

LIBOR

Chedet.co.cc

January 14, 2013

By Tun Dr. Mahathir Mohamad

1. The world is Eurocentric. We trust Europe and Europeans almost unreservedly. The standards are set by them and we follow these standards unquestioningly.
2. Thus banking! The so-called conventional banking system was invented by the Europeans. Today the whole world accepts and practices this banking system.
3. Lately the Islamic banking (no interest) system has been introduced. But it is no match for the Western initiated "conventional" banking system.
4. But we now know that the current financial crisis affecting the West is due to the Western banking system or more precisely its abuse. That it can be abused means that it is not the perfect system it is made out to be.
5. We have heard about sub-prime lending, leveraging, derivatives, securitisation, bundling and insuring etc etc.
6. Now it is the turn of the LIBOR – the London Interbank Offer Rate – the rate of interests which banks may be guided by.
7. We thought the rates were fixed in heaven and no one should question them. But now we read that a number of European banks had fixed the rates so they can increase their profits. And this is considered to be wrong, to be price fixing.
8. The banks involved are the big ones, the ones which cannot be allowed to fail, the ones which are supposed to be honest. They were cheating.
9. The press reports that they were fined. By whom? By the United States of America. And they have paid the fines to America.
10. The question is, is it only America which suffered and lost money due to the fixing of the LIBOR by the major banks of Europe. Do these banks lend money only to America? I don't think so. The UBS (Union Bank of Switzerland) lent money to Europeans and Asian countries as well.
11. If America lost money through the operation of the LIBOR surely other countries which borrowed money from the banks which fixed the rates must also lose money. But these other countries have not been paid by any of the banks which fixed the rates together with UBS. Why is America privileged when other countries are not-compensated? Why aren't the other countries instituting legal action to find these banks guilty and fixing the fines that they must pay.

12. We in Malaysia, I believe are also guided in fixing interest rates by LIBOR. But I don't think our banks participated in fixing the rates. Our banks may or may not have benefited from being guided by LIBOR. But they are not guilty. The borrowers have no claim on them.

13. Banking is a shadowy business. People do not really know what they are doing. We accept that the loans they give out help to create wealth. Certainly the amount of money in circulation is very much bigger than the money issued by the Government.

14. The banks' rights to create and lend money are obviously necessary if the economy is to grow and wealth generated. But power corrupts and the right to create money is a very important power conferred on the banks. But banks need not be too secretive. We need to know the limits of their power. It is the unlimited power that banks exercise that lead to the sub-prime loans and the consequent financial crisis in America and Europe.

15. When banks abuse their power the public and the nations have to pay a high price. In the case of America and Europe four years have passed and we still don't see the light at the end of the tunnel.

16. If we are to avoid a recurrence of the crisis; if Malaysia wants to remain free of a similar crisis we need to know more about the rules of banking and the limits of their privilege.

17. I am writing this as a layman. I know my knowledge about banking and finance is negligible. But I feel the need to express the opinion of the ordinary man who may have to pay a high price while banks abuse the power vested with them.

83 Comments

1.  HBT456

January 28, 2013 at 2:59 PM | [Permalink](#)

Punggol East is won by Worker Party, a Chinese lady.

2.  sudin

January 26, 2013 at 8:29 AM | [Permalink](#)

Salam Tun.

Back in 1997, when Anwar raised the interest rate to >20% against the wishes of Dr. M and all Malaysians, property buyers are forced to pay their loan instalments >20% higher. Many defaulted and reluctantly witnessed their properties auctioned at a much lower than market price, which were insufficient to cover the outstanding loan amount!! Thus they ended up losing their properties while simultaneously still owing large amount to the banks, facing the impending bankruptcy notice!!!

How the parents were struggling to upkeep their families just for sake of surviving.
How embarrassing for these parents to see their "just eligible to vote" children to blindly listen & believe to Anwar's 1001 slanderous garbage!!
How pitiful for the likes of 'balance' to continuously yell out "We want change, we want change"!
How can Malaysia achieve the "developed country" status when so many of her population are unwary morons of Anwar's "I can fool all of my supporters all of the time"!



3. sudin

January 25, 2013 at 11:50 PM | [Permalink](#)

Salam Tun.

Referring to Tun's statement,
"When banks abuse their power the public and the nations have to pay a high price."

What about the time when Anwar abused his power as the MOF and did not follow Tun's instruction when he allowed banks to loan share scripts to renowned crooks Soros & gang, and encouraged those crooks to go on a "merry-selling spree" of those shares causing the KLCI to nosedive from 1200+ to its lowest ever 200+???

Soros & gang then bought those same shares at a nominal price and making tens (if not hundreds) of RMbillion profit, leaving behind Malaysian investors gasping and waiting for the call of bankruptcy!!!

How can Anwar allowed himself to continue living in this world?
How those "he can fool all of them all of the time" supporters still allowed themselves to be fooled until now??



4. wajaperak

January 23, 2013 at 11:04 AM | [Permalink](#)

Assallammualaikum Tun..
Terima kasih kerana ruangan..

HBT456....Tsk..Tsk..
Why would you like to antagonist good people like Tun Tuah and Madame Hajar...?
Where is your toe?
Where is the line?

See you stepped way over the line...
Step back and toe the line..
By the way..
Do your son suffer Oedipus Complex..
And you the Electra Complex..?
Do you have video of your indulgences of your past time?
If you do..enjoy them and refrain from meddling into another religion that is not your's..

Pst..(Was it good?...Ahem..:)

Tun Terima Kasih..



5. *HBT456*

January 23, 2013 at 8:49 AM | [Permalink](#)

How do you know why the Allah is not use in Chinese bible?

Thanks to Confucius struggling who made Education is part of the Political system in word.

In Chinese, 上帝 = Allah = God = Tuhan.

If my Emperor is PENYAYANG RAKYAT of multi-racial ethnics, I am sure HIS ROYAL EXCELLENCY will use the word "Tuhan" in Bahasa Malaysia.

The word is stipulated terang2 in RUKUN NEGARA and NEGARAKU.

Janganlah mencarut and made yourself a disgrace to Malaysians, King, States' Sultan and the 14 UN-FEDERATED and FEDERATED UNITED STATES of Malaysia.



6. *Tuntuah*

January 23, 2013 at 12:36 AM | [Permalink](#)

Puan Hbt.

I have told you previously, kau dengan agama kau dan aku dengan agama aku. Tak paham ker?

What u believed is not my problem and what i believed is not your problem. U with ur god and i with mine. Told you that, a people like you were there 1400++ years ago. So my Allah taught us what to do when we meet people like u. So u with ur religion n me with mine. We respect ur religion n ur believed. As a return you need to respect mine as well.

So please dont gave lame excuses etc etc. Just respect what other people believed. Is that so hard to do HBT?

Oh yes. Why bible bahasa malaysia aje yang nak guna perkataan ALLAH? Why english or tamil or mandarin bible not using it?

Tell you what, any language in this world when teaching Islam, we use the same word. ALLAH. Why? We have no intention to 'cheat' other people to believe IN our GOD = ALLAH.



7. *HBT456*

January 22, 2013 at 9:18 PM | [Permalink](#)

Puan Hajar,

I think Bugis leaders prefer to call themselves as Bugis since Singapore has Bugis Road there.

Mr Lee Kuan Yew's grandma stayed in Kampung Jawa in Singapore before independent.

Who forces Tun Dr MM to make the maverick decision that caused the country lost billion?

People like you.

I sang Selangor state song when I was in Primary school with the word "Allah" as brought by the Perlis ex-mufti, Dr Azri.

Am I melampau or Puan Hajar melampau?

What makes you so special that only you can use the word "Allah" since we have general election in every 5 years?

Did I said I pray to "Allah"?

I am not a Muslim, so I won't use the word "Allah".

Will Christian in Sabah uses "Allah", I will leave for them to decide.

Therefore, yang melampau adalah Melayu you.



8. *hajar*

January 22, 2013 at 8:51 PM | [Permalink](#)

Salam YAB & diKasihi Tun,

Mohon izin Tun:

1. Kepada Puan "HBT456", tolong berhenti MERPERSENDA kalimah ALLAH. Anda amat MELAMPAU. Anda TIDAK MENGHORMATI perasaan semua penganut agama ISLAM dengan kenyataan-kenyataan anda yang menggunakan kalimah ALLAH di blog ini. Anda bukan Islam, jadi tolong jangan sekali-kali manyalah-guna kalimah ALLAH. Anda memang sekepala dengan Lim Guan Eng dalam isu kalimah ALLAH ini.

2. Lagi satu, saya bangga menjadi MELAYU, tapi bila saya di luar negara, saya katakan saya "Malaysian". Tapi dalam perkataan "Malaysian" ada perkataan "Malay", yaitu MELAYU. Saya rasa amat bertuah dilahirkan sebagai MELAYU. No one can deny this fact – I am a MALAY.

3. Di Singapura perkataan MELAYU diganti dengan "Bugis", "Jawa", etc. dengan niat mahu Melayu berpecah-pecah supaya mereka rasa mereka berbeza.

Maaf Tun sebab terkeluar dari tajuk artikel..

Terima kasih Tun.

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



9. HBT456

January 22, 2013 at 6:12 PM | [Permalink](#)

Amin Tan,

Thank you for telling me that.

I have worked with Malays for 20 years, are they worst than Chinese, Bumiputra or Indians?

No.

They can be as good as everyone of us.

But, they have to adapt, independent and be multi-tasking since economic cycle is getting shorter and shorter that would shoot up inflation rate that would affect him and the government.

Islam is as good as Christianity, Buddhism or any other religions.

What made religions look back is when they use religions as "weapons" to oppress freedom of expression via threats or blackmail (note: he blackmailed me as if I am stupid about Islam Civilization).

That's bad for him and his family.

It's better off for us to deal with this dilemma today.

At least, we know how people judge us via votes.



10. amin tan

January 22, 2013 at 5:44 PM | [Permalink](#)

Dear Tun,

Please allow me to address Sudin,

Dear Sudin,

What HBT 456 say is right. She is a normal Chinese woman living in PJ. She does not understand what god means. She does not has an idea at all regarding the concept of god because she cannot see or touch it. She does not understand alam ghaib. She is an absolute and pure kafirun. She is innocent and she carries 2 votes for Barisan Nasional, she and her son. She is on our side.

""HBT456

January 22, 2013 at 4:22 PM | [Permalink](#)

Sorry, Sudin, I am not Muslim.

I don't to worship your version of "Allah".

Lu boleh buat apa?

Unless you want to go against PDRM?""

Dear HBT456,

You don't have to call the police. Sudin is a nice person. He is a Special Branch officer.

amin tan



11. *tok jangut*

January 22, 2013 at 5:05 PM | [Permalink](#)

To wajaperak

I called Sudin a donkey because from his posts I come to that conclusion.

I do not know him, why would I have a grudge against him. I am just calling a spade, a spade.



12. *HBT456*

January 22, 2013 at 4:22 PM | [Permalink](#)

Sorry, Sudin, I am not Muslim.

I don't to worship your version of "Allah".

Lu boleh buat apa?

Unless you want to go against PDRM?

13.  *sudin*

January 22, 2013 at 4:17 PM | [Permalink](#)

Salam Tun.

To HBT,

Please refrain from likening the ALLAH to the Sultan or the Agong or to any other matter at all.

I expect you to be knowledgeable/intelligent enough to know the limit on your choice of words.

You have overstepped that limit!

14.  *HBT456*

January 22, 2013 at 3:45 PM | [Permalink](#)

Amin Tan,

You should stay in Kelantan and vote PAS as your leader.

There is only one "Allah" to me in Malaysia, that is YDP Agong Malaysia.

Since I am still a voter in PJ, my 2nd "Allah" is Sultan Selangor.

If I find that Kedah suits me better and registered myself as voter there during my retiring years, Sultan Kedah is my 2nd "Allah".

Don't forget, Malaysians belong to all of us when Sultan2 negeri Melayu agreed to be bind by "Constitutional Monarchy" in the 70s whereby each Sultan takes turn to be YDP Agong for 5 years.

15.  *amin tan*

January 22, 2013 at 3:08 PM | [Permalink](#)

Dear Tun,

Please allow me to answer HBT456.

Dear HBT456,

Malay by definition must be a muslim, as stipulated in the Malaysian constitution. A muslim is guided by the AlQuran an Sunnah nabi. Therefore to be a muslim or to convert to muslim a person must recite the Shahadah. It is called the Dua Kalimah Shahadah. There is no god except Allah, and Muhammad is the Messenger of Allah.

Communism is an ideology. It is not a religion like islam. Communists are atheists. They do not believe in the existence of god. They do not believe in the hereafter. They do not believe in the existence of heaven or hell. They are godless and worldly.

Some glory like winning a beauty pageant due to shapely body is not an important glory. The glory we can do without.

amin tan



16. HBT456

January 22, 2013 at 2:29 PM | [Permalink](#)

...does not have God...



17. HBT456

January 22, 2013 at 2:28 PM | [Permalink](#)

Amin Tan, Communist President also allows the PRC nationals to go for Ms Asia Pageant to bring glory back home.

Why?

If they don't allow, they will be changed because they know deep in their heart that's the way to make China strong.

You keep saying that Communist does have God.

What about you?



18. sudin

January 22, 2013 at 12:17 PM | [Permalink](#)

Salam Tun.

