

FALL 2022



*THE OTHER SIDE
OF THE COIN*

VOL 10 | SS 01

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Dear Reader,

Assalamualaikum!

We all know money does not grow on trees, but many times, we find ourselves wishing that it could. Nowadays, leaving the house to run a few errands—like getting gas, groceries, and toiletries—entails parting with a shockingly and unreasonably high amount of hard-earned money. With terms like “bitcoin” floating around, inflation on the rise, people investing in stocks, and online banking, understanding and keeping up with finances in contemporary society can become increasingly difficult. This is especially true for our youth.

In this issue, our brilliant writers investigate **The Other Side of the Coin**, as they discuss a handful of different topics related to money. Our insightful **Feature** reflects on what it is like to be a young person living in today’s economy and contrasts modern financial challenges with previous generations. **Qur'an & Hadith Gems** sheds light on the importance and benefits of spending in the way of God. Learn about the divides created by money in our **Hear Me Out** pieces. Our **An Apple A Day** article talks about whether or not there is a

relationship between making purchases and a person’s overall happiness.

This theme captures youth perspectives on financial matters by exploring various thoughts and experiences. As readers flip through the pages of this issue, we hope to leave them with some priceless lessons and encourage them to reflect on the impactful role money plays in our lives.

Until next time,

Hareem Syed

Editor-in-Chief





Q&A

Many people are investing in stocks nowadays.
Where does Islam stand on the matter?

A: Many big corporate names started as partnerships, including HP, Microsoft, Apple, Facebook, and Google. Usually, two or more people get together to bring value to society through innovation. They invest together and sweat together. With growing success, it makes sense to get money to expand operations. Investors may invest in a startup hoping to get some reward later. Usually, investors do not work with founders but still own a slice of the startup. All of this is permissible in Islam. Essentially, partnerships that require working together, or some of the partners working while others contribute money, are permissible.

Stocks are another form of similar partnerships. They form a vehicle whereby a partner may sell some of their share in the company to another person or buy from others. Stock exchanges (such as NASDAQ, NYSE, etc.) are markets to make these trades. This is also permissible.

Modern stock exchanges offer derivatives that may also be traded. Derivatives violate multiple Islamic principles. For example, the seller must own the asset before a sale. Owing to the Qur'anic injunction to help each other in matters of goodness and piety and not to help each other in matters of sin and transgression, an investor may not remain oblivious to corporate goals and adopted means. They must only invest in corporations that do not fall into this.

How can I establish a deeper connection with Islam instead of feeling like I am simply going through the motions (praying, fasting, etc.) because I have to?

A: Before we perform rituals, the first pillar of Islam is about belief. We only perform rituals because of belief in Islam—it is the knot that we hang the rest of Islam upon. To have a deeper connection, we must nurture this belief first. The stronger the belief, the greater the conviction, and rituals will automatically have greater meaning. Before every ritual, we must first form a clear intention.

We pray and fast because of our conviction in the creed, not because we are going to feel good about ourselves after doing so. At the same time, the human mind may take some time to get the full flavour of performing rituals, just like it takes time to be good at anything new. Islam recognizes that and gives the believer a lifetime and multiple opportunities. Undoubtedly, the earlier, the better!

Islamic rituals emphasize the end of such. For instance, there are more raka'as¹ and more frequent prayers towards the end of the day than at the beginning. The best time to pray at night is the last one-third of the night. Laylatul Qadr² comes in the last ten days of Ramadan. Eid-ul-Fitr is after Ramadan. Hajj³ is on the ninth day of the blessed ten days, and the tenth is Eid-ul-Adha. It is as if the earlier time is a preparation for the latter. Likewise, rituals performed earlier in life may prepare a person for the quality of worship later in life. A building's foundation is constructed first, but the adornments of the building are likely going to be put on last. Of course, there is no building without a foundation.

¹ Rak'ah: a portion of Islamic prayer
² Laylatul Qadr: Islamic night of power
³ Hajj: Islamic pilgrimage

**Questions answered by:
Mir Mohammed Assadullah**

The Career Chronicles

About the interviewee

Aya Taji is a young Canadian Muslim of Syrian origin. She has a Master of Accounting (MAcc) from Toronto's Schulich School of Business and currently works as a Junior Accounting Associate at Clearhouse LLP. She shares her career journey with us here.

Q: What led you down this career path?

I ended up in accounting by accident. I have always wanted to be a dentist and in high school I only did sciences. I decided, however, to try something new in university, see things through a different spectrum, and thought, what's the worst that can happen? I could always switch out. So, I went to Schulich and kind of stuck with accounting.

Q: What does a typical workday look like?

Accounting is a mentally exciting career. You spend your whole day looking at spreadsheets, analyzing financials, calculating taxes, making financial statements, and more. It requires lots of hours. During the busy season, you work over 10 hours a day and more than 5 days a week. You spend most of the day stuck to a screen, but you fight through it because you are helping clients make the best financial decisions for themselves. This makes it all worth it.

Q: What is your favourite part of your job?

Accounting is a very collaborative job. There are lots of gray areas within accounting laws and practices because it bubbles down to your own perception and understanding of the situation. So, most activities require teamwork. You work with clients and colleagues to achieve the best results.

Q: What advice would you give to young people who are interested in this field?

The way to win is to be yourself and show everyone what you are made of. Go out, network, meet new people, and just be your own quirky self. Accounting entails continuously learning about anything and everything. You dive into different industries, like technology. I previously worked in the medical field as a healthcare provider and you would be surprised to learn how much my internal understanding of the medical field helped me in working with a client who belonged to that field. It better allowed me to give them advice and understand their business.

Q: Can you briefly explain cryptocurrency?

