

باخبر Monthly e-Magazine BAKHABAR

Be Aware, Always, Everywhere

Volume 3, Issue 10, October 2010

Editorial

Guest Editorial

Respected readers,
Salam. May peace be upon you and everyone around you! Past month of limitless blessings, Ramadan, and the festival of happiness that followed (the Eid), must have transformed many hearts towards a better realization of the Creator of the heavens and the earth and everything between the two, and must have won for many, closeness to the Almighty and the fragrance of Jannah.

Congratulations to them! May Allah make our world a better place to live, by virtue of the blessings of Ramadan or otherwise, so that love and peace prevails throughout rest of the year ahead.

Challenges to peace are many, as the designs of shayateen are directed towards spoiling all the gains made by the believers during Ramadan. On the one hand, some insane devil of a cleric wants to burn Quran, despite knowing pretty well that Quran cannot be burnt as it remains preserved in the hearts of the believers. For a few minutes of fame, he wants the entire world to burn. Quran is Allah's book, and it's certainly not at our mercy!!

Quran is Allah's book, and it's certainly not at our mercy!!!
Allah takes good care of it, whatever be our whims or fancy!!!
Learn Islam: <http://quran.biharanjuman.org/>

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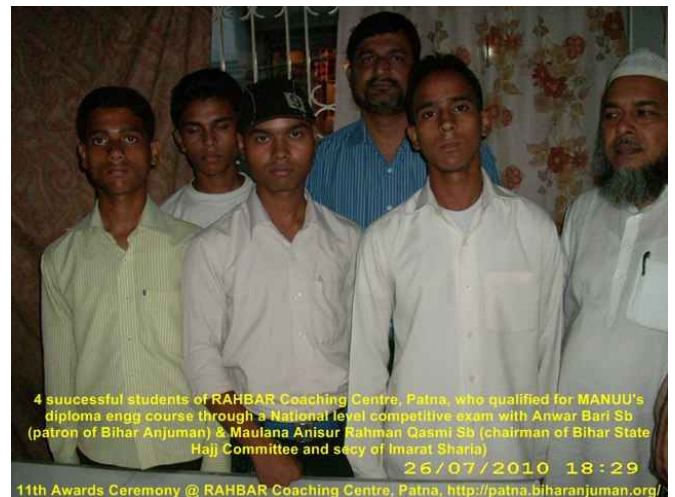
On the other hand, a decision on Babri Masjid that has been due for many decades threatens to disrupt the otherwise peaceful atmosphere prevailing within our country. Inshallah Maás Sabireen. God is with the patient. And those who remain patient would certainly win Allah's support. So, BaKhabar appeals to all the right-thinking citizens of India to remain calm and accept, graciously, the decision of Allahabad High Court [<http://www.allahabadhighcourt.in/ayodhyabench.html>], particularly because the verdict is bound to be challenged in the Supreme Court. So, why waste a chance to win Allah's support by losing patience? Maintaining peace means that we must avoid any mass demonstrations of joy or sorrow. No celebrations, no protests; maintain peace whatever be the level of provocation. Let's enjoy every moment of the Common Wealth Games, and celebrate the victory of will-power over all challenges, congratulate the sportspersons who are determined to prove the worth and the power of patience and perseverance. Allaho Akbar!

Enjoy reading the content of this issue of BaKhabar, and please do contribute your own thoughts and ideas, in the form of an article, or as simple feedback. Wishing for you GREAT times ahead,
[The Editorial Team]

Six Grade-10 students from RAHBAR Coaching make it to Diploma Engg:

Six Grade-10 students from RAHBAR Coaching make it to Diploma Engg: What's the future of the 100% pass-outs of 10th Board BSSEB exam? The counseling for admission of the **Zero-to-Hero** students of RAHBAR coaching centres took place between August 30 and 1st September, for the 7 boys (4 from Patna and 3 from Darbhanga centre). One of them could not make it, but 6 of them are now attending classes. Subhanallah! The admission fees (6 x Rs. 2,500) were arranged, alhamdulillah, by BA members. We are urging benevolent brothers and sisters to come forward to sponsor the monthly living expenses of these boys for whose families, the Diploma Engg course of MANUU could turn the fates around, from sheer hopelessness to confident engineers, alhamdulillah!

Monthly expenses vary from Rs. 2,000 per month in Darbhanga (3 students) to Rs. 3,000 in Hyderabad, for the remaining 3 students (no hostel facilities, but they pay Rs. 1,500 for accommodation in masjids. Please come forward to support these heroes of our community. Write to rahbar@rahbar.info to sponsor the expenses, completely or partially.



قرآن ایک تجزیہ

عمل کی کتاب تھی، دعا کی کتاب بنا دیا
سمجھنے کی کتاب تھی، پڑھنے کی کتاب بنا دیا
زندوں کا دستور تھا، مردوں کا منشور بنا دیا
جو علم کی کتاب تھی، اسے لاعلموں کے ہاتھ تھما دیا
تسخیر کائنات کا درس دینے آئی تھی، صرف مدرسوں کا نصاب بنا دیا
مردا تو مومن کو زندہ کرنے آئی تھی، مردوں کو بخشوانے پر لگا دیا
اے مسلمانوں یہ ہم نے کیا کیا؟ ذرا سوچئے

Author unknown

Life is 10% what happens to us
and 90% how we react to it.

Dennis P. Kimbro

Prayers in Islam, Part-8

Gheyas S Mahfoz Hashmi, Jeddah
(hgheyas@savola.com)

..... Continued from previous issues.

In June 2010 issue we have specifically discussed about the significance of performing 5-time obligatory prayers (Nimaz) in congregation at Mosque. Although obligatory prayers at places other than Mosque are acceptable there is warning from our prophet (s) against its missing from Mosque without any legitimate reasons as prescribed in Islamic Shariah.

In last 7 parts we have discussed the value of 5-times obligatory Nimaz which performance is same as Eman, that is to say the second name of Nimaz is Eman. It is based on Allah's commandment "And establish prayers, and be not of those who ascribe partners unto Him" (30/31), and our prophet 's saying "Between Kufir & Eman is missing of prayers". Let us have views of some scholars in regard to a negligent Muslim of Nimaz as follows:

- 1.His slaughtering (Zabiha) is Haram
- 2.His Nikah if married is broken
- 3.He will not be buried in Muslim graveyard
- 4.According to 3 schools of thoughts, he will be beheaded.

