

# L A Special Bulletin

**Ramadh**aan / **Pandemic** 1442 Issue (April/May 2021)

“The month of Ramadh

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# SalafiCity



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## From the Publisher

April 27, 2021

As-salaamu-alaikum. Indeed, all praise is for Allaah; we praise Him, and we seek His help and we seek His forgiveness.

And we seek refuge in Allaah(Azza wa Jal) from the wickedness of ourselves and from our evil deeds.

Whoever Allaah guides, none can misguide him and whoever He misguides (leaves to go astray) none can guide him.

And I testify that there is no deity who has the right to be worshipped except Allaah alone, and there are no partners for Him.

And I testify that Muhammad (Peace be upon him) is His slave and Messenger.

***O you who believe! Fear Allâh (by doing all that He has ordered and by abstaining from all that He has forbidden) as He should be feared. [Obey Him, be thankful to Him, and remember Him always], and die not except in a state of Islâm [as Muslims (with complete submission to Allâh)]. (Aal ‘Imraan 3:102)***

***O mankind! Be dutiful to your Lord, Who created you from a single person (Adam), and from him (Adam) He created his wife [Hawwa (Eve)], and from them both He created many men and women; and fear Allâh through Whom you demand (your mutual rights), and (do not cut the relations of) the wombs (kinship). Surely, Allâh is Ever an All-Watcher over you. (An-Nisaa’ 4:1)***

***O you who believe! Keep your duty to Allâh and fear Him and speak (always) the truth. He will direct you to do righteous charitable deeds and will forgive you your sins. And whosoever obeys Allâh and His Messenger (SAW) he has indeed achieved a great achievement (i.e. he will be saved from the Hell-fire and will be admitted to Paradise). (Al-Ahzaab 33:70-71)***

To proceed: Indeed, the most truthful Speech is the Book of Allaah,

And the best guidance is the guidance of Muhammad (Peace be upon him).

And the worst affairs are the newly invented matters (in Deen).

Every newly invented matter is a religious innovation,

And every religious innovation is misguidance,

And every misguidance is in the Hellfire.

We are near the middle of Ramadhan 2021 and the pandemic. We pray that everyone is well. If you don’t already know, Allah said:

“Fasting is Mine and it is I who give reward for it” in the Forty Hadith Qudsi (hadith 10). An extensive explanation can be found at:

<https://alchishti.wordpress.com/2006/09/30/fasting-is-for-me-the-meaning-of-the-hadith-qudsi/>

I hope everyone fasted an extended number of days in Shabaan, and will do many good deeds including reading the Qur’aan during Ramadhan. Also, please don’t forget to make up any days missed and to do an additional 6 days during Shawwal, to correct any mistakes we make inside of Ramadhaan.

Also, remember that Ramadhaan is not just abstaining from food, but to abstain from looking at things we should not see (like movies), hearing things that we should not hear (like music), walking to places that we should not walk (like strip joints and drug houses) and etc..

May Allaah (The Almighty) bless everyone’s fasting. Please know that we are working constantly to improve our website and magazine, and to also provide Muslims and non-Muslims a means to learn about Allaah and His Messengers. I pray that Allah (The Mighty and Majestic) uses my work to spread the Word of Allaah, and blesses all of those who read and support the Los Angeles Special Bulletin magazine and websites to enter Paradise. Ameen.

Thank You for reading!

In the future the LASB will only be available online at:

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# Support the Da'wah

By Shafeeq A. Qaasim

In the name of Allah (ﷻ) the Most Gracious, the Most Merciful. We should all try to increase our knowledge of the Almighty Creator—Allah (ﷻ). We get some knowledge/information about our deen from our parents and friends. We get most of our knowledge/information from the Imam and Muslim teachers at the Masjid we attend. However, unfortunately, there is a lot of misinformation that we get from the educational system, media and social media. Da'wah is important because we have to disseminate the truth to “eliminate the falsehood”. **Da'wah is how we do it.**

According to many scholars in this field the term Da'wah applies to conveying the message of Islam to non-Muslims and Muslims, and inviting them to Allah. Non-practicing and lost Muslims need to be reeducated and motivated to become better Muslims; they believe they already know Allah (ﷻ) and have been given the concept of TAWHEED. Some objectives of Da'wah are as follows:

- (a) Conveying the message of Islam to non-Muslims and inviting them to Allah (ﷻ)
- (b) Making efforts to remove misinformation about Islam and Muslims from textbooks, reference material and media.
- (c) Making efforts for the integration of new Muslims into the Muslim community.
- (d) Developing material resources, recruiting manpower (volunteers) and providing training for Da'wah workers.

