



## *Anjuman Wazifa Sadaat O Momineen of North America, Inc*

*P.O. Box 844, Hicksville, NY 11802*

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***As of December 2017, the Anjuman has loaned out approximately US\$ 1.89 million to 350 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.***

## **RAMADHAN MUBARAK**

The Anjuman extends felicitations to the community for the holy and blessed month of Ramadhan. May this holy month bring peace, prosperity and happiness to all. May Allah forgive our sins and accept our fasts, prayers, supplications, charity and efforts to cleanse our inner selves and transform us into better human beings, the kind of human beings that HE wishes us to be.

## **FELICITATIONS**

Congratulations are in order for Shiraz Husain and Fatema on the birth of their son Mikael Mehdi. Shiraz is a member of the Executive Committee of the Anjuman and has been a long standing volunteer with the Anjuman. Mikael is the grandson of Dr. Yousuf Mamdani, a director of the Anjuman. We pray to Allah to grant the baby a long, happy, healthy and prosperous life.

## **APPEAL**

In this month of Ramadhan, we solicit your support and contributions to help us in facilitating higher education for our youth. Helping our students achieve academic excellence opens up a world of opportunity not for one individual alone but secures a better future for a family who collectively make up the community.

We urge you to open your hearts and purses and help us in this noble cause. You can support us in many ways including:

**Annual Membership:** The membership dues are only \$120 for one year.

**Life Time Membership:** This tier entails a one-time contribution of \$2,500.

**Khums:** The Anjuman has ijaza to collect the Sehm e Imam portion of khums from Ayatullah Syed Ali Sistani.

**Yadgar Funds:** You can create endowment funds in the memory of your loved ones for the purpose of sawab e jari'a for the departed souls.

**Matching Gifts:** Being an entity involved in promotion of higher education, the Anjuman qualifies for matching gifts from employers of our members and donors. We encourage you to explore this avenue of supporting the Anjuman and double your contributions.

**Donations:** You can make general donations in any amounts without being a member.

**Life Insurance and Investments:** You can name the Anjuman as a partial beneficiary in your life insurance policy and at the same time you can donate a part of your appreciated investments to the Anjuman on potentially tax free basis. *The Anjuman does not dispense any accounting and tax advice and we recommend that you consult with your tax, accounting and financial advisors to verify the tax implications for these contributions.*

To the existing members, we wish to remind you to **bring your dues up to date**. At the same time we wish to thank those members who have up tiered to Life Time Membership. This shows their concern for the youth of the community and their desire to see a well- educated, intellectually and financially strong and self- sustaining group that would become indispensable for the world. After all knowledge is the inheritance of the A'immah and will lead to our salvation in this world and in the hereafter. All donations and dues can be paid through our website ([www.anjumanwazifa.org](http://www.anjumanwazifa.org)).

## YADGAR FUNDS

The Anjuman recognizes the generation addition of \$40,000 by Mr. Rizwan Kazmi to the Yadgar Fund instituted by him in the memory of his parents, Syed Ghulam Haider Kazmi and Mrs. Manzoor Fatima.

Mr. Khurshid Raza also instituted a Yadgar Fund with \$1,000 in the memory of his parents, Syed Mohammad Alim and Hajra Bano.

The Anjuman is grateful to the donors for their generous contributions and request the readers to offer a sure e fateha for the marhomeen: Syed Ghulam Hyder Kazmi, Mrs. Manzoor Fatima, Syed Mohammad Alim and Hajra Bano.

## FOOD FOR THOUGHT

We are grateful to Br. Asad Haider, an elderly Scholar from Atlanta GA for giving us the definition of Ibadat as envisaged in Qur'an which we reproduce here in concise form (due to space limitation)) for Momineens benefit.. "Ibadat is a product of highest degree of sincere adoration and devotion. Worship is imbibed in all beings. ---ordinary person living in a remote, out of the way and desolate place can easily deduct from his limited surroundings that he is a part of a great universe. Some body made it happen. It did not become on its own. Someone created it all. We, the Muslims, call that Creator Allah (SWT)." "Most people worship someone----of all the beings, man is the only known material being who is supposed to worship Allah (SWT)---(as) the only one worthy of worship---Man worships out of his own free will and without any compulsion." "We must follow the directives of a Marja' in matters related to the ten Furoo-e-Deen." "In short, it can be safely said that Ibadat is nothing but submission to and obedience of the commandments of Allah (SWT) without question, and as a faithful slave of Allah".

We believe in the same definition of Ibadat as mentioned by Br Asad Haider but what we had tried to portray in our previous letters was the aspect generally not emphasized by the Zakireen. Helping fellow beings even animals and plants can also be classified under Ibadat. It is narrated that once a lady was passing by a well when she saw a dog sitting there whose tongue was hanging out due to extreme thirst. The lady prepared a make-shift rope of her clothes, tied it to her shoes and drew water from the well to quench the animal's thirst.