There are 15 prescribed punishments for those who ignore prayers, 06 punishment in his life, 03 at death time, 03 in graveyard and 03 at the day of resurrection.

It is the prayer (Nimaz) that was decreed before any obligatory worship through prophets to their nations (Ummah). All prophets have willed it to their Ummah prior to their final departure from this temporal world to the eternal world. Our last prophet said: Be cautious of the responsibility towards prayers and servants. It is reported when our prophet was in agonies of death, he kept on telling, Nimaz, Nimaz, Nimaz. It is the first Ebadah which will be asked about at the day of judgement. If it is perfect, there is hopefully salvation, if not there is no escape.

May Allah Almighty guide us to understand the importance of prayer (Nimaz) which is not even forgiven at a dreadful moment like battle-field.

.....To be continued.

My experience at the short session at RAHBAR Coaching Centre, Jamshedpur

Yogesh Kr. Wahati* Email: wahati@yahoo.com

There are a few things which struck me when I reached there, one was the hospitality (Car Pick up; Bouquet; Light refreshment to Guest during Ramadan) and courteousness that was exhibited by the hosts and the second was the fairly large presence of the girls in the class where I delivered my lecture. It was quite a surprise for me at the outset because I had this perception that the Muslim Girls were not encouraged to go to school. The next thought that struck me was that there are at least three possibilities of study one is to have a basic education so that the girls can be married, the other was that the parents genuinely wanted their children to study or thirdly the girls themselves had come off age and were eager to learn. Whatever be the reason the very fact that they had attended the session showed an inclination to establish Peer contact, which in my view is a great learning experience in itself. I must therefore confess that the project that has been taken up is a good intentioned one and one that will surely fructify into a large tree in the years to come and yield rich dividends for individuals and society at large.



RAHBAR Coaching Centre, Jamshedpur. 1st Awards Ceremony, 13th August 2010
Yogesh Kr. Wahati, IIT, XLRI, Sr. Manager, Tata Steel, giving away award to an awardee

The other aspect that must be appreciated is the people who are driving such a project and the participants (Principal, etc) who have accepted to be a part of the change are doing it with a "Heels to the Ground approach". What I mean by that is that this project is set in a local environment and run by volunteers for whom Money is not the only motive. What this does is that in its local setup it brings forth its own Heroes who can stand out and serve as a beacon to others as well that "Look even u can be part of the same" if u choose. This is something which happens very silently. I am sure that this will lead a slow transformation of the people with whom such students interact.

Coming to the content point of view I had a feeling that due to the nature of the time (Ramadaan) we had to do finish the lecture in a hurry hence I would think that I was not able to do justice to the subject. However what I noticed that even though Girls were greater in number, the boys were more outwardly spoken and seemed to understand more quickly. This is an area I feel where the teachers have to spend greater effort to make the girls understand the subject. I am sure that is possible.

The infrastructure was decent and the organization was good so as to deliver on the project deliverables. I am always of the view that if the teachers are passionate, infrastructure can never come in the way of teaching & education. This is also one of the toughest challenges facing education & teaching at large.

Lastly I must say that criticism is easy to do but creation & passion are difficult. I am sure that with Project in good hands, More Good than Bad will emerge at the end of Journey. The Journey is well begun. Best of luck to the entire team associated with the project!

* The author worked with Tata Steel for over 25 years, left in 2009 as a senior manager. He was on a day's visit to Jamshedpur, in which he accommodated the teaching at RAHBAR Coaching centre, and encouraging the students and management as chief guest. Bihar Anjuman and RAHBAR are grateful to him, for his noble gesture.



Life is not lost by dying; life is lost minute by minute, day by dragging day, in all the thousand small uncaring ways. Stephen Vincent Bent

عن ابن عباس قال قال رسول الله صلى الله عليه وسلم يدخل الجنة من أمتي سبعون ألفاً بغير حساب هم الذين لا يسترقون ولا يتطيرون وعلى ربهم يتوكلون متفق عليه (بخاری و مسلم)

حضرت ابن عباس رضی اللہ عنہ کہتے ہیں کہ رسول کریم صلی اللہ علیہ وآلہ وسلم نے فرمایا۔ میری امت میں سے ستر ہزار لوگ بغير حساب جنت میں داخل ہوں گے جو منتر نہیں کراتے، شگون بد نہیں لیتے ہیں اور (اپنے تمام امور میں جن کا تعلق خواہ کسی چیز کو اختیار کرنے سے ہو یا اس کو چھوڑنے سے) صرف اپنے پروردگار پر بھروسہ کرتے ہیں۔ (بخاری و مسلم)

ON BURNING OF QURAN

First of all let me correct the spelling, it is not 'Koran' the correct word is "QURAN".

Who is burning the Quran?

A Christian pastor? Ask a question, if I write the name of Jesus Christ on a piece of paper 29 times and give it to him to burn it, will he burn it? If I write the name of Moses on a piece of paper and give it to a Jew, will he burn it? What they intend to burn is the same. In the Quran the name of Jesus Christ is mentioned with great Honour 29 times and the name of Moses with dignity 129 times, while the name of Prophet Mohammad (peace be upon all of them) is mentioned just 4 times. In addition all the 24 prophets mentioned in the Quran are there in the Bible. Make them aware that they are burning the names of Jesus Christ, Moses and all 24 prophets. The problem is none of them have ever cared to read the Quran. My request to them is to read the Quran's translation in their own language (easily available for free in mosques and in Islamic Centers) and then decide whether burning the Quran is justified or not. I may assure them that they will highly regret in their lives when at a later date they read it. All the immoral allegations on Mother Mary, Jesus Christ and other prophets mentioned in different books have been very neatly refuted in the Quran. The popular question raised is, how did Jesus Christ born without a father? The answer given in the Quran is "how did Adam and Eve were born without a father and a mother? How difficult could it be for the Creator of such a big universe? {There is a nice joke in this context, Eve said to Adam good that God created you without a mother, otherwise you would have said that your mother was preparing better food than my food that I cook. Adam said yes thank God that you can not say that you had many better proposals of marriage before marrying me.}

