

Zakah in the 21st Century

Imam A. M. Khattab

“Can we give our zakah¹ to the mosque or not?” a very controversial question has been raised and debated by lots of people. A fatwa² was issued by Shaykh Binbaaz and the ulama³ of Saudi Arabia related to that subject, and, according to that fatwa, zakah cannot be paid to mosques. When we were building this Islamic Center, we visited Saudi Arabia for fund-raising. We requested the people to give us part of their zakah, but they refused, citing the fatwa which was issued. They said zakah is to be given to the poor.

If you ask the ulama of Al-Azhar the same question, they will tell you that zakah can be paid to a mosque. Why? Because the Qur’an mentions eight areas deserving of zakah payments:

- 1) The poor – **لِلْفُقَرَاءِ**
- 2) *Masaakeen* – **وَالْمَسَاكِينِ** – those that are poorer than the poor
- 3) Those who collect the zakah – **وَالْعَامِلِينَ**

¹ Obligatory poor due (2.5% of net income)

² Religious verdict

³ Scholars

- 4) Those who newly converted to Islam –

وَالْمُؤَلَّفَةِ قُلُوبُهُمْ

- 5) The people who are in debt and who will be enslaved if they cannot pay their debt –

وَفِي الرِّقَابِ وَالْغَارِمِينَ

In the olden times the lender would take the debtor and sell him in a market to recover his money. That is how slavery existed. So Islam allowed zakah to be paid to such people to pay off their debt so they would not be enslaved.

- 6) *Fi Sabilillah* – in the cause of God

- 7) **السَّائِلِينَ** – those who ask for it out of need

- 8) The wayfarer – **وَابْنِ السَّبِيلِ** – a traveler who lost his money and he needs just enough to reach his area of residence.

If we analyze these eight categories of recipients of zakah, none of them are applicable nowadays, especially in this society,⁴ except one, and that is *Fi Sabilillah* – in the cause of God. A

⁴ The United States of America

mosque is built in the cause of God, the children are educated in the mosque in the cause of God, the books are distributed in the cause of God, the *da'wa*⁵ of Islam is spreading in the cause of God; everything here, in this mosque, is in the cause of God. As a result, the ulama of Al-Azhar say yes, mosques are *Fi Sabīlillah*, and the zakah paid to mosques is not in violation of the purposes for which it has been instituted. So these are the two schools of thought in this respect. While the ulama of Al-Azhar have not changed their minds or their verdict, the ulama in Saudi Arabia have recently modified their fatwa. Lately, they said, yes, you could pay zakah to a mosque if that mosque has a mortgage which has to be paid off, but zakah cannot be collected to *build* a mosque. That, then, is a loophole. So you play a trick! Get a mortgage from the National City Bank, build your mosque, and say, okay, now help us pay off the mortgage. That is why I have told you so many times before, people, the only Book which is unquestionable is this [holding up the Qur'an]; every other book is questionable. You have to utilize your head.

The last two or three issues of the *Monitor*⁶ have not listed the roster of zakah payments following a decision by the publication committee, and, as a result, the money stopped flowing in. Zakah is a very thorny topic and what has necessitated the discussion of the topic at this time is the precipitous drop in zakah payments following the discontinuation of publicizing such payments in the *Monitor*.

Zakah is a very difficult topic. If you ask any *'alim* about what I am going to say today, he will reply, "*nothing of this is in Islam!*" and the difference is that while he, and others like him, are using the books, I am using my brain. You will not find too many people agreeing with what I am going to say. This will also be the start of a campaign to collect \$40,000 before the end of this year.⁷ When outsiders come to this mosque they ask me: "Imam, who is financing the operation of that very large mosque?" My reply to them: "The Toledo women on welfare and on pension are the people whose contributions are running that mosque." They don't believe it. They think that we have a whole country behind us to back up our financial operations! I don't deny that I have ever contacted anyone whose response was not favorable. I received seven or eight checks during this week alone. So it

looks to me like we have to just give it a little push only.

There is no Muslim community in America which has applied the law of zakah except this one.⁸ I have attended many fund-raising dinners where the people were real estate agents, physicians, teachers, lawyers, and all the money collected at the end would be, at most, four thousand dollars. Then I would step up to the microphone and say: "People, if that fund-raising dinner were in Toledo, the amount of \$4000 would have been paid by a woman on welfare." Why? Because we have a system and people come and deliver their checks; we don't ask them. It is an obligation; it is not a donation.

