



MONTHLY NEWS LETTER OF MEMON JAMMAT JEDDAH
April 2010 ISSUE # 10



CONGRATULATION
SECOND ANIVERSARY OF CURRENT MEMON JAMAT

DEAR BROTHERES & SISTERS
ASSALAMO ALAIKUM AND

THE DAYS AND MONTHS ARE REMEMBERED IN THE HISTORY DUE TO REMARKABLE EVENTS HAPPENED ON THOSE DAYS SUCH AS MONTH OF AUGUST REMINDS US THE INDEPENDENCE OF PAKISTAN & INDIA AND THE MONTH OF DECEMBER REMINDS US CHRISTMAS & BIRTH DAY OF FOUNDER OF PAKISTAN MOHAMMED ALI JINAH, SIMILARLY THE MONTH OF APRIL REMINDS US THE PLEASANT EVENT OF INCEPTION OF CURRENT MEMON JAMAT OF SAUDI ARABIA (MASA). MASHA ALLAH WA TABARAKALLAH. TODAY MEMON JAMAT HAS COMPLETED TWO YEARS OF ITS CONTINUITY.

IT WAS MONTH OF APRIL 2008, WHEN ALMOST 60 BROTHERS OF MEMON COMMUNITY GOT TOGETHER AT LA'SANI EX. SPINZER RESTAURANT, MADINA ROAD, JEDDAH AND DECIDED TO FORM A FORUM IN ORDER TO BRING MEMBERS OF MEMON COMMUNITY CLOSER TO EACH OTHER THROUGH ITS SOCIAL & WELFARE PROGRAMS. AL HAMDO LILLAH WE RECEIVED OVERWHELMING SUPPORT AND ENCOURAGEMENT FROM THE COMMUNITY THAT ENABLED MEMON JAMAT TO COMPLETE 2 YEARS OF ITS CONTINUITY SUCCESSFULLY. ON THIS AUSPICIOUS OCCASION OF 2ND ANIVERSARY OF THE CURRENT MEMON JAMAT OF SAUDI ARABIA, WE EXPRESS OUR HEARTIEST CONGRATULATION TO ALL MEMON BROTHERS FOR THEIR SUPPORT, COOPERATION AND PARTICIPATION IN ALL PROGRAMS OF MEMON JAMAT THAT HAVE TAKEN PLACE FROM TIME TO TIME. BY THE GRACE OF ALLAH ALMIGHTY WE HAVE RECEIVED SEVERAL APPRECIATION & ENCOURAGEMENT LETTERS FROM OUR COMMUNITY ON VARIOUS OCCASION AND WE ARE MOVING FORWARD WITH OUR NOBLE AIMS AND OBJECTIVE SMOOTHLY. WE FEEL PROUD TO MENTION THAT MEMON JAMAT HAS ACHIEVED ITS FIRST OBJECTIVE OF BRINGING MOST OF THE FAMILIES CLOSER TO EACH OTHER. IT'S GREAT ACHIEVEMENT THAT ALMOST 125 TO 150 FAMILIES OF MEMON COMMUNITY RESIDING IN JEDDAH HAVE ESTABLISHED CONTACTS AND FRIENDLY RELATIONS AMONG THEM WHO DID NOT KNOW EACH OTHER ABOUT 2 YEARS AGO.

WE ARE HAPPY TO BRING OUT THE 10TH ISSUE OF OUR MONTHLY NEWSLETTER WHEN WE ARE OBSERVING THE 2ND ANIVERSARY OF CONTINUITY OF MEMON JAMAT. WE SINCERELY APOLOGIZE, IF THERE IS ANY TYPOGRAPHIC MISTAKE OR UNINTENTIONAL ERROR IN IT. WE ALWAYS REQUEST OUR BROTHERS AND SISTERS TO FORWARD TO US INTERESTING & INFORMATIVE ARTICLE FOR NEWSLETTER WHICH COULD BENEFIT OTHERS. MAY GOD BLESS OUR COMMUNITY AND DIRECT US TOWARD RIGHTEOUS PATH.



