

أَعُوذُ بِاللَّهِ مِنَ الشَّيْطَانِ الرَّجِيمِ

In Allah I seek refuge from the outcast (accursed) shaitaan

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

In the name of Allah most gracious, most merciful.



Lord of the Rings – The Fellowship of the Ring

The One Ring was forged by the Dark Lord Sauron during the Second Age in order to gain dominion over the free peoples of Middle earth

On the one ring the following was inscribed in the dark speech, that only fire could reveal

*One ring to rule them all, one ring to find them,
One ring to bring them all and in the darkness bind them*

It is a disaster and a terrible thing indeed, and I can only imagine, to spend a lifetime, or part of a lifetime as a banker, or in collusion with the bankers, working in pursuit of building an (business) empire, thinking yourself one of the few 'contributors' to society. And when you pass by, turning the heads of people and winning the admiring looks of ladies and pretty damsels; thinking that you are some kind of angel or an 'endowment' to mankind. And then one day, you look in the mirror, and instead of seeing the reflection that endures in your mind's eye – the handsome clean cut, well heeled, 'good', man you thought yourself to be - you see a visage staring back, red in complexion, with two horns protruding from it's head, dreadful to behold. It is a terrible thing indeed. And I can only imagine.

Gandalf: "'Tell me, 'friend', when did Saruman the wise abandon reason for madness?!"

Dear Brothers and Sisters – For your consideration

RIBA – THE UNJUST AND AMMORAL INCREASE IN AN INDIVIDUAL'S WEALTH

I bear witness that there is no one worthy of worship besides Allah and that Muhammed (عليه السلام) is the seal of the prophets.

“O Allah, let Your Blessings come upon Muhammad and the family of Muhammad, as you have blessed Ibrahim and his family. Truly, You are Praiseworthy and Glorious. Allah, bless Muhammad and the family of Muhammad, as you have blessed Ibrahim and his family. Truly You are Praiseworthy and Glorious.”

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ
كَمَا صَلَّيْتَ عَلَى إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ
إِنَّكَ حَمِيدٌ مَجِيدٌ
اللَّهُمَّ بَارِكْ عَلَى مُحَمَّدٍ، وَعَلَى آلِ مُحَمَّدٍ
كَمَا بَارَكْتَ عَلَى إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ
إِنَّكَ حَمِيدٌ مَجِيدٌ

As-salaam-wa-alaikum

Here follows a number arguments that I have posted on various internet forums and that have not been answered directly yet. Except that I have been banned from one and have had my posts deleted from others. I will start with a few quotations from Quran and hadith:

Surah 2. Al-Baqara, Ayah 275 – 276

275 الَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ
مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ
وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ
وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ أَدَّ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

276 يَمْحَقُ اللَّهُ الرِّبَا وَيُزْبِي الصَّدَقَاتِ وَاللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ

Muhammed Asad - 275 Those who gorge themselves on usury behave but as he might behave whom Satan has confounded with his touch; for they say, "Buying and selling is but a kind of usury" - that while Allah has made buying and selling lawful and usury unlawful. Hence, whoever becomes aware of HIS (Sustainer's) admonition, and thereupon desists [from usury], may keep his past gains, and it will be for Allah to judge him; but as for those who return to it - they are destined for the fire, therein to abide!

276 Allah will deprive usury of all blessing, but will give increase for deeds of charity: For He loveth not creatures ungrateful and wicked.

Surah 3. Al-Imran, Ayah 130

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافاً مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

Mohammed O ye who believe! Devour not usury, doubling and quadrupling (the sum Marmaduke lent). Observe your duty to Allah, that ye may be successful.

Yusuf Ali O ye who believe! Devour not usury, doubled and multiplied; but fear Allah; that ye may (really) prosper.

Surah 11. Al-Hud, Ayah 84

وَإِلَى مَدْيَنَ أَخَاهُمْ شُعَيْبًا قَالَ يَا قَوْمِ اعْبُدُوا اللَّهَ مَا لَكُم مِّنْ إِلَهِ غَيْرُهُ وَلَا تَنقُصُوا الْمِكْيَالَ وَالْمِيزَانَ إِنِّي أَرَاكُمْ بِخَيْرٍ وَإِنِّي أَخَافُ عَلَيْكُمْ عَذَابَ يَوْمٍ مُّحِيطٍ

Mohammed And unto Midian (We sent) their brother Shu'eyb. He said: O my people! Marmaduke Serve Allah. Ye have no other Allah save Him! And give not short William measure and short weight. Lo! I see you well-to-do, and lo! I fear for Pickthall you the doom of a besetting Day.

Yusuf Ali To the Madyan People (We sent) Shu'aib, one of their own brethren: he said: "O my people! Worship Allah: Ye have no other god but Him. And give not short measure or weight: I see you in prosperity, but I fear for you the penalty of a day that will compass (you) all round.

Surah 11. Al-Hud, Ayah 85

وَيَا قَوْمِ أَوْفُوا الْمِكْيَالَ وَالْمِيزَانَ بِالْقِسْطِ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تَعْتُوا فِي الْأَرْضِ مُفْسِدِينَ

Mohammed "O my people! Give full measure and weight in justice, and wrong not William people in respect of their goods. And do not evil in the earth, causing Pickthall corruption.

Yusuf Ali "And O my people! Give just measure and weight, nor withhold from the people the things that are their due: commit not evil in the land with intent to do mischief."

Surah 2. Al-Baqara, Ayah 251

فَهَزَمُوهُمْ بِإِذْنِ اللَّهِ وَقَتَلَ دَاوُودُ جَالُوتَ وَآتَاهُ اللَّهُ الْمُلْكَ وَالْحِكْمَةَ وَعَلَّمَهُ مِمَّا يَشَاءُ وَلَوْلَا دَفْعُ اللَّهِ النَّاسَ بَعْضَهُم بِبَعْضٍ لَفَسَدَتِ الْأَرْضُ وَلَكِنَّ اللَّهَ ذُو فَضْلٍ عَلَى الْعَالَمِينَ

Mohammed So they routed them by Allah's leave and David slew Goliath; and Allah
Marmaduke gave him the kingdom and wisdom, and taught him of that which He
William willeth. And if Allah had not repelled some men by others the earth
Pickthall would have been corrupted. But Allah is a Lord of Kindness to (His)
creatures.

Yusuf Ali By Allah's will they routed them; and David slew Goliath; and Allah gave
him power and wisdom and taught him whatever (else) He willed. And
did not Allah check one set of people by means of another, the earth
would indeed be full of mischief: But Allah is full of bounty to all the
worlds.

Surah 3. Al-Imran, Ayah 137

قَدْ خَلَتْ مِنْ قَبْلِكُمْ سُنَنٌ فَسِيرُوا فِي الْأَرْضِ فَانظُرُوا كَيْفَ كَانَ عَاقِبَةُ الْمُكَذِّبِينَ

Pickthall Systems have passed away before you. Do but travel in the land and see
the nature of the consequences for those who did deny.

Yusuf Ali Many were the ways of Life that have passed away before you: travel
through the earth, and see what the end of those who rejected Truth.

Surah 11. Al-Hud, Ayah 86

بَقِيَّةُ اللَّهِ خَيْرٌ لَكُمْ إِنْ كُنْتُمْ مُؤْمِنِينَ وَمَا أَنَا عَلَيْكُمْ بِحَفِيظٍ

William That which Allah leaveth with you is better for you if ye are believers;
Pickthall and I am not a keeper over you.

Yusuf Ali "That which is left you by Allah is best for you, if ye (but) believed! but I
am not set over you to keep watch!"

The Prophet (pbuh) has explained this ignominy in a very telling way (a major sin):

Note: I have searched high and low to find the following two ahadeeth which I used to find easily. I've quoted them by doing a cut and paste from the internet. As this document was collated and edited in electronic format it is quite susceptible to mischief mongers, so gentle reader, beware, and verify the authenticity; especially of quotations. In any event, the hadith in question seems to have been excised from mainstream collections – and Allah knows best.

Reported by al-Haakim in al-Mustadrak, 2:37; see also Saheeh al-Jaami', 3533.

Abdullaah ibn Mas'ood reported: The Prophet (pbuh) said: "There are seventy-three types of riba, the least of which is as abhorrent as a man having intercourse with his own mother and worst of which is [violating] a Muslim's honour and sanctity.

Reported by Imam Ahmad, 5:225; see also Saheeh al-Jaami', 3375.

'Abdullah ibn Hanzalah reported: The Prophet (pbuh) said: "Knowingly consuming a dirham of riba is worse for a man than committing adultery thirty-six times."

