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City : Gaza

Country : Palestine

In the Name of Allah, the Most Gracious, the Most Merciful.

Praises be to Allah , we praise Him, seek His help & guidance, we seek refuge from our soul's bad side & deeds with Him , whoever is rightfully guided by Allah, could never be misguided. & vice versa. I testify that there's no God but Allah; confirming His Divinity & compelling to any polytheist, and that Mohammed , our Prophet

(PBUH) is Allah's apostle and the master of creatures and human kind.

Oh , Allah , as long as there's a life on this earth bless & reveal peace upon him (the Prophet) and his folks & companions & descendants and whoever follows him; till the Resurrection Day.

Oh Allah , Teach us what is useful, and but us in the use of this knowledge and increase our knowledge, Oh Allah, Show as right as it is , Direct us to follow it , Grant us the awareness and avoidance of the injustice , Oh Allah , Bless us as to be of those who listen carefully to a speech then follow its best , Be Merciful to us as to make us among Your good worshippers . Oh. Allah , Take us away from ignorance darkness and illusions , to the shine of knowledge and science , and from the desires stink to heavens.

O respectable brothers, last month there were many inquiries about investing money, in addition that Islamic banks were established in our country (Syria) , so according to this recent event ; questions were addressed to religious scholars and it reached a scary limit; more than a 100 question daily, I will work on this matter next week but, we must make an introduction this week , because theoretically, the Islamic Bank doesn't deal in usury, and other banks deal with usury, so what is Riba(Usury) ? for which reason such banks were established.

The fact that there's no guilt other than usury (it is the only guilt) in the holy Qura'n Allah has threatened its committer by war, and in the holy Hadeeth there's no guilt Allah has threaten its committer by war but to harm Allah's Awliya (divine, pious worshippers) " whoever harms a Wali of Mine(pious and divine worshipper) I declared war against him."

Allah's said:

" And if you do not do it, then take a notice of war from Allah and His Messenger but if you repent, you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly (by receiving less than your capital sums)."

[Al-Baqarah :279]

Don't say O brother that the preacher is strict, I go along with the Holy qura'n and the Sunnah, no one in the whole world dare to give an opinion in this religion , our nation have Allah's revelation , and this revelation comes from the creator of heavens and earth, comes from the All-Aware, the All-Knower, from among Who knows what pleases us and what causes our misery, what is secure for us and what destroys us, so you should not accept neither from me nor from any other person on this earth any word expresses his opinion about this religion ,there're million of saying about money, but we shall die and buried under ground and face Allah on the Resurrection Day, thus this religion should be justified by strict proofs and strict significant, cling to a strict proof ; means a Quranic or an authentic Hadeeth, and cling to a strict significant , means an obvious proof which is not questionable.

Oh respectable brothers, in the beginning money is the basic of living, and the evidence is :

"And give not unto the foolish your property which Allah has made a means of support for you."

[An-Nisa'a :5]

The word " means" of living means that a youth has an income, enables him to get married, have a child, brings food and cure his son in case he becomes ill , clothes his family..., unless for this income he wouldn't have got married or got any of the previous mentioned services in life, thus money is a basic of living, and liking money was put in us –as human –by Allah:

"Beautified for men is the love of things they covet, women, children, much of gold and silver (wealth), branded beautiful horses, cattle and well-tilled land."

[Al-Imran :14]

The means or basic of living comes first, then that we like money comes afterwards, and who says that he doesn't like money is laying, some people announce their fancy for money, others don't announce this fancy; but we all like money, and a believer seeks to get money legally and to spend it legally; as Allah says:

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Money fancy is among desire when it's not according to Allah's guidance; the oppose meaning is who follows his fancy according to Allah's guidance is not guilty, who likes money and work legally ; according to Allah's curriculum , and dealt with legal ways, he neither lies nor cheats or monopolizes nor commits many other offences in gaining money, if he avoids any offence related to gaining money, then this money is just as pure as his mother's breast milk, and Allah-the Al-Mighty shall bless his

money, and he shall get married , has children and spend it within the frames of Allah's obedience.

Thus, the first idea to rise is that money is the means of living and its fancy is put in us, and because we are free to choose; money is neutral, it may be the greatest bless ever ; according to a prophet's companion's saying- I think he's Abu Tharr Al-Ghafari- : **I recommend money to protect my honor, and to approach my Lord_ Allah**, by money you feed and clothe your children, cure them if they got sick and fulfill other duties in your life by money.