One must realize that the goal of Da'wah to non-Muslims is not to convert them, in fact do not expect it, but the goal is to inform them and educate them. That is our only duty. Da'wah with the intention of conversion might make you too aggressive and might make you come on too strong, hence scaring them away.

Is Da'wah a duty on every Muslim?

Yes, it is a duty assigned by Allah.

In the Qur'an Allah (ﷻ) has placed the responsibility on the Muslim Ummah to convey the message of Islam to mankind. Allah (ﷻ) says in Surah Al-Baqarah: **"Thus We have appointed you a just nation (model community and Ummah), that you may be witnesses against mankind, and that the Messenger may be a witness over you". (Al-Qur'an 2:143)**

We find numerous verses in the Qur'an on the same topic. Here, “witnessing” means to convey the message of Islam, i.e. to call people towards Allah (*da'aa ilallah* as in the Qur'an 41:33). **“And who is better in speech than he who says My Lord is Allah (ﷻ) and then stands firm and invites men to Allah's religion, and does righteous deeds, and says: “I am one of the Muslims”.**

Prophet Muhammad (Peace be upon him) completed his assignment in his lifetime by conveying the message to the entire Arabian Peninsula and sending letters to the heads of surrounding countries. In his Khutbah of his farewell hajj he passed on the responsibility to every Muslim when he said, **"Those who are present should convey (my message) to those who are not". (Bukhari).**

He did not allow us to wait until we are a perfect Islamic society before beginning to convey the message. Prophet Muhammad (Peace be upon him) did not wait until a few converts grew up to develop an Islamic society nor did he want us to wait. He said as given in Bukhari, **"Convey for me (to the people) even it be single ayah (verse)".**

No one as an individual or as a community can delay until perfection is achieved; as soon as you have some knowledge of Islam you have a duty to convey it to those unfortunate people who know little or nothing about Islam and invite them to it.

The emphasis is on the transmission of the message of Islam to other human beings. We, the Muslims,

(Continued on page 11)

# ***Al Qawaaid al-'Arbaa' (Part 4):*** **The Four Foundations of Shirk**

By Sheikh Abdul Wahhab who died in 1206 AH (after Hijrah)

Bismillahir Rahmaanir Raheem

As-salaamu-alaikum. Indeed all praise is due to Allaah, we praise Him and we seek His help and we seek His forgiveness. And, we seek refuge in Allaah from the wickedness and evil in ourselves and from our evil deeds. Amaa ba'd;

Allah the Almighty said, **“And I (Allah) created not the jinn and mankind except that they should worship Me (alone)” (Qur’an 51:56).**

We continue with part 4 and the “Third Foundation” from the treatise called “The Four Foundations of Shirk” by Shaikh Muhammad ibn Abdul Wahhab. Allah's Messenger came to a people who differed in their object of worship; some worshiped the Angels while others worshiped the Prophets and pious, also there were those who worshiped stones and trees and some worshiped the sun and the moon, but the Prophet did not differentiate between them.

He said, 'Allahu Akbar, Allahu Akbar! By the One is whose Hand is my soul, these are the ways. The like of what you have said is like what Bani Israeel said to Moosa, 'Make for us a god as they have gods.' He said, 'Verily, you are an ignorant people.' [Soorah al-A'raaf (7): 138] [at-Tirmidhee]

**The Fourth Foundation:** The mushrikeen (those who commit shirk) of our time are worse in Shirk than the previous generations because the former generations committed Shirk during times of ease but they would become sincere during difficult times unlike the mushrikeen of today, whose Shirk is continuous at times of ease and hardship. Proof is the Saying of Allah, *“When they embark on a ship they invoke Allah making their faith pure for Him only, but when He brings them safely to land, behold, they give a share of their worship to others”* [Soorah al-Ankaboot (29): 65] (End of the treatise)

(Please refer to previous issues posted for parts 1-3)

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

قُلْ هُوَ اللَّهُ أَحَدٌ (١) اللَّهُ الصَّمَدُ (٢) لَمْ يَلِدْ وَلَمْ يُولَدْ

(٣) وَلَمْ يَكُنْ لَهُ كُفُوًا أَحَدٌ (٤)

Say (O Muhammad (SAW)): "He is Allâh, (the) One. (1) "Allâh-us-Samad [Allâh the Self-Sufficient Master, Whom all creatures need, (He neither eats nor drinks)]. (2) "He begets not, nor was He begotten;(3) "And there is none co-equal or comparable unto Him." (4) (Surah Ikhlas 112:1-4)

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# Sheikh Dr. 'Abdullah Bukhari:

## Unity & Coming Together Upon the Truth (Part 4)

**Transcribed by Abdul-Majeed Qaasim**  
**From the principles of Ahlus-Sunnah,**  
**Abu Maryam Tariq, Salafi Publications**  
**Telelink at Birmingham Annual Conference 2004**  
**\*Graduate of the Islaamic University of Madeenah**

He began this talk on one of the fundamental principles of the *AhluS-Sunnah wal Jamaa'ah*. That fundamental principle being *Al - Ijtima'*, their coming together and being together in harmony.

