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Assembly of Muslim Jurists of America

19th Annual Imams' Conference

September 22-24, 2023

Houston, Texas

THE FIQH OF CONTEMPORARY MEDICAL ISSUES

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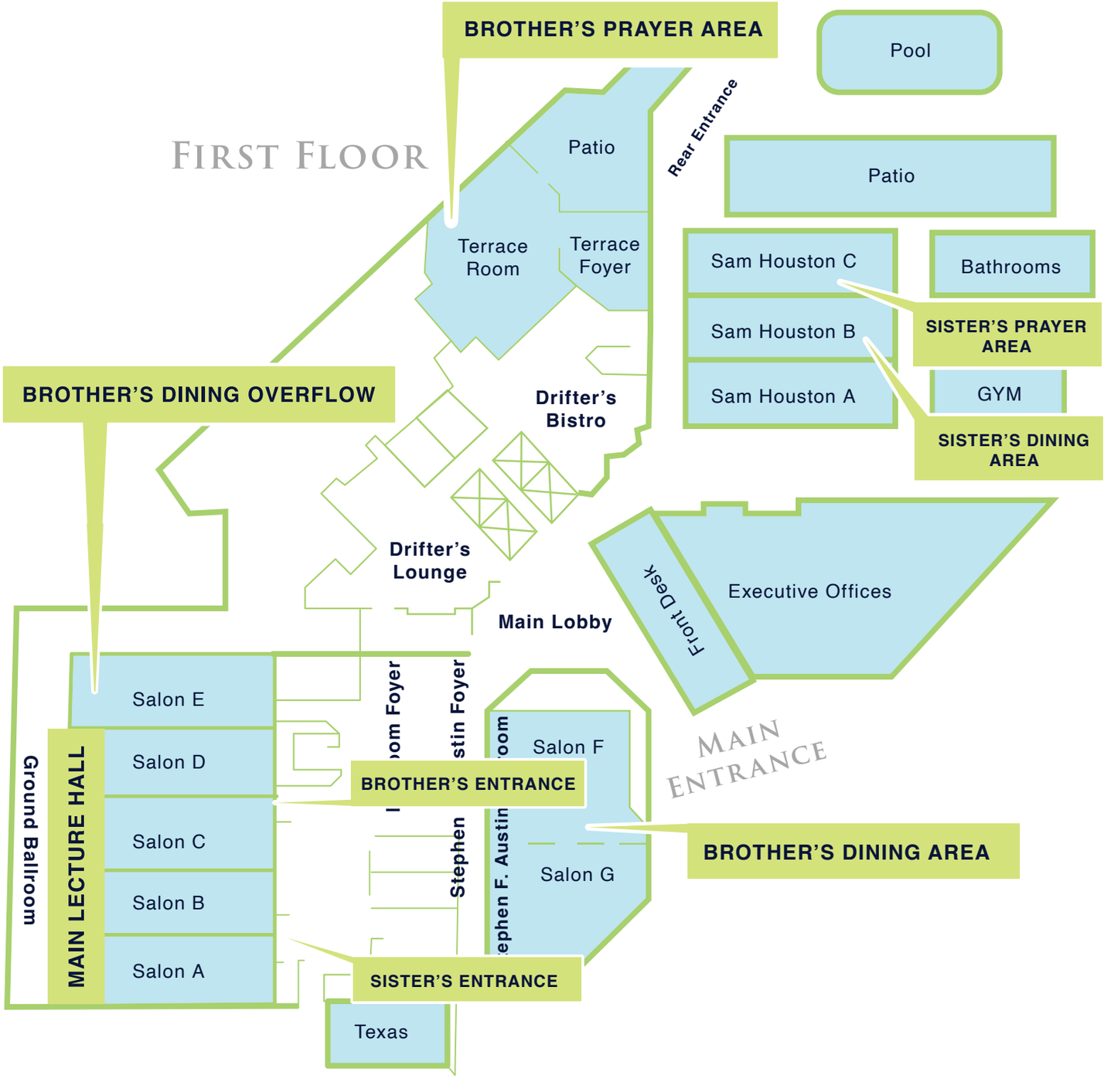
CONFERENCE MAP



AMJA 19th Imams' Conference

أحكام النوازل الطبية الحديثة في الشريعة الإسلامية
The Fiqh of Contemporary Medical Issues

