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Life at the Top Chapter 1836 - 1840

“Is it really okay for you to leave Nauritus

City and this time to come here like this?”

Celine asked with a fork in her hand as

she tilted her head to look at Jasper as the

two were seated in a restaurant.

Jasper chuckled, “I have a team for the

specific operation. I have already made

arrangements and deployments for the

decision-making process, and there are

people under me who can solve some

small problems. Even if there is an

emergency, the network is so developed

now that I can just find a computer to take

care of it at a moment’s notice, so there

won’t be any big problems.”

Celine nodded; The feeling of guilt in her

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heart was only slightly relieved.

“I contacted your father before this.”

Jasper said, “The cooperation is not a big problem, and it has been negotiated.

Moreover, I learned about you and

Colossal from him.

“You should not have hid this from me.”

Jasper’s tone was obviously accusatory in the following sentence

Jasper figured that Celine was not treating him as a friend. She was fired from Colossal because of him, yet she did not say anything.

Celine smiled bitterly and said, “Actually, even if this matter had never happened, I would have still left my current position sooner or later. The headquarters has long been very dissatisfied with my stance and

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some choices I made, so they would have

eventually found opportunities for my

dismissal.”

“The preparation of the bank will take

some time, so you can take a good rest

during this period. After the bank goes

online, you will be busy.” Jasper did not

continue to delve into this topic, and he

said gently.

Celine replied, “Do you really want to

open a bank? It won't be easy.”

“There have been prior banks which

operated with private capital in Somerland, but those are also special cases. For example, Pearson bank and People's Bank cannot be used as a reference. According to my judgment, Swallow Capital will gradually deregulate the banking industry in the future, such as allowing the local government to become the major shareholder to establish a local commercial bank.

“This is an opportunity for us, but the bank I want to start does not have any specific offline or physical outlets. I will rely on Sena's gaming business and Abbylon's online shopping platform business to develop online banking.”

Celine was very familiar with JW's business system, and immediately said, “ You mean the online payment system used in Sena's gaming industry?”

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Jasper was really surprised this time.

“I didn’t go into details, and you related it to online payment? Indeed, when I started the online payment system, it was to accumulate and prepare for the opening of a neobank today.”

Celine looked at Jasper like she was looking at a monster. She said, “When was that? Did you already think about this back then? Are you a man or a god?”

“I am human, of course.”

Jasper laughed and said, “Actually, the business map is like a big tree. First, it has a trunk, and then the branches and leaves are drawn according to the direction and shape of the trunk and main branches. From here, everything will have its veins and traces.

“The bank’s main business in the future is

divided into three sections.

“The first section is the savings business. Users will transfer money to the bank’s virtual account through online payment, and I will pay the user a higher interest rate than commercial banks.

“The second sector is the payment business. This one is easy to understand. This one will be the easiest to establish because it’ll be relying on the gaming industry and online shopping industry within the JW system.

“The third sector is the financial

business. We have absorbed our users

deposits, so we must use the money to

make even more money. This is no

different from traditional banks.”

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Considering that Celine would be the person in charge of the bank that was still in Jasper's mind in the future, she had to understand the concept of the bank as a whole. For the first time, Jasper told her the concept of him starting a neobank.

"In these three sectors, the first sector is the foundation, the second sector is the derivative, and the third sector is the future. The three are complementary to each other. Without the first savings business, everything will just be empty talk. After that, the payment business will facilitate all internet users in JW, and finally, the financial business is the core of the bank."

Following Jasper's description, the basic framework that a bank should have

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gradually appeared in front of Celine.

This bank was born out of a traditional

bank, but it was completely different from the former. It had fewer functions, but it was lighter and more flexible, while the remaining functions were the core business model of the bank.

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“The most important thing is that once this bank is set up, JW will never have to worry about cash flow again because of its huge capital pool. You have also considered this, haven’t you?”

Staring at Celine, who was looking at him with twinkling eyes, Jasper chuckled.”
According to financial policies, neither I nor JW is allowed to embezzle these deposits.

“The higher authorities have policies, and the localities have their countermeasures. It’s impossible for banks to never give out loans, so you can give yourself a loan.”

Celine had been toying with financial concepts for half her lifetime. Thus, she was very familiar with this kind of operation.

“See? This is why I must leave the position of CEO of this bank to you.’ Jasper laughed.

Just as the two of them were eating and chatting, Jasper’s phone rang just as they were starting to enjoy themselves.

It was Reuben.

Jasper’s heart froze when he saw this call.

Reuben would not take the initiative to contact him unless there was an emergency.