He began by saying, "In the Name of Allaah. All Praise is for Allaah and that we seek Allaah's forgiveness, and we ask Allaah's refuge from the evils of ourselves and our evil deeds. I mention that whomever Allaah guides, then none can misguide that person, and whoever Allaah misguides, then none can guide that person. And mentioning that none has a right to be worshiped except Allaah (alone). And that Muhammad (sallallaahu 'alayhi wa sallam) is the Messenger of Allaah bearing witness to that. And he said indeed the truest of speech is the speech of Allaah, and that the best guidance is the guidance of Muhammad (sallallaahu 'alayhi wa sallam) and that the worst of all affairs, are the affairs that are newly introduced into the religion, and that every affair newly introduced into the religion is an innovation, and that every innovation is misguidance.

And he said, "Oh brothers, I praise Allaah, the one other than whom there is no lord. And other than whom none has the right to be worshipped. That he has granted us this gathering and this lecture. And I ask Allaah that he causes us to be from those people who are guided and those who are guides for others, and that we are not people who are misguided (Ameen).

This issue we begin part 4 from where we left off in part 3 of the previous January 2019 issue "By the Pen" issue. (See archives at [www.lasb.org](http://www.lasb.org))

If the Muslims apply the understanding of the Salaf and Companions they will be in harmony. So gathering together can only be upon the truth and in accordance with the truth. This unity is an obligation, however we can only be united upon the truth ( the two parts of revelation being the Book and the Sunnah).

Whoever accomplishes that will be upon the true religion. "Whoever clings to what Allah has commanded then he has been guided to the straight path." We make dua' every prayer to guide us upon the straight path. With regard to this ayat in Fatihah where the straight path is mentioned Ibn Abi Haathim mentions, "Guide us upon the straight path, it is Allah's Messenger (sallallaahu alaihi wasallam) and after him Abu Bakr and Omar. That is the straight path." The narrator said he took this saying to Hasan Al-Basari and told him what Ibn Al-Aaliyah said about the straight path. and Hasan Al-Basari said, "He has spoken the truth and he has sincerely advised you."

In the name of Allah, All praise is for Allah. Different sayings have been mentioned about what is meant by the Straight Path. Some have said the straight path means the religion of Islam, some have said the Book. Some have said the straight path means following Allah and his Messenger. All of these sayings are correct, because they are all in conformity with each other. Because whoever follows the Messenger (sallallaahu alaihi wasallam) and along with that follows Abu Bakr and Omar, then he has no doubt followed the truth. Whoever has followed the truth has followed Islaam. And whoever has followed Islaam has followed the Book and the Sunnah. So therefore all of these sayings are correct. From the fundamental principles of the people of the Sunnah is unity upon the truth and harmony upon the truth and leaving separation.

The people of knowledge from the earliest times have stated that from the distinguishing signs of the people of innovation is separation and the forming of sects. And the opposite of that are the ones that have remained upon the Sunnah. Some people were asking the great scholar Ibnu Batta, as he mentioned in his book *Al-Ibaana Al-Kubra* with regard to the people splitting apart and the sects that have split away from the main body of the Muslims. Someone asked him, "These sects that have split away.. how can we recognize and avoid them?" In response Ibnu Batta said, "These sects that have split away have 4 innovated principles. All of their principles revolve around devi-

(Continued on page 16)

قُلْنَا أَهْبَطُوا مِنْهَا جَمِيعًا فَإِمَّا يَأْتِيَنَّكُمْ مِنِّي هُدًى  
 فَمَنْ تَبِعَ هُدَايَ لَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ  
 (٣٨) وَالَّذِينَ كَفَرُوا وَكَذَّبُوا بِآيَاتِنَا أُولَٰئِكَ  
 أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ (٣٩)

We said: "Get down all of you from this place (the Paradise), then whenever there comes to you Guidance from Me, and whoever follows My Guidance, there shall be no fear on them, nor shall they grieve (38) But those who disbelieve and belie Our Ayât (proofs, evidences, verses, lessons, signs, revelations, etc.)- such are the dwellers of the Fire, They shall abide therein forever.

