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Life at the Top Chapter 1816 - 1820

Before the two big bombs mentioned by Jasper appeared, the collapse of the subprime market in the United States took the lead in causing an uproar in the global financial community.

This time, not only the financial sector, even the governments of various countries around the world had begun to stand up.

As a global financial and economic center, once the United States fell into the quagmire of an economic crisis, it would cause a huge blow to the global financial industry.

Under such circumstances, the

announcement issued by the Federal

Reserve and the Department of the Treasury gave the market little

confidence, but it was still a drop in the bucket.

The 300 billion market rescue funds invested by the Federal Reserve before had all evaporated. Not only that, the points in the subprime market were still plunging drastically.

This scene caused countless people to

panic.

It was unknown how many investors and institutions had emptied all their possessions in this sudden crash. Moreover, they were even in huge debts. because of this.

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One could see people's assets such as cars, houses, and stocks being forcibly taken away by the court everywhere. Furthermore, one could see people

jumping off high-rise bridges to end their

painful life.

The economic crisis brought about by the collapse of the subprime market had affected all aspects of society.

The most terrifying chain reaction was that the decline in the subprime market had led to a full-scale decline in the United States futures and securities stock market.

The stock price of listed companies continued to fall and investors in the market lost their money. Furthermore listed companies were unable to obtain funds from the stock market for corporate

development. As a result, countless companies began to lay off employees and shut down factories, and some even went bankrupt.

Therefore, people who had lost their jobs

were looking for new jobs while facing

huge debt pressure at the same time.

The direct result of this was that a large

number of people began to take to the

streets to demonstrate.

Some were blaming the government for being incompetent and some were blaming the rich for making all the money, causing them to be unable to put food on the table. At the same time, others were blaming the Somerland people for causing them to lose their jobs and carry huge debts.

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Under tremendous economic pressure,
the racial, social, and class contradictions
in the United States began to make their
appearance one by one.

This was exactly what Jasper had seen in his previous life.

The only difference was that this time it had intensified the hatred of people in the United States toward the people in Somerland.

Conflicts between Somerland immigrants and the United States citizens broke out everywhere. On even more serious occasions, tanned -skinned Terrans had even become the targets of their attacks, and the first to bear the brunt was the Somerlandtowns that were littered all across the United States.

To put it bluntly, not only did the collapse of the subprime market evaporate countless amounts of wealth in the United States, it also exacerbated social conflicts and caused social turmoil.

This was the power of modern finance.

“Dad, how long do you think the chaos in the United States will last?”

In a moving convoy, Kayden, who was sitting in the middle, turned to ask his father, Half-the-Harbor Langdon, who was sitting next to him.

Half-the-Harbor Langdon still wore his

iconic tortoiseshell, black-rimmed

glasses. He said, “It has just begun, so

why would it end so soon?”.

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Seeing another demonstrator on the side o

f the road holding a banner stating 'We

want to work, we want to live', Kayden

said with a complicated expression,

Throughout this period, many Somerland

shops all over the countryl have been

destroyed, looted, and burned, while we

even have to be equipped with bodyguards

when we go out. Are these people really.

brainless?

"Not only will this not fix things for them, it will make the situation even more unmanageable!"

Half-the-Harbor Langdon smiled. "These people are like a flock of sheep. They will argue because they lost two bales of grass today and two sips of water yesterday, but they never care about the wool that farmers shear from their bodies every year to make coats, or even the farmers slaughtering one or two of their companions to make a roast to entertain the farmer's friends.

"This kind of inferiority runs through the entire history of the human race. Don't expect them to suddenly come to a realization one day. If that day comes, it will be the end of us capitalists."

Kayden lamented, "Speaking of capitalists, I think Jasper is seriously terrifying. He was the one who caused this. with his own hands. To be honest, until the thing actually

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happened right before my eyes, I didn't want to admit that the rascal who is a few years younger than me could do this. Now, I have to admit, I'm not as good as him"

"It's good that you're aware of this." Half -the-Harbor Langdon took off his glasses and said in satisfaction, "Never think that you are the smartest one. Only idiots will have that mindset.

"Our ancestors have always told us that there will always be someone better than us, but there are always too many idiots who have struggled to understand this. Jasper is indeed very good, and his ability is beyond doubt, but it is precisely because of this that you can either be his friend or his enemy. There is no third option."

Kayden sighed sullenly. For people like

him, the arrogance he had was genuine,

and it was different from the attitude

Henry flaunted as the former's arrogance

came from his very bones. On the surface,

he was gentle and cultivated, but in his

heart, his sense of superiority was

stronger than anyone else's.

It was because of this that it was very

painful for him to admit that others were

better than him.

