

## THE POOREST BILLIONAIRE

### Chapter 12 Debt Settlement

The last insult echoed in the quiet room. Cathy, who was still standing beside Cara, believed that the latter had gone too far. Even though she didn't like the fact that the debt was accumulating, she looked at Horace and his mother with a tinge of sympathy in her eyes. After thinking for a while, she said, "Cara, let them stay for now. I'll sort out the medical bills for them later!"

"Cathy, are you out of your mind? Why would you do such a thing? If you clear their debt, they wouldn't pay you back! It seems like you have lots of money to throw around. In that case, why don't you invite our colleagues to have some fun? Don't waste your money on chronic debtors. Do you seriously think they would pay you back?"

"No, I don't think so. However, I feel sorry for them. I

just want to help them out of the goodness of my heart."

"Out of the goodness of your heart? Spare me that crap. Why do you even feel sorry for them? The world is filled with billions of poor people. Some of them are in our hospital currently. Do you want to help them all? Are you now Mother Theresa? Just take my candid advice. Open your eyes to reality!"

"Thank you, Cathy!" Horace was touched by the benevolence of the calm nurse. He didn't expect that she would offer to help even though she barely knew him. With a grateful heart, he added, "Cathy, your actions today have shown that you are a good person. If you ever encounter trouble in the future, you can come to me at any time!"

All his life, Horace had only experienced a few kind gestures from strangers. His life of despair made him

appreciate the littlest help he got from people.

A sarcastic expression appeared on Cara's face. She mocked, "What a glib-tongued brat. You are poor, but you are good at making empty promises!"

She pointed at Horace and said to her colleague, "Cathy, did you hear how he spoke arrogantly just now. His pocket might be empty, but his arrogance is immeasurable. Just because you offered to clear his mother's debts, he began to talk big. Let's be realistic. If you encounter a difficult problem in the future, how can a poor man like him help you?"

Deep down in Cathy's heart, she didn't like frivolous men. She agreed that Horace had boasted just now. This made her have a bad impression of him.

However, she wasn't in any way influenced by what her colleague said about him. She just felt that he shouldn't have bragged like that.

When Horace saw the expression on Cathy's face, he read her mind. He believed that she was thinking he was a delusional braggart. Despite his young age, he had more experience than Cathy, who had just interned here for a month. He understood human behavior pretty well because he met different people while working odd jobs.

Cathy's disbelief didn't make Horace withdraw his offer. He took out a pen and a piece of paper from the bedside table. Then he scribbled his phone number and handed the paper to Cathy.

"Here you go, Cathy. Don't judge a book by its cover. If you encounter any trouble in the future, just put a call through to me!"

After saying those words confidently, Horace walked towards the door. He held the doorknob and added,

"Cathy, thanks for offering to clear the debt. You don't need to do that. I can do it myself. In fact, I will go and make the payment now!"

"Ha-ha!" Horace's confident words caused Cara to laugh out loud. She pointed at him and remarked, "I don't believe you. You have been owing the hospital for a long time. How come you suddenly have the money to pay the bills? I don't trust poor people like you. Why do I suspect that you are trying to run away and leave your sick mother behind? Many people have done it in the past, so I will not take any chances. Since you say you are going to pay the bills, I will go with you. Hope you don't mind?"

With a low voice, she added, "Let's see how you will be humiliated when you fail or try to run away."

A bolt of rage surged inside Horace, but he managed to suppress it. He suddenly turned around and looked

at Cara with a cold glint in his eyes. He remarked, "I don't care if you follow me or not. You have the freedom to move anywhere, and I will not restrict you. But I want to warn you not to drive wedges between my mother and me or insult us in the future. If you dare such, I won't hesitate to teach you an unforgettable lesson!"

A shiver ran down Cara's spine when she saw Horace's cold eyes. She wondered why she got scared when he threatened her.

However, her fear only lasted for a few seconds. She reminded herself that he was nothing but a poor debtor. She put on a frown and eyed Horace from head to toe. Afterward, she turned to her colleague and suggested, "Cathy, why don't we go and expose this poor man's gimmicks together. We should make sure he doesn't get away!"

Without waiting for Cathy's opinion, she pulled her out of the ward and followed Horace.

The billing department wasn't far from the oncology department, where Caylee stayed. Thus, Horace soon arrived at the payment window.

There was no queue since it was still early. No one was in front of the left window, so he went there quickly. He took out his nine-star unlimited bank card and his mother's hospital patient card. He was about to slip them through the opening under the glass that separated him from the staff. "Hello, I'm here to sort out my mother's medical bills and pay for further treatment. Please take out one million dollars from the card."

"One million dollars? Ha-ha! How dare he say that? I'm sure he doesn't have one percent of that amount!" Cara laughed hysterically when she heard Horace's

words. She pointed at the black bank card he was holding and commented, "Cathy, look. Does that black thing look like a bank card to you? Which bank issues such a card? He must have bought that crap from a stall on the street! So poor!"



Following Cara's index finger, Cathy looked at the black bank card in Horace's hand. Her eyes suddenly widened in shock. She couldn't believe her eyes.

She stuttered, "Isn't... Isn't that an unlimited bank card?"

Before now, she had been lucky enough to see an unlimited bank card that the top banks in the world only issued to elites. The one she had seen had no stars on it. But this one in Horace's hand had nine stars!

Cathy knew that the unlimited bank card wasn't the same as the ordinary bank card. It was even very difficult for most rich people to get it. It was for the top one percent of the wealthiest people. For this reason, it was like a symbol of nobility. This meant that Horace was not a poor man.

"An unlimited bank card? Cathy, what does that mean?" Cara asked her colleague curiously.

"Cara, the unlimited bank card is a card that is specially made for top billionaires. It's not something ordinary people can possess. However, I should add that the one Horace is holding is not the regular unlimited bank card. This one is different because it has nine stars on it. It must be above the others!"

"A bank card specially made for top billionaires? Are you kidding me? This man is not a billionaire. Look at

the way he's dressed. He must be holding the fake version of the unlimited bank card!" Cara stared at the bank card and replayed Cathy's explanation in her head. She wished she was a billionaire and had an unlimited bank card. However, she didn't believe that Horace's was the real one.

Unknown to her, Horace's card was the real unlimited bank card. More so, it was the most precious nine-star version of it. This kind was very rare and was owned only by the world's top billionaires. Ordinary billionaires knew nothing about it. They only had access to the regular unlimited bank card.

"Here you go, sir. You have cleared the bills and made an up-front payment for future treatments." The voice of the cashier behind the payment window suddenly rang out. She then slipped back the unlimited bank card and hospital patient card to Horace.

"No way!" The cashier's statement came as a surprise to Cara. She shook her head absentmindedly. "This is unbelievable! How can a poor man like him have one million dollars?"

"What? Poor man? What an arrogant woman! You'd better watch your mouth. My financial status has nothing to do with you. In fact, you disgust me. You are worse than a poor loser in my eyes. You humiliated my mother and me just because we couldn't pay the bill, but now that I have cleared the debt, you still have an issue with it. Are you all right upstairs?" Horace retorted. He couldn't condone her insults anymore.

In the heat of the moment, a soft voice came from the door of the billing department. "Mr. Warren!"

Following Cara's index finger, Cathy looked at the black bank card in Horace's hand. Her eyes suddenly widened in shock. She couldn't believe her eyes.

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