Mother Mary has been given the highest Honour amongst all the women of the World in the Quran. Read it you will be enlightened. Birth of Moses and his marriage has been described, in the most respectful manner. Not a single derogatory word has ever been used any where in the Quran for any of the prophets those mentioned in the Bible. Criticism based on purely hatred is irrational. Paterson Cooper in an interview on CNN asked Rev. Terry Jones "In whose memory are you burning the Quran?" He said, "Those who died on 9/11." When asked their names. He said, "I do not know," and then Paterson Cooper gave few of the names of Muslims who died that day, and said, "In the memory of those Muslims you are protesting then?" Same, is the case here, without reading, without knowing what is written in it he is burning the Quran? Why burn the Quran? Burn those books in which baseless allegations have been put on many of the prophets of God. That will be fully justified. Once you read its translation, you will be convinced that it is the best book on earth; every word is of God, the God of Adam, Abraham, Moses, Jesus and the last prophet Mohammed (peace is upon them all). Not a word has changed in 1431 years. Two of its original copies are preserved in Turkey and in Leningrad museums. One can obtain a copy and compare it with the one that we have today. Not a word has changed.

It is totally a wrong concept that it was written by the prophet Mohammad. How can a person, who did not know how to read and write, can write a book of over 600 pages without any mistake, describing the advance theory of science and space? He could not even put his signature

on the letters which he sent to the heads of states, take a little time and search "letters of the Prophet Mohammad"; he used to stamp all his letters with a seal of his name. Moreover the Quran is in the highest literary form of Arabic language, which he did not speak; he used to speak colloquial Arabic. How can an unlettered man write a book, which describes embryological development of a fetus, space science, oceanography of which no one had any knowledge? In over 1400 years no one has found any contradiction or any mistake? Every word of the Quran is the word of God the same God of Adam, Abraham Moses and Jesus Christ. How can anyone even think of burning the words of your own God?

What is radical about Islam or the teachings of the Quran? Without reading it you call it radical! Bring a single copy of the Bible, which is in its original form. What amount of changes is made in the Bible by men to the words of God? Who gave them the authority in the very first place to change the words of God, revising and re-revising the Bible, which created lot of discrepancies and mistakes? But still we do not call it radical. We also appeal to the Muslims of the whole world not even think of burning a single copy of the Bible in retaliation because the Bible has the names of our 24 prophets whom all we respect from the core of our hearts. Religion of Islam is not complete without having faith on all the prophets those are in the Bible as well as in the Quran, just read it at least once in your life.

Coming down to the most crucial point of 9/11: The allegation is again on the Muslim so they decide to burn the Quran, stop building an Islamic Center in Manhattan two blocks away from Ground Zero (still termed as "near"). Giving fabricated name as "Ground Zero Mosque." Have you ever come across a mosque anywhere in the world having a basket ball court, swimming pool etc, and prayer facilities for all the major religions? It is an Islamic center like any convention centers, where there is a place of congregational prayer hall for Muslims, also.

So far as 9/11 is concerned, have a look at the documentaries made on the truth of 9/11. These documentaries are proved without the shadow of any doubt that in the scenario of 9/11 in the year 2001, no Muslim was involved. In one of the documentary it said loud and clear that no Muslim is involved in 9/11. Amazing, all the documentaries and films are made by Americans and that too Christians. Go through each and every documentary listed on the U-Tube, you will be amazed, who did it? You have to decide yourself, of course not any Muslim? The preparation was done three months before 9/11. If anyone considers these documentaries are not authentic and are fake, why don't they take the producers to the courts and involve FBI to investigate how dare they can make such movies (e.g., Loose Change:

<http://www.loosechange911.com/>), which has tarnished the image of America all over the world and sunk the economy of all the countries in deep recession? What benefit did they achieve by doing so? Thousands of Americans were killed and even are being killed today. Trillions of Dollars have burnt in smoke, millions of innocent people were killed and other multimillions suffered. Why don't these preachers of peace go after them who did it? Why Muslims and why Quran?

Source Anonymus

Don't be afraid to fail because only through failure do you learn to succeed.

Major Differences between Islamic Insurance and Conventional Insurance

By Shakeel Ahmad (shakeeluae@gmail.com)

Characteristics	Islamic Insurance (Takaful)	Conventional Insurance
<i>Guiding principle</i>	Guided by Quranic edicts, Hadeeth, Islamic ethics and laws.	Guided by profit motive, with no religious considerations.
<i>Risk coverage</i>	Social welfare through mutual sharing of risk.	Transferring personal risk to the insurer.
<i>Principle of Benefits to policyholder</i>	Premium is paid as <i>al-tabarru</i> (donation) for solidarity and cooperation, for mutual benefit.	Only personal benefit - deriving advantage at the cost of other policyholders.
<i>Functional technique used</i>	<i>Al-mudaraba</i> (profits and loss sharing) is the most acceptable model used. <i>Wakala</i> (agency) model and the non-profit model are the other available techniques used.	Any means of earning money that is allowed by local regulations can be used. Interest (<i>riba</i>) based financing technique is not restricted.
<i>Initial capital</i>	Initial capital supplied by Rabb al Mal (Agent) or paid in via premiums from participants.	Initial capital supplied by shareholders.
<i>Transfer of losses</i>	Losses retained within classes of business written and sole obligation of participants.	Transfer of losses among insurance pools and from policyholders to shareholders.
<i>Use of Claim proceeds by Policyholders</i>	Insured may not "profit" from insurance and entitled to compensation only for repair or rebuild or replacement.	Insured may elect cost or replacement cost valuation and claim accordingly whether or not they choose to rebuild property.
<i>Tax payments</i>	Subject to governmental regulations (if any) plus annual Zakat donations to charity.	Taxes - subject to governmental regulations.
<i>Supervision of Guiding Principle</i>	Supervised by an independent body called the <i>Sharia</i> Supervisory Council, apart from the prevalent statutory requirements.	Prevalent statutory requirements, e.g., GAAP.
<i>Investment</i>	All proceeds must be invested only in <i>Sharia</i> compliant businesses, purification is necessary for minority investment allowed in limited non-compliant businesses.	No restrictions of any kind.
<i>Asset distribution on liquidation</i>	Policyholders' assets go to charity, after meeting the outstanding liabilities and expenses. Some advocate distribution to Policyholders, also. Shareholders' share their assets in proportion to their shares, after meeting outstanding liabilities and expenses.	All assets get distributed among the shareholders alone in proportion to the number of shares held by each shareholder, after meeting the outstanding liabilities and liquidation and other expenses.
<i>Nominee</i>	In family <i>takaful</i> , absolute gains to nominees are contrary to inheritance principles of <i>Sharia</i> .	The nominee is as an absolute beneficiary.
<i>Sexual Discrimination in life insurance</i>	Sexual discrimination by <i>takaful</i> operator cannot be justified by <i>Sharia</i> principles.	If life expectancy of females in a country is less than the males, premiums charged to females may be higher than those to males.
<i>Agents and brokers</i>	Use of agents and brokers cannot be easily justified.	The agents and brokers play important role as promoters of insurance practices.
<i>Returns to</i>	All premiums paid should be returned, in	The insured can receive back only a

