

Perish 476

Chapter 476: About Money

"Sending people to the Greek City-States to hire scholars as teachers is certainly no problem." Maximus first thought of the pirates led by Karsipengpas, as they were currently the most powerful channel connecting the Nix Tribe to the Mediterranean World.

"But in the eyes of the Greeks, our place is a barbaric and backward wasteland. Would those Greek scholars be willing to come here?" Maximus did not hold much hope for this.

"Leader, you should know that a few hundred years ago, in the eyes of the Greeks, Macedonia was also representative of barbarians. Yet Aristotle still accepted King Philip's invitation to become Alexander's teacher, eventually educating Alexander into a great Conqueror!" Kefisofon said excitedly. "There will always be some Greek scholars with ideals, hoping to integrate barbarous and backward places into the world illuminated by civilization!"

"Such as you, Kefisofon!" Maximus interjected with a smile.

Kefisofon was a bit ashamed; he had initially stayed in the rebel army out of necessity, but after arriving here and being entrusted with important duties, he could finally showcase his talents, and that was when he began to genuinely serve the Nix Tribe.

After slightly adjusting his emotions, he continued, "Leader, I studied on Rhodes Island for many years, met quite a few classmates, and kept in touch with some of them after returning to the City State. In the past few days, I carefully analyzed their situations and felt that a few of them might be willing to come here. So, I wrote them letters individually; the addresses are on the envelopes.

Leader, you can send someone to deliver the letters first and then send out invitations. I am sure it will succeed."

Rhodes Island... Maximus had heard of this place while in Italy. It was a well-known academic center in the Mediterranean region, where many Greek and Roman youths went to study. According to memories from a past life, it seemed Caesar also studied there.

Seeing Maximus not speaking, Kefisofon quickly said, "Rest assured, Leader, I haven't disclosed any of our tribe's secrets in the letters. You can check them."

What secrets of the Nix Tribe should not be disclosed? It was, of course, the fact that this tribe was established by a rebel army of slaves, who had once fought alongside Spartacus' forces in Italy and defeated multiple Roman armies.

"Kefisofon, you're the Ritual Officer of the tribe, one of the tribe's most important members, always diligently working for the tribesmen. How could I not trust you!" Maximus said with firm conviction and sincerity, then softly asked, "What paper did you use to write these letters?"

"Of course, it's the paper produced by the Paper Making Workshop—" Kefisofon suddenly realized his mistake and stopped speaking abruptly.

Maximus gently reminded, "Thanks to the Danu Goddess' protection, we've made magical paper that other City States and nations don't have. To avoid attracting the Romans' attention, we should refrain from distributing this paper for now."

Kefisofon said sheepishly, "Leader, that was my oversight. I'll rewrite the letters using papyrus instead, but this papyrus—"

"There's still some papyrus left in the warehouse. I'll have my subordinates deliver it to you later." Gaius interjected.

Kefisofon thanked profusely.

"Once you've rewritten the letters, I'll send someone to take them to Karsipengpas and commission him to handle this matter for us," said Maximus.

"Thank you, Leader!"

"In the future, don't mention thanks lightly. What you're doing is for the tribe, hoping to invite a few knowledgeable teachers to better educate the children!"

Maximus smiled encouragingly, yet he thought to himself: Before sending out these letters, it's best to have Casius thoroughly review them to ensure there's no information on crucial tribal secrets that might attract external forces' attention...

This thought flashed through his mind as Maximus looked at everyone and said, "Today's meeting of the Political Affairs Hall will conclude here. After returning, according to our previous plan, start taking over the northern territories."

"Leader, our Commerce Department currently has a problem that urgently needs the Political Affairs Hall to discuss and resolve." Pigeris said loudly.

"What problem?"

"Our Commerce Department is in charge of managing the market, and most shops within the market are also under the Commerce Department's control, selling goods produced by various workshops, with only a small portion being used by tribesmen for bartering..."

Pigeris spoke elaborately, obviously well-prepared. "Due to the tribesmen not having gold and silver coins, we initially stipulated when establishing the market to use wheat in place of gold and silver coins, and even set approximate prices for exchanging wheat for other goods.