Cryptocurrency is basically digital money, but it has a plus side! It is trackable. The coin is recorded very thoroughly in terms of who has owned it and in what order. This makes it hard to commit fraud. Cryptocurrency is also very volatile. This digital money's worth in the real world changes and varies drastically. This is because it sometimes becomes more popular or in higher demand due to people anticipating growth. It can be influenced by changes in the economy or sometimes just changes randomly.

Q: Do you have any tips for financial success?

A great way to manage your finances is to know where your money is going! We lose sight of that really quickly because we focus on what is coming in more than what is leaving our bank account. If you see that your money is being spent on useless things, you can move that money and use it more productively—like investing it instead! When investing, always diversify (put your money in different places and try different things).

**Interviewer:
Hareem Syed, 20**

THE MORE YOU \$ P E N D THE MORE YOU G A I N

Inaya Faraz, 13

From earning to spending, our religion teaches us all about money. One of the pillars of Islam, Zakat, is all about obligatory charity that eases the suffering of millions and purifies, increases, and blesses your remaining wealth.

After Zakat, there are many ways that you can spend on yourself and others in the way of God. Let's say you have sensitive skin and you need to use an expensive, doctor-prescribed face wash to keep it clean. In this situation, the hadith¹ "Indeed, your own self has rights over you"² comes to mind. If you buy that product with the intention of keeping your face clean for Allah³ (SWT⁴), as it is Amanah⁵ on you, you will be rewarded for it.

After ourselves, it is our family that has the biggest right to our earnings. Allah says in the Holy Qur'an, "They ask thee (O Prophet) what they should spend (in charity). Say, whatever you spend that is good

is for parents, and relatives, and orphans, and those in want, and for travelers. And whatever you do that is good Allah knows it well."⁶

We should spend on family and friends. If we give it a



"If we give it a little thought and have the right intention, Allah (SWT) rewards us for our spending."

little thought and have the right intention, Allah (SWT) rewards us for our spending. For example, I know kitchen gadgets ease my mom's work, so I could gift her something

like a standing dough mixer. Once, I went to the basement where my dad works from home and noticed it is pretty cold down there. I bought a few warm pairs of socks that could comfort my father while working. Our Prophet (PBUH)⁷ emphasized on various occasions the significance of spending on family members. He once said, "When a Muslim spends something on his family intending to receive Allah's reward it is regarded as Sadaqah for him."⁸ Sadaqah increases your remaining wealth by increasing the blessings of Allah in ways we cannot imagine.

We must constantly remind ourselves that our expenditures, whether monetary or non-monetary in nature, such as time and effort, are solely for the purpose of pleasing Allah SWT and gaining His favours. Think about how you might help others with your money, time or effort. You have no idea how it will benefit you on the day of judgement.

¹ A collection of traditions containing sayings of the Prophet Muhammad

² Jami' at-Tirmidhi, Abu Dawud, Book 36, Hadith 111

³ Arabic for God

⁴ Subhanahu wa ta'ala (Glory be To Him, the most High)

⁵ The moral responsibility of fulfilling one's obligations properly.

⁶ Al-Quran, Chapter 2, Surah Baqarah, Ayah 215

⁷ Peace Be Upon Him

⁸ Sahih-ul-Bukhari, Book 69, Hadith 1

A TREASURED Transaction

Abeeha Imtiaz, 19

H ave you ever seen someone who has just landed an incredible deal? Their level of excitement is felt in their speech, actions, and mood.

In Surah 9, Verse 111 of the Qur'an, we learn of a transaction that is beyond this world. One whose currency exchange rate never loses value, is of great benefit, and is the best deal you can find. This transaction should bring more joy to your face than winning a new mansion by the lake or a million dollars. The contentment that you feel from this transaction should excite you and push you out of your seat to do more for the Deen¹ because, as mentioned in the verse, the buyer is Allāh², and the lives and wealth of the believers were bought from them.

The believers dedicate and spend from their lives and properties to make Deen prevail, as it matters most for them. They look after it just as they look after their own personal matters: with great care. Loving and serving it as

their own, and defending it as their own. They do the work of Deen because it is a real personal need—not a want, hobby, or burden.

Allāh has purchased from the believers their lives and wealth. Due to the purchase, these two things become Allāh's alone. We do not have the authority to do with these two things as we please, nor do we have the liberty to argue about things that these two undergo, as they are not ours to begin with. They are His, so we do with them what pleases Him and Him alone.

In worldly business, nothing is bought until all necessary payments and investments are made, and the money comes from working hard, long hours. Likewise, the entry to Jannah³ requires deeds. Jannah is superior to its price—which is the dedication of one's life and wealth. Do not nullify your investments for Jannah by

announcing all the good done by you.

As Muslims, we have a contract with Allah, hence we need to be careful to not violate the contract, or else the product (Jannah) will not be received. Be careful to uphold the contract at all times as, unlike a worldly contractor who can not hold us accountable for the hidden matters, Allah can see it all. What you have given and what you get in return goes in your favour, so be a wise investor.

Information for this article was sourced from an English Tafseer lecture offered by Mariam Wasti through the Al Huda Institute: Taleem Al Quran.

"Allāh has purchased from the believers their lives and wealth."

¹ Deen: Religion of Islam in Arabic

² Allah: God in Arabic

³ Jannah: Paradise in Arabic

REACHING NEW LIGHTS

The Science of Optogenetics

Shifa Hussain, 14

The human brain is the most complex part of the body, composed of approximately 86 billion neurons—about the same as the number of stars in the milky way! Each neuron uses tiny electrical impulses and chemical signals to transmit information between different areas in the brain and nervous system.

What if you could actually control a neuron? This is not science fiction—it is fact! Scientists have been able to create a synthetic biological technique called *optogenetics* to activate specific neurons or single-celled creatures, controlling the activity of cells with light.

