

Money is a tool.

Keep it moving, keep it clean.

A society survives poverty.
It cannot survive **corruption**.
Trust is the real currency.

1058

born in Persia

~1100

wrote it, Golden Age

900 yrs

before Weimar,
Zimbabwe, Venezuela

5

warnings that still hold

✓ Do this. In this order.

- ☐ **this week** List every pot of idle cash. Hoarded money is dead money.
- ☐ **this week** Give each pot a job. Trade or Zakat.
- ☐ **October** Check every invoice and price list. No false weights, no hidden defects.
- ☐ **October** Tell buyers the bad news first. Trust is cheaper than repair.
- ☐ **October** Drop any deal that profits from someone's crisis.
- ☐ **monthly** Keep savings in a currency people trust. Debased coin gets abandoned.
- ☐ **monthly** Pay staff and suppliers on the date promised.
- ☐ **always** Earn by effort.
Contribute more than I extract.
- ☐ **always** Fix the incentive, not the person. People cheat when the system pays them to.

→ If this, then that

- IF** cash sits untouched for 3 months
THEN put it to work or give it away.
- IF** a deal needs a shortage to make money
THEN walk. Profit with no contribution.
- IF** a partner cheats once on a figure
THEN written terms only. Twice, exit.
- IF** a currency is debased year after year
THEN hold less of it. Move to the stronger one.
- IF** the top cheats
THEN expect the chain to cheat. Leave early.
- IF** a margin needs one lie to work
THEN it is not a margin. Reprice or drop it.

✗ Not doing

Hoarding gold in a drawer. It freezes the bloodstream.
Speculation for its own sake. It destroys trust.
Giving up on profit. Ghazali backed honest trade.

📌 His 5 warnings, then and now

hoarding **billionaires, offshore**

speculation **housing, crypto**

dishonest trade **info asymmetry**

coin debasement **inflation**

unjust rulers **institutional distrust**

"Where justice is lost, prosperity cannot remain." Source: The Financial Historian, [youtube.com/watch?v=yx3iE0Luxbl](https://www.youtube.com/watch?v=yx3iE0Luxbl).

Decided. No ifs and buts.

Aziz · 4 Oct 2026 ♥