

Ringgit is weakening badly
Chedet.cc
31 January 2014
Tun Dr Mahathir Mohamad

I would like to share an email sent to me by Andrew Tang andrewtang69@gmail.com expressing concern on the riggit. Do you agree with his view?

Dear Tun,

I am truly amaze by your past achievements in bringing high growth to Malaysia a PM.Of late I am worry to see our RM weakening by so much while othe SEA has remain stable versus US dollar...is the government spending too much with not much revenue due to slower growth and foreign investing? I plead with you Tun to lead BN again and reinstate back Malaysia to its glory days...A weak RM couple with rising petrol price and subsidy cut back is not the solution...we should create more growth, spend wisely (the govnmnt) and bring up the standard our education so that all the hard work and benefits to the nation from our fathers and grand fathers can be pass on to futher generation..please do something..Malaysia PASTI boleh bukan saja boleh..proud to be a Malaysian..Salam hormat and Selamat Malam..29/1/2014

78 Comments

1.



Hajar

February 15, 2014 at 2:09 PM | [Permalink](#)

Salam YAB & Yg diKasihi Tun,

Mohon izin Tun:

Kepada Saudara Sentinel3, terima kasih di atas pendapat Saudara pada February 15, 2014 at 11:00 AM.

“Hukum Melabur Dalam ASN Dan ASB ‘Harus’ – Jawatankuasa Fatwa Kebangsaan”

Berikut sedutan mengenai perkara berkaitan hukum ASB/ASN:

“...Majlis Fatwa Kebangsaan telah memutuskan pada 2008 bahawa hukum pelaburan ASB dan ASN adalah harus dan keputusan itu dibuat melihat ruang lingkup luas bagi menjaga kepentingan dan masalahah (faedah) umat Islam serta mengelak kemudaratan yang lebih besar terhadap sosioekonomi umat Islam.

“Hukum atau fatwa yang dikeluarkan juga mengambil kira aspek lain yang muktabar seperti kepentingan umum, keperluan dan maqasid syariah dan siasah syariah...”

Artikel

Penuh: http://www.utusan.com.my/utusan/Dalam_Negeri/20140215/dn_03/Gesa-tindakan-terhadap-Comango#ixzz2tMnKbhi1

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Another

link: <http://www.bernama.com/bernama/v7/bm/newsindex.php?id=1014663>

Sebenarnya ada pihak yang sengaja mahu menghasut kaum Melayu/Bumiputra supaya tidak melabur dalam ASB/ASN yang terbukti telah dapat menaik taraf sosio-ekonomi Melayu/Islam/Bumiputra; golongan ini mahu Melayu/Bumi terus mundur & miskin. Selain itu, ini juga satu cara untuk memburuk imej Kerajaan BN. Kerajaan BN mesti BERTEGAS terhadap golongan penghasut ini – tidak habis2 memfitnah Kerajaan. Jika saya ada kuasa, saya tidak akan teragak-agak untuk mengambil tindakan sewajarnya.

Terima kasih Tun.

*** Semoga Allah SWT sentiasa melindungi Tun sekeluarga. *****

2.



[sentinel3](#)

February 15, 2014 at 11:00 AM | [Permalink](#)

Tun,

Alhamdulillah, dengan keputusan Jawatankuasa Majlis Fatwa Kebangsaan yang memutuskan bahawa urusan pelaburan dalam ASN dan ASB adalah harus diharapkan melenyapkan sebarang keraguan umat Islam di negara ini berurusan atau menyertai kedua-dua skim amanah tersebut hendaknya.

Bukan mudah untuk memajukan orang Melayu beragama Islam di negara ini, sudahlah miskin (kecuali golongan kebanyakan yang sudah kaya dan tidak sedar diri yang bukan hanya tamak dan hanya mahu memajukan diri sendiri, kaum keluarga dan kroni) malah bangsa ini sendiri meletakkan pelbagai halangan untuk memajukan diri mereka sendiri.

Cerita mengenai tidak pandai berniaga (maaf Tun, nampaknya saya terpaksa mengakui tohmahan Tunku Abdul Rahman terhadap kebolehan orang Melayu) sudah lumrah, modal tiada (ada bantuan modal disediakan kerajaan tetapi disusahkan oleh birokrasi oleh pegawai pelaksana kerajaan dan apabila diberikan bantuan modal, ramai pula menyelewengkan modal untuk tujuan lain dan berat untuk membayar semula pinjaman) dan risiko urusan dalam perniagaan adalah tinggi.

Yang muda, lebih suka merempit, menganggur tetapi nafsu untuk bersuka ria dalam kehidupan tinggi macam orang kaya, jadi apabila tidak cukup duit untuk pergi ke kelab

malam atau mandi buih, meragut orang ramai, wanita, warga emas dan kanak-kanak yang tidak berdosa dan tanpa rasa belas kasihan kadangkala hingga membawa maut kepada mangsa menjadi budaya hidup.

Cerita hisap atau menagih dadah tak usah cakaplah dan menjadi kebanggaan bangsa ini yang menduduki indeks tertinggi antara semua kaum di negara ini.

Itu bagi yang muda, yang dewasa sikit dan yang dah tua yang malas tidak mahu kerja membiarkan isteri mencari nafkah untuk menyara keluarga (ada sebuah negeri contoh serambi Mekah lelaki menganggur, isteri keluar berniaga) sudah menjadi cerita lama.

Saya teringat, semasa pergi bercuti ke Medan, Indonesia, jurupandu pelawat berbangsa Indonesia dengan bangga memberitahu semua pelawat bahawa lelaki di perkampungan di situ lebih suka berborak dan bersembang mengenai politik daripada bekerja.

Tugas lelaki di situ cuma buat makan dan buat anak kerana golongan wanita sudah ada memainkan tugas menyara keluarga.

Walaupun, saya bukan golongan Batak Kuro, Simalungun dan sebagainya, sebagai bangsa Melayu yang ada hubung kait dengan Indonesia, saya berasa amat malu terhadap kaum lain yang menyertai rombongan lawatan itu.

Seperti yang saya sebutkan tadi, sudahlah banyak halangan untuk maju, kebanyakan golongan cerdik pandai agama kita juga tidak membantu umat Melayu Islam negara ini untuk maju.

Ada yang boleh membantu bangsa Melayu (sebagai contoh pelaburan ASN dan ASB) tetapi dengan mudah merumuskan sebagai haram dan majoriti golongan Melayu yang kurang ilmu agama akan mudah terkeliru.

Golongan yang mudah membuat rumusan agama ini, sedikit pun tidak berasa bersalah sebagai pencetus atau penghalang bangsa mereka sendiri untuk maju yang dituntut oleh Islam.

Disebabkan terlalu taksub dengan fahaman politik mereka sendiri, mereka ini tidak kisah umat Melayu Islam (kecuali yang tidak mengaku berbangsa Melayu atau malu dilahirkan sebagai Melayu) berpecah belah dan kini menjadi ejekan dan sindiran oleh bukan Islam.

Bukan sahaja kedudukan orang Melayu malah agama Islam yang termaktub dalam perlembagaan negara sebagai agama rasmi negara ini pun kini tidak terlepas daripada menjadi pertikaian oleh bukan Islam dan golongan minoriti negara ini.

Saya tidak menyalahkan golongan bukan Melayu dan bukan Islam kerana selain golongan cerdik pandai agama kita dan penyokong-penyokong tegar mereka yang hanya pandai berketayap (sebagai contoh perangai di jalan raya semasa memandu kereta berketayap bagaimanapun tidak mematuhi undang-undang jalan raya) golongan Melayu liberal juga banyak memberi dorongan dan maklumat salah kepada bukan Islam negara ini.

Seperti yang saya tulis sebelum ini, dalam Islam sendiri ada menyebut kemiskinan itu boleh menyebabkan seseorang penganut agama Islam itu mudah menjadi kufur.

Alahai orang Melayu Islam di negara ini, apa nak jadi? Malaysia akan menjadi negara maju pada tahun 2020 nanti, adakah generasi Y atau X Melayu akan masih leka mandi buih di kelab malam?

Salam Tun.

P.S Kepada Hajar, saya memahami tindakan anda memilih sistem konvensional dalam memohon pinjaman perumahan. Bukanlah tujuan saya menggalakkan sesiapa menggunakannya tetapi jika kita tiada wang untuk membeli rumah dan sistem yang ditawarkan itu lebih baik kerana tidak membebankan seperti membayar kos pinjaman berlipat ganda apa salahnya?

Mungkin apa yang dituliskan oleh Hajar akan membuka mata pihak perbankan Islam di negara ini untuk memperbaiki dan memperhalusi lagi sistem pinjaman secara Islam di negara ini?

3.



Hajar

February 12, 2014 at 7:28 PM | [Permalink](#)

Salam YAB & Yg diKasihi Tun,

1. Tahniah kepada Lembaga Tabung Haji kerana memberi bonus yang tinggi -> 8% (6% bonus tahunan + 2% bonus haji). Bonus ini amat membantu dalam menghadapi kenaikan kos sara hidup dan juga kesan dari penurunan nilai ringgit.

2. Namun demikian baru2 ini saya terbaca satu artikel di dalam akhbar tempatan tentang 'status halal-haram' pelaburan LTH di dalam satu syarikat yang telah dikhabarkan terkeluar dari senarai patuh SYARIAH (Bursa Malaysia). Saya telah lihat sendiri status terkini syarikat tersebut dan ianya bukan lagi di bawah kaunter patuh 'syariah' (rujuk link: <http://www.mahwengkwai.com/counters-dropped-syariah-list-feel-heat/>). Jika ada sesiapa yang ada maklumat lanjut (atau mana2 eksekutif LTH) berkenaan hal ini, sila tampil membuat penjelasan.

3. Pendapat yang mengatakan bahawa ASB/ASN haram atas beberapa alasan termasuk pelaburan ASB/ASN yang dikaitkan dengan 'riba' pada saya bukan muktamad; terpulang kepada interpretasi si pelabur. Saya suka bersangka baik dan yakin ASB/ASN membuat pelaburan dalam produk yang patuh 'syariah' kerana majoriti pelabur beragama Islam. Asalkan pelaburan bukan dalam arak, judi, makanan & aktiviti yang jelas haram, ini sudah dikira baik dan secara peribadi saya boleh terima. Lagipun pelaburan ASB/ASN selamat dan duit dividen boleh diguna untuk pelbagai perkara. Saya lihat Bumiputra yang tidak ada atau kurang pelaburan dalam ASB/ASN biasanya tiada pelaburan lain, dan di sinilah masalah selalu bermula kerana kesedaran untuk melabur/menabung tiada langsung. Kesannya, jika ada kecemasan atau harga barangan/perkhidmatan lain naik secara mendadak, mereka ini yang biasanya akan berasa amat tertekan.

4. Saya ada mengambil pinjaman perumahan, dan semasa saya diberi pelbagai pilihan untuk diteliti, saya dapati pinjaman cara Islam lebih mahal dari yang konvensional (agak jauh beza); sepatutnya ini tidak berlaku. Saya buat kiraan dan ambil yang konvensional kerana jumlah 'servis' yang saya perlu bayar cuma dalam 30% dari jumlah pokok (saya ambil tempoh 15 tahun saja kerana tidak mahu berhutang terlalu lama). Lagipun cara bayaran adalah 'flexible' (andaikata saya ada masalah untuk membayar penuh). Saya setuju dengan jumlah yang patut saya bayar balik dan berpuas-hati, dan saya tidak rasa saya ditindas atau diambil kesempatan oleh pihak bank. Jadi bagi saya tidak timbul isu serius di sini (saya tahu akan ada yang menentang kenyataan saya ini). Pada pandangan saya, bagi mengelakkan bayaran berganda-ganda kita sendiri mesti berusaha sedaya-upaya untuk memendekkan tempoh pinjaman; ini satu cara untuk meminimalkan bayaran servis.

Terima kasih Tun.

*** Semoga Allah SWT sentiasa melindungi Tun sekeluarga. *****

4.



Simple Mind

February 12, 2014 at 4:32 PM | [Permalink](#)

Asalam'kum Tun,

There is always TWO sides of a coin.

Side ONE : The businessman will welcome it as their exports will increase due to the comparatively cheap RM.

Side TWO : The rakyat will lament at the higher prices of imported goods (if they are from US, Europe, Australia or Singapore).

If one were to monitor our RM VS US\$, it has slide since last year (sometime in August, if I can remember correctly). There were a few reasons for it. So as some of our neighbours currency (Rupiah,). Whether the government was doing it on purpose, I do not know. But if you look at our exports, it has improved remarkbly well.

On the oher hand, the rakyat was complaining about price increases lately. If one were to compare RM VS US\$, it has slide between 15-20%. It will definitely affect our prices, particularly from countries that have been mentioned. Without doing anything, prices has crept up unceasingly.

I think, the government should do what is best for the people, and not for certain quarters only.

5.



[sentinel3](#)

February 11, 2014 at 11:05 PM | [Permalink](#)

Tun,

Saya tertarik dengan tulisan jeghui berhubung tulisannya mengenai Amanah Saham Bumiputera (ASB) yang didakwa sebagai haram.

Berikut saya petik tulisan jehui mengenai ASB:- “Saya tertarik dengan tweet yang dibaca di ‘timeline’ saya baru-baru ini apabila seorang saudara Islam dari Malaysia menegaskan bahawa Amanah Saham Bumiputra itu haram, dengan tweetnya semuanya berhuruf besar”.

Petikan berikutnya, : – “Sekarang, berbalik pula kepada persoalan jika unit Amanah Saham Bumiputera itu haram kerana percampuran dengan kaunter-kaunter saham yang di luar dari syarak. Sekiranya kaunter saham tersebut merangkumi jual-beli barangan haram seperti alkohol, jelas sekali penggunaan unit saham itu adalah makruh berdasarkan beberapa hadith kerana unit itu kini menjadi “harta syubahat”.

“Namun begitu adalah lebih selamat jika harta syubahat (yang ragu-ragu) itu dielakkan. Dari konteks ASB pula, yang diragui adalah perniagaan perbankan yang menjadi aset utama dalam tabung amanah tersebut. (Malayan Banking Berhad 23.23% – 31/12/2012)”.

Tun, setakat ini saya tidak berpeluang untuk membuat kajian mengenai harta syubahat seperti yang didakwa oleh jeghui tersebut begitu juga perniagaan perbankan yang menjadi aset utama dalam tabung amanah tersebut, yang didakwa dipertikaikan dan diragui.

Saya harap pihak PNB sendiri boleh memberi penjelasan mengenai dakwaan-dakwaan tersebut yang menjadi isu sejak sekian lama, kalau tidak silap saya termasuk oleh golongan cendekiawan Islam sejak zaman Tun Razak sendiri.

Bagaimanapun, walaupun saya bukan menyokong riba yang jelas dilarang oleh agama Islam, adalah menjadi harapan saya jika benar dakwaan-dakwaan tersebut dapat diatasi dan diperbaiki supaya urusan perniagaan yang dijalankan mengikut syarak yang dituntut oleh Islam.

Kalau tidak silap saya yang kurang ilmu agama ini, tiada salah jika kita berkongsi berniaga dengan orang lain dengan menyerahkan wang kita sebagai modal dengan harapan keuntungan daripada perniagaan tersebut dapat dikongsi bersama mengikut jumlah modal yang dilabur oleh kita.

Kalau tidak silap saya lagi, pernah terdapat satu cerita mengenai perkongsian perniagaan ini dalam Islam termasuk oleh Nabi Muhammad SAW sendiri?

Pada pendapat saya lagi, asalkan perniagaan tersebut tidak melibatkan penjualan arak, saham kelab malam atau perniagaan ternakan khinzir dan sebagainya yang bertentangan dengan ajaran Islam, sudahlah.

Sebenarnya pelaburan dalam bentuk saham amanah seperti ASB adalah pelaburan yang bijak lebih-lebih lagi bagi orang Melayu yang tidak pandai berniaga, kalau pandai berniaga pun tidak mempunyai modal yang banyak dan terdedah kepada risiko perniagaan yang mencabar.

Persoalannya Tun, kalau orang Melayu tidak pandai berniaga, tidak boleh berurusan dalam perniagaan berbentuk saham amanah, macam mana mereka mahu menjalani kehidupan yang lebih berkualiti seperti masyarakat lain khususnya kaum Cina di negara ini termasuk di luar negara?

Satu jalan pintas bagi memastikan orang Melayu tidak jauh ketinggalan dalam ekonomi negara ini berbanding kaum lain ialah melalui pegangan saham amanah sama ada dalam bentuk perniagaan dan pemilikan aset di negara ini.

Bagaimanapun kalau semuanya mudah dirumuskan sebagai haram maka bukan sahaja masa hadapan orang Melayu di negara ini akan menjadi gelap dan daif berbanding kaum lain malah syiar Islam itu sendiri akan turut menjadi muram.

Kalau tidak silap saya lagi, dalam Islam sendiri ada menyebut bahawa kemiskinan itu boleh menyebabkan seseorang itu lebih mudah menjadi kufur. Wallahualam.

Salam Tun.

6.



[jeghui](#)

February 11, 2014 at 5:17 PM | [Permalink](#)

Riba' dalam Islam dan produk kewangan masakini

Saya tertarik dengan tweet yang dibaca di 'timeline' saya baru-baru ini apabila seorang saudara Islam dari Malaysia menegaskan bahawa Amanah Saham Bumiputra itu haram, dengan tweetnya semuanya berhuruf besar. Saya bersyukur rakyat Malaysia masih mahu menjaga halal dan haram walaupun beberapa 'public figure' seperti artis "diva pujaan" mahupun pemimpin "agung anugerah Tuhan" tidak memberi contoh yang baik kepada masyarakat. Soal makanan khususnya sangatlah dititik-berat oleh masyarakat Muslim Malaysia di mana pihak restoran disarankan meletakkan sijil halal bagi meyakinkan mereka ini, sehinggakan air mineral dan ubat gigi juga disuruh letak logo halal.

