

In the Name of the Merciful God

In His mercy, may we find purpose and unity.

BEST FRIEND

For Our Happiness and A More Meaningful Life

A Novel

Mohammed Mizan

TEGME

TEGME

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Dedicated to the visionary leader of *Hezbut Tawheed*, *Hossain Mohammad Salim*, whose guidance and insights continue to inspire the pursuit of truth and unity.

Author's Note

From a young age, I, Mohammed Mizan, have sought to understand life. Guided by insightful mentors and enriched by extensive travel, I learned that knowledge gains true value only when applied. Many theories remain abstract until their practical benefits are realized.

Today, humanity faces urgent challenges, including climate change, poverty, hunger, and human rights violations. Those of us living in relative prosperity have a duty to seek solutions for the betterment of all.

BEST FRIEND is the culmination of this lifelong quest. It is not just a book—it is a call to action. Through its pages, I hope to inspire readers to embrace financial freedom and unity. The Creative Balance for Development (CBFD) theory, introduced here, offers a framework to address recurring financial crises and the growing threat of climate change.

Through poetry and prose, I aim to shed light on *the urgent need for understanding, unity, and actionable solutions*.

May God grant us the wisdom to see the truth. May future generations carry this message across the globe and continue the work for a brighter, more meaningful future.

Prologue:

Mohammed Mizan is a new friend of mine, and his enthusiasm and sincerity are deeply inspiring. They are not loud or boastful, but rather quiet and earnest in their simplicity. Our situation, and the state of our planet, is dire requiring both hope and faith to change. While I can't say these words are perfect, we must seek such expressions, for it is words like these that can move mountains. And the mountains need to move. I truly believe Mizan's efforts will inspire us all to follow his lead.

*Best wishes,
Dr. Norman Allan*

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This book is a testament to the collective strength of guidance, friendship, and love. It would not have been possible without your support and encouragement.

Preface: A Journey of Words and Wonders

Welcome, dear adventurers, to a world where poetry breathes life into dreams, and words illuminate the path to joy, friendship, and purpose. This is not just a book—it's an invitation to explore the extraordinary in the ordinary, where every page holds a treasure of wisdom and inspiration.

Through the vibrant streets of Toronto, you'll meet Mizan-Moe and Joseph-Joe—two friends whose conversations and discoveries will make you smile, think, and perhaps even dream a little bigger. Their journey is filled with humour and heart, reminding us that literature isn't confined to libraries; it's for everyone who seeks meaning, respect, and connection.

In these pages, poems like *"The Dust of Our Hearts"* and *"Mother"* shine as beacons, guiding us to ponder life's greater questions: What does it mean to be *human*? How can we care for our planet, our society, and ourselves? And most importantly, how can we achieve *freedom*—not just in spirit but also in life's tangible realities?

Here, ***financial freedom*** takes center stage. Without it, all other freedoms falter. Through poetry, you'll see how words can inspire action, spark ideas, and build bridges between people. Mizan-Moe's heartfelt verses and Joseph-Joe's reflective insights create a map where X marks the spot for wisdom, love, and the *essence of unity*.

So, why embark on this journey? Because *literature is a mirror, a bridge, and a lighthouse. It reflects who we are, connects us to others, and shows us the way forward*. With Moe and Joe as your guides, you'll discover that every step, every word, and every story can transform not just your imagination but your reality too.

Let this book be your companion on the path to joy, understanding, and freedom. *Together, let's begin the adventure.*

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Embarking on Radiance: A Prelude

This poem titled "*Embarking on a Journey of Radiance*" is the heart of this book's preface. Think of it as a *prelude*—like an appetizer before the main course—that prepares your heart and mind for the adventure ahead.

Embarking on a Journey of Radiance

Welcome, young adventurers,
to a world where words dance with joy.
In the melody of language, happiness blooms,
and freedom sparkles,
here, friendships shine as brightly as stars.

Here, everyone is valued.
Especially those who know that
three plus three equals six,
and three times three equals nine,
they discover the true purpose of life here.

It's as comforting as a cozy sweater,
and as inspiring as the quests of beloved heroes.
An invitation to dive into such a lively story,
to wander the bright streets of Toronto
with Mizan-Moe and Joseph-Joe.

From their poems, songs, and stories,
you too can discover joy and wisdom,
for the peace of yourself and the world.
Bless yourself by joining this journey,
where everything shimmers brightly.

|| Chapter: 1 ||

|| Seeds of Inspiration ||

Among Toronto's 81 neighbourhood libraries, the Toronto Reference Library at 789 Yonge Street holds a special place in Mizan's heart. It's not just a space where inspiration visits briefly—it's where it lingers, like an old friend always ready with a story to share. This library sparked Mizan's dream of helping others creatively—a vision that felt attainable with a cozy chair and a cup of coffee nearby.

Just a short walk away lies another cherished spot: the children's section of the Main Street Library. It was here that Mizan found his first answers and formed connections with like-minded friends. Who could have imagined that profound ideas could spring from picture books and the curious gazes of toddlers? Such is the magic of libraries.

One of Mizan's friends is Joseph (Joe). Joe affectionately calls Mizan "Moe." They have known each other for only three months, but in the world of library friendships, three months can be long enough to exchange a lifetime of unspoken understanding. Lately, Moe has spent most of his days at the Main Street Library, enjoying its books and perfectly supportive chairs. After a nine-day hiatus, Moe returned, eager to reconnect with Joe.

As Moe's familiar footsteps echoed through the library, Joe looked up from his computer screen, his face lighting up as if he'd just made an exciting discovery. "Where have you been? How are you?" Joe asked warmly.

Moe smiled, though his emotions were mixed. "I'm a bit of both. Family matters kept me away. But enough about that. How's everything with you, my friend?"

Joe softened. "I'm good, but I've been waiting for you for nine days."

Moe chuckled. "Lucky me, to have someone miss me. Some people close to me might have forgotten."

Joe grinned. "Yeah, you're lucky. By the way, that poem and song you shared? They've been stuck in my head."

Moe's face lit up. "That makes me happy. I've been reciting and singing those pieces for over ten years—it's how I stay grounded."

Joe leaned in. "Sounds like you make your own chances to sing."

Moe nodded. "I try to share meaningful messages through poems, songs, and sometimes even holy scriptures."

Curiosity sparked in Joe's eyes. "What kind of messages?"

Moe replied thoughtfully as if the words were second nature. "I often share three:

1. Avoid following anything you don't understand.
2. God guides and empowers those who listen carefully and embrace goodness—these are the wise, led by divine grace.
3. Follow those who seek no reward and are guiding themselves."

Joe nodded slowly. "Those messages are universal. They make you think. I don't even remember the last time I heard poetry—it's been 30 years!"

Moe raised an eyebrow. "What about music?"

Joe smiled. "I listen to music daily, but those words you shared... They hit deeper."

Encouraged, Moe set down his backpack, leaned his guitar against the table, and pulled out a chair. "Would you mind if I recite that poem and sing the song again?"

Joe's face brightened. "You'd make my day!"

Moe cleared his throat, a soft joy filling him. “You know, reciting these pieces soothes my heart. I love sharing them with others.” He began:

The Dust of Our Hearts

Air is full of dust—
dust piles up in every corner,
affecting our hearts and thoughts.
Whenever anything is not cleaned up
only for a couple of days or even less than that,
we can clearly see how this dust always piles up.

There is too much propaganda everywhere.
Some of this propaganda is like dust in our hearts—
while some propaganda may cleanse our hearts!

If we do not cleanse the dust from our hearts,
then our hearts gradually lose their power
to determine the difference between
what is right and what is wrong.

Good literature and philosophical musings
cleanse our hearts and make them stronger
for our happiness and a more meaningful life!

Moe ended with a gentle smile. “For our happiness and a more meaningful life.”

Joe leaned back, visibly moved. “Your words touched my heart and made me think: Why isn’t climate change taken more seriously? It’s as urgent as life and death. Just like the recurring financial crises we face every few years.”

Moe nodded. “That’s why I’ve been performing my poetry and songs in public—on street corners, outside churches, subway stations. Anywhere people will listen.”

Joe raised an eyebrow. “Are you serious?”

Moe smiled. “Yes. Through music and poetry, I share ideas about overcoming personal and societal challenges peacefully. My lyrics express that these struggles can be resolved without conflict or deprivation.”

Joe leaned forward. “Who wrote that poem?”

Moe grinned. “His name is Mohammed Mizan.”

Joe’s curiosity deepened. “Do you know him?”

Moe laughed. “I know him well. He’s been sharing his work since 1992 and joined the Toronto Writers Co-op in 2016. He also performs at literary events around Toronto.”

Joe nodded, intrigued. “Interesting.”

Moe added with a wink, “Before COVID-19, he co-hosted the M & M Literary Show. Now, he’s performing in New York City’s Washington Square Park and subway stations. He plans to travel the world, spreading his message through writing, seminars, workshops, lectures, and street performances—what he calls his ‘Climate Show.’”

Joe smiled. “One song, one poem, and one performance at a time. I like that.”

End of Chapter 1

|| **Chapter: 2** ||

|| **Reflections** ||

As their conversation continued, Joe's curiosity about poetry deepened. "Have you heard poems by other poets?" he asked Moe.

Moe nodded with a smile. "I have. I listen to works by Jalal al-Din Rumi, Rabindranath Tagore, Kazi Nazrul, William Shakespeare, Dwijendralal Ray, Charles Baudelaire, Ahmed Sofa, Jibanananda Das, Jasimuddin, Rajanikanta Sen, Michael Madhusudan, Emily Dickinson, Percy Shelley, Alexander Pushkin, and others almost every day."

"This is the first time I've heard you mention poets other than Rumi, Shakespeare, Shelley, and Pushkin. But *The Dust of Our Hearts* got me into poetry," Joe said. "Do you know any other poems by this poet?"

Moe's eyes lit up. "I do. Here's one close to my heart. It's called *Mother*."

Mother

A mother's love, a bright light,
from her womb, our hearts ignite.
She cradles life with tender hands,
a fortress strong, where love expands.

And yet, another mother reigns,
with forests deep and fertile plains.
Mother Earth, both wise and vast,
is the keeper of our future and past.

Each mother gives what none can replace:
nurturing care, a warm embrace.
Her arms hold comfort, her heart holds grace,
two sacred bonds we cannot erase.

But Mother Earth bears heavy scars,
from reckless hands and greed's cruel bars.
Her rivers weep, her forests fade,
and her soul cries out for the help delayed.

The love we owe to mothers both,
is not just words, but solemn oaths.
To cherish, mend, protect, and restore,
the mothers who sustain us evermore.

For every breath, for every right,
we owe our strength, we owe our fight.
To honour life, let's rise and strive,
for both our mothers, we must revive.

Often Joe listened silently, he asked, "What's the poem's message?"

Moe smiled. "It's straightforward—no hidden metaphors. That's why I love it. Everyone takes away the same meaning."

"I'm no poetry expert," Joe admitted. "Could you break it down for me?"

Moe leaned forward, his tone thoughtful yet firm. "The poem honours two mothers: the one who gave us life and Mother Earth, who sustains us all."

Joe nodded slowly. "I get that. So, neglecting the Earth is like neglecting our own mothers?"

"Exactly," Moe said, his voice brimming with conviction. "Both have nurtured us selflessly, and we owe them care and protection. The poem reminds us to address the harm they endure—whether from negligence, unfair treatment, or outright harm."

Joe sighed, a flicker of frustration crossing his face. “It’s a beautiful idea, but people like us—just trying to get by—don’t always have the luxury of thinking about fairness or kindness. Debt and survival come first.”

Moe’s expression softened. “I get it. Life can feel brutally unfair. Maybe that’s why poems like this exist—to remind us what’s worth fighting for, even when it seems impossible.”

Joe leaned back, gazing at the ceiling. “Do you think anyone in power would take this seriously? Can poetry really make a difference?”

Moe’s smile returned. “Some might dismiss it, sure. But others—those who truly listen—might be inspired to act. Change often starts small, with a *single seed of thought*.”

Joe rubbed his chin, considering this. “Your words and the poem’s message touch me. But let’s face it—our systems, whether education, taxes, or politics, don’t seem to value compassion or fairness.”

Moe nodded, a hint of sadness in his voice. “That’s true. Our education system focuses on teaching technical skills but neglects empathy and understanding. People grow up knowing how to solve equations but not how to care for each other or the world. It’s heartbreaking.”

Joe’s eyes softened. “It’s no wonder there are so many homeless or broken. The system doesn’t just fail us—it forgets we’re human. Anyway, without seeing you these past nine days, I felt like it had been nine years or more. I don’t have your email or phone number, so I kept getting angry with myself.”

Moe replied joyfully, “I don’t usually use my phone, but I do check my email. I prefer emails no longer than 19 words—quick to read and reply to. Whatever the situation, anger is not something we should allow under any circumstances.”

Joe took a deep breath and said, “Does anyone choose to invite anger into their life?”

“Exactly,” Moe said, his voice resolute. “That’s why poetry matters. It reconnects us to our humanity and reminds us of what’s truly important. It’s a

way to heal, even if only in small steps. Here, let me recite a short poem about anger.”

Anger Forbidden

When anger takes root, for any reason,
joyful moments fade like a fleeting season.

The heart, once light, grows heavy with pain,
and peace is lost, though nothing is gained.

A victory is achieved, yet the spirit feels small,
a battle won, but the soul takes the fall.

Perhaps this is why, with wisdom unhidden,
the Creator declared anger forbidden.

Joe looked out the window, his face pensive. “Do you know more poems like this?”

“Plenty,” Moe replied with a chuckle. “I’d love to share them. But for now, why not take a breather? Some fresh air might do you good.”

Joe stood, stretching. “Thanks, Moe. I’ll be back in a few minutes.”

Moe smiled warmly. “Take your time, my friend.”

End of Chapter 2

|| Chapter: 3 ||

|| Awareness ||

As usual, Joe returned in five minutes and settled into the chair next to Moe, who was reclining as though auditioning for the role of "The World's Most Relaxed Human." Moe leaned forward with a sly grin and cleared his throat.

“Ready, Joe?”

Joe perked up, eager as a kid spotting the dessert table. “I’m dying to hear the next poem. Let’s go!”

Moe, ever the drama enthusiast, gave a mock-serious nod before lowering his voice to a hushed tone, careful not to disturb the peace-loving coffee shop patrons.

Source of Knowledge

In pages worn, in stories told,
flows wisdom’s river, pure as gold.
No single hand can claim the prize;
knowledge blooms beneath countless skies.

We seek the roots of nature’s plan,
the stars, the seas, the heart of man.
Each truth we grasp reveals still more—
a path that opens endless doors.

Yet even as we soar and climb,
shadows linger, lost in time.
Science divine may light the way,
but still, we falter, led astray.

The past, though rich, has cost us dear—
 a world divided, steeped in fear.
 Injustice spreads, and wars arise,
 while we avert our desperate eyes.

Now the hour has come to choose:
 to heal, to learn, and not to lose.
 For knowledge, though vast, will not suffice
 if we ignore the call for sacrifice.