For example, an ordinary clay bowl is eight pounds of wheat, a pair of straw shoes two pounds of wheat, a common wooden stool four pounds of wheat, a kitchen knife ten pounds of wheat...

Aside from some tribesmen preferring bartering, the shops under our control strictly adhere to this regulation.

Initially, our tribe was small, with limited territory, not many tribesmen came to buy goods, and the market was built within Snowdonia and Westeni Village, making it easy for the Commerce Department to manage. But now the situation is different—"

Pigeris emphasized his tone, complaining, "Now the tribe's territory has expanded several times, and the population is nearing 200,000. These new tribesmen, like the old tribesmen, have gradually grown fond of the ceramics, furniture, and ironware produced by our workshops...

The market has become extremely busy, and now the old tribesmen, whose family situation has improved, also want to purchase more expensive goods like the Curved Plow, which is priced at seventy pounds of wheat! According to our statistics, more than thirty people have requested to buy it, and some also wish to purchase stone bricks to renovate their homes...

To facilitate tribesmen purchasing goods more conveniently, our Commerce Department has not only established markets within towns but also between villages, such as the market near Lin Pass Guard Station, the market east of the Sava River close to the mountains, and the market soon to be built near the barracks by the southeast river—"

Maximus frowned slightly, "Pigeris, I'm aware of all the efforts your Commerce Department has made for the tribe. Just say directly what difficulties you're facing now?"

"Yes, Leader." Pigeris spoke earnestly, "The difficulty our Commerce Department faces is — the number of trades in the tribe is rapidly increasing, trade volume continues to grow, but using wheat in place of gold and silver coins for purchasing goods is beginning to hinder trade development in the tribe, even holding it back."

"Oh!" Maximus immediately became alert, "Explain specifically."

"Village tribesmen wanting to buy things at the market must bring enough wheat with them since most don't have Carriages, they have to carry it themselves and walk many miles. Once at the market, they see so many goods, wanting to buy this, wanting to buy that, but finally realize they haven't brought enough wheat...

Not only is it troublesome for tribesmen to buy things, but our Commerce Department's subordinates responsible for managing the market and operating the shops find it burdensome too. We're already short-handed, and selling a single good requires repeatedly weighing the wheat to avoid penalties for receiving too little. They work from morning until night with little rest, and not many transactions are completed because half the time is spent collecting wheat.

In two days, the wheat collected in the market is piled into small mountains and must be promptly sent to the Finance Department; the market doesn't have a dedicated grain storage warehouse, and it would be troublesome if it rained.

Yet, after delivering it to the Finance Department, they have to spend time weighing the wheat again; every time, the Finance Department officials would complain about discrepancies between the sent wheat quantity and the records. But can they blame us?

Tribesmen hand over wheat to our shops' subordinates, who then move the wheat to the market's temporary storage, then from the temporary storage to the Carriage, and finally to the Finance Department's grain warehouse, before weighing again...at each step there's potential for slight loss, adding up quickly to a significant discrepancy—"

"Pigeris, your Commerce Department finds it troublesome, and our Finance Department feels aggrieved too!" Gaius interrupted loudly, "Leader, every two or three days the Commerce Department sends a batch of wheat, and our limited staff in the Finance Department must carefully weigh, record, file, then store the wheat securely in the warehouse...this costs half a day each time, meaning our Finance Department spends half the month dealing with these things from the Commerce Department.

At the end of the month, we also have to distribute salaries to officials, artisans, and other personnel of the tribe, reaching thousands of people! We need to weigh, verify, sign, and record the wheat given to each person...just finishing this task takes the Finance Department seven or eight days.

Our Finance Department isn't less busy than your Commerce Department; over half a month is spent dealing with wheat, affecting our ability to focus on other matters!..."

Gaius was both complaining and expressing grievances.

"Since using wheat to purchase goods has severely affected the normal operation of both the Commerce and Finance Departments, and it's also inconvenient for tribesmen buying things...Leader, how about issuing a decree to allow tribesmen to resume using gold and silver for transactions?" Capito suggested.

"That's impossible! Whether old or new tribesmen, none have gold or silver coins at home; how could they use them for trading?!" Volenus objected.