Sebelum kita berbincang, mari kita lihat dalil-dalil pengharaman riba' oleh Allah S.W.T. kerana itulah sebaik-baiknya:

“dan disebabkan mereka memakan riba, padahal sesungguhnya mereka telah dilarang daripadanya, dan kerana mereka memakan harta benda orang dengan jalan yang batil. Kami telah menyediakan untuk orang-orang yang kafir di antara mereka itu siksa yang pedih.” – An-Nisa’ 161

“Orang-orang yang makan (mengambil) riba tidak dapat berdiri melainkan seperti berdirinya orang yang kerasukan syaitan. Keadaan mereka yang demikian itu, adalah disebabkan mereka berkata (berpendapat), sesungguhnya jual beli itu sama dengan riba, padahal Allah telah menghalalkan jual beli dan mengharamkan riba. Orang-orang yang telah sampai kepadanya larangan dari Tuhannya, lalu terus berhenti (dari mengambil riba), maka baginya apa yang telah diambilnya dahulu (sebelum datang larangan); dan urusannya (terserah) kepada Allah. Orang yang kembali (mengambil riba), maka orang itu adalah penghuni-penghuni neraka; mereka kekal di dalamnya” – Al-Baqarah 275

“Allah susutkan (kebaikan harta yang dijalankan dengan mengambil) riba dan Ia pula mengembangkan (berkat harta yang dikeluarkan) sedekah-sedekah dan zakatnya. Dan Allah tidak suka kepada tiap-tiap orang yang kekal terus dalam kekufuran, dan selalu melakukan dosa. Sesungguhnya orang-orang yang beriman dan beramal soleh, dan mengerjakan sembahyang serta memberikan zakat, mereka beroleh pahala di sisi Tuhan mereka, dan tidak ada kebimbangan (dari berlakunya sesuatu yang tidak baik) terhadap mereka, dan mereka pula tidak akan berdukacita. Wahai orang-orang yang beriman! Bertaqwalah kamu kepada Allah dan tinggalkanlah (jangan menuntut lagi) saki baki riba (yang masih ada pada orang yang berhutang) itu, jika benar kamu orang-orang yang beriman. Oleh itu, kalau kamu tidak juga melakukan (perintah mengenai larangan riba itu), maka ketahuilah kamu: akan adanya peperangan dari Allah dan RasulNya, (akibatnya kamu tidak menemui selamat). Dan jika kamu bertaubat, maka hak kamu (yang sebenarnya) ialah pokok asal harta kamu. (Dengan yang demikian) kamu tidak berlaku zalim kepada sesiapa, dan kamu juga tidak dizalimi oleh sesiapa.

Dan jika orang yang berhutang itu sedang mengalami kesempitan hidup, maka berilah tempoh sehingga ia lapang hidupnya dan (sebaliknya) bahawa kamu sedekahkan hutang itu (kepadanya) adalah lebih baik untuk kamu, kalau kamu mengetahui (pahalanya yang besar yang kamu akan dapati kelak).” – Al-Baqarah 276-280

“Wahai orang-orang yang beriman! Janganlah kamu makan atau mengambil riba dua atau berlipat-lipat ganda, dan hendaklah kamu bertaqwa kepada Allah supaya kamu berjaya.” – A-li’Imraan 130

Jelasnya di sini Allah S.W.T. telah mengajar kita di dalam Al-Quran yang riba’ itu sememangnya haram. Allah juga telah mengajar kita definisi riba’ iaitu menggandakan nilai pokok sebanyak dua kali ganda atau lebih demi keuntungan pemiutang (pemberi hutang). Allah juga menyarankan yang jika penghutang itu dalam keadaan susah, hendaklah memberikan masa kepadanya untuk melangsaikan hutang tersebut. Jika penghutang sememangnya tidak mampu membayar hutang tersebut, hendaklah melupuskan hutang tersebut dengan niat kerana bersedekah kerana Allah.

Sekarang, berbalik pula kepada persoalan jika unit Amanah Saham Bumiputera itu haram kerana percampuran dengan kaunter-kaunter saham yang di luar dari syarak. Sekiranya kaunter saham tersebut merangkumi jual-beli barangan haram seperti alkohol, jelas sekali penggunaan unit saham itu adalah makruh berdasarkan beberapa hadith kerana unit itu kini menjadi “harta syubahat”.

Namun begitu adalah lebih selamat jika harta syubahat (yang ragu-ragu) itu dielakkan. Dari konteks ASB pula, yang diragui adalah perniagaan perbankan yang menjadi aset utama dalam tabung amanah tersebut. (Malayan Banking Berhad 23.23% – 31/12/2012)

Saya berpeluang untuk mendapatkan bantuan pinjaman perumahan daripada Maybank Islamic untuk membeli sebuah rumah di Shah Alam. Jika saya, (aku

berlindung dengan-Mu ya Allah daripada musibah ini) mengalami sesuatu kesusahan dan terpaksa lewat membayar hutang tersebut, saya akan dikenakan denda sebanyak beberapa peratus daripada nilai baki akaun pinjaman. Ini juga bertentangan dengan dalil di atas dalam ayat Surah Al-Baqarah ayat 280. Sepatutnya, diberi peluang kepada peminjam beberapa waktu untuk melangsaikan hutang tersebut.

Mari kita lihat satu ilustrasi pinjaman perumahan di mana interest/profit rate adalah 4.2%, “daily-compounded”, selama 30 tahun dan nilai pokok RM500,000. Jika dikira, nilai bayaran setiap bulan adalah RM2,446. Jumlah bayaran keseluruhan termasuk interest setelah 30 tahun adalah $= 2446 \times 12 \times 30 = \text{RM } 880,560$. Jumlah ini tidak melebihi dua kali ganda daripada nilai pokok (1.76112 kali ganda). Pengiraan ini tidak termasuk inflasi di mana nilai RM 880,560 kini tidak sama dengan RM 880,560 akan datang. (Insya Allah akan dikongsikan pendapat tentang inflasi dalam artikel yang akan datang). Pada hemat saya, pinjaman wang ini adalah halal dan dipersetujui kedua-dua pihak asalkan denda seperti di atas tidak dikenakan.

Jika kita lihat pula suatu ilustrasi pinjaman perseorangan (personal loan) dan saya akan berikan contoh yang sebenar-benarnya berlaku. Seorang hamba Allah ini mahu memulakan perniagaan MLM “bantal/tilam ajaib cahaya Dhuha” dan mahu mendapatkan pinjaman perseorangan sebanyak RM 3,000 sebagai modal. Beliau telah dipujuk oleh “upline”-nya untuk mengambil pinjaman ini dan setelah berjumpa dengan agen pemberi hutang dari syarikat AEON, beliau dikenakan bayaran sebanyak RM 128 selama 5 tahun. Ringkasnya, jumlah perlu dibayar selepas 5 tahun adalah RM 7,680 iaitu 2.56 kali ganda daripada nilai pokok. Pinjaman wang ini jelasnya adalah haram kerana melebihi dua kali ganda. Jika diamati daripada website AEON, <http://www.aeonmalaysia.com.my>, bagi jumlah pinjaman yang sama, “installment table” jelas menunjukkan bagi “New Customer” dia cuma perlu bayar selama 3 tahun sahaja, bukan 5 tahun. Jika ini yg diikuti, jumlah bayaran setelah 3 tahun adalah 1.536 kali ganda sahaja, kurang daripada 2 kali ganda yang dibenarkan

oleh syarak. Jadi, sama ada peminjam ini ditipu oleh agen AEON atau “upline”nya wallahualam. Namun bagi saya, saya takkan ambil pinjaman seperti ini. Terlalu mahal dan tidak menjamin keuntungan hatta bayaran balik pinjaman!

Ringkasnya, sistem pinjaman wang di Malaysia sama ada “Islamic” atau konvensional masih lagi mempunyai ruang untuk diperbaiki walaupun ia semakin dekat ke arah “Pure Islamic Finance”/“Ethical Finance”. Hal ini telah dibincangkan oleh saya di artikel ini. Jadikanlah Al-Quraan sebagai pegangan setiap insan kerana soal riba’ telahpun diajar oleh Islam secara jelas dan telus kepada manusia sekaligus menjawab persoalan halal haram dalam produk kewangan masakini.

Semoga Allah memberkati usaha kita untuk berjaya di dunia dan di akhirat.

Mohd Azrul bin Abu Hassan

7.



balance

February 11, 2014 at 9:38 AM | [Permalink](#)

amin tan February 10, 2014 at 11:37 AM | [Permalink](#)

Dear Amin Tan,

You positive comments are wonderful. There are many and all type of people in any race, there are good Chinese too and very business-minded Malays too and very sharing Indians too. I am sure there are vengeful Chinese and there are also vengeful Spanish, Eskimo and other type of people too. I fully agree Islam and Prophet Mohammad(PBUH) practice forgiveness, mindfulness, compassion and many other

positive attitude and way-of-life. We are all passing through only so take life easier and keep on moving.

Wonderful day to you

8.



mubarakchan

February 11, 2014 at 1:04 AM | [Permalink](#)

Tun

For those Bloggers who now understand that the brilliant Lee Kuan Yew with his 14 failed Policies for Singapore is no Santa Claus.

From 2003 to 2014, all the falsehoods, vulgar and indecent curses, lies etc which were heaped on our beloved Tun increased in intensity as if it is just a game. OK. The Tun's life-long devotion to public service to our beloved country Malaysia is ignored by these paid hacks. OK. There was no riposte to counter such falsehoods and vulgarity etc.

And those who perpetrated these insidious schemes had the benefit of operating outside our jurisdiction and enjoying the our sufferings of their creations. Since the brilliant Lee Kuan Yew has a legacy too, it is only logical to scrutinize the legacy he has to leave behind as compared with that of our beloved Tun.

The comments on this great man of Singapores by me since August 2011 should give us all a balanced view of the brilliant Lee Kuan Yew. On the one hand, one of them wanted us to call him great and on the other, a normal and humble person who took all

the knocks since 2003 from the minions of a great man, is THE REAL STATESMAN OF ASIA AND THE WORLD.

I also wanted my friends the Malays to realize that we human beings are all the same – some clever, some stupid. Do not be brainwashed !

9.



mubarakchan

February 11, 2014 at 12:43 AM | [Permalink](#)

Tun

For Balance or who commented on my comments on the brilliant Lee Kuan Yew with his 14 failed Policies for Singapore.

I brought up the subject of my insights into the world of the brilliant Lee Kuan Yew, the Myths and the Man gradually into my comments since August 2011. I had the opportunity to gather facts on this subject which were not available to others. From 1954, the more these brash Singaporeans intrigued me the more I wanted to find out more about them. I found we the Malaysians outnumbered them in every way whether it was academia or business.

I was one of the very few who noticed the shenanigans of brainwashing and spying on the sexual peccadilloes of Singapore's abang adeks, close friends and neighbours which were passed on to Third Parties, now confirmed by Wikileaks.

This naturally (to my horror) made me to note the deep interference and obsession by the brilliant Lee Kuan Yew in the domestic politics of her neighbours our beloved Malaysia, Indonesia and Thailand. The reason and purpose is obvious.

To firm up things with Uncle Sam behind our backs. You will notice Singaporean Prime Ministers were one of the first to drop in at the White House after every election. The infamous TPPA is one of the poisonous chalices served up to poison us so that Singapore lives.

Even today. can you imagine how peaceful and happy Malaysia, Thailand and Indonesia will be if

1. Singapore did not have the 14 failed Policies for Singapore.
2. Singapore did not buy up Thaksin's business for whatever the reason.
3. Singapore did not set-up the Singaporean Trojan Horse DAP in 1966 as they were retreating. This wooden horse is still filled with armed mercenaries in its belly.
4. Singapore did not spy on the sexual peccadilloes of her abang adeks, etc. and passed the information on to Third Parties.

I did not manufacture these facts which anyone can cull from the media.

I am duty bound to my country and my fellow citizens that without interference by outsiders to do all of us down, we would soon realize that our cup of development is already half full and not half empty as these interlopers want us to believe and quarrel amongst ourselves. See how easy it was to exploit the latent fault lines between the communities even by his minions.

By presenting facts, all of us can see clearly the truths from the falsehoods. The 1st falsehood is that if a person is the cleverest person in the World, it does not mean he or she does not make mistakes especially if they are arrogant and boastful.

Man proposes. God disposes.

10.



amin tan

February 10, 2014 at 11:37 AM | [Permalink](#)

Dear Tun,

Please allow me to engage Mr Balance.

Dear Mr Balance,

Forgiving and not being vengeful is an important aspect of islam. The prophet Mohammad(PBUH) was forgiving. He forgave his great enemies Abu Sofian and wife, Washi and many Quraish who had fought against him in many battles. To err is human, to forgive divine. I find some Chinese are vengeful.

Islam teaches a person to be humble, not be boastful and arrogant. In islam every human is equal except the level of piety(taqwa).

amin tan

11.



musato

February 10, 2014 at 10:48 AM | [Permalink](#)

Assalamualaikum Tun.

Tahun depan 10 Julai 2015 umur Tun akan jadi 90 tahun.

Kebetulan tarikh lahir anak saya yang paling kecil juga 10 Julai. Satu kebetulan yang mengingatkan saya pada tarikh lahir Tun juga.

Keadaan dunia makin mencabar tak seperti mana Tun memerintah dulu. Dunia siber makin berluasa. Apatah lagi suasana realitinya.

Saya juga dari generasi baru. Generasi lama keluarga kat kampung saya dah hampir tiada, sayalah yang antara tertua cucu cucunya. Terasa sangat bagus boleh berborak dengan negarawan umur 90 tahun.

Saya tahu ini bukan blog saya, tapi saya telah diberi kebenaran menulis tanpa waiting approval dari admin. Komen saya disiarkan secara live. Tetapi atas sebab sebab sensitiviti politik dan juga pada nama Tun, saya rasa eloklah komen saya di waiting approval seperti sekarang ini.

CERITA HARI INI

Dalam hari hari yang lepas saya telah berjaya merelisasikan niat saya selama ini untuk di'scan' oleh ahli perubatan profesional perubatan Islam bagi membuktikan bahawa gangguan jin pada saya masa belajar dulu telah pulih sepenuhnya.

Saya tak pernah berubat. Ia baik dengan sendirinya. Mungkin jin tu pun dah memeluk Islam agaknya. Berada di blog ini adalah kemuncak keyakinan pada penyembuhan

yang saya usahakan sendiri itu – penjelasan mengapa saya turut menyelitkan cerita pasal gangguan jin.

Ustaz Sharhan (TV9) sibuk menjelajah Malaysia bagi berbakti atau mungkin menunaikan janjinya pada guru beliau untuk berkhidmat pada masyarakat.

Namun beliau juga turut difitnah menipu kerana mengenakan bayaran untuk berubat dan membeli ubat makanan sunah iaitu perkrepsi yang diberi oleh beliau sendiri ketika interview seorang demi seorang. Beratus jugak yang hadir – untuk maintain bergerak perlulah pada perniagaan takkan nak mintak sedekah dari orang ramai pulak....

Ia dilakukan secara beramai ramai bukan individu, tetapi saya berterima kasih pada pembantu kanan beliau Encik Harun kerana membaca ayat ayat Al Quran dan menepuk nepuk belakang tubuh saya secara individu (beliau tak kenal saya) seperti niat saya mengapa saya menghadiri majlis Ustaz Sharhan tersebut.

Saya tak fikir Tun patut aktif berpolitik semula. Berat beban memerintah negara orang tak tahu. Sepertimana saya pernah tulis 6 tahun lepas, beratnya seperti memikul batu yang besar dan ringannya seperti meniup bulu/kapas yang berterbangan.

Terima kasih Tun.

12.



balance

February 10, 2014 at 8:35 AM | [Permalink](#)

mubarakchan

In the beginning i dont understand why you keep referring LKY and his fail policies but as i keep reading you opinions and comments for so long i think i understand why now. The attachment, egotism, unforgiving and comparing nature of LKY is there for us to learn that nothing in this world is permanent and it should not cause us be unhappy, jealous and unable to live and leave this world peacefully. Thank you for reminding me not to fall into the same trap and to live a life that is positive, forgiving, humble, mindful and peaceful. This blog is soooo.. good to learn and practice self-cultivation or some called it internal jihad. This blog give me so much example of beautiful and ugly side of human nature and it is a living learning centre for humanity and spiritual motivation. Thank you Tun for starting and maintaining this blog. Tun you are the greatest.

13.



mubarakchan

February 9, 2014 at 7:27 PM | [Permalink](#)

Tun

It is good. Very good that you felt duty bound to advice us Rakyat the wisdom and experiences of a life-time. Who would have imagined that at the point of your voluntary retirement after 22 years of Administration with your control over power and money that the Singaporean Trojan Horse DAP faces questions of legitimacy, the very wealthy PKR is still disorganised and the pious PKR is normal and the dysfunctional meritocratic pyramid of 'yes' men with the smartest fellow on top (a

form of slavery by elitism) completely dismantled in 2013 after 54 years by world class Singapore ?

Meritocracy to me means pure meritocracy as shown in the Olympics, holistic (I copy) pure and simple.. No cynical interpretation by self-appointed politicians to do down the Malays or another race to create chaos, riots, conflict, unhappiness, dissatisfaction, hatred etc in our beloved country Malaysia.

In LIFE and in DEATH we are all the same.

Meritocracy, efficiency and vision are virtues which are glaringly lacking in the 2 States controlled by the Opposition parties with no consensus on issues or anything major. Since 2008, when they first emerged due to a minor administrative slip-up and the 2013 General Elections in which they lost badly after all the money and promises which were poured on their supporters, the disparate Opposition is still going nowhere in particular. Surprisingly, one of them is not as pure as virgin snow as it is alleged that favours have yet to be delivered to a convicted Chinese tycoon. This is unholistic. (I copy again). How to get meritocracy when money and favours are mixed with politics ?

Meritocracy was exploited by the brilliant Lee Kuan Yew with his 14 failed Policies for Singapore. It all fitted very nicely as he happened to achieve a Double Star First in Law at the University of Cambridge in 1947 immediately after a horrendous World War II when his fellow undergraduates mentally bombed out veterans. Britain was still down and out. Still, he deserves the distinction which he exploited a whole lifetime in his pursuit of using Meritocracy as the Benchmark for all things credible and reliable. Fortunately, our beloved Malaysia kept her senses and did not use something which is impossible to achieve to judge normal people. AND AT THE END OF 2013, SINGAPORE DISMANTLED THEIR MUCH VAUNTED AND FLAUNTED MERITOCRATIC SYSTEM FOR ALL TIME after taking knocks from different directions. KUDOS TO THE

SINGAPORE GOVERNMENT FOR QUICKLY CORRECTING AN INJUSTICE.- a ploy where the privileged and elitist narrow group of people use MERITOCRACY to enslave the populace. – CLEVER BUT STUPID, definitely not for developing countries because the majority has no such privileges !

The Opposition has been shouting MERITOCRACY AS LONG AS I COULD REMEMBER. How can we have MERITOCRACY in a small country with a diverse population which is governed by a CONSTITUTION ? Singapore with a homogenous population and a WORLD CLASS EDUCATION SYSTEM FAILED MISERABLY ! So, the application of MERITOCRACY should be considered a LIE as proven by facts.

EFFICIENCY seems to be absent in the vocabulary of the State Government of Pulau Pinang and Selangor. On the former, the huge deluge of raw sewage into the open seas affecting tourism is unresolved. The open monsoon drains along all the roads are 19th century. Water supply is a constant issue and now coupled with the incessant rise of the condos, it can only be a daily issue of inefficiency of the State Government in providing quality services to the Rakyat. To run a State Government normally, it is expected all State Governments to do. But, there is still no sign of any vision for the State, except for a proposed 3rd Link !

