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Source: Brad Garlinghouse

They warned that if the shutdown continues, its impact could extend from liquidity to structural trust in the US system. "The market's next move may depend on whether the nation's political institutions can restore consensus amid deep division," they said.

One of the key takeaways from the State of Crypto report is that stablecoins are becoming what a16z calls a "global macroeconomic force." The report notes that more than 1% of all US dollars now exist as stablecoins on public blockchains.

"The conventional wisdom was that the SEC was only going to allow 2X leverage going forward, but these filings suggest that it may be willing to allow more volatile products to hit the market," Roy wrote. "If they launch, these would be extremely risky funds designed for the most aggressive short-term traders."

In traditional markets, clearing and settlement are often invisible to end-users, but they're where the real leverage is. Tempo would give Stripe a chain purpose-built for predictable fees, deterministic settlement times, and merchant distribution that nobody else can match. This is 20 years of payment-processor muscle memory applied to crypto rails.

"Not every project in Crypto needs to have blockchain, now everyone wants to build something around creating a blockchain," they said.

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