When I first came to this Center, the word "zakah" was not in the vocabulary here. People would come and give \$100 to the mosque and write on it "donation" and it obligated us to thank them for donating \$100. No. Zakah is an obligation and you don't deserve any thanks for that because prayer and zakah are two of the pillars of Islam and you want to be thanked for zakah while you do not expect the same for the prayer. "Donation" means it is optional. I don't accept that word. Instead, "obligation" should be written in the memo line of the check because it is *Fard*. You are not giving something voluntarily; you are giving it in spite of your will because God imposed it upon you. You pay it because this is not your portion, it is the share of God, and, thank God, we have gotten used to this. The first year it was very hard, but now we have gotten accustomed to it, and the checks are coming in by mail like taxpayers sending their taxes to the IRS. I know that everyone of us is trying to look for loopholes to reduce, as much as possible, the tax to the IRS, but, with *our* IRS, and, here, I mean by IRS "Islamic Revenue Service", you cannot cheat, because who would you cheat? The Police does not sleep; the Police is watching and observing you every minute. You cannot lie; you cannot cheat on Him. You are accountable for everything you do.

One question sometimes perplexes us, and I have had many people asking me, "But why do you have to publish the names of the people in the *Monitor*?" and "But even if you do publish the names in the *Monitor*, why quote the dollar figure?" I reply, "Because I know the psychology of our people." What is the psychology of our people? They like to show off. They are building houses in Lebanon although they are living in America – just to show off. People there will say: "Oh, Mr. Khattab went to America for four years and came back and built a high-

⁵ Preaching

⁶ The bimonthly Islamic Center magazine

⁷ 1997

⁸ The Islamic Center of Greater Toledo, Ohio

rise apartment. Something big! He is *successful* there, in the United States; he got all the money of George Bush!" And they forget that George Bush took it from King Fahd!

We print the zakah roster with the names and figures in the *Monitor* on the premise that it encourages others. To those who quote the hadith of the Prophet "The man who pays in the cause of God so that his left hand does not know what his right hand paid, will be under the shade of God on the Day of Judgment" I say, okay, but, today, I will overlook this hadith, especially concerning the Toledo community, and I will go by something bigger – the Qur'an – which is above the hadith. The Qur'an says: "Those who spend their wealth day and night, in secret and in open, have their reward from God, no fear on them and they will never grieve."⁹ So which of these two directives should we go with? The hadith or the Qur'an? Or should we combine the two? Or should we look at our sickness ["psychology"] and give it the medicine which it deserves?

At the time when the Prophet said that hadith, the people were truly believers, so they did not care if their names were mentioned or not, but, nowadays, if I don't publish these things, and I die tomorrow, someone will come along and say: "I gave Khattab \$1000 one day; I don't know where he took it. Maybe he purchased another house in Three Meadows." So these are some of the reasons for publicizing the names: for the sake of keeping the accounting books in order, for psychological reasons, for encouraging those who don't pay, and, besides, we are not in violation of the Qur'an. The Qur'an says, "Spend in secret and in open." It didn't say to spend in secret only. So I intended just to clarify these things because sometimes, we, Muslims, argue about very trifling things; that's how we spend our time, and that's how we waste our efforts, and that's how we establish antagonism among ourselves over trifles, while disregarding the essence of the religion. We don't have priorities.

I would like to talk about zakah today and what it means as an obligation in the 21st century. You will not find what I am going to say today in any book. Lots of people will say "Khattab is inventing a new Islam", but, today, I was reading the Islamic Horizon magazine, published by the Islamic Society of North America [ISNA] and something struck me. You know what it was? *They published the Islamic calendar for the entire year corresponding to 1998 along with the Islamic holidays in it.* This

⁹ 2:274

means that we are *17 years* ahead of them, because we have been following this practice in this mosque since 1981. This is an admission on their part to say, yes, people of Toledo, you were right and we were wrong. So, we would like to maintain a lead in some other areas as well.

What is zakah in Islam? You have been given some handouts today. These handouts are from books, some of which were written 6, 7, 8, 10 hundred years ago, and while Islam is applicable in every time and every place, what was written 1000 years ago about zakah may not be applicable today. Today we are going to use our brain to think about the concept of zakah for this century.