I wish to refer to Tun's statements,

"...a number of European banks had fixed the rates so they can increase their profits. And this is considered to be wrong, to be price fixing."

"The banks involved are the big ones, the ones which cannot be allowed to fail, the ones which are supposed to be honest. They were cheating."

Does that mean some Western banks have their own sets of rules?

While in Malaysia we have _Banking and Financial Institutions Act (BAFIA), the Malaysian Anti Money Laundering Act, Corporate Governance, it seems some of their banks are not governed by any Acts to ensure accountability and transparency???

Why are these countries always preach and demand/insist accountability and transparency to others while they have the right to be an exception?
The colonial days are long gone, but they remain to behave as colonialists!

It is desperados like Anwar that encourage them to take full advantage of our developing nation status!
Terlalu mengharapkan pertolongan dari mereka yang amat sangat mereka kehendaki/nanti2kan supaya kita terus mengikut telunjuk mereka.

Kenapalah si Anwar maniac tu tak habis2 menyusahkan kita!!
Kan ke dah molek dalam penjara dulu. Tempat tu memang paling sesuai untuknya.



19. *amin tan*

January 22, 2013 at 11:30 AM | [Permalink](#)

Dear Tun,
Please allow me to comment on HBT456,

""Do you know what I wish for the next decade?

I hope that Malay/Bumiputra beautiful women with education, brain, body, height and body can have the courage to apply for Ms Malaysia and other women pageants if they want to stand tall to show the world that Malaysia is a developed country without interference from political parties, especially mavericks like this one here, contohnya, this wajarperak if Malaysia wants to show the world that Islamic fund is for all Malaysians to pay "zakat/income tax" via bonds and equity via TRX to the country, bukan kepada masjid dia.""

It is stated in the holy Quran that muslim women must cover their 'aurat'. Aurat is the sensitive part of the body, including their hair, except their face and palms or hands. In a beauty pageant, women are paraded scantily dressed. This is not permissible in islam. In Malaysia, it is offensive for the Muslims to be involved in such pageant. Wallahu alam.

amin tan



20. *mubarakchan*

January 22, 2013 at 11:28 AM | [Permalink](#)

Tun

For wajaperak and those who do not find my taxi stories boring. Here is the first one. Years ago, I happened to be in Kyoto, Japan. I hailed a taxi in the street. And before I could say 'wajaperak', the elderly and thin taxi-driver with black round rimmed spectacles turned round and asked me where I came from. I answered 'Malaysia'. Then, he told me that he was in Burma during the war and what he did there he regretted very much and that he was very sorry for what he did. He had no choice as he was under military command. And he wished that there will be no more wars. His eyes were filled with tears

and recounted the experiences of those horrific years so far away from home as a young man. I was also moved by this man who knew how to say sorry. I told him I respected him very much for his sincerity in coming clean with his dark past. I did not ask him anything more. And he refused my tip ! We human beings are all the same under the skin ! This is why I never pre-judge people beforehand and I got cheated some of the time ! Ha ! Ha ! Ha !

I have met a few persons in my life who cannot say sorry. How many of us can say sorry ? And some who told me they would not cheat me and then they did ! And the most absurd are those who told me they do no wrong. Can you believe it !

Vote BN. All Malaysian especially the Malaysian Chinese please ! And I am not begging ! I have seen enough to say so and I even saw Lee Kuan Yew zoomed from zero to hero. Only history can tell what comes after this !



21. wajaperak

January 22, 2013 at 10:44 AM | [Permalink](#)

Assallammualaikum Tun..

Dear Mr Mubarak Chan..

Please forgive me and do not run me down for any error in my English..After all I graduated from kampung school only..

"Sesungguhnya pada kisah-kisah mereka itu terdapat pengajaran bagi orang-orang yang mempunyai akal." (Yusuf: 111)

Sesungguhnya pada peristiwa itu terdapat satu pengajaran yang memberi insaf bagi orang-orang yang berfikiran (yang celik mata hatinya). Al Imran 13.

I believe my small experience might be valuable to some..

I worked once as a vine cutter (timber industry).We cleared the root and overhanging vines that impeded the growth of any valuable timber.Some less valuable trees were poisoned.We were assigned through specific path through the jungle.We met poisonous snakes and a flash of a deer.There was the presence of elephant's and the air of a tiger..

Once while busy cutting through the path in my track ,I heard a commotion ..."up in the trees"

(Max.1986)

I thought it was a monkey or 'kokah',dropping down from the higher branch..To my utter surprise it was a young cub of ?sun bear..It ran past me while I was still in shock..

The moral of story is bear do climb trees and it is not applicable to run away from them climbing trees.My experince told me they are better climber..

Consequently your life experience maybe nothing for you by your own high standard's. But it may help me and to whom it may conscience..

Dear Mr Mubarak Chan..
Please consider some story for us for our past time pleasures..
Thank you..

Terima kasih Tun..



22. HBT456

January 22, 2013 at 10:30 AM | [Permalink](#)

Do you know what I wish for the next decade?

I hope that Malay/Bumiputra beautiful women with education, brain, body, height and body can have the courage to apply for Ms Malaysia and other women pageants if they want to stand tall to show the world that Malaysia is a developed country without interference from political parties, especially mavericks like this one here, contohnya, this wajarperak if Malaysia wants to show the world that Islamic fund is for all Malaysians to pay "zakat/income tax" via bonds and equity via TRX to the country, bukan kepada masjid dia.

If Cameron Highland can grow strawberry because of the Highlands, what else we can't do?



23. wajaperak

January 22, 2013 at 10:21 AM | [Permalink](#)

Assallammualaikum Tun..
Terima kasih kerana ruangan..

tok jangut

[[To sudin
You are a donkey. You bray for the sake of braying. Why don't you be like your master Mahathir]]

You are a holder Mister..

PHD?

Economic?

Bussiness?

Whatever..

Why are you belittling my fellow muslimin?

Why are you a holder behave like a thug?

Why hold the grudge??

Terima kasih Tun..

24.  tok jangut

January 22, 2013 at 8:47 AM | [Permalink](#)

To sudin

You are a donkey. You bray for the sake of braying. Why don't you be like your master Mahathir – use your brain. But sorry for you, your master Mahathir will not teach you to use your brain, he does not teach donkeys.

25.  sudin

January 21, 2013 at 10:53 PM | [Permalink](#)

Salam Tun.

Kepada orang2 Melayu dari utara (Kedah/Perlis), saya minta maaf sekiranya “loghat utara” yang saya gunakan pada posting terdahulu saya @January 21, 2013 1:43 PM itu tak berapa tepat.

26.  HBT456

January 21, 2013 at 5:49 PM | [Permalink](#)

<http://www.themalaysianinsider.com/malaysia/article/perkasa-threatens-to-pull-support-for-mca-mic-over-allah-bible-burning-row/>

After 55 years, if political Malay leader like this still exist, how to re-unite Malaysians?

If Ibrahim claimed himself as Melayu, then the Singh will claim themselves as Punjabi, the Syed will claim themselves as Mamak, Chinese will claim themselves as Han, Malays will claim themselves as Bugis, Jawa, etc....

What is Wawasan 2020?

27.  [chefais](#)

January 21, 2013 at 5:01 PM | [Permalink](#)

Bicara Jiwa & Minda : Masa Depan M & I selepas PRU13

<http://www.karangkraf.com>

28.  sudin

January 21, 2013 at 1:43 PM | [Permalink](#)

Salam Tun.

Sudah terang lagi bersuluh.

Sekarang dah sah rupa2nya si budak THS(The Hidden Secret) yang menganggap diri baru grad dan yang tak mampu kahwin tu adalah jenis paling jealous!!

Awat cik tak habaq awai2 lai yang cik dok jaki sampai gitu kali!

Dok lebih2 berSECRET tang jealous tu susah sikit nak pi ubat!

Kat Kedoh nu depa tak kenai cik kot?

Depa dah tau hang dok join "anti-Mohamaddian" tajaan Abdulazizomar dan si kafiak middleages tu!!

La tu hang tak dapat apa2 lah.

29.  sudin

January 21, 2013 at 1:43 PM | [Permalink](#)

Salam Tun.

Sudah terang lagi bersuluh.

Sekarang dah sah rupa2nya si budak THS(The Hidden Secret) yang menganggap diri baru grad dan yang tak mampu kahwin tu adalah jenis paling jealous!!

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La tu hang tak dapat apa2 lah.

30.  mj mohamad

January 21, 2013 at 1:30 PM | [Permalink](#)

Salam tun.

Khas buat "The Hidden Secret"..

Salam, inilah salah satu contoh anak Malaysia yg hatinya busuk penuh dengan segala kekotoran yg harus di"clorox"kan oleh lebih 25 juta rakyat Malaysia.

Kalau ingin menjadi berjaya seperti Tan Sri Syed Mokhtar haruslah berusaha dan tawakal. Walaupun tidak berjaya-jaya tapi terus berusaha dan tawakal. Kalau tidak

berjaya di dunia, di akhirat harap2 berjaya. Haruslah kita berbangga dengan pencapaian beliau. Beliau sentiasa berusaha walaupun ada ketikanya gagal juga.

Tahukah anda antara tujuan beliau ingin berjaya adalah untuk menolong anak bangsa, agama dan negara selain daripada keluarga sendiri.

Sedangkan kita dan ramai lagi asyik bersungut tak habis2. Pantang tengok orang lain senang sikit mulalah buat macam2 hal. Sepatutnya muhasabah diri, kot2 tk cukup sembahyng ke, dan amal ibadat lain. Perbanyakkan sembahyng sunat dan bacaan al-quran. Tingkatkan amal ibadat dan terus berusaha tanpa jemu.

Kalau kerja makan gaji, cuba cari alternatif untuk bekerja sendiri seterusnya boleh memberi gaji kepada org lain pulak. Kalau berniaga cari jalan macam mana untuk tingkatkan pendapatan perniagaan dan membantu orang lain berniaga.

Kalau tengok Tan Sri Syed Mokhtar boleh menguasai pelbagai cabang perniagaan cuba tanya diri sendiri kenapa saya tak boleh jadi macam beliau. Tanamkan sifat saya pun boleh dan terus berusaha. Jangan sempitkan akal yang telah dikurniakan oleh Allah s.w.t.

Catatan ini juga untuk diri sendiri, saudara dan rakyat malaysia yang ingin berjaya seperti Tan Sri Syed Mokhtar.

Bersihkan jiwa dan buanglah segala sifat yang dimurkai olehNya. Teruskan berusaha.

Inshaallah kita berjaya dunia dan akhirat.

W'slm



31. amin tan

January 21, 2013 at 11:35 AM | [Permalink](#)

Salam Tun,
Pohon izin saya komen sikit pasal 'Rahsia tersembunyi' atau 'The Hidden Secret'

""The Hidden Secret
January 21, 2013 at 10:28 AM | [Permalink](#)
Salam!

Cerita pasal Anwar Ibrahim dah , cerita pasal Nik Ajis pon dah, cerita pasal Harun Din pun sudah.

Kita dengar pulak cerita pasal Toneyh Puahahaha dan Syed Mokhtar.""

1. Daripada bacaan Tuan, saya nampak Tuan macam anti kerajaan dan penyokong kuat Pakatan Rakyat yang bersandarkan duit yahudi George Soros. Oleh yang demikian Pakatan Rakyat adalah boneka asing, iaitu Amerika.

2. Pakatan Rakyat ketagih, mabuk dan gila kuasa sanggup buat apa saya. Sanggup menfitnah, mengatakan dan menuduh yang bukan2 dan keterlaluan seperti pembelian kapal selam Scorpeon semata2 niat tidak baik.

3. Sekarang Tuan dengki kepada Tuan Syed Mokhtar. Jika Tuan seorang Islam dan Melayu yang patriotic mesti Tuan patut bangga dengan kejayaan bumiputra Tuan Syed Mokhtar dalam bidang perniagaan. Dengan kekayaan dan keuntungan yang diperolehi, saya percaya banyak amal jariah dan jasa2 yang ditabur oleh Tuan Syed Mokhtar. Zakat tahunan yang dibayar, peluang kerja yang diwujudkan, masjid yang dibina dan lain2 sumbangan Tuan Syed Mokhtar harus dicontohi, bukan disindir, dihasad dengki dan difitnah oleh orang2 Melayu dan orang2 islam. Khadijah, isteri Rasulullah, Saidina Othman, Abdul Rahman bin Aus, adalah di antara para sahabat yang kaya raya pada zaman Rasulullah.

4. Tuan tidak sebut pun 'Tun'. Cuma 'Salam'

5. Sudah2lah membuat fitnah, menyebarkan kepalsuan, menyindir salah tempat, semata2 untuk memenuhi nafsu mabuk kuasa ahli2 politik Pembangkang.

amin tan



32. *The Hidden Secret*

January 21, 2013 at 10:28 AM | [Permalink](#)

Salam!

Cerita pasal Anwar Ibrahim dah , cerita pasal Nik Ajis pon dah, cerita pasal Harun Din pun sudah.

Kita dengar pulak cerita pasal Toneyh Puahahaha dan Syed Mokhtar.

Nama saya Toneyh Puahahaha. Saya berasal dari Johor. Baru-baru ini saya balik Johor untuk berjumpa dengan ibu bapa saya. Ini adalah diantara rutin hidup saya semasa saya berada di Johor :-

1. Bangun pagi nak mandi. Nak mandi kena pakai AIR. Bila guna air, Syed Mokhtar dapat untung (ALIRAN IHSAN RESOURCES). Ditambah lagi, tarif air di Johor adalah yang TERTINGGI DI MALAYSIA.