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However, there was no movement on Jake's side, indicating that the United States market was not the one with the problem.

After answering the call, Jasper's expression gradually became serious as he listened to what Reuben said through the phone.

Celine also fell silent when she saw this. She stared straight at Jasper's expression and did not speak.

"Are you sure?"

Jasper asked.

Celine did not know what the other person said. After that, she then heard Jasper say, "Got it."

Celine hurriedly asked when she saw Jasper hanging up the phone, "What's wrong? Did something happen?"

"It's fine."

Jasper smiled and replied, "Just some

small problem."

"However, we have to go back to Nauritus

City immediately after we finish eating."

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"What are we waiting for then?"

Celine quickly tossed her fork away and

stood up.

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“Let’s go now.”

Jasper did not hesitate when he saw that.

After they got up, he paid the bill and left

the restaurant alongside Celine.

The two rushed to the airport and found

the plane already waiting for them.

After they went through the special

terminal, Jasper called Jake as the plane

was gliding down the runway.

“Notify all investors of JW Foundation

that there will be a meeting in three

hours. Those who can come to Nauritus

City, please do, and those who can’t come

will be connected via video conference.

Just today, more than 200 overseas

accounts have been opened in the

domestic A-share market. The amount of funds involved in this overseas account exceeds 100 billion US Dollars.

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“In other words, the counterattack of Wall Street capital is here.”

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What were 100 billion US Dollars like in the domestic A-share market at this time?

In 2001, the total share capital of the Somerland A-share market was 4352.2 billion Somer Dollars.

Based on the current exchange rate, 100 billion US dollars would be 780 billion Somer Dollars.

Therefore, for this attack, Wall Street Capital had gathered wealth that was more than one-sixth of the total market

capital of the entire A-share market.

This meant that if no measures were taken, the 100 billion US Dollars alone could completely destroy the entire A share market.

This was something that Jasper and the Somerland government never wanted to see.

“It happened.”

After Jasper hung up, Celine sighed.

“Neither Wall Street Capital nor the

United State government will give up. If

you destroy their subprime market, they

will destroy your entire financial market,

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and this time they are being aggressive. If they don't get something out of it, I'm afraid they won't give up."

Jasper nodded and said, "In truth, I always intended to avoid such a situation, so the main battlefield has always been in the financial market of the United States.

Even if it is not good for JW Foundation to fight in a different location, it is better than fighting it in my own home.

Unfortunately, Somerland's finances are still too fragile to withstand the effects of such a big war.

"I originally thought that as long as I kept them in the United States financial market, then they wouldn't have the energy to attack the Somerland financial market.

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“But now that the subprime mortgage crisis has erupted, Wall Street Capital has hardly any countermeasures other than to help themselves over the past two days. It seems that this crisis has also caused

them to continue in the direction that will bring more disadvantages to them, while also dragging Somerland down at the risk of this huge loss.”

“This will be a huge loss to you.” Celine was worried and said, “The United States financial market is the world’s largest economic center, and Somerland, which has only just been reformed and opened up only a decade or two ago, can’t compare to them in terms of history and foundation.

“Moreover, such a subprime mortgage crisis would have broken out sooner or later. If it broke out early, it would only benefit them. It is equivalent to removing the tumor before it festers. It’ll only cause some pain at this moment in time, but if it is delayed until the points where it gets so bad it finally bursts, it will cause even greater losses for the United States.

“They obviously understand this. It’s just some losses and they can afford to lose 100 billion or more, but Somerland doesn’t have the same luxury. Just the 100 billion US Dollars in funds is enough to

completely break Somerland’s finances.

The fruits of reformation and opening up after so long will completely collapse.” After that, Celine looked at Jasper

worriedly and said, “So you must figure out how to deal with this matter. Now I am afraid that it is not only your investors, even Swallow Capital is waiting for a plan from you.

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"If you want to wear the crown, you must bear its weight. This immediate crisis is the biggest and most important challenge for you before you can wear the crown"

"I know."

Jasper nodded and looked at the sea of clouds outside the window. He could have been saying it to Celine, or perhaps to himself. Then, he continued softly, "I don't care about the crown, but I will never allow the United States to treat Somerland as Sunrise Land. A Plaza Accord will set back Somerland's economy decades, and Somerland can't afford to lose."

"Somerland can't afford to lose."

This was what Jasper said to all the investors in the meeting after urgently returning to Nauritus City.

At this moment, all the large investors who invested more than 100 million Somer Dollars into JW Foundation attended the meeting.

Most of them could not get there in person because they were out of town, but even so, they canceled all their plans to participate in this video conference.