Tirmidhi Volume 3 Chapter 2 Hadith 1206

Narrated by Ibn Mas'ud: "The *Messenger* of Allah cursed the one who **consumed Riba**, and the one who **charged** it, those who **witnessed** it, and the one who **recorded** it." (*Hasan*)

Surah 4. An-Nisaa, Ayah 10

إِنَّ الَّذِينَ يَأْكُلُونَ أَمْوَالَ الْيَتَامَىٰ ظُلْمًا إِنَّمَا يَأْكُلُونَ فِي بُطُونِهِمْ نَارًا وَسَيَصْلَوْنَ
سَعِيرًا

Marmaduke William Pickthall	Lo! Those who devour the wealth of orphans wrongfully, they do but swallow fire into their bellies, and they will be exposed to burning flame.
Yusuf Ali	Those who unjustly eat up the property of orphans, eat up a Fire into their own bodies: They will soon be enduring a Blazing Fire!

Bukahri: Volume 4: Chapter 23 Hadith 2766

Narrated AbU Hurairah (رضي الله عنه) The Prophet (pbuh), said, "Avoid the seven great destructive sins." The people enquired, "O Allah's Messenger (pbuh)! What are they?" He said, "(1) To join others in worship along with Allah (swt); (2) To practise sorcery, (3) To kill the life which Allah has forbidden except for a just cause, (according to

Islamic law); (4) To eat up *Riba* (usury); (5) To eat up an orphan's wealth; (6) To show one's back to the enemy and fleeing from the battlefield at the time of fighting, and (7) To accuse chaste women, who never even think of anything touching chastity and are good believers."

In his **farewell speech** the Prophet Muhammed (عليه السلام) said: O people, listen to my words, for I do not know whether we shall ever meet again and perform Hajj after this year. "O ye people, Allah says: O people! We created you from one male and one female and made you into tribes and nations, so as to be known to one another. Verily in the sight of Allah, the most honoured amongst you is the one who is most Allah-fearing." There is no superiority for an Arab over a non-Arab and for a non-Arab over an Arab, nor for the white over the black nor for the black over the white, except in Allah-consciousness. ... All **interest and usurious (RIBA)** dues accruing from the time of ignorance stand wiped out. And the first amount of interest (RIBA) that I remit that which Abbas bin Abd-al-Muttalib had to receive. Verily it is remitted entirely.

... O people, verily your blood, your property and your honour are sacred and inviolable until you appear before your Lord, as the sacred inviolability of this day of yours, this month of yours and this very town (of yours). Verily, you will soon meet your Lord and you will be held answerable for your actions ...

... All debts must be repaid, all borrowed property must be returned, gifts should be reciprocated and a surety must make good the loss to the assured ... Nothing of his brother is lawful for a Muslim except what he himself gives willingly. *So do not wrong yourselves.* O people, every Muslim is the brother of the other Muslim, and all the Muslims form one Brotherhood. And your slaves! See that you feed them with such food as you eat yourselves, and clothe them with the same clothes that you, yourselves wear. Take heed not to go astray after me, and strike one another's necks ... O people! Listen and obey, though a mangled Abyssinian slave is appointed as your Amir, provided he executes (the Ordinance of) the Book of Allah amongst you.

... Verily I have left amongst you that which will never lead you astray, the Book of Allah (and the sunnat of his prophet (pbuh)), which, if you hold fast, you shall never go astray. And beware of transgressing the limits set in the matters of religion, for it is transgression of (the proper bounds of) religion, that brought destruction to (many people) before you.

Verily, the Satan is disappointed at never being worshipped in this land of yours, but if obedience in anything (short of worship is expected, that is): he will be pleased in *matters you may be disposed to think insignificant*, so beware of him in your matters of religion. ... Let him that is present, convey it unto him who is absent. For it may be that people to whom the message is conveyed, may be more mindful of it than the audience.

Da'wah Acadmy International Islamic University. P.O. Box 1485, Islamabad, Pakistan.

Argument No 1: Usurping the power of the market.

Ibn Taymiyyah detailed a fundamental analysis of the market mechanism, with a theoretical insight unusual in his time. His economic discourses included a discussion of welfare advantages and disadvantages of market regulation and deregulation.

Ibn Taymiyyah commenting on the power of **Supply and Demand**:

"If desire for goods increases while its availability decreases, its price rises.
On the other hand, if availability of the good increases and the desire for it decreases, the price comes down."

Essentially the price of goods in the market reflect an equilibrium point between what suppliers are willing to sell at and what demanders are willing to pay. You can view the price of a commodity in the market as equivalent to the level of water in a swimming pool, the size of the pool to represent the size of the market and the amount of water to be equivalent to the amount of money (liquidity) in the market.

As people get into or out of the pool (market) the water level (price) rises or falls with the equilibrium water level depending on how many people are in the pool at any given time. Of course, in a real market it takes some time for prices (the level of the pool) to find a new equilibrium. If the water in the pool represents the money supply (liquidity), you can see how adding more money (water) would increase the level of the pool, or prices in a market. The subsequent increase in prices reduces the value of everybody's money by a small amount and increases the value of the institutions who created the money by a large amount. Having said that I would like to draw your attention to the following hadith of the Prophet Muhammed (عليه السلام):

Reported by al-Haakim, 2:37; see also Saheeh al-Jaami', 3542.

The Prophet (pbuh) said: "Even if riba is much, it will end up being a small amount."

Inasmuch as prices are affected by the number of suppliers and demander's in a market, they are also affected by money supply (liquidity), which results in inflation (an increase in price level) and deflation (a drop in price level). You should note, that in my living memory I have never experienced deflation for any significant period of time. The evidence seems to suggest only one conclusion, as it concerns bankers - that in the long term, bankers are continually increasing the money supply. In so doing, they are able to subvert control of the factors of production in any market to the benefit of the few (their favoured sons) and to the detriment of the masses. Now, extend this method on a global scale (referring to the discussion on reserve currency in argument 4, below), and you can begin to understand the poverty of so called, 3rd world countries and the apparent wealth of 1st world countries. To my mind, it appears to be a sequel to the imperialist age. Colonialism as we knew it, merely changed its dress, and assumed a disguise. The people of the global village we live in today, have yet to truly win their freedom, from this continuation of slavery.

If any one player or group of players control the supply of money, they then have direct control of prices; and by extension the market. When you consider that money went from being gold and silver (and other commodities), to being just printed paper, you can then understand the ease with which markets can be controlled by increasing or decreasing the amount of printed paper in the market.

In my study of the historical process of money and the banking industry, I have found the 'Rothschilds', to be the most notorious of bankers on record. Their ambition, to bring to existence a new world order through the use of this mechanism of market control is expressed in this, their statements, quoted below:

"The few who understand the system, will either be so interested from it's profits or so dependant on it's favours, that there will be no opposition from that class." - **Rothschild Brothers of London, 1863**

"Give me control of a nation's money and I care not who makes it's laws" - **Mayer Amschel Bauer Rothschild**

At this point, let's cast our minds to the global economic and political landscape around the world. It doesn't take long for one to see that most, if not all countries are modelled as Banktocrasies (that's a combination of the words Banks and Democracies). Most 'Muslim' countries represent themselves as countries based on Sharia (I'm referring to governments, not to individual Muslims - so please don't misunderstand me). It seems strange to me, that these governments mirror the American Republican state in design, instead of the Prophet Muhammed's (عليه السلام) caliphate state. Apart from there political structure, I would ask you to compare these countries financial and monetary systems.

Having studied and read the Quran (as a neophyte at best – that means layman), I have found in the Holy Book that Allah and his Prophet (pbuh) have declared WAR on RIBA . The meaning of riba is, as I understand it: '**unjust increase in wealth.**' Would you agree with this interpretation as I have stated it above? If not, how would you define it?

It occurs to me that Allah has not declared WAR on any other sin in the whole Quran. The punishment for shirk (disbelief in the Creator of the Worlds – of everything seen and unseen), is hell fire. The next most severe punishment is WAR, especially a war declared by Allah (swt) and his prophet (pbuh).

Just remember: This is your last chance. After this there is no turning back. You take the red pill: the story ends, you wake up in your bed and believe whatever you want to believe. You take the blue pill: you stay in Wonderland and I show you how deep the rabbit hole goes." - Morpheus, The Matrix (slightly edited by me).

(Please note that some of the web links used in this document are outdated, however, a google search should bear fruit).

Surah 2. Al-Baqara, Ayah 278-279

278 يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ
مُؤْمِنِينَ

279 فَإِن لَّمْ تَفْعَلُوا فَأْذَنُوا بِحَرْبٍ مِّنَ اللَّهِ وَرَسُولِهِ وَإِن تُبْتِغُوا فَلََكُمْ
رُؤُوسُ أَمْوَالِكُمْ لَا تَظْلِمُونَ وَلَا تُظْلَمُونَ

Mohammed O ye who believe! Observer your duty to Allah, and give up what
Pickthall - remaineth (due to you) from usury, if ye are (in truth) believers.
278

279 And if ye do not, then be warned of WAR (against you) from Allah and
His messenger. And if ye repent, then ye have your principal (without
interest). Wrong not, and ye shall not be wronged.

Yusuf Ali - O ye who believe! Fear Allah, and give up what remains of your
278 demand for usury, if ye are indeed believers.