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MEMON JAMAT'S EVENTS:

1) SPECIAL EVENT OF ENLIGHTENING SPEECH FROM DR. MOHAMMED UMER CHAPRA

AN INFORMATIVE EVENT IS BEING ORGANIZED ON THURSDAY 22ND APRIL 2010 AT 9 PM AT LA'SANI (EX.SPINZER) RESTAURANT, MADINAH ROAD, JEDDAH. AN EMINENT BELONGS TO MEMON COMMUNITY DR. MOHAMMED UMER CHAPRA HAS KINDLY CONSENTED TO ATTEND THE EVENT AND SHARE WITH AUDIENCE HIS VIEWS & THOUGHTS ON THE TOPIC "**THE CENTRAL MESSAGE OF THE QUR'AN AND THE SUNNAH FOR MUSLIMS**" FOLLOWED BY DINNER.

WE HOPE THAT THE PROPOSED EVENT WILL BE VERY MUCH INFORMATIVE, USEFUL AND BENEFICIAL TO ALL ATTENDEES OF THE EVENT, PARTICULARLY TO THOSE WHO DESIRE TO LISTEN & LEARN FROM SCHOLARS KEENLY. INVITATION CARDS WILL BE ISSUED SOON. CARD CHARGES WILL BE SR.50/EACH. ALL COMMUNITY MEMBERS MAY CONTACT THE OFFICE BEARERS AND EVENT MANAGEMENT COMMITTEE FOR OBTAINING INVITATION CARD WHICH WILL BE AVAILABLE FROM 2ND APRIL 2010. THEIR CONTACTS ARE GIVEN BELOW:

DR.IQBAL MUSANI PRESIDENT CELL PHONE # 0504626523

YUNUS HABIB GOLI, VICE PRESIDENT CELL PHONE # 0558023529

ASIF LALA, VICE PRESIDENT CELL PHONE # 0503607567

TAYYAB MOOSANI, GEN.SECRETARY CELL PHONE # 0507183572

NASIR IBRAHIM, JOINT SECRETARY CELL PHONE # 0500319961

M. HANIF JANGDA, TREASURER CELL PHONE # 0505620861

MANSOUR SHIVANI, CELL PHONE # 0508367915

AFTAB MEMON, CELL PHONE # 0504599145

KALEEM AHMED, CELL PHONE # 0508275411

SHOAIB SIKANDAR CELL PHONE# 0504686132

IQBAL ADVANI, CELL PHONE # 0562961400

2) CAREER COUNSELING

"CAREER GUIDANCE SEMINAR" IN MAY OR JUNE 2010 FOR THE HIGH SCHOOL STUDENTS ALONG WITH THEIR PARENTS. EXPERTS WILL GUIDE OUR CHILDREN FOR THEIR FUTURE CAREER. IN ADDITION TO THE COUNSELING, A SPEECH FROM DR. M.UMER CHPARA MAY ALSO BE ARRANGED IN THE SAME EVENT.



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3) PRIZE DISTRIBUTION

A PRIZE & CERTIFICATE DISTRIBUTION PROGRAM IS TO TAKE PLACE IN NEAR FUTURE FOR THE MERITORIOUS STUDENTS OF THE YEAR 2009 / 2010.

