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The doctors had just finished patching up Joseph Myers' head wound at the hospital.

The Smith couple and a few of Joseph Myers' assistants stood at the side, cowering in fear.

Joseph Myers had never been so humiliated in his life.

If the public heard of him getting a bottle smashed on his head by some jobless guy, his reputation would be ruined forever.

Suddenly, a man in an Armani's suit burst into the room along with a few of his subordinates. It was John Miller, the young master of the Juno Hotel.

Turns out, John Miller had panicked when he heard that Joseph Myers had been beaten up within the walls of Juno Hotel, so he rushed over to visit him. The last thing he wanted was for Joseph Myers to start blaming the hotel.

Unfortunately, Joseph Myers was still fuming when John Miller entered. "Mr. Miller, how are you going to compensate me for this?"

"Mr. Myers, please calm down. I've already gotten hold of Nathan Cross's background." John Miller said hurriedly.

"He was indeed a poor soldier, but he also happened to be the savior of Thomas Dunn. Thomas Dunn calls him Young Master, and provides him with any assistance he needs."

"I think that it was Thomas Dunn who asked Schulz and Johnson to help Nathan Cross out."

Joseph Myers frowned upon hearing John Miller's words. "Thomas Dunn?"

The Smiths piped up as well, "That's right, Nathan Cross is nothing by himself. He just happened to be on good terms with Thomas Dunn of the Eastern District, so it must have been Dunn who sent those two people to help Nathan Cross out."

An angry flame flickered in Joseph Myers' eyes. "Looks like he's just riding off Thomas Dunn's coattails."

"Mr. Myers, Thomas Dunn may be a newbie in the Channing underground, but he's really scary!" Miles Smith exclaimed,

"That's right. One of our uncles even got beaten up by his subordinates in the Cloud Palace. It's too risky to get involved in their business, so let's just give up, Mr. Myers," suggested May Smith.

Joseph Myers scoffed, "What makes Thomas Dunn think he can be such a show-off in front of me?"

"I'll get rid of Nathan Cross no matter what it takes! Thomas Dunn had better stay out of this. If he dares to mess with my plans, I won't hesitate to drag him down as well."

"I take full responsibility for this incident, Mr. Myers," apologized John Miller.

"I can help you dispose of Nathan Cross if you can stop Thomas Dunn from sending him help."

Joseph Myers nodded in approval. "Very good. I'll find someone respectable enough in the underground to warn Thomas Dunn against interfering."

"As for Nathan Cross, I'll leave him to you. I hope that you won't disappoint me."

John Miller smiled. "I will teach Nathan Cross a lesson for you, Mr. Myers. I promise that I will put an end to this as per your request."

"That would be great. I'll consider expanding the business partnership with your family if you succeed," agreed Joseph Myers, visibly happy.

"Oh! Thank you in advance, Mr. Myers." John Miller thanked excitedly.

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Meanwhile...

Nathan Cross and Penny Smith were sitting in their car and heading home.

"Nathan, what's up with Jacobson and Schulz?" Penny Smith asked all of a sudden.

Nathan Cross smiled. "Myers was getting out of control, so I sent for someone to bring a bottle of genuine La Romanee-Conti to shut him up."

Penny Smith figured that it was Thomas Dunn who helped them out. She gave him a strained smile and sighed, "I know you taught him a lesson this time, but now that we've completely angered him, we're only going to suffer from now on."

"So what? I don't think he's worthy of my attention," confessed Nathan Cross.

Penny Smith sighed, "His net worth is in the billions, and he works with both the conventional and underground markets. He's amassed a vast network of connections too."

"Every rich person in Channing takes his words very seriously, so if he refuses to invest in Cross Corporation, then we're done for."

Nathan Cross smiled lightly. "No worries. He isn't the one in command of Channing's aristocrats."

"Just trust me. Our company will be flooded by investors begging to sponsor us in just three days' time."

Penny Smith could not help but wonder if Nathan Cross had been underestimating Joseph Myers' wrath.

She felt the urge to tell him to snap out of it, but she could not bring herself to scold her husband. Sighing, she began considering taking out a loan from the bank.