Continued on page 11

The tongue weighs practically nothing, But so few people can hold it.

Tools for Success, for life!

By Mirza Yawar Baig

Success is something all of truly believe we want, but the path we take to getting it is more hazy. Mirza Yawar Baig, a prominent Leadership Guru and Business Consultant gives us the tools of success we need to apply right away, for life!

I have formulated 6 rules which I call Davids rules. *These are for anyone facing the big one the big apparently insurmountable challenge which the whole world tells you to run away from. But you are among those who are uniquely deaf to the advice of those who are too frightened to think straight. You are among those to whom personal safety is not Goal # 1 in life. You are among those who recognize that everything has a price and that if you want to achieve great things, you have to be prepared to pay the price they demand. It is not that you don't recognize the danger. To recognize danger is a sign of intelligence and you are no fool. It is that you are willing to



take the risk for the reward. So you ignore the advice and step forward.

David Rules

Rule # 1 Take the first step forward

- Unless you take the first step forward, nothing will happen.
- Once you take the first step, the universe conspires to make you succeed.
- It is safer to stay in the ranks and do nothing but it is only the General who gets to call the shots. And Generals don't stand in the ranks.
- The choice is yours and every choice has a price. You pay, you get.

Rule # 2 Confound Goliath

- Goliath does not make the rules so that you can win.
- If you play by Goliath's rules, Goliath will win every time.
- Understand the rules then break them.
- Make your own rules & play by them.

Rule # 3 Only effort produces results

- Talent is what you are given; what you are born with.
- Effort is what you make. Effort supports talent. The best talent is nothing without effort.
- In the end it is the effort that brings the results, not the talent if there is no effort.
- So don't ask, What talent do I have? " Ask, What effort am I making?
- David made effort using his unique talent. The rest is history.

Rule # 4 Strength always overcomes weakness

- Play to your strength because you can do that best.
- David was a shepherd so he used a slingshot.
- Don't be overawed by competition, because the winning post is only at the end of the race.
- In the end, it is not the weapon but whether it scored, that counts.

Rule # 5 Never compromise your legacy

- Stay focused no matter what the distractions.
- Remember, winning is all that counts€ '€..and how you win is a part of that.
- Winning without honor is to lose in the worst way.
- Nobility is a factor of How not of What. Glory is only for the noble.

Rule # 6 Thank People

- Be thankful to all those who helped you.
- It is true that you owe your success to your own effort but some of it was made standing on the shoulders of others. And even if you forgot that, they won't.
- Thanks builds bridges; for you never know when you will need one to cross.
- Thank people because every ending is a new beginning.

I believe very passionately and firmly in the fact that in the end, it is quality that scores over everything else. I know that every entrepreneur worth the name shares this belief with me. I have met many along the way who cut corners, pretended to be what they were not and compromised quality for short term gain. Most of them no longer exist. Those who do, live with a reputation that constantly sabotages their effort.



ANJUMAN'S ACTIVITIES

RAHBAR Coaching Centre, Patna



Conducted 13th Awards ceremony on 27th September 2010, in Najam High School Patna at 5 P.M.

7,987 members @ Bihar Anjuman's Yahoogroup

The lifeline of the community, on 31st August 2010, in comparison with 7,701 members a month back – 286 new members in a month, alhamdulillah. Visit <http://groups.yahoo.com/group/biharanjuman/>, created on 14th June 2004, it remains at the top of all online groups from Bihar or Jharkhand. If you are not a member, as yet, but your heart beats for your homeland, get in, and walk along.

2,975 friends of Bihar Anjuman's facebook page:

Facebook Profile of Bihar Anjuman, created on 23rd March 2010, has jumped from 2,600 friends, last month, to this level, now ... Become a friend, now!
<http://www.facebook.com/profile.php?id=10000909102297>

RAHBAR Coaching Centre, Gopalganj

5. RAHBAR Coaching Centre, Gopalganj, was visited by brother Shabbir Ahmad Sb (ETA group, Dubai) on 21st September 2010. Following is a brief report from him: During my vacation I visited RAHBAR Coaching Center, Gopalganj (<http://gopalganj.biharanjuman.org/>) on 21st September 2010 at 8.00 am. The coaching is currently going on, in the morning session, from 6.00 to 9.00 am. The attendance was not more than 50% due to continuous rains. I met three teachers who teach Maths, Science & English. I enquired about their qualifications, which was found to be satisfactory - they are all graduates in their respective subjects. I also enquired about the performance of students. From discussion with teachers, I realized that there are three types of students: good, average and poor. Poor students are from under privileged families and they don't have basic concept of the subjects and it is very difficult to teach them the school curriculum (syllabus). I advised them to divide students into two groups and clear the basics of poor students first, before teaching them from syllabus. The teachers also informed me that there is a rush of more than required number of students, due to free coaching and asked me, "Can we enrol more students?" I advised them to manage the students already enrolled, first, and produce acceptable result, before taking any more students.