(Al Qur'aan 2:38-39)

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# Los Angeles Islamic Chamber of Commerce

By Shafeeq A. Qaasim

**B**ismillahir Rahmaanir Raheem. As-salaamu-alaikum to all the Muslim businesses, organizations, and readers. The Los Angeles Islamic Chamber of Commerce (LAICOC) is new to Los Angeles and is engaging in organizing and bringing together Muslim Businesses and Muslim Organizations in the Los Angeles and Southern California area during 2021, insha Allah. What better time of the year to launch a new professional Muslim organization than now? Allah(swt) and His Messenger(Peace be upon him) wants us to engage in halal and successful businesses. There are many narrations describing Prophet Muhammad(Peace be upon him) and his Companions doing business all around the world, even over 1400 years ago.

The Qur'an speaks about trade in Surah Fatir Ayahs 19-30. Allah says *"Not alike are the blind (disbelievers in Islâmic Monotheism) and the seeing (believers in Islâmic Monotheism). (19) Nor are (alike) the darkness (disbelief) and the light (Belief in Islâmic Monotheism). (20) Nor are (alike) the shade and the sun's heat. (21) Nor are (alike) the living (i.e. the believers) and the dead (i.e. the disbelievers). Verily, Allâh makes whom He wills to hear, but you cannot make hear those who are in the graves. (22) You (O Muhammad Peace be upon him) are only a warner (i.e. your duty is to convey Allâh's Message to mankind, but the guidance is in Allâh's hands). (23) Verily! We have sent you with the truth, a bearer of glad tidings, and a warner. And there never was a nation but a warner had passed among them. (24) And if they belie you, those before them also belied. Their Messengers came to them with clear signs, and with the Scriptures, and the book giving light. (25) Then I took hold of those who disbelieved, and how terrible was My denial (punishment)! (26) See you not that Allâh sends down water (rain) from the sky, and We produce therewith fruits of*

*varying colours, and among the mountains are streaks white and red, of varying colours and (others) very black (27) And likewise of men and Ad-Dawâbb (moving (living) creatures, beasts), and cattle, of various colours. It is only those who have knowledge among His slaves that fear Allâh. Verily, Allâh is All-Mighty, Oft-Forgiving. (28) Verily, those who recite the Book of Allâh (this Qur'ân), and perform As-Salât (Iqâmat-as-Salât), and spend (in charity) out of what We have provided for them, secretly and openly, they hope for a (sure) trade-gain that will never perish. (29) That He may pay them their wages in full, and give them (even) more, out of His Grace. Verily! He is Oft-Forgiving, Most Ready to appreciate (good deeds and to recompense)."(30)*

All wealth belongs to Allah. The word *Tijaarah* mentioned in ayah 29 is referring to trade, transactions, and commerce, and appears about 9 times in the Qur'an. Allah(swt) wants us to be successful and gives us guidance and commandments to follow. We are trading what we desire in this world for the gains of the Jannah(hereafter), a place that will never perish. He also says, *"Allâh wishes to make clear (what is lawful and what is unlawful) to you, and to show you the ways of those before you, and accept your repentance, and Allâh is All-Knower, All-Wise. (26) Allâh wishes to accept your repentance, but those who follow their lusts, wish that you (believers) should deviate tremendously away (from the Right Path). (27) Allâh wishes to lighten (the burden) for you; and man was created weak (cannot be patient to leave sexual intercourse with woman). (28) O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allâh is Most Merciful to you. (29) And whoever commits that through aggression and injustice, We shall cast him into the*

(Continued on page 16)

# A Few Fasting Tips in Ramadhan

By Shaikh Ahson Syed

## In The Name of Allah, The Beneficent, The Merciful

All Praise is due to Allah, and may His Peace and Blessings be upon His Messenger. The month of Ramadhan is an annually recurring opportunity to gain countless blessings from Allah. One of the prescribed acts of worship during this great month is the obligation of fasting during the day. It is important for every Muslim to be aware of the rules and regulations of this great act of worship, to ensure that it is being performed correctly. With this objective in mind, what follows is a brief explanation of the rulings regarding fasting during the month of Ramadhan.

## The beginning of the month of Ramadhan can be established in three ways:

1. Sighting of the crescent of Ramadhan
2. Testimony of the crescent being sighted from a reliable Muslim, who is of sound mind and postpubescent
3. Completion of 30 days of Shabaan

Once the beginning of the month has been established, fasting from Fajr to Maghrib is obligatory upon every postpubescent Muslim of sound mind, who is physically able to handle the fast.

## Whose fasting is invalid?

Fasting of a non-Muslim is invalid

Fasting of a 'majnoon' (person not of sound mind) is invalid

Fasting of a woman on her menstrual cycle is invalid

Fasting of a woman during postpartum bleeding (up to 40 days) is invalid

The fasting of a prepubescent child who is able to understand what he or she is doing is valid, although not obligatory. A person who is ill or travelling is not obliged to fast during his sickness or travel, but he must make up the missed fasts later. However, if he chooses to fast during his illness or travel, the fast is valid. Women who are on their menstrual cycles or postpartum bleeding (up to 40 days) are forbidden from fasting, and they must make up the fasts they missed later.