279 If ye do it not, take notice of WAR from Allah and His Messenger: But if
ye turn back, ye shall have your capital sums: Deal not unjustly, and ye
shall not be dealt with unjustly.

The usury and the banking system currently implemented in both Muslim and non-Muslim countries; banks, from the world bank down, loan money on the principal of **fractional reserve banking**. The **reserve requirement** can be ten percent but may be as low as three percent (and recently even less). This means that they only need to hold a small amount of cash in relation to the total amount of money that they lend to borrowers; in effect the money lent is not deposits (depositors money), but money that they create out of thin air (the money multiplier effect – please study this concept using a good textbook or internet reference). In addition they require **collateral** put up by the borrower to secure the loan, thus insulating themselves from any risk. In the long run this process subverts control of the factors of production in an economy in favour of the bankers.

So, keeping in mind that ninety percent or more of the loan is money created out of thin air, it follows, from the market law of **SUPPLY AND DEMAND**, that this increase in the amount of money (liquidity) in the market, as a direct result of the banking system, reduces the value of everyone else's money, which is unjust and therefore **RIBA**. The result is **inflation**, reducing the value of the money of the masses, every time a loan is given (again; because supply is being unjustly increased by money created out of nothing). This results in an unjust reduction of everyone's wealth and Allah has warned about reducing peoples wealth unjustly in the Quran.

Surah 30. Ar-Rum, Ayah 39

وَمَا آتَيْتُمْ مِّن رَّبًّا لِّيَرْبُوَ فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوَ عِندَ اللَّهِ وَمَا آتَيْتُمْ مِّن زَكَاةٍ تُرِيدُونَ وَجْهَ اللَّهِ فَأُولَٰئِكَ هُمُ الْمُضْعِفُونَ

Mohammed	That which ye give in usury in order that it may increase on (other)
William	people's property hath no increase with Allah; but that which ye give in
Pickthall	charity, seeking Allah's Countenance hath increase manifold.
Yusuf Ali	That which ye lay out for increase through the property of (other) people, will have no increase with Allah: but that which ye lay out for charity, seeking the Countenance of Allah , (will increase): it is these who will get a recompense multiplied.

In addition to this let us briefly visit the question of taxation: What is the purpose of taxation if the government and its banking clique can create currency at their behest, reducing the value of everyone else's money? For their secret projects perhaps? And where is the transparency (and democracy) in that? When public servants, become public masters; then let the citizen beware!

Banks immunise themselves from loss by insisting on collateral. In Islam, business is **halaal**, and **riba** (again unjust increase in wealth as I understand it) is **haraam**; this means that an Islamic institution has to share in the opportunity for profit and loss for it to avoid the sin of **riba**. Money in Islam is primarily GOLD and SILVER and when these are in short supply then other commodities, where the value of the MONEY is in the MONEY (**intrinsic value**). With this kind of money people are protected from the lowering value of printed currency, as effort has to be expended to create money with intrinsic value.

Notice I have not mentioned time. Because time is **NOT** money. You may take any period of time that you care to – it is the amount of effort that you expand, in that period of time that has the **potential** to create value (money), by the permission of Allah (through the mechanism of the market).

To summarise; the business strategy of banks (and fiat currency is a key component of this strategy) are designed so that they share in all the profits and the people share in all the risk. Debt spending, which is what banks base their business model on, is essentially a speculative transaction that sells the 'future' value of an individuals labour in the present (collateral insures the bank against loss). It is in fact, an insidious form of slavery, by democratic consent!

Why have Muslim countries (such as Pakistan, Indonesia, Saudi Arabia, etc.) chosen to use fiat currency when it follows that this is the vehicle of **riba** (with a concomitant declaration of war from Allah). See **Surah 2. Al-Baqara, Ayah 279** quoted on page 8.

Why does my research show that a thinly disguised western system of banking is being used by these so called Islamic banks? Which has the same result as that of Western Banking – the masses of the people being robbed of their wealth through the mechanism of inflation (which is really theft) and being pushed into poverty. Why don't Muslim countries use gold and silver coinage as primary money to avoid this very serious sin against Allah and his Prophets (pbuh). A declaration of war from our creator you must admit is extremely grave.

If banks had been limited to simply facilitating the channelling of depositors money to large projects for the benefit of society at large there was a good chance that such a business model would have been successful. However their wild foray into money creation, within the so called 'democratic' legal framework, without any thought for the long term sustainability of such a system; has resulted in a society where one percent of the population owns or controls ninety percent of the resources (factors of production). This one percent are primarily those who control the banks. Of course how they create capital, through the manipulation of the law of supply and demand, robbing the masses of their wealth, through a process that they colloquially refer to as inflation is a little known fact and not much publicised. If you are not a banker at heart, then like me, I'm sure you are wondering why is this not discussed in public? Is it perhaps because they control the media?

It's a strange thing to behold, in a country that is blessed with gold, silver and other mineral wealth besides, that the people will 'democratically' choose to use paper as money, exposing themselves to theft and collusion in theft. Is this how much they value their effort and their lives? It's even stranger to see, that most people with a moral centre would not take money from a child molester, but someone dressed in 'civilised' clothes like a banker would be someone who they would not only take a loan from, but would enslave themselves to; from these robbers and murderers. A strange thing indeed.

The prophet Muhammed (عليه السلام) cursed the giver of riba, the taker, the scribe (I suppose accountant, is what they are called these days – not much has changed from the days past, except the way we name things), and the witnesses to such a transaction; all of them combined, are promised a place in hell-fire.

Surah 83. Al-Khaf, Ayah 100-105

- 100 وَعَرَضْنَا جَهَنَّمَ يَوْمَئِذٍ لِلْكَافِرِينَ عَرَضًا
- Pickthall On that day we shall present hell to the disbelievers, plain to view,
- Yusuf Ali And We shall present Hell that day for Unbelievers to see, all spread out, -
- 101 الَّذِينَ كَانَتْ أَعْيُنُهُمْ فِي غِطَاءٍ عَنْ ذِكْرِي وَكَانُوا لَا يَسْتَطِيعُونَ سَمْعًا
- Pickthall Those whose eyes were hoodwinked from My reminder, and who could not bear to hear.
- Yusuf Ali (unbelievers) whose eyes had been under a veil from remembrance of Me, and who had been unable even to hear.
- 102 أَفَحَسِبَ الَّذِينَ كَفَرُوا أَنْ يَتَّخِذُوا عِبَادِي مِنْ دُونِي أَوْلِيَاءَ إِنَّا أَعْتَدْنَا جَهَنَّمَ لِلْكَافِرِينَ نُزُلًا
- Pickthall Do the disbelievers reckon that they can choose My bondmen as protecting friends beside Me? Lo! We have prepared hell as a welcome for the disbelievers.
- Yusuf Ali Do the unbelievers think that they can take My servants as protectors besides Me? Verily We have prepared Hell for the unbelievers for (their) entertainment.
- 103 قُلْ هَلْ نُنَبِّئُكُمْ بِالْأَخْسَرِينَ أَعْمَالًا
- Pickthall Say: Shall We inform you who will be the greatest losers by their works?
- Yusuf Ali Say: 'Shall We tell you of those who lose most in respect of their deeds? -
- 104 الَّذِينَ ضَلَّ سَعْيُهُمْ فِي الْحَيَاةِ الدُّنْيَا وَهُمْ يَحْسَبُونَ أَنَّهُمْ يُحْسِنُونَ صُنْعًا
- Pickthall Those whose effort goeth astray in the life of the world, and yet they reckon that they do good work.
- Yusuf Ali "Those whose effort have been wasted in this life, while they thought that they were acquiring good by their works?"
- 105 أُولَئِكَ الَّذِينَ كَفَرُوا بِآيَاتِ رَبِّهِمْ وَلِقَائِهِ فَحَبِطَتْ أَعْمَالُهُمْ فَلَا نُقِيمُ لَهُمْ يَوْمَ الْقِيَامَةِ وَزْنًا
- Pickthall Those are they who disbelieve in the revelations of their Lord and in the meeting with Him. Therefor their works are vain, and on the Day of Resurrection We assign no weight to them.
- Yusuf Ali They are those who deny the Signs of their Lord and the fact of their having to meet Him (in the Hereafter): vain will be their works, nor shall We, on the Day of Judgement, give them any weight.

I think the above verses are self-explanatory in view of our discussions of riba, thus far. Let the democrats and their 'democratically' elected officials beware of these verses from our Creator. It's a universal warning to people who **think** themselves above the natural Law of Allah. And let the reader beware!

Argument 2: Following the Herd (instead of Quran and Sunnat).

