

Inclusion in The Age of Disruption

Chedet.cc

17 November 2018

Tun Dr Mahathir Mohamad

Full speech text, titled 'Inclusion in the age of disruption: Charting a common future' at the 2018 Asia Pacific Economic Cooperation (APEC) CEO Summit. Courtesy NSTP.

Ladies and Gentlemen,

1. Good morning. First and foremost I would like to congratulate Mr Prime Minister Peter O'Neill and the people of Papua New Guinea for successfully hosting this year's APEC summit.

2. I would also like to take this opportunity to extend my personal gratitude to the Prime Minister and the people of Papua New Guinea for being such a good host. To my mind, no matter how efficient the hosts are, clockwork precision does not make the heart fonder. It is the warmth and those flashes of smiles that linger with the guests which I felt and saw here in Port Moresby which really tell how we feel.

3. Just two days short of 20 years (on 15th November 1998), Malaysia hosted the APEC business summit in Kuala Lumpur and I delivered a speech entitled "Restoring Confidence, Regenerating Growth, Managing Globalisation Better."

4. It was at a time when Malaysia, along with other countries in the region, was under a tremendous threat of being bankrupted, diminished and economically paralysed. In what is now popularly known as the Asian Financial Crisis (AFC), some of the East Asian nations, which prior to the crisis were dubbed Asian tigers, were thrown into utter disarray by currency speculators.

5. Years of hard work and progress evaporated overnight. Our economy regressed by decades even. We suffered. In a neighbouring country, nearly 40 million people lost their jobs.

6. Though we described them as rogue speculators, they were actually legitimate, a creature of a system which all the nations had embraced readily so that we become part of the global community.

7. But we were punished, whether by chance or design, while the currency speculators were laughing all the way to the banks.

8. Multilateral organisations provided some medicine to our weakening economy, but instead of making the economy healthier, it made us sicker. Their policies made it worse.

9. We decided to do it our way. We recovered much faster than those who had prescribed the conventional remedy they were advised to follow.

10. The rest is of course history.

Ladies and Gentlemen

11. The point is that, developing nations, in an effort to catch up with the leading or developed nations sometimes, if not always, end up losing and sometimes even worse than before they started. Many times, it is not because of our own doings.

12. But we soldiered on, some falling on the wayside; pick ourselves up only to face new challenges that are generally churned up by others.

13. Yes, some of us are still at it, trying to figure out what went wrong with our previous models in trade, economy, governance and political system and today we have to deal with what seems to be inevitable – the age of disruption, in particular of technological disruptions.

14. It is not a new phenomenon. In 19th century England, the usage of technology in the textile industry led to the machine-smashing and other forms of violence instigated by the Luddite movement.

15. But today, the age of disruption or simply disruption seems to be accepted, as the “catchall phrase for transformative change.” More to that, in the age of disruption we are expected to adjust our strategies and practices so as to be able to deal with the radical change.

16. It is not a new phenomenon, as I pointed out earlier. It is around us, be it digitalisation, robotics, artificial intelligence, big data analytics, advancement of automation and the advent of other new technologies that bring about sweeping changes in our lives and the way we do business.

17. In Malaysia, like in many other countries, is already being reminded of the effects of disruptive technology. The displacement of taxi-drivers to e-hailing taxi apps resulted in protests and demonstrations. Hoteliers complained of losing their clientele to home-sharing platform. Brick and mortar companies complained of losing clientele to online retailers. These scenes are repeated in other countries, of those who losses out to new technology player.

18. The common theme in the three examples above is the strategy of increasing market share, through low cost operations and productive manpower. This strategy would be unusual two decades ago in the age before internet and when physical human involvements at all levels of business were necessary.

19. We can expect more disruptions ahead when we become more automated, with unskilled and even skilled workers becoming less and less relevant.

20. If unattended, it will cause employment crisis and upheavals.

21. That brings us to the title of this forum today – “Inclusion in the Age of Disruption: Charting a Common Future.”

22. The challenge is how to ensure no one is left behind in the age of disruption. Some will be slow on the uptake but others will be faster. But once we understand the pace will certainly increase. Still we must be careful that the disruption will not widen inequality.

And inequality is bad for growth, and bad for social stability.

23. However, technology itself would not widen the income gap. Bad policies will. We must learn from the experience of others about good and bad policies, so we can avoid the bad ones.

24. The disruptions are not limited in the technological spheres, but also in politics and economics. Some of these are within our control.

25. The benefits of free and fair trade and economic integration have been ruptured, exemplified by Brexit and trade war between major economies. The trade war between the US and China has amplified further the disruptions to our trade and commerce.

26. How then government can respond to these new norms?

27. First, the policy must ensure that technology is accessible, and affordable to its citizen. Affordability and accessibility are key drivers in the widespread adoption of new technology.

28. But the biggest challenge facing any country is to ensure that technology does not widen inequality. For this, understanding of the technological base is important. Education is the answer especially knowledge of Artificial Intelligence and its application.

29. This education cannot wait. It must be promoted now.

30. History has shown that nations which respond quickly to disruption with systematic and coherent strategies for its citizenry had always been able to ride the wave of radical changes.

31. Again, in Malaysia, we have introduced several schemes and programmes to face the disruption and Industry 4.0. These programmes include re-training, new educational approaches, research and more scholarships for professional and post-graduate studies, as well numerous programmes that provide our youths with the latest the technology can offer.

32. We are in the midst of studying the possibility of introducing latest technology modules in the curriculum. The children must be exposed to latest skills sets from a very young age. They can cope with new technologies better than old people.

33. Second, the policy must also take care of the 'losers'. For instance, those brick and mortar shops, taxi drivers, small hotels, and displaced workers who are losing to disruptive technologies must not lose out entirely. The policy must encourage them to be retrained and re-hired.

34. Third, there is a need to build capacity, especially in developing countries, to face the disruption. Investment in infrastructures such as in 5G can be facilitated by multilateral organisations. Every country must invest in advanced technologies.

35. Fourth, there must be a cooperation at the international level on how best to manage technological disruptions.

36. Are we to assume that the age of disruption that demands adjustments and sweeping changes so as to deal with the radical changes brought about by technological

advancement also includes the need for us to re-evaluate trade globalisation and economic integrations?

37. The debate on data localisation, intellectual property rights, and other related matters will continue, but the philosophy of finding a mutual agreement is that it must benefit national government, and not just big multinational corporations or advanced economies.

38. There needs to be collaboration at the global level to ensure that everyone benefits from technological advancement. To a certain degree, the very process of building our capacity opens up opportunities for inclusiveness, especially in trade.

Conclusion

39. We have gone too far in free trade and economic integration to let them go under in this age of disruption. What we need to do is to adjust to it and from there build new partnerships and agreements to suit the changes.

40. What is worrying is not the strategy but the speed it is required to be implemented in order to be effective. It is a new frontier, mostly still uncharted. APEC too will have to deal with this disruption, failing which it too will become irrelevant.

41. It is time that member countries of APEC and other trade organisations realise that in the age of disruption, a fairer and more genuine cooperation between the developed and developing nations can help member states to deal with the disruption.

42. In a speech I delivered in the Malaysian Parliament last month, I mentioned that the government will focus on development that is inclusive and equitable to achieve the goals of a united country. We want to ensure that every citizen in Malaysia enjoys shared prosperity. APEC should also promote the concept of shared prosperity among its member states. I believe in the adage, 'Prosper Thy Neighbour' and not 'Beggar Thy Neighbour'. Everyone gains from the former, while only one side gains from the latter.

43. Only with this win-win concept among APEC members can we chart a common and an inclusive future in the Age of Disruption.

Thank you.

48 thoughts on "Inclusion in The Age of Disruption"

1.



2. [Log in to Reply](#) **HBT456** Dec 2, 2018 3:45 PM

Whenever tabung haji fund is involved, its scary.

Kafir atau tidak kafir tu?

And until today, i think no one khususnya umno, pas dan pkr malay dare to say a word on TH.

Delegate of 5 mca delegates staged walk out, again?

Please no more jaguh kampongs, ok?

P/s: no matter how the issue is spinned, its not about nation building, its more about you in this camp or that camp. jika orang dalam tak nak berubah, then, dont force luar punya orang to follow, betul tak?

3.



4. [Log in to Reply](#) **HBT456** Dec 2, 2018 11:58 AM

<https://www.thestar.com.my/news/nation/2018/12/02/malaysians-in-france-advised-to-be-alert-after-violent-protests/>

We have gone through this before many many times, and i am sure kdn minister today know what to do with current law on protest being ironed out in parliament.

Anti-icerd rally of umno-pas must follow procedures of the protest act ironed out, itu saja.