FRIDAY — الجمعة

Legends

TIME/الوقت	ACTIVITY النشاط	PRESENTER/S العارض	MC	SPONSOR	SPONSOR TYPE	LOCATION

TIME/الوقت	ACTIVITY النشاط	PRESENTER/S العارض	MC	SPONSOR	SPONSOR TYPE	LOCATION
5:00 PM	REGISTRATION التسجيل					
7:00 PM - 7:30 PM	INTRUDUCTION كلمة ترحيبية	SADEQ ALHASAN صادق الحسن				SALOON A-D
	QURAN RECITATION تلاوة عطرة من القران الكريم					
	WELCOME REMARKS BY BR. AYMAN KABIR كلمة ترحيبية من االسيد أيمن كبير	AYMAN KABIR		ISGH	DIAMOND	
7:30 PM - 7:45 PM	OPENING REMARKS - SECRETARY GENERAL كلمة الأمين العام	DR. SALAH ALSAWY د. صلاح الصاوي	DR. AHMAD SHQEIRAT			
7:45 PM - 9:00 PM	GUIDELINES FOR EXAMINING MEDICAL AND NON-MEDICAL EMERGENCIES IN JURISPRUDENCE. معالم النظر في فقه النوازل الطبية وغير الطبية	DR. SALAH ALSAWY (45 MINS) د. صلاح الصاوي				
9:00 PM - 9:15 PM	MAGHRIB/ISHA PRAYER صلاة المغرب و العشاء	DR. WALEED MENEESE د. وليد المنيسي	SISTERS: SAM HOUSTON C BROTHERS: TERRACE			
9:15 PM	DINNER العشاء	SISTERS: SAM HOUSTON A/B | BROTHERS: SFA, SALOON E				

SATURDAY — السبت

Legends

TIME/الوقت	ACTIVITY النشاط	PRESENTER/S العارض	MC	SPONSOR	SPONSOR TYPE	LOCATION

TIME/الوقت	ACTIVITY النشاط	PRESENTER/S العارض	MC	SPONSOR	SPONSOR TYPE	LOCATION
6:15 AM	FAJR PRAYER صلاة الفجر	DR. HASAN ABUNAR د. حسن أبو نار	SISTERS: SAM HOUSTON C BROTHERS: TERRACE			
6:30 AM - 7:40 AM	BREAKFAST الفطور	SISTERS: SAM HOUSTON A/B BROTHERS: SFA, SALOON E				
8:00 AM – 8:30 AM	MUSLIM PROVIDERS PRESCRIBING FORBIDDEN DRUGS FOR NON-MUSLIMS وصف الطبيب المسلم الأدوية المحرمة لغير المسلمين	DR. HATEM AL-HAJ (20 MINS) د. حاتم الحاج	SH. SAEED PURCELL			SALOON A-D
8:30 AM - 9:45 AM	GENDER IDENTITY ISSUES, TRANSGENDERISM, SEX-CHANGE TREATMENT -GENDER IDENTITY AND DYSPHORIA AND GENDER CHANGE ISSUES PRESENTED TO A MUSLIM PHYSICIAN -TRANSGENDER TREATMENTS: INITIAL TREATMENT, MAINTENANCE, AND MANAGEMENT OF PATIENTS مسائل متعلقة بالجنس (الجندر) والتحول الجنسي وجراحات تغيير الجنس - اضطرابات الهوية الجنسية (الجندرية) والانزعاج الجندري وقضايا تغيير الجنس (الجندر) التي تعرض للطبيب المسلم. - علاجات تحويل الجنس: العلاج الأولي، والمتابعة، ورعاية المرضى.					DR. SUHEIL LAHER (40 MINS) د. سهيل لاهر
9:45 AM - 10:00 AM	BREAK استراحة					