At a crossroads, humanity stands,
 with wisdom waiting in our hands.
To save our world, we must unite—
 for peace, for justice, for what is right.

Joe listened intently; his eyes closed as though the words were a fine symphony. When Moe finished, Joe opened his eyes and sat up straight, his “a-ha” expression firmly in place.

“If you don’t mind, Moe, I’d love to hear your thoughts on that.”

“Ah, my captive audience,” Moe quipped, clasping his hands together. “This poem, my friend, is a wake-up call. It reminds us that knowledge is not a luxury for a select few but a collective treasure.”

Joe nodded with the exaggerated enthusiasm of a student hoping to impress the teacher. “And through history and science, we unravel mysteries—about nature, the universe, ourselves. It’s like we’re all detectives on a cosmic case.”

“Exactly!” Moe exclaimed, gesturing grandly enough to attract a couple of curious glances. “But here’s the catch: Knowledge is a divine gift, and treating it carelessly is like leaving your birthday present out in the rain.”

Joe chuckled. “And the consequences aren’t pretty. Despite our fancy gadgets and breakthroughs, we’re still wrestling with old demons—wars, injustice, and, worst of all, overpriced coffee.”

Moe leaned back, laughing. “Spot on. The poem’s message is clear: We’re at a crossroads. Either we collaborate to build a better world, or we’ll star in a dystopian drama no one wants to watch.”

Joe nodded solemnly. “It’s a call to unity. A reminder that we’ve got to get our act together before the curtain falls on humanity’s show.”

“Let’s hope the people in charge understand that as well as we do,” Moe said, then grinned, “But who knows? Maybe two unlikely friends like us can make a difference.”

Joe clapped him on the shoulder. “Well, I’ve got my notepad ready. What’s next?”

Moe gave an exaggerated sigh, digging into his backpack. “Alright, poetry connoisseur, here comes another masterpiece.” He winked and began reciting with a flourish:

The Quest for Peace

In the dance of learning, we take our stand,
to grasp the world, make it understand,
to seek, to know, to pierce the veil,
and chart a course where dreams prevail.

Yet chaos whispers in the night,
despite the glow of knowledge's light.
With a steady hand, Mizan writes,
to free us from our endless fights.

Injustice reigns, pain fills the skies,
War's cruel shadow, veiled in lies.
The fabric torn by human greed,
a world in sorrow, caught in need.

But hope is born where hearts unite,
in every soul, a spark ignites.
To build a world where all are free,
where peace is not just fantasy.

So read these words with an open mind,
embrace the truth, and let hearts arise.
For in our hearts, the power lies,
to lift the world, and change the skies.

Joe's eyebrows shot up. "Wow, heavy stuff. What's the core idea here?"

Moe rubbed his chin thoughtfully, as though posing for a wise thinker's portrait. "It's about finding peace through understanding and action. Despite the chaos around us, *knowledge gives us the tools to navigate and shape a just society.*"

"Got it," Joe said. "It's calling us to read, learn, and not just sit on the sidelines."

"Exactly," Moe said. "The poem pushes us to confront deception, embrace simplicity, and actively create a world where everyone can thrive. It's like an open invitation to the best kind of revolution."

Joe grinned. "These poems, Moe, they're like little sparks of wisdom. They're inspiring me to do more."

Moe pulled another set of pages from his bag. "Well, Mr. Inspired, you're in luck. I've got more where that came from."

Joe leaned in, his curiosity uncontainable. "You're prepared, aren't you?"

Moe shrugged with a sheepish grin. "What can I say? Mohammed Mizan's work is worth sharing. Ready for the next one?"

Joe's answer came with a smile wide enough to make the coffee shop's fluorescent lighting seem dim. "Absolutely."

End of Chapter 3

|| Chapter:4 ||

|| Discovery ||

Moe swiftly rose, unzipped his backpack, and rummaged around inside as if hunting for treasure. After a moment, he retrieved a stack of papers and settled back in his chair. "Got them all," he said, grinning from ear to ear.

"Awesome! The joy of practicing literacy," Moe added, eyes twinkling. "Shall I read, or would you like to, Joe?"

Joe eased into his chair, a playful smile tugging at his lips. "I'll relax and listen if you don't mind."

"Alright, starting with the latest or last month's works?" Moe asked, raising an eyebrow.

"Let's go with the newest one," Joe replied warmly.

Moe hesitated. "Do you want just the poems or the whole text? It's a couple more lines if I read it all."

Joe leaned back, resting his head against the chair. "You're asking a lot of questions for someone who doesn't want to be a detective."

Moe burst out laughing. "Fair enough! Alright, the whole thing it is."

He cleared his throat and began reading aloud:

"At the Toronto Writers Co-op Workshop on April 21, 2024, Mohammed Mizan presented excerpts from his Bangla poems, translated with the help of A.I. Seeking feedback, he shared the first paragraph of each Bangla poem and expressed gratitude for any valuable input. The title of this first poem is:

LET YOUR INNER BEAUTY SHOW

Beauty's fleeting, like the morning dew,
a fragile shimmer, fading from view.
But deeper truths endure and shine,
radiant threads in the soul's design.

Within you lies a sacred glow,
a quiet strength the world should know.
Not measured by mirrors or fleeting trends,
but by the light your spirit sends.

Your quirks, your scars, your honest grace,
paint the masterpiece of your embrace.
It's not the shell, but what's within,
where authenticity begins.

Like a beacon, your essence flows,
guiding heart wherever it goes.
So wear your truth, let courage grow,
and let your inner beauty show.

Joe straightened in his chair as Moe finished, his expression reflecting deep thought. "That recital was beautiful, Moe. How many poems are in this presentation?"

"Eleven in total," Moe replied. "Still ten left to read."

Joe smiled, teasing. "You sure you're not going to fall asleep before the end of this marathon?"

Moe chuckled. "Hey, I'm not that bad. I promise to keep you entertained."

"So, what did you take from the poem?" Joe asked, his tone growing serious.

Moe rubbed his chin thoughtfully. "It's about how real beauty isn't just about what's on the outside—because that can change in the blink of an eye. It's more about what's inside, that deeper essence that doesn't fade."

Joe nodded. "Exactly. The poem suggests we should value our inner qualities because they're what truly matter. They draw people to us. But here's the catch: even the people closest to us might sometimes drift away because of this same trait."

Moe raised an eyebrow. "You mean, being authentic can push some people away?"

Joe grinned. "Yep. But that's the paradox of life, isn't it? Embrace who we are, and we'll connect with the right people. It's not about degrees or wealth—it's about being real."

Moe gave a thoughtful nod. "Well, that sounds like something worth practicing—embracing your quirks and shining the light that's already there."

"Exactly," Joe said, leaning forward, his expression lightening. "Now, what's next? Another gem?"

Moe chuckled. "You bet. But first, let me catch my breath."

End of Chapter: 4

|| Chapter: 5 ||

|| Cultural Bridges ||

Moe adjusted his glasses and turned the page. The title of the next section brought a smile to his face: *Cultural Bridges*.

“This chapter feels special,” Moe said aloud, catching Joe’s attention. “It’s all about connecting worlds—languages, people, and ideas.”

Joe leaned back in his chair, intrigued. “Cultural Bridges, huh? Sounds deep. What’s the first piece about?”

Moe glanced at the page with excitement. “The first poem is by Mohammed Mizan, and it’s written in both Bangla and English. The first part is in Bangla, and the rest has been translated into English.”

Joe raised an eyebrow. “So, it starts in Bangla and then transitions into English? That’s fascinating.”

“Exactly,” Moe replied. “Should I skip the Bangla part and just read the English?”

Joe smirked. “Do you understand Bangla?”

Moe nodded. “It’s my first language.”

“Well then, let’s hear the Bangla version! I love hearing it. And maybe I’ll figure out why he decided to start with Bangla.”

With a smile, Moe cleared his throat and began reading the first paragraph of the poem titled *Arthik Swadhinata*:

"Arthik Swadhinata na achhe jader
kon swadhinata nei je tader
Ugobha poddhoti mathe nemechhe
TEGMEir upor bhitti kore
adi kichhu sotyo tule dhorte
sachetan samaj o jati gorote."

After finishing, Moe looked up. "Now I'll read the translation, titled *Economic Independence*."

Joe chuckled. "The Bangla sounds so sweet, even though I don't understand it. I feel like there's a message in the rhythm."

Moe smiled. "You're right. Let me finish reading the English version, and then you'll get the full picture."

"Go ahead," Joe urged. "Before you do, could you show me what those Bangla letters look like? I want to take a closer look."

Moe lifted the paper and pointed to the Bangla script. "These are the letters. I'll translate them for you in a minute."

(আর্থিক স্বাধীনতা

আর্থিক স্বাধীনতা না আছে যাদের
কোন স্বাধীনতা নেই যে তাদের,
উজগভা পদ্ধতি মাঠে নেমেছে,
টেগমির উপর ভিত্তি করে,
আদি কিছু সত্য তুলে ধরতে,
সচেতন সমাজ ও জাতিগড়তে!)

Joe squinted at the paper. "Wow, they look so different from English. Intriguing."

Moe translated with a wink. "The first two lines mean: 'Those who don't have economic independence, have no freedom at all.' The next four lines translate to: 'The 'Ujogva' method (CBFD theory) is here, built on TEGME's foundation, to reveal essential truths and create a more conscious society and nation.'"

Joe nodded slowly. "I see it now. The meaning is much clearer."

"Exactly. That's why many literary enthusiasts in the Western world spend years learning Persian to truly understand Rumi's poetry," Moe added with a grin.

Joe raised his eyebrows. "So, poetry isn't just about the words. It's about the deeper meanings too."

"Exactly. Now, let me give you the gist of the *Economic Independence* poem," Moe said, clearly excited. "It speaks to the need for fiscal freedom and societal equity. The first part paints a picture of a society trapped in oppressive systems, while the second part introduces the CBFD theory as the solution, guiding us toward fairness, human progress, and minimal automatic investments through every purchase for maximum returns."

Joe's eyes lit up. "Brilliant! So, it's about creating partnerships based on shared values, not just profit?"

"Yes, exactly!" Moe said, clearly pleased. "It's about making decisions with empathy, not just the bottom line."

Joe grinned. "So, in a way, it's like turning a business into a community. Where people invest in each other's success."

"Exactly. The CBFD approach offers an opportunity for people to build financial freedom through shared profits, just like how smartphones connect us all to a world of endless possibilities."

Joe laughed. "Wait, are you saying CBFD is like smartphone technology? That's one way to look at it!"

Moe chuckled. "Think about it. Most people use smartphones without understanding the underlying tech, but they still get the benefits. CBFD works the same way: it provides financial opportunities for everyone involved, even if they don't fully grasp the mechanics."

Joe thought for a moment, then grinned. "Now I get it. So, CBFD is like a gateway to economic freedom for everyone."

"Exactly, Joe. It's about creating a system where people can benefit, no matter where they start from."

Joe leaned back in his chair, clearly impressed. "This is amazing, Moe. What's the next poem?"

Moe's eyes sparkled. "The next one is titled *Ei Abhiyanē*, which in English means *In This Campaign*. Should I read the first paragraph in Bangla?"

Joe gave him a thumbs up. "Please do."

Moe took a deep breath and began reciting the Bangla version with a smile:

Ei Abhiyanē

"Ai jôto sômmôna sôtyabadi
nirbhîka nibēdita mānabatābādi
druta chhutē ai purush ō nari,
nirbishēshē, dharma, barna, dhvani-gariba ō nāstika.
Sakalēi thakabē ei abhiyanē
jôto jarājīrna, byādhigrastha
samāj ō jātider bhengē garatē."

Joe listened intently. "That has such a rhythm to it. Can you show me the Bangla letters again? I want to take another look."

Moe moved the paper closer to Joe and pointed out the letters with his fingers.

(এই অভিযানে

আর যত সমমনা সত্যবাদী
নির্ভীক নিবেদিত মানবতাবাদী
দ্রুত ছুটে আয় পুরুষ ও নারী
নির্বিশেষে ধর্ম, বর্ণ, ধনী-গরিব ও নাস্তিক;
সকলেই থাকবে এই অভিযানে
যত জরাজীর্ণ, ব্যাধিগ্রস্ত
সমাজ ও জাতি...)

As Moe concluded the recitation, Joe inquired, "Can you translate it line by line?"

Moe translated the lines for Joe: "The first four lines mean: 'Come forward, all who are truthful, brave, and devoted to humanity. Come quickly, men and

women alike, from every background—be it faith, caste, wealth, or even those who don't believe in anything.' The last three lines say: 'Everyone will join in this mission to revive the worn and broken societies and nations.'"

Joe leaned back in his chair, his eyes wide. "Wow, it sounds like a rallying cry—a call for a revolution."

"You're spot on," Moe said, smiling. "It's a call for global unity and action. Shall I continue with the rest of the poem?"

Joe nodded eagerly. "Absolutely. I'm hooked."

End of Chapter: 5

|| Chapter: 6 ||

|| In This Campaign ||

Moe, with a glint of mischief in his eyes, began to recite the poem, a subtle smile playing on his lips:

In This Campaign

Come forth, seekers, bold and true,
 with hearts of fire and skies of blue.
 Lift your voices, woman and man,
 beyond the walls of creed and clan.
 Rise together, take a stand,
 to heal this broken, weary land.

Injustice thrives where shadows reign,
 where greed and power leave their stain.
 But bravely we march, through darkest night,
 with justice's flame, our guiding light.
 Unity's banner, high and strong,
 a song of hope where we belong.

To save the soul of this great land,
 we'll build a fortress, hand in hand.
 Against the tides of hate and fear,
 we'll fight for all we hold so dear.
 No business cloaked in faith's disguise,
 no lies to blind the people's eyes.

Blockades fall, corruption fades,
 when truth emerges from the shade.

So join this quest, this sacred fight,
for love and peace, for what is right.
Together we'll ignite the flame,
and bring new hope to this campaign.

After finishing, Moe paused dramatically and said, "That's all for now."

Joe, clearly caught off guard by the sudden halt, blinked. "They seem much better and more interesting this time," he said as if the poem had dared him to take sides.

"If you understand the original Bangla poem," Moe replied, "you'll grasp its true meaning, plea, and demand more effectively."

Joe's curiosity was piqued. "Can you summarize the poem for me, Moe?"

Moe inhaled deeply and began, "This poem urges us to stand together for truth, justice, and unity. It calls on us to rise above petty differences and confront oppression and violence. It also warns against threats to national unity like corruption and deceit."

"I see," Joe said slowly.

"Overall," Moe continued, his voice a notch more serious, "it's a rallying cry to make the world a better place."

Joe's face lit up. "Exciting! Can't wait to hear more poems."

Moe chuckled. "Are you ready for the next one, or should we skip the Bangla part?"

"I'd like to feel the essence of Bangla, but let's save some time," Joe grinned.

"Alright, Joe. The next title in Bangla is *Iman-Amal*, which translates to *Faithful Deeds* in English. First, the Bangla portion:"

Joe raised his hand. "That's enough. Let's move on. But don't skip the English version," he added with a laugh.

