

AWSOM NEWS

Anjuman Wazifa Sadaat O Momineen of North America, Inc

P.O. Box 844, Hicksville, NY 11802

Web site: Anjumanwazifa.org E-mail: info@anjumanwazifa.org Telephone: 877-297-6662

As of July 2016, the Anjuman has loaned out approximately US\$ 1.78 million to 300 students pursuing undergraduate, graduate and post graduate degrees in educational institutions in the United States. We are neither able to thank Allah enough for His mercy nor you for the continued patronage. Thanks.

APPLICATION PROCESS

It was observed in the recently concluded application cycle that a good majority of the applicants are not reading the instructions carefully and are not paying attention to the needed documentation and procedural requirements for their applications to be eligible for consideration. While the application process has been automated and borrowers can submit part of their loan applications on line through the Anjuman's website, signed application and Promissory Note, duly signed by the applicant and a guarantor and notarized remains a critical element of the application. Without these two documents any application will remain ineligible for consideration. *A good majority of the applicants ignored or disregarded to submit the signed application and the Promissory Note and thus their applications could not be entertained.* We encourage all the unsuccessful applicants to apply again in the next application cycle between October 1 and November 30, 2016 and submit the completed application for due consideration.

FELICITATIONS

The Anjuman conveys heartiest felicitations to the community on the birth anniversary of our eight imam, Hazrat Imam Reza A.S. May the Almighty guide us to be the true followers of the Imam and learn from his political astuteness, knowledge, generosity and wisdom.

MEMBERS' CORNER

Condolence: The Anjuman extends heartfelt condolences to Dr. Sikandar Madad (Long Island, NY), a founding member and advisor to the Anjuman, Dr. Hyder Naqvi (New York) and Mr. Manzoor Raza Rizvi of New Jersey, on the demise of their cousin, late Homayun Raza Rizvi of Greenwich, CT. Homayoun Rizvi died in late July. We pray to Allah to grant him the highest abode in Janat. Kindly recite a sura -e- fateha for the departed soul.

The Anjuman has, registered its presence on social media with the launch of our Facebook page. We request you to kindly visit the page. <https://www.facebook.com/anjumanwazifa/>

REDUCING THE COST OF COLLEGE

Mr. Owais Rizvi, a member of the Anjuman suggested that we should include information about managing the cost of college education better that will ease the financial burden on the students and their families. In this regard, Mr. Rizvi sent information about possible means for reducing college costs. We thank Mr. Owais Rizvi for his concern for the community and his suggestions for the newsletter.

LOANS GRANTED

The Anjuman received record number of 40 applications for the application cycle that ended on June 30, 2016. However, only 16 applications were complete and were eligible for consideration. Out of the 16 applications, 12 applications were approved. The successful candidates include: Zoya Batool (undergraduate), Miqdad Raza, (undergraduate, nano technology), Omul Ali (medicine), Anisa Hussain (pre-medicine), Raza Hussain (dentistry), Fizzah Mirza (pharmacy), Fahad maqbool (undergraduate), Syed Fakhar Abbas Naqvi (MBA), Mohammad Naqvi (undergraduate), Balssam Al Fatlawi (dentistry), Ozair Rizvi (medicine), Syeda Madiha Naqvi (undergraduate). We wish the borrowers success in their educational endeavors.

One of ideas is for students to look into taking CLEP Exams. College Level Examination Program (CLEP) helps the students to receive college credits for what they already know, for a fraction of the cost of a college course.

Developed by the College Board, CLEP is the most widely accepted credit-by-examination program, available at more than 2,900 colleges and universities. The cost of CLEP exams is \$80. Details can be obtained from the College Board.

Another suggestion is for students to consider entering into universities in some European countries like Germany and Norway where college education is free for locals and might be free or subsidized for international students.

Competency Based Education Network (CBEN) is another venue to be explored by the students to manage their cost of college education. CBEN a network of educational institutions that offer competency, knowledge and skills based credits which can count towards college credits and reduce cost.