"Without gold and silver coins, they can gradually obtain them." Capito raised his head, "Just have the Finance Department give departmental officials, artisans, and other personnel their salaries in gold and silver coins next month instead of wheat, and restore the use of gold and silver coins for purchasing goods..."

Over time, other tribesmen will realize the benefits of using gold and silver coins and will try to obtain them from the tribe to buy goods in the market. Thus, solving the difficulties of both the Finance and Commerce Departments."

Chapter 477: The Pros and Cons of Paper Money

"This absolutely won't work!" Gaius immediately voiced his dissent loudly: "The tribe's gold and silver coins in storage are already dwindling, and once they're all distributed, what shall we use to purchase iron ore from the Alde Tribe?"

"Gaius, as far as I know, the Aldeans are currently very fond of the pottery, furniture, and wooden sculptures made by our tribe. A kiln of pottery can be exchanged for several carriages of iron ore. Three months ago, we had already stopped needing to use gold and silver coins to purchase iron ore from the Alde Tribe. This is what Pigeris mentioned during the previous Political Affairs Hall meeting."

Pigeris interjected as a reminder: "We may not need gold and silver coins to purchase iron ore from the Aldeans, as we can barter goods. But for the iron ore we need from the Noric people, we'll still have to pay with gold and silver coins. Now, if we distribute all the coins as you say, there won't be any left to buy iron ore from the Noric people."

"How can we not have money?" Capito sneered, "Can't the Commerce Department manage the market and recoup the coins through selling goods?"

Pigeris replied mockingly, "Capito, our tribe doesn't produce gold or silver; we don't have mines. The gold and silver coins we originally obtained from pillaging the Romans have been repeatedly spent on purchasing iron ore, while our tribe continues to expand, the population continues to grow, more officials are appointed, and the production of goods from the workshops continues to increase. Do you seriously think the amount of gold and silver coins in our tribe is sufficient?"

Capito froze, then coldly said: "Pigeris, you're the one who previously proposed substituting wheat for gold and silver coins in trade, which caused no small amount of trouble for your Commerce Department. That's why I suggested this. Since it's not feasible, figure it out yourself."

"Enough, quiet down. Let me think this through properly." Once Maximus spoke, the hall immediately quieted, and everyone's gaze focused on him.

Back then, when the Nix Tribe was first established, markets were to be built, but the tribesmen had no money. How could trade be carried out? After discussion by the Political Affairs Hall, a decision was made to use wheat as a substitute for gold and silver coins for trading goods in the tribe's markets and as compensation for salaries. This was because the tribesmen had acquired large tracts of land and would have abundant wheat after each harvest, enabling them to buy the goods they desired. Additionally, food was precious to every tribe member, easily accepted, and quickly spread.

Coming from his past life, Maximus understood this was actually a primitive version of bartering, designed as a temporary solution to address the tribe's initial establishment, lack of gold and silver, and the desire to promote trade.

But he hadn't expected just over a year to pass before the wheat-as-currency method revealed numerous issues. The tribe had developed too quickly, and it was no longer the struggling group of forty thousand people with homes bereft of possessions from two years ago.

Nowadays, the tribe had expanded from the banks of the Kupa River to the Sava River Plain. The population had multiplied by three or four times. The Old Clan Members had surplus grain at home, various workshops blossomed, production increased daily, and the goods they manufactured not only appealed to the tribespeople but also drew admiration from outsiders (such as the Aldeans). Marketplaces were increasingly established across the territory, and commerce flourished. After September, trade was expected to become even more prosperous because the harvest would empower both old and new tribespeople to actively participate in trade activities. Thus, currency had become a pressing issue.

What was the solution?

Maximus originally had a rough idea but hadn't anticipated implementing it so soon, which left him feeling hesitant. He stood up and paced thoughtfully beside his seat.

A moment later, he stopped, his expression composed, and said, "We've been here for almost two years now. Everyone should be aware that, apart from our Nix Tribe, the Aldeans, Pannonians, and even the Boyi people—all of these tribes conduct their trade internally through bartering."