Moe cleared his throat and began.

Faithful Deeds

In bodies void of spirit's flight,
as faithless deeds take flight,
this saying is simple yet profound,
to grasp its essence, deeply bound.

For many, it's a daunting tale,
without a clear grasp, they may flail,

what, indeed, is faith's actual trial,
and deeds that follow, without fail?

In the dance of devotion, where faith holds sway,
with Allah's sovereignty, our hearts do weigh.
We pledge allegiance to the Divine decree,
no lawgiver but Allah, we decree.

In Arabic's sweet refrain, we sing and sway,
"There is no law but God's will," we faithfully say.
In the union of words, at the journey's end,
we commend the prophet Muhammad, Allah's messenger.

In hearts that grasp Allah's sovereignty grandly,
and vow to heed His command,
for them, the lessons must expand,
to establish His decree in the land.

These teachings termed *Amal* in Arabic's hand,
beyond prayers, fasting, pilgrimage, alms, they stand,
more yet to embrace, a divine band.

Moe concluded, "That's the end of this poetic journey."

Joe clapped. "What's next?"

Moe grinned. "The next title, *Sustho Gaan, Kabita, Natok*, translates to
Healthy Songs, Poetry, Drama in English. Shall we?"

Joe nodded. "Yes, please. But don't think I'm falling asleep; I'm just deep in
thought."

Moe laughed and continued.

Healthy Songs, Poetry, Drama

In melodies sweet, where echoes soar,
in verses that sing of what we're for,
in dramas played, with hearts untold,
where truths are taught, where lies unfold.

In fearless minds, in hearts that burn,
in nations striving, for paths to learn,

let courage rise, let wisdom light,
through shadowed paths, let truth take flight.

Yet, in the withered fields of fading hue,
where dreams decay and hopes untrue,
songs, poems, once a mighty voice,
are now drowned beneath greed's cruel choice.

Where wisdom's heirs, in cultured grace,
become mere tools in a darkened place—
A hollow dance, a broken rhyme,
lost in profit, the waste of time.

In fragile verse and fleeting song,
where ideals once stood, now all but gone,
cheapened words, discarded light,
embrace the fallen, shun the right.

A blinded world, in mental chains,
stumbling forward, lost in vain—
Swiftly swept by darkness' tide,
where truth and justice cannot bide.

Moe's tone turned solemn. "The essence here is the power and duty of art to uplift and inspire. It cautions against the corruption of art by greed and indifference, highlighting the need for true bravery and honesty."

Joe nodded thoughtfully. "Art should guide us toward enlightenment and progress, not decay our morals nor erode the essence of our minds."

Moe smiled, touched by the sincerity in Joe's words. "Well said. Are you ready for the next one?"

Joe leaned forward eagerly. "Absolutely. Let's keep going."

End of Chapter: 6

|| Chapter: 7 ||

|| Revelation ||

Moe's smile widened as he declared, "The next poem is my favourite."
Joe, bouncing in his seat like a child awaiting dessert, exclaimed, "Why wait? Tell me now!"

Moe leaned back theatrically, savouring the moment, and began reading the lines in Bangla, his voice playfully lilting:

Adhunikata Mane

Adhunikata gatishil, andhater poriponthe;
Adhunikata mane ashleelota noy,
Adhunikata mane osar golpo noy,
Adhunikatay hujuk-gujber sthan nai.
Adhunikata mane sotik manondonde
Jachai-bachai chara
kono kichui grahan korte nai.

Moe concluded dramatically, "This marks the end of the first stanza in the original Bangla poem.

‘Could you translate it for me line by line, please?’

"The first line translates to: ‘Modernity is ever-changing, standing against ignorance.’

The second line reads: ‘Modernity rejects vulgarity.’

The third line states: ‘Modernity is not a frivolous tale,’ and the fourth: ‘In Modernity, there is no place for deceit or idle chatter.’

The final three lines convey: ‘Modernity does not mean accepting anything without thorough examination.’

Now, knowing this, how eager are you to discover the next two paragraphs, my friend?"

Joe, eyes gleaming, replied, "I'm thrilled! These lines have already opened my eyes to another step in understanding."

"Good," Moe said, leaning forward with mock gravity, "because the journey has just begun."

Without further ado, Moe recited the poem's English version:

Modernity Means

In the swift current of modernity's stride,
a challenge to blindness, with open eyes wide.
Modernity is not the stain of decay,
nor does it weave baseless tales in the fray.

It's the light that clears deceit from the night,
the absence of gossip, the quest for what's right.
In modernity's wake, truth takes its stand,
where scrutiny sharpens every hand.

What is this? Why does it dwell?
What purpose drives it? What stories to tell?
In modernity's realm, no stone is left unturned,
each answer pursued, each lesson earned.

Modernity is clarity—pure knowledge gained,
where blind faith falters, and reason is maintained.

It blooms in discourse, where wisdom sways,
in the dance of thoughts, where truth stays.
We reach for the essence amidst the storm,
refusing falsehood in any form.

Modernity calls, not to deceit's embrace,
nor to injustice's cold, cruel trace.
But to the haven of sincere intent,
where truth and virtue are fervently sent.

As the poem concluded, Joe let out a slow, appreciative whistle. "That's profound," he said, almost reverently, before quickly adding with a grin, "I mean, it's no cat video, but it's pretty good."

Moe laughed. "High praise, indeed."

"Moe," Joe said, his voice turning serious, "could you turn this poem into a song?"

Moe's eyebrows shot up. "A song? Are you sure you want to subject the world to my singing voice?"

"Absolutely. I'm ready for anything," Joe said, straightening up and placing his hands on the keyboard. "Let's hear your Modernity melody."

Moe smirked, then said, "Whether it becomes a song or not, I don't know. Let's give it a try. Write down these lines, please:"

The Song of Modernity

Modernity, ever-changing,
stands firm against ignorance,
modernity rejects vulgarity
with unwavering defiance.

No frivolous tales within her embrace,
for deceit and idle chatter find no place.

With eyes that see beyond the surface gleam,
she insists on truth, examining every dream.

In her realm, acceptance is never blind,
for in modernity, a discerning mind we find.

Joe typed furiously, then glanced up expectantly. "Is that it?"

"For now, that's all for the song. I'm saving my vocal cords for karaoke night."

Joe chuckled, then asked, "Could you tell me the essence of this poem, my dear *best friend* Moe?"

Moe nodded. "The poem emphasizes Modernity's virtues. It opposes blindness and deception, does not condone obscenity or baseless tales, and values rigorous standards, scrutiny, and selection. It promotes clarity and knowledge, rejecting blind adherence and fostering meaningful discourse."

Joe clapped his hands. "That's powerful!"

Moe added, "Modernity guides sincere intentions and just actions, focusing on truth and virtue."

After a contemplative pause, Joe glanced at the wall clock and groaned. "We have less than an hour left; the library closes at five today."

Moe's face fell. "Oh, right. It's Friday. I totally forgot."

"How many more poems do you have?" Joe asked.

Moe thought for a moment. "Four more. If I skip the Bangla part completely, we can finish without rushing. Otherwise, you'll have to wait until our next visit, or I can email them to you."

Joe pretended to consider. "Hmm... I think I'll survive the suspense until next time. But you owe me snacks to make up for it."

Moe chuckled. "Deal."

End of Chapter: 7

|| Chapter: 8 ||

|| Insight ||

A brief pause, Joe spoke, his tone reflective. 'Go the best way. I want to hear the rest.'

Without hesitation, Moe turned the page, took out the poem, and, with a faint smile on his face, began to read aloud:"

SPECIAL INVITATION

From His infinite love, the Creator shaped,
humanity, in His image draped.
With a breath, He kindled a divine spark,
a sacred trust, a guiding mark.

Each faith is sent forth from eternal grace,
illuminating hearts every time and space.
Yet, when divine wisdom is set aside,
chaos reigns, and peace subsides.

Corruption festers, justice wanes,
a world in shadows, love strained.
But deep within, a call persists,
to rise above, where hope exists.

O believers, hear this urgent plea,
a call for peace, for unity.
Not by flawed hands of human decree,
but through His truth, let freedom be.

No fear shall bind, no doors shall close,
and harmony blooms where wisdom flows.
Gold-adorned daughters will walk unafraid,
in lands of light, where love is displayed.

This promise, etched in holy design,
proclaims a world of divine peace.
Reject the darkness, embrace the light,
under His banner, make wrongs right.

Rise, O world, to this sacred call,
unite as one, break every wall.
A new dawn beckons, divinely aligned,
a radiant future for all humankind.

Moe kept the poetry paper folded gently, the words lingering in the air as he looked at Joe, who seemed lost in thought.

Joe broke the silence. "What's the central theme of this poem?"

Moe's voice carried conviction as he replied, "The central theme of 'SPECIAL INVITATION' is a divine call for unity, peace, and justice. It emphasizes that humanity's creation is sacred, with a responsibility to live harmoniously under divine guidance. The poem contrasts the chaos of human-made systems with the promise of peace offered by spiritual principles. It's a *plea* for collective action—to reject darkness, embrace light, and strive for a world aligned with justice and love."

Joe nodded slowly, his gaze steady. "Moe, we need peace among all races and faiths, because we are all human beings."

Moe's eyes softened. "Yes, Joe. That's the essence of everything. Recognizing our shared humanity is where true peace begins."

End of Chapter: 8

|| Chapter: 9 ||

|| Serenity ||

Moe, looking relaxed and energized, asked, “Are you ready for more poems, my friend?”

Joe smiled, his expression thoughtful. “I’m always ready for simple, meaningful poems that weave into our daily lives. I especially cherish those where I can see myself—whether in the hope of future success or the fear of losing something precious.”

Moe nodded, sensing the depth in Joe’s words. “Well, the next poem is titled Is Everything OK? Here it goes.”

Is Everything OK?

In solitude, the Creator crafts profound design—
A cosmic rhythm, a thread divine.
Is it allure that binds our fleeting gaze,
or the eternal call of celestial ways?

Allure, no mere whim of desire's play,
but the brushstroke of heaven's grand ballet.
Does thought dare whisper in the realm of fire,
where mortals ascend through faith’s empire?

What can one forge from the clay of will,
to mold a soul with beauty distilled?
A steadfast believer, unyielding and true,
carving light from shadows, pure as dew.

Among the seekers, bold and free,
 who heed the echoes of eternity,
 their deeds are hymns, their words a flame,
 a mirror of the divine, untainted by shame.

In Life's eternal waltz, some glide with grace,
 their steps etching truth in time's vast space.
 They weave symphonies in acts of care,
 holding creation's essence, fragile yet rare.

Through mists of time, they chart their course,
 guided by love, an endless source.
 Do they dwell in hearts, eternal, alive,
 or soar in realms where spirits thrive?

Between the finite and the infinite, they stand,
 bridging the void with a steady hand.
 Through trials endured, through hope's bright flame,
 they rise, immortal, in virtue's name.

So, is everything OK?
 Look within, where the answer may stay.

Joe closed his eyes, letting the words sink in. When the poem ended, Moe said, "That's the end of the poem."

Joe, still with his eyes shut, asked, "Could you recite it once more? What a lovely sound..."

Moe smiled warmly. "Sure." And with that, he recited the poem again.

Joe sat up straight and opened his eyes. "What's the central theme of the poem?"

Moe replied thoughtfully, "To me, the poem explores the deep connection between our actions, divine will, and the pursuit of purity and truth. It questions whether life's allure reflects our desires or a greater, divine design."

"I see."

“The poem suggests that true beauty and virtue come from aligning with a higher purpose—through genuine actions and pure desires.”

“That makes sense, Moe.”

“It also highlights how individuals who embody these virtues leave a lasting legacy of purity and harmony, guided by divine principles that shape noble human endeavors.”

Joe nodded thoughtfully. “Excellent. What’s the title of the next poem?”

Moe looked up, his excitement to share the next poem clear in his eyes. “The next poem is titled *Notun Progga*, which means *New Wisdom* in English.”

Joe raised an eyebrow. “Do you need a break, or are you good to go?”

Moe took a deep breath. “I’m fine. Let’s continue.” Then he began reciting the next poem.

New Wisdom

Once, in Palestine's vibrant hue,
Eid's festival danced, its joy anew.
now sorrow's canvas, shaded and deep,
holds colors of anguish that quietly weep.

What celebration lives where tears abide,
where happiness fades, death's science denied?
In longing hearts, Eid's glow falters,
bound by grief that never alters.

Yet, within the cracks of sorrow's art,
a seed is sown, a resilient heart.
Through bonds of pain, a wisdom grows,
where shattered light in darkness glows.

Oh, where is the Eid of endless grace,
that carries no shadow, no bitter trace?
In sorrow's rift, a truth takes flight,
transforming despair into radiant light.

We, the hopeful, through sorrow's bloom,
craft new wisdom to dispel the gloom.
Eid, now etched in resilience's name,
shines with a brilliance no loss can tame.

Joe sat quietly for a moment, digesting the emotion in the words. "What's the central message of the poem?" he asked.

Moe looked up, his gaze somber. "The poem reflects the deep sorrow experienced by Palestinians during Eid, a festival usually filled with joy. It contrasts the vibrant hues of past celebrations with the current anguish, showing how sorrow has overshadowed joy."

"I see."

"It suggests that, despite the sadness, a new form of wisdom and hope can emerge from this sorrow."

Joe nodded, his voice gentle. "Does the poem have any other message?"

"Yes," Moe replied. "It speaks to how sorrow transforms our celebrations into moments of reflection, emphasizing the need for a deeper understanding and empathy toward the suffering of others."

Joe paused for a moment. "What's the next poem?"

Moe smiled softly, already preparing for the next reading. "The next poem is titled *Be Aware of Them*. Let's begin."

Be Aware of Them

In the whispers of the sacred verse, concealed,
lurks a shadow where truth is repealed.
What has Allah proclaimed, so crystal and clear,
in the light of Al-Baqarah, the warning appears.

Verse onehundred-seventy-four, a call to unveil,
of those who deceive, whose hearts have failed.
They trade the essence of innocence divine,
for flames eternal, where no star's shine.

Be vigilant, O seekers, hold steadfast your space,
for falsehoods encroach with a cunning embrace.
They twist the meaning of Tawheed's creed,
sowing confusion with a relentless greed.

Tawheed—Allah's sovereignty, pure and supreme,
a covenant of faith, a heavenly beam.
To Him, the pledge, unwavering and true,
a guiding light for both me and you.

Yet they barter the truth for a fleeting gain,
binding humanity in ignorance's chain.
Rise, O believers, let your hearts discern,
from deception's shadows to the truth, return.

Joe smiled knowingly. "What's the central theme of this poem?"

"The main theme is the importance of *Tawheed*, which means God's sovereignty," Moe replied. "It warns against those who twist religious truths and stresses the need for integrity and vigilance."

"I see."

"It urges readers to uphold the true essence of *Tawheed*, acknowledging Allah's sovereignty."