*If you shop on Amazon, you can choose Anjuman as the charity of your choice and AmazonSmile Foundation will donate 0.5% of your total purchase to the Anjuman.*

Allah (SWT) pardoned her for all her previous sins. This is Allah's reward for helping an animal. Now think about the *Sawab* which one gets when he/she cares for the fellow beings and serves humanity at large. *Ibadat should be viewed in a wider perspective rather than confining it merely to offering of prayers, keeping fast and performing Hajj etc. May Allah guide us all and keep us on the right path.*

*Written by Syed Wajahat Rizvi for the June 2009 issue of the Anjuman's newsletter.*

## LOAN APPLICATIONS INVITED

The applications portal on the Anjuman's website is now open and accepting loan applications for the fall 2018 semester. Applicants are advised to submit the application on line and also mail the signed copy of the application and the fully executed and notarized Promissory Note to the Anjuman by the **deadline of June 30<sup>th</sup>, 2018.** Applications should be received by the deadline by the Anjuman and should be complete in all respects for consideration. Incomplete and late applications will be rejected.

**It is important to note that the Anjuman requires both the paper and the electronic portions of the loan application and one without the other will be considered incomplete.**

At this time, we wish to remind the guarantors to make sure that their membership dues are for 2017 and 2018 are paid up before they sign a Promissory Note for any applicant.

## DELINQUENT BORROWERS

The Anjuman seeks help from the community in locating the following borrowers who are delinquent in the repayment of their loans while they have completed their studies: **Fatima Siddiqah Rizvi, Shariqah Hydari, Meraj Hydari and Masooma Hydari.** We have been trying to contact these borrowers but to no avail and in the absence of any communication from the borrowers, we are classifying them as delinquent. We request any reader who might be in touch with these individuals to provide us their contact information. Surely the community which helped them in times of need deserves better treatment and should not be let down by the indifferent attitude of a few. Commendable is the gesture of **Dr. Yasmin Hussain** who has started paying against the loans guaranteed by her. We sincerely hope other *guarantors also realize their moral responsibility and come forward to help us in the recovery of loans.*

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## **Membership Form**

*(Tax Exempt under IRS 13-3588100)*

Dear Sir,

I wish to become a member of the Anjuman Wazifa Sadaat o Momineen and enclose herewith my check/cash/online payment for US\$\_\_\_\_\_being the subscription for the year \_\_\_\_\_ or for Life time Membeship. I hereby undertake to abide by the Anjuman's Constitution, Rules and Regulations as approved by the Board of Directors.

Date: \_\_\_\_\_

Full Name: \_\_\_\_\_

Telephone No. \_\_\_\_\_

Email: \_\_\_\_\_

Address: \_\_\_\_\_

Introduced By: \_\_\_\_\_

I am donating a sum of US\$ \_\_\_\_\_

to support educational programs of the Anjuman.

I am contributing US\$\_\_ from my Khums money. *(Anjuman has obtained 'Ijaza' from Ayatollah Seyyed Ali Al- Seestani)*

I am donating a sum of US\$\_\_\_\_\_to establish an "Endowment Fund" in the memory of my late \_\_\_\_\_, the income from which will be utilized by the Anjuman for supporting its aims and objectives.

Name and contact information of person(s) who may be interested in Anjuman's membership:

Name \_\_\_\_\_

Address and Tel #: \_\_\_\_\_

Name \_\_\_\_\_

Address and Tel #: \_\_\_\_\_

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CREDIT CARD AUTHORIZATION FORM

**CARDHOLDER INFORMATION**

Name: \_\_\_\_\_

Billing Address: \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Postal Code \_\_\_\_\_

Country \_\_\_\_\_

E Mail Address : \_\_\_\_\_

Telephone Number: \_\_\_\_\_

**CREDIT CARD INFORMATION**

Credit Card Type      MasterCard    Visa    American Express    Discover

Credit Card Number: \_\_\_\_\_ Security Code: \_\_\_\_\_

Expiration Month: \_\_\_\_\_ Expiration Year: \_\_\_\_\_

Cardholder Signature: \_\_\_\_\_

Date: \_\_\_\_\_

**DONATION INFORMATION**

I authorize a one- time charge on my credit card in the amount of \$ \_\_\_\_\_

I authorize a recurring charge on my credit card in the amount of \$ \_\_\_\_\_  
once every \_\_\_\_\_ (month/year) beginning on \_\_\_\_\_  
and ending on \_\_\_\_\_ or indefinitely.

The Purpose of my contribution is:

Annual Membership Dues

Lifetime Membership Dues

Khums

Contribution to Yadgar Fund in the memory of \_\_\_\_\_

Donation

Repayment of my student loan from the Anjuman