s approval and praise, not Allah’s pleasure and glory). During our fast, we stay away from food and drinks and other invalidators of fasting even if no one is watching us. In doing so, we are trained to live in the presence of Allah and do good deeds to glorify Him alone. Wallahu A’lam.

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By Oussama Jammal, President

This month, in which the holy book that guides us was revealed, is our chance at renewal, repentance, and gratitude. It is in these 30 days and nights that we can finally let go of the tangible and instead, look inward- where the magic truly happens. This is our chance to reflect on the past and renew for the future.

Take this time to connect with family and friends for the sake of Allah, to do small acts of goodness with big intentions of good faith, to practice patience and discipline, to revive your relationship with your mosque, and to strengthen your friendship with the Holy Quran.

My dear brother and sister, despite what *seem* to be heavy burdens in this dunya, we have been given countless blessings- ones we are aware of and one’s we are not. For there is a beauty to turbulent times: *is it not in brokenness that light finds an opening to filter through?* Today, we have a prime opportunity to reclaim our narrative and create ripples of positive change. But every great impact begins with a single drop- with you.

So when Ramadan comes knocking at your door and asks you “*كيف حالك؟*”. Connect with your Lord this month, engage in the civic activities around you, be a true model of your deen, build that positive relation with your neighbors and excavate who you are beneath all the dust that has collected over this past year.

From the Mosque Foundation’s board of directors and administration to you: we wish you a transformative Ramadan this year, filled compassion, with love, positive change and blessings to last forever. Wassalamu alaikum

FIQH OF FASTING

PILLARS OF FASTING

First Pillar: Abstention from everything that invalidates the fast from dawn until sunset.

Allah, the Exalted, says: "... and eat and drink until the white thread (light) of dawn appears to you distinct from the black thread (the darkness of the night), then complete your fast till the nightfall." (Al-Baqarah: 187). 'White and black thread', as used in the above verse imply lightness of the day and darkness of the night respectively.

Second Pillar: Making the Intention

This implies that he who abstains from all forms of eating, drinking and other things that invalidate fasting, should do that with the sole aim of worshipping Allah Almighty alone. The Prophet ﷺ said: "Every action shall be judged according to intention, and behind every action by a man is a specific intention." [Agreed upon.]

The intention for fasting should be made the night before dawn, if it is a compulsory fast. However this (making intention the night before dawn) is not mandatory if the fasting is supererogatory. Thus it is permissible to make an intention for supererogatory fasting during the day, if one has not previously done anything which nullifies fasting. This is in accordance with the hadith narrated by 'Aishah, the mother of believers (may Allah be pleased with her): "The Prophet ﷺ entered one day and said: 'Is there anything to eat?' We answered that there was not. Upon that, he (the Prophet) said: 'Hence, I am fasting.'" [Muslim.]

RECOMMENDED ACTS DURING FASTING

1- Eating Sahoor (the pre-dawn meal) and delaying it up to as close to dawn as possible.

The Prophet ﷺ said: "Eat the pre-dawn meal, for indeed, there are blessings in having the pre-dawn meal." [Agreed upon] Any amount of food, even a sip of water, is sufficient as a pre-dawn meal. This is in accordance with the Hadith of the Noble Prophet ﷺ where he said: "The pre-dawn meal is a blessing, so do not forsake it, even if anyone of you will drink just a sip of water. Indeed, Allah Almighty and His angels pray for those who have the pre-dawn meal." [Ahmad]

It is recommended to delay the pre-dawn meal. It is reported from Zayd ibn Thābit, (may Allah be pleased with him) who said: "We had the pre-dawn meal with the Prophet ﷺ one day and we left (from the sitting) for Salāh." Anas ibn Mālik (may Allah be pleased with him) said: "What range of time was between both (your meal and Salāh)?" He said: "Up to the span of reading 50 verses (of the Noble Qur'an)." [Agreed upon]

2- Hastening to break the fast.

It is recommended for the one who is fasting to hasten the breaking of his/ her fast whenever he is sure the sun has set. The Prophet ﷺ said: "People will not cease to be in blessings whenever they hasten breaking their fast." [Abu Dawud] Likewise, it is recommended to have one's iftar (meal taken when breaking one's fast) first with fresh dates, or dry dates in the absence of fresh dates. It is also recommended to eat an odd number of the dates. Anas ibn Mālik (may Allah be pleased with him) said: "The Prophet used to break his fast on fresh dates before Aṣ-Ṣalāh (the prayer), but if not fresh dates, then dry dates, otherwise he would drink (hassa)[Hasā: he drank] sips of water." [Tirmidhi] If despite all efforts one finds none of these, and if he intends to break his/ her fast - that will suffice.