As for Selangor, it is reported that the State coffers have RM3 billions. If this does not show inefficiency in providing services to the Rakyat, what is ? A Government is not a Bank ! AND YET 23 POOR STATE SERVANTS WERE ASKED TO LEAVE IN A STATE OF PLENTY !

VISION FOR THESE 2 STATES IS ABSOLUTELY LACKING WITH ALL THE INFIGHTING AND MINOR ISSUES deliberately raised to fudge the COMPLETE FAILURE OF THE TROIKA ARRANGEMENT TO DETHRONE THE BN GOVERNMENT since they lost big in the 13th General Elections.

AS IT WAS PREDICTED BY PUNDITS, THE OPPOSITION CAN ONLY MOVE AROUND THE CHAIRS WHICH THEY CONTROL and this is not much in a declining general economy. THE FURTHER WE MOVE INTO THE FUTURE, THE MORE THE OLD AND CONVENTIONAL WAYS USED BY THE SINGAPOREAN TROJAN HORSE DAP WILL BE FOUND WANTING IF NOT ALREADY SO.

If their spiritual leader the brilliant Lee Kuan Yew with his 14 failed policies for Singapore, failed with his excellent and distinguished accolade from Cambridge in 1947 which his lifetime rule was based on, what do we expect of his air-conditioned digits and cohorts who used to be his minor rear-guards who were employed not based on meritocracy ?

WE WHO LIVE IN THE ULUS DESERVE BETTER DIGITS OR COHORTS from Singapore, because with the present lot, we will experience the same old scenarios. If not, then the SINGAPOREAN TROJAN HORSE DAP SHOULD DISBAND THEMSELVES AND REFORM TO CALL THEMSELVES SOMETHING ELSE IN KEEPING WITH OUR 21st CENTURY MALAYSIA.

14.



amin tan

February 9, 2014 at 11:25 AM | [Permalink](#)

Salam Tun,

Dewasa ini hangat dilaporkan dalam akhbar berkenaan kontroversi video Tahun Baru Cina yang menyindir Islam walaupun nipis dan tempias oleh MP Seputeh YB Teresa Kok, saya rumuskan seperti berikut

1. Nawaitunya kotor dan jahat. Tindakan NGO islam berpatutan setimpal dengan nawaitu menghina islam. Ayatullah Khomeni pernah letak ganjaran atas balasan terhadap Salman Rashdie kerana menulis buku menghina Rasulullah.

2. Perayaan Tahun baru Cina sepatutnya memberi peluang silaturahmi dan persahabatan serta perpaduan di antara kaum dan agama, bukan untuk menyindir dan memperlekeh pihak lain. Ianya sudah tentu mengundang reaksi permusuhan yang setimpal. Beliau sengaja mencari pasal.

amin tan

15.



mubarakchan

February 8, 2014 at 6:00 PM | [Permalink](#)

Tun

No Government in the World engages foreign consultants to give advice for political purposes. This is the abdication of SOVEREIGNTY, NATIONAL INTEREST AND SELF-ESTEEM to minions This is also like throwing up the towel on standards, morality, propriety, ethics, good governance, transparency, confidentiality, etc which should be the exclusive right of all Governments.

The dysfunctional meritocratic pyramid of the Republic of Singapore with the 'yes' men and the smartest fellow on top made the same mistake and lost US\$108 billions (RM350 billions) in October 2008. The whole meritocractice system set up in 1959 was completely dismantled in 2013. Two Ministers announced that promotions and

job applications would not be entirely based on academic qualifications alone but also on hidden talents. At the end of 2013, the Singapore Government was reported to discourage more University graduates.

No Government in the World operates directly in its own name companies in TAX-FREE HAVENS. This reflects on the ultimate intentions of whoever created such accounts which are supposed to be under the scrutiny of the Dewan Rakyat.

Tun, Sir, there is no such thing as a free lunch. We are all born to toil and sweat for our daily bread for our families.

16.



Karl

February 8, 2014 at 12:27 PM | [Permalink](#)

Salam Tun,

re Malaysia Bagus @ <http://chedet.cc/?p=1225#comment-117340>

1. It is alarming to know from 2019 to date, under the Najib premiership, the govt has approved payment of RM7,200,000,000 paid to private consultants at the behest of PEMANDU. The figure was given by the Finance Ministry as a written reply to an opposition's MP question in Parliament.

2. The upfront compensations to the toll operators RM400,000,000 and to the AES (3.6m a piece) RM720,000,000, that's over a cool ONE BILLION ringgit ... the zeros are giving me the Vertigo. Let me hit the keyboard slowly ... that's it RM1,120,000,000

3. Our govt appears super-rich to entertain such spending but yet the foreign investors think that our economy is poor and poorly-managed, while Malaysia Bagus claims that its becos we dont have enough gold nuggets in our pocket. We have only 32 tons, compared to Philippines 192. All this while I thought we are richer than the pinoy, the reason why their maids jump into our laps and embrace. Hehehe. Shame on me!

4. I read it somewhere in the blogosphere that the RM7.2 billion consultant fee were transfered to an offshore bank in the Cayman island. Could be hearsay too.

=====

Offshore banking havens enable the extraction of \$500 billion a year from the Third World— a flow of dirty money that has become essential to global elites.

Dirty Money: Inside the Secret World of Offshore Banking

John Christensen

Kuala Lumpur, July 1985 : Maybe it was the heat, or perhaps the Guinness and Courvoisier had dulled my senses, but something about what the man next to me was saying didn't quite add up. I was sitting with the chief finance officer of one of Malaysia's largest investment cooperatives, the Koperatif Serbaguna Malaysia; he was a live-wire character and leading light in the Malaysian Chinese Association. I had spent the morning talking with his team and the cooperative's board about the extraordinary growth of its deposit and investment activity. They had gone to great lengths to impress me. After our meeting we took the elevator to the sumptuous penthouse of their downtown office block, where they served me a feast of king prawns and other dishes, washed down with stout and French brandies. But as lunch progressed and the atmosphere became increasingly relaxed, my neighbor seemed most interested in my childhood roots, thousands of miles away on the island of Jersey, one of Britain's Channel Islands. He was especially fascinated by Jersey's role as an offshore tax haven. "Is it safe to invest there?" he kept asking. When I told him that I

knew very little about how well the island's financial institutions were regulated, he made it clear that this was not at all his concern. Finally it clicked: he wasn't worried about the quality of regulation. Instead, he was up to something that wasn't strictly legit ... (http://www.slideshare.net/Malaysia_Politics/dirty-money-inside-the-secret-world-of-offshore-banking)



17.

amin tan

February 8, 2014 at 11:15 AM | [Permalink](#)

Dear Tun,

Please allow me to comment from saudara Malaysia Bagus as below,

[[[Malaysia BagusFebruary 6, 2014 at 1:34 PM | [Permalink](#)

Salam Tun,

1. It appears that the Ringgit is being stacked by the currency traders for manipulation again, naturally due to the fact that most of our foreign reserves are kept in the US dollar, not in gold or other major currencies. When gold rises, the US dollar falls and so will RM. There is an abundance of, intrinsically worthless, US paper dollar floating in the market trying to lure corrupted government leaders to make a pact with the corporate finance devils in a quickie.
2. Those in the know, in search of real value, will cash out their ringgit to buy gold or other value-added investments elsewhere. Hot money, like a hot air balloon are only high on hope and excitement, will drop when there's a leak and the balloon deflates to an inevitable crash.

2. The RM is already weak in composition, supported by only 36 tons worth of gold (or 1.2%) out of the USD139 billion in total foreign reserve.

Dear Malaysia Bagus,

With due respect, I find that your writing as quoted are flawed, exaggerated, misleading and I strongly suspect you do not understand basic economic theories and how the world economic system works. What are you trying to imply when you wrote 'There is an abundance of intrinsically worthless US paper dollars floating around trying to lure corrupted government leaders'

Unless forgeries, US paper dollars are legal tender in the US backed, not by metallic gold, but by US government and the whole assets of the US economy. With US PAPER DOLLARS one can go to any money changer in KL and change into any currency in the world. If one is rich enough, one can buy almost anything with the money. On the other hand, Cambodian money is not even accepted by Cambodians in Cambodia and money changer in KL also do not deal in Cambodian money. In Cambodia, they prefer USD. Gold is not used as money anywhere in the world. The yellow metal may be fake, coated and definitely not suitable to invest in or keep as reserves by any central bank. Gold price per troy ounce was USD1900 peak in September 2011. Currently it is about USD1200, according to BBC report dated 8 December 2013.

amin tan

18.



mubarakchan

February 7, 2014 at 10:09 PM | [Permalink](#)

Tun,

It is a very hot day today. The past 2 weeks were also very hot. I decided not to walk but jump into the nearest taxi I could get hold of and this resulted in another taxi-driver story for my collection of taxi-drivers stories. It was a brand new taxi and the driver was a personable Malay in his Thirties. I chatted him up and found that he has a family with 2 kids. Then, I noticed he was wearing a fresh shirt and seemed to begin work not too long ago. I asked how he liked the taxi drivers profession. To my surprise, he told me that to make ends meet, he took up taxi-driving in his spare time and on week-ends. His permanent job is with the Federal Government. This honest remark was cool on a very hot day. And I made the observation that the Malays are just like anyone else eking out a living along the highways and by-ways of our beloved Malaysia.

I paid double the metered fare at the end of the journey.

19.



sudin

February 7, 2014 at 3:05 PM | [Permalink](#)

Salam Tun.

The One sure way to strengthen our Ringgit and simultaneously enrich our country is to minimize import and increase export.

Japan has shown to the world the formula on achieving her great success with that simple theory. When they first penetrated into the Malaysian construction industry

more than 30 years ago, many construction material including the door hinges, nails, ironmongeries for projects undertaken by them were made in Japan. Non of the Japanese expatriates drive vehicles other than Japanese models.

Later the Koreans followed that system, and as anticipated success followed.

Now, let's see what Malaysia will achieve if we adhere to this simple principle, stop all imports of anything that Malaysia can self-produce and increase our exports.

Malaysians should only buy Proton, Perodua and Lotus cars! Create more local universities and stop sponsoring students overseas, stringent control of food products entering (as done by the Aussies), ...

Harmony among all Malaysians is a must in order to realise the above becoming a reality, thus some Malaysian laws that correlate to the sensitivities of the people MUST be strictly followed and even grouses cannot be tolerated.

20.



mubarakchan

February 7, 2014 at 9:30 AM | [Permalink](#)

Tun

For Balance, good comment. Where the Tun became great as time goes by and others who claimed to be great and self-glorified themselves, fall by the wayside with no sustainability, it is because he is normal his whole life long like all of us. We can see for ourselves how the word 'POWER' is/was treated on both sides of the Causeway. In the case of Tun, his mind was on the betterment of the Rakyat like you and me. And this is for a life-time.

Others treated the Rakyat's time and money as their own.

Like the brilliant Lee Kuan Yew with his 14 failed Policies for Singapore and his obsession with his control of our beloved Malaysia through whatever proxies he could get his hands on, and the unending sad and tragic events in Thailand after he bought out Thaksin's business for US\$ 1.3 billions in 2003, one day all the pigeons will come home to roost.

Power and money belongs to the Rakyat. Those in command of these are actually trustees to safeguard these national assets as per their duties and responsibilities. The Tun has already mentioned in his time he flew in small jets which he did for 22 years. He survived. And his delivery of the goods to the Rakyat cannot be measured in human terms, like the rise of the Malay middle income group which also pulled up the non-Malay income groups. As he said recently, Malaysia is a multi-racial country and the non-Malays should not upset the convention of who rules what, but to get on with the task of making our beloved Malaysia grow and grow. We mind our own business.

One thing for sure, the Tun never bothered in the interference of our neighbours domestic politics leading to deaths, injuries and maiming of innocent men, women and children.

This is the reason why at this time and later, the Tun, a MALAY, will stand heads and shoulders above the glory-seekers and the carpet baggers who tried to use the Rakyat as a stepping stone for their ambitions – A GREAT STATESMAN OF ASIA AND THE WORLD despite the very many efforts to discredit him.

His legacy is assured.

21.



amin tan

February 7, 2014 at 8:59 AM | [Permalink](#)

Salam Tun,

Sebagaimang yang saya cadangkan dulu, Tun Dr Mahathir dilantik sebagai Menteri Kanan secepat mungkin. Saya nampak Allah telah memberi hidayah kepada Tun untuk nampak dengan mata kepala dan dengan mata hati serta pemikiran yang tajam dan strategis. Tun juga seorang yang berani.

Suasana politik tanah air yang amat mencabar sekarang memerlukan nakhoda yang terbukti berwibawa dan berkaliber.

Cuma ayahanda Tun kenalah jaga kesihatan. Demi negara biarlah ayahanda Tun keluar daripada bersara untuk panggilan terakhir. The last job. Fitnah dan muslihat pembangkang amat bahaya.

amin tan

22.



amin tan

February 7, 2014 at 4:08 AM | [Permalink](#)

Salam Tun,

Izinkan saya petik komen Saudara Orang Lama seperti di bawah,

{{{Orang Lama's GravatarOrang LamaFebruary 1, 2014 at 1:41 AM | Permalink

Salam,

Ya saya pun sokong jika Tun Mahathir memumpin semula BN. Banyak sangat masalah negara timbul sejak Tun bersara dari politik. Saya cadangkan atok Najib lantik Tun Mahathir ke kabinet sebagai Menteri Kanan di Jabatan Perdana Menteri.

Zaman Tun dulu YB Lim Kit Siang dan YB Karpal seperti "baby" harimau saja. Orang Melayu, bumi2 lain, Cina dan India boleh kerjasama lebih baik. Pskstan Rakyat sebenarnya telah memporak peranda keamanan negara ini.

Lebai Malang PAS asyik jadi tukang lap peluh Dato Anwar Ibrahim, YB Lim dan YB Karpal.

TENGOK kat Kajang sekali lagu PAS jadi tukang lap peluh. Dah la dulu ramai2 Lebai PAS yg dikatakan perjuang Islam memberi undi kpd PKR, kali ini nak buat lagi ka?

Kalau MCA nak bertanding saya cadangkan letak Presiden MCA sebagai calon. Kalau dia takut letak Dato Ong tee Keat. Kalau tidak bagi kat UMNo dan calunkan Ustaz yang selalu bagi ceramah surau dan masjid2 di Kajang. Kita tengok Lebai PAS nak kata apa.

Tapi letak sesiapa pun susah nak menang tapi kita serah pengundi buat pilihan terbaik. Sekurang2nya boleh test sikap kaum Cina Kajang atau Lebai PAS}}

Saudara Orang Lama,

Saya amat setuju dengan isi kandungan cadangan Saudara. Untuk dewasa ini jangan kita laga2 Tun dengan PM Datuk Seri Najib. Saudara amat bijak memilih calon untuk BN untuk Kajang. Letak Presiden MCA atau Ong Tee Kiat. Kalau Cina tidak undi walau pun 10% calon Presiden MCA, biar MCA terkubur saja, tidak guna wujud lagi atau ditanggung sampai hari khamat.

amin tan

23.



Tun Perak

February 6, 2014 at 11:13 PM | [Permalink](#)

Salam Tun,

Hello "Malaysia Bagus" :

Your point :

"2. The RM is already weak in composition, supported by only 36 tons worth of gold (or 1.2%) out of the USD139 billion in total foreign reserve.

(<http://data.worldbank.org/indicator/FI.RES.TOTL.CD>) Compare this with the US 8133 tons, IMF 2800 tons, or our neighbours – Philippines 192, Thailand 152, Singapore 127, Indonesia 75. Is there a clue here as to why the Ringgit fares badly vs US dollar compared to the rest? "

My answer, there is no concrete evidence that gold reserves ensure Ringgit fare better than the other countries. Look at India, gold reserves = 557 tonnes ; and Turkey gold reserves = 487 tonnes ; and their currencies fare worse than Malaysia in current currency meltdown. I think you try to sell your clue to other countries and you could be the CON-sultant for those countries and make money with other countries without having the money in the first place.

Regardless of this, gold was good for reserve if it was bought by the Bank Negara between year 2000 – 2009. After 2009, gold price became too expensive and was almost constant as many speculators including George Soros unload their gold investment circa 2010-2012. India bought huge amount of gold in 2009-2010 for it's

reserve and made some losses. Remember Genneva – it's directors are now being sued for millions of ringgit for trying to con people via gold business.

It may be time to buy gold again in the future, but to suddenly change the reserve NOW is quite a distraction to a better alternative that Bank Negara can implement during the possible currency crisis in the near future.

Your point 4 – “Projected 1 billion burnt” is as too much exaggeration. Where do you get the figure 1 billion, out of your dream ?

Your point 5 – We need proof, red handed caught and not assumptions. Similar with point

point 6. Else , I call it a “Hearsay” doctored by “Malaysia Bagus” for Anwar to win Kajang N25 Election.

24.



balance

February 6, 2014 at 7:47 PM | [Permalink](#)

Malaysia Bagus February 6, 2014 at 1:34 PM | Permalink

Brilliant, practical and awakening comments and explanation. If Tun still the PM do you think this could happen? I guess “NO” is the answer and that is why the US traders and bankers dont like Tun.

Maybe the current PM is trying to outsmart others by engaging those “CON-sultants” and fall into a mother-of-all-traps. Habis lah our country wealth, you and me must pay higher toll, tax, food, water, sugar, petrol, time and air. If all those expenditure and be

turn into public money, we all Malaysia can use petrol and highway for free, our water and basic amenities are free and lastly our food subsidise by 50%.

I am dreaming and more dreams to come. ha ha

25.



amin tan

February 6, 2014 at 7:46 PM | [Permalink](#)

Dear Tun,

Please allow me to reproduce comment from saudara Malaysia Bagus as below,

[[[Malaysia BagusFebruary 6, 2014 at 1:34 PM | Permalink

Salam Tun,

1. It appears that the Ringgit is being stacked by the currency traders for manipulation again, naturally due to the fact that most of our foreign reserves are kept in the US dollar, not in gold or other major currencies. When gold rises, the US dollar falls and so will RM. There is an abundance of, intrinsically worthless, US paper dollar floating in the market trying to lure corrupted government leaders to make a pact with the corporate finance devils in a quickie.

2. Those in the know, in search of real value, will cash out their ringgit to buy gold or other value-added investments elsewhere. Hot money, like a hot air balloon are only high on hope and excitement, will drop when there's a leak and the balloon deflates to an inevitable crash.

2. The RM is already weak in composition, supported by only 36 tons worth of gold (or 1.2%) out of the USD139 billion in total foreign reserve.