As for money frozen in bank accounts of umno members after being classified and proven under anti-money laundering acts aganist terrorism, will ag at putrajaya and bank negara governor in kuala lumpur give green light to unfrozen their accounts to do celebrate anti-rally icerd in kuala lumpur, billions of eyes are watching their moves closely.

The so-called freedom and human right fighters who believe only they can champion and protect malay rights as if taxpayers of all races tak nampak?

We nampak, jika niat mereka ini murni, dan bukan rakus, desperate, tamak dan gila absolute kuasa, majority of the silent voters can adjust janji tak kecoh dan raja selamat.

P/s: yang golongan ini dilabel bagai gunting dalam lipatan, musuh dalam selimut, musang berbulu ayam atau duri dalam daging? only they have beautiful daughters, other cannot have? The ball is on your table, dare to take the challenge of ice bucket in school holidays, christmas and new years festive month of december 2018? like she said, politician, i mean, kakaknya yang kononnya rugi pakai duit epf terus blah balik kampung, dia rasa melayu tak tahu, atau dia rasa insiders dan outsiders tahu? greed vs fear, does she really know what that means in money market?

5.

6.  [Log in to Reply](#) **HBT456** Nov 29, 2018 5:59 PM

<https://www.thestar.com.my/news/nation/2018/11/29/miss-singapore-to-wear-trump-kim-summit-costume-at-miss-universe-parade/>

Until today, sgd is pegged to us dollar, and other currencies as per world standard.

There is no point crying over spilled milk since our malaysian leaders of dulu punya bn took the other way by pegging 1 usd to myr3.80 with capital control policies via look east policy and nep.

P/s: where have the milk for moe in east malaysia gone missing? if they said tak tahu, it means they could be a liar or fool too. so pandai2 lah mereka ini yang berebut2 kuasa brownie too.

7.

8.  [Log in to Reply](#) **HBT456** Nov 29, 2018 5:46 PM

Dont be too boastful in forecast just to make the bosses happy because the bosses might not aware that such forecasts can caused votes loss in the future, you know?

P/s: whenever you feel confused, refer to 5 prinsip rukun negara because this is how the country is built from this foundation. As long as you hold on to this, you will not loose your direction politically, economically and socially.

9.

10.  [Log in to Reply](#) **HBT456** Nov 29, 2018 5:37 PM

Perhaps she thinks she is so comel, sweet, naughty and beautiful that her ex boss was attracted to her kut.

The other wanita might be too strict, garang and serious that could pissed off her rival members, especially the woman and youth wings.

P/s: we are in 2018, not 1998, that was 30 years ago. comel, sweet dan beautiful pun dah gemuk, berkedut dan layu, but i think the other wanita walaupun garang, strict and serious, she really know how to jaga diri and her health because she will do anything for boss in the right manner.

11.

12.  [Log in to Reply Sri Sense](#) Nov 29, 2018 5:18 PM

Tun yang disayangi

Bursa hijau tapi ananda krishnan harga 20 sen. Orang kat investment forum kata.

Memang pun armada jatuh. Apa pulak hal ini? Takan impairment boleh jatuh bawah pada Target Price yang diberi oleh bank recently. Kuil punya hal ka? Takan kuil Ananda punya. Billionaire takan jadi trespasser.

Anyway, while blue chips naik mid and lower jatuh. Merah merah top volume. Hijau boleh bilang dengan tangan.

Cerita kuil lagi? Seingat I kuil ini dekat highway sebelah tol. Memang strategic location. Land very valuable. I bet it is no longer tanah pertanian. Commercial land. I mula2 dengar benda ini terjadi, orang kata kat USJ 25, I pening juga, mana pulak USJ 25.

USJ 24 I tahu, yang ada mall dan tempat tinggal diatas. Building nama the 19. Tak tau siapa developer. Building ini equally as uninteresting as One City. I ingat dulu2 my son kalau lalu sini cita2 nak beli tempat tinggal style gini, down shopping mall, up you tinggal.

Berbalik pada One City if I'm not mistaken selain kedai2, tempat event, juga hotel.

Berbalik pada temple, hubby kata "alah temple yang dekat highway tu". Kalau ikut position memang sebaris dengan bangunan grey One City. Kalau you biasa pergi Puchong ikut jalan belakang dari Shah Alam akan nampak kuil ini. Kalau ikut jalan bawah masuk USJ, kalau ikut jalan atas – flyover boleh pergi Putra Heights, Puchong.

Greed is no good bila melibatkan nyawa dan tenaga orang lain yang tak berdosa.

13.

14.  [Log in to Reply HBT456](#) Nov 29, 2018 5:08 PM

Denials are very alive in their dictionary, and do they need to go to this extend in washing their laundry in the public to confuse the people out there?

Whatever choice they made, and whatever winning strategy they that they used, just do your best, and i know some ministers really worked hard for the taxpayers tanpa pilih kasih.

Do your best, and if orang atas say you must go, then, you must go with with dignity, responsibility and integrity.

Voters too can differentiate who are decent, who are malas, who are pembodek, who are racist, who are ganas and who are religious, dont worry about that.

P/s: we too have the basic right to vote who we feel comfortable and safe, therefore, be grateful with what we have achieved this far. if they still insist to play dirty and by force, then, let the divine power to deal with them.

15.



16. [Log in to Reply](#) **HBT456** Nov 29,2018 4:32 PM

When the younger brother could suddenly u-term his support and went against his eldest brother, and twisted the whole story with entah apa letter or what, you will know what nambikei meant is in their dictionary.

P/s: yup, they won the support of cronies and party members within their circles of influences but at the same time, they loose the public trust no matter what they claimed because they only care about their personal survivals, they never care about the voters, janji menang. Once bitten by snake, you will be afraid of the rope of hanging in the well.

17.



18. [Log in to Reply](#) **HBT456** Nov 29,2018 3:03 PM

Dulu saya tak faham kerana saya tak tahu.

Kini saya tahu kerana saya ada turun padang, thats why i know.

P/s: when excessive mode of damage control in parliament and sidang media dilepaskan secara buta tuli, the result would be they forgot what they said assuming others do not know, and thats ugly. sure hope they realize this, the sooner, the better.

19.



20. [Log in to Reply](#) **HBT456** Nov 29,2018 2:57 PM

** untung on forecast above the voters and safety of passengers

21.



22. [Log in to Reply](#) **HBT456** Nov 29,2018 2:55 PM

<https://www.thestar.com.my/news/nation/2018/11/29/airasia-x-to-fly-four-times-a-week-to-fukuoka-from-next-february/>

Many years back, i learned a word of local, cindian, that is merger of kaum cina + india, but perhaps golongan cindian dah lupa the air asia that plunged in to sea in indonesia too was due to captain pilot's miscalculation, atau not well trained for that flight menu in detail kerana everyone can fly, but at cheap rate due to demand, that they put untung below the safety of crews and passengers.

After that entah kenapa ada rayani airline with the partnership of muslim and india kali ini.

Kroni air asia adalah siapa?

https://www.singaporeair.com/en_UK/us/media-centre/press-release/article/?q=en_UK/2018/April-June/ne1718-180518

P/s: they dont care about the taxpayers, and passenger, and all they care is janji dapat petrol subsidy, itu saja. Sooner or later, they will be buang when malaysians have safer choice to pick, it is just only a matter of time. when those in power treats the voters and passengers like dedak, the ultimate result would attract dedak seekers in their group no matter how much tanah, tunai dan data you throw at them.

23.



24. [Log in to Reply Sri Sense](#) Nov 29, 2018 12:16 PM

Tun

Baru ternampak kat fb, soalan dari theedge; wajar cabinet reshuffle ater 6 months?

For me its a must. Why? From what I nampak

LGE				like				to												exaggerate					
Waytha				like				to					putar							belit					
Wan				Azizah				and					Rina							nothing	outstanding				
Syed				Saddiq				like					to							showoff					
Azmin				like				to					play							it	safe				
Hannah				Yeoh				very					quiet							maybe	because	her	boss	nothing	outstanding
Anthony				Loke				trying					to							do	his	job			
DSAI								looking												for				opportunities	
LKS				nak																jadi		old		statesman	

Yeoh the young minister ideas not that great. For example straw, I pergi one japanese food, dia bagi air dalam gelas without straw. I tengok keliling ramai Cina makan, buat I tertanya bersihkan gelas ini, jika ku letak bibir ku disini.