First of all, how does a neuron transmit signals? Neurons contain certain pathways on a cell's surface that are called ion channels. These are somewhat like switches that start and stop electrical signals travelling down the cells. They are activated when neurotransmitters, or signalling molecules, attach themselves to the receptors. This allows charged atoms, or ions, to move into the cells and generate an electrical current, transmitting signals.¹ Scientists have been trying to control the activity of ion channels for years, as it would elicit great potential for changing neuronal function to understand, treat, and possibly cure neurological conditions.

Algae are single-celled organisms that have evolved to swim toward light. When blue light is shone on the eyespot of an algae cell, a channel opens and electrical signals are sent, so the flagella can propel the algae towards sunlight.² If this light-sensitive part of the algae was cloned and added to the neurons using genetic modification, those neurons could be made light-sensitive as well, changing the behaviour of the animal.³ However, the light used must be on the wavelength that a channelrhodopsin responds most optimally to. This is why blue light is used for the algae, while bacteriorhodopsin uses green.

Scientists have been able to test this on mice and rats. After genetically modifying the neurons in a mouse's brain, fibre optic wires were fed through a hole in the skull and used to transmit micro-precise light pulses that lasted just 0.001 seconds.⁴ This triggered the ion channels to open, sending signals. Mice have evolved to prefer small, enclosed spaces like their burrows. However, they must venture out in the open to find food, water, and mates, which only happens if the animal is comfortable with the environment. In the experiment, when the scientist turned on the light, the mouse's behaviour changed immediately, exploring the arms of the maze. When the

light was switched off, the mouse regained its previous, hesitant demeanour, retreating to the closed-off ends of the pathway.⁵

After that breakthrough, it was confirmed that changing the activity of specific neural circuits through the use of optogenetics can trigger dramatic changes in an animal's behaviour!

Optogenetics has truly 'shed some light' on our understanding of the brain and behaviour. It may someday be used as precision medicine to treat diseases more effectively.

¹. Candice, Lee. Lavoie, Andeanne. Liu, Jiashu. Chen, Simon X. Lui, Bao-hua. "Light Up the Brain: The Application of Optogenetics in Cell-Type Specific Dissection of Mouse Brain Circuits." Frontiers. <https://www.frontiersin.org/articles/10.3389/fncir.2020.00018/full>, January 01, 0001.

². Boyden, Edward. "Explained: Optogenetics." YouTube, uploaded by Massachusetts Institute of Technology, 7 November 2013, <https://www.youtube.com/watch?v=Nb07TLkJ3Ww>

^{3,4,5}. Tye, Kay M. "What investigating neural pathways can reveal about mental health", Ted. https://www.ted.com/talks/kay_m_tye_what_investigating_neural_pathways_can_reveal_about_mental_health?language=en, October 2014.



Inaya Faraz, 13

In today's world, it is difficult to come across an industry that does not incorporate Information Technology and its applications. Business, banking, and medicine are just a few examples. Technology has made its way into every field with systems that are intelligent and automated. The I.T. industry is growing so quickly that it makes up 35% of the entire world market.¹

I.T. has had the greatest impact on economic growth in the United States. This revolution has aided many other countries as well. Canada, Finland, France, Korea, and so on have discovered considerable effects of I.T. on company productivity. Entrepreneurship and micro-businesses, in addition to major commercial businesses, contribute significantly to a country's economy, and with the emergence of I.T., they have become even more valuable in advancing a country's wealth.

The HIHP² is an organization in India that provides women with mobile devices so they can launch their tech-driven businesses. By encouraging women to come up with innovative ideas, HIHP is helping to improve the economy in a sustainable and long-term fashion. Other countries that are successful in creating businesses are Nigeria, Egypt, and Indonesia. 38% of these nations' GDP³ was generated by micro-entrepreneurs.⁴

Entrepreneurs have also strengthened with help from the ECEP.⁵ Before 2008, 95% of farmers sold their products in local marketplaces and had limited access to other markets. Due to a lack of market competition, transaction costs were high, and they had difficulty obtaining reasonable rates. With the help of I.T., agricultural producers gained access to external customers and were able to negotiate better prices. This increased their income and enhanced the quality of their products.⁶

There is a widespread misconception that technology is causing unemployment.



There is a widespread misconception that technology is causing unemployment. On the contrary, research by an English-based Deloitte Consultancy analyzed employment trends for the past 140 years and reported that Technology created more jobs than it took away.⁷ Furthermore, IT enables more people to enter the workforce, including disabled persons or those who are unable to work full-time but can work part-time or from home.

Empirical research has consistently found that increasing ICT⁸ use can result in increased GDP, productivity, and employment—even in developing nations! For the successful integration of technology into emerging economies, a careful balance is required. This entails meeting the demands of the population by fostering digital literacy and technology use.

It can be said that I.T. is truly a door to infinite opportunities and a modern era bliss.



A
**MODERN
ERA
BLISS**

¹. Watters, A. 25 Crucial I.T. Statistics & Facts to know.

². Hand In Hand Partnership

³. Gross Domestic Product

⁴. How technology is helping economies in developing countries. The Borgen Project.

⁵. Ethiopia Commodity Exchange Program

⁶. How technology is helping economies in developing countries. The Borgen Project.

⁷. Is technology rising unemployment rates? Group Discussion Ideas.

⁸. Information and communications technology



Simple & Easy Tandoori Chicken Poutine

Arub Syed, 17

*Putting a **desi-style twist** on traditional poutine, this **flavourful dish** is sure to be a hit at dinner time!*

INGREDIENTS

- Boneless chicken (about 2 cups chopped)
- Tandoori chicken masala seasoning
- Red chilli powder, salt, pepper (to taste)
- Lemon juice
- 1 bag (900g) of frozen straight-cut french fries
- Canola oil (for frying)
- 2 tbsp butter or margarine
- $\frac{1}{4}$ cups flour
- 2 cups vegetable broth
- 1 packet Club House Poutine Gravy mix
- Bell pepper (finely chopped)
- 1 $\frac{1}{2}$ cups mozzarella cheese (shredded) or cheese curds

NOTES

- Chopped bell pepper is just one of the many additions you can make to poutine. Feel free to try out other vegetables or add-ins that interest you!
- Very hot gravy helps to melt the cheese and absorbs well into the fries, for an overall better tasting poutine.
- Try salting or seasoning your fries before combining with everything else to avoid any bland flavours coming through.
- The Club House flavouring packet is not absolutely necessary, it just helps to bring that classic gravy flavour. You can always try other flavourings of your choice!