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SATURDAY

السبت

Legends

TIME /الوقت	ACTIVITY النشاط	PRESENTER/S العارض	MC	SPONSOR	SPONSOR TYPE	LOCATION
10:00 AM - 11:15 AM	RULING ON PSYCH-ALTERING DRUGS MEDICAL USE OF CANNABIS PRODUCTS AND MARIJUANA RULINGS OF MEDICALLY INDUCED COMAS أحكام الأدوية المسببة للتغيرات النفسية والمزاجية التداوي بالحشيش ومستخرجاته أحكام الغيبوبة المستحثة	DR. HATEM ALHAJ (25 MINS) DR. RAFAQAT RASHID DR. NAZIR KHAN DR. RAMI ELZAYAT (25 MINS) د. رفقة رشيد - د. حاتم الحاج - د. نذير خان - د. رامي الزيات	DR. AHMED SOBOH	GUIDANCE RESIDENTIAL	VIP	SALOON A-D
11:15 AM - 11:30 AM	BREAK استراحة					
11:30 AM – 12:30 PM	OPEN DISCUSSION نقاش مفتوح	SH. MUSTAPHA ELTURK	RAHMA RELIEF	DIAMOND	SALOON A-D	
12:30 PM – 1:15 PM	LUNCH BREAK / GUIDANCE RESIDENTIAL PRESENTATION الغداء SISTERS: SAM HOUSTON A/B & BROTHERS: SFA, SALOON E					
1:30 PM - 1:45 PM	DHUHR/ASR PRAYER صلاة الظهر و العصر SISTERS: SAM HOUSTON C & BROTHERS: TERRACE	SH. FAISAL AHMAD الشيخ فيصل أحمد				
1:50 PM - 2:35 PM	Using alternative therapies from other cultures(yoga, Chinese medicine, known Buddhist medical treatments) استخدام العلاجات البديلة من ثقافات أخرى (اليوغا، الطب الصيني، ومعالجات البوذية المعروفة)	DR. YASIR QADHI (25 MINS) د. ياسر قاضي	MERCY USA	DIAMOND		
2:35 PM - 3:35 PM	Use of hospice care centers by Muslims for palliative care in terminal illness (by Muslim providers and patients),Withdrawal of life support and nutrition in terminally ill patients, Medical power of attorney, Advance directives, living will استخدام مستشفى الحالات النهائية لتخفيف آلام مرض الموت (من قبل الأطباء والمرضى المسلمين). سحب أجهزة الإنعاش والتغذية عن المرضى الذين يعانون من أمراض مستعصية ميؤوس من شفائها وكالة الرعاية الصحية، التوجيهات المسبقة، ووصية الحياة	SH. FAHAD TASLEEM	SALOON A-D			
		DR. BASEM HAMID DR. AYSHAH WAZWAZ (30 MINS) د. باسم حميد - د. عائشة وزوز	MVP	DIAMOND		
3:35PM - 4:00PM	BREAK استراحة					
4:00 PM - 4:30 PM	PERMISSIBILITY OF AUTOPSIES جواز التشريح الطبي	DR. HATEM AL-HAJ (20 MINS) د. حاتم الحاج	SH. YAHYA SUUFI	SALOON A-D		
4:30 PM - 5:15 PM	Rulings on Cosmetic Surgeries and on Being Compelled to do them Rulings concerning Laser hair removal treatment أحكام جراحات التجميل التحسينية والاضطرار لإجرائها أحكام إزالة الشعر بالليزر	DR. MOHAMMAD QATANANI (30 MINS) د. محمد قطناني	DIAMOND			
		SH. MOHAMED BADAWY	SALOON A-D			
		IMAN FUND / NAIT				

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SATURDAY — السبت

Legends

TIME | الوقت	ACTIVITY النشاط	PRESENTER/S العارض	MC	SPONSOR	SPONSOR TYPE	LOCATION
5:15 PM - 5:30 PM	BREAK استراحة					
5:30 PM - 6:45 PM	OPEN DISCUSSION نقاش مفتوح	DR. SAAD HASSANIN	BAITULMAAL	DIAMOND		SALOON A-D
6:45 PM - 7:10 PM	SPECIAL EVENT فقرة خاصة					
7:15 PM - 7:30 PM	MAGHRIB/ISHA PRAYER صلاة المغرب و العشاء	SH. NASSR GOBAH الشيخ نصر جوبع	SISTERS: SAM HOUSTON C BROTHERS: TERRACE			
7:30 PM - 8:30 PM	DINNER BREAK العشاء	SISTERS: SAM HOUSTON A/B & BROTHERS: SFA, SALOON E				
8:30 PM - 10:00 PM	OPEN SESSION أمسية مفتوحة	SH. AHMED MABROUK	SALOON A-D			