"Dad, how do you feel about the

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negotiation with Layman? We're
merchants from Somerland, so they are
probably not willing to contact us."

Kayden changed the subject and said.

Half-the-Harbor Langdon said flatly, "

What's wrong with merchants from
Somerland? We're still merchants at the
end of the day. We are merchants first,
and Somerland cum Harbor City
merchants second.

"Layman can't even save themselves
now, and that's why they are even willing
to contact the Laws. Why wouldn't they
contact us, who are more free and open?

Everyone in the world knows that the
Laws are true Somerland merchants with
government connections.

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“Hmph, on the surface, that old fart from the Laws played beautifully with Jasper in the subprime market, but he’s secretly trying to acquire Layman Investment Bank. If this deal is completed, the glory of the Laws will continue for at least another 50 years.”

Kayden sneered, “No matter how nicely

they played this, we still found out about i

t. After all, Henry is a disappointment and

leaked such important news.”

“We’re bound to get Layman. If we can acquire the world’s fourth-largest investment bank, we will have a foundation in the West. This foundation is enough to allow us to have the capital to negotiate terms with Somerland’s officials. Then, we can revitalize those projects Jasper trapped in the mainland

with his dirty tricks.”

Half-the-Harbor Langdon’s eyes

twinkled with excitement. He said, “Once

we succeed, then this will be the largest M &A case of the 20th century. It will be of great help to our corporate transformational multinational consortium. Therefore, we can only succeed we can’t fail!”

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As Half-the-Harbor Langdon and his son talked, the convoy entered the underground parking lot of the Layman Investment Bank Headquarters on Wall Street.

Meanwhile, at an outdoor cafe across the

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street, Henry and Conrad put down the newspapers they used to hide themselves and smiled at each other.

‘Well done. You said that they would come today, and I didn’t believe it. It seems that you’re right.’ Henry gave Conrad a thumbs up and praised him.

Conrad chuckled and said, “The J. Langdons are not in a good state now and it can be said that they can’t even go home even if they have one. Since they have deviated from Somerland, they must show their value in the West and integrate themselves with their interests. Once they receive news that Layman Investment Bank is on sale, they will behave more eagerly than anyone else.

“Sprinkling in a few specious facts, the news that the Laws also intends to acquire Layman makes them even more unable to sit still.”

“Do you think Layman will give them the same terms as they gave us? 70 billion dollars? Are they not ashamed to even say this out loud?”

Henry recalled when Layman quoted. them the price. They were about to go bankrupt and yet were still so arrogant. In addition to that, they even asked for such an astronomical price. Even if this was just play-pretend and the Laws would never actually acquire Layman, the other party’s attitude truly pissed Young Master Law off.

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“They won’t.”

Conrad narrowed his eyes slightly and said, “In the eyes of the United States, Half-the-Harbor Langdon is more reliable than the Laws. Behind the Laws is the Somerland government and everyone knows this, but Half-the-Harbor Langdon is a businessman through and through. He doesn’t care about national

interests or the country’s interests at all. He only cares about his own interests.

“Layman needs this kind of character right now.

“So, Layman’s offer to them should be

much more sincere, but there may be

other more restrictive clauses among

them which I can’t think of right now.”

At this moment, in the chairman’s office o

In the top floor of Layman Investment

Bank.

“Mr. Dugg, thank you for meeting us. I

think we will have a very pleasant

meeting.”

There was a meek smile that was exclusive to people from Somerland on Half-the-Harbor Langdon’s face as he greeted Dugg, who had an evident look of exhaustion on his face.

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In the past few days, Dugg was sick with worry about selling Layman. He looked at the J. Langdon father-son duo in front of him with a very gentle smile on his face.

“Of course, You are my distinguished guests, so of course we will have a very pleasant meeting.”

After the three were seated, Dugg said straightforwardly, “As you know, I’m not a person who likes to beat around the bush, so I’ll just get straight to the point.

“Currently, Layman is caught in a crisis. To tide over this, we have to seek external funds to help us overcome this difficulty, but the amount of funds needed will be huge.”

Half-the-Harbor Langdon said lightly, “We came with the utmost sincerity, so Mr. Dugg, you can directly put forward your terms.”

“First, we need at least 48 billion US Dollars, and it must be given via cash injection.”

After Dugg mentioned his first condition, the expression on Half-the-Harbor Langdon’s face did not change much. It seemed that he was prepared for this.

Dugg secretly gritted his teeth when he saw this. How rich were these damn

Somerland people? They did not even blink at the mention of 48 billion US Dollars.

“Second, we need to retain more than half of the seats on the board of directors, which means that the operating rights must remain in the hands of our people in the United States.”