3- Supplication when breaking one's fast.

It was established that the Prophet ﷺ would say, when breaking his fast: "The thirst has gone and the veins have been moistened and the reward is established, by the Grace of Allah Almighty." [Abu Dawud] The Prophet ﷺ also said: "Indeed for everyone who fasts, at the time of breaking (fast there) is a prayer that will never be rejected." [Ibn Majah]

4- Avoidance of vain talk and obscenity.

The Prophet ﷺ said: "On the day when any of you fasts, he should not utter vain talk (Ar-Rafath) [Ar-Rafath: indecent talk or obscenities. It is also used for sexual acts] and should not fight nor shout [As-sakhb: to fight or shout over one another.]. If anyone abuses or fights him, he should say: I am fasting." [Agreed upon]

The Prophet ﷺ also said: "For those who do not abandon false speech and false acts, Allah has no need for them to abandon their food and drink." [Abu-Dawud]

5- Intensify the worship of Allah Almighty.

By reciting from Al-Qur'an, remembrance of Allah Almighty, standing up at night for prayer, standing up in the Night of Majesty, observing the daily supererogatory Salāh, giving charity, striving relentlessly on the righteous path, providing meals for others who are fasting to break their fast with and by performing lesser Hajj. Righteous deeds in Ramadān are rewarded in manifold. Ibn 'Abbas (may Allah be pleased with him) reported that the Prophet ﷺ was the most generous of men and he was more generous in Ramadān at the time Jibreel met with him, which happened to be every night of Ramadān, and revised the Qur'an with him. Indeed the Prophet ﷺ was more generous when he met with Jibreel, more so than a blowing breeze." [Bukhari]

6- Striving to worship, especially in the last ten days of Ramadān

A'ishah (may Allah be pleased with her) said: "When the last ten days (of Ramadan) would come, the Prophet ﷺ would exert himself and tighten his Izaar [a metaphor that signifies his striving to worship more than usual] (waistcloth), spend his night in worship, and wake his family [to wake them up and prompt them to worship] (at night)." [Bukhari]

THINGS WHICH INVALIDATE THE FAST

1- Deliberate eating and /or drinking in the day during Ramadān

- Whosoever eats or drinks inadvertently, his/ her fast is authentic and acceptable. However, it is compulsory on him to stop further consumption whenever he remembers. The Prophet ﷺ said: "Whoever eats or drinks forgetfully while fasting should complete his fast, for it is Allah who has fed him and provided for him what he drank." [Muslim]

- Fasting is invalidated by anything which reaches the throat through the mouth or nose; denoting anything which has the meaning of food and drink. An example is an intravenous injection of nutrients. However, if it is a curative injection, such as a penicillin or insulin injection, it does

not invalidate one's fast. There are also some other things, like inhalers or other medical variants for the asthmatics that are needed for special conditions, that do not invalidate one's fast.

- The use eye and ear drops or their variants do not invalidate one's fast, this is because there is no evidence that establishes that fasting is invalidated by any of these. Moreover, eyes are not a usual path for food and drinks. This is also applicable to ear and nose drops; except that it is important to be careful with the nose drops, due to the restrictions by the Prophet ﷺ concerning excesses when the one who fasts sniffs in water (during ablution), as the nose is a clear path to the stomach.

- If he who fasts takes or consumes a non-edible item, or harmful things such as cigarettes, his/ her fasting is invalidated. This is because it is consumed through the usual path of food intake (the mouth), and also because it is a variant of eating and drinking.

2- Marital relations

Allah Almighty says: "'it is permissible for you to go into [Ar-Rafathu (have sexual intercourse with)] your wives, in the night of fasting.'" (Al-Baqarah: 187).

So anyone who had intercourse while he was fasting, would then have invalidated his/ her fast; and he is thus required to pay back that day (in which his/ her fast was invalidated). In addition, he must expiate by setting a slave free. On his/ her inability to do that, he/ she is required to do either of the following in the order listed: Fast two consecutive months or feed sixty needy people. This is the sequence of expiation (Kaf-farah). It is not correct to feed the sixty needy people if one is able to fast; it is just as wrong to fast if one is capable of manumitting a slave.