SUNDAY — الأحد

Legends

TIME / الوقت	ACTIVITY النشاط	PRESENTER/S العارض	MC	SPONSOR	SPONSOR TYPE	LOCATION
6:15 AM	FAJR PRAYER صلاة الفجر	SH. MOSSAD BELTAGI الشيخ مسعد بلتاجي	SISTERS: SAM HOUSTON C & BROTHERS: TERRACE			
6:30 AM - 7:45 AM	BREAKFAST الفطور	SISTERS: SAM HOUSTON A/B & BROTHERS: SFA, SALOON E				
8:00 AM – 9:30 AM	LEGAL CAPACITY AND MENTAL HEALTH DISORDERS المرض النفسي والمسؤولية الشرعية	DR. ZARABOZO (45 MINS) د. جمال زارابوزو	SH. SHAHID ALI	UIF / ISLAMIC RELIEF	GOLD	SALOON A-D
9:30 AM - 10:00 AM	BREAK استراحة					
10:00 AM - 11:00 AM	HUMAN REPRODUCTIVE CLONING AND NON-REPRODUCTIVE CLONING HUMAN GENETIC MODIFICATION AND GENE THERAPY AND ITS EFFECTS ON PREGNANCY AND ABORTION الاستنساخ البشري التكاثري وغير التكاثري التعديل الوراثي والعلاج بالجينات وأثره على الحمل والإسقاط	DR. FARES NAJAR DR. HIKMAT QABBANI (40 MINS) د.فارس نجار - د. محمد حكمت قباني	AMANA FUND / PURE HANDS	DR. AHMAD KHATER	GOLD	SALOON A-D
11:00 AM - 12:00 PM	OPEN DISCUSSION نقاش مفتوح	AL-MISBAH				
12:00 PM - 12:45 PM	LUNCH BREAK الغداء	SISTERS: SAM HOUSTON A/B & BROTHERS: SFA, SALOON E				
1:00 PM - 1:15 PM	DHUHR/ASR PRAYER صلاة الظهر و العصر	DR. MUWAFFAK ALGALAIENI د. موفق الغلاييني	SISTERS: SAM HOUSTON C BROTHERS: TERRACE			
1:20 PM - 2:45 PM	Acts of Worship and Medical Issues أحكام العبادات المتعلقة بالمرضى	DR. SALAH ALSAWY (30 MINS) د. صلاح الصاوي	SH. HOSSAM MUSA	SALOON A-D		

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SUNDAY — الأحد

LEGENDS

TIME | الوقت	ACTIVITY النشاط	PRESENTER/S العارض	MC	SPONSOR	SPONSOR TYPE	LOCATION

TIME	ACTIVITY	PRESENTER/S	MC	SPONSOR	SPONSOR TYPE	LOCATION
2:45 PM - 3:15 PM	BREAK استراحة					
3:15 PM - 4:45 PM	OPEN DISCUSSION نقاش مفتوح			SH. TAHA HASSANE		SALOON A-D
4:45 PM- 6:00 PM	CONCLUDING SESSION اللقاء الختامي			SADEQ ALHASAN		
6:00 PM - 7:00 PM	DINNER BREAK العشاء	SISTERS: SAM HOUSTON A/B & BROTHERS: SFA, SALOON E				
7:15 PM	MAGHRIB/ISHA PRAYER صلاة المغرب و العشاء	SH. MOHAMED NUR الشيخ محمد نور	SISTERS: SAM HOUSTON C & BROTHERS: TERRACE			

MONDAY — الاثنين

LEGENDS

TIME | الوقت	ACTIVITY النشاط	PRESENTER/S العارض	MC	SPONSOR	SPONSOR TYPE	LOCATION

TIME	ACTIVITY	PRESENTER/S	MC	SPONSOR	SPONSOR TYPE	LOCATION
6:15 AM	FAJR PRAYER صلاة الفجر					
7:00 AM - 7:45 AM	BREAKFAST الفطور					
7:00 AM - 7:45 AM	WORKSHOP CHECK-IN (BADGE IS REQUIRED) التسجيل					
8 AM - 5 PM	MENTAL HEALTH TRAINING FOR IMAMS مفاهيم الصحة النفسية	DR. RANIA AWAAD / DR. OMAR M. MAHMOOD د.رانية عوض / د. عمر محمود				SALON A/B
8 AM - 5 PM	LEGAL ISSUES FOR IMAMS: NAVIGATING THE INTERSECTION OF FAITH AND LAW قضايا قانونية تهم الأئمة	AZAM NIZAMUDDIN / ADAM MALIK / TAWFIQ MORRAR د. موفق الغلاييني				SALON D/E
12:30 PM - 1:15 PM	LUNCH BREAK الغداء	SISTERS: SAM HOUSTON A/B & BROTHERS: SALON C				
1:30 PM	DHUHR/ASR PRAYER صلاة الظهر و العصر	DHUHR/ASR PRAYER	SISTERS: SAM HOUSTON C BROTHERS: TERRACE			