If she could not get a loan, then she would be left with no choice but to swallow her pride and ask the Smiths for help.

Even though the Smiths had chased her out of the family, they would probably still agree to invest in her company for the profits.

However, knowing her grandfather and uncle's way of doing things, they would definitely come up with a strict set of terms and conditions for her if she were to ever go back to them for help.

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Early next morning, Nathan Cross and Penny Smith drove their daughter to her kindergarten as usual.

They parked their car near the entrance of the kindergarten and took their daughter to the gates personally, taking a moment to talk with her teacher about their daughter's behavior in school.

When they returned to their car afterwards, they were horrified to find that their beloved BMW M760Li xDrive had been smashed to pieces.

The rearview mirror, front lights and windows have all been reduced to glass shards that were strewn across the ground.

A crowd had formed around the broken car, their quiet chatters filling the air.

Nathan Cross' face darkened at the sight of that.

"What happened? Who did this to our car?" Penny Smith yelled desperately.

At that moment, Penny Smith's phone rang. It was an unknown number.

She frowned and answered the call, "Hello?"

"This is Ms. Smith, am I right? I'm sure you've noticed that your car's been destroyed, yes?" A male voice boomed from the other end of the line.

“You did it, didn’t you?” Penny Smith screamed.

“I didn’t say that,” replied the man, scoffing.

Nathan Cross took her phone and pressed it against his ear. “Who are you?”

“Are you Nathan Cross? Well, it’s not like you can do anything to me, so I’ll just tell you who I am.” The man sneered upon hearing Nathan Cross’s voice. “I am John Miller, president of Juno Hotel.”

“Smashing your car is just an appetizer. If you don’t go to Mr. Myers’ place and ask for mercy within twenty-four hours, get ready to receive the full course,” he threatened.

“No need for that. You’ll be pleading for my mercy in half a day, or you’ll be losing your business,” warned Nathan Cross coldly.

“Haha! Losing my business in half a day? What a joke...”

Before John Miller could finish his sentence, Nathan Cross had already hung up.

After that, he called Mia, the manager of the BMW showroom, and told her to send an identical car over to replace his smashed one.

Mia would help him deal with the paperwork and the wreckage in front of him as well.

Mia had been overjoyed when Nathan Cross had gifted her with a BMW 5 series the last time, hence she was jittery with excitement when Nathan Cross told her that he would give her what was left of his destroyed BMW M760Li xDrive.

She thanked him profusely.

Nathan Cross and Penny Smith left the scene with the new car that Mia had sent over.

Soon, they arrived at the entrance to a bank.

As it seemed, Penny Smith had contacted David Nelson, the director of the Channing Bank, after she had failed to secure sponsorship from other prominent companies.

They had agreed to meet and discuss the details of a potential loan from the bank.

The two of them walked into Channing Bank and were immediately greeted by Linda Brown, the lobby manager of the bank. “How can I help?” She asked, smiling.

“Hello, I am Penny Smith. I have an appointment with Director Nelson today regarding a loan from the

bank,” Penny Smith responded immediately.

“Oh, you’re Ms. Smith? Director Nelson had told us to bring you to him once you arrive. Right this way,” ushered Linda Brown.

“Thanks!” Penny Smith exclaimed, smiling.

Soon, they arrived at the private office of David Nelson.

David Nelson was about fifty years old, and his beer belly wobbled under his shirt. He had been watering the money plant near the window of his office when they came in.

When he saw Penny Smith, he immediately broke into a grin. “Why hello, Ms. Smith.”

“Director Nelson, we’re here to talk about the loan I am considering for my company,” explained Penny Smith, smiling.

David Nelson peered at Penny Smith’s curvy figure and smiled. “Sure thing. Linda, you may take your leave. Also, can you tell your bodyguard here to wait outside as well?”

“Oh, I forgot to introduce him to you. Director Nelson, this is my husband Nathan Cross. He’s not my bodyguard,” explained Penny Smith hurriedly.

David Nelson’s expression suddenly grew cold. “It doesn’t matter if he’s your husband or your bodyguard. He can’t stay here.”