3- Intentional vomiting

Definition: The throwing up of whatever is in the stomach of food or drink voluntarily through the mouth. If, however, he is overtaken by his/ her desire to vomit and he throws up involuntarily, then his/ her fasting is still valid. The Prophet ﷺ said: "Whoever vomits involuntarily does not have to make up for the fast, but whoever vomits deliberately, let him make up for the fast."

4- Discharge of blood of hayd (menstruation) and nefas (post-natal bleeding)

When a woman sees the blood of hayd or nefas – even at the last moment before sunset – she must break her fast and make up for the day.

Source: Illustrated Jurisprudence of Acts of Worship by Dr. Abdullah Bahmmam



EL BENDITO RAMADAN, EL MES DEL CORAN Y DEL AYUNO

Ramadan es el noveno mes del calendario lunar. Es el mes cual Allah(SWAT)revelo el Coran al profeta Mohammad (saws)por medio de el angel Gabriel(as). El profeta(saws)estaba en una cueva en Hira cuando el angel Gabriel(as)aparecio y cubrio todo el horizonte con sus alas. El angel Gabriel(as)le ordeno al profeta(saws)leer.El Profeta(saws) le contesto, “No se leer “,El angel Gabriel(as)lo abrazo fuerte y le ordeno otra vez leer. El profeta (saws)contesto otra vez, “No se leer”. Entonces por tercera vez, el angel Gabriel(as) le ordena; !Lee! [!Oh, Mohammad!] En el Nombre de tu Senor, Quien creo todas las cosas.Creo al hombre de un cigoto. !Lee!Que tu Senor es el mas Generoso.Enseno {la escritura}con el calamo.Y le enseno al hombre lo que no sabia. Coran;Sura 96:1-5.

El mes de Ramadan el Coran fue revelado como una guia para la humanidad. Una evidencia clara para la guia y el criterio. Allah (SWAT)dice en el Coran;Sura (2:183-185) !Oh, creyentes! Se os prescribio el ayuno al igual que a quienes os precedieron para que alcanceis la piedad. Ayunad dias contados. Quien de vosotros estuviere enfermo o de viaje y no ayunase, debera reponer posteriormente los dias no ayunados. Y quienes pudiendo ayunar no lo hicieren deberan alimentar a un pobre [por cada dia no ayunado]. Pero quien voluntariamente alimentara a mas de un pobre sera mas beneficoso para el. Y ayunar es mejor para vosotros, si lo supierais.En el mes de Ramadan fue revelado el Coran como guia para la humanidad y evidencia de la guia y el criterio. Quien de vosotros presencie la aparicion de la Luna debera ayunar; y quien estuviere enfermo o de viaje debera reponer posteriormente los dias no ayunados y asi completar el mes. Allah desea facilitaros las cosas y no dificultaroslas; engrandeced a Allah por haberos guiado y asi sereis agradecidos.

El ayuno es uno de los pilares del Islam. Ayunamos desde la alba (Fajr) hasta el anochecer(magrib). Nos abstenemos de beber agua, comer,intimidad conjugal. Nos abstenemos de fumar y de chismear. El ayuno nos ayuda a crecer espiritualmente.

Lailat-ul-Qadr,” La noche de poder”es encontrada en los ultimos 10 dias del mes de Ramadan. Esta noche es tan bendecida que equivale a mil meses. Osea 83 anos y 4 meses. Esta noche es tan especial porque Allah(SWAT) ha decretado lo que va a pasar el proximo ano, quien va a nacer, morir, y la provision de que sera obtenido o perdido. Tambien sera decretado quien entrara a Su Paraiso o sera enviado al Infierno. Que Allah(SWAT) nos proteja. Es una bendicion y oportunidad de Allah(SWAT) para Sus siervos para acercarse a El (SWAT) y aumentar sus fe. !Oh Allah pon en nuestros corazones taqwa, bendicenos y ayunanos a perfeccionar nuestro Ramadan con nuestro ayuno! Amen

Humildemente, Tu hermana en Islam

Silvia Hamoud

ZAKAT FAQ



Zakat is the third pillar of Islam. This charitable giving represents the unbreakable bond between members of our community. The Mosque Foundation has been providing Zakat collection and distribution services to the community for many years. These services offer community members a practical way to fulfill this pillar of Islam as well as help many families in need. Below you will find brief answers to frequently asked questions about Zakat.

Q1. When am I required to pay Zakat?

A1. Zakat is due after one Hijri, lunar, year starting from either the first day you acquired the amount of Nisab or the day you paid your Zakat last year. Zakat becomes obligated upon a Muslim after a time span of one lunar year passes while they are in possession of the Nisab. If you always possess the minimum Nisab value, then Zakat is due once every year at a date of your choosing.