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Half-the-Harbor Langdon smiled and said, “Is there a third condition?”

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Dugg nodded and said, "There is one more thing. You must provide an insurance contract to all small and medium-sized banks that cooperate with Layman Investment Bank to ensure that they can survive this subprime mortgage crisis."

The third condition made Half-the Harbor Langdon frown slightly, which was also the first time there was any change in his expression.

Soon, after making sure that Dugg did not have any more conditions, Half-the Harbor Langdon spoke.

However, he did not directly oppose these conditions. Instead, he said, "I want to know what I can get after meeting your requirements."

Dugg immediately replied, "40% of

Layman Investment Bank."

"That's it?" Half-the-Harbor Langdon asked.

"Of course. Didn't you come because of Layman Investment Bank? Even at 40%, you are already the largest single shareholder, and you can declare that you own Layman Investment Bank," Dugg said.

"Mr. Dugg, first of all, you have to understand that if I take out so much money, what I want is to control Layman Investment Bank. Therefore, if I'm only going to less than 51% of shares, then we can end the discussion now.

"Secondly, the seats on the board of directors can only be divided according to the distribution of equity, but I can personally assure you that after the success of this merger, you will still be chairman so you and your team will not face the risk of being laid off.

"As for the provision of insurance

contracts for small and medium-sized

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banks, I'm sorry, I don't think I can agree

to this because it is too risky."

Dugg frowned slightly because he could

sense the unreasonableness of the old

Somerland man in front of him..

"Since there won't be a discussion, let's

stop here today. I still have a few guests to

see. We'll talk when we reconsider each

other's bottom lines," Dugg directly

hinted at them that it was time to leave.

It was impossible to succeed in

negotiations of this scale in one day, and i

It was not surprising for it to last for a year

or more. Even though Layman could not

wait that long, it was okay for them to

wait a few more days.

Half-the-Harbor Langdon obviously

knew this too. He got up and said, "

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Alright, I look forward to our next

meeting.”

After sending the father -son duo to the door, Dugg shrugged and said, “If you can provide us with that much capital, we can solve the issue regarding the shares easily. However, the problem is that there is no room for compromise on the insurance contract. Layman Investment.

Bank will also participate in this insurance contract, so you can rest assured on this aspect.

“But of course, if you really don’t want to, it doesn’t matter. However, this is our bottom line and I hope you understand it.”

After the two parties bid farewell, Half-the -Harbor Langdon took Kayden to the parking lot.

As soon as they got into the car, Half-the Harbor Langdon said, “There is something problematic in this matter, and it is a big one.”

Kayden was shocked when he heard those words, so he subconsciously asked, “Dad, are you talking about the insurance contract? But didn’t Dugg say that Layman Investment Bank would also participate in that?”

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Half-the-Harbor Langdon shook his head and said, "I just have this hunch, but I'm not sure. However, what I can be sure of is that since Layman is so insistent on the contract, they might not be the one asking for it."

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"Dad, should I contact the spy I placed among the Laws to see what the Laws said?"

After Half-the-Harbor Langdon asked that, Kayden also felt that something was not quite right, so he proposed this.

Half-the-Harbor Langdon said after he nodded, "If something goes wrong in such a big matter, we will go bankrupt instantly. It won't hurt to be too careful, so we must use all available resources to make things clear."

"Okay, I'll do it right away."

After Kayden finished speaking, he picked up his phone and sent a text message.

More than ten minutes later, he received a reply.

Kayden frowned as soon as he saw the contents of the message.

"How is it?" Half-the-Harbor Langdon asked.

Kayden said, "Their conditions are the same as ours and Dugg's request to them is much higher than ours. 70 billion US Dollars. The Laws are still negotiating with Dugg.

"70 billion."

Half-the-Harbor Langdon sneered and said, "These United States punks are really crazy about money. How could the Laws agree?"

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“Dad, the spy says that the Laws is seriously considering this proposal. They’re thinking that they’ll lower the price to 40 billion before they sign. Moreover, the Laws are not the only ones behind this acquisition, and it seems that there is a powerful force behind them while the Laws are just representative in the negotiation.”

Kayden’s words made Half-the-Harbor

Langdon frown.

“A very powerful force? Is it Jasper again?”

Half-the-Harbor Langdon was a little irritable.

He felt that Jasper was everywhere, and that he would see Jasper wherever he went.

“It’s very likely.”

Kayden said, “When I was still chummy with Jasper before, I heard him mention that he intends to start a banking business in Somerland. If he really has such an idea, it would be best to acquire Layman, who is on the verge of bankruptcy.

