



## *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 December 2020, the Anjuman has loaned out approximately US\$ 2.25 million to over 360 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.***

### **30<sup>th</sup> ANNIVERSARY CELEBRATION**

On Sunday, Feb. 28, 2021, the Anjuman celebrated 30 years of its service to the community in the United States in a virtual event. The event was a resounding success, both in terms of attendance and in terms of the funds raised during the event. Several beneficiaries of the Anjuman highlighted the role of interest free loans from the Anjuman and the easy repayment schedules have played in their educational journeys and implored the audience to support this noble cause. Batool Rizvi, a young poet in the community delivered her very moving poetry in English while Ahsan Naqvi, the renowned reciter delivered a manqabat in the praise of Imam Ali A.S. In their messages, Shaikh Azhar Nasser and Syed Samir Ali, reflected upon the importance Islam places on higher education and appealed to the audience to support the Anjuman monetarily as well as by volunteering with the Anjuman. Maulana Rizwan Rizvi co-hosted the program and intermittently echoed the importance for the youth of the community to gain excellence in education and for the community to support this cause. In his keynote address, Maulana Ali Raza Rizvi (UK) discussed the roots of this organization and the role of the Anjuman globally in uplifting the community. He stressed the fact that method of the Anjuman ensures sustainable help to the community and

empowers the youth rather than providing one time support.

The Anjuman's spoke person explained the mission of the Anjuman as an effort in elevating the intellectual level of the community. The history of the Anjuman was summarized and future plans were explained. ***It was highlighted that in 30 years, the Anjuman has loaned close to \$2.25 million to over 350 students in the US. \$1.12 million has been repaid by the borrowers and the rest of the loans are either in repayment or the borrowers are still in college.*** The donors were demonstrated how their one time donations have a **compounding effect** since the with repayments from the borrowers, their donated dollars keep turning over and will keep doing so into perpetuity (Insha Allah). ***It was also stressed upon that the Anjuman is reinforcing the foundations of the community by enabling the youth to capitalize on better economic opportunities thereby enabling them to support all the other on-going projects in the community.*** In the end, the founders, former office bearers and volunteers were recognized for their valuable services to the Anjuman in bringing it to the level current level.

The Anjuman is grateful for all the attendees, the ulema, the reciters, the donors and the volunteers who worked day and night to make this event a huge success.

### **YADGAR FUND UPDATE**

Mr. Asif Mustafa Naqvi of MD created a Yadgar Fund in the memory of his parents Syed Masroor Hasan Naqvi and Taqdees Fatima Naqvi in the amount of \$2,000.

Mrs. Azmat Raza of NJ created two funds: (1) in the memory of her elder sister, Aleemun Nisa

Nawab Rizvi in the amount of \$1,500 and (2) in the memory of her sister in law, Dr. Kazmi Raza in the amount of \$500.

Mr. Mohamed Haider of MA created a fund in the amount of \$1,000 in the memory of his grand father, Syed Zawwar Haider Naqvi.

Dr. Shan e Ali Haider of MD added \$5,000 to the Dr. Ali Tajdar Haider fund.

Mr. Raza Jafri of NY created two funds: (1) in the memory of late Syed Baqar Mehdi Rizvi in the amount of \$2,500 and (2) in the memory of Syeda Iqbal Naqvi in the amount of \$2,500.

Mr. Syed Abbas of Houston, TX created a Yadgar Fund in the memory of Syed Anwar Abbas in the amount of \$1,000.

We are grateful to the donors for their generous contributions and request the readers to kindly offer a sura e fathea for the souls of Syed Masroor Hasan, Syed Taqdees Fatima, Aleemun Nisa Nawab, Dr. Kazmi Raza, Zawwar Haider Naqvi, Dr. Ali Tajdar Haider, Syed Baqar Mehdi Rizvi, Syeda Iqbal Bano Naqvi and Syed Anwar Abbas. May Allah grant the highest abodes in Janat to these marhoomeen.

## **MORALS VS ETHICS**

**Bashir A. Dato, Ph.D.**

In everyday usage, morals and ethics are conflated with each other. Morals is said to do with customs or forms of behavior found within a culture or group, whereas ethics is stated to be norms or standards by which a given culture or group evaluates conduct. Thus the origin of morals is said to be internal, what an individual believes; the genesis of ethics is thought to be external, what the society dictates. Briefly, morals then are what someone actually does, while ethics are what someone ought to do.

Most major religions, most especially Islam, however, take the opposite view from that common usage:

Islam defines morals as what is right or wrong, lawful or unlawful, based not on a person's personal beliefs but based on God's commandments about behaviors.

Ethics, on the other hand, is defined as what is good or bad, acceptable or unacceptable, based on God's advice along with widely shared basic standards of conduct of a given culture or group. The relevance of this distinction becomes apparent when one interrogates oneself with the question "what should I do?" (with respect to morals) and "how should I act?" (with respect to ethics).

However, Islam goes a step further. It maintains that morals and ethics are inter-related. They represent different stages of the same spiritual journey. Morality is the minimum that a person is required to uphold; transgression entails a sin which is sometimes considered a crime. Ethics takes a person from that starting point to the peak of spiritual perfection. From the Islamic perspective, it is not enough to ordain some basic laws to protect believers from sins and crimes; it is also necessary to show them the way to achieve spiritual excellence.

## **SUCCESS STORY**

**Dr. Zafreen Jafri**  
**Ph.D. Education – Florida**

"The Anjuman helped me with an interest-free loan when I was working on my doctoral degree in Education. As an international student from Pakistan in 2005, I had minimal opportunities to apply for loans. I had no credit history in the United States, and I was only allowed to work 20 hours per week on campus. While a Graduate Assistantship partly covered my tuition, some of the costs I still had to pay out-of-pocket such as international student health insurance, the cost of books, the cost of living, etc. ***The Anjuman's loan helped me tremendously cover my educational expenses not covered by the scholarship. I would not have been able to continue my education without that financial assistance.*** I am forever grateful for the timely service. I do not have words to express my gratitude for the trust and confidence the Anjuman exhibited in my abilities to repay the loan."

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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 Saiyed 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 INFROMATION**

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