2. Lepas mandi nak makan nasi lemak utk sarapan... Nasi lemak dibuat dari BERAS... Syed Mokhtar dapat untung (BERNAS).

3. Bila makan nasi lemak tak kan la tak minum kopi. Order kopi O. Kopi O ada GULA. Syed Mokhtar dapat untung (CSR). Harga gula naik, Syed Mokhtar bertambah kaya.

4. Nasi lemak yang dibeli tadi dah sejuk jadi kelau nak sedap kenalah panaskan dulu. Ibu bapa saya tinggal di kondo yang ada centralized LPG. Bila panaskan nasi lemak guna LPG, Syed Mokhtar dapat untung (GAS MALAYSIA).

5. Nak makan nasi lemak kenalah ada air kopi panas. Kena masak air panas. Masak air panas guna cerek ELEKTRIK. Syed Mokhtar dapat untung (MALAKOFF).

6. Boss saya suruh saya pergi ke Penang. Saya bercadang untuk menaiki kapal terbang di Senai Airport untuk ke Penang. Syed Mokhtar dapat untung lagi (SENAI AIRPORT).

7. Saya tak puas hari sebab apa saja yang saya buat, Syed Mokhtar dapat untung. Jadi saya bercadang untuk tidak menaiki kapal terbang di Senai Airport. Sebagai alternative, saya bercadang untuk menaiki kapal laut ke Penang. Kawan saya kata saya ni dah gila sebab nak naik kapal laut ke Penang. Dia juga beritahu saya bahawa kedua-dua PELABUHAN di Johor dimiliki oleh Syed Mokhtar (PTP dan JOHOR PORT). Tapi sebab saya dah sampai ke pelabuhan, saya teruskan ajelah naik kapal laut ke Penang. Sampai di Penang, Syed Mokhtar dapat untung lagi (PENANG PORT).

8. Kalau macam tu, lain kali saya nak naik keretapilah. Kawan saya kata, pada masa akan datang, kalau naik keretapi Syed Mokhtar akan dapat untung sebab DOUBLE TRACK tu dia yang buat (MMC GAMUDA). KTMB pula akan diswastakan kepada Syed Mokhtar.

9. Tiba di KL, saya singgah di rumah kakak saya di Kepong. Kakak saya minta saya tolong untuk buangkan SAMPAH. Saya pun tolonglah buangkan sampah dia. Lori sampah sampai. Syed Mokhtar dapat untung (ALAM FLORA).

10. Saya ni baru graduate dan baru mula bekerja. Jadi, kewangan saya 'tight' la sikit sebab kena bayar PTPTN. Tapi, saya terpaksa juga beli kenderaan sendiri sebab public transport di Lembah Klang ni tidak menyeluruh. Sebab budget 'tight', saya pon beli la motosikal. Syed Mokhtar dapat untung (MODENAS).

11. Makwe saya ni satu... bila kami 'dating' dia tak nak naik motosikal saya. Katanya, habis kotor berminyak muka dia bila naik motosikal. Terpaksalah saya beli kereta. Kereta ape ajelah yang saya mampu beli kalau bukan Proton Saga. Syed Mokhtar dapat untung lagi (PROTON).

12. Beli kereta mesti ada INSURANS. Syed Mokhtar untung lagi (UNIASIA).

13. Lepas habis tempoh warranty, kereta Proton Saga yang saya beli ni selalu ada masalah. Saya bercadang untuk hantar ke Puspakom untuk pemeriksaan (inspection). Syed Mokhtar dapat untung (PUSPAKOM).

14. Lepas lima tahun kerja, saya pon 'fed-up' dengan Proton Saga saya dan bercadang untuk upgrade kereta saya kepada Honda City. Syed Mokhtar dapat untung (HONDA MALAYSIA).

15. Awek saya ajak kawin. Kami bercadang untuk beli rumah. Awek saya ni ala-ala Islamik sikit. Kena ambik pinjaman BANK untuk beli rumah. Syed Mokhtar dapat untung (BANK MUAMALAT).

16. Awek saya sekarang dah jadi bini saya. Bini saya ni suka main FaceBook. Kat rumah cuma ada 3G. Dia suruh saya upgrade ke 4G bila 'available' nanti. Syed Mokhtar dapat untung (PUNCAK SEMANGAT).

17. Jem di KL semakin teruk. Bilalah MRT nak siap ni? Bini saya tegur saya sebab saya nak tunggu MRT siap. Saya tanye dia apa saya tak boleh ke naik MRT? Dia kata tak boleh sebab saya tak suka kat Syed Mokhtar. Saya tanye ape kena mengena MRT dengan Syed Mokhtar? Dia kata, Syed Mokhtar dapat untung dari projek MRT (MMC GAMUDA).

18. Boss suruh saya hantar dokumen penting ke pelanggan yang berada di JB. Sebab di bawah pejabat ada Pos Malaysia, saya hantar dokumen tersebut guna POSLAJU. Syed Mokhtar dapat untung (POS MALAYSIA).

19. Sekarang ni saya tunggu aje bilalah Syed Mokhtar akan dapat untung setiap kali saya masuk tandas di masa akan datang.

Airmata darah bercampur keringat, bumi dipijak milik?

Sekian.



33. *sibotak*

January 21, 2013 at 8:37 AM | [Permalink](#)

THIS IS JUST FOR YOU TUN
* DO NOT BLOG THIS MESSAGE *

I WISH I COULD SIT WITH YOU ONE DAY
TO VOICE MY OPINION TO PREVENT MALAYSIA FALLING INTO SINGAPORE
IT WOULD BE SHAMEFUL MALAYSIA BIGGER WILL FALL TO SINGAPORE

ISKANDAR DEVELOPMENT PROJECT IN JOHOR IS AN INVITATION TO SINGAPORE
FOR INVASION.IT IS ECONOMIC NOW ,FOLLOW BY POLITICAL INVASION LATER
BY MOST INVESTORS MAINLY SINGAPORE CHINESE
THE MALAY IN JOHOR WILL BE LEFT BEHIND AS HAD HAPPEN TO SINGAPORE MALAYS
THE MALAYS ARE NOT PREPARED

APA GUNA PEMBANGUNAN JIKA PEMBANGUNAN BUKAN MILIK KITA
ORANG MELAYU TETAP MAKAN GAJI BERGAJI KECIL
KAYAKAN PENDATANG BERTUANKAN PENDATANG
SUDAH BANYAK TANAH , KEBUN MELAYU SUDAH TERGADAI
KEMANA ARAH ANAK CUCU MELAYU KELAK
KAN LEBIH BAIK, MELAYU BERKAKI AYAM, BERPONDOK RUMAH ATAP
DARI BERGADAI TANAH, MARUAH

CINA DARI SINGAPORE BERGANDING BAHU CINA MALAYSIA
CINA MALAYSIA DIBERI PR SINGAPURA
ANAK MELAYU MASIH JAUH KETINGGALAN
SAMPAI BERGADAI TANAH & MARUAH
CINA SINGAPORE MEMBELI TANAH JOHOR DENGAN FREEHOLD
BERNIAGA DAN BERAKAR UMBI
KEBANYAKAN TIDAK ADA PERMIT KERJA
CUKAI TAHUNAN NIAGA PUN BANYAK TIPU KITA
TIDAN MEMBAWA REVENUE PADA KERAJAAN MALAYSIA

DI SINGAPURA ORANG MELAYU MALAYSIA DI LAYAN MACAM BANDUAN
SEMASA MEREKA MASUK SINGAPURA
KEBANYAKAN MEREKA DILARANG MASUK,DI BERI HANYA 2 ATAU 3 HARI
BERCANGGAH DENGAN INTERNATIONAL LAW ,SEHARUSNYA SEBULAN
MEREKA MASUK KESINI SEWENANG WENANGNYA
MACAM NEGERI MEREKA , BERKERJA TANPA WORK PERMIT
TIDAK MEMBERI HASIL PADA KITA

KITA YG KAYAKAN MEREKA
MEMISKINKAN KITA SENDIRI

DI SANA PERMIT PEMBANTU RESTAURANT
HANYA PEMBANTU SAJA, PERMITNYA SIN \$500 SEBULAN
IAITU RM 1115 SETIAP ORANG ,SEBULAN

KITA TIDAK LANGSUNG PANTAU PERMIT MEREKA DI MALAYSIA
BERBULAN DAN BERTAHUN MEREKA BERKERJA,BERURUSAN DI JOHOR

TUN SAYA BLOGGER BERNAMA ADIK ADIK KETIKA DULU
SEKARANG TUKAR PADA SIBOTAK
BAGAIMANAKAH SAYA BOLIH HUBUNGI TUN
SAYA SIBOTAK : HP 0167359967

*HARAP JANGAN DI BLOG
INI MESSAGE HANYA UNTUK TUN



34. [mubarakchan](#)

January 20, 2013 at 6:03 PM | [Permalink](#)

Tun

For wajaperak, there is nothing that I can teach anyone. But only one thing is important for all of us – do everything normally and we will be there. No need to get your kids to jump 7 feet when they can jump 2 feet very well. Always see and not look. Please do not shoot words out like bullets. A long time ago, I realised I could not pull back these verbal bullets. I am exceedingly happy and contented. I have no greed, hate or jealousy in my heart. I respect all human kind, big and small, tall and short, fat and thin !

Vote BN. All Malaysians especially the Malaysian Chinese for a normal and good governance by the BN as led by the UMNO with the 14 component parties.



35. [wajaperak](#)

January 20, 2013 at 5:40 PM | [Permalink](#)

Assallammualaikum Tun..
Terima kasih kerana ruangan.

Dear Mr Mubarak Chan.

Our prophet s.a.w had many thing's to hide from the masses of the people.

Yet there is tawassul that is good deed self made for life guidance.For other's to contemplate.

Tun have his autobiography for us to enjoy.

Please tell us your real life experience for us to reflect and take guidance.

Please do not be modest of your achievement.

If you are 1.8 meter, you are tall.No brag just fact.

You have accomplished many that I would like to emulate.

Please consider this request.

Thank you.
Terima kasih Tun.

36.  hajar

January 20, 2013 at 5:10 PM | [Permalink](#)

Salam YAB & diKasihi Tun,

"The Hidden Secret", please stop talking about Anwar (the biggest LOSER); just wasting our precious time...tak menambah pengetahuan pun.

Lagi satu, ada bukti ke untuk tuduh Cik Sharifah "brainwash students supaya sokong BN?"; Ini negara demokratik. Suka hati Cik Sharifah lah siapa dia nak sokong. Hak beliau. Ms. Bawani pun kena belajar dengan lebih tekun sebelum buat peruntukan berbilion-bilion ringgit di khalayak ramai seolah-olah semudah itu untuk buat "belanjawan" negara. Kononnya bagi "SOLUTION" kepada "PENDIDIKAN PERCUMA".

PR & Kerajaan Selangor kena belajar dulu macammana nak beri air PERCUMA kepada penghuni-penghuni flet/apartments di Selangor yang sepatutnya dapat air percuma untuk 20 meter padu air. Saya cadangkan Ms. Bawani tolong PR & Kerajaan Selangor untuk pastikan mereka yang amat memerlukan ini dapat hak air percuma mereka; boleh juga masukkan dalam senarai tuntutan demo BERSIH di masa hadapan. Selepas itu boleh bantu PR untuk beri pendidikan percuma di negeri-negeri yang mereka perintah. Lepas itu, baru boleh kata ada "SOLUTION" untuk pendidikan percuma. Ini kalau setakat cakap saja, saya pun boleh...

Terima kasih Tun.

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

37.  mubarakchan

January 20, 2013 at 4:38 PM | [Permalink](#)

Tun

For wajaperak. I found life is a most interesting subject in my life and I happened to be in the right place and at the right time with the right friends and the right relatives.

Vote BN. All Malaysians. Especially the Malaysian Chinese who should savour all that is good and discard all that is bad. Every one has some good points.

38.  The Hidden Secret

January 20, 2013 at 4:00 PM | [Permalink](#)

Salam!

Lagi-lagi cerita Anwar Ibrahim... Sampai bila kita nak bercerita pasai Anwar Ibrahim? Sampai bila kita nak dengar cerita Anwar Ibrahim? Dah berpuluh tahun tak habis-habis lagi cerita Anwar Ibrahim? Yang kita dok takut sangat kat Anwar Abramih tu pasai pa?

Anwar Ibrahim tu sotong kangkung aje... tak perlulah kita takut sangat kat dia sampai tulis komen panjang beratus-ratus mukasurat.

Lagi kita komen panjang-panjang pasai Anwar Ibrahim, lagi semua orang tahu yang BN masih lagi takut kat Anwar Ibrahim. Kalau orang tahu BN masih takut pada Anwar Ibrahim, orang akan tahu yang BN sedar bahawa peluang untuk BN menang PRU 13 adalah 50-50.

Cik ni sebenarnya tak koser nak sokong Anwar Ibrahim tu. Apa cik dapat kalau cik sokong Anwar Ibrahim? Tak dapat ape pon. Cik tak nak la jadi macam Yang Mulia Pn. Sharifah Zohra Listen Listen tuh. Yang Mulia Pn. Listen-listen mati-mati sokong BN. Dia turun naik public U (UM, UKM, UUM) untuk brainwash students supaya sokong BN tapi bila dah jadi lagu ni, ada BN nak defend dia?