At this time, dozens of small windows gathered on the huge screen in front of Jasper.

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In every window was a man or woman, from young to old.

It also included the bosses of the top ten venture capital companies, the five major domestic securities companies, the founders of private equity firms, and the founders of large chambers of commerce and large conglomerates. These people could be regarded as the top elites in Somerland's economic and financial circles today.

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Everyone's expressions were very heavy after Jasper briefly told them what had happened.

No fools could participate in this conference. Everyone understood that when the nest was overturned, with no egg left intact. No matter what industry they were in and how good the relationship between them was, no one could stay away from the tumultuous attack of the Wall Street capitalists right now.

"Mr. Laine, everyone understands what

you said, but the question now is, what

does Swallow Capital think?"

The boss of Vast Mountain Capital asked.

"Right now, the heads of Swallow Capital should be in the same meeting as us to discuss countermeasures. After that, they will definitely communicate their plans with us accordingly. So, before that, you have the right to know what is happening now. Please make preparations

immediately after the meeting is over so

that you will be prepared for the

upcoming stock market crash."

Jasper's words made the faces of the

people present more serious.

"Mr. Laine, has it really gotten to this stage?"

The boss of the country's largest daily necessities group asked this question. He was an industrial man and did not know much about finance, so Jasper could understand when he asked such a layman's question.

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“Mr. Charles, I’ll put it like this. If we lose

this fight, your industry will become

abandoned factories tomorrow.”

Mr. Charles’ face changed when Jasper

said that.

He could not understand why his well run industry would suddenly devolve into abandoned factories, but he understood the truth. There were professionals that handle professional matters. If one did not understand it, one should not question the opinions of professionals.

Besides, he did not dare to question what Jasper said.

“Once the stock market crashes, all listed companies in all walks of life will be the first to suffer. Stock prices will plunge to the bottom and the company’s market value will shrink, resulting in companies not being able to obtain cash flow for production and operation. If a foreign company in the same industry comes into the market and uses a lower price to dominate the market, what capital and confidence do you have that can beat those foreign companies?

“This is a big social and environmental

issue. This is why they say the country is

our home, and without it, we’ll be

homeless. If the country’s economy is

destroyed, we’ll become fools that others

can take advantage of. We won’t have any

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room for resistance-none at all.”

After Jasper provided some further explanation, he got the third question.

This question was from a rich man in Waterhoof City, Quarterman.

“Mr. Laine, has JW Foundation ever considered divesting from the United States market and coming back to the domestic market?”

Upon hearing the question, Jasper looked at Quarterman.

Quarterman was very low-key, but Jasper knew that his son was not. Right now, Quarterman Jr. was in his teens, and in the future, he would be called the top second generation of Waterhoof.

However, right now, his old man still needed to politely address Jasper as Mr.

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Laine.

“No,”

Jasper’s calm answer caused huge stormst o form in everyone’s hearts

Life at the Top Chapter 1840

Indeed, Jasper had considered

withdrawing funds from the United States

capital market.

As for why, he did not explain.

It was not that he did not understand that

when there were many people, there

would be many differing opinions, as well

as the chance of side issues arising. More

importantly, he needed to reach a tacit

agreement with Swallow Capital for such a

n important decision.

However, at least for now, Jasper’s

opinion was that he must not divest.

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If the capital was withdrawn, the destruction of the United States financial turmoil that was personally set off by JW Foundation would decrease too much.

Aside from the previously lost funds, Jasper's subsequent plan of searching for shares in the United States domestic high tech heavy industry and companies would also have to be aborted.

This was obviously what the United States government would like to see most.

You could regard the United States'

actions against Somerland's financial market as a fight against them. They were eager for Jasper to divest and come back to consolidate the domestic financial market.

Naturally, Jasper absolutely would not do something that the enemy wanted.

This meeting, which was not planned to go on for long, was forcibly interrupted by a phone call to Jasper.

"Swallow Capital is contacting me. Everyone, the meeting will stop here for the time being. I have already said everything that needs to be said, anyway."

Jasper stood up and said seriously, "No matter what, I sincerely hope that everyone will be united to overcome the national crisis."

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It was unknown if they were influenced by Jasper's aura, but everyone in the meeting suddenly felt emotional.

After this meeting, Jasper answered the

phone. About half an hour later, he met

Tony in his office.

However, this time Tony came as a guest.

He accompanied a middle-aged man with extraordinary bearing. He looked like he was in his early fifties, and from his gestures, one could tell that he had held a n eminent status for a long time, to the point where it could not be concealed.