(<http://data.worldbank.org/indicator/FI.RES.TOTL.CD>) Compare this with the US 8133 tons, IMF 2800 tons, or our neighbours – Philippines 192, Thailand 152, Singapore 127, Indonesia 75. Is there a clue here as to why the Ringgit fares badly vs US dollar compared to the rest?

3. Government spending lavishly on consultant's fee and no value-added projects. The AES for example, is a concoction of greed and slime. Projected RM1 billion burnt for no good reason or real benefit to the people. Why is the government so lame and eager to pay compensation for a bad job and a bad idea?

4. Our main revenues are holed up in petrodollar. PETRONAS invested USD32 Billion in Canada, becoming the biggest foreign investor now in Canada. One of the main contractors is Bechtel, known to have a close working relationship with the CIA. (John Perkins – Confessions of the Economic Hit Men)

5. We have no control over the prices of commodities that we produce locally and offshore. Our earnings, most of them goes to pay the foreign loan sharks and corporations, in flesh and blood. We are bleeding, and more so with the doctored consultations lately. That brings to mind the whopping RM7.2 billion or RM4 million per day that the consultant profited since Najib brought them in 2009.

6. Them consultants really know how to make money without money, huh?]]]

Dear Malaysia Bagus,

Can you please elaborate more on point 3,4,& 5. You have to provide names, sources and verified figures of authenticity. Otherwise you are just exaggerating, mixing falsehood with half truths, rumours and slanders from PKR. Now is election time in Kajang N25. Red Bean army from PKR are on the offensive. This time around, PKR may

plant a few Generals from the notorious Red Bean Army in this esteemed ayahanda Tun Dr mahathir's blog. However, we welcome genuine and sincere comments.

amin tan

26.



mubarakchan

February 6, 2014 at 6:29 PM | [Permalink](#)

Tun

A happening event which is now being played out in the Republic of Singapore , as reported in <http://www.tremeritus.com/2014/02/04/lee-kuan-yew-warded-at-sgh/> There are over 220 comments from Singaporeans expressing their deep feelings about this great man of Singapore.

An example. LKY is CONMAN EXTRAORDINAIRE. HE HAS DUPED THE NATION INTO BELIEVING HE IS THOROUGHLY HONEST.....What a legacy of DISGRACE AND DISREPUTE for a man world renown for his excellent insights and knowledge of World affairs.

ALL THE PIGEONS ARE COMING HOME TO ROOST !

27.



DreamFree

February 6, 2014 at 5:31 PM | [Permalink](#)

Dear Tun,

I too agree that you should be back but am concerned that it could be too strenuous to your health.

As such, I would like to suggest the current leadership consider appointing you as an advisor to the Government.

Best regards Tun.

28.



Malaysia Bagus

February 6, 2014 at 1:34 PM | [Permalink](#)

Salam Tun,

1. It appears that the Ringgit is being stacked by the currency traders for manipulation again, naturally due to the fact that most of our foreign reserves are kept in the US dollar, not in gold or other major currencies. When gold rises, the US dollar falls and so will RM. There is an abundance of, intrinsically worthless, US paper dollar floating in the market trying to lure corrupted government leaders to make a pact with the corporate finance devils in a quickie.

2. Those in the know, in search of real value, will cash out their ringgit to buy gold or other value-added investments elsewhere. Hot money, like a hot air balloon are only

high on hope and excitement, will drop when there's a leak and the balloon deflates to an inevitable crash.

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(<http://data.worldbank.org/indicator/FI.RES.TOTL.CD>) Compare this with the US 8133 tons, IMF 2800 tons, or our neighbours – Philippines 192, Thailand 152, Singapore 127, Indonesia 75. Is there a clue here as to why the Ringgit fares badly vs US dollar compared to the rest?

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5. We have no control over the prices of commodities that we produce locally and offshore. Our earnings, most of them goes to pay the foreign loan sharks and corporations, in flesh and blood. We are bleeding, and more so with the doctored consultations lately. That brings to mind the whopping RM7.2 billion or RM4 million per day that the consultant profited since Najib brought them in 2009.

6. Them consultants really know how to make money without money, huh?



February 6, 2014 at 7:47 AM | [Permalink](#)

Dear Tun,

Please allow me to copy and paste from The Star Online as below,

[[[The Star Online

Published: Thursday February 6, 2014 MYT 12:00:00 AM

Muhyiddin: No toll rate increase this year

BY ZUHRIN AZAM AHMAD

PUTRAJAYA: There will be no toll rate increase this year.

The Government, which decided against the move, will pay RM400mil in compensation to the toll concessionaires, said Deputy Prime Minister Tan Sri Muhyiddin Yassin.

He said the move was among the initiatives to help the public cushion the impact from the rising cost of living.

He also explained that the agreements with the concessionaires stated that toll rates should be increased after a certain period.

“We have decided that in order not to further burden the people, the Government will compensate the companies.

“Toll will still have to be paid but users will not be paying new rates,” he said after chairing a special committee to tackle the rising cost of living yesterday.

Muyhiddin said the decision involved concessionaires handling highways in the Klang Valley as PLUS Malaysia Sdn Bhd, the operator of the North-South Expressway, had earlier announced that there would be no increase of its toll rates.

He said the Works Ministry had also been asked to look into the agreements to find out whether it could re-negotiate with the concessionaires to extend the concession periods.]]]

Semoga Allah memberkati dan meredhai kerajaan yang amat prihatin, bertimbangrasa dan proaktif. Al Fatihah.

amin tan

30.



mubarakchan

February 6, 2014 at 6:07 AM | [Permalink](#)

Tun

For the edification of all Bloggers, a correspondent of the <http://www.lankaweb.com/news/items/2010/06/10/lee-kuan-yew-rewrites-sri-lankan-history/> wrote that the brilliant Lee Kuan Yew with his 14 failed Policies for Singapore wrote that ‘ every leader in South Asia was a fool according to him. ‘

31.



mubarakchan

Tun

For all Bloggers.

The brilliant Lee Kuan Yew with his 14 failed Policies for Singapore is held in shock and awe since he assumed power in Singapore in 1959. Why in shock and awe ? He achieved a Star Double First in Law at the University of Cambridge in 1947 very soon after World War 2. OK. He deserved the honours.

BUT FROM THEN ON 1947 TO 2014, HE TEMPTED HIS GODS AND CHALLENGED THE WORLD THAT HIS DEEDS WERE INDEED EXEMPLARY. NO ONE IN THE FIRMAMENT POINTED OUT THAT THE EMPEROR HAD NO CLOTHES. NO ONE DARED. ALL SALAAM AND KOW-TOW ESPECIALLY THE MALAYSIAN CHINESE AND SOME MALAYS. BUT UNFORTUNATELY IN LIFE, A PERSON HAS TO STAND UP AT THE END OF THE DAY TO BE JUDGED ACCORDING TO HIS/HER DEEDS FOR THE RECORD. And now with his 14 failed Policies for Singapore in which 3 or more affect Thailand and Malaysia EVERY DAY, HOW TO AVOID THE NATIVES FROM FINDING OUT ? No one would have noticed if these 14 Policies did not fail him But these did and are becoming a acute embarassment day by day.

Sometimes I wished our Malaysians are not so friendly and hospitable. I cannot because I am one of them !



February 5, 2014 at 11:44 PM | [Permalink](#)

Salam Tun,

While I think you have called it a day for active politics, I do think that you could play some role by imparting your knowledge and expertise through a special national economic function advisory post, of course the scope of the role is well above and outside of the role in Perdana Leadership Foundation.

During my MBA study, there were some debate and argument about the currency crisis in 1997 and it was not until everyone realised that the currency crisis affected many other countries such as Turkey, whose Finance Minister committed suicide , that I managed to convince my MBA fellow students that the currency crisis root cause is due to rogue speculators and was not due to the symptomatic internal problem in Malaysia.

In 2014, the speculators have started to show their menace. Turkey Central Bank hiked it's overnight interest rate to 12% to stop it's currency from mellowing down. A few months or years before, Turkey was praised because of it's sound economy management, which evade Euro monetary crisis. Does it sound familiar ? IMF and World Bank praised good Malaysia economic management before 1997 and once 1997 crisis struck, everyone BLAMED Malaysia. Anwar bought IMF and Worldbank "words" because he is one of IMF's , if Anwar could swallow their words, I dont see why any other layman could not be hoodwinked.

While the contagious current currency crisis has only virtually started in Malaysia, the full IMPACT of BLAMING game has not reached to the threshold level which may erode public confidence. Even though it has not reached the threshold level, nobody could

promise or guarantee that it will not reach the threshold level. In fact there are some epistemic certainty that it could reach the triggering point.

So, I would propose to the present government that if you know someone in this nation who has dealt effectively and successfully with the menace of rogue currency speculator, you need to use his expertise. Nothing is wrong by doing this and nothing is wrong to revert back the managed currency float to a fixed peg currency between USD and Ringgit Malaysia and to look back to the previous successful steps and strategies to see whether they could be further improved or applied. Nothing to be ashamed to repeat a klise if it helps the Nation to stand firmly with it's foot on the ground. What the present government needs to do is to offer an olive branch to Tun to get the thinking , ideas, diagnosticism moving around and hypotheses developed and tested within a group of the captain of industries, banking leaders and trade leaders in Malaysia.

While I am typing this , I think the time is still abundance to act and please, if you could understand these paragraphs, do something.

33.



mubarakchan

February 5, 2014 at 10:03 PM | [Permalink](#)

Saudara Amin Tan and Saudara Bloggers,

Our beloved Malaysia is a sovereign Nation. She expects other Nations to respect her Sovereignty, National Interest and Self-Esteem.

From 1965 to 2014, our beloved Malaysia has observed all the International Protocols and Agreements with other Nations. It is expected of the other Nations to do likewise.

Why is the Republic of Singapore's leaders from 1965 to 2014 so focus personally or otherwise in the domestic political affairs and personalities of our beloved Malaysia ?

The latest independent revelation of the Republic of Singapore's secret deeds is the spying by her on her abang adek, close friends and neighbours sexual peccadilloes since 1972 which she passed on to Third Parties.

I expressed a certain surprise that after having our privacy and sovereignty breached, there seems to be no outrage at this wanton and blatant assault for so many years.

ARE WE BUILDING A NATION with some measure of self-esteem ? Or are we a Nation with no boundaries in which any foreign political Tom, Dick or Harry can walk in and out ?

34.



sibotak

February 5, 2014 at 5:47 PM | [Permalink](#)

Siapa dia Lee Kuan Yew yg PERLU Dihormati

Beliau sebagai Pegawai Pemerintah TIDAK BERHAK menziarah Parit Pembangkang Malaysia

seperti Nik Aziz , Anuar & DAP seolah beliau

Binatang Talam Dua Muka

Saya hairan kenapa Kerajaan Malaysia melayan LKY

Sedangkan Beliau tidak menghormati Pemerintah UMNO
Beliau TIDAK menghormati Pemerintah Malaysia dengan
Beliau menziarah Parti Pembangkang

APA REAKSI LEE KUAN YEW

REAKSI KERAJAAAN SINGAPURA SEKIRANYA

TUN MAHATHIR KE SINGAPURA MEZIARAH PARTI PEMBANGKANG SINGAPURA
SEPERTI CIK JUPRI MAHMUD , DR.CHEE SOO JUAN & YG LAIN
SAYA YAKIN MUKA LEE KUAN YEW AKAN MERAH PADAM MACAM BABI

35.



amin tan

February 5, 2014 at 3:52 PM | [Permalink](#)

Dear Tun,

for Saudara Mubarakchan,

Dear sir. Lee Kuan Yew played both sides of the political divides when he made the grand tour of his hinterland the peninsular, after BN lost 5 states in 2008. First he visited Datin Seri Rosmah Mansor. Then Datuk Seri Najib. Then he visited Datuk Nik Aziz. The last stop over at his Trojan horse stronghold of penang. Indeed, it was sizing up of the aftermath to assess any future or potential danger.

He was happy and satisfied that both Datuk Seri Najib and Datuk Nik Aziz are in fact not belligerent or hostile but extremely kind, friendly and accommodating.

He has nothing to worry about his Trojan horse in Penang. He has only to raise his voice a little bit, DAP would toe the line.

The above is the summary of what i read from the newspapers. You may confirm, dispute or add some more to my findings and conjecture.

amin tan

36.



mubarakchan

February 5, 2014 at 11:46 AM | [Permalink](#)

Tun

For the very first time, 2 significant Editorials with the following headlines appeared in the Government controlled Straits Times of Singapore (the paper which was used to polish the egos of the young Malay intelligentsia through the ages)

1. Need for cool heads in Malaysia.

<http://www.straitstimes.com/the-big-story/asia-report/editorials/story/need-cool-heads-malaysia/>

2. A Thai tragedy or farce ?

<http://www.straitstimes.com/the-big-story/asia-report/editorials/story-thai-tragedy-or-farce-2>

This sort of patronising and sanctimonious advice has emanated out of the Republic of Singapore either through the mouths of their erstwhile leaders or the Straits Times or the Singapore Business Times without fail. The latter gave its last patronising advice to the Malaysian Federal Government as late as January 2011.

Now that the brilliant Lee Kuan Yew's 14 failed Policies for Singapore has been exposed including his sneaky ways of spying on his abang adeks, close friends and

neighbours sexual peccadilloes since 1972 in breach of honourable protocol, trust and goodwill, the Republic of Singapore has NO MORAL STANDING TO PREACH TO OTHERS WHOSE MISFORTUNE MAYBE RELATED TO THE SHENANIGANS OF THE GREAT LEADER AS FOLLOWS :-

1. The Singaporean Trojan Horse DAP was founded by the brilliant Lee Kuan Yew in 1966 as the Singaporeans were retreating back to Singapore. Since then, the DAP has been in the Opposition and now it is alleged to use their front-line troops the small percentage of New Christians to face the majority of non-Christians in keeping with the 21st century. In the 20th century, mahogany skinned types wearing 555 singlets roamed the streets of KL in times of crises. The intent of the DAP is to dethrone the BN as led by the UMNO with the 13 component parties steadfastly.

2. In June, 2009, the brilliant Lee Kuan Yew made his ill-advised Grand Tour of the Ulu to exhort his air-conditioned digits and cohorts and spies, all of them in the Opposition. NO OTHER POLITICAL LEADER IN THE WHOLE WORLD IS PERMITTED BY ANY GOVERNMENT TO PERFORM SUCH A CRASS DEED ! His two hands are deeply in support of the Opposition to dethrone the incumbent BN Government.

3. In 2003, the Republic of Singapore bought out Thaksin's business for US\$1.3 Billions. Since then, Thailand has had chaos, riots, deaths, injuries etc to this day 2014. I suppose Singapore's hands are not blood-stained.

4. What is the purpose of spying since 1972 on Singapore's abang adeks, close friends and neighbours sexual peccadilloes in breach of conventional protocols, trust and goodwill if not to create mischief and conflict ? To top this sneaky behaviour, the information so culled was passed on to Third Parties.

SINGAPORE HAS NO MORAL STANDING TO PREACH TO HER LARGE NEIGHBOURS IN A PATRONISING AND SANCTIMONIOUS MANNER IN 2014 CONSIDERING THE ABOVE FACTS AND HER LEADER, THE BRILLIANT LEE KUAN YEW WITH HIS 14 FAILED POLICIES FOR SINGAPORE.

It is Singapore that needs a cool head (the right one) and her pantomime of Gilbert and Sullivan playing with toy soldiers etc has yet to come to the last act which will be sooner rather than later.

The brilliant Lee Kuan Yew could laugh at others in the past but NO LONGER !

WHO WILL HAVE THE LAST LAUGH ?

37.



wajaperak

February 5, 2014 at 8:32 AM | [Permalink](#)

Assallammualaikumwarahmatullahiwabarokatuh..

Tun saya mohon ruangan.

[Orang Lama

In sya Allah Tok Najib akhirnya dapat menjadi Khalifah yg sebenarnya di bumi Allah]

Minta maaf tuan.Saya tidak bersetuju dengan tuan.

Sebelum itu marilah kita menghayati peranan kita di dalam blog Tun.

Banyak orang-orang yang mengaku Islam sudah lupa peranan mereka di dalam blog Tun.

Kita berada di sini kerana perintah Allah..

Al Maidah Ayat 8.

Wahai orang-orang yang beriman, hendaklah kamu semua sentiasa menjadi orang-orang yang menegakkan keadilan kerana Allah..

Itulah peranan kita. Jangan kita menjadi takut dan lemah oleh orang-orang Islam yang bertindak sebagai kafir dan munafik di sini. Kita bersabar sahaja di atas sindiran mereka sebagaimana pesan Rasulullah s.a.w

“Nabi Musa a.s disakiti lebih dari ini tapi dia bersabar”. Sedangkan kesabaran Rasulullah s.a.w adalah yang teragung.

Najib bersalah sejak zaman Abdullah. Dia membiarkan Tun disakiti oleh Abdullah. You cannot let a beast roam around. What is the worst is the beast inside all of us. You must rein them. That is what Imam Ghazali taught us. The methodology of how.

The moment the beast let loose who are going to catch them? At present is what Allah Firman

“Telah nampak fasad (kerosakan) di darat dan di laut disebabkan perbuatan tangan manusia, supaya Allah merasakan kepada mereka sebahagian daripada (akibat) perbuatan mereka, agar mereka kembali (ke jalan yang benar)” [Ar-Rum (30):41]

Everybody of secular nature look from other perspective instead of human factor. It is human that do all this evil deed. It is humane to rein them. Tie the beast at the post. It's all started in the education. When we differ in opinion we retrace back, take a reflection, sought concensus of what we should do and what we should not.

“Al-Anfal,

الصَّابِرِينَ مَعَ اللَّهِ إِنَّ وَاصِرُوا رِيحُكُمْ وَتَذْهَبَ فَتَقْشَلُوا تَنَازَعُوا وَلَا وَرَسُولُهُ اللَّهُ وَأَطِيعُوا

“Dan taatilah Allah dan Rasul-Nya dan janganlah kamu berbalah, yang menyebabkan kamu gagal dan kekuatanmu hilang.” (Surah Al-Anfal: 46)

Banyak lagi.Tapi tiada guna memperkatakan sesuatu yang kita tidak buat.
Tun the reason you set is this blog is inspired by Allah.You just follows the human dictate that is "TO BLOG TO UNBLOCK".
You was detained by the power that be.
Here and now there is so called muslimin devise mean to detain me who just simply doing my job.
Sarcasm and plain rundown is the device of Namrud,Firaun and the lot.
I am doing my job here in Tun blog that is not your's.
It is commanded to me in the name of social and religious responsibility.
If one is letarghic in doing so and burn out don't whine.
Just stay out.
If you cannot stand the heat get out of the kitchen.
Finally a Chinese proverb..