<http://www.youtube.com/watch?v=1RcJhWAs1nQ>

Sekian.



39. *The Hidden Secret*

January 20, 2013 at 3:40 PM | [Permalink](#)

Salam!

Lai satu cik nak habaq...

Mungkin Anwar Ibrahim adalah manusia yang paling genius dan paling berkuasa di dunia sebab PDRM, SPRM, Peguam Negara, Interpol, IMF, CAI, Mossad, Al-Qaeda, George Bush, Obama, Osama, Mr. OS, sotong-sotong kangkung goreng belacan kurang pedas + jambu batu dll semuanya kena "tapau" dengan dia.

<http://www.youtube.com/watch?v=Cmh3uXerbB0>

Sekian.



40. *The Hidden Secret*

January 20, 2013 at 3:21 PM | [Permalink](#)

Salam!

Kepada PDRM, SPRM, Peguam Negara, Interpol, CIA dan lain-lain yang sewaktu dengannya... TOLONGLAH TANGKAP ANWAR IBRAHIM TU SECEPAT MUNGKIN. Anwar

Ibrahim ialah manusia yang paling teruk di Malaysia. Tidak ada manusia yang lebih teruk dari Anwar Ibrahim di Malaysia nih.

Assistant dia semuanya jambu-jambu batu. Kawan-kawan dia semuanya yang jahat-jahat. Sotong-sotong semuanya suka dan sokong dia. Anwar Ibrahim pon suka makan sotong kangkung.

Apa lagi yang PDRM, SPRM dan Peguam Negara tunggu? Bukti-bukti dah banyak didedahkan. Apa PDRM, SPRM dan Peguam Negara tak buat keje ke hape?

Apa PDRM, SPRM dan Peguam Negara takut sangat kat Anwar Ibrahim yang rata-rata hanya disokong oleh sotong-sotong kankung goreng belacan kurang pedas?

The devil is not so black as he is painted.

<http://idioms.thefreedictionary.com/devil+is+not+so+black+as+he+is+painted>

Sekian.



41. *sudin*

January 20, 2013 at 3:07 PM | [Permalink](#)

SalamTun.

Kenapa penasihat2 Anwar kebanyakan adalah muda2 dan punyai wajah 'JAMBU'? Tambahan pula ramai yang jenis 'sotong' menyokong nya habis2an?

Teringat pula kenyataan penyokong setia Anwar baru2 ini,
"Eeee... memang takut betul nak tukar gomen ni. Bahaya betul!"
There's a 'sotong' in our midst!!
Anwar maniac must truly love that line!



42. *The Hidden Secret*

January 20, 2013 at 2:08 PM | [Permalink](#)

Salam!

Jahat betul Anwar Ibrahim nih... Bahaya betul Anwar Ibrahim nih... Berkuasa betul Anwar Ibrahim nih. Interpol, CIA, PDRM, MACC dan Peguam Negara pon tak boleh nak sentuh, tangkap dan dakwa dia. Rupa-rupanya, Anwar Ibrahim lebih berkuasa daripada George Bush dan Barack Obama.

Dia kawan dgn Al-Qaeda, tapi pada masa yg sama dia juga agen CIA? Dia kawan dgn Wahabi tapi pda masa yg sama dia juga jadi agen Yahudi? Kawan-kawan dia semuanya orang jahat. Tak ada seorang pon kawan-kawan dia yang baik.

Duit dia sebenarnya ada trilion hinggit. Kalkulator Casio pon tak mampu nak kira duit dia yang terlalu banyak tu. Anwar Ibrahim pon sebenarnya ada banyak kondo dan restoran

jual daging lembu di Singapura. Dia sebenarnya ada projek ternak lembu. Selain tu, dia jugak ada kontrak balak di Sabah. Dia pon ada permit teksi. Di LCCT tu, Anwar Ibrahim ada syer bila kita beli kupon teksi. Banyak lagilah yang Anwar Ibrahim ada... kalau nak tulis kesemuanya, tak cukup ruang komen ni.

Polis, MACC, Peguam Negara tolonglah tangkap dan dakwa Anwar Ibrahim tu sebelum PRU 13. Kalau tak jumpa apa-apa bukti, reka aje lah apa-apa bukti supaya Anwar Ibrahim ditangkap.

Devil is not so black as he is painted.

<http://idioms.thefreedictionary.com/devil+is+not+so+black+as+he+is+painted>

Sekian.



43. HBT456

January 20, 2013 at 1:43 PM | [Permalink](#)

<http://thestar.com.my/news/story.asp?file=/2013/1/20/nation/20130120122729&sec=nation>

I wanted so much to forget and forgive you what you claimed.

What made Lance Armstrong to admit his lies of doping?

His boy, Luke.

He told his boy not to protect him anymore because what was said by others, is truth.

Your father was also an immigrant too like my grandfather.

I rest my case here.



44. sudin

January 20, 2013 at 12:44 PM | [Permalink](#)

SalamTun.

Allow me to copy & paste some interesting revelation on ANWAR'S BILLIONS.
Anwar Ibrahim, the father of corruption in Malaysia.

CHAPTER FIVE: BEYOND MURAD KHALID: THE REAL STORY OF ANWAR, BANK NEGARA AND THE MONEY MACHINE

Posted on July 24, 2012

It is my hope that you will forgive my absence these past few weeks, dear reader. I had planned on expanding on the story of Anwar's finances and wealth accumulation, and

how he used the resources of the very people he'd sworn to serve, but events in Malaysia raced ahead of me.

When I saw the reports about Bank Negara and the RM3 billion, I decided to pause, and see what was being released or alleged before continuing with recording these files.

I would like to imagine that I had some role in the Malaysian Anti-Corruption Commission's renewed interest in Anwar's dealings during his time as Finance Minister and Deputy Prime Minister, but my self-regard is not that high. Regardless, with all of the scepticism surrounding the story, I wished to allow the increased interest in Murad Khalid's statutory declaration and the allegations contained therein to die down a touch before I waded back in.

This is precisely because the allegations are substantively correct, but wrong in almost every detail. And the story of Bank Negara is merely a small piece of a much larger puzzle.

The story of how we all – each of us who contributed over the years to the I-Files – put together Anwar's money trail is a rather long one, and if told in full, would put too many names and too many dangerous secrets in play. Instead, I will provide you with some of that back story, based on documentation and eyewitness accounts, and focus mainly on the money itself as it moved from place to place, growing as it went.

We will follow the money.

Telling the story of Anwar Ibrahim's money is rather like telling the story of the Pacific Ocean: Where to begin and how to end is a feat in itself. I pray that you will indulge me, as this story once again moves from place to place and time to time. It was once said that Anwar's money washed across five continents, and I had been sincerely doubtful of such a claim until the I-Files actually coalesced, with documents; and then I understood how very true this statement was.

One must understand that Anwar's personal fortune, before he became Finance Minister, was a significant increase over what he had ever amassed or dreamed of amassing in his ABIM days, but was not nearly enough to fuel what he needed to move ahead in the world.

That all changed with the birth of Mr Ten Per Cent.

I remember the first time, not long before Anwar became Deputy Prime Minister, that we gathered together, the commercial types, the station chiefs, the Yanks, Aussies and Brits, and we spoke of the man who was increasingly important to commercial and government interests in Malaysia. This meeting was also the first time we informally began aggregating and crosschecking our work. We of course held back the occasional uncertain tidbit here and there; but generally, we began working from the same sheet, because we had no choice.

∞

It was 1993. We were all gathered around a large table, the eight of us. Four Brits, two Yanks, two Aussies. We'd all softened a little around the edges from our hellbusting days, just a decade before, even those of us who kept in fighting shape.

But every last man at that table had seen military, intelligence, or commercial service. Our minds were our best weapons, and we were gathered to put those weapons to a

common use. We were there to discuss oil prices, unrest in the Middle East and our ventures there, and most importantly, Anwar Ibrahim.

We had eschewed servants for this meeting, swept the room twice over for bugs, and we were using the best (and most expensive) transmission-blocking equipment known to man in order to keep this meeting secret. We took all of these precautions because we were all convinced that Anwar was both brilliant and dangerous, and we needed every advantage we could get.

Roger, the American I mentioned earlier, opened his folder, one of eight identical packets around the table. Photos of Anwar with Mahathir were moved aside for a series of intelligence reports acquired from Singapore, Washington, London, Canberra, and Ottawa. "The first problem," he began without preamble, "is 'Mr Ten Per Cent.'" We flipped to the appropriate tab, though I'd already read this section twice over. "Every single major transaction and public listing now requires a ten per cent fee, as it passes through the Finance Minister's office. No fee, no listing, no contract, no Government approval." It was all through witness interviews; inside Finance, never a record of the ten per cent. It was all done via friends, cronies, proxies, and outside, rented hands.

"The question before us is this," he began, holding up a stapled ledger of the fees we'd managed to identify, dozens of pages thick. "Why is Anwar Ibrahim after this much money? He's already filthy rich." The total, circled in black felt marker, was in the high eight figures. The man had done well for himself – multiplying the family fortune many times – since ascending to Finance Minister, through what we believed were the use of his hidden accounts at Hong Leong and Bank Negara, but this seemed to be somehow too simple, too crude. Mere accounts? No, there had to be more to it. And there was, as we would soon discover ... much, much more.

I kept my counsel, as Roger and I had agreed I would. Stephen, one of the Australians, spoke up. "The Umno General Assembly is in October," he said, quietly. "He's looking to go from Finance Minister to DPM, and Ghafar Baba is in the way." We all nodded.

Roger had clearly rehearsed this part. "How many votes has he lined up?"

Stephen again. "Enough to crush Ghafar," he said. Then as now, becoming Deputy President of Umno was the sine qua non of being Deputy Prime Minister. "Mahathir is encouraging his ambition, like he needs it," he laughed a little. "I don't think poor Ghafar sees it coming. We know Anwar's already dropped tens of millions of ringgits into this and is actively pouring in more."

∞

TO: CENTOPS
FROM: HIBISCUS GS15/7
CC: USECSTATE-SEA
RE: MY/KL/AI

...MFINANCE/AI is part of the "cost of doing business" now. Old stories of UMNO corruption light by contrast. 10% of all listings and contracts are directed to MFINANCE/AI. Receipts YTD estimated at \$20M....

∞

I will turn to the story of the end of Ghafar Baba's career presently. However, first one must understand where Murad was simply in error – through no fault of his own, as the events at issue were well above his rank. This is because Anwar's financial holdings were never so simple as 'straw man' accounts or "master" accounts or "shadow" accounts and straightforward deposits; that was all that Anwar would have allowed Murad to see or to think.

To completely understand Anwar's finances, one must understand the network of associates and cronies he developed. For example, Nasaruddin Jalil, Anwar's former private secretary, worked hand-in-glove with his old patron after Anwar became Finance Minister. As director of Diversified Resources, Bhd, Nasaruddin profited from Anwar's largesse and connections in everything from minibus servicing in KL to joint ventures with Proton to develop new vehicles.

The latter is especially remarkable, as Diversified took a 51 per cent share in the joint venture, despite no experience with developing automobiles. Anwar, naturally, took his share, invisibly as always, and his network of cronies and their companies enjoyed exclusive supply contracts with the venture.

When the Diversified-Proton joint venture teamed with Citroen to produce a round of Citroens bearing the Proton mark, the joint venture increased Anwar's funding yet again. Murad's statutory declaration insists that Anwar simply ordered a disbursement of RM10 million to Nasaruddin. If that had been the case, Malaysia would be a much richer country today.

As another example, Abdul Rahim Ghouse, one of the more pivotal of Anwar's henchmen, bears particular scrutiny not only for his well-known ties to Anwar, but the manner in which he served as a gateway to so many others.

Rahim was well-known when Anwar was sacked, and later led the Free Anwar campaign from Perth, to which he fled immediately on Anwar's arrest. That flight helped solidify much of the intelligence we had on the men and their ties, as so few of Anwar's cronies actually left the country.

Rahim, together with Wan Hasni Wan Sulaiman, founded Abrar, a company at the centre of so much of Anwar's business dealings; the other founder was Yassin Qadi, a Saudi businessman who would become famous in the early part of the millennium as one of al Qaeda's funders, a terrorist financier identified as such by both the United States and the United Nations. Abrar was one of Anwar's funding arms, and was, according to American and other intelligence agencies, used to hide and funnel assets to Hamas, al Qaeda, the Taliban, and other groups reliant on Wahhabi funding and support.

Qadi was but part of the web of Wahhabi financiers, like Sheikh Saleh Abdullah Kamel (whom I mentioned in the previous chapter), who financed and sponsored young radicals such as Anwar and others in Turkey and Indonesia. Saleh Kamel then enjoyed lucrative contracts and the opportunity to build Wahhabi teachings and influence into developing Muslim states.

Qadi's chalet in Switzerland was raided during the hunt for al Qaeda, and there authorities found phone records for only a handful of people – Anwar, Wan Azizah, Hassan Marican, a handful of Petronas executives, and various up-and-coming Turkish politicians. Qadi would also rely on Turkey and future Turkish Prime Minister Recep Tayyip Erdogan and other founders of the Islamist party, the Justice and Development Party, or

AKP, for protection and access – but Anwar's extensive ties to Turkey are yet another story, and for the next chapter.

