

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

The Amīr/National President
Jamā‘at Aḥmadiyya,

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Dear Brother,

السلام علیکم ورحمة اللہ وبرکاتہ

Sometimes people show obstinacy and stubbornness with regard to the decisions of Dārul Qaḍā’. A believer, instead of indulging in disputes, should strive to end them and live a life of love and harmony.

Those who seek what is due to them should do so with compassion, and those have taken loans should do their best to pay them off.

If we keep the Conditions of Bai’at in mind, we can excel in our social, domestic and marital lives.

On 11 August 2017, Ḥaḍrat *Khalifatul-Masīḥ V* ایده اللہ تعالیٰ delivered the Friday Sermon at Baitul Futūh Mosque, London.

Ḥūzoor ایده اللہ تعالیٰ said: Every Aḥmadī who brings himself into the Bai’at of the Promised Messiah علیہ السلام pledges to bring about spiritual, intellectual and moral betterment. No Ahamdī can say that he is not aware of the pledge of Bai’at. What is needed is to always remember this pledge. If we do so, we can bring about a marked improvement in our social, domestic and marital lives. Some of the pledges we make in the Bai’at are that we will not lie, will not be arrogant, and that we will show humility, exhibit good morals, and benefit mankind in general. If we act upon these pledges, we can cultivate the higher morals. There is, however, a worrying number of people who do not act upon these conditions despite having pledged Bai'at. In some cases that are brought before the Qaḍā’, people show stubbornness and obduracy instead of seeking out the truth. In businesses, people are motivated only by self-gain. Lawyers resort to falsehood in order to strengthen their cases in both transactional and marital disputes, and they prolong the cases for their own benefit. Aḥmadī lawyers and disputants should hold the fear of God above their own interests. Of course, disputes are born out of doubts and suspicions. A believer, instead of prolonging quarrels, should not be obstinate and should soften his heart to solve disputes and to foster harmony.

Ḥūzoor ایده اللہ تعالیٰ said: When the one who lends something and the one who owes are both obstinate, then no matter how fair the judgements are, the outcome is not good and the mutual grievances never go away. Therefore, in order to settle disputes, it is important to avoid obstinacy and, to an extent, even leave what one is entitled to. Be compassionate, and remember all this in disputes relating to loans and businesses. If you are kind and compassionate in this world, God will treat you with kindness and compassion. We should treat others with compassion in order to invite God’s forgiveness. Ḥūzoor ایده اللہ تعالیٰ said: Some people even go to the extent of suffering a loss just to get a judgement against the opposite side. If such obstinacy is shunned, then my own time will also not be wasted on these frivolities. Sometimes when I give a decision, the disputants stick to their obstinacy and demand a decision in their favour and refuse to be

lenient. Some write that the matter should be reviewed. I do not say that the decisions are a hundred percent correct, but up to 85% are indeed correct and we cannot suspect the intentions of the judges. If one side is on the right but the decision goes against it, they should not start making accusations, because the judges decide on the basis of the facts before them. If there is a matter of doubt, I look at the file, and I find that most often the judgments are correct. We should therefore avoid trying to cast aspersions.

Hūzoor أيده الله تعالى said: In marital disputes, there is the issue of paying the dowry or *mahr*, which is a debt that has to be paid at all costs. Sometimes the bride's family sets a very large amount as *mahr* which creates difficulties for the bridegroom. Also, people sometimes object when instalments are set for the payment of debts. We should strive for harmony in the Aḥmadī society. The one who demands should be lenient, and the one who owes should do his best to pay. Hūzoor أيده الله تعالى said: When cases are put before me, they should be based on truth and the Khalīfa should not be put in an embarrassing situation.

The Holy Prophet صلى الله عليه وسلم said, Allāh enters into paradise the one who gives facility when he buys or sells or receives back what is owed to him. Whoever gives respite to the poor will be granted shelter under the Divine throne when there will be no shelter except God's. A trader used to give loans. When he saw someone poor he would tell his workers to overlook him; for this, God overlooked his sins. Islam does not only teach this but establishes such a society and gives everyone his right.

Hūzoor أيده الله تعالى said: Those who make unjust excuses to keep from paying their debts cannot be supported by the administration, otherwise the whole society will be filled with mischief. The Holy Prophet صلى الله عليه وسلم says that the non-payment of a debt by an affluent person is a gross transgression. The avoidance of paying one's debt justifies penance, and when one is penalized one should not cry foul. The Holy Prophet صلى الله عليه وسلم has given right to the administration to penalize such a person.

The Holy Prophet صلى الله عليه وسلم says that he who takes a loan with the intention of returning it, God will have it returned on his behalf; and he who takes a loan in order to usurp and ravage it, Allāh will ravage him. If the intention is pure, God provides the means for its fulfillment. The Holy Prophet صلى الله عليه وسلم would not lead the funeral prayer of a person who had not paid his debts. The Holy Prophet صلى الله عليه وسلم prayed for protection against disbelief and debt. The Holy Prophet صلى الله عليه وسلم says that when a person is burdened by a loan, he lies and transgresses. Therefore, do your best to avoid borrowing money, and, if you have to, then do your best to pay it back. Only the creditor has the right to forgive a debt.

Ḥadrat *Khalīfatul Masīh* I رضي الله عنه says that in order to avoid debt, offer a lot of *Istighfar*, give up extravagance, and pay back the loan even if you have one cent to spare at a time.

Hūzoor أيده الله تعالى said: Some people take loans to buy cars or if they already have a car they take a loan to take a better car. They should remember that as a result of this habit once a loan is taken it will continue to increase. Some people take loans to start businesses which collapse due to their inexperience. Such things should therefore be avoided so that we can have a peaceful society. May Allāh enable us to fashion our lives like true believers and to adopt high moral

qualities that the Promised Messiah عليه السلام expected from us and that are mentioned in the Holy Qur'ān and the sayings of the Holy Prophet صلى الله عليه وسلم.

Please convey these guidelines given by Huzoor أيده الله تعالى to members of your Jamā'at.

Jazākumullāh.

Wassalām,

(Ch. Hameedullah)

Wakīl A'ālā,

Tahrīk Jadīd Anjuman Ahmadiyya Pakistan.

Dated: 17 August 2017