MEREKA YANG TAKUT DI MAMAH PEDANG JANGANLAH BERGELAR PAHLAWAN!

Terima kasih Tun.

38.



sibotak

February 5, 2014 at 2:58 AM | [Permalink](#)

Ringgit is Weakening

Dah lumrah pasang surut

Malaysia cannot be Weak

Anak Muda Bumi Malaysia mesti di mestikan Perhidmatan Negara sepenuh masa 2

Tahun

Selepas 2 tahun disusuli dengan Reservise setiap tahun dalam 2 minggu untuk mengasar

pisau yg tumpul hingga ke usia 40tahun

Ini Perlu & Wajib

Bagi membentuk Malaysia yg berdisplin ,maju kehadapan

Perhidamatan Wajib Negara bersalur pada Polis , Tentera Darat , Udara

Pembangun & sebagainya

Baiknya

1. Membendung Malaysia ke Masyarakat yg lebih productive
- 2.Membela anak muda dari tercikiran kelahat Mad Rempit, Mad Lepak & sebagainya Mendisplin kan mereka sebagai perjuangan Malaysia kedepan
3. Malaysia akan lebih teguh , Kerajaan akan disegani & Hasutan luar yg mengugat kita dapat ditangani . Kita lemah ,Kita dikata ,Kita ditindas , Kita akan jadi Baruah hasutan luar kelak

39.



amin tan

February 4, 2014 at 11:19 PM | [Permalink](#)

Salam Tun

Izinkan saya petik Puan Dr Hajar seperti di bawah,

[[[Mohon izin Tun:

Kepada Saudara Hj. Amin Tan, February 3, 2014 at 11:56 AM (melalui saudara Wajaperak); <http://chedet.cc/?p=1225#comment-117298>

Saudara Hj. Amin Tan, terima kasih di atas pandangan saudara. Komen/persoalan saya seperti di bawah.

1. Maaf, saya tidak setuju bila saudara membandingkan cara Nabi Muhammad SAW (yang 'mask') dengan cara DSN @ Ah Jib Gor mentadbir negara. Nabi Muhammad TEGAS walaupun berhemah dalam tindakan. DSN lemah dan membiar bukan Islam menghina Islam. Apa yang saya nampak, jika umat Islam melakukan kesalahan terhadap bukan Islam, cepat saja beliau mempertahankan orang bukan Islam. Namun, bila Islam & umat Islam diperlekeh dan dihina, beliau MEMBISU saja. Secara tidak langsung, DSN menolong orang bukan Islam untuk menyebarkan agama lain di Malaysia. Jadi, adakah wajar DSN @ Ah Jib Gor dikatakan mencontohi cara dakwah Nabi Muhammad SAW?]]]

Puan Dr Hajar,

Sebagai orang islam yang berpegang kepada dua kalimah shahadah, Sunnah nabi patut diikuti dan dicontohi. Pada zahirnya perjanjian Hudaibiyah amatlah berat sebelah memihak kepada orang2 kafir mushrikin Quraish. Ia menampakkan kelemahan pihak Rasulullah.

Satu tahun selepas perang Khandak, rombongan orang2 islam seramai 1000 orang yang diketuai oleh nabi Muhammad berlepas dari kota Madinah al Munawarah menuju ke kota Mekah untuk tujuan ibadah Haji, bukan tujuan berperang. Di separuh jalan, Khalid Ibni Walid dengan 300 orang pasukan berkuda sedang menunggu untuk menyekat rombongan Rasulullah. Rasulullah arahkan rombongan baginda mengelak pasukan Khalid, mengambil detour supaya tidak bertempur. Ini bukan tindakan pengecut atau lemah kepimpinan. Ada hikmahnya. Begitu juga rombongan nabi sampai sudah tidak dibenarkan memasuki Kota Mekah. Bahkan perjanjian Hudaibiyah

amat memalukan orang2 islam. Tetapi hikmahnya pada tahun berikutnya ramai orang2 Quraish masuk islam dan nabi dapat tawan kota Mekah tanpa berperang.dan bertumpah darah.

Begitu juga YAB Perdana Menteri Datuk Seri Mohd Najib bukannya lemah, tetapi tidak mahu guna kekerasan polis atau kekasaran. Pembangkang dan kuasa2 asing menunggu sahaja ingin menuduh kerajaan Malaysia zalim, ganas dan despotik. Begitu juga PM menanggapi fitnah terhadap beliau dan isteri dengan cara tidak peduli. Cara ini amat bijak.

Tambahan pula keadaan UMNO amat rumit disebabkan pemimpin2 Melayu PKR dan PAS menyebelahi orang2 mushrikin Cina dan India secara terang2 dan terbuka. Pemimpin2 Melayu Pakatan Rakyat menghasut dan mengapi2kan mushrikin Cina dan India dalam issue Allah, murtad, hak istimewa orang2 Melayu. UMNO terpaksa sabar dan sakinah. Yang patut dipersalahkan ialah pemimpin2 Melayu Pakatan Rakyat bukan YAB Perdana Menteri Datuk Seri Haji Mohd Najib Tun Razak. YAB PM boleh sangat mengarah polis tangkap penghasut2, petualang2 Melayu dan opportunist Cina dan India. Tetapi beliau orang baik dan gentleman. Kita patut memberi sokongan padu kepada kepimpinan beliau.

Saya kecewa dan terkilan hanya kerana kenaikan harga petrol dan toll. Pentadbiran Pak Lah telah tertewas 5 negeri atas tindakan yang kurang bijak ini. Kenapa mesti kita berulang lagi dengan alasan yang sama. Namun, PM berkerja keras turun ke padang memujuk hampir 100 buah pasar raya di seluruh negara menurunkan harga 4000 jenis barang termasuk sayuran kangkong sebanyak 15% hingga 75% untuk jangka masa 6 bulan. Saya yakin dan percaya YAB Datuk Seri Najib Tun Razak akan berjaya mengawal kos sara hidup dan mengelakkan inflasi berlaku.

amin tan

40.



Orang Lama

February 4, 2014 at 9:57 PM | [Permalink](#)

Salam,

Sekali lagi saya cadangkan Tok Najib lantik Tun Dr. Mahathir sebagai Menteri Kanan di Jabatan Perdana Menteri bertempat di sama tingkat dalam bangunan sama dgn Tok Najib. Hanya dengan cara ini saya yakin In sya Allah dapat membantu Tok Najib membuat keputusan yg terbaik untuk rakyat Malaysia. Tun amat berpengalaman dan terbukti berjaya membawa Malaysia mengharungi pelbagai cabaran.

Ahli UMNO mesti bersatu sekiranya ingin terus membina kekuatan. UMNO perlu bantuan pakar2. Jgn hanya bergantung kepada Ketua Cawangan dan Ketua Bahagian. Ramai anak Melayu dan bumi lain sudah sampai taraf pakar agama, perubatan, ekonomi, kejuruteraan, kemasyarakatan, bahasa, dan lain2. Minta juga tolong pakar2 kaum Cina, India dan lain2. Jangan hadkann keputusan berdasarkan maklumat ahli politik dan penasihat2 Tok Najib saja. Kena dapat banyak pandangan.

Kerajaan dah labur banyak wang ringgit untuk melahirkan pakar2 dan institusi2. Gunakan khidmat depa. Tapi perlu dikemudikan Tun Mahathir.

Tok Najib kena menuntut ilmu dari Tun. Suka duka asam garam yang dilalui Tun. Cabaran menjadi Perdana Menteri amat banyak termasuklah dari ahli keluarga sendiri. Jgn bimbang sindiran manusia tapi hanya perlu bimbang adakah amanah yang dipertanggung jawab itu dilaksanakan sebaik mungkin. Minta doa dan pertolongan kepada Allah Ta'ala dgn sabar. In sya Allah Tok Najib akhirnya dapat menjadi Khalifah yg sebenarnya di bumi Allah.

41.



[sitinur](#)

February 4, 2014 at 9:27 PM | [Permalink](#)

Assalamualaikum....

ntah lah..dr zaman dollah smpi ke najib hidup rasa terbakar setiap saat...hati tak pernah tenang...najib duk khayal dan megah dgn pm yg adil menjaga semua kaum di m'sia...yg saya tao adil ni yg patut dapat/jaga mesti dapat/jaga kat dia..bkn bagi/diam jer bila org yg tak patut dapat/jaga mintak...ntah paper najib ni....najib ni gamaknya tak perasan kowt penahsihat dia nak bagi lingkup m'sia dan bn..baca umno dan melayu...ghamei melayu yg perasan bagus sampai rela bagi umah sendiri kat bangsa dan ugama lain...kalu pon pkr/pas yg jad pm dah tentu2 jd boneka dap jew..pastu semua yg berkaitan dgn melayu tutup tutup tutup...dengarnya giat mara kemas yayasan s'gor kolej komuniti(baca di blog2)..i..hmm baguih tak melayu....pilihanraya jew najib pantang cina puji dia...tabur tabur tabur duit..cina senang hati..melayu berpinau mata penin kepala...pastu mula tarik balik subsidi satu m'sia sakit hati..kalu tak kerana terfikir kalu bangsa dan ugama lain jd pm m'sia tak akan menjaga org2 islam....banyak contoh satu bangsa berlainan ugama khasnya islam kena tindas...najib mesti berundur..dia cuma boleh jd menteri besar jer..maafiah luahan pendapat saya yg stress giler....sapa2 nak marah..marah lah..saya pon tgh marah nih..panaassss...

42.



azlan95

February 4, 2014 at 2:47 PM | [Permalink](#)

The email mentions the Ringgit, relative to regional currencies, depreciates against the dolar. This is not true of course.

The dollar is higher across the board, not just in SEA but also elsewhere around the globe.

And I think the current government is doing something to face this economic challenge. I am giving them a chance to work on it.

Azlan

KL

43.



Hajar

February 4, 2014 at 1:42 PM | [Permalink](#)

Salam YAB & Yg diKasihi Tun,

'WEAKENING RINGGIT'

1. Very true that RM is weakening really badly. Less than a year ago when I was in Europe the exchange rate was only around RM4.09 to 1 Euro, and now it is RM4.52 to 1 Euro. The same goes with USD & GBP.

2. But, Australian Dollar (AUD) is also weakening against USD, GBP, and Euro. Our Ringgit is now worth more (stronger) in AUD. Previously, at one point AUD's value was higher than USD, but now it is lower. I wonder why?

3. I DISAGREE that other SEA countries' currencies remain stable. They are also depreciating against USD. In fact, several are weakening against RM/MYR; two exceptions (against RM) are Singapore Dollar and Brunei Dollar.

Malaysians should go to Indonesia for their vacation (cheaper) because Rupiah is now so weak (compared to RM). I was there last month; my tour guide said that the economy in Indonesia is bad, but the prices of properties keep on increasing...a similarity here.

4. I believe we need a STRONG government to overcome/handle the issue of weakening Ringgit. If the confidence level towards the Government is high, the country will be more stable and consequently, we will have more people investing in Malaysia; more people buying Ringgit and less money going out of the country. I agree with the suggestion (someone suggested this earlier) that Malaysian Government must stop investing overseas (if avoidable); the money should be invested here, in Malaysia.

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Mohon izin Tun:

Kepada Saudara Hj. Amin Tan, February 3, 2014 at 11:56 AM (melalui saudara Wajaperak); <http://chedet.cc/?p=1225#comment-117298>

Saudara Hj. Amin Tan, terima kasih di atas pandangan saudara. Komen/persoalan saya seperti di bawah.

1. Maaf, saya tidak setuju bila saudara membandingkan cara Nabi Muhammad SAW (yang 'maksum') dengan cara DSN @ Ah Jib Gor mentadbir negara. Nabi Muhammad TEGAS walaupun berhemah dalam tindakan. DSN lemah dan membiar bukan Islam menghina Islam. Apa yang saya nampak, jika umat Islam melakukan kesalahan terhadap bukan Islam, cepat saja beliau mempertahankan orang bukan Islam. Namun, bila Islam & umat Islam diperlekeh dan dihina, beliau MEMBISU saja. Secara tidak langsung, DSN menolong orang bukan Islam untuk menyebarkan agama lain di Malaysia. Jadi, adakah wajar DSN @ Ah Jib Gor dikatakan mencontohi cara dakwah Nabi Muhammad SAW?

2. Agaknya berapa banyak pula WANG rakyat yang DSN @ Ah Jib Gor patut hamburkan (rasuah? / Salah-guna wang rakyat? / Boros?) untuk MEMBELI/membodek undi bukan Melayu/Bumi & Cina pada PRK Kajang nanti?

3. DSN juga melantik mereka yang ada sejarah politik wang/rasuah ke dalam pentadbiran Kerajaan. Jika ada persepsi yang Kerajaan BN korup, DSN @ Ah Jib Gor patut tahu kenapa dan jangan setakat bercakap/ber-retorik untuk mengubah persepsi buruk terhadap UMNO/BN bila beliau sendiri secara terang2 mempromosi 'perasuah'/korupsi.

////////////////////////////////////
////////////////////////////////////

Terima kasih Tun. Saya sokong jika Tun dilantik sebagai Penasihat Ekonomi Negara bertaraf Menteri.

*** Semoga Allah SWT sentiasa melindungi Tun sekeluarga. *****

44.



amin tan

February 4, 2014 at 1:00 PM | [Permalink](#)

Dear Tun,

Please allow me to copy and paste from BBC news as below,

[[[3 February 2014

Jack Lew: US could default on debt by 'end of month'

United States Secretary of the Treasury Jack Lew speaks at the Bipartisan Policy Center in Washington 3 February 2014

Mr Lew said now was not the time to cut the US government's budget dramatically

US Treasury Secretary Jack Lew has warned the US may default on its debt by the end of the month if Congress does not raise its borrowing limit.

Mr Lew said he could rely on emergency measures to pay US debts after the limit is reinstated on 7 February.

But he anticipated the treasury's reserves would quickly be exhausted as it issues annual income tax refunds.

Congress suspended the debt limit in October as part of a deal to reopen the federal government after a shutdown.

The \$16.7tn (£10.2tn) cap will be reinstated on Friday.

"Without borrowing authority, at some point very soon, it would not be possible to meet all of the obligations of the federal government," Mr Lew said at the Bipartisan Policy Center in Washington on Monday.

The treasury secretary said the US treasury department could resort to accounting mechanisms to avoid breaching the limit until the end of February.

But soon after, the US will only be able to pay its debt and other obligations with cash on hand.

And in the spring, Mr Lew noted, the US issues tax refunds to Americans who overpaid income taxes last year, straining its cash reserves.

While Republicans have in the past demanded budget cuts in return for agreeing an increase in the borrowing limit, the party's leaders have signalled reluctance to do so this time around.

Long-term fiscal challenges

In any case, the White House has said it will not negotiate budget policy in exchange for raising the debt limit.

And Mr Lew argued that dramatically cutting back on the federal government's spending was unnecessary for the moment.

"I'm not sure this is the year for the long-term fiscal challenge to be dealt with," he said, adding the US deficit had been declining. "I actually believe that we've made so much progress in the short and medium term, we have a little time to deal with the longer term."

During the partial government shutdown in October, Republican lawmakers threatened to block a rise in the debt limit unless the Democrats agreed to undermine or repeal President Barack Obama's signature healthcare reform law.

In 2011, the Republicans won reductions in US government spending in return for agreeing to raise the limit.

Now, the debt limit debate returns to the fore as the Democrats and Republicans appear to have called a momentary truce in their long-running budget fight.

Cross-party negotiations in Congress in December and January yielded a two-year federal budget.]]]

amin tan

45.



amin tan

February 4, 2014 at 10:13 AM | [Permalink](#)

Dear Tun,

Please allow me to reply to Mr Tired as below,

[[[Tired's GravatarTiredFebruary 3, 2014 at 1:52 PM | [Permalink](#)

Salam, Tun,

2. Tuan Haji Amin Tan,

With due respect, please speak for yourself. Yes, I am a strong supporter of Tun M, but definitely, not DSN's. Pak Lah made me angry, but DSN make me crazy!]]]

Dear Saudara Tired, Puan Dr Hajar and fellow bloggers,

I have resorted to Saudara Wajaperak to post my reply to Dr Hajar on my behalf because

I have been denied access to comment for the past few days. I am grateful to saudara Wajaperak for being such a good friend.

I am grateful to ayahanda Tun Dr Mahathir for lifting the block on me.

amin tan

46.



sibotak

February 4, 2014 at 1:40 AM | [Permalink](#)

Anak Malaysia perlu Perhidamatan Negara selama 2 Tahun sepenuh

Setiap Belia diwajibkan kecuali OKU

Perhidmatan dalam Polis , Tentera , Pembagunan dan sebagainya

Kebaikannya

1. Membendung anak muda dari keciciran , tidak punya haluan

2. Kerajaan akan bertambah kukuh & dihormati

3. Dengan membendung genarasi bolih menujukakan Malaysia kearah Kemajuan

Nascaya Mata Ringgit kita akan bertambah kukuh

Keburukannya kalau Khidmat Negara tidak ada

1. Malaysia akan kelihatan lemah

2. Anak muda berciciran tidak ada haluan

3. Bila kita ada kekuatan Negara , Pemimpin Asing akan tidak berani melantang suara

MALAYSIA PERLU PERHIDMATAN NEGARA SEPERTI NEGARA ISRAEL , SINGAPORE

Selama 2 tahun sepenuhnya , perlu Reservists selepas 2 Tahun berhidmat penuh

bagi mengasar Malaysia Muda kedepan

& mendisplinkan rakyat sampai

47.



milshah

February 3, 2014 at 11:06 PM | [Permalink](#)

Assalamualaikum Tun,

The continued depreciating Ringgit is worrying. However, I disagree the cause of this depreciation is due to the government actions.

There are many Malaysians who view the value of the Ringgit as an indicator on the state of the Malaysian economy. This means if the Malaysian economy is strong, the Ringgit value will appreciate. And when the Malaysian economy is not doing well, the Ringgit value will depreciate. Malaysians would often compare the Ringgit to the Singapore dollar. Since the Singapore dollar is stronger than the Ringgit, therefore they assume the Singapore economy is stronger than the Malaysian economy. In textbook economics, this maybe true, but it is does not reflect the reality of things.

For example, the US is known to be a failed and bankrupt economy. It has trade deficits and debts in the trillions. And yet when compared to the Malaysian Ringgit it is stronger? Does this mean the US economy is better than the Malaysian economy. No.

Similarly, China is the world's no. 1 growth economy having posted double digit growth for past 10 years and yet our Ringgit is stronger than the Yuan. Does this mean Malaysian economy is better than China's economy. No.

If currencies are an indicator of an country's economic strength, by right China Yuan would be the most expensive currency in the world, and the US dollar would be nearing the value of zero.