The Qur'an mentions the word zakah in 82 verses and in each and every instance combined it with the word prayer: "*aqemus-salah wa aatuz-zakah*" (establish prayer and give zakah). Eighty-two verses. But it does not go into the details. The details about zakah came through the fuqahaa' or the Muslim scholars and based upon some of the ahadith.¹⁰ And the ahadith – some were applicable at a certain time but are not applicable today.

What is zakah? The ulama of Islam have circled around it and we have some differences, until now, regarding the answer to that question. That is because some people saw the Prophet paying something, while others heard him saying something, and so on. For example, they call me Sunni, although I tried to be Shi'i one time, but when I found that the Shia are required to give 20% of their wealth as zakah, I decided, no, Sunni is better! In the Shi'i madhab,¹¹ Imam Ja'far Sadiq says: "And know that whatever booty you acquire in war, one-fifth thereof belongs to God and the Apostle, and the near of kin, and the orphans, and the wayfarer."¹² One fifth is 20%. That's how they interpreted this Qur'anic verse. And, as a result, the zakah in the Shi'i madhab is 20%. And I wish all of you were Shia! Then we can pay off that loan!¹³ The Sunni – they utilized their heads – and came up with some recommendations. Let me cite for you Imam Abu Haneefa's views which I studied in school.

When it comes to crops, Imam Abu Haneefa said that if you have a field of wheat you may be obligated to pay 10% or

¹⁰ Plural of "hadith" – a report or account of what the Prophet said

¹¹ School of thought

¹² 8:41

¹³ Approximately half million dollars.

5% or 2 ½%. When asked how these situations obtained, he said: if the fields and crops are watered by rain and you did not make any effort in irrigating the crops, you have to pay 10%. But if you utilized a tractor to divert water from a river and watered the plants, then you pay five percent. If there is no water at all and you have to dig a well or buy water, then you pay 2 ½%. That's how Imam Abu Haneefa worked it out. He utilized his brain and, at the end, he said: *Wa Allahu a'lam*.¹⁴ It means he, the guide, did not say, "You *have* to do it this way", but, nowadays, we have "ulama" who are originally engineers and physicians and business people who say, "If your wife does not wear a hijab, divorce her." Fatwa! "If your husband does not pray, divorce him." *Wallahi*,¹⁵ if we abide by these fatwas, we'll have lots of business! We have a whole city divorced, already, in Canada. So, these kinds of fatwas are coming like showers. And the Qur'an lays down a principle, which will solve all these problems. [Imam quotes:] "No father will be of benefit for his son and no son will be of benefit for his father, everyone is responsible for himself."¹⁶ Therefore, if you, woman, are praying and your husband is not praying, it is not your responsibility. Your role is to advise, and say to him: "*Ya rajjal*"¹⁷ establish the prayer!" If the woman has no hijab, then your role, O man, is not to hit her on her head or threaten her with divorce. Remind her that modesty is an Islamic requirement and it would be better if she observed it. If she heeds the advice, it is her business. If she doesn't do it, it is her business. You are not responsible for her. The Prophet said, "Religion is an advice." So, that is the simplicity of Islam. Wherever we are, we, the Muslims, don't know how to disagree with one another. God forgive Moshe Dayan,¹⁸ when he was asked, "When will you be scared of the Arabs?" replied: "When they stand in line waiting at the bus stop and everyone takes his turn - then we'll know that we are in trouble." Is that going to happen in the near future? As soon as we learn how to differ in opinion with each other – but we respect each other – we are going to be Muslims. But Khattab believes that if you don't follow his way and what he is saying, then you are his enemy. That is the wrong attitude. We have to learn how to

argue. The Qur'an set it for us: "*Argue with them in a good manner*" – that is the method of *da'wa* for Islam as depicted in the Qur'an.

In olden times, wealth was measured in agricultural produce. When the fuqahaa' talk about zakah, they talk about it in terms of produce such as barley, wheat, dates and raisins. These are the four crops which they talk about on which zakah is payable. But nowadays we have more than that: we have oranges, pomegranates, mangoes, vegetables of all kinds, and people are earning their livelihoods by farming and trading in these fields. So, if we go by the sayings of the olden times, it means that those people who are selling vegetables in our markets today are exempt from paying zakah.