For plastic, well ini kempen kerajaan Selangor dah lama. I pergi supermarket selalu bawa beg sendiri sebab cashier nak charge 20 sen for beg plastic. Not only supermarket,

semua tempat hari Sabtu termaksud kedai baju. Nasib baik ada satu supermarket dia bagi plastic bags tanpa mengira hari, mereka mungkin nampak betapa susah customers, kena gendung barang or bayar extra cost for bag plastics.

Mana nama tak sebut pun bukan bermaksud mereka Ministers bagus, either mereka masuk dalam category showoff, tidor, lagak pandai, lagak besar. Well itu opinion orang dibawah macam I.

Lagi pun bursa market more merah zaman PH dari BN.

25.



26. [Log in to Reply](#) **HBT456** Nov 29, 2018 9:41 AM

Perbezaan antara propaganda terrorism dengan hate crimes yang diwujudkan kerana ingin sangat untuk buat kebajikan kepada golongan yang dikatakan sengsara, i sure hope they deeply think this over before because they have been doing this until 1mdb vanity fair is discovered and being named as the worst kleptocracy case by doj.

In this world, no leaders ever want to destroy their own states, or countries, unless the insiders want this to happen to dictate the federal reserve fund secara buta tuli, atau copy for the sake of copy.

When you see things negatively with emotional tanpa kesedaran, you will only see hatred, anger and frustration that could lead to another cycle of vengence.

Bak kata, pandai2 lah perjuang dan pendekar ketuanan melayu dan islam.

We saw the impact of so many repeats of makcik red riding hood, we also saw the wolf is coming, lama kelamaan, pengundi pun bijak dan tahu membezakan apa yang betul, dan apa yang salah.

Dulu, kaum cina boleh difetna menyuap kaum melayu.

Selepas tu kaum melayu boleh difetna menyuap kaum bumiputra.

Kini kaum bumiputra boleh difetna menyuap kaum india.

Besok, kaum india boleh difetna menyuap kaum cina?

P/s: when you know these local politicians have the habit to lobby, to bribe, or take bribes to polish their political parties, but if you chosen to collabrote with them, then, thats the choice you made. When they can anti-foreigners just to sedapkan their political masters, then, you know whats in their mind. Will you support or anti them? Race and religion politics are irrelevant, but if they still insist to do it to show their numbers, what

will happen? Members mereka tahu, tapi pengundi berbilang kaum tak tahu, so to go a head or not, itu terpulang kepada kebjiksana pemimpin umno dan pas.

27.



28. [Log in to Reply](#) **HBT456** Nov 28, 2018 2:54 PM

<https://www.thestar.com.my/news/nation/2018/11/28/temple-taskforce-claims-muhammad-adib-was-hit-by-fire-engine-not-beaten/>

I gess tanah tu digariskan sebagai tanah indian estate specially under strata title.

Kuil tu is a small issue, but since they want to make it as big issue, we have no choice but to watch helplessly.

Bak kata, pandai2 lah mereka ini sebagai muslim, atau hindu.

If they cant even tolerate the existence of other races, even if you give them land atau project pun takda guna because mereka tetap akan berebut untuk pegang project ini and become billion dolar whale with snap of fingers

P/s: i am not against unity minister to do this, but cara mereka buat kecoh ini dah melampau sangat, dan boleh mengugat keharmonian berbilang kaum and foreigners who invest and work in this country.

29.



30. [Log in to Reply](#) **Sri Sense** Nov 27, 2018 7:48 PM

Good evening Tun, baca ini kat thestar online

PM: Criminals and puppet masters behind temple riots will not escape

Read more at <https://www.thestar.com.my/news/nation/2018/11/27/pm-criminals-and-puppet-masters-behind-temple-riots-will-not-escape/#fOIB61rJw4M0Zdxo.99>

– Tun, kat rumah I pun ada kuil. Hantar polis mereka pindah. Mereka hanya tinggal bangunan. Polis balik, mereka bawak masuk sikit sikit balik, so ada balik la, macam biasa.

I think kat Perak kurang masaalah ini tapi di Selangor memang jelas. Satu tempat tu ada 2 3, seberang jalan ada sebuah, lat beberapa meter ada sebuah lagi. Not to mention bersebelahan dengan surau dan masjid pun ada.

Kuil begini selalu dibina atas tanah milik orang lain. So bila tempat itu nak develope, mereka minta duit, bila bagi duit, mereka buat degil tak nak pindah. Benda ini dah lama

orang tau Tun, bukan benda baru. I pernah tanya developer tempat I tinggal, itu la kisahnya.

Apa Zahid cakap betul about kuil dalam Selangor. Tapi I tak tau pulak ini punca kekalahan BN dalam Selangor, I thought more about BN too complacent.

31.



32. [Log in to Reply](#) **HBT456** Nov 27, 2018 5:27 PM

Still remember the jokes of cikgu tanya murid soalan ini:

Jadi imam, tak nak takut kena tampar.

Jadi pendakwa, tak nak takut kena ditong-simenkan.

Jadi juruterbang, tak nak takut terhempas.

Kini jadi bomba, tak nak takut dibelasah.

P/s: it is unfair to treat them like this just because of vote counts, thats bad and unfair to other races who are not aware of this. ia adalah lebih selamat not to propaganda race and religion issues anymore, they too just like other races are no longer pak buta like their parents, grandfathers or great grandfathers.

33.



34. [Log in to Reply](#) **HBT456** Nov 27, 2018 4:51 PM

<https://www.thestar.com.my/news/nation/2018/11/27/you-are-strong-get-up-quickly-please-pleads-injured-firemans-fiancee/>

Headings like this should not be used again in the headlines, it is for sure will hurt the feelings of the victims of family members in mh370 and mh17 when they read such headings.

With this kind of propanganda headings, then, dont blame the local readers for being racists.

P/s: when a race is being institutionalized just to make them happy, if this is not racism, then, its call force nationalism, dont you think so?

35.

36.  [Log in to Reply](#) **HBT456** Nov 27, 2018 11:45 AM

Semalam I ada terbaca online Najib kata dia tak tau JHLow tipu. I terus teringat scheme Pak Man Telo. Its about greed. Licensed unit trust agents pun ada masuk dulu sebab dijanjikan dengan pulangan tinggi. Jauh tinggi dari legal investment. Scheme gold investment tak lama dulu pun ramai masuk, last last ramai hilang duit.

There is a clause that said park at your own risk.

Why?

Because no one can predict what these buffologists of her race will do when they get elected as absolute power corrupts absolutely.

If regulator with the mentality of binatang lembu of her race mampu menyewa condo, ia memang tak anih unit trust boleh rugi kerana fetna yang bukan2, betul tak?

When i see her race with 5 letter words contesting for mp, i just dont pangkah, apa yang susah2 ini, kerana menjolok mata dan menyinggung perasaanku?

Who cares whether she claimed my race is racist, or not racist since suka atau tarak suka, we still need to work, live and enjoy life paying taxes, contributing socso and epf just any races out there.

P/s: it is really sickening to watch puak ini yang bermahalela, but still no actio taken.

37.

38.  [Log in to Reply](#) **HBT456** Nov 27, 2018 11:20 AM

*Look before you jump.

Kena tepuk dadah, tanya selera, mampukah orang bawah mereka boleh ikut langkah itu kerana mereka sudah sangat biasa disuapkan dengan kuah kuasa ketuanan melayu dan agama mereka?

Jika tak boleh, then, the chances of loosing is very high, the question is still come back to kenapa dia boleh, kenapa aku tak boleh.

P/s: jika takut kalah, jangan cabar garisan itu. Selepas masuk garisan itu, tak boleh gostan apabila takut kalah. allowing a so- called marginalized race to champion icerd will only make themselves a laughing stock to the world. if money can settle the issues, then they shouldnt be a problems. when problems rise up, then, you will know someone had purposely made that happened again and again.

39.



40. [Log in to Reply](#) **HBT456** Nov 27, 2018 9:34 AM

Do you know what is vanity fair project?

Yup, vanity fair projects are to sedapkan hati dan kebanggaan rakyat mereka, the tax payers.

They dont care whether these vanity fair projects in form of militant wars, infra-structure, property development are liability to the current and future generations, or they care is janji menang, kemudian buat, itu saja.

Therefore, apa2 yang susah2 ini jika tarak suka, tukar gomen aja, betul tak?

Yang susahnya adalah investors saja, jika gomen mereka support adalah lemah, pasti mereka akan rugi jika gomen ditukar.

Para pengundi ingat tukar gomen, their salary will increase?

Hanya orang with cow dung thinks this way assuming no pain, no gain?

Leap before you jump.

The more these perjuang dan pendekar melayu talk, the more they show the malay government is weak.

With this kind of malay bias policy, bagi bukit emas pun tarak guna kerana mereka hanya tunggu tongkat, i mean donation, aje.