“I don’t like it when other people are around during business negotiations.”

“Ms. Smith, if you’re not here to talk about the loan, then please leave.”

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Penny Smith frowned when she heard that. “Hubby, why don’t you wait for me outside?” She asked Nathan Cross softly.

Nathan Cross glanced at Nathan Cross. “Alright,” he agreed.

Linda Brown and Nathan Cross exited David Nelson’s office. Linda Brown closed the door behind her and told Nathan Cross not to intrude no matter what would ensue. “Director Nelson hates it when his business meetings are interrupted,” explained Linda Brown.

She left afterwards, leaving Nathan Cross alone in the corridor.

Back in the office, David Nelson told Penny Smith to sit down.

He stared at her flirtatiously and professed, "I did my homework on your project, Ms. Smith. Asiatic Shopping Mall is crucial to the development of the city, so local banks like us should give it our utmost support."

Penny Smith smiled and asked, "May I ask how much I can loan from the bank for this project? We are rather short of money."

David Nelson gave her a nasty grin. "That's up to me. As for the specifics, well...that will depend on how passionate you are."

Penny Smith froze. "How passionate I am?"

David Nelson gazed at her collar longingly and chuckled. "To be honest, when I first met you, I'd thought that you were the sexiest of them all."

"As for the loan, it would be ten million per piece of clothing you strip in front of me. By the time you strip everything, it would probably add up to about a hundred million."

He stared at her tall figure as he continued, "If you sleep with me for one night, I'll give you three hundred million at one go. How about that?"

Penny Smith flushed red in the face upon hearing that and stood up immediately. "I'm sorry, Director Nelson. I'm not the type of woman you're looking for. Goodbye."

After that, she turned around to leave the office.

David Nelson knew that all he wanted was Penny Smith from the moment he had set eyes on her.

Seeing that she was about to disappear from his life, he ran up to her and grabbed at her hand. "Wait!"

He had barely reached her before the office door was kicked open with a loud bang.

David Nelson froze on the spot, startled by the sudden sound.

Nathan Cross stood at the doorway with a stormy expression.

It took a while, but David Nelson finally recovered from his shock and flew into a rage. "Who let you barge in like that? Are you tired of living? Security! Security!"

David Nelson's cries were cut off abruptly by a solid slap that Nathan Cross gave him across the face.

The sound of Nathan Cross' hand coming into contact with David Nelson's face was loud and crisp.

Blood flowed out from David Nelson's mouth, carrying bits of broken teeth. His bloated body spun

around a couple of times before collapsing onto the floor.

“You’re...you’re looking for trouble, boy! I have thirty years of martial arts training under my belt...”

David Nelson peeled himself off the floor and rolled up his sleeves, getting ready to pick a fight with Nathan Cross.

However, before he could even get into position, Nathan Cross had already sent a flying kick into his chest.

His overweight body went flying through the air like a bombshell, landing with a loud thump on the table that sent it toppling over. He struggled to stand up again.

The employees and security guards of the bank came running to check out the commotion.

Liam Harrison, the president of the bank, was shocked to David Nelson sprawled onto the ground. He turned to the security guards and ordered, “Quick! Restrain those two!”

The security guards at the scene took out their electric batons and closed in on Nathan Cross.

However, Nathan Cross simply waved his phone in their faces. “You have a lot of guts! Mr. President, come here and answer the call.”

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“What call? Are you going to lure our president over and take him hostage?” Linda Brown retorted immediately.

However, Liam Harrison’s expression turned grim when he saw the number on Nathan Cross’ phone screen.

He knew exactly who that phone number had belonged to.

Liam Harrison turned to Linda Brown and hollered, “Shut up!”

After that, he strode over to Nathan Cross’ side, much to the disbelief of the other employees at the scene.

He took Nathan Cross’ phone and gave a soft “Hello?”.

Everyone watched in stunned silence as Liam Harrison nodded profusely during the whole conversation. “Yes, yes sir, of course. I will apologize to Mr. Cross. Yes, I will deal with it.”