ANNOUNCEMENTS

1. A **COMPUTER TRAINING INSTITUTE** HAS BEEN RECOMMENDED TO BE ESTABLISHED IN AZIZIA DIST WHICH WILL PROVIDE TRAINING TO MEMON STUDENT FREE OF COST WHILE NON MEMON WILL BE BENEFITED FROM THE INSTITUTE AT A VERY NOMINAL FEE. WE ARE IN SEARCH OF 2 ROOMS APARTMENT AT REASONABLE RENT OR OFFICE TYPE SHOP WHERE WE COULD PLACE AT LEAST 10 COMPUTERS EASILY. FUNDS WILL BE RAISED FOR THIS PROJECT OF JAMAT SOON.
2. IN ORDER TO ENCOURAGE BRILLIANT STUDENTS OF THE COMMUNITY **SCHOLARSHIP** SCHEME WILL ALSO BE LAUNCHED AS AN EDUCATIONAL PROJECT TO HELP OUTSTANDING STUDENTS OF OUR COMMUNITY TO ASSIST IN THEIR EDUCATION AND ACHIEVE SUCCESS IN HIS CAREER. THIS WILL BE FROM NON ZAKAT FUNDS.
3. THIS IS ALSO DECIDED TO INVITE APPLICATIONS FROM POOR FAMILIES WHO CAN NOT AFFORD **SCHOOL FEE** OF THEIR CHILDREN OR THEIR CHILDREN HAVE DISCONTINUED DUE TO INABILITY TO PAY THE SCHOOL FEE. THIS AID SHALL BE PROVIDED TO NEEDY FROM ZAKAT FUNDS AFTER NECESSARY FORMALITIES.
4. WE ARE ACCEPTING DONATIONS, CONTRIBUTION, OR COMMITMENT TO PAY IN FUTURE OR FOR SPECIFIC PROJECT. BROTHERS MAY DONATE THEIR **FUNDS** TO MEMON JAMAT SPECIFYING THE USAGE OF THEIR FUND IN ANY OF THE FOLLOWING:
 - TO USE IN WELFARE PROJECTS OF MEMON JAMAT
 - TO USE IN EVENTS OF MEMON JAMAT
 - TO USE IT IN ZAKAT AND/OR CHARITABLE PURPOSESDONORS MAY KINDLY CONTACT ANY OF THE OFFICE BEARERS OR FUNDS COMMITTEE.
5. WE HAVE DISTRIBUTED 6 COMPUTERS AND ARE STILL RECEIVING APPLICATIONS UNDER THE SCHEME OF COMPUTER DISTRIBUTION AT A VERY NOMINAL AND AFFORDABLE TERM OF REPAYMENT BETWEEN 50 TO 100 SR PER MONTH. THOSE WHO ARE REALLY IN NEED OF COMPUTER TO SUBMIT THEIR APPLICATION TO US ASAP.

6. REGISTRATION OF MEMON BROTHERS IS OPEN BY SUBMITTING MEMBERSHIP FORM TO ANY OFFICE BEARERS OR BY VISITING OUR [WEBSITE](#) AND REGISTERING YOUR SELF IN THE MEMBERS DIRECTORY which will FACILITATE DISTRIBUTION OF INVITATIONS ON VARIOUS OCCASIONS, CIRCULATION OF VARIOUS INFORMATION TO ALL BROTHERS.

خدمات برائے ضرورت رشتہ / Important Announcement about Matrimonial Services

After family gatherings organized by memon jamat during the year, several families have become active in searching match for their grown up children from among the community. Al Hamdo Lillah in this connection a good progress is going on, in fact proposals among various families for their children are being exchanged **with the help of families of some office bearers** under **strict confidentiality**.

Since the Memon Matrimonial Website is under construction which might take time, we kindly request all those memon families whose children are grown up and they intend to look for OR waiting for match now or after some time, to submit very brief particulars about their children. We can help them in finding match for their children. All information provided to us will remain **confidential** and all communications between two families will also be under **strict confidence**. Needless to mention that some families are already in contact with us and we are extending help to them for finding match for their children. Serious families may kindly fill out the following blanks and forward to us on masa@memonassociation.com OR female family members can contact a responsible lady of jamat on 0569596417 and let her know the details about searching a match. **Good Luck.**

Name of Head of Family _____ Nationality _____

Home Phone No. _____ Mobile _____ Email _____

Children: Sons : (1) Age ____ Education ____ Earning Yes or No (2) Age ____ Education ____ Earning Yes or No

Daughters : (1) Age ____ Education _____ (2) Age ____ Education _____

**Who is correcting himself to have
worldly praise wouldn't be corrected
A person who wishes
the pay of
virtue from people would never be
virtuous.**

جو شخص اپنی اصلاح اس لیے کر رہا ہے
کہ دنیا اس کی تعریف و عزت کرے
اس کی اصلاح نہیں ہو سکتی، اپنی نیکیوں کا صلہ
دنیا سے مانگنے والا انسان نیک نہیں ہو سکتا
ریا کار عابد اس عبادت کرنے والے کو کہتے ہیں
جو دنیا کو اپنی عبادت سے مرعوب کرنا چاہے۔



By: Nasir Ibrahim

Sadqa

Sadqa jab insan apne haath sy nikalta hai to.....