"Jasper, this is Mr. Mason, and he will be chiefly responsible for the response to Wall Street capital's attack on the mainland financial market this time. You can directly discuss anything with Mr. Mason."

After hearing Tony's words, Jasper immediately understood.

If they were in ancient times, Mr. Mason was probably similar to a minister or imperial envoy who would go on patrols and tours on behalf of the emperor.

If Jasper had been more concerned about politics, he would know that the Mr. Mason in front of him was the vice

president in charge of national financial affairs when he was reincarnated.

It was a pity that Jasper remembered the highest authorities, but never the deputies.

However, this did not prevent Jasper from being polite to Mr. Mason at this moment. "Mr. Mason, please sit down."

Jasper personally led Mr. Mason and Tony into the office to sit down.

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The huge conference was to decide on the trivial matters while the small conference was used to decide on the huge matters. On the other hand, everyone needed to attend the huge conference, while only a few people were needed to participate in the small conference.

This sentence clearly explained the true essence of both of Jasper's meetings.

"Although I have read Mr. Laine's information a long time ago, but I still have to say that you're so young now that I am seeing you in person. When I was about your age, I had only just joined the workforce and was just a senior staff

member. I can't compare to you at all."

It could be seen that Mr. Mason was very easy-going. Even if the situation was tense right now, his calmness in the face of calamity was able to make them unconsciously feel relieved.

"Mr. Mason is too polite. If I may boast, it's because of the good policy, but if I have to put it humbly, it's actually all thanks to the cultivation of the country." Jasper laughed.

With a wave of his hand, Mr. Mason said, "You slick talker, I am not here to exchange courtesies with you today. The policies given by the state are equal to all, so how come you're the only one who's successful?"

"As for cultivation, it is even a bigger load of poppycock. What the country can do now is to guarantee nine-year compulsory education, but the rest of it will depend on individual efforts.

"So, this is your intrinsic ability to succeed. You can't be arrogant, and you

also can't be too modest, otherwise it will make others feel that you are too vain and

unapproachable."

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Jasper nodded approvingly and said, “Mr. Mason, you’re right. If someone talks to me about a similar topic in the future, I will just say that I am a genius and not shirk responsibility.”

“This little slick talker is really interesting. Haha.”

Mr. Mason pointed at Jasper and laughed

alongside Tony.

Tony echoed, “Mr. Mason, he may act like

this, but you will be pleased with his

work.”

“Yes, it’s good to be reliable. Right now, what we need the most are people who can and know how to get things done.”

Mr. Mason stopped laughing and looked at Jasper seriously, then began to delve into the important topic.

“Jasper, tell me the truth. Do you have the confidence that you’ll be able to defend against Wall Street coming to our A-share market with 100 billion US Dollars this time if I let you?”

Mr. Mason’s directness did not just stun

Jasper, even Tony was shocked.

According to Somerland’s tradition of not expressing something too directly because they were good at reasoning and speculating, such straightforwardness was obviously not suitable for such serious occasions. However, Mr. Mason said it out loud.

Jasper took a few seconds to recover, then

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immediately replied, "No."

As soon as he said this, Tony's face turned dark. He felt his blood turning cold from his head to his toes, and could not help but angrily say, "Jasper, what is this attitude? We need you to help with this, yet you're giving all sorts of excuses."

Jasper looked directly at Tony and replied, "Mr. Pratt, I'm not shirking the responsibility, nor am I unwilling to contribute. How much is the total market value of our A-share market now?"

"4.3 trillion."

"And Wall Street is taking out 780 billion

this time. Sure, I can defend against them.

If you give me half of the country's foreign exchange reserves, not only can I prevent this attack from Wall Street, but I can also directly crush the US Dollars! international debts.

"However, what will happen as a result of

this? World War Three.

"Do you think you can make this decision t

o start a war with the United States? Do

you think I can?"

When Jasper said that, it was not just

Tony's face that turned from dark to pale

with fright, even Mr. Mason appeared to

become more serious.

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“Jasper, you’re speaking too seriously,” M r. Mason said in a deep voice.

“Mr. Mason, I may be young and inexperienced, so I might not know the severity of this, but the way I see it, if Swallow Capital does not have the courage and determination to burn their boats, it will be impossible to resist this wave of attacks.”

“But you just said that if they burn their

boat, we will face the risk of war with the

United States.” Mr. Mason frowned.

“This is a question of scale. We want to bully them, but not bully them intolerably. If we want to defeat Wall Street, but not completely destroy them, w e must leave this difficult decision to the United States government rather than take it on ourselves.”

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