Liam Harrison returned the phone to Nathan Cross after the call had ended, his head hung low from fear. “Mr. Cross, the superiors just told me that we need to protect your interests. May I know what

happened? I will resolve the issues personally.”

Nathan Cross pointed to David Nelson, who was still unconscious and on the floor. “This old goat wants to bully my wife. What are you going to do with him?”

“Rest assured, Mr. Cross. He will be dealt with severely as per your wishes,” assured Liam Harrison hurriedly.

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As Liam Harrison and the other higher-ups of the Channing Bank apologized profusely to Nathan Cross, things were going south at John Miller’s Juno Hotel as well.

It started off with a team from the emergency department that showed up unexpectedly to check the fire-fighting equipment in Juno Hotel. They came to the conclusion that the quality of their equipment were not up to standard, which was a safety hazard.

After that, another group of inspectors from the health ministry popped in to conduct an investigation on Juno Hotel’s food safety, which only yielded increasingly grim results.

Finally, the two departments came together to issue a cease and desist order to Juno Hotel.

John Miller was shocked when he had heard about all that.

Before he could come to his senses, his father George Miller stormed into the house and yelled, “You little b*****! Look at what you’ve done!”

John Miller tried to explain himself, “Dad, this has got nothing to do with me, it’s the law...”

Piak!

Before John Miller could finish his sentence, George Miller had already slapped him across his face.

George Miller stuck a finger at his son’s nose and bellowed, “You dare talk back to me? I’ve already gotten in contact with the authorities in secret, and they’ve told me that you’ve messed with the wrong person. If you don’t go and apologize now, we’ll lose the Juno Hotel forever.”

“Now who in the world did you anger?”

John Miller’s mind immediately went to Nathan Cross and his threat that morning.

He had not taken it seriously then, and he regretted it intensely.

John Miller’s face went pale as he said with trembling lips, “Dad, I angered some guy called Nathan

Cross, and he told me to apologize to him before he closes down Juno Hotel.”

George Miller was shocked. “You imbecile! Why are you getting into trouble everywhere you go? Now go and apologize to Nathan Cross before our lives get ruined forever!”

[Chapter 45](#)

Nathan Cross and Penny Smith left Channing Bank and returned to the Cross Corporation office after receiving warm farewells from the staff there.

Once they stepped into Penny Smith’s office, the question that had been bothering her the whole trip there finally found its way out of her mouth, “Who did you even call? Why did President Harrison look so scared after answering it?”

Nathan Cross had straight-up called the city administrator, so it would only be right if Liam Harrison panicked upon hearing his voice.

Besides, the city administrator was exceptionally stern this time round with the warnings and orders to protect Nathan Cross’ interests. If Liam Harrison resisted, he would have lost his job in a second.

Nathan Cross smiled and explained, “I called my old chief to settle things for me.”

Penny Smith had a moment of realization. However, she still gave him a piece of her mind. “Nathan, your old chief is going to leave Channing after the operation ends. You can’t be relying on him to solve your issues, neither should you throw a fit whenever something happens.”

Nathan Cross grinned. “Yes. I’ll try my best.”

Penny Smith rolled her eyes. It would take a lot of effort for him to learn to control his temper.

Suddenly, Penny Smith’s assistant Mandy Lewis knocked on the door. “President Smith, someone’s here to apologize to you. He said that he’s the director of the Channing Bank.”

Turns out, David Nelson got an earful from his superior Liam Harrison the moment he came to wake.

It did not take long for him to realize that he had messed with the wrong person.

If he could not manage to get Nathan Cross and Penny Smith to forgive him, he would lose his job and drag Liam Harrison down with him.

He panicked the moment he realized how much trouble he had gotten himself into. He had rushed to Cross Corporation after patching himself up to look for Nathan Cross and Penny Smith.

Penny Smith was slightly shocked to hear that. She gave Nathan Cross a look before turning to her secretary and saying, “Let him in.”

Soon, David Nelson trudged into the room. His cheek had swollen to twice its size, and a couple of his teeth were missing, making it difficult for him to talk. He had a look of pure terror on his face when he walked into Penny Smith's office.