The measure of a muslim state (and indeed of each individual muslim) is how closely they follow Quran and Sunnat. After all, didn't the prophet Muhammed (عليه السلام) say in his farewell speech that he leaves two things - 'Quran and sunnat'. So that must be the benchmark for a tribe or a nation, and indeed, for the individual, calling himself Muslim. In Islam we do believe in consultation 'shura', however, there is no such thing as democracy - where the majority or minority, as in the case of some countries interpretation of democracy, rules. In all cases Allah's sovereignty is recognised as supreme in the Muslim state. In other words you cannot by majority change the law of Allah - if a majority believe that the Americans did indeed land on the moon or that 9/11 was perpetrated by 'Islamic' terrorist, as they claim - that does not necessarily make it so. Yet America goes to war on these so called 'majority' opinions which seem to change like the wind. The very definition of being a muslim is acknowledging the creator's sovereignty and submitting to his will (Quran and sunnat). Of course this includes not only in how leaders are chosen, but also how we select an economic model for the Islamic state.

So how do these Islamic countries explain their acceptance of a western styled government ruled by money, or currency if you prefer that term. And let's not throw dust in the eyes, the evidence is quite apparent that it's the ones with the most money that make the rules (consider American lobbying groups and the vast amount of money spent by them in pursuit of their ambitions). This contradicts the Islamic ethos of Allah's sovereignty completely.

And in conclusion I would like to quote a hadith of my beloved prophet Muhammad (pbuh):

“Allah's Messenger (pbuh) said: 'You will indeed follow the ways of those before you, hand span by hand span, and an arms length after another. Even if they enter into a lizard's hole, you will follow them.' We (the Sahaba) asked, 'Is it the Jews and the Christians?' He replied, 'Who else!?'” [Bukhari]

Note that the sahaba of those days used to refer colloquially to Shaitaan as the 'lizard'.

I'm sorry to say that, looking at American social, economic and monetary systems, to name just a few of these - this is exactly what has now happened; thanks to our leaders who have betrayed us (either wittingly or unwittingly; with deliberate knowledge or in ignorance).

Argument 3: Patriotism and Nationalism.

I believe the larger issue of buying is something most people don't consider. As long as they (the people who control the creation and lending of currency - Bankers) got us '**believing**' in fiat currencies (paper), consumers will always be on the back foot, notwithstanding where you buy your products from. And this applies to suppliers too. The nationalistic or patriotic loyalty to paper currency, whether it's a dollar, euro, riyal or rand is a dangerous emotional relationship. It belies any rationality - let me quickly illustrate:

You go to the bank for a loan to buy a car, new curtains for the wife or a new gaming laptop (let's be honest - daddy needs something to play with when mummy is indisposed). The bank, loans you the money (fiat currency); and this is where it gets interesting. My experience is that most people with a moral centre would not borrow money from someone, who, say, robs old women of their pensions, or children of their pocket money.

But the bank, which works on the **fractional reserve basis**, (and please study these terms, because this is how they pull the wool over our eyes), creates this money out of nothing. That's right. They don't borrow you the deposits they have, they create it out of nothing robbing everybody, including children and old women.

And like everything, and everyone existing or living in the material world any physical act is subject to the physical laws of nature. Like gravity, even though it has no material form, it projects a force of attraction between physical bodies, in like manner, the **laws of markets** (the **law of supply and demand**), holds sway over markets. As soon as you spend this money that the bank created out of nothing it enters the market, and because it increases **SUPPLY** it reduces the value of everyone else's money. Can you see what a 'devious' business model this is. The bank is essentially lending you 'value' that belongs rightfully to everyone else (including old women and little children). And doing it without their consent (remember - this is not depositors money, or currency, if that term pleases you). This makes the borrower either an unwitting participant; or if they new something about monetary economics, a witting participant in this theft.

To add insult to injury, the bank requires collateral for the loan. So not everyone gets to participate in this theft. Just a privileged few - those of the banker class and those from the middle classes who have managed to save something in these 'difficult' circumstances, and are able to use that as collateral to borrow. Collateral immunises the bank from any risk. If the borrower defaults on the loan the bank recoups the value (money) that it had robbed other people of in the first instance, by simply calling in the collateral. You beginning to understand what dollars, euros and riyals are now? A vehicle of theft designed to entrench the ruling class - The **BANKER** class. By the way, the dollar is defined as the 'reserve' currency' of the world. This adds another dimension to macro-economic slavery which empowers the owner's of the **FEDERAL RESERVE** (privately owned by the banker ruling class) to export their 'inflation' to

other countries. But I'm afraid I've taken too much of your precious time already, so that's going to have to be a lesson for another time.

It's the masses of the poor at the bottom of the economic ladder that get hit the hardest by this theft. They neither have the collateral to participate in such a morally repugnant economy, nor would they, for the most part, want to, I believe (*ceteris paribus*). I've met some of them. They have hearts just like the rest of us; and just like the rest of us, are good people; and would not want to rob children and old women.

Banker theft, is what I like to call it, and it is theft by democratic consent!

p.s. I hope I've wetted your appetite to study the subject further. If you are interested, here's a youtube link I can recommend to start with.

<http://www.youtube.com/watch?v=DyV0OfU3-FU>

Argument 4: Reserve currency.

Ah, I see you're still here, well in that case let's soldier on. We will quickly discuss why the dollar is the 'reserve' currency of the world. Why would you need a 'reserve' currency? What does 'reserve currency' mean and what are its economic implications? As always it's best to illustrate with a typical example. But before we do that let's briefly go through some history behind the market law of supply and demand: "According to Hamid S. Hosseini, the power of supply and demand was understood to some extent by several early Muslim scholars, such as fourteenth-century Mamluk scholar *Ibn Taymiyyah*, who wrote: "If desire for goods increases while its availability decreases, its price rises. On the other hand, if availability of the good increases and the desire for it decreases, the price comes down."

John Locke's 1691 work *'Some Considerations on the Consequences of the Lowering of Interest and the Raising of the Value of Money'* includes an early and clear description of supply and demand and their relationship. In this description demand is rent: "The price of any commodity rises or falls by the proportion of the number of buyers and sellers" and "that which regulates the price [of goods] is nothing else but their quantity in proportion to their rent."

The phrase "supply and demand" was first used by James Denham-Steuart in his *Inquiry into the Principles of Political Economy*, published in 1767. Adam Smith used the phrase in his 1776 book *The Wealth of Nations*, and David Ricardo titled one chapter of his 1817 work *Principles of Political Economy and Taxation* "On the Influence of Demand and Supply on Price".

http://en.wikipedia.org/wiki/Supply_and_demand#cite_note-Hosseini-12

In 1973 the US of A and Saudi Arabia (once again I'm referring to governments not individuals) made a deal that resulted in the creation of a monopoly on oil sales, viz., that Saudi Arabia (and indeed all OPEC countries) agrees to sell all its oil only for US dollars into the world market and in return the US guarantees the Saudi State with military protection (protection money). Is there any basis for this in Islam? Did the Prophet Muhammed (عليه السلام) pay quraish? Or did he break his ties with them, when they persecuted the Muslims? The United States currently has special forces covertly operating in many (reported as 75 by thepeopleshistory.net) countries around the world, many of them oil rich countries in Africa, the middle and far east, presumably to protect leadership structures that support using the dollar for international trade. But this does not only apply to oil, but to gold, platinum, silver, etc. By now I'm sure you've guessed the direction in which this argument is going. What we have is essentially an Anglo American empire built on the principle of RIBA. We, as South Africans are an essential part of this global empire built on monopoly and fraud. South Africa boasts the largest stockpiles of (unbeneficiated) strategic minerals in the World – priced in dollars for the most part; and if not in dollars then some other fiat currency. Take your pick. The outcome is the same.

<http://www.thepeopleshistory.net/2013/06/understanding-petrodollar-means.html>

By creating a global law (at least in the West), that oil could only be purchased with dollars, what was essentially being created was a monopoly, and so came about the so called 'petro dollar'. The prophet Muhammed (عليه السلام) cursed the one who created a monopoly on an essential good:

Book 31, Number 31.24.56:

Yahya related to me from Malik that he had heard that Umar ibn al-Khattab said, "There is no hoarding in our market, and men who have excess gold in their hands should not buy up one of Allah's provisions which he has sent to our courtyard and then hoard it up against us. Someone who brings imported goods through great fatigue to himself in the summer and winter, that person is the guest of Umar. Let him sell what Allah wills and keep what Allah wills."

Ilztkd'r: Means a planned hoarding of something for future profit. Ihtikâr is prohibited and unlawful as it creates artificial scarcity of essential goods. To think that this was being done by Saudi Arabia? A country which boasts the birthplace of the Prophet (pbuh) and openly violating Allah's law without a care of its consequences? Boggles the mind, doesn't it? Is this really a Muslim government, or just part of the new world order? A global reserve currency enables monopolising of buying and selling of essential commodities on the world market and *allows the creator of the reserve currency to export its inflation primarily through the mechanism of artificial demand for its currency*. This type of a monopoly (currency monopoly) undermines the fundamental precepts of a just and equitable market.