RAHBAR Coaching Centre, Chakradharpur:

3rd Awards Ceremony on 18th September 2010:
 For details of awards ceremony, visit the website:
<http://chakradharpur.biharanjuman.org/>



Bihar Anjuman's website (www.biharanjuman.org) recorded peak traffic during last one month,

Bihar Anjuman's website (www.biharanjuman.org) recorded peak traffic during last one month, crossing the visitors per month level of 97,000 for the 1st time ever, reaching 97,496 for the month ending 10th September 2010. The Quran pages [<http://quran.biharanjuman.org/>] touched a peak of 13,027 visitors per month, more than 100% jump compared with the visitors level of 3 months back

Bihar election



from bihartimes.com

ANJUMAN'S ACTIVITIES

RAHBAR Coaching Centre, Arwal

Arranged their 1st Awards ceremony, on 23rd September: Having been inaugurated on the 1st August 2010, this 9th coaching centre, at Al-Mojib Urdu Girls High School, Mohalla: Shahi, Arwal, gave away 12 awards as follows:

Best Performance Award for August 2010:

CLASS VIII				
1.	Saba Perween	88%	D/o Md.Imtiyaz Ahmad	Gumti
2.	Md.Tabish Raza Khan	80%	S/o Md.Tauhid Khan	Hawker
CLASS IX				
1.	Neha Jabin	82%	D/o Neyaz Ahmad	Labour
2.	Shahzadi Khatoon	77%	D/o Md. Ejaz Ahmad	Vendor
CLASS X				
1.	Md.Sabir Hussain	78%	S/o Md. Shahid	Compounder
2.	Meraj Alam	68%	S/O Shoib Alam	Driver



Best Attendance Award for August 2010:

CLASS VIII				
1.	Saba Perween	100%	S/o Md.Imtiyaz Ahmad	Gumti
2.	Shaheena Perween	98%	S/o Md. Mumtaz Hashmi	Labour
CLASS IX				
1.	Neha Jabin	100%	D/o Neyaz Ahmad	Hawker
2.	Kahkashan Perween	100%	D/o Md. Arif Shah	Beggar
CLASS X				
1.	Md. Sabir Hussain	100%	S/o Md. Shahid	Compounder
2.	Saba Perween	100%	D/o Hafiz Noorul Hoda	Moazzin

Can Habits be changed?

HABITS are a funny thing. We reach for them mindlessly, setting our brains on auto-pilot and relaxing into the unconscious comfort of familiar routine. "Not choice, but habit rules the unreflecting herd," William Wordsworth said in the 19th century.

We all know with our personal experiences of life that good habits are hard to develop but easy to live with while bad habits are easy to develop but hard to live with. And somebody has rightly said, "First we make our habits, and then our habits make us."

We cannot claim to be perfect, no body actually. And I am sure we all carry some negative habits with us which are a limiting factor of our personality, if yes, then why can't we try to break that.

Here's an example of the process of how to change an unhealthy habit to a healthy one. Suppose you've decided that coffee is not good for you and right now, you drink coffee with sugar three times a day. The new habit you would like to institute is to drink herbal tea without sugar. At first, it may be challenging to break the bad habit of drinking coffee. You will have to use self-discipline for the first few weeks but gradually it will get easier. Once you are able to change the old habit to a new healthier one, it will serve you very well.

Here are five easy steps for changing your negative habits if any:

1. Awareness: You must become aware of your habits. What is this habit exactly? How is this bad habit or group of bad habits affecting you? How is this habit affecting others? For example, smoking always has negative effects on others as well as on you.

2. Wanting to Change: As someone with a health problem, you

must decide that breaking bad habits through a conscious effort is a worthy goal. You must convince yourself that the change in the habit is worth the effort involved and you must develop an urge for that change.

3. Commitment: You must be determined to do whatever it takes for breaking bad habits so that you can better control your life. You make a decision that "no matter what" you will change the habit. You do the work required to stop. You must commit yourself through self talk.

4. Consistent Action: For achieving any goal consistency is the key. It is never wise to bring a change over night. Try to focus on changing just one habit at a time. Then, take consistent daily actions for breaking the bad habit that has been causing problems and take the actions to develop a new one.

5. Repeat, Repeat, Repeat : Now since you have started taking action, it is time to make your new habit almost automatic. And the only way to do it is by repeating and repeating and repeating. That's because psychologists have shown that repeating a behavior over and over again means that it happens automatically or almost automatically. So, the great thing about repeating the behavior is that, eventually, you won't really have to make yourself repeat it. The new behavior will just kind of happen on its own.

Do try to make an attempt by following the above five steps to take control of your life by taking control of your habits to get the most out of your life! . Wish you good luck!

Kaunain Shahidi*

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He who loses money, loses much; He who loses a friend, loses more; He who loses faith, loses all.

Har Mirch

Seraj Akram



- kya ham log waqayi naseeb par pura yaqeen rakhte hain? Agar yaqeen rakhte hain to phir log haram kyon khate hain, jab unko pata he ke naseeb me jo likha hoga woh unko milega hi, to phir haram khakar gunah belizzat lene ka kya fayeda?

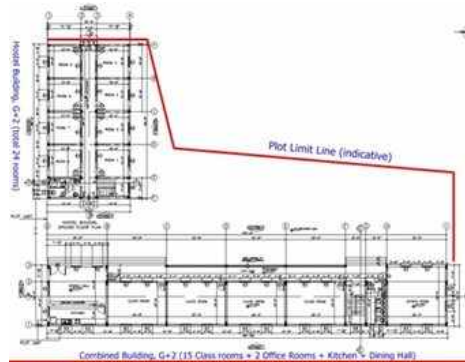
- Quran 23 salon me rafta rafta halat ke mutabiq nazil hua, yani mauqe ke munasib se ayat nazil hue, jaise mukhatib waise mauzu par ayat nazil hui. Kya hame is par kafi gaur nahi karna chahie ke ham bhi halat aur mukhatib ko dekh kar hi Quran ki koi ayat ka hawala den, aur us bat par bhi roshni dali jaye ke insan kis tarah Quran ki taraf ragib ho?

