



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 August 2020, the Anjuman has loaned out approximately US\$ 2.20 million to 415 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.

LOAN APPLICATIONS INVITED

Loan applications for the Spring 2021 semester are invited. The application portal on the Anjuman's website is open and the deadline for the applications is **November 30, 2020**. We strongly advise the applicants to make sure to submit both the electronic and the paper portions of the application to the Anjuman by the stated deadline. **The applications should be complete in all respects as they are submitted to the Anjuman.** Incomplete applications will be rejected outright and there will be no exceptions. **Applicants are advised to read the instructions carefully and submit completed applications by the deadline.** Applications received by the deadline will be reviewed and the checks for successful applicants would be issued by the end of the year.

STUDENT LOANS – COVID 19 UPDATE

In August the US Department of Education extended the 0% interest on federal student loans that was put in place in March of this year in view of the COVID 19 situation. This extension will last until December 31, 2020. This is applicable only to those loans that are held by the Department of Education. Monthly payments are suspended until December 2020. The suspension is not being reported as delinquency

by the credit reporting agencies. If a borrower has made payments during this period, a refund can be requested through the servicer of the loan.

Auto debits on these loans will automatically start on January 1, 2021. If at that time, a borrower is facing financial difficulty, an Income Driven Repayment plan would be available under which the monthly repayment could be as low as \$0. There is no fee for these concessions by the government and borrowers are advised to be aware of scams that have sprung around this scheme.

OBITUARY

The Anjuman extends our sincere condolences to Professor Raza Mir of New Jersey on the death of his beloved mother, Zakira Zakia Sultana d/o Mir Taqi Ali who passed away in Hyderabad, India on October 3, 2020. We pray to the Almighty to forgive her sins and grant her the maghfirat with the intercession of the Masoomeen (A.S.). We request the readers to kindly recite a sura e fateha for the departed soul.

We express our condolences to Mr. Faiz Ali of New Jersey on the untimely death of his brother in law, Moazzam Husain of Houston who passed away recently in Karachi where he had gone to attend the chehlum of his brother. We pray to Allah to grant the family to bear this irreparable loss and grant the marhoom maghfirat and a place in Jannat. You are requested to recite a sura e fateha for marhoom Moazzam Husain s/o Daim Ali.

FOOD FOR THOUGHT

During the Ayam e Aza, people report the observations of the majalis and processions on social media with great fervor. Once such posting from the UK on social media boasted "half of the City was blocked today to give passage to the procession taken out to commemorate Ashura". Taking out the procession to propagate the message of Imam Husain (A.S.) is a very respectable deed and is the essence of Azadari. However, creating hardships for the people by blocking traffic and creating traffic jams is probably not going to bring the uninformed masses closer to Imam Hussain but would rather push them further away. The message of Imam Husain A.S. will be better disseminated in a manner that facilitates life and eases the struggles of everyday life for the masses in lands where the message of Hussain is new for the natives. We need to spread love and empathize with the locals in order get closer to them and deliver the message of the Imam through our deeds and words. Making their daily lives difficult would not serve the purpose. We let the readers ponder and decide.

HELP BUILD A COMMUNITY

The year 2020 has been a year like none other. The COVID pandemic has impacted life globally and has created severe economic disruptions. This has resulted in loss of jobs for millions and our community is not immune to this either. Current economic conditions have made it difficult for many families to make ends meet let alone fund the education of their children. The Anjuman stands ready to provide financial assistance to the students attending colleges in the US by way of longer term, interest free loans but we need your help in this noble cause.

We request all readers to bring their membership dues up to date and if you are still contemplating membership but has not done that yet, this is the time to fill the attached membership form and mail it to the Anjuman along with your annual membership fee of \$120 or your life time membership fee of \$2,500. You can contribute through general donations, through your Khums or through creation of a Yadgar Fund in the memory of a deceased loved one as well.

INNER PEACE OF MIND

The inner disturbances that afflict the human heart, prevent him from enjoying true peace of mind. These disturbances often stem from a resentment of circumstances and an inability to accept things that cannot be changed. One of the signs of faith is calmness and strength of spirit bestowed by submission to Allah SWT.

Outer circumstances cannot disturb this inner serenity. Submission is to trust that Allah SWT knows all things and has a master plan for our affairs.

The Holy Qur'an says: "Perhaps you dislike something while it is good for you, and perhaps you love something and it is evil for you, and Allah knows while you do not know" (2:216).

The women of Kerbala have given us many lessons, among them, the peace that can be gained from submission to Allah's decree. When Zaynab Binet Ali (a) saw her brother going off to the battle field, she prayed: O our Lord, accept from us this sacrifice. My God, if this pleases you, then take until you are well pleased.

The pleasure of Allah SWT is a paramount consideration in all affairs, and if it was His will that Husayn (a) be martyred, then Zaynab (a) would accept and submit. Submission and being pleased with Allah SWT's decree was their armor against the pain of the tragedy. The fruits of complete submission include freedom, peace, happiness and tranquility.

Lead a more peaceful and happier life regardless of your circumstances by submitting to what Allah SWT has decreed. As Imam as-Sadiq (a) says: Happiness and comfort lie in Ridha and Yaqeen, while worry and grief lie in doubt and anger at Allah SWT's decree.

CALL FOR VOLUNTEERS

Anjuman invites volunteers from the community to step forward and assist the Anjuman in our efforts to facilitate higher education for the youth of the community. If you are interested in helping the Anjuman, kindly contact us either through telephone (877-297-6662) or e-mail (info@anjumanwazifa.org).

ANJUMAN WAZIAFA SADAAT O MOMINEEN OF NORTH AMERICA, INC.

P.O.BOX 844, HICKSVILLE, NY 11802, USA.

Tel: (877) 297-6662 Fax: (877) 297-6662

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 #: _____

ANJUMAN WAZIAFA SADAAT O MOMINEEN OF NORTH AMERICA, INC.

P.O.BOX 844, HICKSVILLE, NY 11802, USA.

Tel: (877) 297-6662 Fax: (877) 297-6662

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