## Suhoor (pre-fast meal)

It is from the Sunnah to have a meal before Fajr, before starting the fast. The Messenger of Allah (may peace and blessings of Allah be upon him) informed us that there is blessing in the pre-fast meal. The pre-fast meal should not be taken too early, rather it should be delayed as much as possible. Suhoor time ends when the time for Fajr begins.

## Iftar (breaking the fast)

The fast should be broken immediately after the sun sets. It is from the Sunnah to hasten to break the fast, and not to delay it. If possible, one should break his fast with

fresh dates. If no fresh dates are available, then one should break his fast with dry dates. If no dry dates are available, one should break his fast with water.

## Actions which invalidate the fast:

### *Sexual intercourse*

This is the most serious of the actions which invalidate the fast. If a person whose fasting is obligatory, engages in sexual intercourse during the day of Ramadan, he or she must make up that day of fasting, and in addition must offer an expiation for this action. The expiation is to free a slave, and if that is not possible, then to fast 60 consecutive days, and if that is not possible, then to feed 60 poor people each, half a saa' of food.

1. If one breaks his fast in ways other than sexual intercourse, this necessitates making up the day, but there is no expiation.

### *2. Ejaculation while awake*

If someone kisses his spouse, or touches her in an intimate way, or looks at her with desire to the point of ejaculation, this breaks the fast and necessitates making up the day. There is no expiation in this case. Ejaculation during sleep (nocturnal emission) does not break the fast.

### *3. Eating and drinking*

Eating food or drinking liquid invalidates the fast and necessitates making the day up. However, if someone ate or drank out of forgetfulness, then he must immediately stop when he remembers, and the fast is valid and does not need to be made up.

### *4. Injections that provide nutrition*

Injections that provide nourishment to the body invalidate the fast. However, not nourishing injections, such as vaccinations, do not break the fast.

### *5. Hijamah (cupping)*

Hijamah, or cupping, is the practice of removing non-efficient blood from the body. This is an action that invalidates the fast. By analogy, donating blood also breaks the fast, because a large amount of blood is removed. However, removing a small amount of blood for a blood test does not invalidate the fast, because the amount of blood loss is minor. Also, unintentional bleeding, from an injury, tooth loss, or nosebleed, does not invalidate the fast.

### *6. Intentional vomiting*

If a person intentionally induces vomiting, this invalidates the fast and necessitates making up the day. However, if a person is overcome by nausea and vomits involuntarily, then his fast is valid and he does not need to make the day up.

## Making up fasts

(Continued from page 5) **Support the Da'wah**

are not responsible to convert people by force or coercion, as Allah (ﷻ) has clearly forbidden such tactics (**The Qur'an 2:256**). All human beings on earth have an Allah(ﷻ) given freedom to submit to Him (Allah alone) or submit to *taghut* (the worship of idols).

Remember, da'wah has great rewards. Whoever guides someone towards good, will receive the reward of the one who acts upon it. (**Muslim**). This means, if a person is converted through the da'wah you give him/her, you get rewards for all the prayers he/she does or all the fasts that he/she does, etc.

Allah(ﷻ) says **“And those who disbelieve are allies of one another, and if you (Muslims of the whole world collectively) do not do so [i.e become allies, as one united block] to make victorious Allah’s religion, there will be fitnah and oppression on the earth, and a great mischief and corruption (appearance of polytheism)”**. (Surah Anfal 8:73)

This is serious business. Allah(ﷻ) then says, **“And a declaration from Allah and His Messenger to Mankind on the Greatest Day (the 10th of Dhul Hijjah—the 12th month of the Islamic calendar) that Allah is free from all obligations to the disbelievers and so is His Messenger. So, if you (disbelievers) repent, it is better for you, but if you turn away, then know that you cannot escape (from the punishment of Allah(ﷻ)). And give tidings (O Muhammad) of a painful torment to those who disbelieve”**. (Surat at-Taubah 9:3)

Allah(ﷻ) warns us not to take our parents as supporters and helpers if they disbelieve. He says, **“O you who believe! Take not as Auliya (supporters and helpers) your fathers and brothers if they prefer disbelief to Belief. And, whoever of you who does so, then he is one of the Zalimun (wrong doers)”** (Surah At-Taubah v. 23)

Allah(ﷻ) goes on to say **“Fight against those who (1) believe not in Allah, (2) nor in the Last Day, (3) nor forbid that which has been forbidden by Allah and His Messenger (Peace be upon him), (4) and those who acknowledge not the religion of Truth (Islam) among the people of the Scriptures (Jews**

**and Christians), until they pay the Jizyah (Islamic tax) with willing submission, and feel themselves subdued”**. (Surah at-Taubah 9:29).