And to approach my Lord_ Allah, there's nothing would make you nearer to Allah than spending money, Allah's said:

" And gives his wealth, in spite of love for it , to the kinsfolk, to the orphans , and to Al-Masakin(the poor)."

[Al-Baqarah :177]

And then :

" Performs As-Salat (Iqamat as-Salat)."

[Al-Baqarah :177]

Spending money when you like it differs from performing alms (Zakat) , Allah's said:

" Alif-Lam-Mim[these letters are one of the miracles of the Qur'an and none but Allah(alone0 knows their meanings.]. this is the book (the Qur'an) whereof there is no doubt, a guidance to those who are Al-Muttaqun [the pious believers of Islamic Monotheism who fear Allah much (abstain from all kinds of sins and evil deeds which He has forbidden) and love Allah much (perform all kinds of good deeds which He has ordained)]. Who believe in the Ghaib and perform As-Salat (Iqamat as-Salat), and spend out of what we have provided for them [i.e. give Zakat, spend on themselves, their parents, their children, their wives, etc., and also give charity to the poor and also in Allah's cause- Jihad]."

[Al-Baqarah :1-3]

So respectable brothers , listen carefully, money is neither a blessing nor a resentment, it's neutral, and it's evaluated according to the means of gaining it and spending it, wealthy people are gathered into four groups in the Resurrection Day, a group have collected money illegally, and spend it illegally, will be called for account in a second , it's said : Take him to Hell-fire, the other group have collected money illegally- he owns a night club for instance, and spend it legally- he bought a house and married; will be called for account in a second , it's said : Take him to Hell-fire, the third group have collected money legally- legal business, and spend it illegally- over red nights , will be called for account and said : Take him

to Hell-fire, the three groups' time of account is very short ,the forth group have collected money legally, and spend it legally, will be called for account and said : this one shall be stopped and called for account. Did he feel proud for possessing this money and despise Allah's worshippers? Did he shorten in others' rights.

So brothers, money is the basic of living and it's lovable , it's neither a blessing nor a resentment; just evaluated according to the ways of collecting and spending it, so in the Resurrection Day a human being is called for account about four things: his life time; how he spent it. His youth what he did during his youth, and about his knowledge ; what he did about it; each of the previous item has only one question, but there are two questions about his money, from where he got it and how he spent it. Oh respectable brothers, if we intend to consider the directions of Islamic jurisprudence (Fiqh); we'll find that 90% of its directions related to money and woman, and all scandals of this world inhabitants from the time of Adam till the Resurrection Day are either a financial scandal or a sexual one, because money – being the issue of desire –is sticked to human being as well as woman.

Oh respectable brothers, the third item is that Allah's curriculum is perfect and complete, Allah's said:

" This day, I have perfected your religion for you, completed My Favor upon you, and have chosen for you Islam as your religion."

[Al-Ma'idah :3]

The completion is numerical and the is perfection qualitative, in other words the number of issues cured by Islam is numerically completed, and the method of cure is perfect, it's neither accepted nor possible that there exists a basic necessity for every community, yet the religion hasn't but in consideration, what is the basic need in every society? The investment, if an orphan child- whose father died and left him a fortune, the Holy Qura'n ordered us to feed the orphan , not from the capital of his money, but from the profit of his money, Allah's said:

"but feed and clothe them therewith."

[An-Nisa'a :5]

And the holy prophet-PBUH- has said : **" invest orphans money, other wise it's eaten (lessen) by Zakat."**

So , there's no a continually and steady need as investment in every society, if an old man who has some money feed him self from the capital of his money, it'll finish before he dies; whereas when he invests it he is feed from its profits, the same is said about a widowed woman , a retired employee , a person who isn't good at investing money ,... and money other categories in desperate need for money investment, and if ever investment was prohibited by law, it won't be prohibited , a living thing

could not be stopped by law, for instance ; there's a law forbids collecting money; and great punishments is legalized for a dissident person; yet collecting money is continuing , but the pinpoint is that there's no forbidden desire , rather there's no a prohibited sin , but religion has made a legitimate channel into which this desire runs, in other words the legitimate, fascinating, fair and balanced channel is speculation.