Q2. What is Nisab?

A2. Nisab is the minimum amount of wealth required obliging you to pay Zakat. It is estimated at 3 ounces of pure gold, valued at \$3,710 (as of May, 2017).

Q3. If the value of what I own varies throughout the year, how do I calculate the Zakat I owe?

A3. Choose a specific date of the lunar calendar of every year, calculate the total value of your Zakatable wealth on that date, and give 2.5% of it (or the rate that applies to the type of wealth you own).

Q4. What is Zakatable wealth?

A4. Zakatable wealth is what you own, whether in your possession or with others, except for what you use, such as your house, car, clothes, and business equipment. Also, Zakatable wealth is what remains with you after meeting the needs and expenses of yourself and your family. It is not based on the income you make during the year. Rather, it is based on what remains after you take care of expenses. This wealth can be in the form of cash, gold, stocks, business commodities or other wealth.

Q5. Must I own all my Zakatable wealth for a complete lunar year before I have to pay Zakat on it?

A5. No. You must only possess the value of Nisab for the whole year. Therefore, as long as you have a minimum amount of Nisab for the year, you evaluate your Zakatable wealth on your Zakat due date, regardless of when you acquired this wealth or part of it.

Q6. How do I calculate the Zakat I owe?

A6. The Mosque Foundation provides you with a Zakat worksheet including most common Zakatable assets for American Muslims. This worksheet is based on respected Fiqh references and reviewed by Muslim scholars. However, it does not include all types of Zakatable items. You may need to consult a Muslim scholar for other items. You can calculate your Zakat using our calculator and pay it online at www.mosquefoundation.org or using the return envelope attached here so that we may disperse it to qualified recipients.

Q7. I loaned a friend \$3,000, and it is due in six months, do I have to pay Zakat on this amount?

A7. Although the amount of the loan is not yet in your possession, you still own it. You are required to pay Zakat on it if you expect it back (good loan). However, if the loan is due and you asked for it and the borrower cannot pay you back (bad loan), you are not required to pay Zakat on it until it is in your possession. Once you receive it, you pay Zakat on it for one year only.

Q8. If I have a grocery store, what Zakat do I have to pay on it?

A8. You do not have to pay Zakat on your equipment, such as refrigerators, cashier machines, and other useable equipment and tools. Even if you own the store property, you do not have to pay Zakat on it. However, you must pay Zakat on the whole-sale price of all inventories and on other Zakatable assets mentioned in the worksheet.

Q9. If I own a service provider company which has computers and other equipment that I use, how do I pay my Zakat on it?

A9. There is no Zakat due on the value of the equipment you mentioned, since they are used for business. But because you own this company, you should combine your Zakatable wealth with that of the company. The Zakat would be payable on what you own in Zakatable wealth after a full year of meeting your expenses and those of the company.

zakat worksheet		Value
1	Total Cash on Hand and in Bank Accounts	\$
2	Current Value of Gold and Silver (jewelry is not subject to Zakat unless its amount is excessive or it was purchased for business)	\$
3	Expected Receivables (such as loans to others, refundable deposits, tax refunds, etc.)	\$
4	Current value of stocks and shares	\$
5	Retirement Accounts and Pension Plans (total amount you can withdraw minus penalty and taxes)	\$
6	Business Cash on Hand and in Bank Accounts	\$
7	Business Inventory (wholesale value of inventory)	\$
Total Zakatable Wealth		\$
Total Zakat Due = 2.5% of Zakatable wealth (if your Total Zakatable Wealth is less than \$3,710, no Zakat is due)		\$

MFCC Taraweeh Program 2017

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- ☐ Girls (6-12 years) at **MFCC**
- ☐ Time: **Doors open at 10 , pick up at 11:15 pm.**
- ☐ Kids **HAVE** to be picked up by a parent or an adult relative
- ☐ Parents need to fill up a simple form and purchase a wristband for **\$20/each** (available at the Masjid and MFCC)
- ☐ No one is allowed in without a wristband.

Boys and Girls 4&5 years **ONLY**. At MFCC

- ☐ Apply at MF and MFCC. **A copy of the birth certificate might be needed.**
- ☐ Fees: **\$50**
- ☐ All above rules apply

New... Boys' **Khitma Taraweeh program**

- ☐ An inspiration short speech each night
- ☐ **Serious** boys 13-17 years, strict rules apply **A copy of the birth certificate might be needed**
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MFEC

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