Wan Hasni, though a multimillionaire from his support for and ties to Anwar, would fall when Anwar was dismissed in 1998; until then, he provided not merely a veneer of academic legitimacy, but also another source of funds for Anwar's various off-the-books enterprises.

Rahim took part in and benefited from Anwar's largesse. From his student days in the US in the 1980s, he integrated himself into Anwar's Malaysian Islamic Study Group, one of several radical Muslim Brotherhood/money-laundering fronts Anwar had made his own, and eventually rose high in Anwar's councils. Rahim himself and his children have benefited from the International Institute of Islamic Thought, Anwar's foremost charity/financing front; Rahim's children have received more than \$200,000 from the IIIT.

∞

Some years later, an Australian sat down in an office in a Singapore office tower so well airconditioned one might have thought it winter in Glasgow outside. On the other side of the conference table were two men, one from Hong Kong, one from Malaysia. The latter was a former Bank Negara officer.

The Australian had been sent by a group of men in Malaysia to peel apart the layers, to dig beyond the legend and the many stories of the fallen Deputy Prime Minister, to understand why and how he had fallen, and what had happened to the wealth they were certain he'd gathered before his sudden fall. Just days before, another BNM officer, Abdul Murad Khalid, had given a sworn statement in which he claimed that the fallen Umno man had controlled billions of ringgits in the bank through proxies and straw men.

That confirmation of their long-held suspicions sent the ex-pats – my close associates who were then formally compiling the I-Files – looking for the real answers.

The Malay turned to the Chinese fellow, who nodded. The bank officer straightened his tie, took a sip of water, and remembering what had been promised on both sides, took a deep breath before speaking.

"Anwar Ibrahim's money has washed across five continents, and is moving even as we speak," he began.

∞

Once a deal was done, once the fees were skimmed, once the cash was available, Anwar very rarely kept those funds immediately in Malaysia. He preferred them to flow offshore, via front companies, via obscure and less obscure banks, and always via others, never in his own name.

What he kept in Malaysia tended to be only what he needed on a daily basis. Call it petty cash. Call it operational funds.

That is not to say he did not use Bank Negara for his money; rather, it is to say he used it to move his money, rather than to hold it. Without Bank Negara to turn a blind eye, to allow and clear the massive capital flows he needed, Anwar's financial operations in Malaysia and beyond would have come to a grinding halt.

This was not a story of “master” accounts or “shadow” accounts as has been written recently in the Malaysian media. This was a story – in part – of shadowy, but very senior Bank Negara officers who helped Anwar to make sure that huge capital flows were not subjected to any scrutiny, so that the money was allowed to move in and out of the country.

Anwar relied on a complex web of Malaysian and foreign accountants, financial advisers, tax lawyers, brokers, and other financial professionals to not only comply with, but to cleverly exploit loopholes in and shelter, a sprawling financial empire. He ran his operations from Malaysia, but his money rarely stayed for long in one place. Some of those lawyers and accountants also moved around, and switched sides, and (in exchange for the appropriate gratuity) they brought to our little team of expats, one at a time, some of the paper trail.

There were five primary holding centres for the money, through which Anwar's web of confidantes and assistants constantly shifted the mass of his funds, chasing alpha (and beta), and using the proliferation of financial tools that became available in the 1990s to massively expand the resources Anwar would eventually need.

The story begins, as with so much else, with IIIT. Nominally a not-for-profit formed in the United States to broaden Islam's outreach to the world, and actually operating to advance its Saudi funders' goals, it was frequently utilised as Anwar's personal vehicle. IIIT served a number of functions, including as an influence driver and a financial vehicle.

Despite FBI raids and lurking suspicions of terrorist involvement, nothing ever stuck, and IIIT meanwhile procured Anwar access to influential policymakers in the US Government and academia – associates of Paul Wolfowitz and other so-called neoconservatives, men who aspirationally seek democracy across the globe, even where it already exists.

IIIT eventually provided a means of direct access for Anwar, Qadi, Rahim, and others in Anwar's personal circle to influential Washingtonians both inside and outside of government. Members of then-President Bush's, then Clinton's, then the younger Bush's inner circle were treated to conferences, honoraria, and paid junkets to exotic locales to reinforce IIIT's nominal message of moderate Islam – and to develop close ties to Anwar and his cronies. The names constitute a veritable who's who in Washington over the years from both parties – Al Gore, Dick Cheney, Paul Wolfowitz, Grover Norquist, Bill Cohen, Richard Perle, Madeleine Albright, Donna Shalala, William Perry, Colin Powell, Michael Chertoff, Richard Holbrooke – and those same men and women would rally to Anwar's defense when he was tried and imprisoned for corruption and sodomy. They all received Anwar's friendship and, in some cases, largesse.

Cohen as Secretary of Defense; Gore as Vice President; Holbrooke as State Department honcho; and Wolfowitz as Mr Pentagon and then World Bank president, and even later, in disgrace, became Anwar's staunchest defenders.

Little did they know.

Those same men and women would provide reciprocal legitimacy for Anwar. Norquist, for example, became one of Anwar's foremost enablers, turning his tax-cutting bona fides into a lever to propel Anwar into close confidences with Republican leaders. Norquist, who married a Muslim, would direct charitable giving to and with IIIT, bolstering Anwar's causes and his own standing.

Those ties, in turn, opened doors for Anwar into American business, consulting, speaking, and advising on interactions with Islamic governments and finance. Anwar is able to play the 'good Muslim' to Americans with little practical experience in the Islamic world, guiding them to favourable investment opportunities – companies and firms with ties to Anwar.

But the real story of IIIT is its role as the wellspring of Anwar's financial network.

∞

From: daemon.fbi.gov Fri. April 18 14:02:34 1997
Received: from waco1 [xxx.xx.xxx.xx]
by choo-choo.fbi.gov [xxx.xx.xxx.xx] ID ticklemedead Fri. April 18 14:02:35 1997
Subject: Welcome to Paradise KL Style
To: xxxxxxxxxxxx@mail.fbi.gov
Date: Fri. April 18 14:02:34 1997

... Intl Institute Islamic Thought ties to House of Saud secondary to moneylaundering. SecDef believes Saud financing BLOWBACK through international fronts dedicated to Islamic engagement – believes Holy Land Foundation and Center for American Islamic Relations direct launderers. FBI-INT believes IIIT is primary funding conduit, but SECDEF has warned off and FBIDIRECT agrees ...

∞

IIIT began taking in Saudi funds for Anwar more or less from its inception, but it was only when Anwar became Finance Minister that its capital operations skyrocketed – with funds from Abrar and from Anwar's own direct contributions. Some of the ten per cent Anwar siphoned from every public listing and every Government contract flowed indirectly to IIIT and to a handful of private accounts it controlled.

Murad's assertion that Anwar directed RM2 million to IIIT is low by orders of magnitude; it appears that he confused amounts sent to ABIM (which he gives as RM5 million) with the amounts directed to IIIT. By the time Anwar was sacked, IIIT is said to have controlled or owned, always indirectly, roughly US\$350 million in securities, real estate holdings, and liquid assets. Before they flowed into designated banking centres, they passed through an amazing network of companies and banks.

This was the way the Anwar money machine functioned, always indirectly, always via a variety of entities, from the British Virgin Islands to the Seychelles, from Singapore to Liechtenstein, and beyond.

Funds were poured from central holding stations, always offshore, in the form of seed capital, SWIFT transfer, and financial investments, mainly to four other banking centres: Islamabad, Geneva, Tel Aviv, and Hong Kong, which over time became self-sustaining. From there, each banking centre moved multi-denominated currency into opaque management funds, usually but not always run by Al Baraka, Hong Leong, Bank Al-Taqwa (a specialised Wahhabi institution that funds terrorism in the Middle East), and other more obscure institutions such as the Panama affiliate of PKB Bank of Pakistan, which was run by the veterans of Pakistan's notorious BCCI before it shut down.

That money, when it was allowed to flow back into Malaysia as dividend income for nominees or as investment capital for front companies, or occasionally, as cash, would be vital for Anwar's political projects – unseating Ghafar, attempting to topple Mahathir,

even, in 2008, attempting to purchase Dewan Rakyat MPs from Sabah and Sarawak before the bungled September 16 promise came crashing down.

When it came time for Anwar to draw on enormous sums – such as when he was crushing Ghafar, and making his move on Mahathir – there was “a great big sucking sound,” in the words of one of the compilers of the I-Files, a Yank who had served two tours of duty in KL, as money was drawn from across the globe, through a very particular bank – one we all thought was dead and buried.

∞

“Israel Discount Bank,” the Malay said after a long pause. It was the third day of this lengthy debrief meeting, and by now everyone was on a less tense and more friendly basis. Drinks had been had, meals shared, and the first part of the Aussie’s consideration delivered as promised.

“Anwar’s hatred of Jews never precluded making money off of them, and he’s long supported finance in Israel as a means to an end. IDB was the perfect location for funds – Mahathir would never look there, and with his radical leanings, no one would imagine Anwar would keep a penny there. They had the expertise, the discretion, and the international connections Anwar needed. And no one could ever trace any of the funds back to Anwar, because some of the companies used in transfers were regular, even respectable, and none owned by Anwar. So, no — no fingerprints at all. IDB could honestly say it knew nothing. As always, there was plausible deniability for both Israel Discount Bank and for Anwar.”

The Malay paused to catch his breath before speaking again. “The masterstroke,” he said, “Was keeping that wire line open from IDB to Pakistan.”

∞

The trail of money from Tel Aviv led to a run-down back alley in a Lahore slum. The fellow who went to investigate this part was an American with combat experience in three theatres, a former Navy Seal who spoke Arabic and Urdu as smoothly as he spoke English, and whose numerous knife scars around his liver were a testament to his longevity. His hand-selected team were men of similar disposition, including a Gurkha. Their stories alone would make an engrossing read, but for their sakes, I leave their story to their own telling.

In that back alley was a permanently-ajar door with a single man, armed with a 9mm pistol and a brutal combat knife, permanently stationed before it. By providing dearly-obtained pass-phrases and a bulging briefcase filled with American dollars, the men were able to pass through the door and the balmy corridor beyond.

Inside was one of the most sophisticated banking centres in the world. Clocks set to every time zone on Earth, computers sporting the latest high-end processors, T1 lines, and posh offices that all pointed in toward a single, teak table at which some of the most important financial decisions in the world were made on a daily basis.

This was the hidden bunker for a group of veteran Pakistani, British, and Egyptian bankers who had for a long time danced in the dark, enjoying macabre relations with Langley in Peshawar. They were men who had financed extremists, kept narco-money for the druglords of Colombia, and whose scandal, known as the BCCI affair, ultimately brought the City of London near to its knees in 1991.

And now they were reborn, at the service of the highest bidder, including a certain up-and-coming politician from Malaysia ...



45. HBT456

January 20, 2013 at 12:43 PM | [Permalink](#)

http://en.wikipedia.org/wiki/Demographics_of_Malaysia

Was it Anwar or you?



46. sudin

January 20, 2013 at 12:06 PM | [Permalink](#)

Salam Tun.

Billions ringgit forex loss of 1992-93.

Anwar was Finance Minister since 1991.

As usual after he was sacked, Anwar always told the world Dr. M was his boss then.



47. wajaperak

January 20, 2013 at 11:12 AM | [Permalink](#)

Assallammualaikumwarahmatulahiwarokatuh..

Tun..semoga sudi mengizinkan ruangan..

Thank you very much Mr Mubarak Chan.

As I was saying, some thing should be done by confronting them head on approach.

I tries to reason with Madame HBT456...but it seems she have this 'passionate indulgences' of the past time...Ahem..Ahem..:)

Better two to play the game...wink..wink..:)

Dear Mr Mubarak Chan..

What was it despite your passionate plea for BN?..

I believe it more than sentiment rather than the ground reality.

Human are easily swayed since Adam and Eve..

Here in Malaysia the opportunist sow hatred in hope to borne fruit of their labour..

Dissension brought about certain mileage in Agent Provocateur's game.

Nay..Nay..

In war everybody lose..So the wise will employ's 'Provocateur Impression' provided they have the abilities to do so..

Remember's the ploy of the D Day?..

For the loss of thousand's and thousand's..another hundred of thousand's have been saved by the identity of the man who never was..

Hence in Malaysia, it was Tun ability and wisdom that had seen us through..time after time..

They say there is no lousy student's..only lousy teacher's..But teacher's can only do certain much..

Thank You Mr Mubarak Chan for trying very hard to tell us something to read between the line..

But sometimes bloody the nose approach of frontal assault is the only way to do..

Will you consider to tell us more of your life experience rather than the 'subtler' way because it seems HBT456 did not comprehends parallel reality instead of Parallax view!...

Terima kasih Tun...:)



48. *sibotak*

January 20, 2013 at 10:53 AM | [Permalink](#)

LEE KUA YEW IS INVADING JOHOR
THROUGH ITS CAPITAL LAND INVESTMENT
WHICH HAS MUCH DEVELOP, BOUGHT THE JOHOR LAND

THEY HAVE BUILT ECONOMIC STRUCTURE
NOW ECONOMIC, LATER POLITICAL INVASION

TUN MAHATHIR HAS DEVELOPED KUALA LUMPUR
MALAYSIAN UNABLE TO DEVELOP JOHOR ITSELF
WHAT A SHAME TO ABDULLAH BADAWI
WHOM HAS OPEN MUCH DOORS TO SINGAPORE GOVT

WE CANNOT ALLOW IDIOTS LIKE BADAWI TO RULE
LETTING HIS IDIOTS SON IN LAW, KHAIRY
TO BE A FOOL OF OUR NATION



49. *mubarakchan*

January 20, 2013 at 1:41 AM | [Permalink](#)

Tun

For wajaperak, I support your comment.