Sadqa ous waqt 5 jumley kehta hai....

- 1. Mein faani maal tha tu ney mujhey baqa di.**
- 2. Mein tera dushman tha ab tu ney mujhey dost bana liya.**
- 3. Aaj sey pahley tu meri hifazat krta tha aj sey mein teri hifazat karonga.**
- 4. Mein haqeer tha tu ney mujhey azmat dila di.**
- 5. Pahley mein terey hath main tha ab mein ALLAH key hath mein hun.**

Har achi baat ko doosray tak pohanchana bhi Sadqa hai



Watermelon

More citrulline — about 60 percent watermelon rind than in the flesh

BETSY BLANEY | AP

LUBBOCK, Texas: A slice of cool, fresh watermelon has effects similar to Viagra, researchers say.

Watermelons contain an ingredient called citrulline that can trigger production of a compound that helps relax the body's blood vessels, similar to what happens when a man takes Viagra, said scientists in Texas, one of the United States' top producers of the seedless variety.

Found in the flesh and rind of watermelons, citrulline reacts with the body's enzymes when consumed in large quantities and is changed into arginine, an

amino acid that benefits the heart and the circulatory and immune systems.

"Arginine boosts nitric oxide, which relaxes blood vessels, the same basic effect that Viagra has, to treat erectile dysfunction and maybe even prevent it," said Bhimu Patil, a researcher and director of Texas A&M's Fruit and Vegetable Improvement Center. "Watermelon may not be as organ-specific as Viagra, but it's a great way to relax blood vessels without any drug side effects."

Todd Wehner, who studies watermelon breeding at North Carolina State University, said anyone taking Viagra shouldn't expect the same result from

watermelon. "It sounds like it would be an effect that would be interesting but not a substitute for any medical treatment," Wehner said.

The nitric oxide can also help with angina, high blood pressure and other cardiovascular problems, according to the study, which was paid for by the US Department of Agriculture.

More citrulline — about 60 percent — is found in watermelon rind than in the flesh, Patil said, but that can vary. But scientists may be able to find ways to boost the concentrations in the flesh, he said.

Citrulline is found in all colors of watermelon and is highest in the yellow-fleshed types, said

Penelope Perkins-Veazie, a USDA researcher in Lane, Okla.

She said Patil's research is valid, but with a caveat: One would need to eat about six cups of watermelon to get enough citrulline to boost the body's arginine level. "The problem you have when you eat a lot of watermelon is you tend to run to the bathroom more," Perkins-Veazie said.

Watermelon is a diuretic and was a homeopathic treatment for kidney patients before dialysis became widespread.

Another issue is the amount of sugar that much watermelon would spill into the bloodstream — a jolt that could cause cramp-

ing, Perkins-Veazie said. Patil said he would like to do future studies on how to reduce the sugar content in watermelon.

The relationship between citrulline and arginine might also prove helpful to those who are obese or suffer from type-2 diabetes. The beneficial effects — among them the ability to relax blood vessels, much like Viagra does — are beginning to be revealed in research.





