

Chapter 12

Elaine woke up slowly. Yeah it was a weekday and she was supposed to be on a story but it just felt so good to sleep in. Bob had tried to waken her twice already but the bed was really comfortable and the last few days had been crazy. Bob's voice breaks the silence again, "Elaine, I was contacted by Ariel Rosen. I tentatively accepted a meeting for you at 10:00hrs. That is only an hour away. Should I reschedule?"

Elaine groaned, Rosen is one of those people you don't screw up meetings with or you may not get another. "No Bob. Start the shower, hot" Rolling out of the bed she feels her knees hit the soft carpet, and almost lays back down on the floor. Forcing herself to her feet she heads off to the shower. She could hear the music from the other room over the sound of the shower. Man these feel great, got to figure out how to get them back home. The warm water just mists out of the ceiling and the soft warm lotion feel of the suds just makes the muscles loosen up. Still can't stay in here all day or I'll blow the Rosen interview she thinks to herself as she forces her way out of the warm water and out onto the soft bath mat. The warm air kicks up and the moisture seems to just fall away from her, not even a full minute under the blower and even her thick long hair is nearly dry. Yeah this is tech I really need at home she thinks again as she stumbles into the bedroom. I just have to wake up, she thinks as she's pulling the clothes out of the printer.

As she's getting dressed, she hears Bob's voice coming from the other room, "Permission to contact medical?"

Buttoning the last two buttons as she stumbles into the kitchen area, "You need permission? Last time Ulli just did it."

Bob appeared on the vid wall, "I can alter my settings to allow me to do so as well if you choose."

She shook her head, "No, I think I like having the choice. Why do you want to contact medical?"

Bob's face showed concern, "Your readings are off this morning. I want to be certain it isn't anything serious. Before I can release your file to medical, I need your authorization."

"I'm just tired, I don't really need to have you contact a doctor." Elaine grumbled as she pulled a breakfast of toast and coffee from the release tray. "I'll be better after I've had my coffee."

Bob didn't say anything, but the concerned look never left his face.

"So Ariel Rosen contacted me? I was planning to try for an interview with him before I left but I expected I'd have to try to talk him into it." she said to no one in particular. Bob not being able to parse a question, just remained silent. She really did miss Ulli, though she had to admit Bob was easier on the eyes. Elaine, she scolded herself, quit acting like a brainless school girl and get your game face on. She snorted at the mental image that brought to mind and finished off the last of her coffee and headed for the door.

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Elaine found herself a bit out of breath just for the short walk over to Rosen's offices. She was in

for a bigger shock as she opened the door expecting to see a receptionist and instead was greeted by a tidy young man in casual dress who just smiled and put his hand out, "Ms. Winters, good to meet you."

Elaine felt a little over dressed for the meeting and was a bit taken aback by how young the man appeared. "Ah, I'm here to meet with Ariel Rosen?" she said almost as a question. She was pretty sure she was in the right place, but this really wasn't what she had expected. The office didn't really look like a bank, or really much like an office at all. It resembled an odd cross between a sports bar, and an university library. There were screens up all around the central "bar" area that were flashing numbers, she assumed they were prices but it could just as easily have been fantasy football stats.

The young man grinned from ear to ear at her hesitation, "I am Ariel Rosen." he said in a crisp British accent. "Normally I'd invite you in to my office, but you are just a couple of minutes early and my employee is running just a couple of minutes late, so there is no one else here to watch the shop at the moment. Please have a seat, would you care for something to drink before we get started?"

Elaine felt her face flush, but still this young man could just as easily be a bartender by his appearance and demeanor. He gave off nothing of the cultured, casual arrogance, or stuffiness of David Rosen. "I'm fine thank you. Nice to meet you. I just was expecting..." she hesitated not sure how to continue without being insulting.

Ariel grinned at her, looking much more like Dennis the Menace than a financial tycoon, "Someone older? Maybe someone a little stodgier?" Again that grin just didn't go away.

Elaine heard Tattianna's voice in the back of her mind, 'He wasn't Michael Shultzinger bazillionair back then, he was just a man, granted with a somewhat successful business' too bad this Rosen just really wasn't her type.

He waved his hand as if to dismiss it all. "Don't feel bad, so does everyone else. The thing is, this isn't your grandfathers bank, nor even your older brother's" he winked conspiratorially at her. "What we're building here is financial services that actually serve the needs of tomorrow's generation. Sure you wouldn't like an espresso? I'm going to have one?"