The problem with the Malaysian Chinese in this country is that they lack a wise and credible leader whom they respect and trust. Let us not forget that the Malaysian Chinese are the best treated here in the World better than Singapore, Hong Kong, Taiwan, China and the World. Yet they donned clean shirts over well-fed stomachs to run around the streets of Kuala Lumpur and do the Long March. China did not practise democracy and human rights for 5,000 years up to 2013 !

The DAP is definitely not the party to provide the leadership because they were founded by Lee Kuan Yew and were in Opposition for at least 44 years. Why should the Malaysian

Chinese to oppose a country which became a haven to their forefathers and gave them peace, stability and prosperity of which a large part of this period was provided by the BN as led by the UMNO.

Maybe the only true Malaysian Chinese politician was Tun Tan Cheng Lock but those that came after him could be found wanting.

Why ?

How come the routine issues concerning the Malaysian Chinese could not be settled over 50 years ?

Obviously, no realpolitik was practised and trustworthiness was not gained from the political partners in lieu of service. In other words, the leaders of the past were pensioned off !

As a result, Lee Kuan Yew became the God of Supreme Reputation with the supporting cast from the DAP doing the drum song at every turn of Malaysia's political calendar to the admiration of the Malaysian Chinese who lacked a leader of note.

But the awesome titan Lee Kuan Yew is no help to the Malaysian Chinese either for his failures in his Policies which are known publicly and he had admitted in a U.S. Journal recently. I am going to repeat what I have said before and some of his crypto-Malaysian Chinese supporters might find this boring.

1. The use of money as an investment instrument of Foreign Policy in friendly countries resulting in the deaths and injuries of innocent men, women and children. See the ASEAN Regional News.
2. The 2 child family Policy of the 1970s and the 1980s. This effectively finished off the Singapore 1% elite which has now to be topped up by imports from China and India.
3. The sudden loss of US\$108 Billions (RM350 Billions) in October 2008 in Wall Street.
4. Humanity and multiculturalism were not practised. At one time, so many places of worship and cemeteries were removed, someone had to alert the Boss. A great loss to tourism too.
5. The perfunctory Judiciary which is well-known across the World.
6. 5,000 pigs imported daily. Flower nurseries contracts. The sale of Kim Eng Securities to Maybank.
7. Lee Kuan Yew the one-man ruler of Singapore for over 54 years is still there. During this period, Malaysia had 6 democratically elected Prime Ministers and we are about to elect the 7th.
8. Miscellaneous

For all the above reasons, the present lot of younger Malaysian Chinese is confused with their leadership. Not only that, some of them are hollow, no cultural or historical ballast and given to the easy life-styles of the West instead of melding the best from the East and the West. Plus some of them worship Lee Kuan Yew with his starred Double First Law degree from the University of Cambridge and probably a Third Class in the Bar Finals London. Sorry to say, these Malaysian Chinese worshipped the wrong God !

Arising from the confusion in the Malaysian Chinese minds is the insecurity and the lack of understanding of their compatriots. This was never inculcated in them even though they had generations of Malaysian Chinese politicians. This takes a very long time of hard work and patience and not just open up shop before a General Election.

To compound the whole lot of mess in some Malaysian Chinese minds, they come from almost every province in China outside of China. Each type of Malaysian Chinese is as different as chalk and cheese from each other. Further, those who speak English are argumentative whilst those who speak Mandarin had the complex to look down on all the others just because they only know 1,000 Chinese characters to read the Sin Chew Jit Poh. There are 9,000 characters in Chinese.

I realised the Malaysian Chinese's hollowness, confusion, resulting in arrogance and insecurity. This is the reason why I always exhort the Malaysian Chinese to vote the BN as led by the UMNO and the 14 component parties for now until a credible leader for them emerges. After all, the BN had looked after the peace, stability and prosperity of all Malaysians and the Malaysian Chinese since 1951 !

Lee Kuan Yew and the DAP are no panacea to the problems of any Malaysian with their confrontational politics !



50. THE EVALS

January 20, 2013 at 12:24 AM | [Permalink](#)

ZIONISTS have long planned through their 24 protocols to bring disasters to others. The Federal Reserve being introduced in America is all according to their plan. Their system is not to serve people. The ZIONISTS want to dominate the world. When the Mr President feel it is wrong and should never be done, then they will straight go to grave like what happened to Abraham Lincoln and JFK. Even JFK himself had stated 10 days before he was being head-shot that certain party is using the President office to execute evil plan. He admitted that the US will be exploited and the plan is carefully planned involving the economy, politic and social. The Mr President assassination case was never being solved until today.

In one of the protocols it's said that the economy as the mandatory subject for Jews and all the ZIONISTS are economics. They create an economy system so they can execute their evil plans. They know Malaysia was doing right in the 1997-98 economy crisis but they used their media dominance to say the opposite. They have created the crisis so that they can weaken the attacked country forever. Malaysia was just almost fell into the death trap and it's unfortunate for countries which followed the IMF solution as the IMF was just part of their plan. Today the whole world have admitted that Malaysia was doing the right way for not accepting the IMF solution.



51. HBT456

January 19, 2013 at 8:13 PM | [Permalink](#)

<http://www.themalaysianinsider.com/malaysia/article/economist-stands-by-poll-analysis-will-sue-those-who-slander-him/>

As Malaysian, I fully support Economist Azrul Azwar Ahmad Tajudin BECAUSE he is MALAYSIAN as RESPECT DEMOCRACY, to pave way for him to develop Bank Islam regionally in SEA.

52.  HBT456

January 19, 2013 at 8:00 PM | [Permalink](#)

Wajarperak,

You can keep that play thing to yourself.

Malaysia is a democratic country.

Betul tetap betul.

Salah tetap salah.

Who played with Islam first, Wajarperak?

If you don't trust Malaysians, who else can you trust?

53.  wajaperak

January 19, 2013 at 7:06 PM | [Permalink](#)

Assallammualaikum Tun..
Semoga sudi mengizinkan ruangan..

HBT456...

[[Ketuanan Melayu can flip and flop to protect their own self-defined "Allah" lobby game]]

You really ask for it does you not??

First you mention MF..what are these??

Are you telling us you enjoyed being boned by your son???

If you do..keep it that plaything..

Do not ever play with Islam in whatever manner!!!

Tun..
Terima kasih..

54.  HBT456

January 19, 2013 at 12:49 PM | [Permalink](#)

<http://thestar.com.my/news/story.asp?file=/2013/1/19/nation/20130119120816&sec=nation>

Why KL Rapid is Sdn Bhd today?

How to transform our economy to the next level via TRX in future?

If KL Rapid is run by Malays still have this sikap, Wawasan 2020 is only an empty slogan of Malay-sia Boleh whereby Ketuanan Melayu can flip and flop to protect their own self-defined "Allah" lobby game again to change board of directors and companies kerana TAKUT hilang undi and will be sued for Bankruptcy?

Why Global Bank players are willing to pay for their mistakes via Court Proceedings?

They are willing to pay for their legal mistakes is to show the world that they are willing and ready to be ruled via court proceedings by that particular countries whereby they have branches there.



55. *IslamForever*

January 19, 2013 at 7:13 AM | [Permalink](#)

I forgot to say that I wrote email from sas@mac.hush.com email adres ! not that one I registered here !



56. *IslamForever*

January 19, 2013 at 7:12 AM | [Permalink](#)

Assalamu aleykum ! how can I reach TUN DR MAHATHIR MOHAMAD ? I wrote 2 letters to his 2 email and still no answer , please TUN DR MAHATHIR MOHAMAD if you read my message answer on my email !!! It is really URGENT !!!



57. *HBT456*

January 18, 2013 at 7:34 PM | [Permalink](#)

I thank Tun Dr MM for taking the highest national obligation responsibility as the boldest and most determined 4th PM with BN component parties to make sure all Malaysians are educated "percuma" from Standard 1 – Form 6 for more than 55 years now.

The only mistake that Tun Dr MM did is bringing Anwar Ibrahim into BN in the hope that he would be able to unite Malay race as UMNO Baru VP in the name of our official Islam.

Unfortunately, Anwar Ibrahim was more interested to kick Tun Dr MM out when he felt that he was better than Tun Dr MM to become the PM himself.

The rest of the story, let Malaysians decide in the ballot boxes in PRU13th.

58.  hajar

January 18, 2013 at 7:30 PM | [Permalink](#)

Salam YAB & diKasihi Tun,

Saya baca berita di bawah dalam Utusan Malaysia:

///

13,900 pelajar bayar balik pinjaman PTPTN sekali gus

TEMERLOH 16 Jan. – Seramai 13,900 pelajar yang meminjam dengan Perbadanan Tabung Pendidikan Tinggi Nasional (PTPTN) menikmati potongan 20 peratus apabila mereka membayar balik pinjaman tersebut sekali gus.

Artikel

Penuh:

http://www.utusan.com.my/utusan/Dalam_Negeri/20130116/dn_42/13900-pelajar-bayar-balik-pinjaman-PTPTN-sekali-gus#ixzz2I9Dixsfl

///

Saya yakin mesti ada yang ambil pinjaman peribadi samada dari bank atau pun dari sumber lain seperti pinjam duit ibu-bapa untuk bayar sekali gus sebab diskaun 20% memang banyak – jimat banyak. Kalau pinjam duit ibu-bapa, tak perlu bayar "service charge / interest"..

Saya harap peminjam-peminjam PTPTN berkenaan BERSYUKUR kerana Kerajaan BN prihatin dengan masalah mereka; mana ada bank yang beri pinjaman, lepas tu bagi diskaun pula..Saya juga bersyukur kerana dulu dapat biasiswa, dan sekarang saya memang pembayar cukai pendapatan tegar; LHDN yang berhutang dengan saya..

Terima kasih Tun.

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

59.  anwar1983

January 18, 2013 at 4:36 PM | [Permalink](#)

Assalamualaikum,

Mohon penjelasan Tun berkenaan berita Pelajaran Percuma 1982. Rujuk link di bawah

<http://www.facebook.com/photo.php?fbid=549150081762842&set=a.450361561641695.112254.450332874977897&type=1&theater>

60.  ROZALIAYED

January 18, 2013 at 3:35 PM | [Permalink](#)

Salam Hormat Tun,

Syukur Alhamdulillah dan dengan izin Allah SWT Malaysia dibawah kepimpinan Tun (PM ke 4 – 1981 -2003) telah berjaya mewujudkan "Islamic Banking System" suatu sistem yang bebas daripada amalan riba dan lain-lain yang jelas bercanggah dengan Syariat Islam sepertimana yang diamalkan sistem perbankan konvensional sebelum ini berasal dari barat.

Rakyat Malaysia yang beragama Islam seharusnya menyambut baik dan menyokong sepenuhnya sistem perbankan Islam dan lain-lain organisasi terdahulu dan terkini (kerajaan dan swasta) yang telah bertukar imej dan amalan sepenuhnya mengikut Syariat Islam. Sistem perbankan Islam juga telah berjaya menarik minat sebahagian besar warganegara bukan Islam untuk menyertai sistem berkenaan. Ianya merupakan suatu petanda jelas bahawa produk-produk berasaskan Islam itu adalah yang terbaik dan terunggul bagi kehidupan manusia sejagat.

Mudah-mudahan usaha murni UMNO yang menerajui kerajaan Barisan Nasional akan terus diberi mandat dalam PRU ke 13 oleh Allah SWT untuk membolehkannya meneruskan agenda-agenda mengukuhkan Islam di Malaysia dengan lebih agresif lagi. Pas yang menjenamakan partinya sebagai Islam terbukti amat kurang berupaya dalam usaha-usaha memartabatkan Islam sejak penubuhannya, dan terkini hanya menjadi pak turut kepada agenda politik rakan kongsi politik mereka PKR dan DAP menyebabkan Islam bagi kepimpinan utama Pas dipinggirkan. Adalah dipercayai bahawa penyokong akar umbi Pas majoritinya agak kecewa dengan pendekatan terkini kepimpinan utama Pas setelah berganding dengan PKR & DAP. Agenda Islam tidak menjadi suatu keutamaan dalam perjuangan politik DAP & PKR, malah dipinggirkan sama sekali seperti yang jelas berlaku di negeri Selangor bilamana kepentingan Islam tidak diambil kira sebagai penting dalam urustadbir politik kerajaan negeri Selangor. Justeru Pas tidak boleh mengharapakan DAP & PKR akan berganding bahu bagi memartabatkan Islam jika sekiranya Pakatan Rakyat (DAP, PKR & Pas) ditakdirkan menang PRU ke 13 dan menguasai kerajaan pusat.

Apa pun kita harus berfikir dan merenung dengan minda yang terbuka, matang, rasional dan praktikal dalam memilih kerajaan dan kepimpinan utama negara yang boleh memberikan penuh keyakinan dan harapan bagi Malaysia dan rakyatnya terus maju, Islam berkembang biak walaupun terpaksa menghadapi berbagai cabaran dalaman dan luaran oleh pihak anti Islam (Islam diperlekehkan, dicemuh dan dijadikan bahan politik songsang dan murahan untuk meraih sokongan), perpaduan sesama Islam dipertingkatkan dan diperkukuhkan, perpaduan antara berbagai kaum diperkukuhkan dengan penuh rasa toleransi dan kesefahaman yang tinggi.