Joe's curiosity piqued, and he asked, "What is Allah?"

Moe cordially explained, "Allah is the name of God."

Joe nodded. "Yes, it's a didactic poem, teaching the importance of understanding and preserving the true essence of *Tawheed* and warning against those who distort it."

"You got it, Joe," Moe said, smiling.

"What's the last poem?" Joe asked, eagerly.

Moe looked at Joe with a playful grin. "The last poem is titled *Material Wealth, Spiritual Poverty*."

Joe raised his hand. “Please hold off on reading it now; I need a break.”

Before Joe could leave for the washroom, the librarian’s voice echoed through the library. “The library will close in 15 minutes, and the children’s section in 10 minutes.”

End of Chapter: 9

|| Chapter: 10 ||

|| Reflections on Wealth and Morality ||

Joe returned from the washroom, his footsteps light but purposeful. He paused before sitting down, shutting his laptop and stowing his backpack. With a knowing look at Moe, he said, "Go ahead, Moe. The floor is yours."

Moe smiled before speaking, his voice calm but resonant. "This is the final poem I'll share with you. It was originally written in English and is called *Material Wealth, Spiritual Poverty*."

Material Wealth, Spiritual Poverty

In an age of insatiable thirst for gold,
where empires rise, and fleeting dreams unfold,
we parade through a world of glittering sheen,
yet beneath it all, debt whispers unseen.

In cities bright, where wealth's light gleams,
the soul grows weary, and the spirit screams.
We lose ourselves in the fevered race,
caught between hollow triumphs and divine grace.

For all our strides, what's truly awry,
is the wealth of hearts we fail to fortify.
We worship idols, their brilliance blinding,
while the warmth within us, slowly unwinding.

Democracy and capitalism, their voices loud,
betray the very promises beneath the shroud.

For when we turn from the divine's pure call,
we forget what's real, and in blindness, we fall.

The rich grow richer, untouched by the law,
while the common man is bound by flaw.
But if we return to sacred creed,
true wealth will bloom, and all will be freed.

As the final stanza hung in the air, Moe folded the paper with a gentle sigh. He looked at Joe, whose face mirrored a quiet contemplation.

Joe broke the silence, his voice soft but steady. "We've still got five minutes. What would you say is the heart of this poem?"

Moe sat back, taking a deep breath before responding. "*Material Wealth, Spiritual Poverty* critiques the false sense of abundance that modern society celebrates. It speaks to the disparity between outward prosperity and the spiritual emptiness that runs beneath."

Joe nodded thoughtfully, the words settling with him. "It's a hard truth, but one that many of us overlook."

Moe continued, his voice growing a touch more fervent. "Yes, it highlights how we've built a world of luxuries, yet remain in debt—emotionally, spiritually, and financially. The poem reminds us that true wealth isn't what you own, but what you carry inside. Our obsession with material gains only distances us from what is meaningful."

Joe leaned forward slightly, intrigued. "And what does the poem say about capitalism?"

Moe's eyes darkened for a moment, a quiet resolve in his words. "It doesn't condemn capitalism itself, but it warns against the dangers of pursuing it without moral guidance. When we divorce financial success from ethical and spiritual principles, we create a world where the rich grow richer at the expense of everyone else's dignity."

Joe paused, processing the depth of Moe's words. "I see. So, the poem calls for balance."

Moe nodded slowly. “Precisely. The balance between material wealth and spiritual health is *essential*. When we align our material pursuits with a higher purpose, then true prosperity can flourish—not just for a few, but for all.”

The weight of the conversation hung between them. Joe, sensing the emotional charge, shifted in his seat. He glanced at the clock, breaking the tension. “Moe, I’ve been meaning to ask. Do you still sing that song about climate change?”

Moe’s face lit up, a smile spreading across his features. “Oh, yes, I’ve sung that song more times than I can count. Let’s go outside, shall we? The weather is perfect today, and I’d love to sing it for you.”

Joe rose from his chair, eager to hear the song. “I’m all in. Let’s go.”

The two of them stepped outside, the bright sunlight casting a warm glow over the courtyard as the last few library patrons trickled out. They found a quiet bench facing the clear, open sky.

Moe stood tall, glancing around as if preparing for a performance. He cleared his throat with theatrical flair, then began—stamping his feet to the rhythm, his voice rising with passion:

Climate Change

The world is ruled by so many systems,
 democracy is dominating at present.
 Wealth belongs to one percent;
 they don't care about climate change!

Human dignity is under threat!
 Now TEGME has raised a flag.
 Without practice the CBFD system,
 the outcome will remain the same
 or get even worse than this!

Joe watched Moe, moved not only by the fervour of his friend's voice but by the weight of the words. He'd heard this song before, but never with such clarity.

As Moe finished the first and second stanzas, he looked at Joe, whose expression was one of quiet admiration. "What do you think?"

Joe paused for a long moment, then smiled. "That's exactly what we need to hear, Moe. More than ever."

Moe nodded, his eyes bright with purpose. "It's the truth. If we don't act, we'll see the consequences for generations to come."

Joe stood up, feeling the weight of the conversation, and with a deep breath, said, "I think we have the power to make a difference, Moe. Maybe, just maybe, the world can change."

Moe gave him a knowing look. "It starts with us, Joe. One small step at a time."

As they walked back in front of the library, the golden light of the afternoon shimmered with possibilities—much like their conversation, which held the spark of potential for change.

End of Chapter: 10 ||

|| Chapter: 11 ||**|| Echoes of Society ||**

As the opening notes of the song floated through the air, a hush descended upon the crowd. The melody wove through the sound of chattering voices, an invisible thread drawing everyone's attention. A couple in the distance exchanged a glance, their eyes lighting up with understanding. One of them whispered, "A perfect reflection of today's world. It's like the system is being called out, and it's not happy about it."

In front of the library, a homeless woman sat cross-legged beneath a large tree. She glanced up with a soft smile—the kind of smile that radiates from a place deep within, one that's familiar with the weight of the world. 'That's it,' she said, her voice calm but certain. 'The truth, spoken as if it were just a casual remark. So many of us carry this weight, yet none of us seem able to find the right words to express it.' She paused, her gaze drifting toward the street. 'It all started back when I was in university. We worked hard, didn't we? But this debt... it's like a shadow that never leaves. No matter how hard you try, it's always there, hanging around.'

Joe, standing nearby, took a step closer, his brow furrowing as he considered her words. "It's the system, isn't it?" he said, his voice carrying the weight of someone who's been around long enough to feel the cycle repeat. "Every decade or so, relationships break, businesses fail—everything crashes because of the same old *recession*."

From another bench, a stranger chimed in, nodding slowly. "It's a cycle, alright. You'd think we'd have figured it out by now, but nope. The wheels keep turning, and we keep waiting for a different outcome."

Joe turned back to the homeless woman, his face softening with empathy. “People like me—well, we lose our jobs when we hit fifty,” he said, his voice almost a whisper, the years of experience weighing down on him.

The woman nodded gravely, understanding. “I know that pain well. It’s everywhere. You see it on every street corner, in every story.”

Joe continued, more to himself than anyone else. “After a few failed attempts, finding work again—real work, with the same respect, the same security—it feels like a distant dream. And then, family breakdowns. Divorce. Addiction. Homelessness. It’s all tied up in this *mess*.”

A voice from behind interrupted, cutting through the heaviness of the conversation. “But is pot really the problem? Some folks don’t think it’s a drug. Just a way to unwind.”

The homeless woman let out a raspy laugh, shaking her head. “Oh, don’t even get me started on that one. The only good thing Trudeau’s government did was decriminalize marijuana. At least we got that right.”

Joe, half-amused and half-curious, raised an eyebrow. “So, you’re advocating for pot smoking now?”

The stranger grinned. “Not advocating. Just speaking from experience. I quit smoking cigarettes when I realized they were doing more harm than good. But pot? Two joints a day, and I’m fine. Keeps me calm and helps my heart. No more arguing at home.”

The woman’s eyes twinkled. “For me, it’s about finding peace, especially when life’s chaos takes its toll. Sometimes, it’s the little things that hold us together.”

Joe turned to Moe, who had been quietly observing. “Do you know these people?” he asked, motioning toward the conversation happening just a few feet away.

Moe shook his head. “Not a clue.”

Joe, a little amused, raised an eyebrow. “Could you ask her what she thinks is the worst policy of Trudeau’s government?”

Moe didn’t hesitate. “Excuse me, ma’am, what do you think is the worst policy of the current government?”

The woman’s expression darkened slightly, a flicker of concern crossing her face. “Assisted suicide,” she said. “It’s a slippery slope. Today, it’s about the right to die with dignity. But what happens next? Who’s to say where it leads? Look at what’s happening in other parts of the world, where entire populations are being manipulated by similar policies.”

Joe blinked, taken aback. “Are you okay with that view?”

The woman’s voice softened but remained firm. “I’m not saying we should stop helping people in pain. But I worry about the road it could take us down. In India, over ten million baby girls have been aborted since 1990, just because of gender preference. It’s chilling, don’t you think?”

Joe stood silent for a moment, absorbing the weight of her words. The city noise seemed to fade into the background as the gravity of her statement lingered in the air.

Moe broke the stillness, his voice steady. “The first part of this song touches on the struggles of society. We all feel it—the tension, the uncertainty. But there’s hope in the second part. I believe it offers a solution. A solution that could benefit anyone, from the wealthiest to the most impoverished. It’s called the *CBFD theory*.”

Joe raised an eyebrow, his interest piqued. “CBFD? What’s that?”

Moe smiled, leaning in a little. “CBFD stands for ‘*Creative Balance for Development*.’ It’s a way to balance economic and social systems so that *no one is left behind*. If applied, it could erase financial crises—both personal and global. It’s not some distant dream. It’s something we can make happen, right now. It’s just about shifting our perspective.”

Joe, intrigued but still uncertain, leaned in closer. “And TEGME? What’s that?”

Moe's eyes brightened. "TEGME stands for '*Techno-Economic Global Mega Enterprise*.' It started in Dhaka in 2012 and expanded to Toronto in 2014. It's a business model built around the principles of CBFD—creating wealth that flows back to the people. Stability for everyone, not just a lucky few."

Joe paused, his mind processing. "Sounds... simple. Is it really that easy to implement?"

Moe nodded confidently. "It is simple. But more importantly, it works. Whether you're an individual, a business, or even a government—if you integrate CBFD into your strategies, you'll see financial stability quickly. People who adopt it start noticing changes in just a week."

Joe raised an eyebrow, skepticism mixed with curiosity. "So why isn't it everywhere already?"

Moe chuckled softly. "It's like any new idea. At first, it sounds too good to be true. But once we understand the mechanics behind it, it becomes part of our reality. Think about radio waves. Once, they were a mystery. Now, we use them every day without a second thought."

Joe smiled slowly, his curiosity growing. "Alright, I think I get it now."

Moe took a deep breath, ready to deliver the heart of the song. "Let me sing you the last part. It's the essence of CBFD."

He began, his voice warm and steady, carrying the words with a sense of purpose:

CBFD Theory Verse:

A core verse of the CBFD theory,
 minimum two-point-five percent
 revenue goes to a Contributed Dividend.
 Workforce and its shareholders
 mostly enjoy the same amount,
 in order to regenerate
 profit from our green business.

Moe paused, his eyes meeting Joe's. "Do you understand what that means?"

Joe hesitated, still processing the idea. "Not entirely. But it sounds... important."

Moe smiled, his energy unwavering. "It is. It's the future. And it's something we can all be a part of. I'm glad we're talking about it."

Joe grinned, clearly intrigued. "Well, this is one conversation I'm looking forward to continuing. But for now, I've got to run. Next time, I'd love to hear more."

They shook hands warmly, the connection clear between them. As Joe walked south along Main Street, his thoughts lingered on the idea of change—how a single, simple shift could alter the course of society. A smile tugged at the corner of his mouth. Maybe this time, it would be different.

End of Chapter: 11 ||

|| Chapter: 12 ||**|| Personal Reflection ||**

After Joe left, Moe lingered on the same bench outside the library, his mind swirling with the remnants of their conversation. He admired Joe's enthusiasm while contemplating the weight of the ideas they had shared. Slowly, an idea began to take shape—a book. A collection of the poems and songs they had exchanged, woven with the essence of the Creative Balance for Development (CBFD) Theory.

For Moe, the book wasn't just a personal project; it was a movement. A call for open access and collaboration, free from the confines of copyright. It was meant to be shared and built upon—a guide to balance and unity, offering humanity a path toward sustainable and equitable progress.

Joe's sudden return caught Moe off guard. His footsteps were quick and light, propelled by excitement. Laughing, Joe called out, "The man wasn't there, so I came back to wrap my head around this CBFD Theory. Maybe I'll be enjoying financial freedom in a week, right?"

Moe smiled, his voice tinged with quiet humility. "A wise choice, Joe. Though I cherish solitude, there's something magnetic about engaging with a kindred spirit."

Joe grinned, the energy between them palpable. "There's something about humanist ideas, right? They stir something deep—spark courage we didn't know we had."

"Exactly," Moe replied thoughtfully.

After a pause, Joe ventured, “Can I ask you something that’s been on my mind?”

“Of course, go ahead.”

“Who is Mohammed Mizan? The one whose verses you quote so passionately. Could it be...you?”

Moe hesitated, then smiled, a faint blush colouring his features. “Yes, it’s me,” he admitted, the words both freeing and uncomfortable. “But I prefer not to make too much of it. In a fractured world, I’d rather let the work speak for itself. Identity can carry too much weight.”

Joe frowned slightly, intrigued. “But wouldn’t embracing your identity make your message even more powerful? Your voice, your name—it could amplify everything.”

Moe’s gaze grew distant. “Perhaps. Maybe it is time to speak more directly—to address the issues that matter, to advocate for balance and change. But in the end, my work must stand on its own.”

Joe’s eyes lit up. “Now that’s brilliant! This isn’t just a book—it’s a movement, a testament to your vision!”

Moe chuckled softly, the excitement infectious. “Perhaps. It might be time to take that step.”

Their conversation shifted to a lighter tone as Joe asked, “But Moe, do others appreciate your Bangla poetry as much as I do?”

Moe smiled, touched by the question. “Actually, yes. Brett Matthews from the Toronto Writers Co-op praised them recently at a workshop. Hernani, another member, even called them beautiful online.”

Joe’s smile widened. “You have real talent. Don’t let anything, especially self-doubt, hold you back.”

Moe's response was quiet but firm. "Compliments are humbling, Joe. They remind me of the importance of humility. Praise can easily lead to arrogance, and I strive to avoid that. True humility grounds us."

Joe nodded. "True. But don't let unwarranted criticism get in your way either."

Moe looked up at him, contemplative. "I rarely speak about my work, except to my mentor, Syed Ahmed-Belu. Praise, even when well-meaning, makes me uncomfortable. But I do understand its value."

Joe smiled knowingly. "And what about now, when people like me offer praise?"

Moe's smile was gentle. "I've grown accustomed to it. But my focus remains on sharing three core messages, mostly through poems and songs."