Penny Smith gave him a cold look the moment he entered the office. "What are you doing here, Director Nelson?"

David Nelson glanced from the fuming Penny Smith to Nathan Cross, who was flipping through some newspapers calmly. He forced a smile onto his face and said, "Mr. Cross, Ms. Smith, I'm here to..."

Before he could finish his sentence, Mandy Lewis knocked on the door again. "President Song, there's another man outside who wants to see you urgently. He says that he's John Miller of Juno Hotel. Do you want to see him?"

Penny Smith was startled for a moment. Why is he here?

Nathan Cross put down his newspapers and scoffed, "He chose the right time to come. Let him in."

"Yes, Sir!" Mandy Lewis acknowledged.

Soon, she returned with John Miller behind her, wearing a white Armani suit, with unnecessarily thick makeup.

Mandy Lewis exited the room quietly after bringing John Miller into the room.

As expected, John Miller was there to apologize as well.

He did not know that he was going to have company. What's this crumpled old man doing here? I'm going to embarrass myself in front of him, he thought, after shooting David Nelson an awkward glance.

David Nelson gave him a puzzled look as well. Does this little jerk not know that I have business with Mr. Cross and Ms. Smith right now? How am I going to ask them for mercy now?

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Eyeing the two men standing before him, fury blazed through Nathan. He slammed his hand down on the table as he roared, "Kneel!"

Thud! Thud!

Utterly shocked at Nathan's yelling, John and David fell to their knees immediately.

Penny's jaw dropped open as she stared at the scene before her in surprise.

One was the young master of Juno Hotels, while the other was the manager of Channing Bank.

As far as she knew, these two men were both influential people in Channing. Yet, with one word from Nathan, they had kneeled before him.

The two men were both embarrassed at their automatic response to his command. There was a put-out expression on their faces as they sneaked glances at one another from the corners of their eyes.

When John fell to his knees, he thought that he would die of shame. To his surprise, the beaten up old man beside him had got down on his knees as well.

Blinking, he thought to himself. Huh? Mr. Cross wanted me to kneel. Why are you kneeling as well?

David shared the same thoughts. Heh, little brat, you're pretty loyal.

Although they were each taken aback by why the other was kneeling, they were also comforted by the act.

After all, since this was a shameful moment for both of them, none of them would let news of this leak out.

Nathan's voice was cold as he asked, "Do you know your wrongs now?"

"Yes." The men chorused in reply before glaring at one another.

Like two students who were fighting to answer the teacher's question, there was a slight hint of hostility in their eyes.

Nathan demanded, "What did you do wrong?"

The moment the words left his lips, John's hand shot into the air as he sought to be the first to answer.

David had wanted to raise his hand as well, but he was just a beat too slow.

Pointing a finger at John, Nathan growled, "You first!"

Shooting a smug look at David, John allowed a polite smile to cross his lips as he answered, "Mr. Cross, I was a fool to interfere in your business, as well as Joseph Myers'. I also shouldn't have trashed your car and threatened you."

David stared at the other man with wide eyes. I was badly beaten for simply teasing Mrs. Cross a little. You'd actually dared to trash his car and threaten him? You have some serious guts! Either that or a death wish.

John began to beg pitifully, "Mr. Cross, I know I was wrong. Please, have mercy on me! I promise I won't do something like this ever again!"

"What are you going to do about my car?"

"I'll make it up to you! I've already ordered a Rolls-Royce. When it arrives, I'll personally deliver it to you."

Destroying a BMW but compensating with a Rolls-Royce was more than enough to show his sincerity.

Realizing this, David spoke up quickly, "Mr. Cross, Ms. Smith, I know I was wrong too. I should not have made such rude comments to Ms. Smith, nor tried to go after someone above my station like her. I was wrong! Please, Mr. Cross, have mercy on this old dog!"

As he spoke, he started to slap himself harshly as punishment.

John could only stare at the older man with a shocked look that turned into one of grudging respect. He really isn't holding back, is he?

David - whose face was already swollen from his earlier beating - was slapping himself so hard that blood was trickling from the corner of his lips.