Jangan kata ah choo takut, ah kow pun lari

P/s: siapakah duri dalam daging?

41.



42. [Log in to Reply](#) **Sri Sense** Nov 27, 2018 9:28 AM

Good morning Tun

Cashless society ini, di Malaysia dah lama ada, samada ramai tau atau tidak adanya scheme ini saja.

E-Pay satu cara mudah untuk bayar bil. Kebanyakan kedai dah ada E-Pay, kedai minyak seperti Shell, kedai My News, Seven Eleven dll. Tak perlu lagi beratur kat Telekom

Celcom TNB sebagainya. Apa yang E-Pay perlu hanya account nos, bagi account nos, bayar, terus jalan.

Nak kata BN dulu tak bagus, tidak juga. Dah ada, cuma tidak cukup promosi.

Semalam I ada terbaca online Najib kata dia tak tau JHLow tipu. I terus teringat scheme Pak Man Telo. Its about greed. Licensed unit trust agents pun ada masuk dulu sebab dijanjikan dengan pulangan tinggi. Jauh tinggi dari legal investment. Scheme gold investment tak lama dulu pun ramai masuk, last last ramai hilang duit.

Mungkin JHLow janji you give me this amount of money I can triple it in 1 month. Just saying!

43.



44. [Log in to Reply](#) **HBT456** Nov 27, 2018 8:52 AM

Bringing in shinkansen technology in connecting state to state communting is no problem to the chinese in general, but bn decided to champion automobiles industry instead, and dulu punya pembankang pun agree aja, takkan lah semua puak2 ini boleh lupa, dan buat tak tahu, betul tak?

When they put their personal and party interests above the people and country, hakikatnya ialah rojak.

Rojak pun jadi, janji menang, tak gitu?

Whats the point of crying over spilled milk?

Orang luar sana nampak, tapi mereka yang dalam sana buat tak nampak janji dapat funding, tak kisah tu betul atau tidak, tak gitu?

P/s: yang atas punya boleh pilih, jangan lupa, yang bawah punya pun boleh pilih, thats why its call fair and just general election, tak gitu?

45.



46. [Log in to Reply](#) **HBT456** Nov 27, 2018 8:38 AM

On one hand, the marginalized indians championed rule of law.

On the other hand, the marginalized indians championed 'keganasan' just like what the malay muslim did in showing their anger padahal puak kepala kuil di situ pun india, dah terima donation myr1.5 million from the developer with court order somw more.

Jika mereka ini masih buat kecoh in the house of worshipping in subang jaya, next to shah alam, it simply means mereka langsung tak ada hormat to state and federal government.

Is pakatan harapan coin got any differences with bn 1mdb's debts in converting to unit?

Both of them are governments, the difference is one at state level, the other one at federal level.

They called themselves as champions for malay rights and holiness of official religion, and yet they do all these memang tak masuk akal punya aksi as if everyone has cow dung mentality like them.

P/s: when race and religion issues can make you rich overnight, what can the members of both coalition do? Yup, f..k the government to show they you the champions for their kesengsaraan. mereka ini pun tak rasa segan, who are we the pendatang to tell them off? Hutang tarak mahu bayar?

47.



48. [Log in to Reply Hajar](#) Nov 26, 2018 10:44 PM

Salam Dearest YAB PM Tun Dr. Mahathir,

Allow me Tun to give my opinions on the following:

1. **Dr M says keen on India's cashless society, not Harapan Coin**

<https://www.malaymail.com/s/1693848/dr-m-says-keen-on-indias-cashless-society-not-harapan-coin>

My comment: I say YES to something similar to India's cashless society. Earlier I already said NO to Harapan Coin. The rakyat should be encouraged to use electronic methods (transactions) when making payments to any Government Agencies. Payments can be made using credit/debit cards, e-banking (accounts), and other authorized smart cards (containing electronic money – can top up, etc). The Government can give incentives (points) to those who make electronic payments.

2. **Crypto losses near US\$700b in worst week since bubble burst**

[https://www.thestar.com.my/business/business-news/2018/11/23/crypto-losses-near-us\\$700b-in-worst-week-since-bubble-burst/](https://www.thestar.com.my/business/business-news/2018/11/23/crypto-losses-near-us$700b-in-worst-week-since-bubble-burst/)

My comment: Harapan Coin is an example of CRYPTOCURRENCY (open to speculative activities). I commented on it at <http://chedet.cc/?p=2912#comment-143148>. But someone who believes that she is so smart thinks that Harapan Coin is a set of physical

gold coins. (Read here: <http://chedet.cc/?p=2912#comment-143154>; An excerpt: **“Yup, if harapan coin with 99.9% content of emas kuning, ia tak akan hilang valuenya, kan harapan coin is just another investment of gold using ph logo, and to be sold at regulated gold smith retail chain, just like money changer, tak ada masalah kerana memang ada market.”**).

Haiya...She better just shut up (to avoid looking stupid). This person surely is a clown. Hahaha...I couldn't stop laughing...

Thank you Tun.

– May Allah SWT bless Tun and family –

49.



50. [Log in to Reply Sri Sense](#) Nov 26, 2018 10:17 AM

Good morning Tun

Isu sekolah ini memang lama, kos dah naik, swasta khususnya. Dari zaman BN lagi. Mungkin zaman PH bertambah tambah lagi.

I ingat about 17 years ago, anak habis SPM, dad kata tak nak hantar anak masuk ITM sebab semua Melayu tak competitive.

So kami hantar masuk Taylor's. Habis about 20K. Memang sakit tapi sebab I ada sedikit duit simpanan masa tu, lega sikit. Kami bagi anak pakai my old kereta kancil, dad kasi duit poket 50 ringgit seminggu. Tak cukup masa tu, semua dah mahal. Anak buat kerja part time dekat futsal. Kalau tak macam mana nak beli minyak kereta.

Amazing zaman sekarang anak2 Melayu nak masuk MRSM pun emak bapak kena keluar ribuan ringgit. Education untuk orang2 Melayu pun dah tak free lagi.

Not only that tempat seperti UiTM pun payah nak masuk. Terlalu ramai dah, takat pandai sekolah tak cukup sebab ramai dah pandai. SPM cermerlang tak janji apa2.

My niece nak sangat masuk UiTM tapi tak dapat so dia masuk Politeknik Seberang Perai. Yang seorang masuk Kolej MARA Kuantan. Ada duit poket sikit dan bayar murah sikit. Dari segi future I tak tau samada mereka dapat tempat kerja.

Kalau ada orang cakap money is evil, salah tu, money is an exchange!

A medium of exchange is something that buyers will exchange with a seller when they want to purchase goods or services from the seller. While many things could be used as a medium of exchange in an economy, money is the most common and useful medium of exchange in our society.

51.



52. [Log in to Reply](#) **Richard** Nov 25, 2018 7:48 PM

Good evening Tun,

I would like to share my thoughts and discuss together with Tun and everyone else here about the recent news regarding the budget 2019 for allocation of funds to Colleges and Universities. Particularly, Tunku Abdul Rahman University College and Universiti Tunku Abdul Rahman .

The allocation of funds to the mentioned college and university above will be reduce from RM 30 millions previously to RM 5.5 millions. RM 5.5 millions are just for development expenditure, excluding any operating expenditure. How can a major institution like TARUC and KTAR be able to cope with the huge monthly operating expenditure with these little development funds... Even if this RM 5.5 millions are split for operating expenditure, it would not be enough to sustain the overall operation. Where is the fairness in this allocation? Why are only TARUC and KTAR receive such a heavy cut in funds. Are other colleges and Universities that receive funds from the government also receive the same heavy cut?

This news give me chills as I fear that the semester fees will raise to the roof and no longer be affordable by the majority of Malaysians. This budget 2019 will force TARUC and KTAR to raise their fees to sustain themselves. The ones who will bear the costs and suffer will be Rakyat themselves. I love Malaysia very much, it is such a beautiful and peaceful place. But now it seems the opportunity to get good quality tertiary education at an affordable prices will just get slimer and slimer. Where else can future young Malaysians get a good and affordable tertiary education...

As a rakyat of Malaysia, I deserve to have good quality education at an affordable price. TARUC and KTAR had produced a great amount of brightful graduates to the work force and contributed to Malaysia greatly. The priceless goodwill has already established there, why can't the new government continue to support them? Is like after someone had contributed so much but get penalties instead of rewards. That I believe is unfair to TARUC and KTAR, and also to all Malaysians who planned to enroll in them to continue their tertiary study.