"Three core messages?" Joe asked, intrigued.

Moe nodded. "First, the solution to the world's crises lies in consciously following God's law and integrating it into our daily lives."

Joe mulled this over. "Our world is rich in resources but poor in peace. It feels like our leaders are pushing us toward destruction."

Moe's expression darkened. "My second message is the urgent need for collective action on climate change. Individual efforts aren't enough; we need to act as one."

Joe frowned. "More than thirty-six organizations are already working on this globally. Why not join one of them?"

"That's a good question," Moe said. "But this issue requires a unified platform—one that demands commitment from all of us, not just a few."

Joe, sensing Moe's deep conviction, asked, "And do you practice what you preach?"

“Yes, I do,” Moe answered quietly. “I stopped driving in 2012 and gave up my driver’s license in 2014. Two of my poems on this topic were published in *VOICES* in 2019 and 2020. I also perform the Climate Show whenever I can.”

Joe’s eyes lit up. “That’s amazing! You’re walking the talk.”

Moe’s smile was warm but modest. “I try. It’s not enough to talk about change—we must embody it.”

Joe leaned in, eager. “Do you have a poem that captures this?”

Moe’s face softened. “I do. It’s one of my most personal pieces, capturing my journey as a *climate activist*.”

End of Chapter: 12

|| Chapter: 13 ||

|| The Weight of Small Choices ||

Moe's voice carried a calm yet impassioned tone as he began reciting the poem, each word reflecting the quiet struggles and hopes that had shaped his journey:

MY YOUNGEST DAUGHTER

I have given different excuses
to my wife, Mela,
in the last four and a half years
whenever she requested me
to get my driver's license again.

Last night before I went to bed,
my youngest daughter, Monte, asked me:
"Abbu*, will we finally buy a family car
and have an air-conditioner for our house?"

Softly, I told her:
"Monte, we have to wait a bit longer.
Unfortunately, hydrogen vehicles
are not yet available in Toronto.
When we have renewable energy,
I can buy an air-conditioner—
then we will not feel guilty
because we would not be polluting the air
for our pleasure and comfort!"

My eight-year-old understood what I meant.
 She said: "Abbu, you are right."
 Then she gave me a big hug,
 kissed my cheek and forehead.
 Happily, I kissed her before I went to bed.

***"Abbu" means "Dad."**

As the last words of the poem lingered in the air, Moe's voice softened. 'In that moment, I realized how much our choices—small as they may seem—shape not only our lives but the lives of those who come after us.'

A thoughtful silence followed. Joe, sitting across from him, broke it, his voice tinged with deep reflection. 'It feels like a narrative poem, Moe. But there's something more to it—it strikes a deeper chord.'

Moe's face brightened, a sense of fulfillment in his eyes. 'When this poem was published in *VOICES 2020* (a Toronto Writers Co-operative Anthology), I was overwhelmed by how many people connected with it.'

Curious, Joe asked, 'Do you have any other poems about climate change?'

Moe's eyes sparkled with enthusiasm. 'Yes! In fact, *VOICES 2019* published another one of my climate-related poems titled *Icebergs Are Now Floating Away*.'

Joe leaned forward eagerly. 'If you've memorized it, would you recite it for me?'

Moe smiled gently. 'My memory isn't as sharp as it used to be.'

'You could give it a try,' Joe encouraged.

Moe cleared his throat and began, his voice steady, each word carrying the weight of truth:

ICEBERGS ARE NOW FLOATING AWAY!

The glacial ice of the North and South Poles
 has been forming for billions of years.

In recent times, this glacial ice is melting
faster than at any other time in history!

There are huge carbon footprints
left behind by many countries.
Many of us are technologically advanced
but struggle to understand
the severity of *climate change*!

Many icebergs are now floating
away from the North Pole.
Here is the final warning facing our human race:
The consequences for human and animal life
are alarmingly threatening.

If the glacial ice does not stop melting,
most countries will sink—
except for the highest mountain peaks!

Thousands of mountains have recently
been discovered underwater.
Some of them are taller than Mount Everest!
Who among us knows when and how
another disaster might destroy our planet?"

As the poem ended, silence hung heavily between them. It was a silence pregnant with thought. Finally, Joe spoke, his voice slow, careful. "Many understand climate change, but for those struggling just to survive, it's often not the priority."

Moe nodded solemnly. "Yes, Joe. But my message isn't just about climate change—it's about *balance*. True freedom, the kind that the CBFD theory advocates can help us combat climate change. But this freedom can't be sustained without following a higher guidance. Without that, our progress will remain fleeting."

Joe looked at Moe with a newfound respect, the weight of the conversation settling between them. "Your words... they don't just inspire. They call for action. You're not just creating art; you're *shaping a vision for the future*."

Moe smiled, a flicker of hope in his eyes. “That’s all I can ask for, Joe. One step at a time. One choice at a time.”

After reciting *Icebergs Are Now Floating Away*, Moe paused and looked at Joe with a thoughtful expression. “Climate change is just one part of the bigger picture, Joe. It all comes down to the systems we choose to live by and the guidance we follow.”

Joe leaned back, curious. “What do you mean?”

Moe hesitated for a moment as if gathering his thoughts. Then, he spoke with a steady voice, reciting another poem that seemed to encapsulate his beliefs:

The Miserable Life of Humanity

The life of an individual or a society becomes unbearable
only when they reject the divine guidance given by the Creator
and instead, accept the flawed systems created by humans.
The inevitable consequences of this choice are—
injustice, oppression, unrest, tyranny,
violence, bloodshed, and war.
For this, the Creator is never to blame!
This is the true beauty of divine guidance.
Those who live their lives following the Creator’s laws
will find peace even in this world,
and they will be rewarded with eternal bliss in paradise.
But those who disobey the Creator’s laws
will endure turmoil in this world
and face the torment of hellfire in the hereafter.

As Moe’s voice trailed off, Joe sat in silence, visibly moved. Finally, he spoke, his voice deliberate. “So you’re saying our choices—whether individual or societal—determine not just the state of the planet but also *the quality of our lives?*”

Moe nodded. “Exactly, Joe. Whether it’s climate change, financial systems, or *social structures*, it all stems from the *same root—balance and guidance*. Without a higher moral compass, we create systems that perpetuate the

problems we're trying to solve. But when we *align* with divine guidance, *true freedom and peace become possible.*"

Joe leaned forward, a spark of understanding in his eyes. "Your words... they don't just make me think; they make me want *to act*. To change something, even in a small way."

Moe smiled, a flicker of hope lighting up his face. "That's all it takes, Joe. One choice at a time. Small choices, when guided by *wisdom*, can shape a better future for us all."

End of Chapter: 13

|| Chapter: 14 ||**|| Conversations and Solutions ||**

Joe leaned back in his chair, his gaze lost in the vast expanse of the horizon, as though searching for answers in its infinite stretch. A calm joy settled within him. After a long silence, he spoke, his voice soft and reflective. “Social media has made it easier to spread ideas today,” Joe mused.

Moe nodded, his expression steady. “Yes, but it’s a double-edged sword. Ideas spread faster, but too often, people fail to discern the fine line between what’s right and what’s wrong. There’s so much bad action too.”

Joe furrowed his brow. “Why do you think that is?”

Moe paused, considering the question carefully. “Laws aren’t fixed. They shift—sometimes drastically—across countries, even within regions of the same country. What’s legal in one place may be scandalous in another. When the rules keep changing, how can we truly know what’s right? What defines right and wrong in a world like this?”

Joe nodded slowly, feeling the weight of Moe’s words. “It’s the same in Canada. Different provinces, different rules. Some rules are better than others. Should they all be the same?”

“Exactly,” Moe replied, his voice firm yet urgent. “And in this sea of shifting norms, people consume headlines—fiction and nonfiction alike. Yet, when it comes to confronting deeper issues, poetry is often overlooked.”

Joe leaned forward, intrigued. “I’ve noticed something else. Have you ever wondered how many media giants are owned by a small number of wealthy individuals? The narratives they push seem designed to protect their own interests. Sometimes, it feels like they control the truth itself.”

Moe's gaze darkened. "You're not wrong. The media has become a commodity. It's more about what grabs attention than what holds meaning. The truth often gets drowned in a sea of sensationalism."

Joe asked curiously, "Then what is the truth?"

Moe replied softly, "What I mean is that truth is universal. The truth is that we are human beings, special creations of the Creator. All human beings are the sons and daughters of one single couple, *Adam and Eve*. *Each of us carries a soul that originates from God*. He has given us knowledge and willpower—though only a small fraction of His own—and calls upon us to unite and establish humanity in our societies, our countries, and the world by following His guidance."

Joe's curiosity deepened. "Then you mean God gave us the knowledge to create the atomic bomb and travel to Mars but not the wisdom to guide ourselves?"

"You've got it, Joe," Moe said with conviction. "Compare all the man-made constitutions, laws, and social systems with God's guidance, and you'll find many answers. Our man-made social systems often reject smart, honest, humanitarian people. If we were in Bangladesh or many other countries, we wouldn't be allowed to think or speak openly as we can here in Canada."

A heavy silence hung between them as they absorbed the gravity of their conversation. Joe finally broke the stillness, his voice more earnest than before. "Have you ever thought about writing something other than poetry? A short story, a novel, maybe an essay?"

Moe smiled softly, a glint of fondness in his eyes. "I've tried my hand at those forms. But poetry—poetry is where my heart lies. I published a collection of Bangla poems in a book titled *OSOJJO* in February 2013 and even released two music albums. One, *Kal Ghum Vangate*, was a call to unite against an oppressive government in Bangladesh. The other, *Blessing*, carried the same message in English, aiming for a global perspective."

Joe, now more intrigued, asked, "And you've recited some of these poems to me, haven't you?"

Moe smiled knowingly. "Yes, I have."

Joe sat up, eager to hear more. "Could you recite another?"

Moe inhaled deeply, filling his lungs before speaking. The words, though simple, carried the weight of years spent contemplating the nature of the world.

SOLUTION

For every problem,
there is a solution—
discovered or unknown,
invented or ignored.

But if you know the solution,
you must have the courage
to use your knowledge
and take action.

Technology is compact knowledge;
those who don't understand it
end up abusing it.

They can only watch helplessly
as their lives spiral into chaos.
For their ignorance,
they blame bad luck or God.

Joe's hands came together in a soft, appreciative clap. His eyes widened, reflecting the depth of the words he had just heard. "That poem..." Joe began, his voice thick with emotion. "It's simple, yet it carries so much weight. There's a quiet power in it, something that resonates deeply with me. The clarity is striking."

Moe nodded, a knowing smile on his lips. He understood that poetry—at its finest—spoke not just through its words, but through its silences. Through the spaces between the verses, where the reader or listener is left to reflect.

"Yes," Moe said softly, "Poetry, at its best, forces us to look deeper. It challenges us to question everything we take for granted. It compels us to confront life's mysteries. It's more than art—it's a catalyst for transformation."

Joe sat in silence, as though something had shifted within him. Finally, he spoke, his voice quiet but resolute.

“I’ve heard it said that when poetry catches the wind, it can carry you years ahead in just a few weeks. I never quite understood it until now.” He met Moe’s gaze, a newfound understanding sparking in his eyes. “I think... I think I get it now.”

Moe smiled, warmth deepening in his expression. In that quiet exchange, a bond had been formed, strengthened by shared insight. The realization that, in the delicate balance of thought and expression, poetry had the power to move mountains, stir hearts, and change lives.

“That’s the essence of philosophical poetry,” Moe said, his voice rich with conviction. “It doesn’t just open doors—it opens minds, hearts, and souls to a deeper understanding of what it means to be human.”

Joe absorbed the truth of those words in silence, feeling the weight of them settle into his chest. In this shared moment, in this conversation, something eternal had passed between them—an understanding that would carry them both forward, *one small choice at a time*.

End of Chapter: 14

|| Chapter: 15 ||**|| A Transformative Encounter ||**

Joe leaned back in his seat, his gaze distant, as he absorbed the layers of their conversation. After a long pause, he broke the silence with a smile, his tone curious. “Have you ever received a compliment that really stuck with you?” he asked.

Moe chuckled softly. “Compliments? Sure, I’ve had a few. But I’ve also had my share of criticism and experiences that would make anyone’s hair turn gray.”

Joe leaned in, eager. “Let’s start with the good stuff, then.”

Moe’s lips curled into a wry smile. “Alright. Just the other day, I was playing guitar at the Main Subway station. Out of nowhere, a Nepali international student dropped two dollars into my guitar case. I tried to give it back, but she just walked away, almost like a poetic mystery.”

Joe raised an eyebrow. “That’s intriguing.”

“Wait,” Moe said, eyes sparkling with amusement, “it gets better. I called out, ‘If you insist on giving me money, you have to stay and listen to one of my poems!’ She paused, as if weighing her options, then nodded slightly and agreed.”

Joe’s eyes widened in appreciation. “Bold move.”

Moe’s grin widened. “After the poem, she asked who wrote it. When I told her it was mine, she gave me a quiet smile and said she’d come back another day to hear my song. And just like that, she disappeared—like a subway ghost.”

“Mysterious,” Joe said, intrigued.

“About fifteen minutes later, she reappeared, handed me a piece of paper, and vanished again.”

Joe leaned forward, his grin widening. “Was it her number?”

Moe laughed, shaking his head. “No, nothing that dramatic. It was a note saying my poem had turned one of her worst days into something joyful, something memorable. Her words moved me so deeply that I shared the note with my daughters.”

Joe’s smile softened. “That’s incredible. But tell me, do you need a permit to play guitar on the TTC platform?”

Moe sighed, a hint of frustration creeping into his voice. “Oh, don’t get me started. Yes, you do. But when I went to the TTC office to apply, they told me to apply online and then wait... get this... five years.”

Joe blinked in disbelief. “Five years? You’d be the Jimi Hendrix of subway performers by then!”

Moe shrugged, a quiet defiance in his smile. “So, I’ve been playing without one. Some supervisors don’t understand and ask me to leave. I pack up my guitar and move on.”

“I see,” Joe replied sadly.

Moe continued, “It’s a small rebellion, but it keeps me grounded. I’m also undeterred by obstacles as I passionately raise awareness about the dangers of climate change through dynamic, on-the-spot ‘*Climate Shows*.’ To leave a lasting impression, I carry my climate-inspired poems and songs printed on elegant cards, which I share with those who show interest.”

Joe leaned back, shaking his head in amusement. “Summertime should be easier, though.”

Moe’s eyes glinted with mischief. “Exactly. When summer rolls around, you’ll find me at Harbourfront, strumming my guitar and soaking in the sunshine.”

For a moment, they sat in comfortable silence. Then Moe's expression softened, a thoughtful look crossing his face. "You know," he began, his voice quieter now, "it's easy to get lost in the little moments—the joy of connection—and forget why we're here in the first place. That's when I remind myself of the bigger picture."

Joe tilted his head, curiosity piqued. "What do you mean?"

