

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 January 2016, the Anjuman has loaned out approximately US\$ 1.75 million to over 290 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.

EID MUBARAK

The Anjuman extends hearties felicitations to the community on the auspicious occasion of Eid ul Fitr. May this Eid bring peace to the world and prosperity to all. May Allah shower His choicest blessings on all the momineen around the globe. On this occasion, we remember all the innocent souls who lost their lives at the hands of takfiri aggressors and terrorists for the sole reason of being a follower of Ahlul Bait. Please recite a sura e fateha for the shuhada .

MEMBERS' CORNER

Condolence: The Anjuman extends sincere condolences to Mr. Qaiser Jafri and Mr. Farukh Jafri of New Jersey on the demise of their mother, Mrs. Mubashira Jafri, w/o late Mr. Fazal Abbas Jafri. Mrs. Jafri left this world for her eternal abode on June 26. May Allah bless her soul and grant her the highest level in Janat. Please recite a Sura e Fateha for the departed soul.

Request: We humbly request all members to kindly keep us informed of their latest contact information including mailing address, telephone number and e-mail address. This is important just so the members do not miss out on important announcements and correspondence from the Anjuman.

Membership Dues: We routinely send out e-mail reminders to the members to bring their dues up to date. Lately we have sent out several such e-mails and we would like to remind the members not to ignore these messages as your membership dues are the life blood of the Anjuman and it is your membership dollars that enable us to facilitate higher education for the youth of the community.

ANJUMAN'S FACEBOOK PAGE

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/>).

LOAN APPLICATIONS RECEIVED

Loan applications for the fall 2016 semester have been received. The Anjuman has received a record number of applications in this cycle. These applications are being reviewed and all applications received by the deadline of June 30th will be duly considered. Application review is expected to be completed by the third week of July and the applicants will be informed accordingly.

FINANCING COLLEGE EDUCATION

The importance of higher education cannot be stressed enough especially in today's competitive world. However the cost of higher education has been steadily increasing over the years and is getting out of reach for a family with average means. According to the College Board, the average yearly tuition and fees for a 4 year college for undergraduate degree is \$23,890 for out of state students at a public school and \$32,410 for a private school. These figures are the fees and tuition for only one year and the four year cost amounts to \$95,560 and \$129,640 respectively. The total cost of attendance will be even more and includes housing, books, travel and other expenses depending upon the location of the school and the lifestyle of the students. So how does this get financed? According to a report released by Sallie Mae, approximately 34% of the costs are financed through scholarships and grants and 46% of the costs are covered from family resources (parents, grandparents and students). This still leaves a gap of 20% which is then filled with loans. It is important to note that these statistics are averages and will differ from student to student based upon individual circumstances. For the loans, while several options are available to the students and parents including subsidized loans from the federal government, there is a limit to how much a student can borrow. The current limit for students to borrow under the federal governments subsidized loan program is \$5,500 for

freshmen and the cap would increase by \$1,000 for the next two years. The remainder of the costs is generally covered by loans taken out by parents either under a government sponsored program or through private lenders, usually at a higher interest rate and with stringent pay back conditions. The current average interest rate on educational loans from private lenders and banks is about 8%.

Given the meager resources of the Anjuman, we are not able to cover entire shortfall in the financial packages of all applicants yet the Anjuman chips in a meaningful amount for each borrower by providing Interest Free loans to the students. The interest free feature of the loans from the Anjuman reduces the financial burden for the borrower considerably.

We urge the community to help us in this noble cause and become member of the Anjuman. Your contributions will go a long way in shaping the futures of hundreds of families in the community.

REFLECTION

Nahjul Balagha - Sermon No. 197 - Part 3, About Islam

As we all know, every sermon of Imam Ali (AS) provides immeasurable insights, inter alia, into his knowledge, faith, desire to impart knowledge and guides the believer to the truth as set by Allah. While reading and analyzing sermon no. 197, it became clear to me that the third portion thereof, entitled 'About Islam', may have a nexus to the endeavors and mission of AWSOM. The portion of the sermon I am referring to states: *This Islam is the religion which Allah has chosen for Himself, developed it before His eyes, preferred it as the best among His creations, and established its pillars on His Love.* It further states: *He made Islam such that its constituent parts cannot break, its links cannot separate, its construction cannot fall, its columns cannot decay, its plant cannot be uprooted, its time does not end, its laws do not expire, its twigs cannot be cut, its part do not become narrow, its ease does not change to difficulty, its clarity is not affected by gloom, its straightness does not acquire curvature, its wood has no crookedness, its vast path have no narrowness, its lamp knows no putting off and its sweetness has no bitterness. The sermon goes on with the theme noted above, however, for the purpose of this short note, the quoted portion suffices.*

Let's look at the basics of the message from AWSOM's point of view. Imam Ali (AS) is touching upon a number of creations by the Almighty, which can only be understood if we, also His creation, have a basic working knowledge of i) law & order, ii) architecture, iii) physics, iv) botany, v) physiology, and so on. In one brief paragraph of the sermon, the Infallible Imam has touched upon a vast number of subjects, which are vast fields of study in themselves. Each with which the erudite of the world have spent several decades studying and still admit to having much to learn. Before I address this further, let me highlight a very important message first that is imbedded within the very first sentence of the

sermon - LOVE. Allah Almighty in all His majesty and power developed a religion by establishing its pillars on HIS LOVE. How is it then that this very foundation of LOVE is the one thing that is rarely visible today. All around us today is a world full of hatred, WHY? Is it because the world is taking its Islam from those outside the Chosen ones. 'Obviously', is my response. the Chosen ones, Punjatan (AS), preached love; love for one another, including but not limited to orphans, the unfortunates, neighbors, family, amongst other and above all, for Allah Almighty, the provider of and for all. I am going to leave this matter here as it is a topic deserving of a separate article on its own. I dare say more deserving of a thesis, rather than a brief article.

Notwithstanding the above, let me get back to the second quotation from the sermon. It is abundantly clear that in a concise paragraph, the Almighty, through the Infallible Imam (AS) has addressed several fields of study. To elaborate of a few, He speaks subliminally about architecture when He touches on the words related to parts, construction, columns, narrow, straightness, curvature, and crookedness; about law and order through words such as constituents, laws, expire, and ease; botany through twigs, wood, sweetness; and so on so forth. Would anyone without formal education identify these basic traits of several different fields of study and profession. No, absolutely not. For one who is not a student of the field, nothing will make sense. While I do not want to imply that the message is about various fields of study only, this is an effort to highlight Allah's greatness in each message, which can mean so many different things, if only we reflect. The Holy Quran says this in several parts that it contains numerous messages for those who reflect. Perhaps it is a poor effort on my part to develop a connection here, but then our belief is that the Infallible are connected to the Quran, so this connection on my part cannot be discounted. It is the root of our belief.

Even when Allah Almighty conveys His decision about a religion chosen for his beloved creation, He is enveloping it with a message 'ilm', one of the essential roots of the religion itself. Did He not create ink and pen (Loh o Qalam)? Lets reflect on this when we continue assessing the criticality of AWSOM's role, mission and services.

Contributed by Ali Kazmy

If your plan is for 1 year, plant rice;

If your plan is for 10 years, plant trees;

If your plan is for 100 years, educate your children

Confucius

Do not train a child to learn by force or harshness; but direct them to it by what amuses their minds, so that you may be able to discover with accuracy the peculiar bent of the genius of each.

Plato