DIRECTIONS

Prepare the chicken:

- Chop up the chicken.
- Mix tandoori masala seasoning, red chilli powder, salt, pepper, and lemon juice.
- Rub the marinade onto the chicken.
- Cook the chicken in a frying pan and set aside.

Prepare the fries

(this can be done while the gravy cooks):

- Fill a pot with canola oil and heat it up.
- Add the frozen french fries.
- Fry until golden brown.

Prepare the gravy:

- In a saucepan, melt the butter.
- Once completely melted, stir in the flour.
- Cook on low-medium heat for 2-3 minutes.
- Slowly add the vegetable broth while stirring with a whisk.
- Once combined, add the poutine flavouring packet.
- Add salt, pepper, red chilli powder (to taste).
- Stir occasionally, scraping the sides and the bottom of the pan until thickened.

Assembly:

- In a large dish or pan, add the hot fries, chicken, and chopped bell pepper.
- Combine using a large spoon.
- Once combined, add grated cheese and/or cheese curds and top with hot gravy.

Enjoy!

Miracles

Inspiration from Surah Hajj: Verse 5

Abeeha Imtiaz, 19

114 surahs that rattled my heart

Beautifully painting the reality of life in my mind like a vividly colored picture, better than any piece of art.

From binge-watching to wrong ambitions,
Trying to gain honor and prestige in the eyes of people through high-paying positions

The never-ending lists of complaints and people to impress,
Other than these goals I was really purposeless.

But you see, this Quran, it wakes up people from their heedlessness. I was that dead earth lifeless and dry,
Producing no good, just sitting there with no aim, purposeless, not a single tear for Allah would come out of my eye.

But you see, even the deadliest of lands, Allah can send rain upon,
and then, when He does send that drizzle of rain, oh man, what happens then - it doesn't get prettier than that, the deadness is gone.

You see that earth once dead, takes the water in and then...

Wait for it, wait for it, wait for it, ^{أَمْتَثِلُ}^١ it quivers, it stirs, something begins to change
Wait, wait - something else! - ^{وَزِبَّ}^٢, it begins to swell, it rises, how strange!

Wait but does its swelling even mean anything?
There's no plant yet... it doesn't seem like that dead earth is growing
Even if it was one speck of water it absorbed, is it changing but nothing is showing

But you see as time passes by, tick tick tick
You think you begin to see something change...
Was that a small something sprouting out, maybe just a flick?

You see, the same is with the Quran, it's that pure water that comes from the sky,
Like water, it has the potential for growth and to produce much good, you still don't go into the Quran's depths - why?!

Without the water that land will never know or use its potential.
The Quran you see, is so Mubarak, blessed-pondering on the Quran is absolutely essential.

You see it may not seem that the Quran has the power to change our world, but it's the Speech that Allah chose,
Just like that dead earth takes time to absorb the water but eventually - wait for it, wait for it, wait for it ... - ^{وَأَنْبَثْ}^٣ it grows!

It brings out khair from people from unexpected places, in their personal, and public lives... it being reformation - that's correct!

It's a ^{نُورًا مُّبِينًا} (clear light), a ^{بُرْهَنٌ} (a clear evidence), and what more! ^{كِتَابًا فِيهِ ذِكْرُكُمْ}^٤ a book that has your mention

114 surahs that rained on my dead penetrated my beliefs, changed my life for the better
This is a message talking to you. Yes, you, my listener, are the subject of the verses, sent to you, it's a letter

These aren't just a bunch of random stories with no order and ancient lessons applicable long ago They are for me and you to look at, understand, take timeless lessons and yes - in the true sense, continue to learn and grow.

¹ أَمْتَثِلُ - it gets stirred

² وَزِبَّ - and it swells

³ وَأَنْبَثْ - and grows

⁴ كِتَابًا فِيهِ ذِكْرُكُمْ - a book which is your mention



YOUNG, AMBITIONOUS & BROKE

Rahima Adeel

Many of our parents and elders reached milestones and ticked off goals much earlier than we do, leaving us with a feeling of inadequacy. Feeling that we are more advanced yet somehow unaccomplished has consequential impacts on our mental, physical, and overall well-being. Generations before ours did not possess the comforts of technology that have made life more instant and convenient. However, they were afforded certain ease and spared particular hardships that freed them from enormous amounts of debt and thus, allowed them to begin momentous life events earlier.

Previous generations could rely on one income to support the family's housing, basic necessities, recreation, and vacationing. Typically, the man earned an income while the woman managed the household and domestic affairs. With fewer debts and financial obligations weighing them down, individuals could become homeowners, travel, marry, and start families—all in their twenties.

In 2022, young people's career ambitions, as well as dreams of home ownership, travel, marriage, and offspring, are delayed. They must first worry about repaying their student loans. A 2018 study reveals that rising university tuition has surpassed inflation.¹ New graduates can attest that finding a job is tiresome and anxiety ridden. In 2015, the median university graduate working full-time earned 63% more than the equivalent high school graduate.² Now, obtaining employment equivalent to qualifications takes longer and entry-level jobs increasingly require a Master's degree or relevant work experience, making a Bachelor's degree more and more obsolete. Suffice it to say, job hunting has become daunting. Furthermore, it is not uncommon for students to graduate with debts of \$25,000 and upwards.³ In sum, the demands of a competitive labor market requiring higher education and more experience coupled with increased debts do not parallel the economic climate of previous generations.

