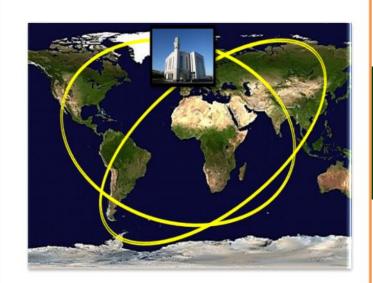


Sermon Delivered by Hadhrat Mirza Masroor Ahmad (aba); Head of the Ahmadiyya Muslim Community



relayed live all across the globe

## **Summary slide**

Every Ahmadi, who considers himself to have entered the *Bai'at* of the Promised Messiah<sup>as</sup> undertakes an oath to a spiritual, moral, educational and doctrinal enhancement.

Ahmadi lawyers as well as both parties must give preference to their pledge Bai'at

We are brothers and we must live together with love and affection by removing these misunderstandings or just or unjust grievances.

May Allah the Almighty enable us to inculcate the true spirit of a believer within ourselves and may we create a peaceful society.

Every Ahmadi, who considers himself to have entered the *Bai'at* of the Promised Messiah<sup>as</sup>...

...undertakes an oath to a spiritual, moral, educational and doctrinal enhancement.

Thus, what is required is that after having done the *Bai'at*,

we should endeavour to learn its particulars and that we keep the pledge of *Bai'at* before us.

Regarding this, in the conditions [laid out] by him, the matters towards which he has drawn our attention are for instance as follows:

One shall not lie. One shall not be cruel. One shall refrain from dishonesty. One shall not permit oneself to be carried away by passions. One shall, under the impulse of any passions, cause no harm to people in general, and Muslims in particular, neither by one's tongue nor by one's hands. One shall not be arrogant. One shall be humble. One shall always live one's life amiably. One shall endeavour to benefit mankind in general.

If we were to pay heed to these matters, then as I mentioned, we can raise our moral standards;

we can inculcate high morals in ourselves.

However, if we analyse, [we will see that] even amongst us there is an alarming number of people, who despite the pledge of Bai'at, do not act upon these matters.

When matters relating to *Qadha* i.e.

Jurisprudential affairs are presented before me,
I have observed that people display stubborn
attitude to win their rights.

Ahmadi lawyers as well as both parties must give preference to their pledge Bai'at [initiation] and the fear of Allah the Exalted over their personal interests.

Furthermore, the objective should be that we are brothers and we must live together with love and affection by removing these misunderstandings or just or unjust grievances.

What does Allah the Exalted teach us with regards to this? Allah the Exalted says: 'And if any debtor be in straitened circumstances, then grant him respite till a time of ease. And that you remit it as charity shall be better for you, if only you knew.'

It is mentioned that the Holy
Prophet (saw) said that if a
person wishes to receive the
repayment of loan from an
individual and he gives him
further respite after the agreed
upon time [of returning the loan],
every day of respite will be
counted as charity for him.

The Holy Prophet (saw) also repeatedly drew the attention of believers to the fact that you should act with mercy and kindness in this world as in return, God the Exalted will also have mercy upon you in heaven. We should always remember that we will also be held accountable one day. Thus, in order to absorb the mercy and forgiveness of Allah the Exalted, we must demonstrate mercy and kindness in our dealings with one another in this world, rather than merely demonstrating harshness, punishment and the concern for our personal rights.

When we Ahmadis tell the world of a peaceful society then we too should be trying to establish harmony in all our affairs in society.

Remember, a
peaceful society
will only be
established with
the (good)
behaviour of both
parties

- the lender
being lenient
about the
repayment of
loans and the
borrower by
being
responsible, and
showing concern
for its repayment.

When cases go to the Jurisprudential Board, or are presented to the Khalifa of the time, everything should be based on truthfulness instead of later allowing the Khalifa of the time to be embarrassed by his words. You should endeavour to protect him from being embarrassed. Among the Promised Messiah's conditions [of the Bai'at] is that he/she shall refrain from creating disorder. Regarding this the Holy Prophet (saw) has advised us as it state in one of the narrations that the Holy Prophet (saw) said: 'It is a great injustice if a wealthy person doesn't repay his debts and presents all sorts of excuses.

If you are told pursue and follow up a person who presents such excuses then you should do so.' In other words, one should strongly urge him to repay the loan. Furthermore, the Holy Prophet (saw) has stated:

'one who has to repay a loan but delays its repayment by presenting trivial excuses becomes deserving of losing his reputation and punishment.'

Thus, if one's intentions are pure then Allah the Almighty shall create the means and provisions [for its repayment]

or will soften the heart of the one who gave the loan.
However, if one has ill-intentions then Allah the Almighty punishes such a person.

True
Compliance
with
Conditions
of Bai'at

The Holy Prophet (saw) also used to read a prayer to safeguard himself from taking a loan. In fact, he associated *Kufr* [disbelief] and the taking of loans.

In one of the Hazrat Aishah (ra) states: 'The Holy Prophet (saw) used to recite the following prayer in his Salat: 'O Allah! I seek refuge with You from sins and taking loans.' Someone then said: 'O Messenger of Allah! You seek so much protection from taking loans?' The Holy Prophet (saw) replied: 'When a person owes a debt then he utters falsehood when he speaks and after making a pledge then breaks it.'

Many people write to me regarding debts therefore they should follow this advice. Hazrat Khalifatul Masih I (ra) states:

'Firstly, do a lot of *Istighfar* [Seek forgiveness from Allah the Almighty].

Secondly, stop overspending or spending aimlessly, 'thirdly, even if you save a small amount of money then you should pay it towards the repayment of the loan.'

May Allah the Almighty enable us to inculcate the true spirit of a believer within ourselves and may we create a peaceful society.

May we adopt the highest of morals and etiquettes that are expected of us by the Promised Messiah,

that were mentioned in the Holy Quran and reiterated to us by the Holy Prophet (saw).