In conclusion, it is incumbent on each of you to support the Da'wah. A good place to start is right here with the Los Angeles Special Bulletin and the subsidiaries (i.e. [www.lasb.org](http://www.lasb.org), [abubakrstore.com](http://abubakrstore.com), [www.laicoc.org](http://www.laicoc.org)) insha Allah.

**As-salaamu-alaikum.**

(Continued from page 10) **A Few Fasting Tips**

If a person needs to make up fasts, it is better to make them up as soon as possible, but it is permissible to delay them as long as the next Ramadan has not yet come. It is sinful to delay making up fasts past the next Ramadan, unless a person has a valid excuse (like a difficult pregnancy, breastfeeding with fear that fasting would deplete milk, etc..).

#### Permanent illness

A person who suffers from a permanent illness that prevents him from fasting is exempted from the obligation of fasting. Instead of fasting, this person must feed a poor person for each day of fasting he misses.

We ask Allah to make us from the people who worship Him in the manner that He has prescribed, and we ask Allah to grant us sincerity and accept our deeds.

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## Foundations of Islamic Finance—Ribaa (Part 1)

Islamic Finance Series: Volume 1, Issue 1  
By Dr. Mace Abdullah

**Introduction.** Islamic Finance (“IF”) is a theoretical outgrowth of Islamic Economics. The later has emerged from the Islamic worldview and its axioms (self-evident truths). Among those axioms are the beliefs that Almighty *Allāh*, *سُبْحَانَهُ وَتَعَالَى* (*Subhaanahu wa Ta’alaa*, i.e. Most Glorified and Most High, hereafter ) ﷻ created the universe for the benefit of humanity; and He has filled it with inexhaustible resources that must be nurtured, managed and developed to meet the ever changing needs of humanity. Further, among the Islamic axioms is that *Allāh* ﷻ has appointed vicegerents or *khalā’ifa* ( plural for *khalīfah*, to efficiently and equitably allocate those resources (Khan, 1994), (Chapra, 1992). That responsibility is one of shared stewardship or *wakālah* ( الوكالة) and trust or *amanah* ( الأمانة) that seek the wellbeing (رفاهية) of humanity and its dealings among the people, *mu’āmulat* ( معاملات). Thus, *Allāh* declares:

ثُمَّ جَعَلْنَاكُمْ خَلَائِفَ فِي الْأَرْضِ مِنْ بَعْدِهِمْ لِنَنْظُرَ كَيْفَ تَعْمَلُونَ

“Then, We made you their successors in the land, so that We may observe how you act” (Al Qur’an 10:14).

Further, *Allāh* ﷻ informs those entrusted with the *amanah* of its challenges:

إِنَّا عَرَضْنَا الْأَمَانَةَ عَلَى السَّمَاوَاتِ وَالْأَرْضِ وَالْجِبَالِ فَأَبَيْنَ أَنْ يَحْمِلْنَهَا وَأَشْفَقْنَ مِنْهَا وَحَمَلَهَا الْإِنْسَانُ إِنَّهُ كَانَ ظَلُومًا جَهُولًا  
“Indeed, We did offer the *amanah* to the heavens and the earth, and the mountains, but they declined to bear it and were afraid of it. But man bore it. Verily, he was unjust and ignorant” (Al Qur’an 33:72).

It was reported by Hudhaifah bin Al-Yaman رَضِيَ اللهُ عَنْهُ (radi Allāhu anhu, may Allāh be pleased with him,

hereinafter ﷺ) that the Messenger of *Allāh*, *Sall Allāhu alayhi wa Salām* or Blessings of *Allāh* be upon him and Peace, hereinafter (ﷺ) said:

عن حذيفة قال قال رسول الله صلى الله عليه وسلم الأمانة نزلت من السماء في جذر قلوب الرجال ونزل القرآن فقرأوا القرآن وعلموا من السنة

“*Amanah* descended in the innermost hearts of men. Then the *Qur’ān* was revealed and they learned from the *Qur’ān* and they learned from the *Sunnah*” *Mut-tafaqun alayhi* (authenticity agreed upon) in the two *Sahih*.