However, he dared not stop without Nathan's permission.

Penny was a kind woman at heart and was not the unreasonable type.

Seeing how David and John were already kneeling as they begged for mercy, she turned her head and whispered to Nathan, "How about we let them go?"

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Nathan gave her a small smile as he replied, "As you wish, dear."

Penny blushed as a warm feeling rose within her.

Although Nathan was impulsive and easy to anger, he was still quite willing to listen to her.

Turning to the kneeling men, Nathan spoke in a hard tone, "This time, I'll let you off the hook. There better not be a next time, for your sakes."

Immensely relieved, they instantly babbled their thanks before fleeing the place with their tails tucked between their legs.

After they left, a troubled look appeared on Penny's face, as thoughts swirled through her mind. She still did not know what to do about the financial problems that Cross Corporation was facing.

Nathan's smile was comforting as he spoke gently, "Trust me, things will work out. You shouldn't worry so much about it. Someone will come to invest in us sooner or later."

Rolling her eyes at him, she professed bitterly, "At least one of us is being positive. We've offended Joseph Myers. A lot of companies will not invest in us with respect to him."

"The request for a loan from the bank was rejected too."

"Ugh, if we don't get any funds soon, the company's going to be in deep trouble."

At that moment, the office landline rang and Penny answered the phone. "Hello?"

The voice of the front desk receptionist sounded from the other side of the phone, "President Smith, there's a Samuel here asking to see you."

Initially surprised at her Uncle Samuel's sudden visit, her face soon fell as she remembered her family being exiled from the Smith family. Her voice was cold as she replied, "I don't want to see him."

With that said, she prepared to hang up when the receptionist called out urgently, "He wants me to tell you that he's here to invest in the company. He asks if you're interested now?"

Uncle's here to invest?

Penny found herself in a dilemma. From an emotional standpoint, she had no positive feelings left for the Smith family. In fact, it was probably more accurate to say that she had resented them.

But as the leader of a company, she could not allow her personal feelings to get in the way of the company's interest.

Hesitating for a moment, she finally relented, "Fine, bring them up to my office!"

A short while later, the receptionist entered with Samuel, Miles, May and several other men.

Before Samuel came, he had already heard about Penny and Nathan offending Joseph Myers. He had known that they were having trouble getting investors and their loan request had been rejected. Not only that, he even knew that they had had an altercation with Director Nelson, getting thrown out of the bank.

Hearing all these rumors, he had not bothered finding out the truth behind them. Instead, he had already concluded that Penny was most definitely running out of resources right now. This was why he had come here to discuss his investment in her company. He was certain that she would have no choice other than to accept all his conditions.

Dressed in a black suit, the well-built figure of Samuel strode into Penny's office, with a group of people following along behind him.

Glancing around the office, he finally rested his gaze on Nathan and Penny. There was a slightly mocking tone to his voice as he complimented, "Penny, your new office is pretty nice!"

Penny's face was hard as she asked icily, "What are you doing here?"

Pulling out a chair, Samuel plonked himself down imperiously while Miles, May and his bodyguards stood behind him with their hands clasped behind their backs.

A sly smile curved onto his lips as he answered, "Why, to discuss business with you of course! To my knowledge, Cross Corporation is in dire need of funds. You're looking for some investors, right?"

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Penny frowned as she asked, "You're really here to invest in our company?"

Samuel chuckled as he replied, "Of course! What else could we possibly be here for?"

Still suspicious, her tone was wary as she questioned, "How much are you planning on investing and what are the conditions?"

A booming laugh escaped the man's lips. "I've always liked doing business with people as straightforward as you. Not a moment is wasted."

"I've done my research on your company. You want to complete the shopping mall project at Asiatic. Taking into account the advance payment and other expenditures, you will need at least five hundred million. You should know that five hundred million is not exactly a small number, but neither is it an amount that the Smith family can't afford."

Penny was visibly taken aback at his words. "You want to invest five hundred million in us?"

Samuel grinned. "Yup."

Five hundred million was exactly the amount that Cross Corporation had needed for the project. If Samuel really was serious about investing in them now, it would be some much-needed funds.