For example ; a believer, trustful, honest, active and clever youth who has no money, and other person who owns money but lacks time and experience in investing, if this rich person cooperates with the youth , and they divide the profits, this is the greatest way in investing money, and our holy prophet-PBUH was the first one to speculate Mrs. Khadeja's money, the first investment in Islam ; the holy prophet was the speculator ,the jurisprudence terminology speculation , when we talk about planting plantation, making profit ...etc. so, the holy prophet –PBUH- was the first speculator in Islam , he set business with Mrs. Khadeja's money and they shared the profits. this legitimate channel resulted makes you glad; before a decade, there were industrial and commercial institutions in this town, used to grant a 33% profit, which is completely legitimate. But , when money collectors ate people's money illegitimately , they've worsen Islam reputation as well as speculation and they caused suspicion in the righteous of this religion, consequently; people doubted the only available legitimate and neat channel in money investing, and left to usury banks, I mean what I say ; that those who gathered people's money and deliberately collected in illegitimately have committed crime against this nation ; because caused suspicion in the only available legitimate and neat channel in money investing; resulted in people's turned away to banks. So, respectable brothers, anything is prohibited in Islam , should has a legitimate and neat channel to run through., for example, insurance is prohibited in Islam, where as cooperative insurance is not only permitted it's amongst the greatest good deeds. Muslim doctors living abroad , who are exposed to be prosecuted a lawsuit, resulted in paying according to a court judgment 80 million \$, all his wealth, so every doctor lives abroad should have this insurance against such cases prosecuted by patients, some doctors about a hundred ;this town is their origin, they pay annually 2 million Syrian Lira which equals 40000\$, in case any prosecution command any of them to pay a great amount of money, insurance companies pay this amount , they thought deeply and came up with the idea of establishing a cooperative insurance among them, so they established a treasury in which every one paid about a million Syrian Lira which equals 20000\$, four years passed and no problem happened, they were surprised to find out that they have 400 million Syrian Lira as their own money , they established an institution, a mosque, a school , resorts, parks; this amount of money caused them many good things; so I'm not telling you that the cooperative insurance is

only permitted, it's desired, it's a good a right deed, so you must believe that this religion is great, every sin has alternatives, thus the need for investment is crucial in every community , in every time ; and it'll continue even if you prevent it by law, thus experts found out that 65% of Muslims restrain them selves from investing their money in usury banks ; so the solution was to establish Islamic Banks, which will be expanded next preach ; we're just making an introduction this week.

So, if we ask why Allah has forbidden usury? Who does a person harm when he drink alcohol? He only harms himself, while when he commits adultery he harms a girl also, who may has been a dignified wife in the society, a mother , and a grandmother when she gets older surrounded by her grand sons; but she's chosen the path of adultery, so she became a whore , as long as she holds her beauty, she attracted men to commit adultery with her, but when she gets older and loses her beauty, she was thrown on the street, without a mother nor a father , neither a husband or children , so drinking alcohol harms the drinker only; whereas adultery causes harm to a girl in addition to the adultery committer, now why was usury forbidden so strictly? Why Allah has threatened a person who deals with usury that he awaits a war against Allah and his apostle? Because usury harms a whole society.

Usury gathers money in few hands and deprives many, and I think that what happens in the whole world , according to depth analysis, a great difference in the classes among rich and poor people, violence, murder, prostitution and any society disease is a result to poverty; this fact was given by Imam Ali-may Allah be pleased with him- : poverty is almost infidelity.

So what usury causes? It's an ideological theme, When we allow business to generate money, a business owner will be obliged to distribute the profit over a great sector of society, if you, for example own a commercial firm, you need a storehouse, a store –keeper, a truck to transport goods, stationary, a bill , employees, sales officers, a simple commercial firm may deal with 200 institution , I read once about a car company in France is contracted with 200 thousand factory, when you allow business to generate money, whatever business, industry, agriculture or commerce, if you own a factory with 80 laborer, means that you provide 80 families, each family contains 5 members; that's 400 persons have their means of living because of this factory, and now if you want to establish a factory located in an advanced country; there're only two demands, the first one to write a confirmation for prevention environmental pollution, and the second one to arrange employment opportunities, yet the problem of unemployment is almost the greatest problem in this world, rather in the under-development countries there're two kinds of unemployment , an obvious unemployment and veiled unemployment, when you pay an employment quarter what he needs he'll

take bribe, and he won't be committed to his office hours and he'll present work only according to the salary he's paid, many disease will raise from the low income, thus when you allow business (commercial, industrial , agriculture and services) to breed money. According to experts from 30-50% of profits is expenditures, whereas when you allow only money to breed money, money will only be gathered in a few hands and the rest will be deprived from money. You see a bank , with elegant building, in a finest neighborhood, engineers, and very dressy women employees, computers, reception and air-conditioning; so where's the guilt ? This usury bank causes collecting money in a few hands and deprive the rest massive of people..