"I've heard that many tribespeople mock their ignorance and backwardness. But you must understand that several thousand years ago, the entire Mediterranean world—and indeed all of humanity—conducted commerce through barter. As time progressed, populations grew, and trade activities increased, making barter increasingly inconvenient. It was then that humanity invented currency to replace bartering, becoming a medium for exchange during trade, providing a more accurate measure of value, and facilitating transactions more efficiently. This innovation made Mediterranean commerce more prosperous."

"In the past, shells, iron, copper, lead, and tin... all have been utilized as currencies by some city states or kingdoms. Eventually, gold and silver became the dominant currency used by people across most parts of the Mediterranean."

The people in the hall listened intently. From the moment they were born, the environment had shaped their belief that using gold and silver to buy items was as natural as drinking water. Hearing Maximus explain the history of currency expanded their perspectives, enabling them to realize that gold and silver weren't initially used as money, and prompting deeper reflection.

Seeing this reaction, Maximus increased his rhetorical emphasis, asking, "Gold and silver can't be eaten, can't be worn, and can't be forged into tools for farming or waging war. They seem to be useless. So why have they become the primary form of money recognized by people across the Mediterranean today? Can anyone explain?"

Everyone fell into contemplation.

"Is it because gold and silver are beautiful and rare?" Karina, rarely speaking, hesitantly offered her opinion.

"Gold and silver aren't considered rare in the Mediterranean. Many places have gold and silver mines with quite significant production." Pigeris countered. "I think their widespread use stems from their relative abundance, which enables circulation across much of the Mediterranean. Additionally, gold and silver are soft, easily forged, and easily cut without corroding. Thus, people prefer them as a medium for trade."

"I think... perhaps precisely because gold and silver have no other uses, those who possess them won't consume them for other purposes. Hence, they can be widely recognized as currency by many city states," someone mused.

Gaius shared his perspective with emotion: "Our tribe uses wheat as money. But during last year's war with the Pannonians, to ensure ample grain supplies for the army, the Finance Department halted salary payments to officials and artisans for over a month, and two town marketplaces stopped trading. If we had been using gold and silver as currency, this issue wouldn't have occurred."

Maximus spoke again, seriously stating: "You all answered well. You've essentially outlined why the majority of city states in the Mediterranean chose to use gold and silver as currency."

"Nevertheless, using gold and silver as money also poses problems. For instance, purchasing large quantities of goods requires vast amounts of gold and silver, necessitating the use of carriages or many people for transportation. During transactions, gold and silver must not only be weighed accurately but also scrutinized for purity, preventing counterfeiting..."

"Still, despite these drawbacks, gold and silver are significant improvements over previous items used as currencies, which is why they've gained widespread use in Mediterranean trade. But could there be something even more suitable than gold and silver for currency, more beneficial to commercial activities?"

Maximus looked at the gathering crowd, who had resumed their reflections. Without waiting for their responses, he continued, speaking firmly and deeply: "Of course there is, and it's unique to our tribe! This material is—paper!"

"Paper has already been widely used in our tribe. I've heard its manufacturing process isn't complicated, and the raw materials are easy to obtain. But how could it serve as currency?"

Chief Officer Kefisofon was the first to question. As the head of the Cultivation Department and also a teacher at the school, he interacted with paper more than anyone else. At the beginning of last year, paper was a rare commodity, but now the Finance Department distributed it in large quantities to schools across the tribe, making him feel it was inexpensive.

Maximus smiled: "Precisely because paper is easy to manufacture, it won't run out, and can be extensively used in transactions. You may believe paper is cheap because the Paper Making Workshop belongs to the tribe, and the paper it produces is freely given to all departments. But you must understand that the entire Mediterranean world relies only on our tribe to manufacture paper. It's far superior to papyrus for writing and record-keeping. If we were to sell paper externally, wouldn't it be considered valuable?"

"But we can't sell paper externally right now." Pigeris remarked regretfully.

"No, we can't. But this only proves paper itself has value. Moreover, since the Paper Making Workshop is under the tribe's direct control, there's no risk of others using paper to forge counterfeit money, disrupting our tribe's markets. You see, our tribe possesses unparalleled advantages for using paper as money."