REFLECTION

Nahjul Balagha - Sermon No. 153 - Part 2

By focusing on education and its value to our community, I have been reading Imam Ali (AS) sermons and endeavoring to relate his counsel to the goals of AWSOM - education. I have done so since the beginning of the year with the hope that through a read of the News Letter, the readers would enlighten me with their take on my efforts.

With this preamble I embark on my take (with education as my focus) on part 2 of the Imam's sermon no. 155. It states: *"The delicacies of the Quran are about them (Ahlu'l bayt, the descendants of the prophet) and they are the treasurers of the Allah. When they speak they speak the truth, but when they keep quiet no one can speak unless they speak. The forerunner should report correctly his people, should retain his wits and should be one of the chidden (man) of the next world, because he has come from there and would return to it.*

The beginning of the action of one who sees with heart and acts with eyes it is to assess whether the action will go against him or for him. It is for him he indulges in it, but if it is against him he keeps away from it. For, he who acts without knowledge is like one who treads without a path. Then his deviation from the path keeps him at a distance from his aim. And he who acts according to knowledge is like he who treads the clear path. Therefore, he who can see should see whether he should proceed or return".

This sermon does not necessarily talk about education, but I cannot but focus on the concept of knowledge stated therein. From that perspective, it is, in my view, critical, to note that without knowledge, no path can be clear. It is not only critical, but also a basic essential of life. How are we to proceed with a life which poses nothing but challenges at every turn. More than ever, now is the time for us to renew our commitment to education.

Our youth needs it more today than it ever did. A very simple example is the art and mannerism of speech. Without knowing how to conduct ourselves verbally as well as in writing, we leave people with the undeniable impression of our uncouthness.

I am, as I am sure the readers are as well, reminded of this brashness of speech and writing in our everyday life.

Unfortunately, we see this lack of grace in every age group, and of course amongst all communities. I say this because I by no means want to imply that only our community is afflicted with this disposition.

The essence of knowledge is a fundamental component of all life's aspects. The lack of knowledge will only work towards keeping us deviated from our aim of following the steps of our beloved Ahlu'l bayt (AS). While basic knowledge is a gift to us from our parents, advanced knowledge - to make our lives worthwhile during our journey in this world - is an acquisition through hard work and dedication. Although the world of today has made incredible strides towards ensuring the assets of education availability to us and our youth, yet, not everything comes without a price. AWSOM is making handling of that price element somewhat easier through interest free loans to qualified applicants. Nevertheless, the funding for such offerings still needs to be provided by all of us. Some of us have children ready for colleges and some do not, however, the responsibility for making the program available to all lies with the entire community.

We have been hearing since our early formation years that one man can make a difference, but let's not forget that one man makes a difference amongst many through eventual consensus of the many, and in our case and the case of AWSOM, the community. Towards that end, the community's involvement in the betterment of its future through investment - not necessarily through monetary assistance - in any capacity is not only requested of all but is our religious duty. In one of my articles, I had touched upon the Prophet's saying that we should acquire knowledge even if that means we need to travel as far as China for that purpose. While AWSOM is not asking the community to assist in providing means to travel to China, it is asking the community to invest in its mission. One of the most critical investment can be in the shape of encouraging our youth to attain higher education. In a recent dialogue with an Aalim of our community, I learnt that not all our youth is even inclined towards college education. This reality, if it is such, as I did not validate it, is very discouraging. We need to collectively take steps and implement measures to reverse this trend. Secondly and the last example I will provide for involvement with AWSOM is the furthering of mission.

This enhanced awareness will turn people's attention towards the great service being provided by AWSOM. A Hindu friend of mine with whom I was discussing our Anjuman was so impressed that he - without any expectations as his children are all already educated and settled - started contributing a monthly fixed amount to the Anjuman. Such is the pull of a good deed.

In summary, our mission is much much more achievable when all are involved. Contributed by Ali Kazmy

The most complete gift of God is a life based on knowledge.

Imam Ali (A.S.)