- gaur se dekha jaye to aaj ke muslim ko gair muslim se kafi shikayat hain, kuch to haqiqat bhi hai, lekin kya ham bhi kuch zyada he shikayati nahi ho gaye? Har bat me hame dusron ki sazish nazar aati he to phir ham khud kyon itne bedaar nahi hote ke hame puri jankari ho aur koi hamare khilaf shazish na kar sakay.



Funds urgently required for First school project of Bihar Anjuman:

3. Funds urgently required for First school project of Bihar Anjuman: Casting of 1st slab (roof of ground floor) for RAHBAR-e-Banat (madarsa-cum-school for holistic education of GIRLS only: <http://school.biharanjuman.org/>) was completed on 4th August 2010, despite lack of funds. This led to a deficit of almost 3.75 lakhs which became due for materials procured on credit and for contractor's charges. This money, and the money required for finishing works, need to be raised urgently, so that 8 rooms of ground floor could be utilized to accommodate lady teachers and Yateem girl students. The school is operational since 1st December 2009, offers FREE education to 125 poor girls, with 3 teachers. Building construction work started in 1st week of May 2010 for its 3 storeyed hostel building, designed by a professional gulf-based engineer. The hostel building has been so designed that it can serve the dual purpose of class-rooms as well as hostel, until we can construct separate class-room buildings, for which design is ready [available on the website]. Be a part of the first school project of Bihar Anjuman - This is the largest project of Bihar Anjuman, so far, and the most ambitious as well. This is expected to serve as a model of excellence, to be replicated in all the districts of Bihar, with franchise agreements insha-Allah.



سرکشی نے کردے دھندلے نقوش بندگی
آؤ سجدے میں گریں لوح جبیں تازہ کریں



God Gives every bird it's food,
But he does not throw it into it's
nest.

خبروں کی خبر

Seraj Akram

- Bihar ke election me ab sabhi partion ko muslim ka khyal aane laga
Aur muslim bhi unki chikni chipri baton me bahalne ke liye beqarar.

-Common Wealth game ke corruption ki wajah se daish ki kafi badnami ho rahi.
Pareshan na hon, daish ki fikr kise hai, ham me se to koi muslim he, to koi Hindu, to koi brahman to koi dalit, koi marathi to koi Bihari, Hindustani he kaun?

-Babri Masjid/Ram Mandir masle par ab log bahakne wale nahi, ab daish kafi taraqqi aur bedar ho chuka he.
Agar yahi bedari aur mil kar chalne ka jazba 1992 me kiye hote to daish aaj Super Power ho chuka hota.

-Sabhi log shanti se rahen, mil kar taraqqi karen-Modi
Kaan galat to nahi sun raha?

-Lalu aur Paswan, Bihar me Muslim nayeb wazir-e-aala banane ki bat ki
Election ke aate hi Muslim ko sunahre waade me lubhane ki qawaed shrou. Kya agar koi aisa wazir-e-ala ban bhi gaya to kya woh Lalu ko khush rakhne ke bajaye Muslim ke liye kuchh karne ki koshis karengey?

-Babri Masjid, Mandir torkar banayi gayi thi- Adalat ka faisla
Agar aisa hi tha to phir 400 se ziyadah sal tak log khamosh kyon rahe? Muslim itne dino tak namaz ada karte rahe, yah ahsas azadi ke bad hi kyon hua aur woh bhi chhup kar masjid me murti rakhne ke baad.

- Faysla ko Supreme court tak le jayengey-Zafaryab Jeelani
Kabhi kabhi haq hote hue bhi na milne ka khadsha ho to samjhota hi behtar hota he. Babri Masjid se aaj tak muslim ko kya hasil hua us par bhi gaur hona chahie.

Your Language is the Reflection of your intellect

Here is a story

with a good message and moral which we all, I think must emulate and follow!

As King Haroun and Queen Zubayda were sitting in their palace one day, a fisherman who was selling fresh fish was brought in front of them. King Parveez decided to buy a fish and gave the fisherman 4000 dirham for it.

The fisherman was overjoyed. He thanked King Haroun and left.

Queen Zubayda turned to her husband in anger and scolded him for paying so much for a fish. King Haroun let her have her say but said that the fish was purchased and that there was nothing that could be done about it.

However, the Queen was adamant and insisted that the fisherman be brought back.

"We will ask the fisherman about the gender of the fish," she said. "If he answers that it is female, we will say that we wanted a male fish and if his response is that it is male, we will say that we wanted a female fish! Either way, we will be able to return the fish and have our money back."

So the poor fisherman was called back and was asked the question. Fortunately, he was clever enough not to be caught out.

He replied, "The fish is neither male or female. It is eunuch (neutral)."

King Haroun was so impressed by the ingenuity of the man that he ordered a further 4000 dirham to be paid to him. The fisherman thanked the King again but as he was about to leave with the heavy bag of money, one of the coins fell onto the floor. The fisherman immediately bent down to look for the coin. Queen Zubayda was already upset that the fisherman had been given 8000 dirham.

"Look how miserly this man is!" the Queen exclaimed. "One coin has fallen out of his bag full of money and he searches for it instead of leaving it for some other poor servant to find."

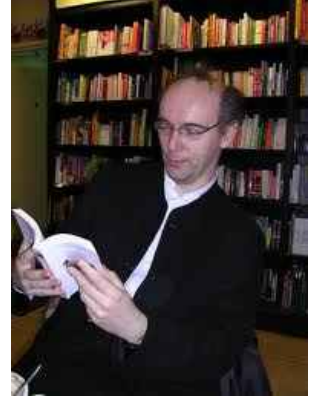
The man heard this remark and said, "O Queen, it is not out of miserliness that I search for the coin but rather because it had the picture of generous King Haroun on it. I would not tolerate anyone to cause dishonour to the King by treading on the coin."

The King was so happy with this response that he immediately called for another 4000 dirham to be given to the fisherman. When Queen Zubayda saw all this, she thought it was better to hold her tongue and let the man go with the 12000 dirham before the King decided to increase the amount again.

(Lessons from Life)

Speech is an Art. If one knows what, when and how to talk then such a person will be successful in life. "The beauty of man/Woman is in the clarity of his tongue".