Islamic financial institutions (“IFI”) have collective religious obligations (*furud kifayyah*) imposed on them by the *Shari’ah*, as a result of their use of the *Shari’ah* as their purported basis for existence, their “brand” and their representations to consumers, who expect that their products, services and praxis are

(Continued on page 13)

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*Shari'ah*-based (Farook, 2007). They are obligated to provide financial services in accordance with the *Shari'ah*, its rules or *ahkām* (الأحكام) derived from the Sources of the *Shari'ah*, and the *Maqasid al-Shari'ah* or Higher Objectives of the *Shari'ah*. Today, IF encompasses capital markets, Islamic banking, *takaful* (the *Shari'ah*-compliant replacement of insurance) and other transfer units (e.g. money changing, digital wallets, and even moving towards cryptocurrency).

IFIs act as intermediators and allocate financial resources between “excess” units, e.g. the savings and investments of households and firms, to “deficit” units (consumers and businesses) that need financing to purchase, produce and improve assets. Through intermediation, IFIs seek to avoid adverse selection, moral hazard and to efficiently allocate financial resources to competing individuals and firms.

Debt or *dayn* is permissible in *Islām*. But, there are conditions placed on it in order that it will be *halal*, not *haram* and not exploitative. *Allāh* ﷻ says:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا تَدَايَيْتُمْ بِدَيْنٍ إِلَىٰ أَجَلٍ مُّسَمًّى فَاكْتُبُوهُ ۚ وَاشْهَدُوا إِذَا تَبَايَعْتُمْ

“O you who have believed, when you contract a debt for a specified term, write it down...And take witnesses when you conclude a contract... (Al Qur'an 2:282).

Today, Islamic banking (“IB”) constitutes roughly 72% of IF’s worldwide assets of approximately \$2.4 trillion. IB is systemically important in 13 jurisdictions worldwide (Islamic Financial Services Board, 2020). Approximately 1,400 IFI operate in 80 countries worldwide. IB has outperformed conventional banking (“CB”) over the past decade according to the IMF (World Finance, 2019). *Sukūk* (pl. for *sakk*), or *Shari'ah*-compliant securities, comprise roughly 22% of worldwide IF assets (*ibid*, Islamic Financial Services Board, 2020).

Like all areas in the *Shari'ah*, IB includes prohibitions/commands (*taklifi*), declarations (*wad'i*), conditions (*shart*) and concessions (*ruksah*). Among the more widely known *taklifi* in IF are *ribā* (a pre-agreed usurious exchange), *gharar* (an exchange imbued with uncertainty, ambiguity and excessive risk), *maysir* (gambling) and *zulm* (oppression and wrongdoing). The focus of this article is *ribā*, its definition, its *adillah* (proofs/evidence), and its epistemology. Part I (of series) covers those areas. Part II (of series) as a follow-up article will look at the concessions (*ruksah*) to the *ahkām* governing *ribā*, modern IB’s legal “tricks” (*heelah*) to circumvent *ribā*, and criticisms of the *ahkām* governing *ribā*, *bi idhni Allāh*. (Part 2 of this LASB article will continued in next issue)

FOOTNOTES: The Sources of the *Shari'ah* include both revelatory and non-revelatory texts or *nusus*. Although *Shari'ah* scholars may differ in their taxonomy of the Sources, the indisputable revelatory Sources are *Qur'an* and *Sunnah*. *Ijma'a* is often included in the former classification and the majority (*jumhur*) of *Shari'ah* scholars assert that *ijma'a* applies to the consensus among the Sahabah ﷺ of the Prophet ﷺ. Other Sources include, but are not limited to: *Qawal al-Sahabi* (an opinion of a Sahabah ﷺ of the Prophet ﷺ e.g. an *athar*), *al-Qiyas* (legal analogy), *al-Istihsan* (juristic preference), *al-Istishab* (presumption of continuity), *al-Istislah* or *Maslahah Mursalah* (consideration of public interests), *al-'Adah* or '*Urf* (general customary practices among people that do not conflict a *Shari'ah hukm*), and *Saad al-Dhari'a* (blocking the lawful means to an unlawful act). In all cases, there are rules that govern their application.

Chapra, M. U. (1992). *Islam and the Economic Challenge*. Herndon, VA: The International Institute of Islamic Thought.

Farook, S. (2007). On Corporate Social Responsibility of Islamic Financial Institutions. *Islamic Economic Studies*, Vol. 15, No. 1.

Khan, M., & Mirakhor, A. (1992). *Islam and the Economic System*. *Review of Islamic Economics*, 1- 29

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وَالْعَصْرِ (١) إِنَّ لِلنَّاسِ لَفِي خُسْرٍ (٢) إِلَّا الَّذِينَ  
 ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَتَوَلَّوْا بِالْحَقِّ  
 وَتَوَلَّوْا بِالصَّبْرِ (٣)

By Al-'Asr (the time). (1) Verily, man is in loss, (2) Except those who believe (in Islâmic Monotheism) and do righteous good deeds, and recommend one another to the truth (i.e. order one another to perform all kinds of good deeds (Al-Ma'ruf) which Allâh has ordained, and abstain from all kinds of sins and evil deeds (Al-Munkar) which Allâh has forbidden), and recommend one another to patience (for the sufferings, harms, and injuries which one may encounter in Allâh's Cause during preaching His religion of Islâmic Monotheism or Jihâd).