Dr. Mohammad Umer Chapra

Dr. M. Umer Chapra (born 1933), a Saudi citizen, is currently serving as Research Advisor at the Islamic Research & Training Institute (IRTI) of the Islamic Development Bank (IDB). Before joining IRTI in 1999, he worked as Senior Economic Advisor at the Saudi Arabian Monetary Agency (SAMA) from where he retired after a long service of 35 years. Dr. Chapra taught in the United States at the Universities of Wisconsin and Kentucky and worked in Pakistan at the Institute of Development Economics and the Islamic Research Institute. He has made seminal contributions to Islamic Economics and Finance over more than three decades in the form of ten books and monographs and more than seventy papers and book reviews. Consequently, he has received a number of awards, including the Islamic Development Bank Award for Islamic Economics, and the King Faisal International Award for Islamic Studies, both in 1989.

(Courtesy web)

Directory of English Publications

Islamic Research & Training Institute Publication Management System (IRTIPMS)

Dr. Chapra has kindly consented to be the Chief Guest in our upcoming special event with Dinner, taking place on 22nd April 2010 at La'Sani (Ex.Spinzer) Restaurant, Madinah Road, Jeddah at 9.00 p.m. where Dr. Chapra will deliver an enlightening speech on the topic of one of his books "Central Message of The Qura'an and The Sunnah for Muslims". Dr. Chapra has series of lectures in Pakistan these days and is expected to come back to Saudi Arabia in first week of April 2010. However, the seats in our upcoming event are limited, we request interested brothers to obtain invitation cards @SR.50/- or registered their names with any of office bearers or event management committee at an earliest.

CONFERENCE ON ISLAMIC BANKING A MYTH or A REALITY



Thursday April 8, 2010 at 4:45 p.m.
ICAP auditorium, Karachi (Institute of Chartered Accountant Pakistan)

Memon Professional Forum is organizing a Conference
On the topic "ISLAMIC BANKING – A MYTH or A REALITY"
Dr. MUHAMMAD UMER CHAPRA has kindly consented to be
the Key Note Speaker & Guest of Honor.

In this interest based economy, Muslims around the world have been trying to look for alternative mode of financing which are in conjunction with Sharia. They also want to understand the basis and logic behind those modes of Financing. Islamic Banking is one of the approaches to achieve the goals of Islamic mode of finance and thus saving the community from the sin of interest.

The most common argument against contemporary Islamic banking is that there is "no difference at all" in the visible shape. Some people claim that Islamic Banking merely involves change in name and documents. They argue that interest, being a practice in conventional banking is changed to "profit rate" in Islamic Banking.

The similarity in the visible process is also one of the major questions usually raised. But, if a transaction can be engineered in such a way that it becomes Shariah compliant, we should not conclude that the same is haram only because of its similarity to interest-based financing. For example, only by uttering the name of Allah Almighty upon an animal at the time of slaughter makes it halal and permissible while not doing makes it haram.

REGISTRATION

Mr. Hashim or Mr. Zhoab
021-34536574, 0300-2570498, 0302-2882430

**KINDLY CONFIRM YOUR PARTICIPATION.
PRIOR REGISTRATION IS COMPULSORY**

PROGRAM DETAILS

- Key Note speech by Dr. Muhammad Umer Chapra
- Presentation on Importance of Islamic Banking
- Presentation on Islamic Products
- Panel Discussion
- Dinner

Dr M UMER CHAPRA: A BRIEF BIOGRAPHY

Dr. Muhammad Umer Chapra is Research Advisor at the Islamic Research and Training Institute (IRTI) of the Islamic Development Bank (IDB), Jeddah. Prior to this position, he worked at the Saudi Arabian Monetary Agency (SAMA), Riyadh, for nearly 35 years, retiring as Senior Economic Advisor. He has authored 16 books and monographs and more than 100 papers and book reviews. He has received a number of awards, including the Islamic Development Bank Award for Islamic Economics and the King Faisal International Award for Islamic Studies, both in 1990. He was awarded the IOP (Institute of Overseas Pakistanis) gold medal in August 1995 by the President of Pakistan for service to Islam and Islamic economics at the First IOP Convention in Islamabad.



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Chief Patron



Mr. Yaqoob Moosani
Patron



Mr. Ahmed Abdul Karim-
Patron



Mr. Mohammed Chapra
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Wasim Taie

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Mohamed Ismail Ravera Pic. Not available