"Your tongue is the reflection of your intellect". In other words, a person's intellect and wisdom is recognized through his speech.



Bihar Anjuman Update

3rd Awards Ceremony at RAHBAR Coaching Centre, Samastipur:

The only coaching centre established in a madrasa [the 100 year old Madrasa Islamia, Shahpur Baghauni village], operational since August 2009, gave away awards to the best performers of the month of July and August (except during Ramadan, when the classes were off). The pictures, above, capture few memorable glimpses of this ceremony.



[[Http://samastipur.biharanjuman.org/](http://samastipur.biharanjuman.org/)]

ECONOMIC SYSTEM IN ISLAM & INDIAN MUSLIMS

M Naushad Ansari

If someone betrays you once, it's his fault. If he betrays you twice, it's your fault.

The Sachar Committee report and, later, the Ranganathan Mishra Commission report is much in discussion. Demand to implement recommendations of these Commissions is picking up in every corner of the country. It is quite justified and logical. However, at the same time, the community has yet to ponder over the resources available and the strategy for the development of ummah. Economic Condition

As per Ranganathan Mishra Commission's finding, 24.73 per cent of Hindus live below poverty line (BPL); whereas 32.07 per cent of Muslims are under BPL. (Source NSSO 55th Round, July 1999-June 2000). Further, as per The National Commission for Enterprises in Unorganised Sector (NCEUS) report, 84% of the Muslim population of India lives on a daily income of less than Rs. 20. In other words, about 126 million of our brothers and sisters don't even earn twenty rupees a day!

Also, a survey by the National Council for Applied Economic Research (NCAER) further brought to light that three out of every ten Muslims lived on less than Rs. 550 a month. 'The Adivasis are the most vulnerable group with nearly 50% below the poverty line, followed by the Dalits and Muslims with poverty rates of 32% and 31%,' reveals the Indian Human Development survey conducted by the NCAER and University of Maryland of the US.

Educational Condition

On the Muslims' educational condition, the Ranganathan Mishra Commission portrays the following statistics:-

	Up to Primary level	Middle Secondary	Senior Secondary	Graduation	
National Average	55.57	16.09	14.13	6.74	6.72
Muslims	65.31	15.14	10.96	4.53	3.6

It can be seen that though at the entry level Muslims have higher rate of admissions, i.e. 65.31 per cent, against the national average of 55.57 percent, but high drop out at subsequent levels brings down the rate of those among Muslims completing graduation to 3.6 per cent. The national average of those completing graduation is 6.72. One of the main reasons for this high drop out is found to be poverty.

Economic System in Islam

The Holy Qur'an imposes upon its followers to strive continuously to establish the Nizam-e-Rububiyath, the system of sustenance, which guarantees peace, growth and development of the entire mankind. Muslims are to recognize that wealth, earnings, and material goods are the property of Allah, and that we are merely His trustees. According to the economic concept of the Holy Qur'an, wealth cannot be accumulated, stored and kept idle. Such accumulation is considered the most undesirable. (Holy Qur'an, 59:7). Islam teaches that everyone should take for his or her earning only that much required to fulfill his or her needs, and the remaining part will be left to meet the requirement of other needy persons (Holy Qur'an, 2:219).

Such persons whose basic requirements are not fulfilled have a rightful share in the surplus of other members of the society. (Holy Qur'an, 51:19, 70:24). The Holy Qur'an warns the hoarders: "And there are those who bury gold and silver and spend it not in the way of Allah: announce unto them the most grievous penalty on the day when heat will be produced out of that (wealth) in the fire of Hell, and with it will be branded their foreheads, their flanks and their backs". (9:34-35)

It is reported that Prophet (peace be upon him) said: "Until four questions have been asked, no one will be allowed to move on the Day of Resurrection. Two of these are: How did you earn and how did you spend?"

Helping the Poor

The Holy Qur'an, in unequivocal words, declares: "Provision must be made to help the kindred, orphans, way farers, widows, who are in bondage or in debt, those who are expelled from their homes and deprived of their property, and, in general, needy" (Holy Qur'an, 59:7-8)

For the welfare of the poor, Zakat is prescribed as a means to make sure that everyone's need are met. In the Muslim society the rich need to channelise their money to the poor by means of Zakat and Sadaqath. There is definite guarantee that those who pay poor-due i.e. Zakat are bound to prosper. It is stated in the Holy Qur'an that "Those who establish regular prayer and pay regular poor-due, they are the one who will prosper." (Holy Qur'an, 31:4-5)



The Prophet (peace be upon him) once said; "One who strives for the widows and the poor is like the one who strives in the way of Allah. I shall regard him as one who stands up for prayer without rest and as one who fasts without break."

At this time when Muslim community is wallowing in the muck of extreme poverty, it seems, merely by paying a minimum rate of Zakat, the rich Muslims cannot absolve themselves of their duties towards the society. Haj and Umrah

One time Haj is incumbent on every affluent Muslim who can afford it. Additional Haj (more than one and Umrah are 'nafl ibadah'). Muslims perform Umrah and additional haj for gaining sawaab. But, indeed, in certain circumstances, other society related duties become dearer to Allah than Umrah and additional Haj. Islamic scholars must ponder over whether these optional ways of earning sawaab are, in the present condition in India, really significant? Will performing nafl ibadah absolve us from our duty of making sure that our neighbouring people don't sleep without a proper food? Won't we be gaining more sawaab by helping a needy person in our neighbourhood? A renowned social activist and an executive member of Harmony India from Chennai, Mr. Faizur Rahman, views that 'about 1,50,000 Muslims travel to Makkah for Umrah every year. And the average cost of the entire trip is around Rs. 140,000/- per person. Therefore, the annual amount spent by Indian Muslims on Umrah alone works out to a whopping Rs. 2100 crores! In comparison, the amount allocated in the last budget by the Government of India to the Ministry of Minority Affairs was Rs. 1000 crores. In the recent budget this allocation has been increased to 1740 crores, and as the Muslim community is not the only minority in India it may get about 1400 crores that is, 80% of 1740 crores. In other words, we are spending about 700 crores more than the amount our country can afford to spend on us and that too on a non-obligatory ritual. And we have not taken into account multiple Haj. Even if 50% of this money is diverted for community causes it would make a tremendous difference. (Two Circles.net, July 14, 2009)

Only by going too far can one possibly find out how far one can go. Jon dyer

Good Books to Read

Who Killed Karkare
by S.M. Mushrif

Minhajul Muslim
publisher Darussalam
This is excellent book for
every Muslim

Kameyabi ki kunji
Abdul Badie Saqar

ECONOMIC SYSTEM ... Continued from Page-10

Muslims also spend a lot of money on marriages. This could be, in fact, a lot more than what we spend on the Umrah. This is nothing but extravagance, which are strongly discouraged in Islam. "[The Servants of Allah are] Those who, when they spend, are not extravagant and not stingy, but hold a just balance between those extremes" says the Holy Qur'an (25:67). It further adds: "O Children of Adam! Wear your beautiful apparel at every time and place of prayer. Eat and drink, but waste not by excess, for Allah loves not the wasters" (7:31).