The 1997 financial crisis is another reason why currencies value are not an indicator of an nation economic strength. Pre-1997 has shown the Asian countries posting high growth rates on average 8%. Suddenly, even there were no major changes in government policies or anything bad happen to the economy, the Asian currencies took a nose dive in value. Why?

In the capitalist world, currencies are viewed as a commodity. As with any commodity, its value is determined by the forces of supply and demand.

Even if an economy is bad, if there is demand for that currency, the value would still appreciate (Case in point the US dollar). Similar, even if an economy is good, if there is no demand for that currency, the value would depreciate (case in point Asian currencies).

If demand is primary reason why currency appreciate or depreciate, than those with a lot of funds would form this demand. The usual suspects would be the US pension funds, fund managers, and of course the speculators. They would have enough money, in the billions or trillions to influence the currency's value.

The term used for this type of money is 'hot money'. They are hot because they can just come to a particular economy and go the very next day. When they come, they inject in funds in the billions. Similarly when they leave an economy, they leave in the billions. When they inject their funds to a particular economy, the currency of that country would appreciate, when they leave, the currency would depreciate.

Hot money has a destabilizing effect on a country's economy because they cause the value of the currency to appreciate high then drop very low. This is not good for business and indeed many businesses suffered during the 1997 financial crisis.

During your time in 1997, you introduced things to remedy this situation, 1) peg the Ringgit to the USD at RM3.70 and 2) introduced capital controls.

However, now the ringgit has been allowed to float, and there are no longer capital controls. The reason for this is these funds managers would not come to a country if they know their money will be restricted and they could not easily get back their money. In an effort to gain these fund managers to invest their hot money in Malaysia, the ringgit was allowed to float and capital controls were lifted.

Indeed, the funds came pouring to the Malaysian economy in 2013. They invested in our bonds, money markets and stock market. And so the MYR appreciated. Everyone was happy as investors came to Malaysia injecting funds in the billions.

The thing is what comes up must come down. Now we see these same funds managers withdrawing their hot money out of Malaysia and out of other Asian countries as well. Now, we are suffering because of that. Now we see the Ringgit taking a nose dive.

Having a free economy with no restrictions would attract investors to invest in Malaysia. But who is going to be answerable when the investors leave and the Ringgit takes a nose dive?

On the other hand, having a peg and capital controls would shelter us for our Ringgit from taking a nose dive. But the fund managers would not invest in Malaysia due to the restrictions. They would invest in other Asian countries that have no restrictions.

A key question would be what type of investors do we want to invest in Malaysia? Do we want short term investors who invest and leave as they wish causing havoc to the economy? Or do we want long term investors building factories, training our people, etc?

48.



mubarakchan

February 3, 2014 at 8:23 PM | [Permalink](#)

Tun

Your good topic deserves to be well-supported by holistic (I copy) references :-

1. <http://www.tremeritus.com/2014/02/02/krugman-turkeys-troubles-may-spread-to-other-emerging-markets/>

2. <http://www.futurefastforward.com/>

Professor Krugman was cautious to use the word, ' may ' instead of ' wil l ' in his learned treatise !

49.



BS3

Proud To Be Malaysian:

Ringgit juga berkaitan dgn "National Content"

Zaman Tun M lead dulu, Beliau banyak menjadi Pendulu & champion di "Zamannya"

Pioneer to 3rd World Nation, Malaysia "dulu" dah Champion, hasil inisiatif Tun M

Contoh:-

-Ketika China pakai basikal- Malaysia membuka kilang Kereta Nasional

-Ketika SEA (kecuali Singapore) sibuk berperang & bertani- Malaysia Pengeksport Barang Elektronik terbesar.

-Ketika Arab sibuk invest hasil Minyak di US, Malaysia membina Bangunan tertinggi di Bumi Sendiri.

-Ketika PAS sibuk mengatakan bukan sokong PAS itu KAFIR, Malaysia telah menerima banyak Pelaburan Moden dizaman Tun M terutamanya dari negara bukan Islam (yang kini ada pekerjaanya juga orang2 PAS)

Hari ini, kerana kurangnya Leadership & Malaysia telah "tidak dikagumi seperti dulu" kerana apa yang di pioneer dulu sudah dilangkau oleh negara-negara lain. Mungkin ini adalah adat PASANG-SURUT. Elektronik dulu di Shah Alam- sekarang di China & Vietnam. Mercu tanda- Dubai dah banyak bangunan. Kereta- Qoros 5 NCAP lebih murah.

KORPORAT TULEN:

Untuk kekal relevan & kaya, ringgit tak jatuh, kita berharap DS Najib menumpukan Usaha kepada perkara BERFAEDAH & DIIKTIRAF di ZAMAN ini.

Contohnya:

-Bekalan makanan murah & mencukupi, takperlu lagi import (beras,daging dll banyak dan tak diseleweng oleh orang POLITIK)

-Pakar2 sebenar (bukan yang berlagak korporat tapi tak tahu kerja) tempatan menerajui MiMOS (sepatutnya dah level nanotech), Proton (sepatutnya dah menjual solar fuel),

-Struktur bandar Modern- tempat pakar2 boleh berinteraksi naturally & produktif (menggantikan Blog2). Ada banyak professor sains yg tak bergaya di malaysia mempunyai idea2 tulen gagal di ketengahkan akibat dominasi 'Ahli Korporat Palsu'.

Diharapkan juga Korporat Zaman dulu (ketika Gen-Y belum celik), memberikan ruang kepada generasi baru dan orang lain yang lebih berbakat untuk membuktikan kecemerlangan. Mungkin ada kalangan anda "korporat palsu" yang gagal duduk sama dgn Steve Jobs etc..(tetapi sekurang2nya ada jugalah anak kampung yang menyelinap masuk ke dunia Korporat).

Sekarang Dogma sudah berubah- Americanization telah menggantikan cara hidup tradisi.

Siapa sangka lagi beberapa tahun lagi korporat Tulen seperti Bill Gates bakal lahir dari Malaysia (dari kalangan orang kampung). Ringgit akan stabil semula.

50.



safiai7

February 3, 2014 at 4:09 PM | [Permalink](#)

Salam Tun, this topic of ringgit weakening is a phenomena that we as Malaysia will face in today economics dynamic. My humble opinion is as follows:

1. We have to rule out the role of speculator as today caused of our ringgit weakening. There is no reported case of their involment compare with 1998 Malaysia Financial Crisis.

2. Our fundamental economic was still strong and robust but we have the problems of productivity. Our labour and management cost has been on upward spiral but the output is not encouraging.

3. We still depend on our commodities like agriculture and petroleum products but in terms of industrial goods we are still struggling in comparison to China, Korea and Japan.

4. For the past 15 years we are too preoccupied with politics of the lowest class, hand biting, unthinkable arguments and less focus on our economy. Budget after budget was proven to be a vicious cycle where the fellow cabinet minister stated as a good budget but in reality the budget is in the state of conundrum.

5. Our youngster seemed to be job dependent on the government and private sectors, very few create job for others especially in new industries.

6. We have population which is less competitive compared to other countries, like everybody is like slow and steady with little explosive ideas. Everybody laid back and try to find easy money. Everybody expects the government to feed them. Everybody wants to retire early and do a lot of sport exercise. Yes there was sickening corruption but let the authority deal with them.

7. That is why our ringgit is directionless, with huge national debt, budget deficit, a high unemployment, export import equation not encouraging, these factors among others lead to weakening of our economy and ringgit utility. This is exactly as written by Noor Mohamad in his book "Notes to the Prime Minister" minus the currency speculators.

8. Stop this useless political power struggle and don't let Malaysia become the victims of one man's ambition to be a big boss. Stop the rot before the whole country collapses. I rest my case.

51.



grkumar

February 3, 2014 at 3:02 PM | [Permalink](#)

The US and Australia will increase rates in the short term to meet the Turkish, Indian, Brazilian, South African interest rate decisions. The next quarterly report in Australia will put pressure on the Reserve Bank of Australia to lift rates by at least 0.25%. They have withheld the need to do this in the previous government not for economically sound reasons but for populist effect.

The housing market is overheated, demand is higher than it has ever been since the second world war with Chinese money pouring into Sydney, Melbourne, Perth and other cities at an unprecedented rate.

Housing affordability is beyond the reach of the average Australian and domestic political pressures have added to government's domestic monetary policy woes and its ability to control inflation hidden thus far by local economists.

In Malaysia there is a glut in the residential housing sector which if not contained will result in another bubble bursting. Perhaps this too is being factored in to the equation by sellers of the Ringgit against the dollar and other currencies. Maybe a correction is on the way.

52.



Tired

February 3, 2014 at 1:52 PM | [Permalink](#)

Salam, Tun,

1. I am no economist, but just a realist. Hence, here goes nothing! Nevertheless, before I could go there, if I was a conspiracy theorist, I would say where we are today, is due to us, Malaysian “playing right into US play books!”

2. Let us scrutinize. It all started with Singapore opposing “Kra Isthmus Project” that was promoted by Malaysia (Tun). If Malaysia and Thailand had implemented it, Singapore would be irrelevant to US today. Our currency would double hers.

3. After Tun resigned, Pak Lah, for no apparent reasons, cancelled “Crooked Bridge” and “Double Tracking Project.” Why? Why did Pak Lah cancel initiatives that were akin to “Kra Isthmus Project?” Beats me!

4. Then DSN impoverished Malaysia and Malaysian. “Kill good brains” like Hassan Merican, Azlan Zainol Abidin and their likes.

5. DSN would then surrounds himself with “minds trained in and by Singapore” to create dissension in Malaysia so Malaysians would be in total chaos and become oblivious to any of Singapore’s subversives.

6. Singapore would then subdue Malaysia, economically. Install KJ, as its First President of Malaysia, automatically. Then, all is well, ends well, definitely!

7. As we know, US have always wanted Singapore to be “Israel of Asia” so it could check on China just as Israel is to the Middle East so it could check on US “oil reserves.”

8. Back to topic at hand. So, what do we do now? Honestly, I do not know. Perhaps, for starters, DSN should re-implement those cancelled projects now to create employment and stimulate domestic economy. Next, DSN should halt immediately, all manner of investments overseas. While I understand our need to continue exporting our product overseas to gain foreign exchange, but I do not understand why do we need to invest

overseas too. Why cannot we divest our investment locally? With so, not only would we keep our money within but we too would create thousands of employment, domestically. No?

9. Next, DSN has to summon economists, strategist, mathematicians, and academicians, for a table talk chaired by Tun but be sure to exclude politicians, accountants, lawyers, apologists, and wife.

10. I believe not all is lost yet but we must go on offense now, as “offense is always better than defense.” Let us bring our playbook to them!

11. As mentioned, I am no economist, but just a realist. That was just my “2 cents” on this topic, as I have nothing better to do during this CNY holidays. By the way, “Wishing all Chinese Bloggers A Happy & Prosperous Chinese New Year!”

Sekian, Tun, terima kasih. Wassalam.

P.S.

1. Karl,

Thank you, for your kind words. Incidentally, I too have to learn to write concisely and precisely instead of vaguely and fakery. LOL

2. Tuan Haji Amin Tan,

With due respect, please speak for yourself. Yes, I am a strong supporter of Tun M, but definitely, not DSN's. Pak Lah made me angry, but DSN make me crazy!

3. “Confused Bloggers (Commentators?)”,

You know who you are. Your commentary appear self-contradictory, and your suggestion, self-absorption. This is Tun's blog, not yours'. Unless someone has

addressed you, pls reply. Otherwise, do not comment on other's postings. You sound pathetic.

53.



mubarakchan

February 3, 2014 at 1:18 PM | [Permalink](#)

Tun

For all fellow Bloggers. I am of the opinion that if our beloved country Malaysia faces the on- coming storm of indeterminate strength, we will survive for all time provided all things are equal like in the past when Tun Dr Mahathir Mohamad knew exactly Malaysia's position and what he could do and not do. Reluctant accolades were given much later.

And now the whole of the Western World go for mega-bailouts of whole countries or cronies with legalised corruption !

All of us grit our teeth and might even tear out our hair at the spectacle of expenditure as denoted in the Government Budget which runs into billions and billions of ringgits. I cannot put this to developmental expenditure like before 2003 because the spending is of no purpose. I can only put these billions and billions of ringgits as a write-off to put it more gently – learning fees. I sometimes wonder how much more time do we need to learn by spending billions and billions of ringgits of the Rakyat's money as tuition fees for good governance ?

In World Class Singapore, their pay-off to the brilliant Dr Alfred Winsemius was only 2 medals one of which was gold and a piece of parchment paper for his eternal advice to the Governmnet from 1961 – 1984. With our faceless and furtive Consultants, how are we going to pay them soon with the unending depreciation of the Malaysian Ringgit ?

The Fed will not care for the on-coming problems of the Emerging Markets. It has enough problems of its own.

With no forward planning as to our GLCs investments and to copy-cat Singapore's rigid mis-adventure in dealing with the bigger World for reasons best known to ourselves, the forthcoming 'akan datang' maybe too little, too late. Things financial now happen in nano-seconds.

For instance, have we got a little boy to put his little finger into the already leaking dam ?

54.



wajaperak

February 3, 2014 at 11:56 AM | [Permalink](#)

Assallammualaikum Tun.

Minta maaf saya gunakan ruangan ini untuk menunaikan amanat Tuan Haji Amin Tan. Tun..kasihani kami semua..

Puan Dr Hajar,

Memang benar Perdana Menteri kita berusaha sangat2 untuk menyatu-padukan berbagai kaum di Malaysia walau pun kaum Cina dan India lebih 90% undi pembangkang. Saya berpendapat ini adalah usaha murni dan positif supaya negara aman, damai dan berdaya maju. Sebaliknya jika kerajaan yang perkauman yang selalu melaungkan kata2 anti kaum lain, sudah tentu sikap dan pendirian konfrontasi sedemikian boleh mencetuskan tindak balas negatif secara terbuka atau sabotaj tersembunyi. Cara compromi atau moral suasion atau pujukan lebih islamic sebagaimana Rasulullah lakukan di Hudaibiyah. Pada tahun peristiwa Hudaibiyah, tentera islam cuma 1000 orang. Satu tahun selepas itu, ramai telah memeluk islam sehingga tentera islam menjadi 10,000. Antara yang masuk islam ketika itu ialah Khalid ibni Walid. Suhai, ketua perunding bagi pihak Quraish yang menandatangani Perjanjian Hudaibiyah dengan nabi Muhammad, juga masuk islam. ketika kemuncak peristiwa, Saidina Ali, Saidina Omar dan lain2 marah dan tidak puas hati dengan Rasulullah kerana nabi terlalu mengalah sehinggakan nabi terpaksa adakan upacara ikrar taat setia atau bai'ah di bawah pokok riduan di Hudaibiyah. Ketika dalam perjalanan pulang dari Hudaibiyah, ayat Quran turun menyeru orang2 islam bersabar dan sakinah, jangan terlalu sedih. Cara dakwah YAB Datuk Seri Najib kepada kaum Cina dan India adalah mirip Sunnah Rasulullah dan patut dipuji dan disokong.

amin tan

Terima kasih Tun.

55.



farz

February 3, 2014 at 11:02 AM | [Permalink](#)

Dear Tun,

Yes, we do worry about the ringgit weakening. I'm in a private sector, I worry about what will happen to my firm if the matter is not addressed to immediately and effectively. With all do respect, Dato' Najib seems to have committed too many mistakes,- obviously, he surrounds himself with the wrong advisors and he is not brave enough to impose the law. He couldn't even protect his wife's dignity. I was hoping that DPM will be able to cover for such weakness but well I suppose he may have valid reasons not to. I was hugely disappointed by UMNO members ' decision to maintain the same team to lead the party which basically says, they don't want changes. I wish that Tun is holding the country 's rein right now but I worry about your health more. You have done so much for the country that I don't think it's right to put the burden on your shoulder now.....By the way, I also think there should be no such thing as LBGT's right in this country. And I really wish the government people do read your blog and react.

56.



Tun Perak

February 3, 2014 at 10:50 AM | [Permalink](#)

Salam Tun,

In 1997-1998, Malaysia was attacked by George Soros and LTMC. Some other speculators in this region joined this attack through Singapore until the Government made a stop by controlling Malaysia ringgit from being physically traded outside Malaysia.

In essence, Malaysia peg ringgit to USD at RM3.80 per USD. With that one slew move, George Soros has lost USD 2 billion dollars in his speculative currency trading. So did many speculators originated from Singapore. The lost billions of dollars.

While the currency has depreciated to RM 3.80, it became a boom for the commodities exporting companies such as Petronas , IOI, Sime Darby, KLK, and etc. That was the time when their share values multiple by 1000% within a year or two. I would propose, if not because of your brilliant moves, none of the companies in Malaysia would enjoy the currency stability and tremendous income growth.

The currency stabilizes, so does the economy. It was then , some people in the administration thinks that , it was time to relax some of the fixed currency procedures. They may have some comfort or think laissez faire would be better but letting others do at other's wish to kill us economically would offer no comfort to anyone. Even, in our life to death, many a time we are struck with disease and it is our fighting spirit that we survive until it was decided that it is time for our soul to leave. We need to have some spirit that guide us that everythin we do is for the best of the nation and her people, laissez faire and other theory are only theories , and theories are only right when the surrounding environment is right to support the theory. When the environment change, different theory will prevail.

So, relax we may be, but truly, we Malaysian need to have eyes like a Hawk , circling the entire area looking for opportunities and sensing threat. Able to diagnose threat from far distance , multiple time before it reaches us , and acts as fast as a lightning to inflict losses to those who intend harm on us. If we dont strike , we will lose their respect. If we could bit them, twice they will shy away. The best is to bite them with a blow that they would never recover – K.O. just like what LTMC has got itself into. When that time come, like other Malaysian, we would be proud to call ourself a Malaysian.

57.



musato

February 3, 2014 at 10:35 AM | [Permalink](#)

Assalamualaikum Tun.

Hai HBT,

Apa khabar?

Saya sebenarnya dah lama tak tulis komen yang berkaitan dengan isu politik pada Tun.

Dulu ye la, full time. Tiap tiap pagi saya pergi minum teh dan baca akhbar. Kemudian saya pergi cyber cafe tulis komen.

Saya tak baca dulu komen orang lain, sebab tak mahu tulisan komen saya terpengaruh. Saya baca lepas tu.

Saya ada masa sebab saya berniaga masa tu. Kedai yang saya lepak pulak kedai kat kampung. Dan kedai tu pulak adalah kedai markas PAS pada PRU 13 lepas...ha..ha..tak tau pulak saya.

Kedai markas BN kat sebelah kosong. Takde orang.

Sekarang saya dah tak niaga. Dah takde masa macam dulu. Bekerja pulak dah. Kerja jadi chef. Buat roti bolehlah sikit sikit.