If, today, you ask any of the ulama of Islam about zakah, they will say that zakah is to be given on one's savings: you have to have money in the bank and the amount remaining after one year is the amount on which zakah is payable. I don't agree with that. True, it is written in the books, and that is what I studied in Al-Azhar, also, but I don't believe in it. Why? These books were written 1000 years ago. We, the Muslims, utilized our brains for 500 years after the Prophet and we were thinking. Consequently, we find ulama like Imam Shafi'i, Maliki, Hanbali, and Ja'fari, and others like them, arguing with each other and debating issues in Islam, in the Qur'an, in the hadith, and the result of their debates and efforts is what is known as fiqh: the Fiqh of Imam Abu Haneefa, the Fiqh of Imam Shafi'i, the Fiqh of Imam Ahmad ibn Malik, the Fiqh of Imam Ahmad ibn Hanbal, the Fiqh of Imam Ja'far as-Sadiq, and the Fiqh of others less well known. Everyone had his own views because those people utilized their brains. When they died, the Muslim brain died with them. We stopped! We stopped using our brains! When you ask anyone a question, he responds: "Imam Abu Haneefa said such-and-such, Imam Shafi'i said such-and-such." We never say, nowadays, "Imam" Amjad Hussain said such-and-such! We don't say that! Because Amjad Hussain¹⁹ does not use his brain! So the time has come for us to think.

Zakat-ur rikaaz. Ar-rikaaz is everything which is mined from the earth like copper, gold, steel, oil, and so forth. And don't forget this, put two lines under it: the zakah on these is 20%. *Everything which comes from inside the earth has zakah of 20% in every madhab and in every school of thought.*

¹⁴ "And God knows the right thing"

¹⁵ By God

¹⁶ 31:33

¹⁷ O man

¹⁸ The prime minister of Israel in the 60's. Muslims, when talking about a deceased person, preface it with "God forgive him" (*Allah yarhamu*)

¹⁹ Amjad Hussain is the president of the Islamic Center – a surgeon by profession

Zakah on liquid money, and the gold and silver which you own and is in your possession is 2.5 percent – that is the minimum. Therefore, 2 1/2 % of the annual *net income* of the Muslims is to be paid for God as zakah. Zakah is not on *savings* as the ulama say. According to our situation in America, nowadays, if I follow the guidelines in the old books of tafseers²⁰ which state that zakah is payable on savings after a lapse of one year, then, this means that zakah, as a pillar of Islam, is cancelled in the 20th-century. No more zakah! And when students in the school ask me what are the pillars of Islam, I will say there are only four, not five: saying *Ashhadu Allah ilaha Illalah Wa Ashhadu anna Muhammad arRasulullah*,²¹ praying five times a day, fasting Ramadan, and going to Hajj. And zakah is forgiven! It is not a requirement! Why?

In the science of accounting, nowadays, there is something known as the balance sheet. Balance sheet means that you cite your assets, you cite your liabilities, you subtract one from the other and you will show either a gain or a loss. How does an employee, such as a schoolteacher or an engineer, figure into the context of this balance sheet? The person is getting a check every month (liquid money). He or she spends it and when he finds a few dollars left in the bank at the end of the year, he will go and buy a Cadillac and put himself in debt. Moreover, his balance sheet is in the red already, because when he came to this country, he purchased a house and he is paying mortgage every month. So when he adds his liabilities and his assets, he will be in the red. He has no money, technically, so he has no zakah to pay! Does this mean, then, that we stop paying zakah because it does not work in this century? It worked before, when the Arabs were living in tents, but it does not work now?

Today, I buy my house for \$200,000 and I pay a handsome mortgage every month and when my salary is increased, I sell the small house and I buy a house for half a million dollars. Technically, from my birth to my death, I am in debt. That means, for me, there is no zakah to pay. Zakah on what? I have nothing! Even the house in which I am living is owned by the bank. When I married my wife, I borrowed the *mahar*²² from the bank, so even my wife is not mine! I don't own anything! On what do I pay zakah? Cancelled! But, that

will be tyranny – what we call in Arabic, and in Urdu, *zulm*. Why *zulm*? Because my father who is a farmer harvests the wheat or the corn, and while it is still in the field, he gives the poor people *al-'ushr*.²³ Whether the harvested corn or wheat will be enough for our food for the rest of the year or not, we have to pay zakah from it in the field. And even though I am getting a check every two weeks, I do not have to pay zakah because my balance sheet is in the red. I am in debt; I have no savings! But my father is not only paying the zakah, but three months before the end of the year he is buying wheat and buying corn to feed us. This, then, would be a *zulm* in Islam.

