

Group Chairman/Chief Editor: **Almass Ayoub Sabir**
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Bureau Chief Karachi: **Khurram Jaffrani**
(jaffrani@adpluse.pk)
Syed Afraz Ali Nazish
(afrazalishah@gmail.com)

Bureau Chief Lahore: **Syed Afraz Ali Nazish**
(afrazalishah@gmail.com)

Head Office: AIMS Building, Street No. 4, H-8/1, Islamabad.
spokesmanislamabad@gmail.com
Phone:+92 51 2227123,
WhatsApp +92 346 5008408

Karachi office: A111, Block C, Gulsha-e-Jamal, PRECHS,
Karachi Phone:021-33399390
Email: spokesmankarachi@gmail.com

Lahore Office: 7-E,Samanberg, Johar Town.
spokesmanlahore@gmail.com

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Crypto Wealth Survives the Downturn, but Regulation Remains Key

The cryptocurrency market has once again demonstrated its extraordinary resilience. Despite Bitcoin retreating significantly from its October 2025 record high, the global pool of crypto wealth has continued to expand. The latest Crypto Wealth Report 2026 estimates that 135,694 people worldwide now hold digital assets worth at least \$1 million, while total crypto ownership has reached an estimated 742 million individuals.

These figures highlight a fundamental shift in the global financial landscape. Cryptocurrency is no longer a marginal experiment confined to technology enthusiasts. It has developed into a substantial asset class, attracting individual investors, entrepreneurs, financial institutions and increasingly sophisticated wealth managers.

Yet the figures should not be interpreted as proof that cryptocurrency has become a risk-free investment. Bitcoin remains highly volatile, and its current price is still substantially below its previous peak. The fact that the latest downturn has been less severe than earlier crypto “winters” may indicate growing market maturity, but volatility remains an inherent feature of digital assets.

More significant than the number of crypto millionaires is the widening ownership base. Millions of people continue to hold digital assets despite market corrections. This suggests that cryptocurrency is becoming increasingly integrated into personal investment strategies and the broader financial system.

The growing portability of digital wealth also presents governments with a new policy challenge. Digital assets can cross borders rapidly, while their owners remain subject to national taxation, financial regulations and legal obligations. Governments therefore face the difficult task of protecting investors and public revenues without discouraging technological innovation.

The emergence of crypto-friendly financial centres illustrates this competition. Singapore, the UAE, Hong Kong, the United States and Switzerland are among the leading jurisdictions in the latest global ranking. Their experience shows that clear regulations, technological infrastructure, innovation and predictable taxation can play an important role in attracting digital investment.

For countries seeking a share of the emerging digital economy, the lesson is clear: simply welcoming cryptocurrency is not enough. A credible ecosystem requires effective regulation, investor protection, financial literacy, cybersecurity, taxation frameworks and institutions capable of dealing with rapidly changing technology.

Pakistan, too, cannot afford to remain detached from this global transformation. At the same time, enthusiasm for digital assets must not replace caution. Cryptocurrency can create opportunities for investment and innovation, but poorly regulated markets can expose ordinary citizens to substantial financial losses and fraud.

The future of crypto wealth will therefore depend not only on prices and technological innovation, but also on governance. The countries that succeed will likely be those that strike the right balance between innovation and responsibility.

Cryptocurrency may be borderless, but regulation cannot be. The challenge now is to build financial systems that can accommodate digital wealth without compromising economic stability, transparency and public trust.

When the West Sacrifices Secularism at the Altar of Religion

For countless people living in developing countries, the United States and Europe have represented a dream. This attraction is not based only on wealth, employment or a higher standard of living. More importantly, these societies have been regarded as places where the state does not discriminate among citizens on the basis of religion, color, race or creed. For people persecuted because of their faith, ethnicity, culture or way of life, migration to the West has promised safety from hatred, violence and official discrimination.

The foundation of this dream is secular government. Secularism does not mean hostility to religion or the exclusion of religious people from public life. It means that the state itself does not belong to one religion. A secular government protects Christians, Muslims, Jews, Hindus, Sikhs, atheists and others under the same law. It asks citizens to obey the Constitution, not to adopt the religion or culture of the majority.

Today, however, a contrary narrative is gaining political power. Leaders and movements in the United States increasingly describe America as a Christian nation. President Donald Trump has promised to defend the “Judeo-Christian principles of our founding” and has declared that America is “one nation under God.” In Europe, Hungarian Prime Minister Viktor Orbán has stated even more directly: “Europe is a Chris-

tian continent, and this is how we want to keep it.” He has connected the preservation of this identity with opposition to immigration and the fear that Muslims will transform Europe’s ethnic and cultural composition.