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COUNTRY FEATURE
US

Islamic finance in the US: Banks are not the solution

Since the creation of the US, the founding fathers — namely George Washington, Thomas Jefferson and the likes, as well as early presidents, such as Abraham Lincoln — have all warned against banking practices and the practice of usury. What they consistently and repeatedly warned against is now known to us as the modern financial system. They cautioned that this system would ultimately destroy the democracy that they worked so hard to establish in the New World. KHALED ELSAYED explores.

Khaled Elsayed *is the president and CEO of Guidance Residential. He can be contacted at kal.elsayed@guidanceresidential.com.*

One of the founding fathers and President John Adams said: "There are only two ways to conquer and enslave a nation. One is by the sword, and the other is by debt."

Adams equated debt to the sword, and today, citizens of our nation have more debt than at any other time in history. By his definition, we have become an enslaved nation.

The American dream has always been and still is homeownership.

A home is not only a shelter for you and your family. It is one of the only ways for most Americans to create family wealth. For Muslim Americans, the decision to own a home without compromising their faith was not possible using the conventional financial system.

Why did Muslim Americans forsake the conventional financial system?

Muslims were forbidden from participating in the practice of usury (Riba) according to the Quran, just as Christians were forbidden according to the Bible and Jews were forbidden according to the Torah. This is also consistent with what the founding fathers and early presidents warned.

The Abrahamic faiths explained that the practice of usury is an affront and a direct challenge to God Almighty. Through this practice, man seeks to create wealth without introducing any product or service to achieve that wealth. This is tantamount to creating something from nothing — a direct rival to God's divine right to create from nothing.

Before the world labeled the faith-based principles that are promoted by all three monotheistic faiths as Islamic finance, commerce was conducted with the agreed-upon probation of usury for centuries. We have only come to know this form of financing as Islamic finance because over time, bankers, who were known at the time as money lenders, introduced modifications to these divine laws. These modifications were generally accepted by Christians and Jews, but Muslims continued to avoid the participation in, and the practice of, usury.

It is not because the Christian and Jewish faiths changed their scripture to accept the practice of usury. The change was by way of the introduction of a simple, and innocuous word of 'interest' into financial contracts during the Middle Ages by European monarchs. During that period, these monarchs were in a constant state of war, and war is expensive.

The challenge for them was that they were given the title of 'Holy Roman Emperor' and 'Defender of the [Christian] Faith', and Christianity prohibited the practice of usury. The solution was to change the word 'usury' to the word 'interest' since it is in the 'king's interest' as 'defender of the faith' to wage 'holy wars'. This simple modification ushered in the modern financial system, and today, most people do not recognize that interest and usury are the same thing.

The conventional banking system modified a great deal more to normalize the practice of usury. One such modification allows a bank to inflate a consumer's deposit by 10 times or more using a method called fractional reserve. This method converts a cash deposit of US$100 into a fictional US$1,000 and converts it to debt to consumers through credit cards or interest-bearing loans. Moreover, banks are value-neutral, which means they can lend to a variety of business borrowers. These businesses may not share your values and may be engaged in non-permissible practices, such as gambling and liquor.

"Once in debt, interest is your only companion every minute, every day and every night; you cannot shun it or slip away from it; you cannot dismiss it, it yields neither to entreaties, demands, or orders; and whenever you get in its way or cross its course or fail to meet its demands, it crushes you … Interest never sleeps nor sickens nor dies; it never goes to the hospital, it works on Sunday and holidays, it never takes a vacation, it never visits nor travels, it takes no pleasure … it is never laid off from work, nor discharged from employment, and it never works on reduced hours," said

JR Clark, a former US undersecretary of state.

As a result, financing a home through a conventional bank means actively enriching a bank and further propagating the practice of usury (Riba) while indirectly supporting ventures prohibited by Islam. This is not ideal for faith-conscious consumers.

With this backdrop, to address this challenge that American Muslims face, a non-bank, Riba-free financing solution has been offered by Guidance Residential, a stand-alone Islamic finance organization in the US.