(Surah Al-Asr 103:1-3)

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(Continued from page 9)

## Los Angeles Islamic Chamber of Commerce

***Fire, and that is easy for Allâh. (30) If you avoid the great sins which you are forbidden to do, We shall expiate from you your (small) sins, and admit you to a Noble Entrance (i.e. Paradise). (31) And wish not for the things in which Allâh has made some of you to excel over others. For men there is reward for what they have earned, (and likewise) for women there is reward for what they have earned, and ask Allâh of His Bounty. Surely, Allâh is Ever All-Knower of everything. (Surah An-Nisa 32)***

So Allah(swt) also wanted us to have the Chamber of Commerce. According to the U.S. Chamber of Commerce “The U.S. Chamber of Commerce is the world’s largest business organization representing the interests of more than 3 million businesses of all sizes, sectors, and regions. Our members range from mom-and-pop shops and local chambers to leading industry associations and large corporations. They all share one thing—they count on the Chamber to be their voice in Washington, D.C” (<https://www.uschamber.com/about/about-the-us-chamber>).

The problem is we as Muslims cannot count on them to speak for the Muslims, because we count on Allah(swt) only. We have so many differences. We don’t want to celebrate the holidays of the disbelievers (ie. Christmas, Easter, Valentine’s Day etc.). We don’t want to fornicate, drink alcohol, smoke cigarettes, and dance to the music as they do when celebrating. If we are true Muslims we only celebrate two holidays per year. They are Eidul Fitr after Ramadhan, and Eidul Adhaa after Hajj. We should not be celebrating anything else, because Allah says, **“O you who believe! Eat not up your property among yourselves unjustly except it be a trade amongst you, by mutual consent. And do not kill yourselves (nor kill one another). Surely, Allâh is Most Merciful to you.” (Surah Nisa’ 4:29)**

This is the reason we need the Chamber of Commerce. With the Los Angeles Islamic Chamber of Commerce (LAICOC), we can network with each other, recruit and hire other Muslims, have our businesses and organizations featured in the South-

ern California Muslim Business Directory (see in this issue) and the LAICOC Business Journal (coming). We can have workshops, seminars, and discounts on products and services within the LAICOC network. Islamic financing, medical care, and education. Insha Allah, we can do it all in a halal and Islamic manner.

These features and benefits are important because Los Angeles city is a booming city. In the next few years we have 2 basketball teams, 2 football teams, the Olympics, and many other events and venues making Los Angeles one of the best cities in the world for business. We will have rapid transit trains connecting and moving people all over Los Angeles. Working together, we can be “One Ummah” and hold on to the rope of Allah(swt) and take advantage of the Bounties of Allah(swt). For more information on how to become a member call brother Shafeeq at (310) 946-2269 or go to the LAICOC website at [www.laicoc.org](http://www.laicoc.org).

(Continued from page 7) **Sheikh ‘Abdullah Bukhari**

ating away from the truth. Deviating away from the Book and the Sunnah." He then mentioned a number of the statements of the people of knowledge in criticism of the people of innovation. The people of the Sunnah are the people who are united upon free will and gathered upon the truth. The people of the Sunnah will always be people who come together upon the Book and the Sunnah. And with regard to uniting upon the truth and a warning against the separation of the people of innovation, we find a great saying from Sheikh Al-Albani (rahimahullaah) before he died, "I warn against the people of innovated sects. And I warn you against being like them and falling into what they fell into. All the sects that have split apart are all gathered by one thing. That is the departing of the Sunnah." This goes in conformity with the saying of Ibnu Batta. Imaam Ash-Shaadibi mentions in his books Al-Muwaafaqaat and Al-I'tisaam as chapter headings "From the signs of the Sunnah is Al Ijtima'a' (gathering together upon the Sunnah)". (End of lecture)



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 وَسَلَّمَ -كَلِمَةً وَقَّتْ أُخْرَى قَالَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ  
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 النَّارَ " . وَقَّتْ أَنَا مِنْ مَكَتَ وَهُوَ لَا يَدْعُوهُ نِدَاءً دَخَلَ  
 الْجَنَّةَ .

The Prophet (ﷺ) said one statement and I said  
 another. The Prophet (ﷺ) said "Whoever dies  
 while still invoking anything other than Allah as a ri-  
 val to Allah, will enter Hell (Fire)." And I said,  
 "Whoever dies without invoking anything as a rival  
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