How America Exports Inflation - Explained in Ten Easy Steps

1. American people buy stuff they don't need from foreign countries with money they don't have on US bank credit card.
2. US Bank creates new US dollars out of thin air by creating debt for American people and giving US dollars to foreign companies including OPEC.
3. New debt stays in America while new US dollars leave America.
4. Foreign companies takes new US dollars to their central banks and exchanges for local currency.
5. Foreign central bank prints new notes in their currency out of thin air and handed over to foreign company in exchange for US dollars.
6. Foreign central bank puts US dollars in a vault out of circulation (mostley used for buying oil)
7. New US dollar's are out of circulation, not impacting market value of existing US dollars and therefore not impacting US dollar price inflation.
8. Foreign currencies are in circulation, negatively impacting value of existing local currencies causing price inflation (rise in prices).
9. US dollar value remains artificially high while foreign local currencies are devalued.
10. *American people and other people are poorer. US banks, foreign company and foreign central banks are wealthier.*

<http://knowmadiclife.com/blog/2013/5/15/how-america-exports-inflation-explained-in-ten-easy-steps> (quote is slightly edited by me)

It's the masses of the people who, being unable to insulate themselves from this kind of currency manipulation and inflation that suffer the most. Would the prophet (pbuh) have condoned this type of a financial and monetary system? Your conclusion is as good as mine; if you fear a day of reckoning?

Surah 2. Al-Baqara, Ayah 122-123

122 يَا بَنِي إِسْرَائِيلَ اذْكُرُوا نِعْمَتِيَ الَّتِي أَنْعَمْتُ عَلَيْكُمْ وَأَنِّي فَضَّلْتُكُمْ عَلَى
الْعَالَمِينَ
123 وَاتَّقُوا يَوْمًا لَا تَجْزِي نَفْسٌ عَنْ نَفْسٍ شَيْئًا وَلَا يُقْبَلُ مِنْهَا عَدْلٌ وَلَا تَنْفَعُهَا
شَفَاعَةٌ وَلَا هُمْ يُنصَرُونَ

Mohammed O Children of Israel! Remember My favour wherewith I favoured you
Pickthall - and how I preferred you to (all) creatures.
122

123 And guard (yourselves) against a day when no soul will in aught avail
another, nor will compensation be accepted from it, nor will intercession
be of use to it; nor will they be helped

Yusuf Ali - O Children of Israel! Call to mind the special favour which I bestowed
122 upon you, and that I preferred you to all others (for my Message)

123 Then guard yourselves against a Day when one soul shall not avail
another, nor shall compensation be accepted from her nor shall
intercession profit her nor shall anyone be helped

Argument 5: Ulema.

In a world of banking, fiat currency, money created out of nothing and fractional reserve banking; being a thief and dishonest, I'm sorry to say has become the rule rather than the exception. You see, if the monetary and economic foundations are based on an inherent immoral, but legally protected system, dishonesty is then imposed on the people. Of course, the irony is, our very participation in such an economy **empowers, entrenches and legitimises** it. In other words in the time of dajjal even those who **claim** that they distance themselves from riba will have the dust of riba upon them (paper money in my opinion). But of course we wouldn't know this, if someone had not informed us about it. See where I'm going with this? Our **Ulemā** need to take the reigns in regards to this subject and discuss it in detail, instead of standing on the mimbar (pulpit) and simply stating 'Money is halaal' – a statement which I unfortunately had to hear in person, from the mimbar of my local masjid. The confusion within the ummah about paper currency can be gleaned from this commentary below which I extracted from the english translation of Tirmidhi:

Compiled by:	Imam Hafiz Abū 'Elsa Mohammed Ibn 'Elsa At-Tirmidhi
Translated by:	Abu Khaliyl (USA)
Ahādith edited and refd by:	Hfiz Abu Thhir Zubair 'Ali Za'i
Final review by:	Islamic Research Section Darussalam DARUSSALAM GLOBAL

The commentary can be found in Volume 3, chapter 24, page 55 just below hadith number 1243 (it is NOT an isolated instance of such commentary either):

"Nowadays, paper currency is in circulation instead of Dirham and Dinar, so their exchange comes under the orders of gold and silver. Currency of one country will be dealt on equal basis with the currency of another country. Taking or giving one hundred rupees (for example) in place of a lesser or greater amount of rupees is unlawful because it resembles *Riba*. The currency of different countries can be exchanged with increase or decrease as in the exchange of Dollar or Pound or Riyal. This exchange is lawful because the kind is not the same. This exchange will be hand to hand and not on credit."

Notice how the author (wittingly or unwittingly – Allah knows best), misses the fact that fiat currency, unlike the money used by the prophets of Allah, have no real intrinsic value. He does not consider the relative expenditure of effort involved in creating fiat currency and real money like gold and silver. He also misses completely, the point of supply and demand law function, as it relates to fiat money creation, and in so doing is unable to come to the logical conclusion, that it is riba; because it reduces unlawfully (and we are talking Islamic law now), the wealth of everyone else. May Allah forgive us all for the error that is done unintentionally or out of ignorance and may He inspire us with knowledge and wisdom to stay on the right path (الصراط المستقيم) - **Sirāt-al-**

mustāqīm). Note that the prohibition on riba is a general prohibition, that applies to every person, and every situation, at every time.

Argument 6: Markets, Monopolies and Oligopolies.

Still here? Okay, let's continue. The power to create? Is a power that lies with Allah alone. Who creates value out of nothing. This we know because of the following ayah in the Quran:

Surah 2. Al-Baqara, Ayah 117

بَدِيعُ السَّمَاوَاتِ وَالْأَرْضِ وَإِذَا قَضَىٰ أَمْرًا فَإِنَّمَا يَقُولُ لَهُ كُنْ فَيَكُونُ

Mohammed Pickthall The Originator of the heavens and the earth! When He decreeth a thing, He saith unto it only: Be! And it is.

Yusuf Ali To Him is due the primal origin of the heavens and the earth: When He decreeth a matter, He saith to it: "Be," and it is.

Human beings, however, have been given power over their environment (by Allah's permission). This power and ability given by Allah allows us to create value by interacting with our environment through the expenditure of our time and effort. The product of this effort, when exchanged between each other results in barter. When barter occurs in an organised fashion on a large scale; it is known as a market. Barter has physical limitations from an operational sense - exchanges of goods (and services) occur much more efficiently if a medium of exchange was used, that was easy to carry to the market and that had the properties of:

- A unit of account
- A store of value (over the long term), and was an
- Efficient medium of exchange

Fungibility of a commodity is an inherent property of 'mutual substitution' – in that each unit of the the commodity is essentially a **clone** of another. This is an important property of money that makes exchange easy.

The important point (and this is what you should be getting out of this discussion), is that money, as with any other good (commodity) in the market, is distributed efficiently in that market, as long as it is controlled by the market, and not by a monopoly or oligopoly, including government. What this implies is that markets are efficient as long as no single individual or small group of individuals are allowed to (or given control of) any particular commodity in the market, incl., real money (gold, silver, dates, barley, coffee, rice, etc.).

On the other hand, 'monopoly means concentration of supply in the hands of a single supplier; it leads to exploitation of the consumers and the workers, and has therefore, been declared unlawful by the Holy Prophet (pbuh). The exploitation occurs because companies operate under the precept of maximising profit. This drives them to hoard goods to drive up prices to maximise profit (e.g., de Beers hoarding of diamonds). Incidentally, monopolies like Anglo American and de Beers created primarily through the enablers of colonialism and the banking system. The system of bankocracy (remember its banking combined with 'democracy'), has given rise, more recently, to the so called 'black' elite in South Africa and a few other countries. This was made possible by massive loans given by the banks so that these 'politically empowered', black businessmen could buy into these monopolies. I'm sure by now you can guess who suffered the most from these inflationary loans. Even though the value of the money of the masses were reduced, they were the ones who benefited the least; if they benefited at all.

Star Wars: Episode III – Revenge of the Sith (2005)

"So this is how liberty dies ... with thunderous applause."

- Padme' Amidala to Bail Organa following the **Declaration of a New Order**

Gigantic trusts, cartels and monopolies did not exist in early Islamic society. The monopoly-dominated economic order, betrays harmony, between private and social good and is, thus, a negation of the principle of maximum social advantage, which the Islamic society sets out to achieve. '

http://www.iium.edu.my/deed/hadith/muslim/010_smt.html

Incidentally, the ahadith addresses this subject. Examples are Abu Dawood Vol. 4 Ch 47 Hadith No 3447:

It was narrated from Muhammad bin 'Amr bin 'Ata', from Sa'eed bin Al-Musayyab, from Ma'mar bin AN Ma'mar, one of Ban ü 'Adiyy bin Ka'b, who said: "The Messenger of Allah said: 'No one hoards but (is) a sinner.' I said to Sa'eed: "You hoard." He said: "And Ma'mar used to hoard." **(Sahih)** Abu Dawud said: I asked Ahmad: "What is (the prohibited type of) hoarding?" He said: "(Hoarding) things that are essential to people's survival."