Yang Amat Berhormat Lim Guan Eng clearly stated in the parliament that the government will not allocate any more funds to TARUC and KTAR. Did he made a mistake? TARUC and KTAR are neutral institutions that free from any political influences and have been relying on public donations and support from government to grow. The tuition fees to the students are so low that it is not profitable at all. I wonder do they even break-even with such a low price. Now with only RM 5.5 millions, I feel Yang Amat Berhormat are forcing TARUC and KTAR to shut down after years of contribution to

Malaysia. I demand Justice for TARUC and KTAR and also for all the students and future students.

The government could at least reduce the allocation by half due to Malaysia is in great debts, but now less than half. That just unsustainable. The only way for TARUC and KTAR to continue to operate in the follow years are to sky-rocket their semester fees. Malaysians will not be able to study under them anymore but have to find other cheaper alternative without proper goodwill. When the brand name is weak the quality will also be perceived as weak, and it is true most of the time.

That's my thoughts, I hope Tun could lend a hand and help TARUC and KTAR in this crisis of raising tertiary education fees. Anyone is free to discuss this topic with me. Your opinions and helps will be greatly appreciated.

P.S. I am not Indian, I am not Chinese, I am not Malay, I am not Iban, I am not Kadazan. I am just a Malaysian who worry about the future generation's education.

53.



54. [Log in to Reply](#) **HBT456** Nov 25, 2018 4:30 PM

<https://www.thestar.com.my/business/business-news/2018/11/24/not-being-aware-of-1mdb-shenanigans-is-inexcusable/>

How could shenanigans is inexcusable since it had started from the era of mahathirism until today?

If dsn is charged because he loses general election and change of ag at putrajaya, then, it won't be a shock, in future, the next pm would be charged too because he loses general election and change of ag at putrajaya again.

In here, the winner takes all, similarly, the loser takes all since the appointment of top vips are chosen by the winner, tak gitu?

Even the qualification of arul kandasamy could be chosen to lead 1mdb to revise the business plan, don't you think he is just another poster boy?

When rugi, the sound bites of umno are always anti-chinese and marginalized indians.

<https://www.thestar.com.my/news/nation/2018/11/25/jho-lows-name-removed-from-1mdb-final-audit-report-says-auditor-general/>

Those who cheated are as guilty as those who allowed them to cheat.

Those who stole are as guilty as those who allowed them to steal.

Those who raped are as guilty as those who allowed them to rape.

Adakah sebaran wahhabism masih diteruskan kerana mahu dapat sokongan mereka?

P/s: the more they protests, the more they pissed off the voters, sooner or later, they will find out who are the political masters behind them.

55.



56. [Log in to Reply](#) **HBT456** Nov 25, 2018 8:03 AM

<https://www.thestar.com.my/news/nation/2018/11/24/melaka-cm-tells-5-star-hotel-to-address-salary-inequality/>

Have you been to melaka?

Cm melaka tells 5 star hotel to address salary inequality, sound like them, but not them?

If umno cm failed, biologically and naturalty, pkr atau amanah cm can failed.

Di bawah, duit kopi boleh dikatakan adalah bribes.

Di atas, duit kopi boleh dikatakan commission.

P/s: political power sharing or boat rocking in rampas kuasa to dictate the budget, itu terpulung kepada perjuang dan pendekar negeri mereka masing2. untung means untung, rugi means rugi, ini tak boleh tipu atau sorok punya jugak.

57.



58. [Log in to Reply](#) **HBT456** Nov 25, 2018 12:42 AM

Chinese always believe no matter how bad the situation, never choose the extreme path of no return.

The strategy of pitching chinese to anti-chinese can never succeed.

<https://www.marketwatch.com/story/south-korea-dissolves-comfort-women-pact-as-tensions-with-japan-rise-2018-11-21>

Some issues just cannot be compensated via cash or donation, and these victims are real and human.

The worst part is ms park, a woman herself, decided to receive the donation after winning the general election.

P/s: can woman be perdana menteri in malaysia? in modern china, woman can never be the leader in communist party, refer jiang ching, the 4th wife of chairman mao.

59.



60. [Log in to Reply](#) **HBT456** Nov 25, 2018 12:13 AM

<https://www.channelnewsasia.com/news/asia/taiwan-ruling-party-dpp-major-defeat-local-election-kaohsiung-10965410>

Kinship is very important to chinese, and kmt taiwan won is of no surprise at all.

P/s: lim guan eng wants to use force to take over utar and tar college, another elayu mudah lupa?

61.



62. [Log in to Reply](#) **HBT456** Nov 24, 2018 5:09 PM

<https://www.thestar.com.my/news/nation/2018/11/23/not-ratifying-icerd-puts-the-country-to-shame/>

I feel sorry for him.

Why?

Not rectifying icerd wont put the country in shame, but, i think it would be best for him to find a new job since he knows government had no choice but to stop such funding.

I hope he can accept the real situation, and making statements like this is unfair to the ruling government.

P/s: the more lfl put such statements, the more he made the ministry of the past in shame.

63.



64. [Log in to Reply](#) **sibotak** Nov 23, 2018 11:55 AM

ICERD is good to implement it in a Relevant Racists Nation like
Mynamar, Rakhine & Phillipine , Malawi
We Malaysia are perfectlyBIG OK
We did not chase nor kill our ' Pendatang '
We did not Genocide our pendatang as in Myanmar & Phillipine

Which worst are practice by their own very Govt
Even if Myanmar think its right for them to chase the Rakhine people out
Its most polite & human to gives Notice to Vacate to these people
Can we here in Malaysia give Notice to our Pendatang ?
Above we know Israel is behind the scene . UN knows
So whats the Big deal of signing ICERD
When the proposal themselves cannot practice it

I,m touch by today's News Najib is unaware of JhoLow
He felt cheated & betrayed
By the way this indicates Riza Aziz ,Najib Step son must be abetting to JhoLow crime ,
perhaps Rosmah too. Najib seeing Rosmah splendid expenditure , sure Najib eyes are
not Blind
My own Grandmum hardly & failed saves for her Haj keeping her money from young till
old
I'm impress Rosmah can manage to saves from her Kid Savings till now
She can buy anything not just for the Haj. Haj & her Bags are just peanut
Najib is a True Clown to realize all these today
Aboves without knowing what went wrong ,where is the missing puzzle
Najib decides to close the investigations on OSA
OSA ? What so secretive about 1MDB money Loss like as if we are building Nuclear and
not let UN know
Now , today Najib confess of Jho low
It really confirm me , We had a Clown running Malaysia under Najib

65.



66. [Log in to Reply](#) **HBT456** Nov 23,2018 8:26 AM

Copy paste is the easiest task, even graduan tempatan copy-paste resume sebulat-bulat just to show they can write, and its not morally wrong or low class since majority of the young population is doing that, not only in malaysia because this is the expected behaviour in post internet era.

Summary and conclusion of an article or journals must be back-up with recognized references, bukan sekadar tangkap muat, manipulation, speculation atau reka sendiri just to sedapkan hati in real world.

I wont give her good marks for that, and what she assumed is only half baked political conclusion, reports kata ini itu, mesti betul, dan mesti boleh jadi?

If she is a mp, she will loose lor.

When usd1 was forced peg to myr3.80 coupled with capital control policies in 1998, and GE was delayed 2 years later, bn won almost 90% of the votes including sabah with slogan of rm200 per vote after this delay.

I was not a voter during that era, can i claim itu bukan salah saya, itu adalah salah dulu punya voters for that, tak boleh kan?

Yup, politics, public relation atau entertainment industries memang macam itu, opponents akan korek their past and use it as a personal smear campaign, even trump punya amerika syarikat is doing that and voters of the concerned issue to decide in the ballot boxes, tak boleh tipu punya, dan tak bolen sorok punya.

Of course, in malaysia, personal smear campaign would be targeted from race angle, and everyone is aware of that, and thats how this country politics is built dari dulu hingga sekarang.

The political coalition that win will decide what to do in 5 years tak kisah boleh atau tidak, untung atau rugi, janji ikut citarasa mereka dengan portfolio and programmes to generate jobs, thats why its not a surprise to see few young malay technicians just to change light bulb in government sector, or in other words, tangkap muat to full fill the requirement set up by dulu punya bn's winning atau concenses formula.

Will ph follow bn punya winning/concensus formula that they are comfortable, confident and sure win to stay relevant?

If they do that, will there be another scandal?

As long as they have the greed to empower themselves, families, party members and their sahabat perjuang, the chances of another scandal will come up is high though i sure hope that wont happen.

P/s: the sikap tahi lembu of forming 2/3 majority memang tak betul dan tak laku punya dari dulu hingga sekarang, but if they still in denials, yang susah dan sengsara adalah hati dan jiwa parti mereka, bukan warganegara berbilang kaum di luar sana.