However, she knew that the Smiths would never be so kind as to help her in her hours of need.

Staring at him, she spoke her next words carefully, "How very generous of you, Mr. Smith. But maybe we should discuss your terms first; I'm worried that I might not be able to accept them."

"Smart girl. My terms are simple. I want ninety percent of the profits and all of your staff in the Finance Department to be replaced with mine."

Glaring at him furiously, she spat, "That's just ridiculous!"

The man's reply was calm, "I'm leaving you ten percent of the profits, aren't I?"

Miles chose that moment to speak up, with a sneer on his face, "Penny, you really should take a look at the situation you're in right now. Without our investment, completing this project would be a moot point, as your company will probably go bankrupt before then."

May chimed in as well, "Exactly! We're trying to help you; don't be so ungrateful!"

Their words had rendered Penny speechless.

Unfortunately, they were not wrong. She had to admit the cold, hard truth to herself - her company was in dire straits.

Without their money, she really could not continue with this project as the expenses were just too high. There was also the fact that this project was one of the most important development projects in the city. If there was a delay or if they had messed up the construction, the consequences would be terrible.

Be that as it may, the terms the Smiths were asking for were just too demanding. Ninety percent of the profits was a lot. If she were to agree, the Cross Corporation would have done all that work for barely anything in return. They would practically have conducted free labor.

Taking in a deep breath, she sighed, "Mr. Smith, your terms are too harsh. I can't accept you taking ninety percent of the profits."

"If you were to invest five hundred million in us, the most that I could give you is sixty percent of the profits."

Samuel crooked a finger at one of the men behind him, not bothering to turn his head. The underling quickly pulled out a contract from the briefcase he had carried, before handing it over to his boss.

Like he was throwing money at a beggar, Samuel flung the contract on the floor before Nathan and Penny's feet. His voice was calm as he uttered, "If you sign the contract now, I can still leave you ten percent. However, if you insist on being stubborn, without signing it today, I'll only give you five percent tomorrow."

"I know that you've already failed to find anyone willing to invest in you and your loan request was rejected. In the entire city of Channing, only I am willing to save you now."

"The choice is yours."

Staring at the contract on the floor, Penny chewed on her lip as she warred with herself.

If she did not sign the contract, the project would stall because of lack of funds and Cross Corporation might go bankrupt.

If she signed it, Cross Corporation would survive and be able to finish the project at Asiatic. On the other hand, they would technically be slaving away for the Smith family, allowing those greedy people to grow fatter on their hard work.

Noting how she was struggling to make a decision, Nathan drawled lazily, "Heh, you people truly are like a pack of dogs, turning on the weak in their times of need. Dear, don't agree to their terms."

She turned to look at him, whispering, "But if we don't, our financial crisis..."

Smiling, he answered in a normal volume so everyone could hear, "Have you already forgotten what I've told you? This project has good prospects, and you're also a competent person. A lot of bosses will come to invest in us. You'll see."

The Smiths' faces contorted in rage at his words. They had seen how Penny had been close to caving in, to their demands, yet he was now advising her against accepting their terms.

Putting on a tough front, Samuel threatened, "Penny, you'd better think this through carefully. If you reject my terms now, you'll definitely come crawling back to me when you realize that you don't have any other option. If, no, when that happens, you won't be getting even a speck of profit!"

As he finished, a man's voice rang out from the office door, "You don't need to threaten Ms. Smith like that. She doesn't need your pitiful investment."

Under the astonished gazes of everyone except for Nathan, a group of men trudged into the office.

The man who had spoken was the Director of Channing Bank, Liam Harrison.

Following behind him were several middle-aged men, each dressed smartly in expensive clothing. There was no doubt that they were all billionaires.

Amongst them were three other notable figures. There was the owner of Juno Hotel, George Miller; the boss of Watson Holdings Corporation, Wyatt Kent; and the Chairman of Avery Real Estate, Calvin Grant.

As they entered the office, they immediately hurried forward to greet Nathan and Penny respectfully.

Taken aback by having such important people greet her, Penny was almost automatic in her responses.