Banyak masa yang perlu saya luangkan. Saya perlu kemaskan pengetahuan mengenai masakan dan makanan. Sesuatu yang asing dan jauh berbeza dari komen saya di sini.

Pelbagai ragam bila bekerja ramai. Rasanya taklah eksklusif sangat bila dibandingkan dengan kerjaya blogger blogger kat sini.

Saya tak nampak manusia yang educated sangat bila kerja yang memerlukan sekadar pengalaman dan perlu bermula dari bawah.

Saya menulis lagi di sini kerana hubungan rapat saya dengan Tun Mahathir. Sahabat yang rapat. Hanya berblog. Kalau berjumpa sekali pun, saya takkan bercakap banyak. Kerana saya seorang yang pendiam/kurang bercakap.

Kurang bercakap bagi orang yang berilmu adalah sesuatu yang baik.

Allah s.w.t bijak mengatur. Saya berada tepat pada waktu dan tempatnya. Sesuatu yang tak pernah saya dapat sebelum ni.

Biasanya selalu salah tempat dan masa.

Saya fikir Malaysian tak perlu fikir melampau pasal masalah hidup. Mungkin HBT juga patut menulis apa yang HBT lalui tiap tiap hari.

Seperti yang saya ketahui hari ni, manusia suka mencari dan memberi alasan.

Terima kasih Tun.



February 3, 2014 at 8:43 AM | [Permalink](#)

dear tun,

you ask for our opinion. so hear out our plead. do lead on Malaysia back, as penasihat PM or anything as powerful.

BN's definitely gonna loose the coming in the next election. Even me myself a bumi malay don't feel like voting for BN anymore. Najib must really go.

59.



wajaperak

February 3, 2014 at 8:36 AM | [Permalink](#)

[?He..He..

The rest of the stuffs grkumar commented is nothing solid but self syiok analysis that mic will like to hear]

grkumar..

One does not need a rocket scientist to tell which comments in Tun blog is worth reading and which is not!..:)

Keep writing..

We value your time and worth unlike other's who a practically

WORTHLESS!

Terima kasih Tun.

60.



wajaperak

February 3, 2014 at 8:30 AM | [Permalink](#)

Assallammualaikum Tun.

Saya mohon ruangan.

[justiceall88

Given a choice I would prefer to know a girl, marry one and make a family]

Bravo.It takes a big ball of courage for you to says what it is needed to say.Unlike some blogger here who did not use Tun space here wisely.

Thank you for that.

I would like to offer you a perspective given the proclivity of the field I have accustomed in for two decade.That is allopathy medicine for some.

As my limited understanding would have me avail,I believe that it is actually about impresario of intimidation = Bully.What do they (the professionals tell you when you seek them out for counselling) diagnosed you?I believed the prognosis will be termed as "Infirmary to diseased childhood".

Lament not.Seek and you will find the proper friend.The proper guidance.

God will.

Remember, no venture no gain.

On this posting you will read an idiot making a comment.

Compare his comment with the sublime and poise writing of Mr Mubarakchan.

You will get the idea.

If in your life you have not find the calibre of Mr Mubarakchan,keep looking..

GOOD THINGS COME TO THOSE WHO WILL IT..

Terima kasih Tun.

61.



HBT456

February 3, 2014 at 5:26 AM | [Permalink](#)

Grkumar, singapore economy has outperformed hongkong today, kudos to the 2nd term pm and his appointed cabinet ministers of multiraces.

Why they do better?

Because they spent wisely in economic growth and welfare.

Untung means untung, rugi means rugi, thats nothing to hide.

Singapore have super rich daddy pap, but we have super poor daddy bn here because they spent aggressively just to promote pm saja, a system brought down few decades by bn.

Like what musato commented, sudu banyak, banyak susa...entah nak tunggu sampai bila aku boleh pegang sudu tu.

The rest of the stuffs grkumar commented is nothing solid but self syiok analysis that mic will like to hear.

This coming by election in kajang, mark my words, chinese and christians will not vote mca or gerakan, its too late, and too little.

Reform is not possible in a civilized society, I am sure both kuan yew and mahathir agree mutually on this white saying...never teach old dogs with new tricks.

Once the lifestyle is shaped at certain age, it is impossible for them to change their perception of that particular political party or leaders.

62.



Tuntuah

February 3, 2014 at 1:43 AM | [Permalink](#)

Somebody playing with our money. And they really want to make a quick buck.

True story. My boss is a new zealander. He tracked ringgit against a few other currencies because he always going abroad. He is using excel spreadsheet. It is amazing. The pattern showed that somebody playing this forex very actively. It is to my surprise. He even predicted when i should buy other currency. His forecasts are damn accurate. I would say 85%.

Now i know why zeti is quite quiet this few months.

If you bloggers dont believed me, do a check by taking riggit value for the past 6 months and see how volatile ringgit is.

Damn, najib need to employ other pemikir to focus on this and how to to give back minyak subsidi and introduce other mean to cover the subsidi.

As i suggest, motorbike below 250cc free tax, have motorcycle lane – bigger one and give just one lane or jadual berkala utk kereta masuk kl.

63.



mubarakchan

February 3, 2014 at 1:16 AM | [Permalink](#)

Tun

For Ahmad. I like your observation of the going-ons in World Class Singapore and boring Malaysia.

Yes ! I agree that we have many Malaysians who do not speak English well. I agree that all that glitters is not gold. We must honestly at this time and age look at the other side of the coin – the dull side concerning our beloved Malaysia. It is timely that you brought all the warts of our beloved Malaysia to our attention and also the World Class glitter of World Class Singapore, a one street town and a failed State.

Most Malaysians are so used to the equable weather and the easy life of our beloved country (as ruled by the BN Government since 1957) which stretches from Perlis to Tawau, Sabah, at least a distance of 1,200 miles from end to end and take you at least more than 3 hours flying time. With 1 single community alone, the Chinese, Malaysian Chinese, we have 9 different types of people speaking 9 different dialects if not much more.

We are also aware that the Singapore Government loved to polish the academic iintellectual credentials of our young intelligentsia via an invitation to speak at the

forum set up by the Institute of South East Asian Studies and gave them a proper tribute the following morning in the hallowed pages of the Straits Times. It is also noticed that our important Malay senior Civil Servants (as soon as they retired) were given a LLD by the National University of Singapore for decades. I am sorry to report to you Ahmad, our beloved Malaysia did not do this to the Singaporeans BECAUSE WE HAVE NO ULTERIOR MOTIVE TO DOMINATE SINGAPORE. This is confirmed by your comment that Singapore will dominate us economically one day. SINGAPORE IS TRADITIONALLY THE FINANCE CENTRE FOR MALAYA/MALAYSIA. IT IS ONLY THE MIND-SET OF THE MALAYS WHICH HAS NOT BE CONTROLLED COMPLETELY BY THE BRILLIANT LEE KUAN YEW WITH HIS 14 FAILED POLICIES FOR SINGAPORE YET. And I know the reason why ! He came close to it in 2008 ! This the reason why he made that ill-advised Grand Tour of the Ulus to exhort his air-conditioned digits and cohorts in June 2009 ! And thanks to our beloved Tun who spent 22 years in Administrating holistically (I copy) without giving national assets away freely or sell our grandmothers down river for free ! If you do not believe me, please study the operations of the CLOB 1965-2000 or even the infamous TPPA instigated by the Republic of Singapore in limbo in 2005.

THIS SIGNING OF THE INFAMOUS TPPA WILL KILL US ALL and you would have wasted your breathe commenting with your short opinion.

IF NOT FOR OUR BELOVED TUN DR MAHATHIR MOHAMAD, WE WOULD NOT ONLY HAVE BEEN ECONOMICALLY DOMINATED BY THE REPUBLIC OF SINGAPORE, A FAILED STATE WITH A ONE-STREET TOWN, BUT POLITICALLY AS WELL.

Just in case, you are not aware, Ahmad, the SINGAPOREAN TROJAN HORSE, DAP, IS EVEREADY TO TAKE OVER THE CONTROL OF THE WHOLE OF OUR BELOVED MALAYSIA to save the brilliant Lee Kuan Yew's legacy for Singapore. THEY HAVE FAILED BECAUSE THE MALAYS ARE NOT AS STUPID AS THEY THINK !

Ahmad, our beloved Malaysia is now the key STRATEGIC COUNTRY IN STRATEGIC TERMS TO SINGAPORE IN THE BRILLIANT LEE KUAN YEW'S THINKING. Why ? Even the Japanese Imperial Army has to control Malaya first before attacking Singapore in 1941. Please take note. OUR BELOVED MALAYSIA IS NOW A STRATEGIC CHOKE POINT NOT ONLY TO SINGAPORE BUT TO THE WORLD, ASTRIDE BOTH THE STRAITS OF MELAKA AND THE SOUTH CHINA SEA. This one reason why Singapore wants to control our beloved Malaysia completely is in terms of LEVERAGE IN RELATION TO HER VERY SMALL SIZE. Clever !

As long as all of us are NORMAL AND HUMBLE, we will prevail.

As long as all of us have no inferiority complex which is deliberately inserted into our brains through the decades, we will prevail.

As long as all of us have confidence in ourselves and not worship false gods, we will prevail

As long as all of us put square pegs in square holes, round pegs in round holes, we will prevail.

As long as all of us support the BN Government as led by the UMNO with the 13 component parties, not to make money but only to rule over us, we will prevail.

It is the duty and responsibility of the Government to look after all of us by providing jobs. The Tourism Industry could be the biggest employer in both the Government and Private Sectors and contribute immensely to Unity. And it is the duty and responsibility of the Government to provide jobs to those who cannot speak English well by supporting the Tourism Industry fully. The ex-Minister of Tourism became a tourist too. The Tourism Industry should be the 3rd largest industry after Petroleum and Palm Oil.

Man proposes. God disposes.

64.



musato

February 2, 2014 at 10:58 PM | [Permalink](#)

Assalamualaikum Tun.

Saya kira Malaysia di dalam tangan yang baik. Cuma ia dilihat terlalu pantas mungkin kerana mengejar wawasan 2020.

Terima kasih Tun.

65.



justiceall88

February 2, 2014 at 6:44 PM | [Permalink](#)

Hi Tun,

I think it's both yes & no. You've pretty much put the country on steroid and accelerated growth and development over the years, while being able to maintain more or less an acceptable poor and rich gap. Not many countries can do this.

However, my opinion is that you placed everything under your tight control, did not trust others and as such did not prepare your subordinates to take over the

government. They are now incapable of decision making. Seeing plenty of weaknesses, it wouldn't take long for the opposition to expose these flaws.

One unique advantage Malaysia has is the 3 major race. We are quite smart and we have quite many talents. The government did not make good use of these resources and now we have these talents flowing out. In my dad's time, the government departments (the country's "engine") composed of all 3 races. We were able to run the country well making decisions together. Now there is pretty much only Malay left. This disparity means we have lack of communication with each others. The government is now running the country disconnected from the rest of the citizens, whether it is different race or class or business or government, etc.

I understood the NEP is meant to create more homogeneous society. However, we have been in this path for long and if it's successful then NEP should be gradually reduced. However, it seems that people have not fully benefited from it and the new NEP scope has actually created more reliance and this is not healthy. Society should grow more independent, not the other way. Perhaps it is the perpetual lowering standards of our education? I remember back in those days we have English made easier to pass so the Malay can pass easily. And then it went on to science, maths and so on. This is a mentality stemmed from the indirect NEP effects.

Lastly, I would like to surprise you with one more issue. I'm gay. Yes this is taboo but I'm spelling it. Despite reading all your anti-gay articles, I do follow your news and I consider myself a Malaysian who wants my country to do well irrespective of race and sexuality. I did not choose to become gay. I knew I like men even when I was a kid and do not know the word love or gay. This is NOT a western influence though they are now at the fore front "defending" gay rights. I do not like the western-style gay culture. The issues of men liking men can be traced back to ALL cultures's history. However, for political or personal reasons, I do hope you and Malaysia not to discriminate

against us. I don't "spread" the gay culture. Likewise if I force you to like guys and marry one you wouldn't like it. Given a choice I would prefer to know a girl, marry one and make a family. It would be much simpler life for me. I don't have to worry about discrimination, I can get my children and grandchildren to take care of me when I'm old but I know I am not capable of this. Something which I have to accept. Everyday reading newspapers, gays are portrayed like a criminal. What would my parents and relatives feel when they read this about their children? How can they face their friends?

I do not sing the 1Malaysian song but here are my two cents on this country I love. We don't need more 1Malaysia, all we need is to bring back Malaysians working together and love this given country.

66.



grkumar

February 2, 2014 at 2:03 PM | [Permalink](#)

Anyone with a basic understanding of economics will undoubtedly understand the dynamics of currency exchange rates and the fundamentals that underlie a particular currencies value.

In the case of a country as Malaysia its currency values are at the base level driven and underpinned by its major commodities like rubber, tin, oil palm and timber and to a growing extent its oil and gas reserves (both located domestically and through investment those located abroad).

However and because of its politics and its recent history, Malaysia a relatively 'new' nation is beset by certain volatilities that can and do trigger the occasional instability in its currency values against the major trading currencies of this world like the dollar, the Euro, Sterling and the Yen.

No country is immune to exchange rate fluctuations, to attacks by speculators (except perhaps India and China to some extent) on their currencies. If not as a result of foreign intervention then through their own internal monetary policies applied by reserve banks in accord with government and international economic policies.

During the term of the Tun as many quite correctly point out, there was good strong and decisive management of the economy even though his rule attracted a great deal of negative publicity from the politically correct left and domineering economic hegemony markets like the US and Britain.

There were other reasons too for attacks on the stability of the Ringgitt then, but none of these were based on economically sound arguments.

In fact it is because economic fundamentals and good economic management coupled with strong stable management of domestic politics and labour was the order of the day during the time of the Tun that the currency remained strong and stable, given one hiccup or two.

If economic mismanagement was the order of the day his enemies would not have been George Soros but the markets. The Tun's politics attracted a lot of international criticism but it failed to sway the markets. Markets today do not much care for race or religion with certain exceptions.

In the late 1990's when George Soros and John Merriweather (Long Term Capital Management Group) attacked several international currencies, the US and their

stooges in the region (Tung Chee Hwa and Lee Kuan Yew) joined the attack like a pack of strays, blaming bad economic policies and not the speculative and destructive, “the devil could care” appetite for Soros and other hedge Funds managers for the resulting economic damage.

Well they blamed countries like Malaysia and Thailand and others the victims of Soros’s vandalism for bad economic management till Hong Kong and Singapore too were caught up in that mercenary assault on their own currencies.

Tung Chee Hwa was removed from his position not long after by the very observant and prudent government in Beijing. Years later still a fan of Soros, Tamasek under the stewardship of Lee Kuan Yew’s “brilliant” daughter in law lost an estimated US\$65 billion wiped out through bad investments in mainly US dollar denominated adventures.

Workers whose pensions were managed by Tamasek then were told to “work longer” before considering retirement.

Back to the main story. The fundamentals are not lacking in Malaysia’s economy. Its manufacturing base is low technology and again as many remark here, education and specialization is the key to economic stability. But Malaysian’s lack the necessary ingredient for that. They spend too liberally and too much. Personal debt levels are alarming amongst the Chinese, a few generations ago the community responsible for the largest levels of personal savings.

A component in the declining Ringgit of late is not Malaysian based. It is a global phenomenon. The Australian dollar is falling too as are many others.

Turkey has joined India and South Africa (Brazil to follow) in devaluing their currencies not through a direct devaluation but by the indirect means of raising interest rates. Malaysia now may be compelled to do likewise.

Higher interest rates in large developing new industrialised countries like Turkey, South Africa, India and Brazil will compel the west and others to follow or devalue their own currencies. Other wise the west (Now facing economic ruin) will face the other phenomenon of flight capital to the higher interest destinations.

The interdependence of world financial and capital markets is such that if one catches a cold now (and it need not just be the US anymore) the world catches the flu gradually. Time lag and absorption and adjustment rates of these shocks also mean that nothing happens at once. Information is the key. And information at this level flows slowly at the level of government. Speculators hire hackers to gain the information advantage. If Rupert Murdoch could hack the Queen's personal detail then get real and adjust.

Another factor is the tendency for Malaysians (a voracious consumer society) to spend abroad. The Indians had to rein in their large middle classes of nearly half a billion recently by lowering the value of the rupee and restricting the amount and the purposes for which Indians could buy foreign currency. These include restrictions on foreign travel, imported luxury goods, domestic taxes on gold (an indirect tax) foreign education on the one hand.

On the other it introduced an increase in interest rates paid on foreign currency deposits with Indian banks. India's economy continues to grow at a dynamic pace although not as rapidly as before. But then again not every large economy can now afford to buy its exports. Europe is on the verge of economic collapse. China too is experiencing shrinkage in its economy and its surpluses.

Finally last but not least, the perception of Malaysia being the next Thailand with the Bersih's and their ilk taking to the streets blogging that the sky is falling with their apocryphal essays about poor stewardship of the economy may also be to blame for this phenomenon.

In the end if the reserve bank is alert, the political and economic establishments and institutions guarded and ready, such economic phenomenon can be controlled and managed. The way by which the Tun (and not Prof. Paul Krugman) managed the Asian economic crisis with currency controls did not win him the Nobel prize but certainly proved that one needs to be a good manager and not a Nobel Prize economic theorist to success in practical terms.

Salaams to all Gung Xi Fac Cai

67.



ahmad

February 2, 2014 at 1:54 PM | [Permalink](#)

Tun.

Malaysia Ringgit exchange rate against Singapore Dollar. \$1 Sing dollar = \$2.6 ringgit. The highest in the history of Malaysia.

When we split the country the exchange rate in 1970 was \$1 sing dollar = \$ 1.03 ringgit.

Singapore have huge foreign reserve plus huge assets oversea acquire by Government company like GIS, Temasek, Kappel, Singtel. Now Singapore is gearing to be the biggest

Petroleum hub. They will be the biggest Gas trading nation in the world. Sadly our Hassan Marican is the Chairman of the company.

Just a matter of time Singapore will colonise Malaysia through economic dominance.

We are still fighting, fighting

I really don't know whether by replacing Najib we will solve our economic problem. The problem that we have is the structure that are very weak. Our education system producing hundreds of thousands of morons. Our graduates now are fit only to be a cashier at a hypermarket or a restaurant helpers.

You just ask these cashiers at the hypermarkets.

They are all graduates from one of the 70 universities that we set up.

68.



Orang Lama

February 2, 2014 at 10:47 AM | [Permalink](#)

Salam,

Malaysians desperately need a strong leader to spearhead fight against vicious political attacks from Pakatan Leaders. Their skilful art of deception and fear mongering abilities have shaken and undermined the very basic foundation of Malaysia's nation-building process based on the article 153 of the Constitution. Article 513 essentially is just a continuation of the British law to protect the indigenous people from the immigrants.

