



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

P.O. Box 844, Hicksville, NY 11802

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***As of January 2020, the Anjuman has loaned out approximately US\$ 2.14 million to 410 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.***

### **FELICITATIONS**

We wish a blessed Ramazan to all the members and readers. May Allah accept all our efforts in this month as we seek nearness to the Almighty by way of increased ibadat and fulfilling our obligations to the fellow human beings and then some. This year presents a changed landscape where huqaq Ullah can only be fulfilled in an individual capacity while the opportunities to fulfil huqaq ul ibad are abundantly all around us. We pray to Allah to give us the strength to succeed on both the fronts in this holy month.

### **LOAN APPLICATIONS INVITED**

Loan applications for the Fall 2020 semester are invited. The application portal will open on May 1. We are advising the borrowers that there are some further changes to the application process being introduced from this cycle. Please pay special attention to the instructions on our website to avoid rejection of your applications. We will be sending customized e-mails to our existing borrowers to this effect shortly. As always, we request the borrowers to send in COMPLETE applications and handle the applications themselves rather than leaving it up to their parents and uncles and aunts to complete the application process on their behalf. All the intending guarantors should make sure that their membership dues for 2020 are paid up before the applications for their guaranteed students are received by the Anjuman.

### **COVID-19, AN OPPORTUNITY TO REFLECT**

We are living in unprecedented times. The tiny invisible virus known as COVID -19 has brought down the world on its knees. We are in faced with multiple challenges on various fronts. The biggest challenge is the human tragedy we face. As I write this, the global number of cases has surpassed a couple of millions and the number of deaths exceeds 200,000. At this point, it is only forecasted to increase! Global economic activity is almost at a standstill. Businesses, big and small, are floundering, some more than the other. People are losing jobs in large numbers. Participants in the gig economy have far less opportunities and the day laborer has no work and no food! No one has any clue for what is the right direction, stay indoors and let this pass but for how long? OR relax the social distancing rules and let the virus create chaos with renewed resilience? This might be the game changer.

The current situation is quietly reshaping life as we know it. All aspects of our lives: social, economic, religious and moral, family lives etc. are undergoing a redesign and most of it will be here to stay.

The way we work is one good example. Work from home is the new normal and is likely to reshape the way corporations and businesses will operate going forward. Once the lockdown is over, would we all be rushing back to our desks in the offices, probably not. We are compelled to examine our conduct on all fronts. Would we be clamoring to book our European vacation soon as the death toll from COVID-19 subsides, probably not. Would we be cramming the malls this year on Black Friday, probably not. We would be thinking hard before sending our children back to school when it reopens. Even the weekly run to the grocery store has new dimensions and protocols. Will our

weddings and social gatherings be the same? Even the religious observances would take one a different etiquette. There are so many other aspects of our daily lives that will be carried out differently.

**The current situation is driving long term changes for Education as well.** On line learning and home tutoring has been forced upon us as the solution for now. While this might not be a permanent solution for primary education and even for higher learning at certain levels, this is beginning to reshape the future of higher education. As on-line learning becomes more prevalent, would the universities require the sprawling campuses and huge investments in real estate? Nothing can replace the experience one gets in classroom setting and the interpersonal interaction that one gets in an educational institution, yet the future will be different with remote learning becoming more common, especially in some disciplines. This could potentially have a favorable cost impact and higher education could become more affordable.

Covid-19 has also brought about some good changes. It has compelled us to reflect upon our morals and our social responsibilities. The haves are thinking more of the have nots. The lockdown is making us examine our real needs vs wants. We are spending less on collecting unnecessary material goods and are certainly spending less money on our wants. The loss of livelihoods for millions is compelling us to help those who are struggling to put food on the table. Another good change, perhaps thrust upon us by the Almighty, is that the forced closures of the places of worship has made some of our religious centers to now channel the donations for feeding the poor and the needy and supporting those families in the community who are facing economic hardship. Allah has given us this opportunity to correct our direction and would certainly be more pleased with this act of kindness.

***The Anjuman stands with all the religious and social organizations in the community that are performing heroic and herculean tasks of serving the mankind in this difficult time.***

***The Anjuman's charter allows the funds only to be spent on making interest free loans to the students in the community. Yet in this hour of need, the Board of Directors and the Executive Committee Members pooled their personal funds and have made a donation of \$4,000 on behalf of the Anjuman to the organizations engaged on the frontline to provide medical and economic relief to the community. We pray to Allah to keep us all in his aman and rid the humanity of this deadly virus.***

**The Anjuman offers our deepest sympathies and condolences to the families of those members of the community who lost their lives as a result of this deadly virus. May Allah grant the marhoomeen maghfirat and a place in Jannat.**

## **FOOD FOR THOUGHT**

We have all heard of the Great Wall of China. It is regarded as one of the Seven Wonders of the World. Everyone knows that this wall was erected many centuries ago to protect the population from outside attacks. This protection was for the 'material possessions.' That was then. Now with the technological advancement in warfare the 'wall' has become a mere piece of tourist attraction. Compared to this human attempt at safeguarding the material possessions, there is **a divine provision** for 'protecting' both the physical as well as spiritual side of our being. Our Creator provided the messengers and prophets who guided us through the life journey. As the human mind developed and we 'graduated', highly trained teachers and reformers brought adequate behavioral manuals for our guidance. **Zabur, Torat and Injeel** (bible) were brought in succession by the messengers of Allah. Our **Prophet Muhammad (PBUH)**, the ultimate of the prophets, was sent by Allah with the holiest of books. **Qur'an** is the most perfect of the books which contains all the knowledge. **Qur'an is like a 'fort' designed under Divine guidance for the 'protection' of human beings.** Recitation of Qur'an with understanding as per the guidance of the prophet and his designated successors provides remedy both for physical as well as spiritual ills. Following the dictates of Qur'an and performing accordingly we erect strong fence around us which is mightier than the Great Wall of China and is difficult to pierce through. **May Allah grant us the wisdom to adhere to the right path which has His blessings.**

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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