The program was developed by its independent Shariah board with the engagement of multiple law firms as well as Freddie Mac (a US government-sponsored enterprise)'s executive leadership and legal teams.

This Musharakah program meets five key principles necessary in order to comply with Shariah compliant standards: 1) Rooted in divine law, 2) Economically just, 3) Promotes circulation of wealth, 4) Asset-backed, and 5) Shares in the risk. The Islamic home financing program even established a limited liability company (LLC), which creates a true and legal co-ownership with homeowners under US law.

This great attention to detail and dedication to the introduction of an authentic faith-based program resulted in a declaration by the **Assembly of Muslim Jurists of America** (AMJA) that the Musharakah program is "sound" and "permissible" when a consumer needs to purchase a home in a manner that is consistent with Islamic finance principles.

AMJA is an independent organization that is comprised of leading US scholars, who have also opined on other Islamic finance programs being offered by US banks, alongside their conventional banking practices through subsidiaries that they have created.

These banks have given their subsidiaries names that allude to Islam in some fashion. For example, University Bancorp named its subsidiary University Islamic Finance (UIF), Devon Bank named its subsidiary Devon Islamic, and Bank of Whittier named its subsidiary LARIBA. These subsidiaries are not independent of the banks, and in fact are an extension of the banks.

According to US Code 12 CFR Sec 5.34(e)(2), banks must have complete control of the subsidiaries' management team and operations of the subsidiary, and no other person or entity has the ability to exercise effective control, or influence over the management or operations of the subsidiary.

AMJA ruled that UIF's and Devon Islamic's contracts are "surrounded by doubts concerning whether the bank truly owns the property". It went on to explain that "this contract also contains some defective, or problematic conditions or aspects of great unfairness". AMJA also pointed out that there were "a number of [other] Shariah violations and invalid conditions, including having two different contracts (sale and lease) at one time, about one item during one time period."

AMJA's conclusion was that consumers should only deal with these two bank contracts in the face of "Dire Need"!

As for Whittier Bank's LARIBA, AMJA ruled that the bank's contract "does not differ from a traditional mortgage that interest-based banks provide. This is the overriding contract between this company and the purchaser and what they present as an Islamic form actually has no existence in reality and has no legal authority in case of dispute".

AMJA's ruling was that "it is not allowed to deal with this company as their model contains clear and explicit interest".

AMJA noted that: "These federal, interest-based institutions put a number of restrictions on them that virtually prevent their contracts from being free of these Islamic violations. These violations differ in intensity from one company to another."

Recently, University Bancorp introduced a Musharakah (co-ownership) model through its subsidiary, UIF. It claims that it is able to achieve this co-ownership without setting up an LLC. But according to US Code Title 12, Chapter 2 which governs the conduct of US banks in the "business of banking", banks are precluded from investing in and owning real property. Simply speaking, they cannot legally become owners or co-owners of real estate properties. This is one of the main reasons they cannot set up an LLC to establish legal ownership in real property as co-owners.

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Islamic Society of Greater Houston (ISGH), founded in 1969, is an organization dedicated to serving the needs of the community by specializing in services that are essential to its success. From educating our youth to serving the underprivileged, ISGH offers an array of services that cater to most segments of our community. Our organization is grounded in Islamic values which promote a strong Muslim identity, and we strive to practice with compassion, tolerance and respect for all.

ISGH **SERVICES**

Working together for our community

20 MASJID/ MUSALLAHS

ISGH maintains 20 Masjid/ Musallahs with **1,000s** of worshippers every day. Friday Khutbah (sermons) are held all year long with a line up of Khateebs who are inspiring and uplifting.

4 FREE HEALTH CLINICS

ISGH manages free health clinics throughout the Greater Houston Area in partnership with Shifa Clinics to offer medical care to any individual in need of health care.

5 FULL TIME ISLAMIC SCHOOLS

ISGH operates five full-time licensed Islamic schools which offer a curriculum based on the guidelines set by the Texas Essentials of Knowledge and Skills (TEKS).

FINANCIAL ASSISTANCE

ISGH is dedicated to serving the underprivileged by collecting and distributing funds and other essentials for families. **765 Families** are supported monthly with rent/utility and **241** with monthly food support.

FUNERAL SERVICES & ISGH MUSLIM CEMETERY

ISGH provides funeral and burial services for all Muslims living in the Greater Houston Area. All services are tailored to follow proper Islamic practices and guidelines.