Abu Dawood Vol. 4 Ch 49 Hadith No 3450:

It was narrated from AbU Hurairah that a man came and : said: "O Messenger of Allah, fix the prices." He said: "No, rather I shall supplicate, asking Allah (for ample provision)." Then a man came and said: "O Messenger of Allah, fix the prices. He said: "Rather, (it is) Allah (who) lowers and raises but I hope that I shall meet Allah with no claim of injustice against me." **(Sahih)**

The knowledge of monopolies fixing prices to maximise their profits is not new knowledge. We can find prominent men throughout history who recognised the danger of the Bankers (monopoly on money). Thomas Jefferson famously said: "I believe that banking institutions are more dangerous to our liberties than standing armies. Already they have raised up a moneyed aristocracy that has set the government at defiance. The issuing power (of money) should be taken from the bankers and restored to the people to whom it properly belongs"

I suspect that Thomas Jefferson was referring to the government when he said that 'the issuing powers of money should be restored to the people', as a legitimately elected government, is supposed to represent the people. I would suggest that even this is wholly inadequate - that a government monopoly is as corrupt as any other (since it commits the sin of price manipulation).

Equity can only be achieved by restoring the money creation process to the individual, which in contemporary terms would include all market participants. The only way this can be achieved is if money is re-defined as commodities, e.g., gold, silver, rice, barley and dates (money with intrinsic value).

As we all know the prophet Muhammed (عليه السلام) had a sense of humour and would smile and laugh at evidenced by the following two ahadith: As related by Hasan; An old lady the Ansar (helpers of the prophet and resident of Medina) came to the Prophet and told him: "Please make a *dua* (supplication) for me that I go to heaven." The Prophet replied: "*Did you not hear it? Old women cannot go to heaven.*" The old lady became upset upon this. Then the Prophet said smiling: "*Did you not read the verse:*

إِنَّا أَنْشَأْنَاهُنَّ إِنْشَاءً فَجَعَلْنَاهُنَّ أَبْكَاراً عُرُباً أَتْرَاباً

"We have created their companions of special creation and made them virgin-pure and beloved, equal in age" (Al-Waqia, 56:35-37).

Then in a pleasant manner he explained to the old lady that old women would go to heaven as young girls and thus was she cheered.

Tirmidhi Volume 4 Chapter 2 Hadith 1990 narrated by Abu Hurairah narrated:

"They said: 'O Messenger of Allah You joke with us?' He said: 'Indeed; I do not say except what is *true*.'" (*Hasan*)

So on that note I would like to end with this quote from wikidpedia, the poem by W. Scott, a short quote from the script of the movie Mississippi Burning and finally the lyrics of a song by Johnny Cash; these follow - keep in mind, that to *understand* the **nature of the theft**, you first have to *learn* the **language of the thief**.

A pejorative: (also term of abuse or derogatory term) is a word or grammatical form of expression that expresses contempt, criticism, hostility, disregard and/or disrespect. A term can be regarded as pejorative in some social or cultural groups but not in others, e.g., hacker is a term used for computer criminals as well as quick and clever computer experts. Sometimes, a term may begin as a pejorative and eventually be adopted in a non-pejorative sense in some or all contexts, e.g., "punk" or "dude". In historical linguistics, this phenomenon is known as melioration, or amelioration, reclaiming, or semantic change.

<http://en.wikipedia.org/wiki/Pejorative>

So with the above quote from wikipedia lets read the poem which follows:

Francis T. Palgrave, ed. (1824–1897). The Golden Treasury. 1875.

Sir W. Scott Hunting Song

Waken, lords and ladies gay,
The mist has left the mountain gray;
Springlets in the dawn are steaming,
Diamonds on the brake are gleaming;
And foresters have busy been 5
To track the buck in thicket green;
Now we come to chant our lay,

"Waken, lords and ladies gay."
Waken, lords and ladies gay,
The mist has left the mountain gray; 10
Springlets in the dawn are steaming,
Diamonds on the brake are gleaming;
And foresters have busy been
To track the buck in thicket green;
Now we come to chant our lay, 15
"Waken, lords and ladies gay."

Waken, lords and ladies gay,
To the greenwood haste away;
We can show you where he lies,
Fleet of foot and tall of size; 20
We can show the marks he made
When 'gainst the oak his antlers fray'd;
You shall see him brought to bay—
"Waken, lords and ladies gay."

Louder, louder chant the lay, 25
Waken, lords and ladies gay!
Tell them youth and mirth and glee
Run a course as well as we;
Time, stern huntsman! who can balk,
Staunch as hound and fleet as hawk: 30
Think of this, and rise with day,
Gentle lords and ladies gay!

Mississippi burning: *Gene Hackman* plays Agent Rupert Anderson and *Willem Dafoe* plays Agent Alan Ward

Agent Anderson: You admire these kids, don't you?

Agent Ward: 'Don't you?'

Agent Anderson: 'I think they're bein' used. They're sent here in their Volkswagens and sneakers just to get their heads cracked open.

Agent Ward: Did it ever occur to you that maybe they believed in what they were doing?

Agent Anderson: - Did it occur to them they'd end up dead?

Agent Ward: - Maybe.

Agent Anderson: In Washington they sure as hell knew, didn't they?

Agent Ward: Some things are worth dying for.

Agent Anderson: Well, down here they see things a little differently. People down here, feel some things are worth killin' for.

Agent Ward: Where does it come from, all this hatred?

Agent Anderson: You know, when I was a little boy there was an old Negro farmer lived down the road from us, name of Monroe. And he was ... well, I guess he was just a little luckier than my daddy was. He bought himself a mule. That was a big deal around that town. My daddy hated that mule. His friends kidded him that they saw Monroe ploughin' with his new mule and Monroe was gonna rent another field, now that he had a mule. One morning that mule just showed up dead. ***They poisoned the water.*** After that, there was never any mention about that mule around my daddy. One time, we were drivin' past Monroe's place, and we saw it was empty. He'd just packed up and left, I guess. Gone up North, or somethin'. I looked over at my daddy's face and I knew he'd done it. And he saw that I knew. He was ashamed. I guess he *was* ashamed. He looked at me and he said "If you ain't better than a nigger, son, who *are* you better than?"

Agent Ward: Do you think, that's an excuse?

Agent Anderson: No, it's not an excuse. It's just a story, about my daddy.

Agent Ward: Where does that leave you?

Agent Anderson: ***With an old man who was so full of hate that he didn't know, that bein' poor, was what was killin' him.***

God's Gonna Cut You Down - a song by Johnny Cash (slightly edited by me)

You can run on for a long time
Run on for a long time
Run on for a long time
Sooner or later God'll cut you down
Sooner or later God'll cut you down

Go tell that long tongue liar
Go and tell that midnight rider
Tell the rambler, the gambler, the back biter
Tell 'em that God's gonna cut 'em down
Tell 'em that God's gonna cut 'em down

Well my goodness gracious let me tell you the news
My head's been wet with the midnight dew
I've been down on bended knee talkin' to the Lord of Galilee
He spoke to me in the voice so sweet
I thought I heard the shuffle of angel's feet
He called my name and my heart stood still
When he said, "John, go do My will!"

Go tell that long tongue liar
Go and tell that midnight rider
Tell the rambler, the gambler, the back biter
Tell 'em that God's gonna cut 'em down
Tell 'em that God's gonna cut 'em down

Well you may throw your rock and hide your hand
Workin' in the dark against your fellow man
But as sure as God made black and white
What's done in the dark will be brought to the light

You can run on for a long time
Run on for a long time
Run on for a long time
Sooner or later God'll cut you down
Sooner or later God'll cut you down

Go tell that long tongue liar
Go and tell that midnight rider
Tell the rambler, the gambler, the back biter
Tell 'em that God's gonna cut you down
Tell 'em that God's gonna cut you down
Tell 'em that God's gonna cut you down

Come to think of it, I've had second thoughts about how this document should end. Seeing as we began with the word of Allah, quoting from the Quran, it's only appropriate that we should end with words from Allah; quoting from the Quran:

Surah 83. Al-Mutaffifin, Ayah 1-36

1 - 2	وَيْلٌ لِّلْمُطَفِّفِينَ. الَّذِينَ إِذَا اكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ
Marmaduke Pickthall	Woe unto the defrauders: Those who when they take the measure from mankind demand it in full,
3 - 4	وَإِذَا كَالُوهُمْ أَوْ وَزَنُوهُمْ يُخْسِرُونَ أَلَا يَظُنُّ أُولَٰئِكَ أَنَّهُمْ مَبْعُوثُونَ
Marmaduke Pickthall	But if they measure unto them or weight for them, they cause them loss. Do such (men) not consider that they will be reaised again.
5 - 6	لِيَوْمٍ عَظِيمٍ يَوْمَ يَقُومُ النَّاسُ لِرَبِّ الْعَالَمِينَ
Marmaduke Pickthall	Unto an Awful Day, The day when (all) mankind stand before the Lord of the Worlds?
7 - 8	كَلَّا إِنَّ كِتَابَ الْفُجَارِ لَفِي سِجِّينٍ وَمَا أَدْرَاكَ مَا سِجِّينٌ
Marmaduke Pickthall	Nay, but the record of the vile is in Sijjin – Ah! What will convey unto thee what Sijjin is! -
9 - 10	كِتَابٌ مَّرْقُومٌ وَيْلٌ يَوْمَئِذٍ لِّلْمُكَذِّبِينَ
Pickthall	A written record. Woe unto the repudiators on that day!
11 - 12	الَّذِينَ يُكَذِّبُونَ بَيِّمَ الدِّينِ وَمَا يُكَذِّبُ بِهِ إِلَّا كُلُّ مُعْتَدٍ أَثِيمٍ
Marmaduke Pickthall	Those who deny the day of judgement. Which none denieth save each criminal transgressor,
13 - 14	إِذَا تُتْلَىٰ عَلَيْهِ آيَاتُنَا قَالَ أَسَاطِيرُ الْأَوَّلِينَ كَلَّا بَلْ رَأَىٰ عَلَىٰ قُلُوبِهِم مَّا كَانُوا يَكْسِبُونَ
Marmaduke Pickthall	Who, when thou readest unto him Our revelations, saith: (Mere) fables of the men of old.
15	كَلَّا إِنَّهُمْ عَنْ رَبِّهِمْ يَوْمَئِذٍ لَّمَّحْجُوبُونَ
Marmaduke Pickthall	Nay, but surely on that day they will be covered from (the mercy of) their Lord.
16 - 17	ثُمَّ إِنَّهُمْ لَصَالُوا الْجَحِيمِ ثُمَّ يُقَالُ هَذَا الَّذِي كُنْتُمْ بِهِ تُكَذِّبُونَ
Marmaduke Pickthall	Then lo! They verily will burn in hell, And it will be said (unto them): This is that which ye used to deny.
18 - 19	كَلَّا إِنَّ كِتَابَ الْأَبْرَارِ لَفِي عِلِّيِّينَ وَمَا أَدْرَاكَ مَا عِلِّيُّونَ
Pickthall	Nay, but the record of the righteous is in 'Illiyin – Ah, what will convey unto thee what 'Illiyin is! -

20 - 21	كِتَابٌ مَّرْقُومٌ يَشْهَدُهُ الْمُقَرَّبُونَ
Marmaduke Pickthall	A written record, Attested by those who are brought near (unto their Lord).
22 - 23	إِنَّ الْأَبْرَارَ لَفِي نَعِيمٍ عَلَى الْأَرَائِكِ يَنْظُرُونَ
Marmaduke Pickthall	Lo! the righteous verily are in delight, On couches, gazing,
24 - 25	تَعْرِفُ فِي وُجُوهِهِمْ نَضْرَةَ النَّعِيمِ يُسْقَوْنَ مِنْ رَحِيقٍ مَخْتُومٍ
Marmaduke Pickthall	Thou wilt know in their faces the radiance of delight. They are given to drink of a pure wine, sealed,
26	خِتَامُهُ مِسْكٌ وَفِي ذَلِكَ فَلْيَتَنَافَسِ الْمُتَنَافِسُونَ
Marmaduke Pickthall	Whose seal is musk – for this let (all) those strive who strive for bliss
27 - 28	وَمَزَاجُهُ مِنْ تَسْنِيمٍ عَيْنًا يَشْرَبُ بِهَا الْمُقَرَّبُونَ
Marmaduke Pickthall	- And mixed with water of Tasnim, A spring whence those brought near (to Allah) drink.
29 - 30	إِنَّ الَّذِينَ أَجْرَمُوا كَانُوا مِنَ الَّذِينَ آمَنُوا يَضْحَكُونَ وَإِذَا مَرُّوا بِهِمْ يَتَغَامَزُونَ
Marmaduke Pickthall	Lo! the guilty used to laugh at those who believed, And wink one to another when they passed them;
31 - 32	وَإِذَا انْقَلَبُوا إِلَىٰ أَهْلِهِمْ انْقَلَبُوا فَكِهِينَ وَإِذَا رَأَوْهُمْ قَالُوا إِنَّ هَٰؤُلَاءِ لَضَالُّونَ
Marmaduke Pickthall	And when they returned to their own folk, they returned jesting; And when they saw them they said: Lo! These have gone astray.
33 - 34	وَمَا أَرْسَلْنَا عَلَيْهِمْ حَافِظِينَ فَالْيَوْمَ الَّذِينَ آمَنُوا مِنَ الْكُفَّارِ يَضْحَكُونَ
Marmaduke Pickthall	Yet they were not sent as guardians over them. This day it is those who believe who have the laught of disbelievers,
35 - 36	عَلَى الْأَرَائِكِ يَنْظُرُونَ . هَلْ تُؤْتَىٰ الْكُفَّارُ مَا كَانُوا يَفْعَلُونَ .
Marmaduke Pickthall	On high couches, gazing. Are not the disbelievers paid for what they used to do?

Surah 3. Al-Imran, Ayah 133-150

- 133 وَسَارِعُوا إِلَىٰ مَغْفِرَةٍ مِّن رَّبِّكُمْ وَجَنَّةٍ عَرْضُهَا السَّمَاوَاتُ وَالْأَرْضُ أُعِدَّتْ لِلْمُتَّقِينَ
 Yusuf Ali Be quick in the race for forgiveness from your Lord, and for a Garden whose width is that (of the whole) of the heavens and of the earth, prepared for the righteous,-
- 134 الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ وَالضَّرَّاءِ وَالْكَاطِمِينَ الْغَيْظَ وَالْعَافِينَ عَنِ النَّاسِ وَاللَّهُ يُحِبُّ الْمُحْسِنِينَ
 Yusuf Ali Those who spend (freely), whether in prosperity, or adversity; who restrain anger, and pardon (all) men; - Allah loves those who do good; -
- 135 وَالَّذِينَ إِذَا فَعَلُوا فَاحِشَةً أَوْ ظَلَمُوا أَنْفُسَهُمْ ذَكَرُوا اللَّهَ فَاسْتَغْفَرُوا لِذُنُوبِهِمْ وَمَن يَغْفِرِ الذُّنُوبَ إِلَّا اللَّهُ وَلَمْ يُصِرُّوا عَلَىٰ مَا فَعَلُوا وَهُمْ يَعْلَمُونَ
 Yusuf Ali And those who, having done something to be ashamed of, or wronged their own souls, earnestly bring Allah to mind, and ask for forgiveness for their sins, - and who can forgive sins except Allah? - and are never obstinate in persisting knowingly in (the wrong) they have done.
- 136 أُولَٰئِكَ جَزَاؤُهُمْ مَغْفِرَةٌ مِّن رَّبِّهِمْ وَجَنَّاتٌ تَجْرِي مِن تَحْتِهَا الْأَنْهَارُ خَالِدِينَ فِيهَا وَنِعْمَ أَجْرُ الْعَامِلِينَ
 Yusuf Ali For such the reward is forgiveness from their Lord, Gardens with rivers flowing underneath, - an eternal dwelling: How excellent a recompense for those who work (and strive)!
- 137 قَدْ خَلَتْ مِن قَبْلِكُمْ سُنَنٌ فَسِيرُوا فِي الْأَرْضِ فَانظُرُوا كَيْفَ كَانَ عَاقِبَةُ الْمُكَذِّبِينَ
 Yusuf Ali Many were the ways of Life that have passed away before you: travel through the earth, and see what was the end of those who rejected Truth.
- 138 هَٰذَا بَيَّانٌ لِّلنَّاسِ وَهُدًى وَمَوْعِظَةٌ لِّلْمُتَّقِينَ
 Yusuf Ali Here is a plain statement to men, a guidance and instruction to those who fear Allah!
- 139 وَلَا تَهِنُوا وَلَا تَحْزَنُوا وَأَنْتُمُ الْأَعْلَوْنَ إِنْ كُنْتُمْ مُّؤْمِنِينَ
 Yusuf Ali So lose not heart, nor fall into despair: For ye must gain mastery if ye are true in Faith.
- 140 إِنْ يَمْسَسْكُمْ قَرْحٌ فَقَدْ مَسَّ الْقَوْمَ قَرْحٌ مِّثْلُهُ وَتِلْكَ الْأَيَّامُ نُدَاوِلُهَا بَيْنَ النَّاسِ وَلِيَعْلَمَ اللَّهُ الَّذِينَ آمَنُوا وَيَتَّخِذَ مِنْكُمْ شُهَدَاءَ وَاللَّهُ لَا يُحِبُّ الظَّالِمِينَ
 Yusuf Ali If a wound hath touched you, be sure a similar wound hath touched the others. Such days (of varying fortunes) We give men and men by turns: that Allah may know those that believe, and that He may take to Himself from your ranks Martyr-witnesses (to Truth). And Allah loveth noth those that do wrong.