Lebai PAS ini sekali lagi ke?

69.



Tun Perak

February 2, 2014 at 9:13 AM | [Permalink](#)

Salam Tun,

Malaysian ringgit is weakening, so are Indonesian rupiah, Thailand bath, Philipines Peso, Indian rupee, Brazilian real, Argentine pesos, Turkish lira and etc.

The fall of our country currency is due to the increasing interest rates in America , coupled with expectation of better American economy. This is an act of speculators offloading their investment in emerging market and putting their money in America for better return.

Observing the trend of currencies above, notice that all those currencies were involved in the malicious attacks by the currency speculators prior 1997. Their trend has simultaneously going the same direction now.

In the past, the rogue play of currency speculators had caused political trouble in many countries. Turkish finance ministers committed suicide, Indonesia President was ousted, South Korean President was arrested and jailed, and etc.

Many companies went bankrupt and sold at lower than their asset values, most at 50% of their actual assets. If they are lucky, they cover all their losses and make some profit. But , those who are not politically connected to the present people in power was left to decay and rot. Some companies, especially those in South Korea were bought by

the currency speculators themselves, for extra exceptional gain within small time frame.

Perhaps, current scenarios are early signs that speculators are back, the act of the American government may prompt the speculators to be back into the market.

Malaysia had some experience in fixing the exchange rates with US Dollar.

It is time for Najib's administration to review and re-study what was done in the past in case something very bad will happen. It is time to do some scenarios planning so that any event with bad consequences could be predicted now and fast actions could be taken when it is needed in the future. It is also time for some additional roles for the National Economic Action Council to be added and activated with Tun to be one of the advisory member of the NEAC.

70.



Karl

February 2, 2014 at 8:49 AM | [Permalink](#)

Salam Tun,

it is not in the manner that Andrew Tang said it that makes his statement a more open secret than it has to be, but the urgency for you, Tun to follow up with the correct action. And it is indeed a long overdue correction that Malaysia is in dire need, to steer its political and economic policies away from the route that the mad drivers (PEMANDU gila) who are currently taking us for a ride, not unlike the bomb-strapped terrorist that will detonate the vehicle once they receive the instruction. Excluding

them, everyone on the bus will be maimed or killed. Melayu Bumiputera Cina India, all will be mashed like kangkong in the spirit of 1Malaysia and entombed in the hellfire of 1Kubur.

Look at what's happening around the emerging markets in Asia and the indications that the US dollar is only a tool used to destabilized nations who are against the US and to bully them into submission. What happened to Moamar Ghadafi when he suggested Gold, or Saddam when he wanted oil trade done only in Euro, and not in US dollar? After Turkey, Venezuela and Malaysia could be next.

Currently the Russian Duma is discussing legislation that would eliminate the dollar's use and presence in Russia. Other countries are moving away from the dollar. Recently the Nigerian central bank reduced its dollar reserves and increased its holdings of Chinese yuan. Zimbabwe, which was using the US dollar as its own currency, switched to Chinese yuan.

But of course, Tun knows better than most of us, what need to be done.

Please Tun, take the rakyat and the nation back to your Vision 2020, becos all these 1Bodoh things are not getting us anywhere. We are like the blind being led by the 1Mata bandit and a bunch of evil Pemandus. With them around, we dont stand a chance at all to come out of this nightmare.

We dont have to agree with Andrew Tang or the China Totok subversive, but we will definitely AGREE with Tun to showing us the way out from this 1Nonsense government.



February 2, 2014 at 8:03 AM | [Permalink](#)

Tun,

If there is no growth and no outflow it is still ok as Malaysia with its years of growth and economy prosperity can maintain peace and people stomach full and happy. Every Ringgit that circulate around Malaysia is still inside Malaysia. What is worrying is the sudden shifting of money out from Malaysia by the very big boys. The moment such things happen it will snowball as these very big boys have many many smaller boys followers. Just imagine billions and billions of RM exchanging hands to USD and other currencies. This cause supply and demand which again snowball to more losses as the traders will jump to the opportunity to push it down further. With the happening of BN and gang buying up all the assets with artificial money or borrowed money these traders know that it is a bubble and they are more happy to help us fall faster. Like what murabakchan said "Govt should not conduct business" PM should not boast or brag about how rich is Felda as all asset should be distributed and shared to/by the raykat not been kept and control by a few. Every sen the Govt owned or owed belongs to the raykat. The Govt is owned by the raykat not the other way round.

Please tell those running the country to start to think that others are smart too, dont assume that the world dont know what the Govt is trying to do. The big currency traders and rating companies knows very well and they are like vulture waiting for the UMNO funded/led companies to fall into their trap then they eat them up. Tell those (too) smart people leading the country now that the money and country belongs to every Malaysian and all Malaysians worked very hard including you Tun to bring Malaysia to what it is today. Dont waste it all, leave some or better still leave a strong RM and country for the next generation.

72.



Andrew Tang

February 2, 2014 at 8:00 AM | [Permalink](#)

Dear Mubarakchan,

Thanks for lengthy explanation which I also have the same thinking. We need a strong leader to steer the nation back on track to achieve the 2020 version. Somehow I see the leaders now in BN as well as in PKR are only interested in political bickering which is never ending. No one is solving the critical issues facing the future of the nation. It is time to come back to reality. If Malaysia is destroyed, our future generation (maybe in this generation, no need to wait for next) will suffer greatly, I mean GREATLY. Does not matter we are Malay, Chinese or Indian, all our children will be impacted. Which parent who does not want to see their children lead a better life than themselves. But I think this is slowly becoming a dream in Malaysia. I made the plea to the Tun because I strongly believe he is a true leader with passion to protect the country and serve the people. Once I saw Tun giving a speech back in 80s or 90s on TV about a critical issue facing the nation. He cried I can sense he loves this nation and most of all Kedah his home state. His decision may be draconian but is for good of the nation. His policies like capital control, Look East, Proton, Petronas tower are all meant to unite the people and give Malaysian hope and encouragement to strive harder for Malaysia. Although time is not on our side, at least Tun can set the nation back on track again. It is then left to the next leader (MUST have love and passion for the nation). To carry on the fight. Malaysians now are too used to the good life, self-centered and does not care anymore for the country. Money is more important. Have to have more now even if means through illegal means, corruption etc. It is time a true and passionate leader that loves

the country STEP stand up. Someone who is respected by all in BN older and younger leaders and can come up with out of box policies like capital control.

In this CNY, my wish for all Malaysian is we have a better future for our children and our grand children.

Salam sejahtera.

I shall pray for you Malaysia.

73.



kenapa

February 2, 2014 at 1:46 AM | [Permalink](#)

Assalamualikum Tun

Kenyataan Andrew Tang disokong sepenuhnya & kelemahan pentadbiran kerajaan dibawah pimpinan Najib nyata dan perlu dibantu segera utk menyelamatkan negara dari kejatuhan.

Harap Tun kemukakan kepada Najib surat resmi utk bantu beliau dalam urusan membetulkan pentadbiran negara.

Saya percaya ramai sokong.

74.



mubarakchan

Tun

For Andrew Tang. We all on this Blog are just as concerned as you are who could not sleep and penned your comment at 12 midnight 29 January. The concerns of many of us is that the oomph which was always around during the Tun's 22 year Administration, is absent. Major concerns on the foreign exchange, price hikes, security, education, etc seemingly do not seem to concern the authorities seriously. There are now so many acronym agencies and so many trouble and mischief makers around. We see the BN dinosaur being dragged down to the level of these midgets unwittingly.

The increasing weaknes of the Ringgit is one manifestation that all is not well in the State of Denmark. This should not be so. But the health of the Ringgit is under the Prime Minister's direct portfolio who is also the Minister of Finance a post which was not held by an independent individual since May 2002 – 12 years ago. If things go wrong, the Honourable Prime Minister cannot sack himself or putting it in another way, there are 2 goal-keepers in attendance at the goal.

A currency is a sensitive indicator of the health of a nation, like a corportation and like a household too. Currency traders and FDI investors would gauge the soundness and credibility of a nation for its worth at anytime. Once, in 1970 – early 1980s, the Ringgit was RM1.00 to S\$1.03. Bank Negara Malaysia eveh had 250 tonnes of gold in its vaults ! Now, as you rightly worry, the Ringgit might be on a free fall. Who is responsible for this dire state of affairs ?

With good human and natural resources and infra-structures developed by the Tun and his predecessors, Malaysia should be the country which should have the least to

worry about. But this has been going on for sometime. The importers and small businesses have been besieged for years. The pressure to hike prices and inflation was there. A weak currency is not good either to the exporters for various reasons. Eventually, the increase in prices will hit them like the pressure of increase of wages by their workers affected by the price hikes and inflation. No one escapes when a currency weakens.

The sustainability and the maintenance of a currency is complex and cannot be redressed by ad hoc measure overnight. In Turkey recently, there was a spike in the interest rates. This is the place where huge amounts of Malaysian Government investments through the Khazanah were placed not too long ago. The Turkish lira depreciated to RM1.48 a few days ago when the Khazanah invested at RM2.30 to a lira ! Our major Trusts like the EPF, FELDA GLOBAL, Tabung Haji, Sime Darby etc. are in 3rd rate investments after the Crash of October 2008 followed by a world wide recession propped up by the Fed through Quantitative Easing I, II and III.

A taper of the monthly purchases of US Bonds have been in operation for 2 months. All the Emerging Markets currencies and stock markets show the effects of the withdrawal of US\$6 billions so far. There is a saying, ' I do not want to look like an idiot before a bubble neither do I want to look like an idiot after a bubble.' As the Tun has always said it is the ideas that MONEY IS CREATED WITHOUT MONEY. It is not easy.

AND DURING THE TUN'S 22 YEAR ADMINISTRATION, THE FEDERAL GOVERNMENT WAS NOT IN THE BUSINESS OF MAKING MONEY BUT ONLY TO RULE OVER US. This is the clarion call of every nation in the World except for the Republic of Singapore which do this for different reasons and reasons best known to themselves !

Vide. <http://www.futurefastforward.com/> Faber on ' Insiders are selling like crazy ' Quote. ' There is a colossal bubble in assets. Unlike countries with fiat money, all assets

go up. When they pull back, we could see deflation in asset prices but also increases in consumer prices and the cost of living.'

You are right about the weakening Ringgit scenario. Imagine all these Malaysian Trusts, Khazanah, EPF, Tabung Haji, PNB, FELDA GLOBAL, Sime Darby etc are instructed to liquidate their holdings as the Federal Government needs cash. First, it is difficult to find buyers for 3rd class assets in a weakening economic environment. Second, we bought at a higher foreign exchange rate. Now, it is down. It is a double whammy for these investments without exception. And only last night, the pundits were debating when a crash will come in 2014 ! This is the main reason why I always advocated that the Federal Government should not be involved in making money which is the main function of the Private Sector but only to rule over us. And the GLCs are managed by Civil Servants with no accountability. Who is going to be responsible for the huge losses to come ?

Nowadays, the transparency and speed in the transfer of information are the norms. Anyone can garner any information and form his/her own conclusions. And Malaysia's financial well-being is an open book.

Our beloved Malaysia has been flying on 2 jet engines of petroleum products and palm oil since 2003. We did not expand tourism as much as we should. We are still finding the right route ! And the made in Malaysia Boeing jet is overloaded and worn-out by constant flying in the air !

And most importantly, the strength in a currency rests with the political and socio-economic Policies of a nation. And this is governed by the leadership of the Government of the day. To maintain and sustain the strength of a currency, this cannot be done overnight. And this work has also need to be attended to constantly as money is so very fickle with forward planning. I have known many rich men's families lose their wealth in 3 generations when their descendants did nothing. This also applies to

a Nation, a corporation or a household to say the least. Money has to be attended to every second, minute and hour of the day. This is why a Minister of Finance is a must. No country in the World has existed for 12 years without a Minister of Finance.

However as you rightly pointed out, Andrew, our Tun from his experience, success and his ability to think out of the box, when the time comes, will surely steer the great ship, ' Malaysia ' to safe waters !

At the end of the day, Andrew, CHARITY BEGINS AT HOME. There are no two ways about this !

75.



ilioni

February 1, 2014 at 6:16 PM | [Permalink](#)

Salam Tun,

Well Said Balance! I have to say that I agree with all the points that you have just raised. We need to leverage the talents and be able to attract sincere smart people (relaxing on the racial line but more on their ability to lead the people working under and working with him/her) into the Top Management of the important department. How do we know that the top management is delivering? It needs to be results driven – both top down results driven. If he/she is not delivering results, he/she should be changed. Policy change should only happens on the top management and to the contrary, there still needs to be some racial balance on the direct reports under the top management to keep and instill racial unity/balance. I am very sure that we have

talent in different races. I've seen it myself. We need to find more people like Tun that is sharp and visionary to lead and drive the important institutions.

We are trying to lure talents from abroad to come back by implementing policies such as Instead of trying "Talents returning to Malaysia Program" which is a good policy but should we not try to keep them in the country and not continue to let policy drive them away again? Let see how much these talented Malaysian can contribute to our beloved country. Let me quote an example of Dr. KC Tan who is a MALAYSIAN WORLD leading liver surgeon who now works in our neighboring country. Look at how much he can contribute to our country in terms of bringing up the standards in the medical field as well as attracting foreign investments and partnerships. BTW, he is now quoted in the article below as a Singapore Surgeon now.

http://www.spring.gov.sg/NewsEvents/ITN/2011/Pages/Spore-surgeon-US-giant-join-hands-to-start-transplant-unit-20111216.aspx#.Uuy8sBB_uAg

Let's rewind back the clock and see what happened and in the Malay Mail reporting on 28.2.03, under the headline "Liver Surgeon Opts Out of KL Ops" which said:

"LEADING Asian liver transplant surgeon Datuk Dr K.C. Tan will cease all operations on liver patients in Malaysia, saying that he cannot work under a threat from the Health Ministry."

"The Malaysian-born hepatobiliary surgeon, based in Singapore, has decided to shelve his work in Malaysia after the Ministry threatened to take disciplinary action against any surgeon who performed organ transplant from a living donor if the operation goes wrong."

"I cannot operate under such a threat, more so before such a surgery is being carried out,' he told The Malay Mail in a telephone interview yesterday."

“Until and unless the threat is removed, I will not operate in Malaysia.”

Dr. Tan, a consultant surgeon at the Subang Jaya Medical Centre (SJMC), had carried out 40 liver transplants in Malaysia since 1995. And, because of the incompetence of the leadership, we have lost one of the BEST talent! If there are concerns of abuse, should we not introduce stricter checks before authorize only small number of well-qualified surgeons to perform such operation; and coupled with a list of strict requirements (i.e. an audio recorded of explanation of the risk by the consultant to both the donor and the recipient and the and signature agreement). Any misconduct will then be penalized. Once these talents left, do you still think it is going to be easy to attract them back? I don't think so.

Tun has always wanted to attract foreign investment that can bring high tech knowledge into the country but at the same time, we are driving our local talents away and in the end, who is going to learn from those foreign high tech knowledge?

76.



balance

February 1, 2014 at 10:52 AM | [Permalink](#)

Tun,

One side of the coin Malaysia is losing out in our education, investment, manufacturing and etc and the other side of the coin Malaysia is losing its shine as the tiger of SEA. Malaysia wanted to be a developed nation but the leaders and the people are not doing it. All everyone doing or practicing is for their survival only and a lot of outflow that is

causing the RM to slide. All the big boys like Sugar King and his friends are taking their money out and what do we expect to happen.

I would think the same about Tun coming back but even if Tun were to come back it is too late as we need many years to recover and you are already old (sorry). We need younger people to boost Malaysia again and the best way is open up the economy and stop the brain drain and shifting of RM out of Malaysia. Stop the protection and monopoly of necessities, stop letting one man or a few man to control the economy and lastly let the best man do the job. The intention to control essentials (sugar, rice, transportation, iron and etc) by GLC or people with special privilege are back-firing as overseas investment are not keep to come or afraid to come and local investor prefer to go somewhere else to earn and invest.

Malaysia should not be losing to our neighbor as we are a land with plenty, got TIN, RUBBER, PETROLEUM, PALM OIL, TIMBER and lastly people and brain (formerly better proficiency in English but now i dont know). So how can our money losing to Singapore and Thailand. Malaysians should enjoying not worrying. The answer is "policies" and if the people and the Govt cannot see the truth and picture then we need special protection from God. If NGO can only see about Religious Policing is important soon we will be inside the dark ages and soon Malaysia will be sending maids to Indonesia.

77.



Orang Lama

February 1, 2014 at 1:59 AM | [Permalink](#)

SALAM,

Malaysia perlu Tun Mahathir untuk kembali gemilang. Zaman kepimpinan Tun Mahathir Negara maju dengan rakyat berbilang kaum hidup aman damai.

Melayu, bumi lain, Cina, India dan semua kaum lain boleh hidup lebih aman makmur jika Tun Mahathir kembali ke arus perdana politik. In sya Allah Tun masih sihat untuk berbuat yang termampu.

78.



Orang Lama

February 1, 2014 at 1:41 AM | [Permalink](#)

Salam,

Ya saya pun sokong jika Tun Mahathir memumpin semula BN. Banyak sangat masalah negara timbul sejak Tun bersara dari politik. Saya cadangkan atok Najib lantik Tun Mahathir ke kabinet sebagai Menteri Kanan di Jabatan Perdana Menteri.

Zaman Tun dulu YB Lim Kit Siang dan YB Karpal seperti "baby" harimau saja. Orang Melayu, bumi2 lain, Cina dan India boleh kerjasama lebih baik. Pskstan Rakyat sebenarnya telah memporak peranda keamanan negara ini.

Lebai Malang PAS asyik jadi tukang lap peluh Dato Anwar Ibrahim, YB Lim dan YB Karpal.

TENGOK kat Kajang sekali lagi PAS jadi tukang lap peluh. Dah la dulu ramai2 Lebai PAS yg dikatakan perjuang Islam memberi undi kpd PKR, kali ini nak buat lagi ka?

Kalau MCA nak bertanding saya cadangkan letak Presiden MCA sebagai calon. Kalau dia takut letak Dato Ong tee Keat. Kalau tidak bagi kat UMNo dan calunkan Ustaz yang selalu bagi ceramah surau dan masjid2 di Kajang. Kita tengok Lebai PAS nak kata apa.

Tapi letak sesiapa pun susah nak menang tapi kita serah pengundi buat pilihan terbaik. Sekurang2nya boleh test sikap kaum Cina Kajang atau Lebai PAS.

Source: <http://chedet.cc/?p=1079>