COMMUNITY SERVICES & DAWAH

ISGH conducts Nikah ceremonies, Shahadas, and provides Religious Counseling and Support. In addition, Dawah and Outreach programs are ongoing at each of the centers.

YOUTH PROGRAMS

ISGH offers various Youth Programs at its Islamic centers including sport activities, group discussions with Imam, social activities, volunteer opportunities, and family nights.

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ISGH's Job Networking committee provides career resources and job opportunities for the community through workshops, classes, webinars, and training.

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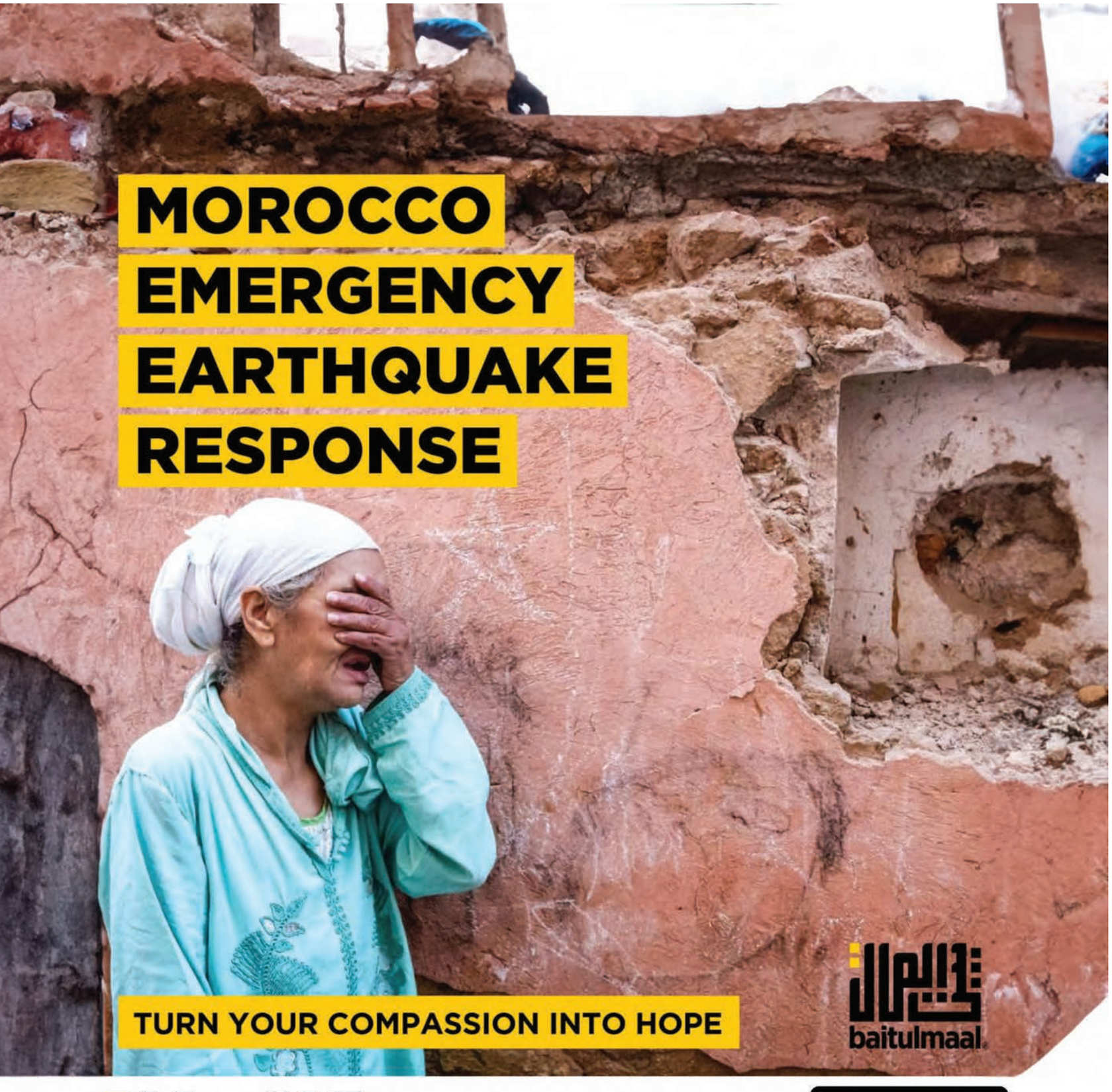

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