Israel, meanwhile, expressly defines itself as a Jewish state. Its 2018 Nation-State Basic Law declares that Israel is “the nation state of the Jewish People” and that national self-determination in the state is “exclusive to the Jewish People.” It also describes Jewish settlement as a national value. The danger lies not in Judaism—or in Christianity or Islam—but in giving one religious or ethno-religious identity a constitutionally superior relationship with the state.

These declarations must be tested against the constitutional principles that made the West attractive. The U. S. Constitution neither establishes Christianity nor grants it privileged status: “respecting an establishment of religion,” while Article VI bars religious tests for public office. Although the Declaration of Independence refers to a Creator, the Constitution is the governing legal document and protects equal citizenship regardless of belief. Yet the tension persists: a 2024 Pew survey found that 13 percent of Americans supported

declaring Christianity the official religion, while 44 percent favored promoting Christian values without formal establishment—a distinction that becomes dangerous when moral advocacy turns into state preference and the exclusion of other faiths.

European Convention on Human Rights. Article 9 guarantees everyone “freedom of thought, conscience and religion,” including the freedom to change religion and to manifest belief privately or publicly. The European Court of Human Rights has held that the state must remain a “neutral and impartial” organizer of religious life because pluralism is essential to democracy.

The Magna Carta is often invoked as a symbol of Western liberty and government under law, although it is not a modern constitution or a comprehensive guarantee of religious equality. Its lasting importance is the principle that political authority is subject to law. The modern constitutional descendants of that principle are equal citizenship, due process, religious liberty and protection against arbitrary power. Religious nationalism undermines this inheritance when it divides lawful citizens into authentic members and tolerated outsiders.

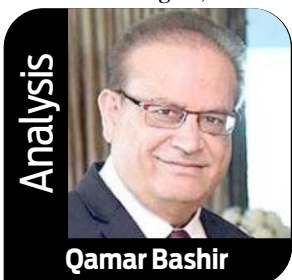
The consequences are visible in contemporary politics. During Zohran

Mamdani’s campaign for mayor of New York, opponents and online commentators connected his Muslim identity with terrorism, jihad and Sharia. Some called for his denaturalization or deportation, despite the absence of evidence that he intended to impose Islamic law. Mamdani nevertheless won the November 2025 election and became New York City’s first Muslim mayor. His victory affirmed constitutional inclusion, but the reaction exposed how readily a Muslim candidate’s faith could be presented as a security threat.

Michigan politician Abdul El-Sayed has faced similar attempts to associate his Muslim identity with extremism. Dearborn, a city with a large Arab-American and Muslim population, has become a national target for agitators warning about the supposed “Islamification” of America. Yet electing Muslim mayors, council members or police officials is not evidence of religious conquest. It is democracy: citizens exercising the same political rights that the Constitution guarantees to Christians.

Nor is Sharia the governing law of Michigan, New York or any European country. Muslims may voluntarily follow religious principles in their private lives, just as Christians and Jews may consult their own traditions. Civil law nevertheless remains supreme. Raising the specter of Sharia without evidence transforms a religious minority into a permanently suspect population.

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Analysis

Qamar Bashir



Cartoon by Amjad Rasmi. (Courtesy of Asharq Al-Awsat)

Nature’s Fury Strikes: Cloudburst Disaster Need for Better Early-Warning Systems

Cloudbursts represent one of nature’s most devastating and unpredictable meteorological phenomena, characterized by sudden, intense precipitation in a localized area over a short period. These extreme weather events can release hundreds of millimeters of rainfall within minutes to hours, triggering catastrophic flash floods, landslides, and infrastructure damage. In recent decades, the frequency and intensity of cloudburst events have increased globally, with mountainous and semi-arid regions particularly vulnerable to their destructive impacts. The cloudbursts remain inherently difficult to predict, implementation of comprehensive science-based early-warning systems is essential to mitigate their devastating consequences and protect vulnerable populations in susceptible regions.

Cloudbursts occur when atmospheric conditions align to produce extreme precipitation in a short timeframe, typically lasting between 15 minutes and several hours. Unlike conventional rainfall, which is distributed across large geographical areas, cloudbursts concentrate massive amounts of water in localized zones, overwhelming drainage systems and soil infiltration capacity. The meteorological mechanisms driving cloudbursts involve the convergence of moisture-laden air masses, orographic lifting in mountainous terrain, atmospheric instability, and trigger mechanisms such as surface heating or wind shear. When these factors combine, they create supercell thunderstorms or mesoscale convective systems capable of producing rainfall rates exceeding 100 millimeters per hour.

The consequences of cloudburst events extend far beyond immediate flooding. Flash floods resulting from cloudbursts erode riverbanks, destroy agricultural land, and obliterate homes and infrastructure within minutes. Secondary hazards including landslides, debris flows, and flash flooding often follow the initial cloudburst, compounding disaster impacts. In mountainous regions, cloudburst-triggered flash floods can travel at velocities exceeding 5 meters per second, carrying boulders, trees, and debris that act as battering rams against structures and obstacles.