67.



68. [Log in to Reply](#) **Magdalene L.** Nov 22, 2018 9:53 PM

The Asian Financial Crisis (AFC) serves as a good lesson for every country, and hopefully, this precious lesson became the best teacher for past mistakes. Tun M spontaneous measures during the 1997/98 Asian financial crisis to insulate Malaysia economy and the ringgit against further speculative attacks by unscrupulous hedge funds and currency speculators was brilliant from my personal perspective. M'sia Ringgit suffered the lest during the AFC and recovered fast from the impact comparing to other neighboring

countries. There are many perceptions on this, but again, as a Malaysian, such decision not necessarily being taken by any leaders, but a leader who dare to make the tough decision, which is not gaining popular acceptance during that time. History and time will prove if the decision is brilliant or stupid. And you cannot get anyone who is not on the same par of thinking level to understand the decision made.

So what went wrong when backing then and now?

We are unable to avoid globalization, technological advancement and the fast pace of the changes in this era. Strength without agility is a mere mass.

"No economy can succeed without a high-quality workforce, particularly in an age of globalization and technical change"- Ben Bernanke

In my opinion, the biggest issue Malaysia is facing is the brain drain. Without the good quality workforce, how much capital investment is basically a waste as no one is good in putting these investments into efficient production. Malaysia is an exporting country, including exporting all its high intelligence people out of the countries. One thing to note, the operation cost in Malaysia is not low, not because of the basic salary, but the efficiency of the workforce. No matter how low the salary the company pay, the efficiency, and output is not there. How to improve from there if we have such a low output and inefficient workforce? A one-person job has to have 3-4 people to complete, and probably that cost more than one person higher salary.

Good people ensure quality work. This is very much needed especially in the government machinery. Without good quality people, all the funds rendered are not into proper use, whats more to ensure the lower level or the uneducated level can benefit from assistance. The right attitude must be planted into our people to understand academic is not just a paper or certificate, but the right utilization of the skills learned. Education System in Malaysia needs a serious review, and from my personal view, Tun M is the best candidate for the position. I am not saying others are not good, but I personally feel you are the right ones who can make a turnaround.

China, US or even our closest neighbor; Singapore is viewing on AI. I suppose some MNCs in Malaysia is also looking into AI. AI is not cheap, but somehow the promising efficiency is there, and the implementation of AI will ensure more people became jobless. In the United States, estimates are that 6% of US jobs will be gone by 2021 to robots and that the chances of losing a job to a robot are 50% over the next 20 years. According to Equipment World which reports on the construction equipment industry, 500,000 construction jobs will be replaced by artificial intelligence and robots by 2020. Are the Malaysian ready for this? Even an e-hailing app caught them in tremor, resist to accept life has changed, and some group of people is still unwilling to face the cruelty of the real world. With the technology advancement and the lightning speed transformation of today's digitalization of business model, who else can they put the blame to? Are they expecting Malaysia to ban all technologies that was developed so that we all remain in the old era? There is no doubt, the education level of Malaysian has improved

comparing to the past. The gap that Tun M used to worry has narrowed down, but the next question is not about race anymore. Are we (Malaysian) good enough to compete globally when globalization made each country became borderless with FTAs.

Technology is a powerful thing. It fastens everything, but it is also scary. Government intervention is necessary to ensure ethical and legalized business dealing ongoing, or otherwise, things will get out of hands before one can take preventive actions to contain the problem. In order not to be a beggar country to our neighbor, we must first become a strong and robust country which can compete with our neighbor, or else then we will continue be hoping someone will come to our rescue. Therefore, Human Capital is the most important a country must invest to ensure continuous growth. Continuous learning is inevitable. Malaysia is always a special country where we have three races who can live in harmony with the multicultural background that allows us to be strong. We want to ensure globalization do not destroy our special culture, while we localized the technology. Not to say, our environment. Who is going to look after our environment if we have people who do not bother to think about our future generation? Such as Bauxite mining in Kuantan purely for personal profiteering at the expense of the environment and our future generation? The temptation to take the easy road is always there. It is as easy as staying in bed in the morning and sleeping in. But discipline is paramount to ultimate success and victory for any leader and any team.

Again, these are my humble views, while I am resting and found some time reading your blogs. Your impressive speech made me want to share some opinion here. I know you are facing all sort of challenges, but again, be tough and be brave.

Leadership is not about the election, but about the next generation.

I wish you and Tun Siti Hasma remain healthy, wealthy and suave and pretty always.

69.



70. [Log in to Reply](#) **HBT456** Nov 20, 2018 9:15 AM

Financial planners too is part of the must have dna to create jobs for the federal government to earn tax revenue, just like registered wedding planners and property negotiators.

We need to go for the compulsory exams in order to tap this service industry, just like getting driving licenses to drive on roads.

Road sign boards with chinese language in selangor state neighbourhood property shows the stare ministry that oversee such portf, tak tahu road signs are for local drivers on road to read, bukan untuk tourists to read?

<https://www.thestar.com.my/news/nation/2018/11/20/dr-m-insiders-tried-stopping-govt-formation/>

I guess the previous governments at federal and state levels hold by ex-umno housing minister knows nothing about sovereign wealth and security, perhaps what umno cares is to make money, and they are weak and pampered.

Why?

The serious mistake that the ex-chairman of the bn government did was he gave them power of authority because he needs the malay supports in peninsula, sabah and sarawak, itu saja.

The rest is history.

<https://www.malaysiakini.com/news/452517>

The writer is a melayu muslim too.

Yup, they dont have love walaupun they called themselves muslim.

His intolerance only shows one thing, that is he only care about himself, he dosent care what will happen to the people there.

I understand how the general malay muslim feel about the icerd that is the ruling government is allowing a minority political party to tell the world that his indian race is being marginalized, tu dah melampau lor.

P/s: is she trying to stir racial stroke of mei 13 in setapak in post it era to show off her race is the smartest race in malaysia? Doesnt she knows niche market too is part of the servicing industry that create jobs for the federal government?

71.



72. [Log in to Reply Sri Sense](#) Nov 19,2018 9:47 PM

Good evening!

Baca ini di FMT

Prime Minister Dr Mahathir Mohamad has said that implementing the International Convention on the Elimination of All Forms of Racial Discrimination (ICERD) would entail amending the Federal Constitution, and this is an almost impossible thing to do.

He pointed out that a two-thirds parliamentary majority was needed for this to happen.

Link :<https://www.freemalaysiatoday.com/category/opinion/2018/11/19/is-mahathir-implying-our-constitution-is-discriminatory/>

Isu diatas telah buat ramai orang Melayu marah. I tengok kat FB, ada kawan2 pun sebut hal ini. Bloggers pun ramai bercakap. Malah ada kata DAP nak buat langkah Setapak, something like that la.

Oh ya I baru teringat kat i3 forum, you know the investment forum, there's one forum I dapati menarik berkenaan project tauke theedge, FUNDMYHOME. i3 ramai professional people. Most of them berduit samada retiree or kalau masih bekerja group upper level management. Interesting baca argument mereka.

I pelik tauke theedge ada project ini. Because for retail investors like me, theedge adalah tempat financial news. At one time theedge ada satu cawangan berita politik. I dan kawan2 tak minat baca theedge masa tu, theedge buat kami confused hahaha Kami lari kat thestar, baca business news hahaha

Berbalik pada FUNDMYHOME ada mixed reviews. I personally tak minat. Dulu2 I pernah kerja dengan housing developer. I ingat masa tu yang mana tak ada income tax tak boleh ambil bank loan, so mereka bayar cash, ikut progress payment. Golongan ini usually adalah peniaga kecil kecilan seperti peniaga pasar malam. But nowadays rumah dah siap dibina tinggal masuk sahaja. FUNDMYHOME downpayment 20% I think thats too high. Lebih baik beli rumah direct terus.

In my area I pernah tanya satu penyewa, berapa dia sewa, dia jawab 2K. Thats high I bayar bank loan pun half of that. Then again we only ambil 50% loan.

I sometimes tak faham kenapa orang nak tunjuk mampu when tak mampu. Its like at one time ada offer kereta BMW, if I'm not mistaken, first 2 year bayar low, third year bayar tinggi, something like that la, I also tak faham ada yang minat dengan scheme ini.

I think apa yang lacking dengan masyarkat sekarang adalah financial planning.

Just saying!

73.



74. [Log in to Reply](#) **WandyCaswady** Nov 19,2018 6:34 PM

Assalamuaalaikum...

Dear Government...