^{1,2,3} RBC. (2018). The Cost of Credentials. The shifting burden of post-secondary tuition in Canada. http://www.rbc.com/economics/economic-reports/pdf/other-reports/Tuition_June2018.pdf.

^{4,5} The Motley Fool. (2022). Buying a House in 2022? Here Are 3 Challenges You Can Expect in the New Year. <https://www.fool.ca/2022/01/04/buying-a-house-in-2022>

⁶ The Seeker. (2019). Is It Getting More Difficult to Buy a Home in Canada? <https://theseeker.ca/2019/11/is-it-getting-more-difficult-to-buy-a-home-in-canada>

⁷ Sunnah: Arabic for teachings of the Prophet Muhammad (Peace Be Upon Him)

⁸ Halal: Arabic for permissible

⁹ Rizq: Arabic for financial and other provisions

¹⁰ Allah: Arabic for God



A domino effect, debt not only affects the present, but the future as well.



Additionally, if and when student loan debts are finally paid off, some may begin to think of marriage and independent living. However, this too is faced with its own set of obstacles. An impediment to purchasing a house in 2022 is finding one.⁴ The amount of homes available is exacerbated by a pool of outbidding buyers; hence, skyrocketing prices⁵ and so, buying a first home is becoming increasingly difficult. In layman's terms, down payments, credit history, and closing costs all take a toll on first-time buyers seeking to build their dream life.⁶ It is not uncommon that an inability to afford independent living can lead to another impediment: delayed marriage. A domino effect, debt not only affects the present, but the future as well. Moving on, with the aforementioned costs, it becomes, at times, nearly impossible to purchase a home with a single income. So, a dual-income household with two cars, gas, and so on, becomes the norm and the defining economic differences between current and previous generations widens. These examples may be atypical and are not to offend or disrespect elders. However, they may serve as reminders of the importance of early financial management and to take the sunnah⁷ as an example.

As Muslims, we believe this world and its joys are temporal and a test. This means our happiness and goals should not encompass the accumulation of material possessions and wealth, nor deprive ourselves of comfort and occasional luxury, but should be moderate. All things considered, our religion discourages poor financial management. Islam provides solutions to avoid poverty, forbids interest, enforces charity, as well as fulfillment of financial rights for our individual and collective good. Divine instruction expresses that we make living simple and repel undue hardship. It is up to us to study the sunnah and do our best to apply it.

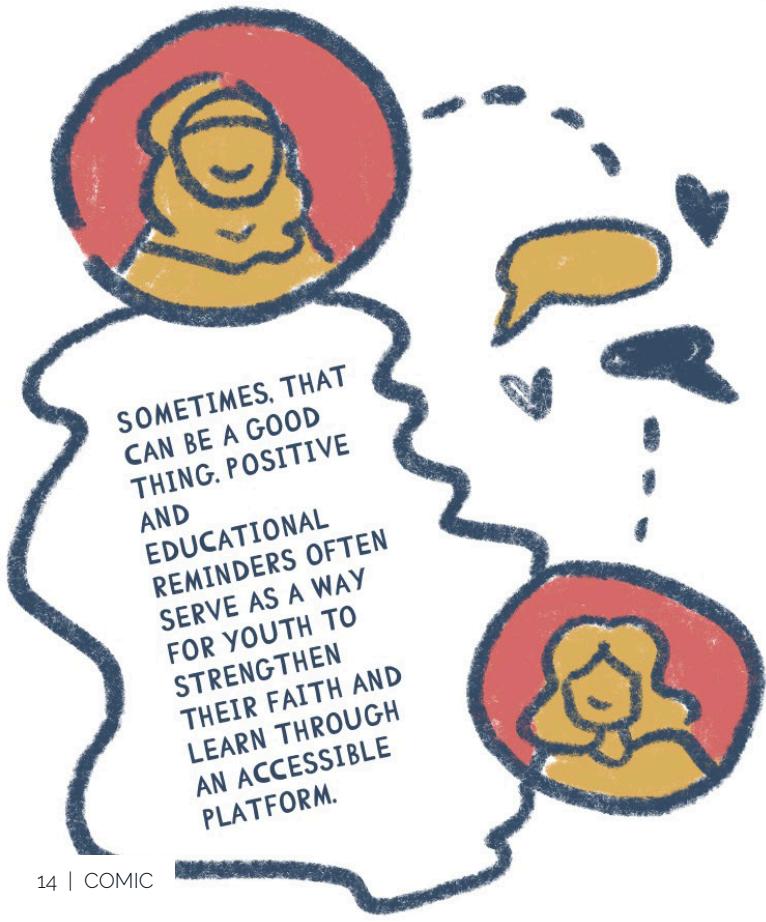
Whether you are ten, fifteen, twenty, or twenty-five, it is never too late to practice good sense (pun intended!). An evening or weekend part-time job in high school or post-secondary education is an excellent source of income. If you earn minimum wage at \$15 an hour and work twenty hours per week, you earn approximately \$300 per week or \$1200 per month or \$14,400 per year. If you endeavor to save 5% of your weekly salary, you could save \$720 per year. If you endeavor to save 15% of your weekly salary, you could save \$2160 per year. If you endeavor to save 25% of your weekly salary, you could save \$3600 per year. And so on. Earning a halal⁸ income gives one a sense of empowerment and achievement as well as the recognition of the value of a dollar. As Muslims, we believe our rizq⁹ comes from Allah.¹⁰ However, we recognize the importance of effort and action. Start early. Save early. Be cents-ible.

Note: This article is an op-ed. It does not make assumptions nor endorse any specific living or financial lifestyle.