Maximus smiled confidently: "Now, how should we use paper as currency to purchase goods? Should paper be valued and exchanged based on its weight, like gold and silver? Of course not!

"We should leverage paper's writable attributes and denote specific denominations on each sheet. For instance, if a sheet is marked as one Seth, then that paper could only be exchanged for a single copper coin; if another sheet is marked as one Tina, then it could be exchanged for one silver coin—"

"Leader, if one sheet of paper is marked as 1,000 Ores, does that mean it could truly serve as 1,000 gold coins?" Pigeris raised a question.

Maximus nodded: "In theory, yes."

The hall erupted in commotion. Everyone was both puzzled and astounded.

"Fellow members, if gold and silver are useless objects, why does one gold coin buy a cow, and one silver coin buy a ceramic pot?" Maximus patiently explained. "This is because the value of gold and silver coins is a consensus formed over the long course of commercial activity across the Mediterranean."

"Yet our tribe, newly established, hasn't had time for tribesmen to gradually reach such a consensus. Thus, it falls upon our tribe—upon the Political Affairs Hall—to assign values to paper currency. But this

is not an authority that can be exploited wantonly! We must take full responsibility for the tribespeople and ensure that every piece of paper currency we produce corresponds to the value of goods of its denomination, giving paper currency its true worth."

"This requires the tribe to guarantee the credibility of paper currency—like our oaths to the Danu Goddess—which we absolutely must uphold! Should we recklessly print large denominations on pieces of paper and flood the markets, it would constitute theft of the tribespeople's wealth and destroy the credibility of paper currency. When that happens, no one will be willing to use it!"

Chapter 478: Papermaking and Printing

Pigeris pondered carefully and humbly asked for advice, "Leader, if we really want to issue this paper currency, how can we ensure that it holds its value when buying things?"

Maximus, while deliberating, said, "To make paper money valuable, firstly, the tribe cannot carelessly issue paper currency... We must first know how much grain and goods the entire tribe has harvested and produced in a year. These grains and goods are to be sold in the market, and we need to know the total amount of money required..."

Uh, I think this data should be relatively easy to calculate. As for grain, the Finance Department already has records when it collects land taxes from the tribesmen every year. For goods, the Commerce Department manages the various markets, so they can conveniently compile statistics. Adding these two parts gives us the total wealth created by the Nix Tribe through hard work in a year—"

Pigeris suddenly realized and interrupted, "Then when we issue the paper currency, we should make sure the total value of these currencies matches the total wealth created by our tribe. This way, the paper currency will hold its value, right, leader?!"

"You got part of it right, but not completely." Maximus continued to explain, "We also need to look at the circulation frequency of the paper currency in trade. How should I put it?... Suppose you have a lot of chickens at home and produce quite a few eggs. You go to the market to sell the eggs, earn some money, and use that money to buy wheat to feed the chickens. In other words, you participated in two transactions using the same amount of money. If all the tribesmen in the market participated in two transactions, what does that indicate?"

"It means we only need to issue paper currency equivalent to half of the total wealth created by the tribe in a year to satisfy the entire tribe's trade activities, because as the leader said earlier, currency is merely a medium for exchange in trade." Pigeris blurted out.

"Exactly!" Maximus nodded approvingly, "As expected from someone engaged in trade, your reaction is quick in this area."

"But, leader... calculating the circulation frequency of currency isn't easy..." Pigeris complained.

Maximus smiled slightly, "It's not very difficult. There is a relatively simple calculation method: the total amount of money from the market's goods transactions in a year divided by the circulation volume of currency in a year is roughly the circulation frequency—"

"Leader, please wait a moment before you continue!" Pigeris quickly got up, ran in small steps to the secretary next to Maximus, borrowed paper and pen, returned to his seat, and requested, "Leader, could you repeat that, please?"

Maximus reiterated it once more. Seeing Pigeris jot it down, he reminded, "This is just a rough method. To obtain more accurate data, your Commerce Department will need to discuss thoroughly, and through continuous practice and recording, figure out better recording methods.

However, for now, our tribe's trade has just begun, and the majority of the stalls in the market sell goods manufactured by various workshops of the tribe. Tribesmen buy them for their use at home, and there is rarely a second transaction. Therefore, the total amount of paper currency we issue for the first time just needs to equal the total wealth manufactured by the tribe in a year.