Zakah is payable on gold, silver, crops, animals, liquid money and, I don't know.... We should add to that the available balance on a credit card account. Wouldn't it be nice? You have a credit card and the available balance is \$10,000. You should pay zakah on that amount! That is something new. Not everything that we know today existed at the time of the Prophet so there is no fatwa on the credit card. Were there banks at the time of the Prophet? There were no banks either, but, nowadays, we give fatwas and say if you deal with the bank it is *harām*. Who told you this? There were no banks at all at that time; the Prophet did not talk about banks. It means that we have to utilize our brains to deal with the new things.

What is the origin of zakah and what is it?

Everything in our life has zakah. You know, fasting Ramadan is zakah because the Prophet, peace be upon him, said: "Everything has its zakah; the zakah on your body is to fast." If you are sick you don't pay that zakah i.e. you don't fast, because if you are sick, fasting is not imposed upon you, but when you are healthy again you make up for that zakah and pay by fasting. And there is another principle, [Imam quotes Arabic verse. The translation is:]

"Believe in God and His Messenger, and spend on others (وَأَنْفِقُوا) out of that (مِمَّا) of which He has made you trustees (جَعَلَكُمْ مُسْتَخْلَفِينَ فِي) [57:7].

At the moment of the creation of man, God said to the angels: "I am going to create a *vicegerent* (خَلِيفَةً) on earth to take care of it."²⁴ The earth, as you know, is the source of all our provisions: we get from it every type of food, we get steel, we

²⁰ Qur'anic exegeses

²¹ I bear witness that there is no God but one God, and I bear witness that Muhammad is his messenger

²² Dowry

²³ 1/10th of the crops

²⁴ 2:30

get manganese, copper, salt, platinum, gold, silver – everything we utilize in our lives. And Man, who was created to live on earth, is supposed to be the *vicegerent* or the *khalifa* for all the riches, to *manage* them. So we are managers of that wealth. That is our role. The wealth is not ours. Because He says: “and spend on others out of that of which He has made you *trustees*”; He did not say “of what you *own*”, because you don’t own anything. It means that the wealth which was given to us is not ours; we are just *khalifas* (vicegerents). God appointed us *khalifas* to see how we are going to spend that wealth – in the right way or in the wrong way – and we are accountable for that. So, if you own gold, silver or liquid money worth \$850, for any surplus above that you have to pay its zakah. There is no one to observe you, there is no police to watch you, and you need no IRS to follow you. It should come out of your heart. This is not your money.

There are some people nowadays who claim that insurance is haram. Imagine that you kill someone by mistake with your car. There are some people who will simply say, “O, it was the will of God.” But you killed a human being! You have to compensate the family of the dead person. How will you do that if you don’t have insurance because “the insurance is haram?” And what made it haram? By the same token, your medical insurance should be haram, too; you should just die because, according to that reasoning, it is the will of God that you are sick; you are fighting God by having your insurance pay for medical services necessary to restore your health. According to the reasoning of such people, when God wills that you be sick, then, even going to the doctor is wrong, for the doctor is not the one who cures; God is the one who cures. You have people with these mentalities until now. So, in the same manner, when it comes to zakah, there are varieties of zakah and we have to utilize our brains in the context of our present time. So, when you ask someone for zakah, nowadays, and he says to you: “Oh, I am in trouble. Oh, I pay mortgage, and I pay utilities, and I pay for the car. . .” Stop at the car. Why don’t you ride a donkey or a camel, like the Prophet? The sunnah is to drive a camel; don’t you follow the sunnah? Our brothers will say: let your beard grow – it’s the sunnah – but they don’t drive a camel: they are making payments on cars and cannot afford to pay zakah.