An accurate statistics now states that 90% of earth inhabitants possess 10% of its wealth; whereas 10% of earth inhabitants possess 90% of its wealth, thus meat eaten by dogs in America, is not eaten by the whole Indian people; a thousand million human being; there're countries suffer starvations , on the other hand; other countries shoot 20 million sheep to maintain its high price, other countries damage crops, I read once that dairy products in Europe equivalent to the size of Egypt pyramid was thrown in the sea to maintain its price., some countries die out of satiety, luxury, whereas other countries die due to starvation , and this is a result of usury, because it destroys a nation, the only sin Allah has threaten usury dealer by war.

Why does usury cause this destroy? To explain accurately the reason , as long as there's an institution to give a fixed profit 8 % without any adventure, nor taxes, supplies, finance, customs, insurance, nor a Chinese goods which price is as half its capital, so every kind of adventure is deleted by usury , as long as there's an institution to give a fixed amount of profit (8% for instance) without effort, or worry or responsibility; no one will invest his money in commerce or industry or agriculture, a hundred million for a 8% profit, he should gain 40% or 70 % profits, when profit has increased, prices also increased; so what is happening ? to illustrate cherry ; as a summer fruit, if the price of a kilo is 5 liras, and number of Syria inhabitants are 5 million, I think 4 million person will eat cherry, whereas if the price of a kilo is a hundred Lira then only a million will eat cherry; so the more the price goes up ,the tighter the beneficiaries circle. Thus when an institution to give a fixed profit without any adventure, effort, or worry or responsibility, in other words every kind of troubles or problems is deleted.

Thus money in order to be invested legally really useful, the profit should be high enough, the high profit means high prices, the phenomenon in the under development countries: every thing is available in the markets; but only a few people can afford the price , the rest is deprived , there's a

great problem, so if an employee's income is 5000 lira , this would serve for the price of what? Winter fuel or electricity, water expenditures,... this is really impossible it's poverty, this is veiled unemployment, there's 20% of community is practical unemployment , whereas 60% of community is veiled unemployment. Because money is only within few hands.

So respectable brothers, Allah is a great God, wise, merciful and gracious
" And if you do not do it, then take a notice of war from Allah and His Messenger but if you repent , you shall have your capital sums. Deal not unjustly (by asking more than your capital sums), and you shall not be dealt with unjustly(by receiving less than your capital sums)."

[Al-Baqarah :279]

Oh respectable brothers, talking about usury is elaborated, I gave about 30 detailed lessons in usury , any way ; a believer has Allah's fear And if a person leaves anything for the sake of Allah , Allah will surely compensate him in a better way in his religion and his living. So the usury bank deals with usury and the Islamic bank is awaited to avoid dealing with usury unless it fabricated facts; for instance sometimes you buy canned fish on which is written : slaughtered according to Islamic Sharia, and you easily understand the rest, sometimes banks its promotion is Islamic invest its capital with foreign banks and give its usury gained profits to the stockholders as if it was legal profits, so when a person lives in the western world sells meat with a promotion that it's Halal, every one buys from his shop, which caused his amazing as he sells pig meats!!

What I know that an Islamic bank must have a religious reference and an interior system, before dealing with any Islamic bank, you have to read its interior system and acquire its religious reference, so you have to make every effort to make sure that this certain bank is really Islamic, I can't give a definite or general opinion about Islamic banks; as there're hundreds of Islamic banks in the Islamic world although it's not Islamic at all, and I pray to Allah that the Islamic banks which are to established in our country will be really Islamic.

After this saying, I ask Allah for forgiveness for both me and you , and I urge you to ask Him for forgiveness in order to grant you His forgiveness, blessed and successful are the demands for forgiveness.

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Praises be to Allah Lord of Alamin, I certify that there's no God but Allah - Master of righteous ones, I certify that Mohammed is Allah's worshipper & Messenger the one of great morals, Blessings and peaces be of Allah upon him and his neat companions and folks.