The primary challenge in addressing cloudburst disasters stems from the extreme difficulty in predicting these events with sufficient accuracy and lead time to enable meaningful preparedness measures. Cloudbursts are characterized by small spatial scales, short temporal development windows, and high variability in their intensity and duration. Conventional meteorological models, which operate at grid resolutions of 10 to 50 kilometers, lack the spatial resolution necessary to predict localized extreme precipitation events that may affect areas smaller than a few square kilometers. Additionally, the short development time of cloudbursts often forming within 30 to 60 minutes-provides limited time for forecasters to issue warnings even when atmospheric conditions appear favorable for extreme precipitation.

Current early-warning systems in many regions rely primarily on rainfall thresholds established from historical data, ground-based weather radar, and conventional meteorological forecasts. While these tools provide valuable information about general atmospheric condi-

tions, they frequently fail to detect impending cloudbursts until precipitation is already occurring. Ground-based weather radar, though useful for detecting active precipitation, may miss developing convective systems in areas with complex terrain or limited radar coverage. Furthermore, many regions vulnerable to cloudburst particularly in developing nations and mountainous areas lack adequate meteorological monitoring networks, making real-time detection of extreme precipitation events virtually impossible. This gap between atmospheric threat and forecasting capability creates a dangerous situation where populations in vulnerable areas have minimal warning before disaster strikes.

Addressing the cloudburst prediction challenge requires a multi-layered approach combining advanced meteorological technology, enhanced monitoring networks, and sophisticated data analysis techniques. High-resolution numerical weather prediction models, operating at grid resolutions of 1 to 4 kilometers, can better capture the localized atmospheric phenomena responsible for cloudburst formation. These models, when run frequently and updated with real-time observational data, show improved capability in detecting environments favorable for extreme precipitation. Advanced satellite technology, including geostationary satellites with enhanced temporal and spatial resolution, can provide continuous monitoring of atmospheric moisture, cloud development, and convective activity over vulnerable regions.

Dense networks of ground-based observations constitute another critical component of improved early-warning systems. Automatic weather stations, rain gauges, and weather radar installations, when properly distributed across mountainous terrain, provide real-time

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Analysis

Dr. Muhammad Shahzad Ashfaq



Analysis

Ch. Muhammad Anwar Chohan

Beyond the Toothache: Who Is Qualified to Treat Your Teeth?

When a tooth starts hurting, reasoning often gives way to one urgent question: how can the pain be stopped? At that moment, few patients think about professional qualifications, registration, sterilisation or the legal status of a clinic. The nearest practitioner becomes the obvious choice. Others rely on experience, reputation or simply the fee.

But dentistry is not merely about extracting a painful tooth or fitting an artificial one. It is a medical profession requiring knowledge of anatomy, oral diseases, medicines, local anaesthesia, infection control, bleeding and possible complications.

This raises an important question: Is experience alone enough, or do professional qualifications, registration and proper infection control matter equally?

BDS and Experience Are Not the Same

The Bachelor of Dental Surgery, or BDS, is a recognised professional qualification involving formal education and clinical training in dental and oral diseases and their treatment.

Experience certainly has value. Someone who has worked for years in a dental environment may acquire considerable practical knowledge and manual skill. But experience and professional qualifications are not interchangeable.

A dental technician may be highly skilled in preparing dentures, crowns and bridges, while a dental assistant may be extremely proficient in preparing patients and instruments. Yet these roles are different from that of a qualified dental practitioner.

The distinction matters because the human mouth is not simply a mechanical workshop.

An incorrect diagnosis, inappropriate medication, poor infection control or an improperly performed procedure can have consequences far beyond the tooth itself.

What About Former Military Hospital Personnel?

Military hospitals have employed many experienced medical and dental support personnel. Some former employees may have spent years working alongside dental surgeons and may possess impressive practical knowledge.

Their experience deserves respect. But one principle must remain clear: Working alongside a surgeon is not the same as being a surgeon.

If an individual possesses a recognised dental qualification and valid professional registration, he or she may practise within the scope permitted by law. Previous employment with a qualified surgeon, however, does not by itself confer legal authority to practise independently as a dental practitioner.

For patients, the safest approach is simple: ask about the practitioner’s qualification and registration before treatment.

A Clinic Is More Than a Signboard

A respectable signboard, white coat or framed certificate does not automatically establish that a clinic is legitimate or safe.

Patients should consider three separate questions:

- Is the practitioner qualified?
- Is the practitioner professionally registered?
- Is the clinic operating according to applicable healthcare requirements?

These questions are related, but they are not identical.

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