What is sunnah? The word “sunnah”, if you look into the dictionary, means, *at-tarīqa* – *the way*.²⁵ [At this point, a

very young child in the audience repeats “the way”, thus causing a moment of stunned silence in the room, giving way to joyous laughter at the realization of the innocent child in the audience.] Sunnah – things which the Prophet had done. So, in this respect, with regard to zakah, what should we do if we follow the sunnah? We have *Tablighi Jama’at*²⁶ people with long beards coming to the mosque from time to time, but, have you ever heard one of them talk about zakah? Never! They are concentrating on salah, salah, salah.²⁷ No one talks about zakah – always the concentration on salah. And many Muslims emphasize, especially, that performing the Hajj will result in forgiveness of sins. Hajj is one pillar among the pillars of Islam equal to prayer, equal to fasting, equal to zakah-giving. It is a duty of every Muslim who can afford it; if he will do it, he performed a pillar, if he doesn’t do it, he lost one of the pillars of Islam, though he was able to do it. It is as simple as that, but I have never heard anyone saying that paying zakah will forgive their sins. The most ignored pillar of the pillars of Islam is the alms-giving or the zakah – completely forgotten. No Muslim talks about it. Even those who talk about it sometimes, talk about it as if they are living in the seventh century after Christ, not in the 20th-century, while we have new institutions and new establishments which have to be considered when we are talking about that pillar. From time to time, we now hear people in our community asking if a group is going for Hajj. So we started to talk about Hajj a little bit. Before that we used to say, “Can we have a group to go to Hawaii? Or Florida?” But nowadays pilgrimage is being promoted a little bit, so we say: let us go for Hajj; let us go for ‘Umrah. I think *the time has come for us to learn about zakah and how to calculate it*.

I have a zakah check in the amount of \$1376.75 cents. I say that person *calculated*. It happened. There are some people who calculate to the penny, and there are some people who earn \$50,000 a year and send \$100 and say “Oh, that is my zakah.” Now we have to learn differently. You know, in every community they have fundraising dinners. They make a banquet, invite speakers and they raise funds. And all the cheating you can imagine happens in these fundraising dinners. Ask me about it because I have attended lots of them, including some in Toledo. In some places, when they have fundraising dinners, you find the women taking off their bracelets and

²⁵ Imam states with great emphasis

²⁶ A self-appointed group of men who travel around for the purpose of preaching Islam

²⁷ Salah is the five times a day ritual prayer

earrings and necklaces and donating them to the mosque. And the people say, "Oh God, at least half a million was collected tonight." And when you examine those things (the jewelry) you find every piece is marked \$2.00 from J.C. Penny. It is purchased for that specific day. Why? To fire up the enthusiasm of the people and encourage them to pay, or, for the women to shame the men. Another tactic – you know, some speakers are very intelligent – they say our goal tonight is a quarter of a million dollars – who is going to pay the first \$100,000.00? No one will raise his finger. Who is crazy to pay \$100,000.00? There is no crazy person. So they say, O.K. it looks like the \$100,000.00 is too much; who is going to pay the first 50,000.00? So a man, or a woman, will raise his finger. Then the speaker will say "O God, help him, O God, take him to the seventh heaven" and so on. Then, where is that \$50,000.00? You'll never see the money! It is what they call a pledge, and the pledge is something on paper. Does anyone, here, remember the man who went to the microphone when we dedicated this mosque, and he pledged a hundred thousand dollars? We pursued him and, at last, we got just \$5000. A pledge means nothing. So fund raising dinners and all that business are useless. We follow the system of zakah, here, in this mosque. A lot of communities where I mentioned this are amazed at how we are able to do it. In this mosque we get,

every year, between 350 and 400 thousand dollars in zakah. Have you ever seen us having fund raising dinners and saying "O God, help him, O God, take him to the seventh heaven?" We don't do all that. The checks are coming by mail every day like showers. And the people are generous. That is something I have to admit to in the community of Toledo. It does not happen anywhere else, and I am proud of it.

We pay \$36,000 a year in utilities. Thirty six thousand dollars! That is enough to spend on one mosque by itself. The reason you see this place is clean is we pay two thousand dollars per month to the people who clean it. As a result, we challenge anyone in North America who can say there is a cleaner mosque than this one. Every mosque you enter smells. I am sorry to say that, but it is a fact, although we always say, "Cleanliness is a part of believing." We say one thing and we do something else. That is called *nifaaq* – hypocrisy.

So, now, if your savings balance is over \$850 per year – *not per month* – I want 2 ½% of the amount over \$850. If you paid part of it, pay the remainder! If you paid it in full, thank you! If you did not pay until now, pay it! If you don't do any one of those three, I'll kill you!²⁸ Thank you very much.

In two weeks from now, I am going to Halifax, N.S., where I have been invited for a fund-raising dinner. I am going to advise them to follow our pattern.

²⁸ This provokes very loud laughter from the audience. Imam is laughing, too.