Nathan, on the other hand, had a placid look on his face as these older men addressed him, merely humming his acknowledgement.

Not deterred by his arrogance, they were almost fawning over him.

Samuel and his entourage had dumbfounded looks on their faces. They had not expected for so many bigshots to suddenly appear.

Finally unable to contain himself any longer, he spoke up haltingly, "Director Harrison, what did you mean by your earlier words?"

Liam eyed the man coldly, before replying, "I said, you don't need to threaten Ms. Smith. Channing Bank will loan her that five hundred million, free of interest."

What?

Penny, Samuel, and his family were all shocked into silence.

By contrast, his words had the other men who had come with him deeply unhappy, as they started calling out loudly.

George Miller huffed in displeasure as he announced, "Director Harrison, what do you mean by that? The Miller family is willing to invest two hundred million in Ms. Smith, no terms attached."

Wyatt Kent's voice was anxious when he shouted, "Watson Holdings Corporation invests three hundred million in Ms. Smith. We don't need any repayment."

Even seventy-year-old Calvin Grant cried out, "Avery Real Estate is also investing five hundred million. We won't take any repayment either."

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Everyone else in the office was astounded at these men trying to one-up each other. They had seen people fighting over items on sale, but never had they seen people fighting over the chance to invest in someone. Free of interest and without taking a percentage of the profits too.

Realizing that Penny seemed to be a little lost at the enthusiasm of the various presidents, Nathan coughed lightly to get their attention. "There's no need to fight. All of you can only invest one hundred million, nothing more. Also, this can't be a free investment. All of you need to take the profit that's rightfully yours."

Liam nodded his head vigorously, "Yes, yes. You're right, Mr. Cross, we shall do as you say."

Staring at the men lined up before her waiting to invest, Penny wondered if she was dreaming.

Samuel, on the other hand, was close to fainting in anger as his blood pressure skyrocketed.

Regaining her composure, she moved forward to handle the contracts for the investments.

In the blink of an eye, she had seven hundred million. Cross Corporation's financial crisis was solved.

Watching all this from the sideline, Samuel had a dark look upon his face.

Originally, he had planned to swoop in when Penny was at her most desperate so he could demand ridiculous terms. He would then use this opportunity to snatch the wealth that would arise from this project for himself.

In a surprising twist of events, all these corporate presidents were now clamoring to invest in her. His harsh conditions earlier had become a mere joke.

Ashamed to stay any longer, he left feeling deeply disappointed.

Once Liam and the other men finished signing their contracts, they politely refused Penny's offer of lunch. Before they left, they even specifically bid their goodbyes to Nathan.

Several seconds after the men trooped out of the office, the Head of Finances, Jacob Fowler, rushed into their office.

There was a gleeful look on his face as he told Penny, "President Smith, those presidents really work fast! They had only just signed the contracts and the funds have already been transferred into our account. We don't need to worry about money anymore!"

Once again, Penny wondered if she was going to wake up from this dream. She could not believe that the problem that she had been agonizing over for so long was so easily resolved.

She smiled at Jacob. "Now that we have the funds, we have to work hard to ensure that this project is done well. We can't let our investors down!"

The man gave an excited 'Yes, ma'am' before he exited the office.

Now that there was only her and Nathan left, she turned to look at him appraisingly.

Feeling uncomfortable at her scrutiny, he asked, "What?"

She huffed, "Nathan Cross! Are you going to explain yourself or what?"

His lips twitched slightly as he questioned, "You mean what happened just now with the sudden influx of investors?"

Rolling her eyes, she gave him a 'duh' look. "You think?"

Shrugging, he explained, "It's simple really. I personally visited several of them a couple of days ago and told them about the prospects of our project. Once they had finished hearing what I had to say, they were pretty interested. After some careful thought, they'd decided to come to invest. Although, I must say I had not expected Director Harrison and George Miller to come."

Still not entirely convinced, she eyed him suspiciously. "You actually managed to convince them? That's impossible! The last time I visited them, they did not seem to have any interest in investing at all!"

Nathan chuckled as he replied, "That's because you went at it the wrong way."