Beer is haram... But you collect the taxes n sells it openly in the seven Eleven store...

Smoking is prohibited by you guys so called government... But u sells it in the seven eleven store n collect its taxes... But u guys made a new law about smoking in the public while u guys takes no action to people whom sells it... Dun be such a hypocrite government...

If the marijuana is being taxes... Will you guys so called Islamic Government sells it openly? Fact is a fact that no one in this world died because of marijuana overdosed...

Stop being a hypocrite dear doctor in the house... Think wisely... Jazakumullahu khairan kathiraa...

75.



76. [Log in to Reply Sri Sense](#) Nov 19,2018 12:19 PM

Tun

I sambung sikit, berkenaan game online, seperti I sebut earlier game online milik American. Players worldwide.

For some especially American they are able to play both in the old site and new site. Meaning if they don't like the new site they can go to the old site and play. However for us the outsiders, dulu dapat main game kat old site but now the old site unavailable for us, we are stuck in the new site. It is not about game level. It is about kuasa memilih.

So pada yang suka komen benda yang mereka tak tahu baik diam sahaja.

77.



78. [Log in to Reply Sri Sense](#) Nov 19,2018 11:38 AM

GOOD AFTERNOON YAB TUN

Tun, nak bela anak ini bukan mudah. RD, its ok to worry. Anak lelaki dan perempuan sama. Bezanya anak lelaki lebih degil. But that doesn't mean sampai tua mereka akan begitu. Sebagai parents kita hanya boleh mendidik mereka dengan baik.

I online sejak mula2 Malaysia ada internet. At one time bila I gaduh dengan anak, I pernah masuk chat room luahkan kesedihan. Ada Mat Salih – American tanya, teenager? I jawab, Yes. Dia jawab, That's normal.

Berbalik pada MRSM, are you aware nak masuk MRSM kena ada ribu2 dalam tangan, bukan saja takat budak atau anak cemerlang. Bagi budak lelaki ada kelonggaran sedikit sebab ramai budak lelaki kurang cemerlang dari budak perempuan.

I teringat budak lelaki yang masuk MRSM, dia mengadu makan malam tak sedap, bagi ikan jacket masak sup. I sampai pening fikir apa itu ikan jacket. Kenalah budak itu hantar gambar ikan.

Rupanya ikan cencaru. Well kalau ikan cencaru masak sup memanglah tak sedap sebab ikan ini rasa tidak lemak, tidak manis, kalau goreng or panggang cich dengan kicap ok.

Itulah life budak2 MRSM.

Zaman husband I dulu masuk asrama, kalau curi biskut, milo tu biasa, warden pun tak marah. Jangan curi duit. Tapi zaman sekarang curi duit, talipon, cikgu yang appointed jadi ibu angkat also tak peduli. Everything like no hal.

Sekian terima kasih.

79.



80. [Log in to Reply](#) **HBT456** Nov 19, 2018 8:42 AM

Bak kata, there is no perfect human beings, but there are perfect intentions.

Adakah itu struggle, atau adakah itu must do, the decision is in the hands of the land owners.

It is still come back to chickens and eggs issues.

We have general election in every 5 years, and dont forget, the chosen ones need to compete with the neighbouring countries to get the best brains and talents to grow the economy.

P/s: it is either you are with them, or not with them, the choice is in your hand.

81.



82. [Log in to Reply](#) **HBT456** Nov 19, 2018 8:28 AM

Of course beggars cant choose because they would be halau by the owners since mereka ini pasti akan menjolok mata and would distrust the common people who do not have the norm of begging for living.

Unless she wants the beggars to go into her place to show off she has humanity like she is kind kut, kan tu bukan duit pocketnya, tak gitu?

Online game yang saya tahu adalah you need to complete this level before you can go for next level, where got gostan one to the old site punya.

Frankly speaking, icerd at un level is not needed at all, wasting taxpayer monies just to create a position in pmo.

Why?

Though there are no rules to define racial and religion issues, but everyone is aware what can be done, what cannot be done.

Jika betul2 mahu tunjuk perasaan, the malay muslim must go to putrajaya there to tunjuk, kan tu wilayah persekutuan hanya untuk melayu muslim, betul tak?

<https://www.malaysiakini.com/news/452483>

From the picture, you will know why they did that.

To protect the federal and state constitutions, it is up to the political parties of the divide to decide, and voters to vote.

P/s: when umno and pas mps chosen the racist way out, then, the non umno and pas mps also have the same right to choose the racist way out, and whoever got the numbers, they will form the cabinet and name the pm for the next 5 years, itu saja.

83.



84. [Log in to Reply Hajar](#) Nov 19, 2018 8:05 AM

Salam Dearest YAB PM Tun Dr. Mahathir,

Wow! Bravo Tun!

Such a brilliant speech and very up-to-date too! Very impressive!

The younger generation (especially younger leaders in Malaysia) should feel embarrassed with Tun's vast knowledge about new technologies, and the need to acquire the latest technology used by others (I believe Tun walks the talk) in order to be on par with the developed nations.

Unfortunately in Malaysia there are many leaders who are so ignorant in many aspects, and quite a number of them are so outdated in their approach.

Yes, as Tun rightly pointed out "EDUCATION is the answer especially knowledge of Artificial Intelligence and its application."

Our students must be equipped with both the 'dunia and akhirat' knowledge (the right knowledge). As for Muslims, they must be taught about Islam (subjek Agama) at a very young age. Please increase the number of hours for students to learn about Islam and its

history. From my observation, there are many Muslims who are so ignorant about Islam (including old people). Some do not even know the purpose of performing Hajj (part of 'Rukun Islam'). It's not easy to get 'Haji Mabruur'. So we must not make any unintelligent statement about Hajj and its purpose. I also believe that parents are fully responsible for their children's behavior (conduct). But as always, some people like to blame others for their own failure.

Thank you Tun.

– May Allah SWT bless Tun and family –

85.



86. [Log in to Reply Sri Sense](#) Nov 18, 2018 6:28 PM

Good evening

I am also confused, tak tahu siapa yang berkuasa dekat sekolah kerajaan, kementerian ka? pengetua ka? head of PIBG ka? Mereka ada guideline ka? Atau atas kepandaian head masing2.

Berbalik pada earlier joke, bila I sebut baju nikah pun hilang ramai yang ketawa besar kat family group, tapi budak yang kena terpinga2. Hubby kata tak dapat kawin lah semua hilang hahaha

Tun,

Zaman dulu budak2 dari keluarga susah masuk asrama supaya dapat makan cukup. Makan minum semua terjaga.

Zaman sekarang semua parents muda nak hantar anak mereka masuk MRSM, the in thing. More above showing off, trying to make a really big impression. Moreover now nak MRSM bukan cheap, bukan calang calang orang mampu.

Zaman husband I muda dulu semua ada biasiswa. Zaman sekarang nak belajar semua loan. Walau interest low but still its a loan. Loan kena bayar bukan free. Graduan tak boleh memilih kerja, lepak2, main2 handphone, kena cari kerja cepat supaya hutang cepat berbayar.

Zaman dulu susah cari kerja bila dapat kerja bukan main bangga lagi, dah mampu tanggung diri sendiri. Dah mampu belanja mak ayah. Dah boleh kumpul duit untuk kawin.

Tun cerita about age of disruption, I teringat ini.

Its about the game online yang I main. A player said he rather be in the old site sebab the new site banyak benda baru jadi disruption. For him ada choice old and new, but for many of us there kalau kena campak kat new site tak dapat lari balik kat old site. No choice. Same seperti phrase beggars can't be choosers. It means that when you can't have exactly what you want, you should be satisfied with whatever you are given.

Sekian, Terima Kaseh!.

87.



88. [Log in to Reply](#) **RD.** Nov 18, 2018 1:02 PM

Saya terbaca tulisan Saudari Sri Sense mengenai kecurian barangan-peribadi murid di Sekolah Asrama Penuh. Pada pandangan saya tabiat mencuri dikalangan anak-anak, kebarangkalian-besar berpunca dari 'amalan penghapus dosa' yang diajar dalam pelajaran 'Agama' di sekolah.

Saya pernah menulis mengenainya sedikit masa dulu dan saya ingin ulang sekali lagi supaya Kementerian Pendidikan dapat memperbaiki kaedah pengajaran Agama yang regressive dikalangan anak-anak kita.

JANGAN ajar anak-anak kecil kita, terutamanya di Sekolah Rendah bahawa... jika kita menunaikan Haji, semua dosa kita yang terdahulu, akan atau berkemungkinan terhapus. Secara tidak langsung, anak-anak akan berani buat jahat kerana percaya bahawa dosa itu boleh dibersihkan oleh sesuatu amalan ritual.