She couldn't help it she giggled as much at his teasing tone as the absolute incongruity of the situation. "Oh ok, you talked me in to it." She smiled broadly at him.

Ariel had to busy himself making that espresso, that smile of hers almost caused him to start stammering. Now he sees why Uncle David was so fond of her, he thought to himself. The machine made enough noise that conversation became impossible for a few seconds. He turned and sat her double shot espresso on the bar in front of her while he quickly drained his. "We do things a little differently here. I try to demystify the whole investment process." he shrugged. "I'm trying to make the format a little less intimidating. If taking care of your money is no harder than, say selecting a music play list, or choosing what restaurant you want to go to..." he trailed off and smiled, "Well I think more people will pay better attention to it."

Elaine raised an eyebrow, "But aren't the consequences a bit more dire?"

Ariel nodded, "Sure, but traditionally what happens is that everyone thinks it is too complicated. That they CAN'T understand it, so they do nothing." He sighed, "That is even more dire." He thought for a second, "Or they pay someone else to manage their money, and don't really know what that person is doing. That is a scary level of trust to put in someone you don't really know that well."

Elaine took a sip of her espresso. Ariel made a bit of a face. "What?" she asked him.

He smiled, "Oh we just got talking and let it sit too long. I should make you a fresh one."

Elaine looked at him a little funny, "It's only been a few seconds it's fine."

Again with the shrug, "Up to you. They just really taste so much better if you can drink them before the froth settles. Maybe for your next one then, then you've got something to compare."

Elaine chuckled, "I'd not be able to sleep for a week. Back to what you said about trusting a professional investor, isn't it better to trust someone who knows what he's doing rather than guessing for yourself?"

Ariel put his cup in the sink and wiped down the counter with his towel, "It all is a bit of guess work. The professional investor understands the jargon, he can read the secret code that the investment community uses. That secret code is there, at least in part, because it is a way to be very specific about aspects of the investment, but also in large part to make it a place few will take the time to learn about. The more confusing they make it the fewer people that intrude on their little club." Elaine made a face when he said this and it he couldn't help but laugh, "No, I'm serious. Haven't you ever had someone say something in very flowery or complicated language and then when they explained to you what they just said, you asked 'well why didn't you just say so in the first place?' I mean you've been on a boat and everyone is talking port and starboard instead of left and right?"

Elaine couldn't help but grin right along with him, "Ok but there is a reason for it. I had someone explain it one time, and it sort of made sense."

Ariel nodded, "Yes, there usually is a reason, but you pile all of those terms used for express clarity on top of each other and you end up with 'the secret code', and clarity goes out the window." He casually tosses the bar towel over one shoulder, "We are trying to bring back clarity with less jargon. Yes the legal contracts will have to have these terms because they each mean something, but the extracts and perspectives that most people base their investment decisions on don't need to have the jargon in them. If they are investing a large sum, then they can hire someone who speaks investment lawyer to look it all over." He shakes his head, "On Atlantis most people will be investing small sums of money on a short term basis. As long as the risks are accurately disclosed, and the holdings are properly diversified, few will ever need that in depth of an investigation. Certainly not for daily use, to keep your money from devaluing. Besides standardization of block chain 'smart contracts' should mean that knowing what risks you are taking should be easier."

Before she could ask more about that the door flew open and a dark haired man swung in nearly at a run, "Sorry Ari, just couldn't get away. Good news is two more tokens to be offered by the end of the week..." He ground to a halt as he saw Elaine sitting there. "Oh sorry didn't mean to interrupt."

Ariel laughed, it was an uncomplicated, relaxed laugh as if he didn't have a care in the world, rather than showing the immense amount of strain he must be under. "Don, glad you're here. As usual Mike will be late to his own funeral. I'm supposed to be doing this interview but no one was here to watch the bar."

Don nodded, "Oh no problem. I'll take care of it until Mike gets back in. A little good piece of news though, I think we want to bump the risk level from 'C' to 'B' on the Eden Seed project. They just got their first sprouts from the new strawberry transplants."

Ariel tossed him the bar towel, "We'll talk about it after I'm done here. Hold down the fort, we're going back to the employee lounge." He came around the bar and extended his hand to Elaine. Who took it, and then soon as she stood up got dizzy and would have fallen had Ariel not had

good reflexes.