Sekian, terima kasih dan Wassalam semua.



61. *sibotak*

January 18, 2013 at 11:10 AM | [Permalink](#)

Maaf sambungan comment saya

Seperti juga di Singapura
MUIS memfatwahkan Halal bagi orang muda Islam Singapura
Memberi organ mereka atas kematian muda mereka kepada kerajaan Singapura atas permintaan
Kerajaan mereka, iaini kerajaan Kafir
Adakah tidakan ini bertujuan Komersil atau mengikut ajaran Islam ?
Begitu juga persoalan Makan Halal, Persoalan Bank DBS yg masuk pasaran Islamic Bank
Dan sebagai,dan besok besok apa lagi ?
Ini persoalan, saya bukan persoalan tugas yg diberi pada Jakim, MUIS dan sebagainya

62.  sibotak

January 18, 2013 at 10:45 AM | [Permalink](#)

Amin Tan
Saya bukan tidak setuju hal Jakim, Muis dan sebagainya menjalankan tugas mereka
Pandagan saya Hukum Halal, Wajib, Sunat, Haram , Makruh adalah hukum Allah
Wajarkah kita manusia menSijilkan hukum Allah ?
Siapa Kita ?
Kalau wajar mengapa tidak keluarkan sijil Haram
Bagi mencegah manusia dari membuat maksiat

Isunya sekarang sijil Makanan Halal seharusnya bertujuan Imformative
Bagi memeberitahu product ini halal, hujungnya kita masing masing berhak memilih

Isunya sekarang sijil Halal sudah merupakan satu alat bagi sikafir menggunakan hukum Allah
Bagi tujuan Economy mereka

Di Singapura Sijil Halal sudah menjadi alat Komersil
Lebih dari Imformative

63.  The truth

January 18, 2013 at 9:46 AM | [Permalink](#)

Salam Tun M, i was wondering that i read some blog in the internet regarding the Soekarno as the Guardian of the world wealth...where did it go then? what happened to the wealth...why do Jphn F kennedy wanna sign with it? i'll bet with the wealth 99% in this world will not suffer llike right now.. whats your opinion then?

64.  HBT456

January 17, 2013 at 12:05 PM | [Permalink](#)

I am wondering why Ms Bawani brought in the free education model that is used by, contohnya, Brazil that made Ms Sharifah annoyed and mad in UUM?

Learning history is to make sure we do not make the same mistake again.

Wu San-gui (吳三桂) is considered traitor whereby in 1644, Wu opened the gates of the Great Wall of China at Shanhai Pass to let Qing forces into China proper.

In contemporary China, Wu has often been regarded as a traitor and opportunist, due to his betrayal of both the Ming and Qing dynasties.

http://en.wikipedia.org/wiki/Wu_San-kuei

If Anwar Ibrahim (PKR), Lim Guan Eng (DAP), Karpal Singh (DAP), Hadi Awang (PAS), Tok Nik (PAS) and Anti-Lynas do not support Bersih, who is Ambiaga?

I am not Siamese or Thai nationals, I think the dispute between the border of South Thailand and North Malaysia needs to be solved immediately to make this region safer and more prosperous like what Tun Dr MM and his Cabinet did in the past ala daun sireh.

Is Tun Dr MM considered power abused and "zalim" while he was the PM by approving Project IC and ISA because of Humanity Cause for more than 30 years after winning 5 general elections of willing voters, willing politicians who sokong him?



65. amin tan

January 17, 2013 at 9:43 AM | [Permalink](#)

Dear Tun,
Please allow me to copy and paste, the following article

""Gold v paper money: Which should we trust more?
By Simon Jack
Business correspondent, BBC News
Do we need to re-forge the link between money and something tangible?

A popular solution to the financial crisis has been to print more money, but is there another way of fixing our economy? Would the financial system be more stable if each pound, dollar or euro in our pocket was once again backed by gold?

Brian from Manchester has lost faith in money. After selling his house, he decided to turn his cash into something he says he can trust – gold.

"I started in 2005 and now I've got £200,000 worth – about half of what I own – in gold.

"If I kept all my money in the bank, the value of my work would either devalue over the long-term or it would be wiped out."

Brian's worry is that inflation will erode the value of his savings over time, or worse still, that fragile banks and governments will fail to protect them in another financial crisis.

Start Quote

I do fear governments, in their desperate search for wealth, constantly printing more money to deal with the debt that they have at the expense of people like me."

Frances
Investor in gold
And he is not alone in these fears.

Frances, who lives in London, sold her flat in 2008 and invested £40,000 of the profit in gold, which she bought via the internet and keeps in a vault in Switzerland.

"I don't fear a financial Armageddon," she tells Radio 4's Analysis, "but I do fear governments, in their desperate search for wealth, constantly printing more money to deal with the debt that they have at the expense of people like me.

"So I need to protect against that."

Both Frances and Brian have hitched their fortunes directly to the value of gold. They have put themselves on a gold standard, if you like.

The Bank of England has printed billions of pounds in its quantitative easing programme. Some economists and politicians argue that currencies need to do the same – that we need to reforge the link between money and something tangible.

As central banks around the world print trillions of pounds, euros and dollars in new money through measures like quantitative easing, which makes more sense: believing in money that is conjured out of thin air or believing in a yellow metal you cannot eat, put in your petrol tank or even take to the shops?

It is an argument that reveals deep divisions between economists.

"

Start Quote

I think to put your faith in gold as the basis of a country's monetary system would be extremely foolish"

DeAnne Julius
Former member of The Bank of England's Monetary Policy Committee
In the green corner are those who would print more money to get us out of trouble and in the gold corner are the folks sometimes dismissively referred to as "gold bugs", who believe we are heading for a monetary reality check.

Detlev Schlichter is a former banker and the author of Paper Money Collapse and he says the current system is fatally flawed.

"The problem is that what we use as money can be created and produced by the privileged money producers – which are the central bank and the banking system.

"They can produce as much of this money as they like. And so the supply of this form of money is entirely elastic, it is entirely flexible."

Detlev Schlichter believes this will, ultimately, lead to people losing faith in our current system of elastic money and turning to something that does not stretch – like gold.

He advocates a radical free-market system where there are no central banks and where currencies – which are no longer tied to nation states – compete for credibility.

He believes that, in such a system, money that can be exchanged at the bank for something valuable – like gold – would be more attractive than a £10 note that can only be swapped for two £5 notes or change.

First, with the permission of the Treasury, the Bank of England creates lots of money. It does this by just crediting its own bank account.

1/5

For centuries money that was either made with or backed by gold was the norm.

The United States still operated under a form of the gold standard until President Richard Nixon abandoned it in 1971 because foreign governments started swapping the dollars they held for gold and the US started to run out of bullion.

And that, says mainstream thought, is the problem

If the power to create more money is restricted, then as the economy grows, producing more goods and services, prices are likely to go down.

You might think that sounds good, but gold standard opponents argue there is a problem. After all, why would you buy something today if you know it is likely to be cheaper tomorrow? Consumers stop spending and the economy grinds to a halt – and this is why most economists are so scared of deflation.

DeAnne Julius of the think tank Chatham House was a member of the Bank of England's Monetary Policy Committee – the body that decides how much money is in the system.

She says that if the amount of money in the system was limited by pegging it to gold it would limit economic growth, which is the last thing we need right now.

"I think to put your faith in gold as the basis of a country's monetary system would be extremely foolish," says Dr Julius.

"

Start Quote

You can't force a government to stay on gold, so therefore gold has no credibility "

Lord Lawson

Former chancellor of the exchequer

And not just because it would limit growth but because, in practical, terms it would be chaos.

"We currently have less than one per cent of our GDP locked up as gold reserves in the Bank of England, so the kind of multiplier you would need to create pound notes which were very strictly tied to gold would be something of the order of four, five hundred times," she explains.

"Every time the price of gold moved, you would find the value of that money in your pocket leaping up and down – an extremely volatile and unstable way to run an economy."

This volatility of gold prices means it is also risky for investors like Brian and Frances, who have large amounts of their personal savings tied up in gold investments – £40,000 of gold might be worth less a year down the line.

The benefits of the current system, say central bankers, is that in times of trouble they can take remedial action, they can lower interest rates which encourage people to spend rather than save – which gives a boost to economic activity.

Detlev Schlichter says giving this sort of power to the monetary authorities is part of the problem, because it only postpones a financial crisis:

"The present system is a policy tool. It allows the central bank and by extension the state to manage the economy. It creates near-term booms but we pay for them with a big hangover at the end of the boom."

If we had stuck to the gold standard, it is probably true we would not be in the mess we are today.

Yes, our economy would be much smaller – but perhaps its foundations would be more solid if the only money in circulation was money that tied to something tangible like gold.

But in a world where monetary systems are controlled by central banks and governments, would a return to the gold standard work?

"You can't force a government to stay on gold, so therefore gold has no credibility," says Lord Lawson, chancellor of the exchequer in the 1980s under Margaret Thatcher.

"Because [leaving the gold standard] has happened in economic history on many occasions, gold no longer exerts that discipline."

Countries have indeed abandoned gold when the going got tough – as they did in the 1930s and the 1970s. So if currencies did return to the gold standard, it might please the so-called "gold bugs" who have lost faith in paper money – but equally, it might introduce a new wave of sceptics, for whom the golden ring of trust has already been broken."

copy and paste by

amin tan



66. amin tan

January 17, 2013 at 5:42 AM | [Permalink](#)

Dear Tun,

Please allow me to copy and paste from BBC News on Gold reserves

""Germany gold: Central bank to bring home some reserves

Gold is seen as a store of value and a hedge against inflation

Continue reading the main story

Related Stories

Queen visits Bank of England Watch
Gold v money: Which should we trust?

Germany's central bank is to bring back almost 700 tonnes of gold reserves it keeps in New York and Paris.

By 2020, half of its gold bars will be in its vaults, the Bundesbank said. It currently keeps less than a third at home.

The bars were originally taken out of Germany as a precaution against an invasion from the Soviet Union.

Central banks keep gold abroad so that it can be used to quickly buy foreign currency in times of crisis.

The Bundesbank will no longer keep any of its reserves in Paris, as both countries use the euro.

It will reduce the amount it holds in New York from 45% to 37% by the end of the decade.

No gold will be moved out of the Bank of England's vaults, however. It will still keep 13% of its total reserves in London, the German central bank said.

According to the BBC's Berlin correspondent, Stephen Evans, the German audit office has criticised the government for not keeping a proper track of the bars,

It has even suggested some of the bars may not have been checked to see if they are real, he added."

copy and paste by

amin tan

p.s. It goes to shows that gold reserves are quite useless really.



67. [mj mohamad](#)

January 17, 2013 at 12:54 AM | [Permalink](#)

Salam Tun.

Mohon penjelasan tentang isu "Project IC" di Sabah.

Tq.

Wslm.



68. [HBT456](#)

January 16, 2013 at 8:28 PM | [Permalink](#)

Instead of wasting time to LISTEN to TOKOK, why not we read this news like this?

<http://www.straitstimes.com/breaking-news/se-asia/story/malaysia-rated-top-muslim-friendly-holiday-destination-20130116>



69. *The Hidden Secret*

January 16, 2013 at 5:04 PM | [Permalink](#)

Salam!

Ha... yang ni pulak tak pasti dari mana.

<http://www.youtube.com/watch?v=dEk8Y6baoZ4>

Sekian.



70. *The Hidden Secret*

January 16, 2013 at 4:54 PM | [Permalink](#)

Salam!

Ha.... yang ni orang utara!

<http://www.youtube.com/watch?v=rIGo72k4N3g>

Sekian.



71. *The Hidden Secret*

January 16, 2013 at 4:40 PM | [Permalink](#)

Salam!

LISTEN! LISTEN! LISTEN! LISTEN! LISTEN! LISTEN! LISTEN!

Take a break...

http://www.youtube.com/watch?v=G51_TEZ0SGw

Sekian.



72. *amin tan*

January 16, 2013 at 10:00 AM | [Permalink](#)

Salam Tun,

Izinkan saya komen tulisan Saudara Sibotak di mana petikan di bawah

""SIJIL HALAL MAKANAN DARI JAKIM, MALAYSIA
M.U.I.S, SINGAPURA DAN DARI NEGARA ISLAM YG LAIN
SUDAH MERUPAKAN SATU KESEMPATAN
SATU ALAT BAGI SIKAFIR
UNTUK MEMASUKI PASARAN ISLAM
WALAU KETULINAN HALAL BUKAN ISUNYA
APA KEBENARAN HALAL

ADAKAH SIJIL HALAL BERTUJUAN KOMERSIL
ATAU MELAKSANAKAN HUKUM ALLAH ?""

Saudara Sibotak,

Saya nampak macam Tuan tidak setuju dengan JAKIM, MUIS dan lain2 pihak yang diberi tugas, diamanahkan dan ditauliahkan untuk memastikan bahawa makanan yang dijual kepada khalayak ramai adalah halal mengikut hukum syarak iaitu hukum islam bukan sekadar agak2 dan ikut pandangan peribadi sesiapa.