Moe smiled faintly. "Let me show you." He leaned forward slightly and recited a poem he had written, his voice soft but full of conviction:

The Light of Humanity

For ages, materialism held its reign,
binding hearts in the chains of gain.
But does peace ever truly reside,
where life's essence is set aside?

In the march of science and reason's flame,
wise souls seek a higher name.
Beyond the lure of fleeting things,
they find the Creator, where truth springs.

They see the light in knowledge's gleam,
a beacon of hope, a timeless dream.
Only through the Creator's divine decree,
can humanity thrive in harmony?

The lure of wealth dims the soul,
leaving hearts with an empty role.
Yet hope endures, as wisdom reveals,
the path where truth and love congeal.

So, take the torch, *let knowledge lead,*
and *plant the seeds of humanity's creed.*
Swear to walk the Creator's way,
and fill this world with love's bright rays.

Moe's words lingered in the air, the silence between them filled with a sense of wonder. Finally, he sighed, a thoughtful look in his eyes. "You know, Joe, everything we talked about today, from kindness to big ideas—it all connects. It's about creating a world where people are empowered, where they don't just survive, but thrive. That's why I've been working on something new, something that can really make a difference."

Joe, still absorbed in the poem's impact, nodded. "What do you mean?"

Moe leaned back, his gaze turning inward. "I've been developing a system—a theory, really—that could change everything. It's all about making sure that everyone gets their fair share, from the start."

End of Chapter: 15

|| Chapter: 16 ||

|| Understanding the CBFD Theory ||

The smell of freshly brewed coffee lingered in the air as Joe leaned back in his seat, eyes gleaming with curiosity. "So, about that book you're working on... What's it all about?"

Moe took a slow sip of his cold coffee, his fingers tracing the rim of the cup as if weighing his words. "Still ironing out the details, but it's about profit-sharing—how it can reshape economies and lives. A new way to shift the paradigm."

Joe leaned forward, intrigued. "You mean, like a Robin Hood thing? Take from the rich, give to the poor?"

Moe chuckled softly, shaking his head. "Not quite. Robin Hood was a reactionary. He took from the rich to give to the poor. What I'm proposing is a system where everyone gets a fair share from the start—a system that doesn't rely on inequality to fuel its growth."

Joe raised an eyebrow. "That sounds ambitious. Give me the nutshell version."

Moe's eyes lit up with excitement, though his voice remained calm. "Alright, here it is: The CBFD theory is about creating disposable income for everyone. Right now, too many people live paycheck to paycheck, always on the edge, with no room to breathe. *The CBFD theory helps break that cycle—giving people the financial freedom they deserve.*"

Joe leaned in closer, his interest deepening. "How does that work, exactly?"

Moe set his coffee down and met Joe's gaze. "It's all about how businesses distribute their profits. Right now, the people who make a business run—the customers and employees—are often the last to benefit. And that's a problem."

Joe's brow furrowed. "So, your theory is about flipping that around? Giving customers a cut of the profits?"

Moe nodded. "Exactly. The key is the 'Contributed Dividend.' It's not just a feel-good cashback scheme. This is real ownership, Joe. Real equity in the system."

Joe's eyes widened, his voice barely a whisper. "So, every time someone buys something, they become a shareholder? Why isn't this already happening everywhere?"

Moe shrugged, a small, knowing smile on his lips. "Lack of vision, or maybe greed or self-centeredness. Imagine if companies like Costco, credit card companies, Air Miles, or even businesses like Tim Hortons, McDonald's, Metro, Shoppers Drug Mart, Canadian Tire, Esso, or Petro-Canada—those who already offer rewards to their customers—reinvested those rewards into CBFD systems. We'd all be co-owners of major enterprises, contributing to and benefiting from those profits."

Joe blinked, stunned. "Wow. But are these current reward systems really that bad?"

"They're not all bad," Moe admitted. "But the problem is, most of them encourage spending for the sake of spending, pushing people into debt instead of helping them build wealth. It's a trap."

Joe nodded, a rueful smile tugging at his lips. "I know that trap all too well."

Moe's smile softened, the weight of his words sinking in. "The CBFD system is different. The profits are invested back into projects that benefit the whole community—environmentally sustainable initiatives, social enterprises, and other things that leave a lasting, positive impact. It's about creating wealth that's not just for the few—it's for everyone."

Joe's eyes lit up, his voice filled with awe. "So, it's not just about individual wealth. It's about collective progress. Anyone can own a piece of a major business without needing any capital to start with—just through their spending power, isn't it?"

"Exactly," Moe said, his voice steady with conviction. "That's the revolution I've been dreaming about *since 1992*. People can escape debt, improve their lives, and leave a legacy. *It's a system that empowers everyone—no one gets left behind.*"

Joe leaned in, clearly fascinated. "And the shares? How does that work?"

Here's the beauty of it," Moe replied, tapping his fingers on the bench. "81% of the contributed dividend shares can be sold at market price within 72 hours. The remaining 19% stays with the shareholder for life, passing on to their heirs. It's a system that gives people something real—something that lasts."

Joe burst into laughter, shaking his head in disbelief. "This is so good, I feel like dancing! Who knew economics could sound so... fun?"

Moe chuckled, his eyes twinkling with amusement. "Go ahead, dance if you want. But remember—the world's never been kind to new ideas. People once thought the radio was a passing fad, remember?"

Joe grinned. "I guess you're right. But hey, it's not magic—it's just common sense."

Moe clapped him on the shoulder, his smile warm and genuine. "You've got it, Joe. You're quicker to catch on than most. That's why I love these conversations with you."

Joe raised his coffee cup in a mock toast. "To best friends and brilliant ideas! Now, how about we head over to Tim Hortons for another round of coffee and snacks?"

Moe grinned, shaking his head in mock disapproval. "Lead the way. But I'm not paying for this one!"

End of Chapter: 16

|| Chapter: 17 ||**|| Embracing New Horizons ||**

The sun dipped low on the horizon, casting a warm golden glow over the city. As Joe and Moe walked side by side, their pace slowed, syncing with the tranquil rhythm of the evening. The hum of the city surrounded them, but there was a sense of stillness in their conversation. The familiar sounds of traffic, distant chatter, and the chirping of birds settling for the night seemed to fade as they made their way toward a small coffee shop at Danforth and Main.

When they reached Tim Hortons, Moe turned to Joe with a gentle smile. "Go ahead to the washroom, Joe. I'll grab your coffee. What size do you want today?"

"Medium double double," Joe answered easily, the routine grounding him. "And a chocolate chip cookie, please."

Joe walked to the washroom, leaving Moe to place the order. When he returned, the cozy warmth of the café enveloped him. The buzz of conversation and the comforting aroma of coffee brought a sense of calm amidst the chaos of the world outside.

Sitting at a small table near the window, Joe watched the people around him—a group of elderly friends talking in quiet tones, their voices filled with the wisdom of time; a homeless man in the corner, unnoticed by most, his presence a silent reminder of life's hardships. The contrast stirred something deep within Moe. He couldn't help but feel the weight of the city's invisible struggles—the people, the stories, the pain that too often went unnoticed.

As Joe returned to the table, his face lighter, as though the mundane tasks of his day had cleared some mental space, they both stepped outside into the cool air. The change in temperature seemed to mirror a shift in their thoughts, a subtle reminder that the seasons, like life itself, were always in motion.

They walked in silence, each lost in their own musings, as the city pulsed around them. Joe broke the silence first. "Thanks for the coffee and the cookie," he said, taking a slow sip. "I needed that."

"My pleasure," Moe replied softly, content in the simplicity of the moment. They continued their walk toward Lake Ontario, the rhythmic sound of the waves lapping the shore pulling them into a peaceful reverie.

As they reached the Main Street bridge, they paused and leaned against the railing. Below, the trains raced past, their engines echoing in the stillness of the evening. Moe's gaze lingered on the tracks, distant, as if searching for something beyond the tangible.

Joe, ever the attentive friend, noticed the far-off look in Moe's eyes. "What are you thinking about?" he asked, a hint of curiosity in his voice.

Moe blinked, returning from his reverie. "I was just thinking about some lines from a poem," he said, his voice distant. "It's funny how sometimes the words just come to you, like they were always there, waiting to be said."

Joe smiled, nudging him gently. "You should write them down before they vanish!"

Moe nodded and pulled out his well-worn notebook. The pages were filled with the quiet reflections of a soul on a journey of self-discovery. As the last light of the day began to fade, Moe quickly scribbled down the thoughts that had taken shape in his mind. When he finished, he closed the notebook, his expression thoughtful. "I think I have something I want to share," he said, his voice steady, but carrying the weight of something more.

Joe leaned in, intrigued. "What is it?"

Moe opened the notebook again and began to read aloud, his voice soft yet firm, each word resonating with a deeper truth.

Embracing Humanity in a New Land

By Moe

I have come to a new country,
fascinated by this new civilization.
More than three decades of my life here,
yet I cannot float in this lifeless stream,
of this glittering, materialistic world.
This time, I venture out into the world,
with a vow of humanity,
to spread the unspoken truth.

Joe's gaze lingered on Moe, the weight of the poem settling between them. The city continued to move around them, but at that moment, the world seemed to pause, as if recognizing the truth in Moe's words.

"That's it?" Joe asked, his voice softer than usual.

Moe nodded, his eyes reflecting the depth of the emotions stirring inside him. "Yes. It's the beginning of what I've been thinking. I feel this need to express what's inside—the feeling of being both a part of this world and yet apart from it."

Joe smiled, quiet understanding settling in his eyes. "It's powerful. Sometimes, the simplest truths are the hardest to express."

Moe smiled faintly, but his eyes betrayed a deeper reflection. "In a world so obsessed with materialism, where everything is designed to sparkle and fade, I find myself yearning for something more—something that speaks to the heart of humanity."

Joe nodded, absorbing the gravity of Moe's words. "You should keep writing. You have something important to say."

Moe's eyes gleamed with quiet resolve. "I will. If you're interested, I've written something else recently. Another poem."

Joe leaned in, intrigued. "I'm all ears."

Moe cleared his throat, then began reading again, his voice steady and filled with purpose:

Finding the Right Direction

If you keep going the wrong way,
you'll never reach the light of day.
Though you wish with all your might,
to see the place where you're meant to be.

You've got to find the right direction,
to make it to your destination.
Follow the truth, avoid deception,
that's the way to reach salvation.

To reach your dreams, you've got to know,
which path is right, which is wrong.
Satan tries to block the road,
they have been our enemy all along.

You've got to find the right direction,
to make it to your destination.
Follow the truth, avoid deception,
that's the way to reach salvation.

The scriptures hold the guiding light,
from the Creator, shining bright.
Seek to understand and see,
the path that's right for you and me.

You've got to find the right direction,
to make it to your destination.
Follow the truth, avoid deception,
that's the way to reach salvation.

Moe finished reading, the words lingering in the air like a prayer. Joe stood in quiet reverence, the poem settling into him.

"That's beautiful, Moe," Joe said, his voice a mix of awe and understanding. "There's something profound about it."

Moe smiled softly, the weight of his words still heavy between them. "Sometimes, the simplest words carry the greatest truths."

Joe nodded. "I agree. The right direction... we're all searching for it in one way or another."

Moe chuckled. "We are. It's the journey, not the destination, that shapes us."

Joe reflected on that for a moment. "You've got that right."

They stood there together, the fading light casting long shadows across the water. The world seemed to slow, the city lights shimmering softly in the distance. For a moment, there was no rush, no need to move forward—just two friends, connected by silence and shared understanding. They embraced the horizon ahead, knowing that while the journey may be uncertain, they had each other.

Moe spoke again, his voice thoughtful. "It's strange, Joe. In this new place, surrounded by all its distractions, it's easy to forget the simplicity of just being human."

Joe turned to him, his gaze thoughtful. "There were many things I didn't agree with before this moment, but now, many things are becoming clearer to me. It's moments like this, stripped of all pretense, that remind us who we truly are."

Moe nodded, his voice quiet but resolute. "I think you're right. We get so caught up in the noise that we forget the most important thing: *connection*."

Together, they stood side by side, watching the water ripple in the fading light, the city lights gleaming in the distance. At that moment, the world felt a little quieter, a little more at peace.

End of Chapter: 17

|| Chapter: 18 ||**|| The Search for the Right Path ||**

The night air had grown cool as Joe and Moe walked along the shoreline, the sound of the waves blending with their footsteps. Their conversation had deepened, taking on a more contemplative tone. Moe, still lost in thought, broke the silence.

Moe glanced at Joe with a thoughtful expression, his gaze lingering on the horizon as if searching for the right words.

Joe leaned forward, brow furrowed in confusion. "So, what's the essence of that poem you mentioned? What does it say?"

Moe paused, his gaze wandering to the horizon. "It's about finding the true path in life. Not just any path, Joe. The one that leads to something real, something greater than ourselves. A path that transcends our flawed intentions and reveals the truth. The kind of truth that isn't swayed by society's promises or the comforts of deceit. It's easy to think we're on the right track, but how often do we find ourselves chasing a mirage, no matter how good our intentions?"

Joe's lips curled into a faint smile, but his eyes betrayed a hint of skepticism. "So, the path doesn't just matter—it has to be the right one. Even if we think we know better."

"Exactly," Moe murmured, looking down at his hands, his fingers nervously twitching. "Years ago, I thought I had all the answers. I followed the rituals of my faith, but I never understood what they truly meant. I mistook the form for the essence. The truth isn't in the rules we follow, Joe. It's in the spirit behind them."

True faith means peace. Not just with those who share your beliefs, but with everyone—even those who don't believe at all."

Joe shifted, his eyes scanning Moe's face. "I'm not sure I'm religious, Moe. I believe in God, but everything else is hard to wrap my head around."

Moe nodded slowly, his gaze steady. "That's your journey, Joe. But I truly believe *we need to align with a higher law. God's law.* It's the one thing that can unite us all. Too many of us have lost our way, using religion as a weapon to divide, to conquer, when it was meant to bring us together."

Joe's face hardened, a shadow crossing his features. "Yeah, I see it every day. We're experts at division."

Moe's eyes darkened, the weight of history pressing on his chest. "We've tried everything else, Joe—*monarchy, democracy, capitalism, socialism.* But now, we're on the brink. *We're standing at the edge of destruction: nuclear weapons and environmental collapse. It's not just a threat—it's happening. Twenty thousand nuclear warheads exist in the world,* and no one is doing enough to stop it."

Joe was silent for a long time. When he spoke, his voice was barely a whisper. "It's... overwhelming, Moe."

Moe's voice softened, a pained reflection in his eyes. "When I think about it, I feel a hollowness deep inside. The things we strive for—money, power, success—none of it matters when you realize how fragile everything is. It could all vanish in an instant. And for what? A fleeting moment of glory? A legacy built on vanity?"

Joe leaned in, his voice serious. "You're saying this now—this urgency. You mean it, don't you?"

Moe's gaze was unyielding. "More than anything, Joe, I don't want my life to be just another fleeting moment. I want it to matter. *I want to die for something greater: spreading God's message, building a world that values human dignity, justice, compassion, unity, and peace.* That's what I want my life to be about—nothing less."