- 141 وَلِيُمَحِّصَ اللَّهُ الَّذِينَ آمَنُوا وَيَمْحَقَ الْكَافِرِينَ
 Yusuf Allah's object also is to purge those that are true in Faith and to deprive of
 Ali blessing those that resist Faith.
- 142 أَمْ حَسِبْتُمْ أَنْ تَدْخُلُوا الْجَنَّةَ وَلَمَّا يَعْلَمِ اللَّهُ الَّذِينَ جَاهَدُوا مِنْكُمْ وَيَعْلَمَ الصَّابِرِينَ
 Yusuf Did ye think that ye would enter Heaven withou Allah testing those of you
 Ali who fought hard (In His Cause) and remained steadfast?
- 143 وَلَقَدْ كُنْتُمْ تَمَنَّوْنَ الْمَوْتَ مِنْ قَبْلِ أَنْ تَلْقَوْهُ فَقَدْ رَأَيْتُمُوهُ وَأَنْتُمْ تَنْظُرُونَ
 Yusuf Ye did indeed wish for death before ye met him: Now ye have seen him with
 Ali your own eyes, (And ye flinch!)
- 144 وَمَا مُحَمَّدٌ إِلَّا رَسُولٌ قَدْ خَلَتْ مِنْ قَبْلِهِ الرُّسُلُ أَفَإِنْ مَاتَ أَوْ قُتِلَ انْقَلَبْتُمْ عَلَى أَعْقَابِكُمْ وَمَنْ يَنْقَلِبْ عَلَى عَقْبَيْهِ فَلَنْ يَضُرَّ اللَّهَ شَيْئاً وَسَيَجْزِي اللَّهُ الشَّاكِرِينَ
 Yusuf Muhammed (عليه السلام) is no more than a messenger: many were the
 Ali Messengers that passed away before him. If he died or were slain, will ye
 then turn back on your heels? If any did turn back on his heels, not the least
 harm will he do to Allah; but Allah (on the other hand) will swiftly reward
 those who (serve Him) with gratitude.
- 145 وَمَا كَانَ لِنَفْسٍ أَنْ تَمُوتَ إِلَّا بِإِذْنِ اللَّهِ كِتَاباً مُؤَجَّلاً وَمَنْ يُرِدْ ثَوَابَ الدُّنْيَا نُؤْتِهِ مِنْهَا وَمَنْ يُرِدْ ثَوَابَ الْآخِرَةِ نُؤْتِهِ مِنْهَا وَسَيَجْزِي الشَّاكِرِينَ
 Yusuf Nor can a soul die except by Allah's leave, the term being fixed as by
 Ali writing. If any do desire a reward in this life, We shall give it to him; and if
 any do desire a reward in the Hereafter, We shall give it to him. And swiftly
 shall We reward those that (serve us with) gratitude.
- 146 وَكَأَيِّنْ مِنْ نَبِيِّ قَاتَلَ مَعَهُ رَبِّيُونَ كَثِيرٌ فَمَا وَهَنُوا لِمَا أَصَابَهُمْ فِي سَبِيلِ اللَّهِ وَمَا ضَعُفُوا
 وَمَا اسْتَكَانُوا وَاللَّهُ يُحِبُّ الصَّابِرِينَ
 Yusuf How many of the prophets fought (in Allah's way), and with them (fought)
 Ali large bands of godly men? Buth never lost heart if they met with disaster in
 Allah's way, nor did they weaken (in will) nor give in. And Allah Loves
 those who are firm and steadfast.
- 147 وَمَا كَانَ قَوْلُهُمْ إِلَّا أَنْ قَالُوا رَبَّنَا اغْفِرْ لَنَا ذُنُوبَنَا وَإِسْرَافَنَا فِي أَمْرِنَا وَثَبَّتْ أَقْدَامَنَا
 وَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ
 Yusuf All that they said was: "Our Lord! Forgive us our sins and anything We may
 Ali have done that trangressed our duty: Establish our feet firmly, and help us
 against those that resist Faith."
- 148 فَآتَاهُمُ اللَّهُ ثَوَابَ الدُّنْيَا وَحُسْنَ ثَوَابِ الْآخِرَةِ وَاللَّهُ يُحِبُّ الْمُحْسِنِينَ
 Yusuf And Allah gave them a reward in this world, and the excellent reward of the
 Ali Hereafter. For Allah loveth those who do good.
- 149 يَا أَيُّهَا الَّذِينَ آمَنُوا إِنْ تُطِيعُوا الَّذِينَ كَفَرُوا يَرُدُّوكُمْ عَلَى أَعْقَابِكُمْ فَتَنْقَلِبُوا خَاسِرِينَ

Yusuf O ye who believe! If ye obey the unbelievers, they will drive you back on
Ali your heels, and ye will turn back (from Faith) to your own loss.

150 بَلِ اللّٰهُ مَوْلَاكُمْ وَهُوَ خَيْرُ النَّاصِرِينَ

Yusuf Nay, Allah is your protector, and He is the best of helpers.
Ali

صدق الله العظيم

FINIS

If you wish to respond, comment or criticise the commentary in this document please do so at the email address of Yusuf M M Essop (I am not qualified to respond to anything concerning the quotations, but, that does not mean that I won't). Finally I would like to acknowledge, and advise you, dear, constant reader, having come this far, please **study** the material authored by **Sheik Imran Nazar** Hosein. His books and his extensive video collection on this and other subjects, attracted me like earth's **gravity**. I have found his work to be both informative and inspirational, which in many ways helped me find **clarity** in today's **reality**. And of course, as always, we ask for Allah-consciousness in all things.

If you want an electronic copy please request it using the email address.

JazakAllah Khair.

Residential	Postal
5 Bangalore Drive Ext 11B Lenasia 1820	P.O. Box 5827 Lenasia 1852

eyusuf@vodamail.co.za
eyusuf@telkomsa.net

Please note that I have highlighted technical terms used in this discussion. Below you will find the definitions used in the arguments above:

Halaal	what Allah has made lawful
Haraam	what Allah has made unlawful
Riba	unjust increase in wealth
Shura	Shura (Arabic: شورى <i>shūrā</i>) is an Arabic word for "consultation". Allah and the prophet Mohammed (pbuh) encouraged Muslims to consult with those who will be affected by any discussion that affected them. However, no Quranic law could be overruled by such consultation. As such, shura is not a democratic process that can overturn a constitution by a majority vote.
Supply and Demand Law	Also known as the 'law of markets'. Supply and demand is perhaps one of the most fundamental concepts of economics and it is the backbone of a market economy. Demand refers to how much (quantity) of a product or service is desired by buyers, and you must acknowledge, that when it comes to money (or haraam fiat currency which has replaced it), demand is infinite. Supply represents how much (quantity) of a product or service the market can offer. The supply of fiat currency is controlled by the Fed and, it has been seen that in the case of fiat currency they continue to increase supply as long as there is collateral that can be encumbered in return. In the world of fiat currency the suppliers therefore monopolise the market by controlling demand and in the long run unjustly controlling the factors of production.
Reserve requirement	For example, if the reserve ratio in the U.S. is determined by the Fed to be 11%, this means all banks must have 11% of their depositors' money on reserve in the bank. So, if a bank has deposits of \$1 billion, it is required to have \$110 million as cash reserve.
Collateral	A borrower's (legally binding) pledge of specific property to a Bank, to secure repayment of a loan. Immunises the bank from risk.
Fractional reserve banking	Monetary policy of the modern banking system. Banks, are required to hold only a fraction (typically 12 percent or less) of the depositors funds as cash reserves. The remaining 88 percent of deposited funds can be loaned out to create new deposits which in turn create new loans and so on, exerting a multiplier effect on the total money supply. Note, in every case the bank requires collateral for the issuance of a loan.
Liquidity	Currency in circulation in the market.
Utility	Usefulness or ability of a good or service to satisfy the need or want of a human being.
Intrinsic Value	The utility that a human being places in a good (commodity) or service.

Factors of production	The inputs to the production process which include goods and services, i.e. raw materials and labour.
Federal Reserve (Fed)	The central banking system of the United States, as well as the world. Keeping in mind that the dollar is the 'reserve' currency. Many commodities (essential or non-essential), cannot be bought without first converting local currencies into the dollar. It is also important to note that the Fed is privately owned and controlled.
Monopoly	A monopoly is the name given to a sole supplier of a specific good or service in a market that is usually characterised by barriers to entry that make it difficult for other entrants to a market. An associated player is described in wikipedia as a monopsony which is an entity with sole discretionary rights to purchase a product or service. It is a purchasing monopoly.
Oligopoly	This is basically a monopoly made up of a few individuals.
Wikidpedia	Online (Internet) public resource that contains a great deal of useful information, however, it is controlled by the bankers. As such it does contain allot of erroneous information and many outright lies. It's articles on banking is a case in point. I have found specific references to fractional reserve banking that have been deliberately defined to give the unwary reader the impression that banks lend depositors money.