In reality, even doing this results in a larger total amount of paper currency, because most of the grain harvested by the tribesmen, except for taxes, is still used by themselves and not brought to the market to sell. Of course, we won't distribute all the manufactured paper currency at once, so the value of the paper currency should not be greatly affected—"

Maximus swallowed to moisten his somewhat dry throat and continued, "Once we know the total value of the paper currency to be issued in a year, we need to carefully consider what denomination each piece of paper currency should have. If it's like what Pigeris just said, putting a thousand gold coins on one piece of paper currency obviously won't work, as it's neither convenient for trading nor does it prevent the paper currency from becoming worthless.

In this regard, we can entirely learn from the gold and silver coins. We can have paper currencies with denominations of one Du Pengdi, one Seth, one Dinar, one Ore... their total amount combined equals the total wealth created by the tribe in a year. This way, tribesmen can conveniently use paper currencies of different denominations in the market to trade."

"Leader, replacing gold and silver coins with paper currency is an excellent proposal that, once implemented, will undoubtedly greatly promote the prosperity of the tribe's trade!" Quintus sincerely praised, then switched the topic: "However... I still have a few questions."

"What questions?"

Quintus cautiously and softly asked, "The paper we are using now is relatively easy to damage. If it's made into paper currency, tribesmen might only be able to use it a few times before it becomes unusable... And unlike gold, silver, or copper, each sheet of paper is exactly the same. Even if we write different denominations on them, when buying and selling things, especially when it comes to purchasing large quantities of goods, it's easy to mix them up and make mistakes..."

"This is indeed a flaw of paper currency, but it's also solvable."

Maximus, well-versed in paper currency, responded calmly, "The paper used for making paper currency will definitely differ greatly from the paper we usually use. It must be thicker and more durable, with a smooth surface and far superior quality than ordinary paper; this necessitates that the artisans in the Paper Making Workshop choose better paper-making materials and go through repeated experiments to possibly produce it..."

Capito, you need to discuss with the artisans in the Paper Making Workshop and establish a team dedicated to manufacturing paper for currency. Aim to have this paper produced by the end of the year, and if successful, the tribe will reward them."

"Leader, I'll go to the Paper Making Workshop to talk to Torimias about this matter after the meeting," Capito responded with slight excitement.

Maximus nodded and continued, "As for concerns about the paper currency being easily confused, this problem is even easier to address. We can create a large enough piece of paper currency for a denomination of approximately one Du Pengdi—"

Maximus gestured continuously with his hands, "A paper currency for a denomination of approximately one Seth made this size... a paper currency for a denomination of approximately one Dinar... The paper currency's size can reflect the difference in denominations, and the larger the denomination, the larger the paper.

Additionally, we not only need to mark the denomination numbers on the paper currency but also need to draw different exquisite patterns on the paper currency of different denominations. This way, it makes it easier for the tribesmen using the paper currency to distinguish them and encourages them to value the paper currency and prevent its damage."

"Leader, after hearing your explanation, I can't help but want to immediately obtain such paper currency to buy things." Gaius enthusiastically flattered.

Quintus, however, still frowned and asked, "Leader, what you mentioned are indeed good solutions. But if we want to produce small-denomination paper currency comparable to gold and silver coins, the combined total value must equal the total wealth the tribe creates in a year, which will inevitably lead to the production of a large number of paper currencies. To mark numbers and draw exquisite patterns on each sheet of paper, how many people would it require, and how much time would it take?"

"This issue is also easily resolved," Maximus exclaimed, looking at everyone and loudly declared, "We need to apply a new technology, which is Printing Technology!

Earlier, the school textbooks compiled by Kefisofon needed to be copied incessantly by a dozen or twenty people, taking time to distribute the textbooks to each teacher for teaching students... Every time our Political Affairs Hall issued decrees, the Secretariat also needed to copy dozens or hundreds of copies, then distribute them to various towns and villages...

But with Printing Technology, we wouldn't need to expend excessive manpower and time. We only need to engrave the templates, prepare paper and ink, and in very little time, we can reproduce hundreds or thousands of copies of textbooks and decrees, all with completely identical content and handwriting, as they use the same template.