Waqf Property

Sachar Committee report points out that there are about 5 lakh registered Wakfs with 6 lakh acre land and Rs 6,000 crore book value. This book value is decades old. Still, the gross income from all these properties is only 163 crores i.e. 2.7%, which is grossly inadequate. The Waqf properties dedicated in the name of Allah, have to be utilised ultimately for the welfare of the community. Merely creation of waqf is not an end in itself but it is also imperative that the objectives of the waqf are fulfilled and the community derives the fruit, in a broader way. The objective of the waqf is attained only when the property is put to use and the assets gainfully employed so that the waqf will be in a position to undertake and maintain its pious, religious and charitable activities. Needless to mention that the wakf properties, if maintained property, would be sufficiently instrumental in alleviating poverty from Muslim Society. The unfortunate fact is that the wakf properties are not being exploited by the Government agencies alone but by the Muslims as well. Let us not forget that the people do not perish for lack of wealth but for lack of vision. Today, vision has become a rare commodity among Muslims. We have made the Islamic principles limited to rituals alone, completely forgetting their essence and spirit. It is high time that the Muslim leaders, intellectuals, scholars and elite group looked beyond, to be successful in a real sense. Islam has the depth to show the way. Islam stands not only for a glorious hereafter but also for equally herein. It stands for the uplift of the poor, the preservation of the weak and the prevalence of the spirit of the brotherhood of mankind. The prosperity can only be attained by setting right the way of life. Looking to the government agencies for the welfare of the community is all right. But equally important is to make the most of the resources available at our end.

Continued from page 4

<i>Returns to Policyholders on surrender of Policy</i>	All premiums paid should be returned, in principle, together with profits earned on investment of premiums.	The insured can receive back only a part of the premiums paid.
<i>Right to elect the Directors</i>	All members who pay a certain stipulated amount of premiums can participate to elect their representative.	No right to vote in the elections of the directors of the company.
<i>Need for Insurance</i>	Insurance is Sharia compliant only if the cover is genuinely required to safeguard the policyholders' interests, and there exists no other means of doing so.	No such restriction.
<i>Type of Contract</i>	'Donation' contract, intended to fractionate losses and spread liability according to the community pooling system.	A normal contract between a policyholder and the insurance company.
<i>Scrutiny of transactions & Accounts</i>	Policyholders can scrutinise the company's transactions and accounts.	No such rights. Annual audit and published annual reports may serve the purpose.
<i>Profits from investment of Premium contributions</i>	Only the policyholders are entitled to share these profits.	No entitlement for Policyholders per se.
<i>Shareholders' entitlement of profits</i>	Shareholders, as mudarib, may receive an appropriate proportion of profits from investment of insurance funds and profits on investment of funds attributable to them.	Shareholders are entitled to all the profits generated by the insurance company.
<i>Reduction of Premium</i>	Profits generated from investment of premium contributions can be used for reduction of premiums during the subsequent year.	Not possible.

The secret of success is constancy of purpose. ... Benjamin Disraeli
 Narrated 'Aisha: The most beloved action to Allah's Apostle was that whose doer did it continuously and regularly. (Sahih Muslim: Book #76, Hadith #469)

Difference between Leader and Manager

Management could be learnt but leadership is a complex component that has been raised differently during the last century :from the trait model of leadership and the situation approach (Hoy & Miskel) followed by the two dimensions researches (Bernard, 1938, Cartwright & Zander, 1960, Etzioni, 1961 and Stogdill, (1963) to the current leadership research that emphasizes on effective leaders and how to make their organizations successful with a developed shared vision and valorization of the human resources.

According to the new study leaders and managers are seen as indicated on the following table. Relate the subject to yourself and see whether you tend to be a manager or a leader or both.

Manager	Leader	Subject
Stability	Change	Essence
Managing work	Leading people	Focus
Subordinates	Followers	Have
Short-term	Long-term	Horizon
Objectives	Vision	Seeks
Plans detail	Sets direction	Approach
Makes	Facilitates	Decision
Formal authority	Personal charisma	Power
Head	Heart	Appeal to
Control	Passion	Energy
Enacts	Shapes	Culture
Reactive	Proactive	Dynamic
Tell	Sell	Persuasion
Transactional	Transformational	Style
Money for work	Excitement for work	Exchange
Action	Striving	Likes
Results	Achievement	Wants
Minimizes	Takes	Risk
Makes	Breaks	Rules
Avoids	Uses	Conflict
Existing roads	New roads	Direction
Establishes	Seeks	Truth
Being right	What is right	Concern
Takes	Gives	Credit
Blames	Takes	Blame


The qualities of a believer:

Allah says in the Holy Quran Chapter 23 Surah Muminoon verses 1-11: 1 The Believers must (eventually) win through 2 Those who humble themselves in their prayers; 3 Who avoid vain talk; 4 Who are active in deeds of charity; 5 Who scrupulously guard their modesty (private parts), 6 Except with those joined to them in the marriage bond, or (the captives) whom their right hands possess; for (in their case) they are free from blame. 7 But those whose desires exceed those limits, are transgressors! 8 Those who faithfully observe their trust and their covenants; 9 And who (strictly) guard their prayers 10 Those will be the heirs 11 Who will inherit Paradise: they will dwell therein (forever).



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