The room swam just a little bit and she could feel cramping in her legs as everything came back in to focus. Ariel Rosen was supporting her and leading her toward a chair. This was just so embarrassing, I'll be fine she thought even as things got just a little fuzzy around the edges. She could make out Ariel's concerned face, his lips were moving but she couldn't really make out what he was saying. Finally it understanding dawned, "I'm ok. I just got a little light headed. Probably just jet lag." She said trying to get control over her body again.

Bob was there now, swimming in wide circles around her. "Please let me contact medical. If you collapse again, the emergency over rides will kick in, please let me check with them now."

Ariel was kneeling next to her chair a concerned look on his face. "I'm assuming your Mer has already contacted medical? What should we do?"

Elaine shook her head to clear the cobwebs, "I don't need a doctor. I'll be fine."

Ariel's concerned look was replaced by a stubborn irritation. "Look just authorize the Mer to contact medical. It won't take but a second and we'll make sure you're alright. I'll end the interview right now, rather than risk your health."

Anger flooded Elaine's mind, he'll end the interview, he asked for this interview damn him. Then common sense kicked in, this wasn't like a trip to the emergency room back in the States. Ariel was right, Bob could send over information to the robodoc, and have an answer back in a minute and probably cost less than a cup of coffee. "Ok Bob, lets see what the Doc has to say." She said out loud so Ariel could hear and quit giving her that look.

It wasn't even ten seconds, Bob says, "Anemia. Vitamin B and Iron."

Elaine laughed, "See no big deal, just a bit anemic."

Ariel nodded, "Got just the thing. Feeling up to a short walk back to the employee lounge?"

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The employee lounge looked even more out of place in a banking institution than the lobby area. There were low tables all around and over sized suede bean bags around them. Ariel helped her lower herself on to one and she was amazed again at how comfortable it felt. These weren't the little vinyl and Styrofoam staples of every college dorm room. These were filled with some kind of memory gel that seemed to be heated. Elaine couldn't help it as tired as she was it just made her think of taking a nap, espresso or no espresso.

Ariel came back from the food counter with a small coffee cup filled with what looked like chicken soup. Elaine smiled when she saw it. "It's Jewish penicillin, matzoball soup." He smiled at her. "Or actually it's the robodoc's remedy hidden in matzoball soup. Bottoms up and by the time we're done talking you'll probably be feeling a lot better. While you're doing that I'm going to go get myself something as well." With that he turned back toward the little kitchen area. Elaine had to admit it was the best tasting medicine she had had in a while.

Ariel suddenly appeared again, but he had a hookah in his hand. Elaine was surprised but then

she supposed nothing should surprise her after seeing the lobby to this place. He settled in, opened one plastic bag and pulled out a hose he attached to the base. Then set the other in front of Elaine still in it's bag. He carefully loaded the bowl and put the top on it. Then twisted the top dial, and Elaine was surprised to find it was an electric lighter of sorts, that just applied fresh spark every time he drew on the hose. She wasn't sure what she expected, smoking in the US was generally so stigmatized now, but this gave off a sweet rose like aroma, as he drew in a full breath, and blew out a giant smoke ring. "I absolutely love these things." He grinned at her. "Finish your soup, then you can join me with the second hose if you like." He sat casually back in the big form fitting bag and took another big draw on his hose.

Elaine finished her soup as ordered, and only rankled a little bit that it was an order, even if it was for her own good. "So Mike said something about risk grades or something?"

Ariel smiled and nodded, "Don, yeah Don was talking about lowering our risk report on a company that passed an important benchmark in production. For obvious reasons I don't want to discuss a specific customer, but in general we give a risk rating, sort of think of it like a credit score. Where a credit score tells a bank if you are a good risk or a bad one, this tells our investors if a company is a good risk or a bad one. Things like track record, likelihood of success of a project, funding goals reached, all can change a risk rating."

"So people buy stock in a company based upon your ratings?" Elaine asked.

Ariel shrugged, "Sort of. This is a little different than what you think of as buying stock. They aren't always buying ownership of a company, but in this case partial ownership of a project. Company X gets an order to make ten thousand widgets, for example. Well they've got to raise money to buy the raw materials. Often this would mean taking out an operating loan, and paying a bank interest. In our case, they are going to have us make them a 'coin' using the block chain technology. They are then going to sell these coins. When the widgets are all sold the company agrees to buy back the coins at say one percent over the offering price. People who bought the coins can then sell them back for a profit. Or trade them off, if they need the funds back sooner than the maturity time. The value of the coins changes based upon the risk rating as well as the promised pay out. So in the case where we think, maybe we can give the company a better risk rating, we'll make it easier for them to sell off any remaining shares they have but also make it a little better for anyone who bought the shares to be able to resell them if they need to go back into cash. Helps them become more liquid."