DIGITAL DA'WAH

BY SAIF KHAN

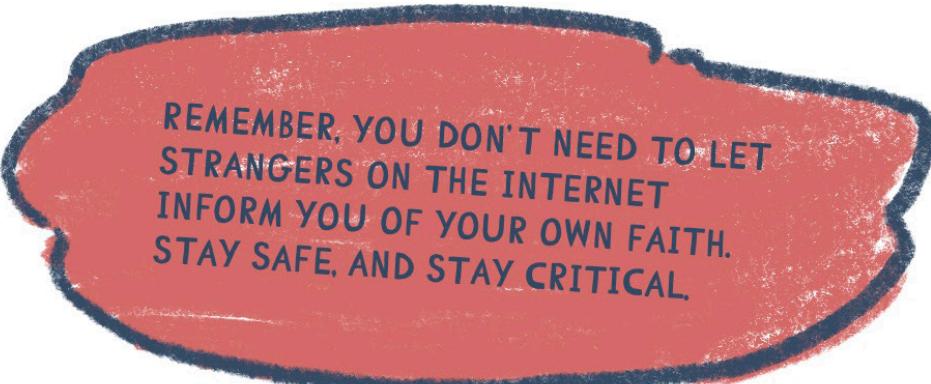




I'VE SEEN THIS LEAD TO THE GROWTH OF A LOT OF DIFFERENT NEGATIVE THINGS ONLINE. FOR A LOT OF YOUNG MEN, THIS HAS CAME AS A GROWTH OF A "RED PILL" TYPE OF MOVEMENT WHERE MUSLIM MEN CREATE CONTENT THAT CAN OFTEN HAVE MISOGYNISTIC AND HARMFUL UNDERTONES.



NAVIGATING ISLAMIC CONTENT ONLINE HAS BEEN A STRESSFUL TOPIC FOR ME AS IT CAN OFTEN LEAVE ME CONFUSED OR WEAKEN MY FAITH BASED ON THE STUFF I'M EXPOSED TO. NOW, BEFORE I ENGAGE WITH ANY ISLAMIC POST OR VIDEO I ASK MYSELF A FEW QUESTIONS:



REMEMBER, YOU DON'T NEED TO LET STRANGERS ON THE INTERNET INFORM YOU OF YOUR OWN FAITH. STAY SAFE, AND STAY CRITICAL.

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DEFINE AN INVESTMENT

Malaieka Khan, 18

Wealth and investments have become a hot topic among youth. It is no secret that Canadians face a large spectrum of financial situations, more specifically, the Muslim population. Some work multiple jobs to make ends meet and must live in government housing, while others have the luxury of saving and investing thousands annually. The unfortunate reality is that most people live pay cheque to pay cheque. They do not spend money on fast food every week or make large irresponsible purchases. Most do not even go on vacation—except the classic Niagara Falls. Is it fair to look down on people that do not invest?

There is no denying that divisions are intense in the Muslim community. There are obvious cultural differences, the impact of culture on women's opportunities, hatred based on race, sect, socioeconomic status and even mosques. Last Ramadan, during Taraweeh, some of the mosque regulars would judge me for praying in the gaps near the front if I came early. Was I not pious enough to pray near the front? That was when I realized the rising arrogance and lack of community is stifling.

There are now clear divides between those who can invest through monetary means and those who cannot. This huge disconnect is not something we

should normalize. While everyone has their own path, the benefit of being part of a community is that you can rely on each other. I was taught as a child that our religion encourages giving without thinking. To be Muslim meant to be generous and humble, and to continuously support your community.

If we ask ourselves honestly, what community? Where is the community when youth refrain from entering the mosque and engaging in conversation out of fear of being chastised or scolded or even made to feel unworthy? Where is the community when you can pray next to another without exchanging "*Salaam*"? This is not the community our Prophet (peace be upon him) sought to build. As a youth in the Muslim community, one of the things that stands out to me is the lack of upliftment from older generations. Nobody in positions of power is supporting hijabi girls, pressuring schools on amplifying Muslim voices or connecting with youth to give them opportunities.

There is a wave of financial literacy and the need for investment, but in Islam, we believe there is negativity in excessive wealth. "In contrast to monetary means, there is an intensive need for investment in

our youth." We must prioritize taking social responsibility and teaching community-based thinking instead of individuality. Most importantly, we need to drive success back to the community. Otherwise, every person starts from scratch, unless they are privileged enough to be born into a family with the right connections. This heightened judgment and division is why youth have slowly inched away from Islam.

Let's redefine what an investment looks like.

"In contrast to monetary means, there is an intensive need for investment in our youth."

AN UNATTAINABLE PAPER

Yasmin Said, 20

We often perceive wealth to be subjected to dollar signs on a piece of paper. Wealth is a currency that is not just encompassed by how much that paper is valued, but how much of it we *spend* and how much of it we crave to *make*. We are often taught that *that* should be the goal—to accumulate so much wealth that we are able to live comfortably and let our minds rest, not having to worry about when we are getting that next paycheck or what happens when prices rise, which is all a luxury that is foreign to most, but normal to others. This problem arises just from a piece of paper. An unattainable paper.

Oftentimes, individuals perceive money handling as a universal concept. It is thought that what you have is a direct outcome of what you make. Yet, this idea and its societal effects are far more complex than a simple transaction. Money is not just distributed unequally. Its value changes from country to country, and even more so from continent to continent. In some circumstances, this leads to a single piece of paper in one country not being valued as even half of that in another. As a result, we often hear that having certain pieces of paper is a privilege. However, understanding its significance when you see that new balance in your account is far greater.

It is not just that what you have is a direct outcome of what you make, but more so, what you have is a direct outcome of what you *do not make* or lack access to. This shapes your approach to using this piece of paper, even shaping the way you view others and their choice of spending. This is where complexities may arise. It is not just about how much money you have, but your *mindset* when interacting with those who have more or less money than you.