“Moreover, I suspect that JW Capital is not the only one behind this, but the power of the entire Somerland capital. Jasper can’t dominate this huge market himself, and what Jasper is best at is extending the market and allowing others to come in. By then, he will reap the most benefits. Even though he divided the remaining portion, he’ll be getting rid of his risks at the same time.

“Out of all the people I’ve seen, this guy is the only one who’s able to make superb artistic achievements in fundraising. He’ll make at least 15 billion in a 10 billion

market. After that, he’ll bring the others in and he’ll devour 80% of the benefits while the others will get the remaining 20 %. At the same time, they share the same amount of risks as him, or even higher. What’s even more confusing is that others will still be grateful to him.”

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Kayden shook his head as he spoke. He lamented, "He has gotten his reward, but at the same time, he didn't lose his image. What a character indeed."

"If this is the case, we must speed up the progress. We will completely lose the right to speak in the country once we lose Layman. At that time, we will have to immigrate to the west even if we don't want to. However, the domestic market will certainly be the core market for world economic development in the future. If we lose at this stage, we'll die a slow death."

Half-the-Harbor Langdon sounded very

To be honest, if he had anticipated the current situation, he would have never made such a choice.

He underestimated the determination of Swallow Capital and also underestimated Jasper's cruelty.

Jasper unexpectedly forced Swallow Capital to directly freeze all his business in the mainland because of his withdrawal, and Swallow Capital actually agreed.

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Didn't they know that once this kind of thing spread out, it would have a huge negative impact on foreign investment?

However, even though the negative impact on the mainland had been felt yet, the negative impact of this incident on him has been far-reaching.

For example, he could not go back to either the mainland or Harbor City.

"We will only have the capital to force Swallow Capital to compromise if we acquire Layman. They need our reputation and the benefits that the bank can bring. Once this benefit is greater than that which Jasper can offer, then Swallow Capital will immediately side with us. Make an appointment with Dugg. Tell him I will invite him to have tea tomorrow afternoon."

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“Okay.” Kayden nodded heavily and said in a deep voice.

Just as the Langdon father and son concluded their negotiations with Layman, the subprime market also officially closed for the day.

“The United States subprime market crashed today. The entire first half of the trading day was calm, and, due to various positive factors, the market even regained some of the points lost in the previous trading day during the turbulence.

However, the moment the market opened on the second half of the trading day, there was a 22% flash crash. In the end, the subprime market closed with a daily drop of 38%.

“Not only did the United States stock exchange market have the largest single day decline, but due to the collapse of the subprime market, United States stock and

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futures markets fell across the board.

“According to our financial analysts’

calculations, more than 130,000 accounts

of the United States investors were

liquidated in just one day, and the

evaporation of wealth reached an

appalling 400 billion US Dollars.

“Through economic observations, we can

now basically determine that this

economic crisis caused by excessive credit

in the United States real estate market has

taken shape. As for what serious

consequences it will cause, how severe the United States’ economic losses will be, and what impact the economic crisis that occurred in the United States will have on the global economy, let’s welcome the chief commentator...”

Outside the command room in Nauritus City Trading Center, everyone cheered thunderously at this moment.

Everyone was celebrating the brilliant results achieved today.

After all, they had successfully triggered this economic crisis and dealt a heavy blow to the United States economy both in theory and in practice.

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In other words, they had achieved their basic purpose. This was something none of them dared t

o think about before.

No one dared to imagine that they would actually cut a piece of meat off the financial empire that was the United States.

However, inside the command room,

Jasper did not look very relaxed.

“The United States government and the

Federal Reserve’s response was too flat.”

Jasper threw the news reported by the

United States financial media today on the

table and said, “This is all about how

serious this economic crisis will be, and

how the major consortium and capitals on

Wall Street are saving themselves.

However, there is very little news about

the Federal Reserve and the government.

“Could they be thinking about what to do?

After all, whether it is the Federal Reserve

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or the United States government, the bigger the institution, the bigger the power. They will not be able to make any decisions in such a short window," the little prince said.

"This is possible."

Jasper continued, "But in any case, it doesn't make sense that they didn't even make a single announcement. Even after market confidence has collapsed, they are still staying silent. Are they planning to let this economic crisis erupt and develop without restrictions?"

"That's enough."

Lord Alvarado shook his legs and said in a very good mood, "Say, can you be a little more optimistic? You're worrying too much. This shows that they have run out of options, so they can only let it be. The money lost doesn't belong to them anyway, so they'll just do whatever their boss says."

"Furthermore, you said that the economic crisis has officially started, so what can they do? If it can be prevented, they would have prevented it long ago. Since it can't be prevented and they're unable to stop it, they'll just think of other tricks."

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As soon as he said this, Jasper was stunned.

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