Elaine shook her head, "Sounds complicated."

Ariel smiled, "Oh it can get there, but few really are. So you tell your Mer, 'I want ready cash invested in only 'B' rated offers, and only for companies who are paying at least one percent. Private fund raising without the public risk, and all easy enough everyone can play" He blows more smoke rings, "Also, if you buy small amounts of many projects, you offset the chance that one or the other won't pay up. Or if you really want to gamble that a new idea will pay off maybe you have your Mer only choose, high paying new companies. Yeah you'll lose most of the money you put into a scam like that, but the one or two that pay off can make you a fortune."

Elaine smirked, "Seems interesting, but isn't this kind of thing already illegal elsewhere?"

"Oh yeah, but only for the 'poor'. See an 'accredited investor' can invest in anything. It's only illegal for the poor to do. Big Brother will protect you, from yourself." He snorts derisively, "Even if it means preventing you from having the opportunity to buy the next Apple Computers, or Microsoft, or any other company that started out as a dream in someone's garage. Not to mention depriving the world of what those companies could make if they could only get the funding." He actually looked angry, "Oh there were a few good tries at alternative financing with companies like Kickstarter, and the like, but even there the opportunity to invest in a meaningful way was limited. It leaves companies vulnerable to so called 'angel investors', who are borderline

extortionists in what they demand in exchange for their help, and it leaves the average person shut out of the ability to invest in his society at a level he can afford." He shook his head to clear away the edge that was creeping into his tone, took a long draw on the hookah hose, then continued. "Yes it has been made illegal many places, and then they claim to be capitalists." He sat brooding for a moment and then laughs, "Uncle David always says that people water down a free market with tons of socialist regulations, until it is no longer capitalism. Then when it fails blame, capitalism for it. Then, irony of ironies, try to implement the same socialist ideas that caused the problem." He took on a serious look, "Have you ever noticed that anytime someone offers an, 'alternative economic' idea, it is just some rehash of socialism? Well if we can keep that impulse at bay for a while out here in the independent city states, maybe we can develop some functioning alternatives that aren't just more of the same failed systems."

Elaine was watching him closely, he'd finally gotten serious and had passion when he spoke. It wasn't often that you could get people to this level of honesty but when you did, you got to see the real person. Ariel Rosen might put off the spoiled frat boy vibe, and he may lack his uncle's polish, but he was no less an idealistic revolutionary. It would sure be interesting to find out what he could make of it. The Rosen family had chosen well for this unconventional post. "So what's the answer?" She asked softly.

Ariel shrugged aggressively and then smirked a bit embarrassed at himself for letting so much slip a moment ago, "Freedom. Freedom is always the answer. The freedom to try. The freedom to fail. The freedom to succeed and not be punished for it." He smiled a little weakly, "Before MU, tell me where you could have found that?" He raised an eyebrow and looked at her. Elaine just nodded. "MU is trying it one way, Atlantis, we are trying the same thing a slightly different way. Rumor has it the Avalon had a completely different plan, if they'll ever find a place to get it built now. Nothing can compete with freedom, which is why you'll always see powerful forces trying to regulate it away, or criminalize it, or simply squashing it in the cradle. What they won't do is just ignore it, because the one things history shows, is when freedom is allowed to flourish, very little can compete with it."

Elaine couldn't help but reflect on that. America was the land of the free and home of the brave, until it wasn't. He was right, you could do very little with out obtaining government permission in one form or the other in America anymore. It had been that way all of her life, and truth told, most of her parents lives. She really didn't think about it as stifled freedom, anymore than a fish thinks about water stifling its choices. Until her time on MU and now here on Atlantis, she really didn't know what freedom looked like. To be honest she probably still doesn't but she was sure of one thing, the 'old world' of land based nation states wasn't likely to survive alongside the new free island nations. She really wanted to talk to an historian. Someone who could take the long view. Maybe she should try to get some more of Mr. Northman's time.

The meeting took a lighter tone. Ariel had let too much show in his passion and had now firmly strapped back down the frat boy image. Still it was enjoyable. She couldn't help but think he might be on to something. If managing your money was 'fun' like a hobby or playing a game, maybe more people would be inclined to do it and be better off for it. She knew one thing, robodoc spiked matzo ball soup, sure had her feeling better and according to Bob, all for about a dollar seventy five US, you couldn't even get an espresso for that back home.