It becomes a comparison battle when the way you speak to others changes because that person is valued as belonging to a "higher class," or even

treating others poorly because they have a lower income. Instead of viewing their perception as the issue, we see the problem in another individual's *lack* of wealth. It has even been proven that class differences can influence the type of job someone gets, obstacles they have in life, or the school they may be accepted to.¹ Such things appear as a worry for some and a privilege for others. A privilege for the thought to be out of reach, a privilege for its reality to be farther than eyes can see, and a bigger privilege for one to not even realize that they have such privilege. All because of that *unattainable paper*.

¹ DeAngelis, T. (2015, February). Class differences. <https://www.apa.org/monitor/2015/02/class-differences>

"It is not just about how much money you have, but your mindset when interacting with those who have more or less money than you."

SPENDING ON WHAT'S TRENDING

Firdose Khan, 15

Take into consideration the age-old trope of a character who wants to fit in, but remains true to themselves and maintains their individuality. Humans have a natural tendency to want to fit in and try to be like each other. When our 'leaders' or influencers dictating the trends use certain products or items, we cannot help but want them for ourselves too. When you have enough of these influencers promoting a product, a sense of further legitimacy is created. We think, 'if it makes all of their lives better, surely it will make my life better too'.

We feel obligated to spend money to 'love ourselves'. With the growing trend of self-love being promoted left, right, and centre, brands are tricking us into buying more 'for ourselves', because we 'deserve it' when really these purchases could be detrimental to our mental health and bank account.

I feel like items are often promoted as selling a particular lifestyle—for example, matcha, skincare, and specialty gel pens for the 'that girl' aesthetic. The problem arises when we receive the item, but not the lifestyle. You are still not as aesthetic or productive as the people you watched on screen, who swore by this product. You are still you.

Perhaps it is just my For You Page, but a lot of influencers also buy things to treat themselves. Watching someone else 'spoil themselves' for

getting through hard times in their life with luxury items or an excess of affordable products in a haul subconsciously tells us that we need to do that too if we want to 'truly' love and reward ourselves. They reinforce the message that we need to spend loads of money on ourselves in order to be happy.

At the end of the day, we do not have to follow what is trending or spend lots of money to take care of ourselves.

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Spending money on items we do not necessarily need does not benefit our mental or physical health.

Alternatively, investing in experiences with loved ones or creating memories will bring more joy and energy than buying an item you do not need. Instead of putting our money towards items that are trending in the name of 'self-care', we should instead invest in things that we know will make us happy as individuals, and in the long run.

We have to look at our ever-growing wishlists and ask ourselves—do I really want this, or have I been convinced that I want it?

A HOME AWAY FROM HOME

Hareem Syed, 20

I am at the age where many young people begin to accept their role as an adult and think more seriously about the future. Our 20s come with lots of exciting new changes. These may include a career, marriage, starting a family, and big first purchases. Sometimes, thinking about reaching these milestones filled with new responsibilities can be quite stressful, especially in a world where the cost of living is skyrocketing.

How will we afford a home and all of the expenses that come with it? How about the costs of raising a family? How do we adjust to a different standard of living? Amidst my panicked thoughts, I am often able to find hope in a story that began about 19 years ago.

This is the story of a small family that moved all the way across the world with nothing but a couple of suitcases and a mere \$5000 in their hands. My parents immigrated from Pakistan to Canada with 1-and-a-half-year-old me during the snowy winter months.

We stayed with relatives for a bit and eventually moved into a basement that was not fully finished, but my mother's undying love for decorating gave it a homey feel. My parents came from well-to-do and educated backgrounds but had to adjust to a completely new life. Their degrees did not hold much value in this new place so they began working to cover basic expenses. At that time, minimum wage was around \$8 per hour, and monthly rent was about \$400. Eventually, they purchased an old car too.

They worked long, hard hours and saved money wherever possible. Whether it was taking extra shifts or taking turns watching me, they faced many struggles as young minorities with no close loved ones nearby. However, my parents always managed to be happy. My mother used to write back to her family, only mentioning the good. To this day, they never complain about the hardships they underwent, but fondly recall the memories and simple joys they found along the way.

Eventually, we moved into an apartment, and when I was about 4, my sister joined our little family. She was still a few months old when my parents saved up enough to buy their first home. A few years later, my younger brother was born and we moved into a bigger house. Now, my parents, who were once new immigrants with not much to spare, are well-settled and have found their forever home, which we moved into a few years ago.

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Whenever I feel anxious about the future, a glimpse into the past is enough to put my mind at ease.

My parents had to uproot their lives and start with nothing, whereas I have their unconditional support as I enter this new chapter. Their hard work, sacrifices, trust in God, supplications, and everlasting gratefulness have laid a strong foundation for me and future generations. If my parents could find a home away from home, the least I can do is remember their story.



Iffah Rafiq, 16

Cast the New You

Do you ever find yourself worrying that fast fashion is causing immense damage to the world around us? Do you want to be fashionable while striving to be a better and more ethical individual, and also save money in the process? Look no further! These tips may just be a better alternative to shopping for clothes on a weekly basis.

North Americans discard at least 10 million tonnes of clothes to landfills, 95% of which could be reused or recycled.¹ Due to the high amount of clothing being thrown away because of fast fashion, the environment is suffering. In order to combat this, we can abide by new ways to be responsible, economical, and stay fashionable at the same time.

First, discover the true fashionista inside of yourself! Using the internet, define your style and figure out the different types of clothing that interest you the most. By discovering your true fashion style, you can express yourself to the fullest in your own unique way. You can also find inspiration in the many different types of jewelry, bags, and other accessories that will help you decide exactly what you want.



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By discovering your true fashion style, you can express yourself to the fullest in your own unique way

Now comes the exciting part! You can start looking for the clothing you like in different places, such as your local or online thrift stores. If that is not your preference, you can look at other environmentally friendly clothing manufacturers. By shopping at these kinds of stores, you can find high-quality goods at reasonable prices. You may not only find hidden gems while thrifting, but can also save a ton of money due to the reduced price tags!