Joe sat back, speechless, his mind racing with the weight of Moe's words. Finally, he spoke, his voice low. "It's... intense, Moe."

Moe smiled faintly, the smile of someone who had already made his peace with the world's chaos. "Sometimes, intensity is the only thing that moves us. If not now, then when?"

End of Chapter: 18

|| Chapter:19 ||

|| Creating a Better World Through Action ||

The city lights flickered in the distance, like stars too far away to touch. The world seemed vast and indifferent, but the sound of the water beside them was a constant, like the rhythm of a heartbeat that could, perhaps, guide them to something more meaningful. Moe broke the silence, his voice low, almost reflective. "I've spent so much of my life in the West. And while I've learned a lot, it's not always what I expected."

Joe tilted his head, an eyebrow raised. "Like how to enjoy a car and Wi-Fi?" His tone was light, but there was a trace of curiosity beneath it.

Moe smiled faintly, but the smile faded quickly as he continued. "It's more than that, Joe. I've seen universal healthcare, pensions for the elderly, childcare benefits... freedoms I never knew were possible. But above all, I've learned about the most precious freedom of all—*freedom of thought. Freedom to question, to speak, to live without fear.* These blessings are so easy to take for granted."

Joe let out a half-laugh, but his eyes betrayed a trace of skepticism. "Sounds like you're becoming a spokesperson for the West."

Moe chuckled, but there was an edge to his voice. "It's not about the West, Joe. It's about something deeper. With God's guidance, we could build a world where prosperity isn't reserved for the fortunate few. *A world where joy is within everyone's reach.* The laws that govern us—can't they be more than human-made constructs? Can't they align with something higher?"

Joe's face softened, but he still held a measure of doubt. "It's hard to imagine, Moe. A world like that... seems too far off, too out of reach."

Moe's eyes darkened as he gazed out at the water, the weight of his thoughts pulling him into quiet reflection. "It feels distant, I know. But it's not as far as we think. Maybe it starts with something small. A conversation. A choice. A step forward, no matter how small. The world can change, Joe. It just needs action. It takes people willing to fight for what's right, not just what's easy."

Joe shifted his stance, still skeptical but intrigued. "So... where do we start? How do we make it happen?"

Moe smiled faintly, but his gaze was filled with a kind of quiet urgency. "One choice at a time. One person at a time. It's not about waiting for the world to change on its own. It's about *creating the change, actively*. Imagine a world where people make decisions based on principles—not on power, profit, or fear. *Imagine if we all lived by God's laws, guiding us toward unity, compassion, and peace.*"

Joe remained silent for a moment, the weight of Moe's words settling in. Then, he spoke again, his voice quieter, more thoughtful. "You really believe it's possible, don't you?"

Moe nodded slowly. "I do. More than anything. But it starts with us, Joe. *If we make the right choices*, if we align with the principles of truth and justice, we can create something that outlasts us all. It's about building a *legacy*—not of wealth or fame, but of *peace, dignity, and freedom*."

Joe let out a breath, still unsure but no longer dismissive. "And what about your book? You mentioned something about a Contributed Dividend. What does that mean?"

Moe's eyes lit up with passion. "Ah, yes, the Contributed Dividend. It's more than just about the book—it's about the movement behind it. The concept is rooted in the CBFD theory, where the general Contributed Dividend ranges from 2.5% to 6%. However, TEGME publications go further by offering 10% of the retail price as a Contributed Dividend for their products, such as books, anthologies, magazines, or notebooks. Additionally, a special 19% Contributed Dividend is reserved exclusively for books with a unique 19-digit identifiable CBFD number. Customers enrolled with this CBFD number through TEGME will receive

this 19% as startup capital, along with all other dividends earned from their purchases through TEGME."

Joe responded with enthusiasm, "Fantastic! Could you give me a clearer picture, Moe?"

Moe explained joyfully, "Imagine a TEGME publication's book with an identifiable CBFD number. At present, softcover editions are retailing for \$18.69. When interested people enroll with their identifiable number, they'll receive \$3.46 as a special Contributed Dividend, and it will be directly invested under their name."

Joe asked after a pause, "Why would TEGME give this money to its customers?"

Moe replied cheerfully, "Is TEGME, or any other business offering these Contributed Dividends as reward points, truly giving money out of their pocket? Or are they simply returning a portion of the customers' spent amount as an investment to build loyalty or capture a larger market?"

After a pause, Joe replied, "I get the point. My next question is, how many people can use one identifiable CBFD number?"

Moe responded, "One CBFD number can only be used for one person. TEGME has implemented the CBFD theory as part of its business policy. Therefore, TEGME will invest these Contributed Dividends primarily in environmentally friendly projects to create a healthy customer base. It's a movement toward a better world."

Joe's eyebrows shot up. "So, you're making this book into a social investment?"

Moe's voice softened, yet his words carried the weight of conviction. "Exactly. I'm just laying the foundation through this book with TEGME. In fact, anyone can create this movement for mutual benefits, including for Mother Earth. It's an investment in the future, in the kind of world we want to live in. For every verse, for every page that carries a message of hope, we're creating something lasting. This book is just a vehicle, Joe. The true wealth comes from what we build together."

Joe's curiosity shifted into genuine interest. "And what about you? What share do you get from this book?"

Moe looked at Joe, his expression sincere. 'I've already decided—none of the royalties from the sacred verses will go to me. They'll be donated to charity. The 19% retail price of this book as royalties I do receive will be equally divided among five causes that mean everything to me: *TEGME's Homeless Welfare Fund, the Women and Children Welfare Fund, the TEGME Library, the Student Welfare Fund, and Hezbut Tawheed.*'

Joe's face softened with respect. "That's... impressive. But it's hard to believe it'll make a difference."

Moe met Joe's gaze with a steadiness that suggested he wasn't finished. "Change doesn't happen overnight. But if enough of us believe in it, and if we work together, it will. This is about *faith—faith in each other* and in the future. It's about making the right choices today, not tomorrow. The world may seem divided, but if we all acted with the same intention—to serve, to uplift, to unite—we could create something that *no system, no government, no corporation could ever tear down.*"

Joe thought for a moment, the weight of Moe's words heavy in the air. "And you think it can happen? *A better world?*"

Moe smiled, not just with hope, but with a quiet determination. "I don't just think it can happen, Joe. I believe it. And *I'm going to spend the rest of my life fighting for it.*"

End of Chapter: 19

|| Chapter: 20 ||

|| Embarking on the TEGME Journey ||

As the city lights blinked around them, the weight of their conversation seemed to settle, but the spark of something greater was already kindling. Moe's vision for TEGME was more than just a dream—it was about to become a reality."

Joe and Moe, as jovial as they were in their college days, gave each other exuberant high fives under the glow of streetlights before heading again toward Lake Ontario. With hearts brimming with excitement, they crossed Queen Street, their laughter echoing in the night air, and strode briskly toward the waterfront.

"What a day!" Joe exclaimed, his enthusiasm practically bouncing off the pavement. "I feel like I could climb a mountain. Or at least jog to the next coffee shop. I'm eager, hungry, and ready to conquer the world—or, you know, learn something."

Moe chuckled. "Many lives have reached their peaks by leaving behind flawed beliefs, greed, and unkindness. And here you are, climbing hypothetical mountains while keeping hope alive. I think there's a poem in that."

Joe grinned. "I'll leave the poetry to you, Moe. Tell me, though, how do you plan to sell this book of yours?"

"Ah, the million-dollar question," Moe replied with a theatrical flourish. "I'll sell it through TEGME's team. Most of the team will be recruited from those who are homeless, hopeless, students and online—in other words, the dreamers who haven't given up. *There's a condition for buyers:* they should only purchase the book if they *genuinely like it*. To help them decide, they'll be encouraged to read

the book online first or borrow it from someone to read before committing to a purchase.”

Joe tilted his head. “Interesting strategy. But what about commissions? Will the sales team get their fair share, or are you running a modern-day pirate ship?”

Moe laughed. “Fair question! Salespersons receive a 25% commission upfront on the retail price, plus an additional 3% of TEGME’s share if and when TEGME becomes a public limited company in my lifetime. And let’s not forget the lifelong 2% commission for their sponsor—if TEGME becomes a public limited company during my lifetime—from this book’s sales. But—and here’s the twist—there’s also a 2.5% administrative fee.”

“Administrative fee? Is that code for a coffee fund?” Joe teased.

“More like a necessity for keeping the ship afloat,” Moe quipped. “Currently, though, TEGME’s team is just me. Captain Moe, at your service.”

Joe raised an eyebrow. “So, can I join this exclusive one-man team? I’m pretty good at selling...well, myself.”

Moe smiled. “Yes, but you’ll have to wait. We need to recruit another salesperson once the book is published.”

Joe squinted. “Sounds bureaucratic. What’s the holdup?”

“Not so much a holdup as a process,” Moe explained. “Once I sell at least 100 copies and enroll 100 buyers with TEGME, making them automatic partners or shareholders using the 19-digit CBFD identifiable number from the book’s back cover, then I can sponsor a new sales representative.”

Joe’s eyes widened. “So if a salesperson sells 100 copies and signs up 100 people, then they can bring someone new to sell for TEGME?”

“Exactly. But the new salesperson must also be a registered customer of TEGME. No freeloaders allowed,” Moe said with a wink.

Joe scratched his head. “How long can you offer hope to someone struggling like me?”

Moe's tone softened. "Joe, it's not just about immediate benefits. Even if we don't see the rewards right away, future generations will. Isn't that worth striving for?"

Joe leaned in, intrigued. "Does TEGME only let enrolled customers work for TEGME?"

"Yes, that's policy," Moe confirmed. "But to join, you need to understand the main concept of CBFD theory."

Joe sighed dramatically. "So I'll have to wait?"

Moe nodded. "Sure, but if you're interested, you could help me sell *this dynamic book* for now."

"What's the commission?" Joe asked, his curiosity piqued.

"I'll give you 85% of my 25% commission, which amounts to approximately \$3.87 per copy. Not bad for a night's work, right?"

Joe gave a mock bow. "Sounds like a fair deal. Using CBFD, businesses thrive more equitably. Count me in."

Joe paused for a moment, then asked curiously, "You mentioned earlier that you won't take any royalty from this book for your personal use. What's that about?"

"That's correct," Moe said, his voice firm. "This book contains some of God's verses. Those who sell God's verses and enjoy that money are consuming fire."

Joe raised an eyebrow. "Consuming fire? That's dramatic even for you. So what will you do with the commission from these book sales?"

Moe's tone turned contemplative. "Good question. Based on my limited knowledge, I haven't found any prohibition from God regarding using the book sell's commission for personal needs. But if I come to realize it's forbidden in the future, I'll seek forgiveness and donate that amount."

Joe shook his head in admiration. “Moe, you’re a rare breed. Mentally strong, rich in spirit, and stubbornly confident. Despite all the challenges, you’re still proudly flying the TEGME flag alone.”

Moe’s eyes sparkled. “That’s *TEGME’s motto: Offering the best product and service at a fair price*. And soon, Joe, you’ll be flying the flag with me. But remember, this is the last part of my life. I’m not expecting much success from TEGME in my lifetime. If God allows me to see its success, then that could happen. *My realistic goal is to spread the Cbfd message through this book*. If someone challenges me to see the outcome of the Cbfd theory, that’s why I opened up TEGME—to show the results of this dynamic theory hand in hand.”

Joe grinned. “Let’s just hope it’s not a pirate flag.”

The two friends burst into laughter, their shared optimism lighting up the path ahead.

End of Chapter: 20

|| Chapter: 21 ||

|| The Vision of CBFD ||

As the laughter subsided, Joe felt a new sense of purpose stir within him. It was as though the lighthearted moments had paved the way for a more profound journey—a journey that began with CBFD.

The weight of their conversation had shifted. With TEGME taking shape, Joe felt the need to understand the deeper mechanics of Moe's vision.

Joe walked beside Moe, his curiosity evident, and eagerly asked, 'Moe, I'd like to learn more about CBFD and TEGME. Where do we begin?'

Moe smiled warmly. "You're welcome, Joe. Once TEGME goes public, everything will be at everyone's fingertips—completely transparent, entirely online."

Joe nodded, determination shining in his eyes. "No matter what, I'm rooting for TEGME's success. Its ideas feel revolutionary."

"Thank you, Joe," Moe replied with quiet confidence. "Together, we can show how Contributed Dividends can ease economic crises, offer financial freedom to all who seek it, and even play a part in *combating climate change*."

Joe chuckled. "Your ideas are as sharp as a giant's sword, even if you're not a giant yourself."

Moe's eyes twinkled. "I may not be one, but I've learned that the true purpose of being human is to serve humanity. The CBFD theory has the strength to stand tall in the world of ideas."

Joe's expression softened. "Moe, have you ever taken this CBFD baby public to let the world know?"

Moe's face lit up with delight. "The first public unveiling of CBFD—a theory with a business model that demonstrated how the Contributed Dividend theory allows people to become partners or shareholders in a profitable business without direct finance or investment—was at a press conference on the evening of December 30, 1992, at the Dhaka Press Club. The room was filled with anticipation."

Joe leaned in, eager. "That was a bold step. What happened next?"

"The next morning," Moe recounted, his voice tinged with pride, "many daily newspapers covered it as front-page news. It felt like the first rays of hope breaking through the clouds."

Joe smiled. "That's incredible, Moe. Don't lose heart. Even if it takes time, the CBFD system has the power to reshape capitalism into something humane. In this ruthless system, no one—not even millionaires—is truly safe."

Moe nodded thoughtfully. "You're right, Joe. CBFD could become the safeguard capitalism needs, a bridge between profit and fairness."

Joe's admiration was evident. "Your work has made me a fan of TEGME and its vision for the future."

After a brief pause, Moe spoke softly, a hint of vulnerability in his voice. "It's heartening to hear, Joe. Still, if I ever fail to fulfill the promises of the Contributed Dividend outlined in this book, I hope for forgiveness—from you and from all those who placed their trust in it."

Joe gave Moe a reassuring pat on the shoulder. "Don't dwell on the what-ifs, Moe. Just do your best. This book could be the first step to solving global financial crises and contributing to the fight against climate change. And who knows? It might even inspire a generation to see the beauty and power of CBFD."

Moe smiled, his voice steady with renewed resolve. "Thank you, Joe. Your encouragement breathes new life into my dreams. Together, let's make CBFD a reality—one step at a time."

End of Chapter: 21

|| Chapter: 22 ||**|| Seeds of Change ||**

Joe's eyes lit up with excitement. 'Could you recite a poem for me, Moe?'

Moe smiled warmly, his voice soft yet resolute as he began:

Seed, Soil, and Care

Seed, soil, care,
the application of these three,
when done right, a gem will appear.
Theist or atheist, neither
matters at that point—
This is the worldly rule,
this is the creator's decree!

Understanding or not,
following or not,
each one's path is their own.
It's simple, straightforward—
Those who grasp this truth,
and live by it,
will find their human birth fulfilled,
their lives rich with meaning.