Oh respectable brothers, in a very accurate Holy Hadeeth of our apostle – PBUH- to Sa'ad : O Sa'ad cling to good food; then your prayers are

accepted., so an idiot person may understand this hadeeth as good food means to be delicious food, no it's not this; it's just that the price you should for your food should be earned from legal –according to Islamic monotheism- source, otherwise illegal earned money goes away with his earner, as Allah – the Al-Mighty- damages it. Whoever takes people's money with the intention of returning it Allah shall return it for him, and whoever takes people's money with the intention of damaging it Allah shall damage him.

I advise you with two things, be careful when dealing with money ; as if a worshipper leaves something for the sake of Allah , Allah will compensate him a better thing in his worldly and religious life, and stick to righteous earning sources; hence Allah shall accept your invocations, a person would say : O Allah , O Allah ; when his food , drink and he was unrighteous fed , then how shall he be answered.

O respectable brothers, I'm addressing non married persons, the most dangerous thing in your life is the choice of your wife, you should choose a righteous wife , pleases you whenever you look at her; keeps you whenever you are absent, and obeys you when you order her, and to chose an honor profession according to Allah's curriculum and to follow the legitimate paths , if your house was built according to Islam , your have a righteous wife , and your income is lawful and legitimate ; then you're at the peak of happiness. Once upon a time a king asked his vizier : who is the king? He replied : you!!, the king said : No , the king is someone whom we don't know and he doesn't know us, he has a house to stay at, a satisfying wife , and a sufficient earning, thus a little legal source money is far better than the enormous illegal money, and a saving life is far better than some business.

I've been presented a book by a respectable brother , lives in Germany; who has the PHD in political science about stock market, now in some Islamic countries 37 thousand persons went to hospital due to prices drop in milliards, if you happen to read this book you'll realize that the price of oil we received was taken back through losses in stock markets, before a time the losses of a gulf bank were 25 milliard \$, they are very smart ; what they give us with their right hands , they take it back in stock markets and stocks with their left hands, there're very nasty brains direct the World economy , and the idiot third world believes he is very intelligent by if he deals with stocks and stock markets, and suddenly he loses every thing, there's a great problem now in Kuwait values milliards and another country has the same problem, this money is illegal , in other words according to calculator usury is more useful, , whereas in the holy Qura'n alms is more useful , Allah's said :

" Allah will destroy Riba(usury) and will give increase for Sadaqa't(deeds of charity , alms ,etc)"

[Al-Baqarah :276]

So respectable brothers, pious is stronger, I met an old man once, the father of a friend of mine, who told me in a slang language: I made a full blood count and urine and it was normal and there's nothing wrong , he aged 96 years, he added : during the whole time of my life I never earned an illegal money neither do I know unlawful it self.

When you earn legitimate money , Allah shall bless your money , there's a negative blessing ; when Allah grant you healing from a surgery operation Costs millions, then you're a winner, this thing is called by divines negative blessing., some times your son's temperature increases , and the physician diagnoses a fatal disease, you spend a great deal of money over analysis and medical tests , then they find out that there's nothing wrong with the child. So keep away from illegitimate earning.

Oh , Allah , guide us to your path; among whom you guided , and bestow us good health; among whom you bestowed good health, Protect us; among whom you protected, bless us ; among whom you blessed, turn away from us any evil you've ever destined ,You suppresses only by truth , and you may not be suppressed over, and whoever you protect shan't be disgraced, whoever you showed enmity to, shan't be glorified, Oh, Allah, Blessed be you and high above all, Praises to You for what you judged. We ask your forgiveness , and repent to you . Oh Allah, guide us to good deeds , as there's no One but You Shall do so, guide us to good morals , as there's no One but You Shall do so. Oh , Allah, make right our religion, being the safe guide of our lives, make right our present life ,in which we live, make right our other life to which we'll return, grant us this life as supply for good deeds, and make death an ease of any evil thing.

Oh, Allah, our protector and guardian, the lord of Alamin , grant us satisfaction of your permissions (Halal)from your wrong-doings (Haram), your obedience from disobedient, your grace from any others' grace.

Oh Allah, by your grace and Mercy, raise high your religion and the Word of Truth. And grant victory to Islam, honor Muslims, Disgrace polytheists and polytheism ,Oh, Allah, grant Islamic presidents success to follow your path, You , Allah, have the full ability to do whatever you want , and capable of answer.

Praises be to Allah Lord of Alamin