Now, go ahead and give it a try! Take your new apparel out for a spin and do not forget to challenge your inner fashionista! Keep experimenting with your style and do not be afraid to try new things. Nowadays, many people layer their clothing in a way that makes it appealing to the eye. For instance, try wearing a funky t-shirt with a cool and simple-coloured undershirt to go with your newly made outfit.

These are just a few tips you can use to find your style while doing better for yourself, your community, and the planet! Cast the new you and use these tips to combat the financial and environmental hurdles that may present themselves along the way.

¹ Livingston, A. (2021). 5 Tips to Buy Ethical and Eco-Friendly Clothing & Fashion on a Budget. <https://www.moneycrashers.com/buy-ethical-clothing-fashion-budget/>

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North Americans are returning their online purchases every day for free—and the environment is paying the price.

Canadians spent \$85 billion online in 2020, and online shopping grew by 25% in 2021. Americans spent over a record \$1 trillion last year on online shopping, which is \$200 billion more than 2020.¹ This is good for online businesses but comes with a hidden cost. Many customers return what they buy and many companies take returns for free, which sounds great to us as consumers, but, in reality, is not so great for the environment. In America, nearly 6 billion tons of returns end up in landfills every year, and about 29% of online purchases are sent back.² It could take centuries to decompose the millions of toys, clothes, electronics, and other products. We cannot afford to continue ignoring this problem and need to act now.

When you shop at a store, you are able to physically see what you will purchase, try it on, and decide if it is the right item for you. When shopping online, items are bought knowing that there is always a free return option if it does not suit our needs. That is why items bought in-store are a lot less likely to be returned than those purchased online. On average, people are 3 times more likely to return something they got online.³ Retailers encourage free returns to lure customers, creating a nonchalant attitude among consumers about what they ‘add to cart’ because they know the purchase is not one they must commit to.

So, why don’t retailers just re-sell returned items? It all comes down to money and preparing items for resale often costs more than the actual products are worth—especially after a full refund. If retailers are re-selling items, they first have to be shipped to a facility at the company’s own cost where workers are paid to sort and examine them, and then resell the items. It costs a lot more to re-sell products instead of tossing them in a landfill.

Some big retailers have started telling their customers to keep unwanted products and companies have stepped up to help improve the return process.⁴ We, as customers, need to help too. We can be part of the solution by returning items in-store instead of shipping them to a warehouse. This way, they are more likely to go back onto shelves and find a permanent home. If something does not come out exactly as you imagined, try to fix or alter it yourself instead of returning it. Give unwanted items to friends or family, or donate them. Lastly, try to be more conscious before clicking ‘buy’. Read customer reviews and be 100% sure that you will keep the item.

At the end of the day, it comes down to us to be more mindful any time we make an online purchase. It is our responsibility to be a part of the solution, not the problem.

Safa Khan, 14



¹ Kunst, A. (2022, February 3). Returns of Online Purchases in Canada 2021. <https://www.statista.com/forecasts/998547/returns-of-online-purchases-by-category-in-canada>

^{2, 3, 4} Grisé, C. (2022, May). The problem with online shopping. <https://junior.scholastic.com/issues/2021-22/050122/the-problem-with-online-shopping.html>



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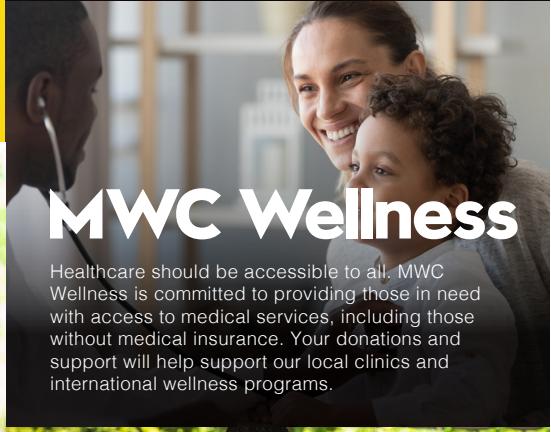
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MWC Food

At MWC, one of our main goals is to combat food insecurity. We are committed to helping end hunger within Canada and around the world, ensuring we are at the front lines whenever people are in need. Over 36,000+ food baskets distributed across Ontario since 2009.



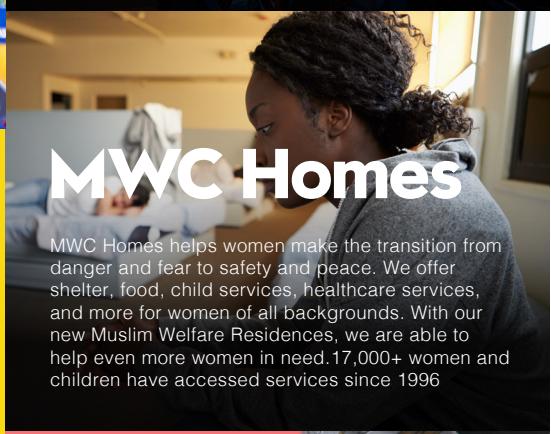
MWC Wellness

Healthcare should be accessible to all. MWC Wellness is committed to providing those in need with access to medical services, including those without medical insurance. Your donations and support will help support our local clinics and international wellness programs.



MWC Children

Children are undoubtedly the future builders of our community and the world in which we live. Unfortunately, many children in Canada still lack basic necessities including food and adequate shelter, hindering their success and overall well-being. We aim to change that.



MWC Homes

MWC Homes helps women make the transition from danger and fear to safety and peace. We offer shelter, food, child services, healthcare services, and more for women of all backgrounds. With our new Muslim Welfare Residences, we are able to help even more women in need. 17,000+ women and children have accessed services since 1996.



MWC Relief

Basic survival needs are lacking around the globe. MWC has been at the forefront of providing relief to those in need for years. MWC is always ready to step in and offer assistance.