Tuan harus bezakan sijil halal makanan yang dikeluarkan oleh badan pemantau bertauliah seperti JAKIM dan MUIS dengan SIJIL KEMENTERIAN KEWANGAN bertaraf BUMIPUTRA.

Sijil makanan halal dikeluarkan kepada semua pihak asalkan premise tersebut dapat menyediakan makanan dan minuman mengikut garis panduan halal, bukan sahaja tidak jual babi, arak yang memabukkan tetapi ayam dan daging disembelih oleh orang2 islam dengan cara islam dengan lafaz 'Bismillah hirohma nirohim'.

Jika pemilik restoran beragama bukan islam tetapi ingin dan berhajat berniaga makanan halal, apa salahnya. KFC dan MACDONALD di Malaysia makanannya halal, tetapi KFC dan MACDONALD di England dan Amerika tidak halal. Alangkah baik jika semua restoran di semua negara adalah halal bagi orang2 islam. Itulah hikmah dakwah islamiah fi sabilillah. Allah mencipta syurga dan neraka di akhirat nanti untuk yang beriman dan yang tidak beriman. Yang beriman patuh kepada rukun islam dan rukun iman. kita bersaudara dan satu hala tuju, beramal dan berdoa, semoga syurga Allah yang kita perolehi kelak, wallahu alam.

amin tan



73. [HBT456](#)

January 16, 2013 at 7:34 AM | [Permalink](#)

Sibotak, jangan pakai wang Ringgit Malaysia kerana wang ini tidak halal yang juga dipakai si kafir.

Sibotak jangan donate wang kepada Palestine kerana wang ini tidak halal diusahakan si kafir.

Sibotak boleh suruh Jabatan Islam membuat pemerintahan kepada KFC supaya jangan bagi si kafir beli makanan atau ambil kerja KFC.

Ada apa lagi?

Huh, Sibotak jangan masuk office Putrajaya kerana Putrajaya dibangunkanwang ehsan si kafir dari negeri2 lain.



74. *sibotak*

January 16, 2013 at 6:59 AM | [Permalink](#)

PEMBEKAL MAKANAN KAFIR MEMERLUKAN SIJIL HALAL UNTUK MENGARUP KESEMPATAN BAGI MEMASUKI PASARAN ISLAM NAMUN TIDAK JELAS HALALNYA WALAU DIPANTAU JAKIM

BEGITU JUGA KEBANYAKAN BANK KAFIR / BARAT MENJADI MUAALAF BAGI MENGAMBIL KESEMPATAN PASARAN DUNIA ISLAM TERUTAMA NEGARA TIMUR TENGAH

BANK DEVELOPMENT BANK OF SINGAPORE ADALAH SATU PADANYA

1. ADAKAH IA MASAALAH PADA DUNIA ISLAM ?

2. MENGAPA JAKIM MENGELUARKAN SIJIL HALAL PADA PRODUCT MAKANAN PADA PEMBEKAL KAFIR ?

ADAKAH JAKIM MAMPU BENAR MENJAMIN KETULINAN HALAL ?

DENGAN HANYA MEMBUAT RANDOM CHECK

DENGAN HANYA BERTOPENGKAN 1 ATAU 2 PEREKERJA ISLAM BERTUDUNG

BERSONGKOK SUDAH BOLIH MENGHALALKAN MAKANAN TERSEBUT ?

3. ADAKAH HUKUM ALLAH

HALAL, HARAM, SUNAT, MAKRUH BOLIH DISIJILKAN ?

KALAU BOLIH MENGAPA TIDAK SIJILKAN SIJIL HARAM

BAGI MENGHARAMKAN ORANG ISLAM MASUK

KE CASINO, DISCO, HOTEL MAKSIAT DAN

SEBAGAINYA BAGI MENCEGAH MAKSIAT

PERSOALAN INI LEBIH DITUJUKAN PADA JAKIM ?

SIJIL HALAL BERTUJUAN IMFORMATIVE

ADA BAIKNYA TAPI APA KETULINANNYA DIBELAKANG TIBAR

WALAU DIPANTAU ?

SIJIL HALAL MAKANAN DARI JAKIM, MALAYSIA

M.U.I.S, SINGAPURA DAN DARI NEGARA ISLAM YG LAIN

SUDAH MERUPAKAN SATU KESEMPATAN

SATU ALAT BAGI SIKAFIR

UNTUK MEMASUKI PASARAN ISLAM

WALAU KETULINAN HALAL BUKAN ISUNYA

APA KEBENARAN HALAL

ADAKAH SIJIL HALAL BERTUJUAN KOMERSIL
ATAU MELAKSANAKAN HUKUM ALLAH ?

75.  mubarakchan

January 15, 2013 at 2:21 PM | [Permalink](#)

Tun

The world of finance is so all-embracing that the LIBOR is spread like spider's web around the globe and adjunct to this is the SIBOR. As we have noted from the media, there could be a probe into UBS and a Singaporean bank as to their operations in this respect.

However, the interesting observation of this late eruption of wrong doing if any is that if I remember correctly, the Singapore Business Times had for decades gave their sanctimonious and patronising to the Malaysian Government on how best to manage Malaysia's economy and so on and so forth. In January, 2012, a piece of firm advice was given to the Malaysian Government by this august business journal that it MUST investigate the cause of the mad cow fiasco which was written by a Singaporean journalist probably still wet behind his/her ears. And then, after the first quarter of 2012, all these papal edicts stopped as if a tap had been turned off. Maybe somebody down South discovered that there are people in the ulus who watched them since 1951 !

Notwithstanding the above paragraph, the best is yet to come. And this is the demand by the Singapore Government owned Straits Times to our very own honourable and distinguished Tuan Haji Hadi Awang to turn himself into a ghost, retract, remove, say sorry, or whatever to the words which the good Tuan Haji said honourably and sincerely many moons ago. In the public arena it is proper diplomacy that counts and should not treat anyone third class. One naturally assumes that even though the DAP sleeps with 2 others including the PAS, why did not the DAP ask the good Tuan Haji directly and not obfuscate the long forgotten issue by being rude to the good Tuan Haji through a foreign journal under the control of Lee Kuan Yew the founder of the DAP ?

Vote BN. All Malaysians especially the Malaysian Chinese. We are all good and straightforward people.

76.  thaiso

January 15, 2013 at 10:30 AM | [Permalink](#)

Semoga pakar ekonomi kita ambil perhatian tentang perkara yang berbangkit.

Sebagai layman, setiap rakyat boleh bercerita tentang ekonomi dan sistem banking.

Tetapi berkenaan Islam sebagai cara hidup, apatah lagi bertasawuf yang mana mesti tidak menyalahi syariat, Layman adalah dilarang menceritakan tentang kurniaan Allah s.w.t kerana dibimbangi ianya adalah didalangi oleh syaitan yang direjam atau dibimbangi Allah s.w.t hanya menguji kamu, bukan memberi kurniaan kepada kamu.

Bahkan ia adalah pantang besar bagi orang sedang belajar. Kecuali kamu mendapat izin dan mendapat petunjuk yang sesungguhnya.

Layman adalah dilarang menceritakan apa yang kamu dapat dari Allah s.w.t

77.  HBT456

January 14, 2013 at 8:57 PM | [Permalink](#)

If I am tuntuah, I will not blame anyone except myself.

78.  Tuntuah

January 14, 2013 at 8:09 PM | [Permalink](#)

Bank in malaysia like along xcept they are legal lender. These days they utilise computer system to calculate n monitor defaulter. If there is a default payment, the computer will automatically will increase the interest rate so that the bank can make more money. It is sad when defaulter clear the default payment, the computer become stubborn and not automatically reduce the interest rate. Its still charge the higher interest rate.

The most stupid things is when the defaulter recognised that the interest rate still higher, they make complained and the officer said they dont know. they need to check their computer system. They promise to change it back but they are not do anything. Because the officer is so stupid on this banking computer system. End up the defaulter still paying the additional interst charges.

For me, this action is on purpose. It is a white collar crime. The regulator, bank negara dont even care about it. So we have been rob in the day light. Really crap.

Note: rhb bank being eaten by bank utama. Only bank utama name change to rhb.

79.  HBT456

January 14, 2013 at 8:09 PM | [Permalink](#)

When others did better performance with solid businesses, strong cashflow and assets, usual voice is Why Central Bank is chicken out to these two person? Are they above the law? Or name with bin or binti only is not applicable for Central bank law & regulation...?

Melayu oh Melayu...

80.  shahrulnizam

January 14, 2013 at 8:02 PM | [Permalink](#)

similar to UK, this country is controlled by banks or bankers. Central bank has absolute power over banking system. they can terminate bank manager if they "feel" the manager is not "fit" in. Most of the GLCs companies are owned by CIMB or Maybank (by a certain %). Most Sukuk is done by CIMB, and now is open to public. Hope the public is smart enough to invest on Sukuk (layman term is somebody hutang, please read 2007-08 crisis for similarity, one middle east country failed to pay dividend on sukuk/bond).

Most interesting story is when Central bank is enforcing an independent-non executive chairman of local bank is ONLY allowed to have 30% share max in the bank they owned. Ambank owner sold his shares and left 30% only. However, chairman of Public Bank and Hong Leong Bank are still keeping their shares more than 30%. Why Central Bank is chicken out to these two person? Are they above the law? Or name with bin or binti only is not applicable for Central bank law & regulation...?

Please government...be sincere... PRU13 is coming...



81. [mubarakchan](#)

January 14, 2013 at 6:45 PM | [Permalink](#)

Tun

You are right to point out that one cannot see the light at the end of this long tunnel which arose after the beginning of this financial fiasco in 2007 and blew up with the crash of Wall Street in October 2008. Some pundits predicted that this may end in 10 years time from the beginning eg 2018. But who can really foretell. Not only is the jury out but all the financially powerful countries in the World still fall back on the preachings of Maynard Keynes contrary to that of Hayek. Politically, Keynes suits the politicians of the capitalist world to a T ! I myself guess that there will be at least 10 QEs up to 2018. The United States has no choice as the same applies to the 7 Dwarfs. If the debt of the United States Government is about US\$16 Trillions and that of the United Kingdom one Trillion Pounds, we can hazard a guess what the debts of all the countries of the EU put together are like. The total sum is equal to the total worry of the countries which export to these countries' consumers for our livelihood. And because of this, our beloved Malaysia must be realistic and take cognizance of this fact, sooner rather than later.

The abuse of the Libor is only one minute facet of this huge financial market which was completely let loose and unregulated since the Big Bang policy of Margaret Thatcher in the 1980s. This can only lead to one thing, that is its ultimate crash which was the result of all that is negative in Humankind, the greed and the arrogance. Now with a beautiful hindsight, no one could have held back the wonderful party which lasted actually from the baby boomers of 1947 to the terrible hangover of 2008.

You are right also in highlighting the magnitude of wrong-doing by those who were caught or performed some task which exposed reputable banks to the loss of billions of dollars.

Who would imagine the staid and conservative UBS of 35 Bahnhofstrasse, Zurich, to become a beggar and our good neighbour Singapore now probably its largest

shareholder ? The problem which arose from the frailty of Humankind is difficult to answer because so many events which happened after 2008 were beyond that of the normal imagination !

The complexity of this fiasco is also interwoven with the eruptions of wars around the world. The apportionment of money for military use and that for political socio-economic purposes is in imbalance since the end of the Cold War in 1989. No one bothered to balance this equation or golden mean for many decades.

Of course, the short term emergency measure would be to keep on printing the US Dollar. But in the long term interest of the United States too, I am of the opinion that commodities and other materials especially oil, which are required for the survival of nations especially the United States and the other super-powers and the rest must be part of the equation in the eventual solution to this problem eg. a gigantic case of vanished values with the equation dangling.

The World needs to huddle together on how to solve this problem and keep the capitalist system from falling apart. This time all the nations are indeed in this together. Thanks to the ingenuity of Humankind to create more and more fiat money. The latest proposal is to issue a 1 Trillion US Dollar coin !

Vote BN. All Malaysians especially the Malaysian Chinese. We cannot allow our beloved country Malaysia to be ruled over by amateurs in time of crises like now ! Stand firm with the BN as led by the UMNO and we will ride this storm safely together ! The makings of a true and united Nation !



82. [Farihan](#)

January 14, 2013 at 4:47 PM | [Permalink](#)

Tips: if Malaysia wants to remain free of a similar crisis, we need to know more about the rules of banking and the limits of their privilege



83. [HBT456](#)

January 14, 2013 at 12:14 PM | [Permalink](#)

18. Banking is another risky and volatile business similar to other any other businesses.

19. There are many banks in Malaysia.

20. If the Board of Directors of the bank made one wrong decision in lending money to their major clients who may be government is unable to collect payments or cash on time, they can go bankrupt.

21. Learners may be interested to learn on why some banks failed and took over by other stronger banks, eg:- Bank Bumiputra Commerce, Bank Utama, Bank Eon, Citibank, Lehman Brothers, etc.

22. New rules, policies and laws are updated to tap the current liquidity ratio to make sure cash turnover is strong enough to cover all bankers' portfolio.

23. In Malaysia, BNM only provides guidelines and licenses to regulate banking to make banking environment competitive enough so via OPR to sustain economy.

24. How banks manage their businesses, it's up to the board of directors to decide.

25. Being big can never failed?

26. BNM Governor cannot force bankers to bailout failures.

27. The Governor can be replaced if too many complaints are made by bankers.

Source: <http://chedet.cc/?p=49>