

met by chance and he told me that God blessed him with money but he learned his lesson and transferred all the profits from shares to property. I was glad that the advice I had given him had paid off.

But Bu Othman was not as lucky as Bu Dawoud. Bu Othman was an active real estate agent who owned a small shop in Souq Al-Manakh. While the market was in a frenzy of profits, he sold his shop for five million dinars and became one of the biggest traders in the market, enjoying lots of facilities as an exchange for mortgaging his property. One day, he visited me and told me that that he had lunch with his children and informed them he had nearly 50 million in profits and, in his exact words, they would never smell poverty again. I advised him, "Bu Othman, you still have a half million dinar mortgage on your house, farm, and other properties. You should go ahead and pay those off." He laughed, "I have fifty million in my account! I don't want the number to go down." However, the market faltered and rumors became the engine which dictated action. Greed took Bu Othman by the collar and he put all his cash into a post-dated check of 150 million. Then the market collapsed and the check in his hand became worthless. The debt and mortgage remained, and Bu Othman returned to his old job as a real estate agent. The last time I saw him he said, "If only I have heard your advice and paid the debt, at least I would have left my children a house and a building." Not long after our meeting, Bu Othman died leaving his children a legacy of debt.