



Anjuman Wazifa Sadaat O Momineen of North America, Inc

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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.

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,

IS COLLEGE DEGREE A GOOD INVESTMENT?

The cost of higher education has been steadily rising and college education has been receding the reach of the common man every year. The average cost of attendance for a 4-year private college is approximately \$50,900 (2017-18 school year) and \$41,000 for a public, 4 year out of state college. Included in the costs are tuition, fees, housing and meals, books and transportation costs. However, the rise in the tuition costs alone has surpassed the rate of inflation by a factor of 3 in some cases.

Yet a recent study conducted by the New York Federal Reserve Board concluded that investment in a 4 year college degree is good investment. **As an investment, a college degree has an average rate of return of 14%, the study found, well above the long-term return benchmarks for traditional investments like stocks at 7% or bonds at 3%.**

The economic value of higher education is sometimes hard to see as the expenses for attending the college are borne upfront while the benefits are derived over a number of years in the future.

The study further reports that while the economy is doing better and unemployment is low, there is a significant premium in wages for college graduates. **On an average, a college graduate earns \$78,000 a year compared to \$45,000 earned by someone with only a high school education. That is a 75% premium or over \$30,000 a year.**

CONDOLENCES

In the month of June, we lost two of the greatest scholars, orators and intellectuals of our times. We are deeply saddened by the deaths of **Allama Talib Jauhari and Maulana Muntezir Abbas Naqvi** and convey our profound condolences to the community on this irreparable loss. The community benefited immensely from their wisdom and knowledge over the last few decades. These men were the assets of the community and their departure to the hereafter has left a void that will be extremely difficult to fill.

We request the readers to recite a sura e fateha for the souls of Allama Talib Jauhari and Maulana Muntezir Abbas Naqvi. May Allah grant them the highest abode in Jannat with the intercession of the Masoomeen (A.S.).

LOAN APPLICATIONS INVITED

Loan applications for the Fall 2020 semester are invited. The application portal is open now. 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. Customized instructions have been sent to our existing borrowers to this effect. As always, we request the borrowers to send in COMPLETE applications and handle the applications themselves rather than leaving it up to their parents, uncles and

This wage premium has more than doubled over the last 38 years and with the advancements in technology, this premium is likely to increase more and possibly with a higher magnitude and velocity.

Anjuman Wazifa Sadaat has been serving the students in the community for the last 29 years with the objective of empowering the youth through higher education. We provide interest free loans to the students in the community to defray their educational expenses. This enables the students to attain their educational objectives without incurring huge debts and be able to command better salaries and raise their standard of living. By earning better salaries, these borrowers can not only enjoy a better life but can also financially support all the other community projects with ease.

We, at the Anjuman believe that by pooling the resources of the community, we can enable each and every student in the community to attend the best colleges and enable them to take advantage of better opportunities which benefit them, their families and the community.

Come forward and support the Anjuman by becoming a member (regular or life time). You can also support the Anjuman through channeling your Khums (sehm e Imam) to the Anjuman, through donations and through instituting Endowment (Yadgar) Funds in the memory of your deceased relatives.

COME JOIN US IN THIS JOURNEY OF BUILDING A STRONGER, SELF SUSTAINING AND POWERFUL COMMUNITY THAT EXCELS IN ACADEMICS AND HAS A SOLID FINANCIAL BASE THAT CAN WITHSTAND THE CHALLENGES OF TIME.

LAMP OF GUIDANCE IN HOUSES ALLAH ALLOWED TO BE EXALTED

Surah al-Nur Ayah 36 says, "In houses Allah has allowed to be raised and wherein His Name is celebrated, He is glorified therein, mornings and evenings."

In Ayah 35, before this Ayah, the definition of the Essence of Allah has been described as, "Allah is the Light of the heavens and the earth. The parable of His Light is a niche wherein is a lamp-the lamp is in a glass, the glass as it were a glittering star-lit from a blessed olive tree, neither eastern nor western, whose oil almost lights up, though fire should not touch it. Light upon light. Allah guides to His Light whomever He wishes. Allah draws parables for mankind, and Allah has knowledge of all things."

Ayah 35 describes the "Lamp" representing the Divine Light, the light of guidance and faith, through likening to a very luminous lamp, now we must see where that lamp is located. Ayah 36 describes where that "Lamp" is located so that enemies, devils, and the indiscriminate ones cannot reach it.

In Ziarat-e-Jami'ah, we address the Imams saying, "...and Allah has placed you in houses that Allah(s.w.t.) has permitted to be exalted..." The Infallible Imam Musa al-Kazim (a.s.) said, "The Purpose of the phrase "...the mornings and evenings" mentioned in the Ayah, is the punctual ritual prayers." (Bihar-ul-Anwar v. 23 p. 326) The houses referred to in this Ayah are said to be the four Famous Mosques:

The Holy Ka'ba, Mosque of Jerusalem, Mosque in Madinah, and Mosque at Quba.

The Infallible Imam Muhammad al-Baqir (a.s.) said that the Houses referred to in this Ayah are those of the apostles of God and the Holy Imams (a.s.). The renowned Sunni scholar Tha'labi said that when this Ayah was recited before the Noble Messenger (s.a.w.a.s.), people asked as to which are the houses mentioned in the Holy Qur'an, the Noble Messenger (s.a.w.a.s.) said that they were the houses of the Apostles of God. Abu Bakr stood up asking "O" Apostle of God 'Is the house of Ali and Fatima also among those houses?" The Noble Messenger (s.a.w.a.s.) replied, "Yes" rather the Greater one of those houses." This statement of the Noble Messenger (s.a.w.a.s.) is supported and illustrated by Ayah of Purity (Tatheer) – Allah desires to repel all impurity from you P People of the Household, and purify you with a through purification – " (33:33)

Qutadah one of the leading Sunni scholars says that he was sitting in the presence of the Sixth Holy Imam Jafar ibne Muhammad as-Sadiq (a.s.) and said, "I sat with great scholars but never did my heart feel any effect of a glorious awe on it as I do feel in your presence." The Holy Imam said: "Do you know where you are sitting? You are sitting in the House about which God has said," The Holy Imam recited this Ayah. (Surah Nur Ayah 36).

Sources: The Glorious Qur'an (Urdu Translation) – Tafsir-e-Namounah by Ayatullah Nasir Makarem Shirazi

The Holy Qur'an (English Translation) by S.V. Mir Ahmed Ali & Ayatullah Agha H.M.M Pooya Yazdi

Contributed by: TAHAWWUR ALI MIRZA

ANJUMAN WAZIAFA SADAAT O MOMINEEN OF NORTH AMERICA, INC.

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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