Joe clapped softly, his expression full of admiration. "That was beautiful, Moe. So simple, yet so profound. It feels like it's pointing at something deeper than the words themselves."

Moe's eyes sparkled, his voice steady. "It's about understanding life at its core, Joe. And more importantly, living it—not just as an idea, but as a practice."

Joe nodded thoughtfully, his mind racing with questions. "Let's get back to the main topic. How many people actually benefit financially from the sale of this book?"

Moe paused, carefully choosing his words. "Many do. But it's not just about financial benefits. This is about being part of something greater than ourselves—a global initiative built on shared values and mutual growth."

Joe leaned forward, intrigued. "Who exactly is GME?"

Moe's tone held quiet excitement. "GME stands for Global Mega Enterprise. It's a company that incorporates CBFD principles alongside its own innovations. The aim is to support and expand the reach of these ideas, creating systems that uplift everyone involved."

Joe's brow furrowed as he considered this. "And TEGME's pay policy? How does that work?"

Moe's response was calm but carried a sense of purpose. "TEGME ensures its minimum wage is always 10% higher than the state's. No employee earns more than six times that minimum. Those working between 11 p.m. and 5 a.m. receive a 25% bonus, and any hours beyond 36 per week are compensated at time and a half. But the true essence lies in the profit-sharing: once we achieve a 13% annual net profit, the remaining profit is distributed equally among four sectors. The first 25% is reinvested into TEGME, the second is allocated to its permanent workforce, the third goes to shareholders or partners, and the final quarter remains with TEGME as its own fund to safeguard investments and to support any emergency."

Joe's eyes widened in admiration. "That's incredible. *It's like a system where everyone wins.*"

Moe's chuckle was warm and encouraging. "It's a start, Joe. These policies are just the framework. The real vision is *to create a culture where success is shared, and everyone feels a genuine sense of belonging.*"

Joe leaned back, a mix of hope and curiosity in his expression. “Why didn’t this happen in our time?”

Moe’s face softened, his voice steady with conviction. “Our time laid the groundwork, Joe. It’s easy to look back and see what could have been. But the present is ours to shape. We learn from the past not to lament it, but to ensure we do better move forward.”

Joe’s curiosity deepened. “When will this take off?”

Moe’s smile was reassuring, his confidence unwavering. “It could happen any day now. Once 100,000 people register with TEGME using their identifiable number from this book, the system will officially begin. That’s when the impact will truly be felt.”

Joe’s eyes sparkled with excitement. “I can’t wait to see it.”

Moe’s gaze held steady, his belief evident. “We’re building the foundation for a future where opportunities are equitable, and dreams aren’t just aspirations but achievable goals. The seeds have been planted, Joe. Now, it’s up to us to nurture them.”

Joe nodded, his voice filled with determination. “Then let’s make sure the world is ready.”

Moe smiled warmly. “It’s not just about us, Joe. It’s about the generations to come. Imagine a world where children grow up free from the burdens of debt, with opportunities awaiting them.”

Joe leaned forward, his brow furrowed. “How will children benefit from this CBFD system, Moe?”

End of Chapter: 22

|| Chapter: 23 ||

|| CBFD for Future Generations ||

Moe smiled thoughtfully, sensing Joe's genuine interest. "Parents, caregivers, or even children themselves can register with TEGME using a CBFD identifiable number found in this book. For every purchase, a minimum of 2.5% of the pre-tax spending amount is allocated as a contributed dividend. This amount is automatically invested in their name in pre-established mega projects within 48 hours."

Joe leaned forward, his brow furrowed. "That makes sense. I'll encourage everyone I know to register their newborns with TEGME or any similar organization."

Moe's tone softened, filled with hope. "Today's babies will grow up free from the burdens of student debt. By the time they reach college or university, they'll already have a secure financial foundation."

Joe nodded, impressed. "Logically, it makes sense. And mathematically, it seems sound. But I'm eager to see the tangible outcome."

Moe chuckled. "It's all about patience. With CBFD, millions of young people—especially women—are expected to join the market by the time they turn eighteen. It's a paradigm shift."

"Sounds almost too good to be true," Joe mused. "But if it works, imagine the ripple effect."

Moe's eyes gleamed with conviction. "It could change everything—not just for individuals, but for the global economy. The system ensures everyone benefits. While *the wealthy grow wealthier, everyone else gets their fair share.*"

Joe's mind raced with possibilities. "Then *there'll be no artificial recessions!* How can I learn more about CBFD and TEGME?"

Moe smiled. "Ask away."

Joe's curiosity deepened. "Who owns TEGME?"

Moe paused before replying. 'Fahim Shahriar, my former co-worker, and I are the current owners. But it's not just about ownership—it's a partnership. When anyone buys this book and registers their identifiable number with TEGME, they join us on this journey. At present, the book costs \$18.69 before tax, and 19% of that amount—\$3.46—is allocated as their initial contributed dividend. This gives them a stake in the future we're building."

Joe raised an eyebrow. "How much have you invested?"

Moe met Joe's gaze steadily. "I've invested \$130,000, and Fahim has contributed CAD 5,000. It's been a labor of love."

Joe absorbed the numbers, then asked, "How many people are working for TEGME right now?"

Moe's voice softened. "Since 2019, I've been working alone, volunteering full-time. It's driven by passion, not profit—yet."

Joe grew thoughtful. "I'm still unclear about the 2% commission for sales sponsors. How does that work?"

Moe smiled reassuringly. "Understanding comes gradually. What matters most is that we're building something bigger than ourselves."

Joe chuckled. "You're right. I've never been this passionate about learning. This CBFD system—it feels transformative."

Moe's eyes twinkled with quiet pride. "And it will be, step by step. Everyone deserves equality, justice, and opportunity. Achieving this requires a special kind of kindness from God."

Joe's voice grew animated. "How big is TEGME's mega project?"

Moe spoke with quiet confidence. "It's a \$19 trillion initiative over six years once TEGME becomes a public limited company. Half will fund renewable energy

projects, and the rest will support environmentally friendly initiatives like green cities."

Joe's curiosity deepened. "When will that happen?"

Moe nodded knowingly. "Once 100,000 people register with TEGME, it will transform into a public limited company."

Joe leaned in. "And the dividend policy?"

Moe's tone was firm. "Dividends will be issued quarterly once TEGME becomes a limited company. It's a sustainable model."

Joe nodded, satisfied. "What's the title of this book?"

Moe smiled. "Right now, it's *BEST FRIEND*, with the subtitle *For Our Happiness and a More Meaningful Life*. If you think of a better title, let me know."

Joe paused. "This theory—it feels like hope. It can guide young people who feel lost. "

Moe nodded. "Not only young people—in fact, everyone who embraces this opportunity. We're laying the foundation for joyful lives."

Joe's resolve deepened. "If governments adopt CBFD, they could transform society and earn global respect."

Moe's expression grew resolute. "Yes, they'll either advance CBFD or develop something similar. It's the only way forward."

Joe nodded, inspired. "This could truly address global issues like climate change."

Moe's voice carried quiet certainty. "That's the vision—equality, opportunity, and responsibility as cornerstones of progress. The CBFD system is just the beginning."

End of Chapter 23

|| Chapter: 24 ||**|| Harmony ||**

“Moe, we’ve covered so much tonight, yet it feels like we’re just scratching the surface,” Joe said, breaking the calm silence.

“Indeed, Joe. The CBFD theory is simple, fair, logical, and dynamic. Each piece of understanding brings us closer to a brighter future for everyone—if we apply it wisely,” Moe replied, his confident smile mirroring the glow of moonlight.

Joe chuckled. “You make it sound so easy. But let’s not forget that every great idea faces resistance, especially from those who enjoy the status quo.”

The moonlight shimmered on the rippling waters of Lake Ontario, casting a silver glow that danced with the gentle waves. A soft breeze carried the scent of fresh earth and water, heightening the serenity of the moment. It felt as though their minds, bodies, and souls were in harmony with nature. They strolled along the lakeside, their conversation flowing like the rhythm of the lake.

“Moe,” Joe began, “you’ve been explaining CBFD like a seasoned professor. I’m just hoping you’re not charging me tuition for this enlightenment.”

Moe laughed. “If I start charging, I’ll need to refund a share under CBFD’s profit-sharing principles. Don’t worry, you’re safe for now.”

Their laughter echoed softly into the night, blending with the gentle rustling of leaves. They had spent hours discussing the CBFD theory—its potential to create a fairer world, and its practical applications to address global issues like *economic disparity* and *climate change*. Despite the weight of the topics, their dialogue remained lighthearted, punctuated with humour that felt as natural as the surroundings.

Suddenly, Moe's phone alarm broke the spell of the moment. He silenced it and sighed. "Time to wrap up for tonight. I've got a family waiting at home. If I don't show up soon, they might think I've joined a secret society."

Joe smirked. "A secret society of idealists? Count me in."

As they walked toward the bus stop, Moe recited a short poem reminiscent of a Japanese haiku:

*For freedom's sake and love's embrace,
guiding us through every place.
Forgive me, friends, if I stumble along,
together, we'll make our world strong.*

Joe clapped and urged, "One more, Moe. The night deserves another."

Moe smiled, his eyes twinkling. "Alright, here's one called 'Forgive Me':"

*If I fail to bridge the gap,
between the rich and those who lack.
To friends both near and far, I share my heart,
in every corner, we're not apart.
The road ahead is uncertain and tough,
but love and faith are strong enough.
Brighter days will surely be,
with hope, we'll rise, just wait and see.*

Joe listened intently, his usual humour replaced by quiet admiration. "Moe, that's beautiful. Poetry is truly the heart of what we're trying to achieve—connecting people, inspiring action."

Moe nodded. "That's the idea, Joe. *Words have power*. They can inspire change when used wisely. But if they only flatter, they're no better than a stale sandwich—pretty on the outside, but useless on the inside."

Their shared laughter filled the night once again. Joe's eyes sparkled with curiosity. "Do you write romantic poems too, Moe?"

"Only two," Moe admitted. "One in Bangla and one in English."

“The English one?” Joe prompted eagerly. “You’ve got to share it.”

Moe cleared his throat, a mock solemnity taking over. “It’s called ‘The Colour of Your Favourite Rose.’”

*Are you telling me a secret
Through your eyes?
What a charming communication!
Now nobody knows what is going on,
Except you and me.*

After the first stanza, Joe broke into applause just as the bus arrived. Moe grinned and waved as he stepped on. “Goodnight, my friend,” he called out.

“Goodnight, Moe,” Joe replied, his voice warm with gratitude. He lingered by the lake, watching the bus fade into the distance, and whispered a prayer under the moonlit sky. “May we guide each other through it all.”

The gentle waves mirrored his thoughts, whispering promises of tomorrow. Above, the sky glowed in shades of orange, heralding a dawn filled with hope.

With a heart full of joy, Moe returned home, repeating these lines all the way:

*Scattering petals of words into the sky,
wishing to fly, dance, and shine bright,
like stars of humanity.*

End of Chapter: 24

|| Chapter: 25 ||**|| The Sweetness of Friendship's Journey ||**

This song, titled "*Embarking on a Journey of Radiance*," serves as the soul of this book's conclusion. Think of it as a dessert—sweet, enriching, and unforgettable—that celebrates the journey you've just completed. It beautifully ties together the themes of friendship, joy, and purpose, leaving you with a luminous reminder of the shared adventure and its impact on the heart of humanity.

Embarking on a Journey of Radiance

Welcome young hearts, come join the glow,
where the words weave magic and spirits grow.
In the melody of life, happiness flies,
freedom lights up the endless skies.

Friendships shine, like stars in the night,
every soul here, burning so bright.
Three plus three, equals six we see,
finding the purpose of life's journey.

Like a sweater warm, it wraps us tight,
like a hero's quest, it ignites our might.
Come wander the streets where dreams unfold,
with Mizan-Moe and Joseph-Joe, so bold.

Friendships shine, like stars in the night,
 every soul here, burning so bright.
 Three times three equals nine we know,
 wisdom and joy forever flow.

Through their poems, their songs, and their lore,
 you'll find the peace you've been longing for.
 Bless yourself, take this radiant chance,
 join the journey, and let your spirit dance.

Friendships shine, like stars in the night,
 every soul here, burning so bright.
 On this road, where freedom gleams,
 life becomes the brightest dream.

Everything shimmers, so clear, so true,
 this journey of radiance waits for you.

|| Tea or Coffee?

A Pause for Reflection

Think of this as the tea or coffee after dessert—
 a warm, reflective moment to settle,
 savor the experience, and carry the book's message beyond its pages.
 A space for quiet reflection before the journey's next step unfolds.

The Radiance of Balance and Freedom

In a world of shadows, light takes flight,
 a beacon shines, bold and bright.
 Through CBFD's guiding thread,
 dreams awaken, long since fled.

A number whispers, nine digits strong,
for now, it leads the hopeful throng.
Until TEGME becomes public and free,
it remains a symbol of unity.

Not just numbers, but meaning profound,
where harmony and hope are found.
Together, we weave a tapestry grand,
with hearts united, hand in hand.

From Toronto's streets to the globe's embrace,
a journey toward a radiant space.
This is a call, a clarion voice,
to see, to act, to make a choice.

For balance, freedom, dignity true,
and a brighter future built by you.
So turn the page, let action bloom,
with CBFD, dispel the gloom.

A journey of radiance has just begun,
for a brighter tomorrow for everyone.

|| End of Chapter 25, and the conclusion of this dynamic book.

|| Hopefully, you will enjoy the rest of this book for the rest of your life!

(Inside of the **back cover**!)

CBFD Number: *** **

Key Information:

Until TEGME goes public, your CBFD number will be handwritten and consist of nine digits.

Each chapter has space for artwork inspired by its theme. Artists can submit their work, and the selected piece will earn \$100 once TEGME becomes publicly limited. After 10,000 copies, the artwork will be updated with a new set of 25 pieces.

Join us in spreading this message and making a lasting, positive impact on your life and the world. **May God help us all!**

(back cover:)**A Personal Plea from TEGME:**

"**BEST FRIEND**" is not just a book—it's a call for change, introducing the Creative Balance for Development (CBFD) theory. Free of copyright, it can be shared and spread by anyone.

Retail Price (including tax): CAD 20.00 / USD 20.00 / €20.00 / £20.00

How to Explore the Book:

- Read online at tegme.cbfd/BESTFRIEND.
- Listen on YouTube.
- Borrow a copy.

How to Order:

Anyone satisfied with the concept of this book can purchase it from TEGME:

Contact TEGME's sales team in your neighborhood, or

Send **CAD 24.00** (tax and shipping included) to tegme.cbfd@gmail.com with:

- Your Name
- Email Address
- Mailing Address
- E-transfer Confirmation Number

Special Offers:

- Buy 5 copies as gifts and save half the shipping cost!
- If you buy 5 copies, you will also have the opportunity to invest in TEGME in advance, with a contribution ranging from \$50 to \$100. Your investment will remain secure, with growth potential.

<p>Does the spirit of this book linger in your heart? Has it sparked a light to guide your journey forward? </p>
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