Saya beri satu contoh: Anak saya berumur 11 tahun ketika itu, di'tangkap' abangnya mencuri basikal jiran, dua lorong dibelakang rumah saya, bersama tiga kawan-kawannya. Saya paksa beliau pulangkan serta-merta kedalam pagar yang penghuninya tiada dirumah. Saya perhatikan dari jauh, risau jika sesiapa datang pukul anak saya. Pada malamnya, saya cuba nasihatkannya dengan bertanya... 'Arith, apa yang akan Arith rasa, jika barang kita pula yang dicuri orang?' Jawabnya... 'Ek-eleh Abah, Arith besar nanti, Arith pergi Haji, habislah dosa Arith Abah'.

Terkejut buruk saya. Saya tidak pernah ajar atau cerita kepada anak-anak mengenai amalan-penebus-dosa. Malah, soal dosa atau pahala pun saya jarang sebut apabila mengajar anak-anak. Sebab itu saya amat yakin bahawa ibadat-Haji-sebagai-penebus-dosa ini di ajar oleh Ustaz/Ustazah di sekolah.

Cara mengajar dosa & pahala dengan teknik menakutkan anak-anak sudah tidak lagi berkesan dizaman moden ini. Contohnya: Kita ajar mereka... jangan mencuri, nanti diNeraka Allah akan potong tangan.

Anak-anak yang sudah terbiasa dengan cerita kartun di TV tidak akan rasa terkesan apa-apa. Maklumlah, dalam cerita kartun, kepala terputus pun boleh bersambung kembali.

Lebih baik kita didik mereka secara lebih positif. Misalnya; Jangan buat jahat, nanti emej Agama kita dan Allah yang kita kasihi akan dipandang serong dan dihina oleh bukan-Islam.

JANGAN dididik anak-anak kecil dengan pendekatan menakut-nakutkan apabila mengajar Agama di sekolah. Ia akan menghasilkan Umat Islam yang berfikiran jumud, pendek akal dan tidak rasional. Lebih buruk lagi kesannya kepada mental anak-anak kecil apabila dikaitkan pengajaran Agama dengan kisah mistik atau alam ghaib. Ditokok-tambah dengan cerita, kisah atau kepercayaan karut-marut mengenai hantu, jin, iblis & syaitan ketelinga dan minda anak kecil kita.

Kesannya nanti:-

- anak-anak akan jadi phobia pada tempat gelap.
- Bila terdengar petir/kilat dilangit, anak saya yang lain, berusia 14 tahun ketika itu, secara spontan berkata... 'Allah sedang menembak iblis/syaitan'. Lagi sekali, saya terkejut-beruk. Secara tidak langsung, dia telah menghina Allah yang Maha Berkuasa... 'Maha Berkuasa' mai kot mana, jika perlu guna senapang yang dicipta manusia untuk menembak iblis/syaitan.

Lebih malang lagi, jika cerita-Allah-tembak-syaitan-guna-panahan-kilat/petir ini didengar oleh bukan-Islam yang mengetahui ilmu-sains. Sudah tentu mereka akan tertawakan kepercayaan kita.

Akhirnya:-

-Akibat terlalu percaya pada iblis & syaitan, anak-anak kita paling terpengaruh dan terkesan dengan apa dipecahkan oleh golongan scientific sebagai 'masalah' mental dalam gejala Hysteria yang kerap berlaku dikalangan anak-anak Melayu.

Pernah kita dengar anak-anak Cina & India kena Hysteria secara 'berjemaah'?

Sebab itu Agama Islam tidak dihormati dan anggap sebagai, jumud, kejam, tidak bertamaddun, tidak boleh terima perbezaan pendapat dan mudah melenting bila berbeza pandangan. Anggap pendapat kita saja yang betul. Percaya kepada jampi-serapah, cerita hantu, toyol, iblis & syaitan. Lebih malang lagi, apabila perbuatan Melayu-Islam yang ganas, keji, dan karut-marut, disensasikan pula oleh media & akhbar-Melayu demi meningkatkan penjualan majalah/akhbar... dimuka depan pulak tu. Cerita mengenai kehebatan berbina 4 tinggal serumah, keberkesanan jamu/minuman kesihatan dan ubat-kuat kegunaan diatas ranjang. Akibatnya, Bangsa & Agama kita dikaitkan dengan tahyol-mahyul mengarut, keganasan, sumbang-mahram, gila-sex, liwat, rogol anak-sendiri dan lain-lain.

Mungkin ada baiknya subject 'Agama' dikurangkan dan digantikan dengan pelajaran 'technology' seperti yang Tun cadangan dalam ucapan APEC.

Saya perhatikan RTM juga sudah mula menyiarkan rencana science & technology seperti, How its made, Impossible Engineering dan lain-lain. Rencana berupa input-minda seperti ini sangat baik terutamanya kepada anak-anak muda.

89.



90. [Log in to Reply](#) **HBT456** Nov 18, 2018 8:10 AM

<https://www.thestar.com.my/news/nation/2018/11/18/im-no-crazy-rich-asian-says-instagram-star-chryseis-tan-the-daughter-of-malaysian-tycoon-vincent-tan/>

Is it because her husband is of naza group family members, berjaya group has hak istimewa?

I sure hope under the 7th pm, he will treat all malaysians and foreigners investing businesses in this country with fairness and equality tanpa pilih kasih, atau quota bumiputra status.

P/s: it is a blessing to see some malaysians made this far, but it would be best and safer for them not to link themselves to any political parties to prove they can do it without favortism, atau hak istimewa.

91.



92. [Log in to Reply](#) **HBT456** Nov 18, 2018 7:38 AM

The anti-icerd rally will only show malaysia is a country that do allow freedom of religion and human rights under the federal and monarchy constitution under 7th pm of malaysia.

P/s: did goldman sachs cheat malaysian top civil servants for their habit in accepting bribes behind them, and until today, jho low is rumoured to be in china, you percaya ke?

93.



94. [Log in to Reply](#) **HBT456** Nov 18, 2018 7:26 AM

Those ikan bilis issues that she mentioned are of long overdue and when hukum hudud pas dilaksanakan, there will be a lot of malay oku tanpa tangan begging in this country that will menjolok mata dan perasaan dunia.

It is not a secret especially among their circles of influences what, janji menang.

Umno and pas under yb zahid and tok hadi awang decided to merge and rally anti-icerd on 08122018 in kl kerana mereka muslim, but that does not mean they are above the law but if kdn and pdrm allow them to do so, thats the decision ph needs to decide.

Moreover, they have been doing this all the time during bn, and its up to the 7th pm to decide whether he needs their votes to stay relevant or not, itu saja.

The more they tunjuk their perasaan, the more they make themselves stupid, boros, inferior, weak, tak nak mengaku salah pilih strategy, flip flop lalang, bangga just to cover themselves and mereka patuh berundur and get someone to take over their presidency.

P/s: but, when comes to such critical issue, majoriti mereka akan jadi pak pekak, dan pak buta kerana takut hilang hak istimewa melayu negeri mereka masing2 kut.

95.



96. [Log in to Reply Sri Sense](#) Nov 17, 2018 11:13 PM

Good evening YAB Tun

I baca online sebentar tadi; melalui school time table Tun dapat tahu sekolah sekarang banyak pelajaran agama.

I pernah sebut sini much earlier, anak saudara punya anak, bersekolah di Lembah Klang, sekolah biasa tapi lagak sekolah ini macam sekolah agama.

I juga ada sebut disini dulu, di sebuah sekolah asrama penuh MARA, budak2 di suruh beli tablets, alasan diberi Pengetua sekolah asrama jauh kat hutan, mereka juga dibenarkan guna handphone.

I juga tertarik baca isu kasut hitam putih. About 2 years ago, ada budak masuk asrama minta beli kasut sekolah. Memandangkan keluarganya agak susah, kami belikan. Yang anehnya kasut satu pasang hitam satu pasang putih. Katanya boleh pakai dua2 ikut aturcara.

Selain tu kami belikan baju Melayu sepasang katanya nak pakai time dinner. Baju Melayu warna putih sepasang dia dah ada. Tapi tak lama lepas itu, apa kita beli hilang dan apa yang dia ada turut kena songlap oleh teman se asrama, cikgu pangkat mak angkat also make dunno. Can you imagine bukan saja baju, seluar dalam, duit, talipon also kena curi. I sampai buat joke, haik baju nikah pun hilang hahaha

Sekian, terima kaseh.

© 2018 Chedet — All Rights Reserved.

Source: <http://chedet.cc/?p=2914>