The same applies to paper currency: by utilizing Printing Technology, we can effortlessly produce hundreds of thousands, even millions of sheets of paper marked with values and adorned with patterns.

Of course, to successfully employ Printing Technology, the artisans of the Public Works Department will need to spend time and effort researching the techniques and processes of Printing Technology, just as the Paper Making Workshop should create suitable paper for the paper currency. I'm confident that success will be achieved eventually, and by then, I will personally design the patterns and values for the paper currency!"

"Leader, if Printing Technology, as you say, can easily replicate tens of thousands of identical books, that would indeed be wonderful!"

As a scholar, Kefisofon realized the significant impact this technology's application would have on the dissemination of knowledge. He was quite thrilled and couldn't resist asking curiously, "Leader, where did you learn about this Printing Technology? I have never heard of it before!"

"Whether it's Printing Technology, Paper-making, or the application of paper currency to promote the tribe's trade, all of these are—" Maximus swept his gaze across everyone and, with a very solemn expression, said, "Inspired by the Goddess Danu in my dreams!"

Not only Kefisofon but everyone present was stunned.

"Maximus is the scion of the Danu Goddess" has already become a consensus among the Nix Tribe, but most of the chiefs were skeptical. After all, they are either Romans, Latins, or Greeks, steeped in high civilization and having their own faiths; however, the beliefs they had clung to have become fragile and untenable in the face of Maximus repeatedly showcasing wisdom and knowledge far surpassing that of ordinary people and even the entire Mediterranean World.

"Thank the Danu Goddess for her protection!" With Karina's pious chant, everyone involuntarily raised their hands, palms facing the sky, and respectfully bowed to Maximus while uttering the same words: "Thank the Danu Goddess for her protection!"

"The Danu Goddess will always guide the tribe, but it also requires our concerted efforts to overcome difficulties!" Maximus's voice was clear and powerful, echoing in everyone's ears.

Chapter 479: Exchange and Bank

"Yes, leader!" Everyone focused and responded respectfully.

Maximus then said gently, "After the paper money is made, we need to consider how to distribute it so that the tribesmen are happy to use it. After all, many of them are accustomed to buying things with gold and silver, and some tribesmen from other hills and wild tribes prefer barter. They will inevitably doubt whether such a light piece of paper can really be exchanged for a chicken? A sheep? A cow? ...

The suggestion Capito made before was good. We can first use paper money to replace the wheat previously distributed to tribal officials as their monthly salary. At the same time, we need to tell all the shops in the market that they should allow tribesmen to purchase goods with paper money. I believe that under the guidance of the officials, the ordinary tribesmen will soon discover the benefits of using paper money to buy things—"

"Leader, even if ordinary tribesmen are happy to use paper money, they can't obtain it through payroll as officials do. Are we supposed to distribute it directly to them?" Pigeris asked.

"Once paper money is made, it is not merely paper; it is money, each piece representing wealth. Of course, it cannot be freely distributed to ordinary tribesmen."

Maximus said sternly, "We can set up exchange offices in each market, managed by the Finance Department. Many city-states around the Mediterranean have exchange offices to convert gold and silver coins, but our exchange offices will allow ordinary tribesmen to exchange their household wheat for paper money issued by the tribe. Then the tribesmen can use the exchanged paper money to buy things in the market."

"The leader's method is excellent! Our Finance Department will definitely manage the exchange offices well!" Gaius was excited about the new authority his department had gained.

He continued to ask, "When tribesmen pay taxes, can we allow them to use paper money? This could also save our Finance Department a lot of manpower."

"Land taxes absolutely cannot be paid with paper money. They must be paid with grain and other crops!" Maximus said firmly, as he knew in his heart that food is the foundation of a tribe's survival, and having enough stored grain provides peace of mind in difficult times.

Then Maximus softened his tone, "As for commercial taxes, they can indeed be paid with paper money."

The Nix Tribe has been established for nearly two years, and commerce in the market is quite active. However, the commercial taxes received by the tribe are very low because most shops in the market belong to the tribe, and the wheat obtained from selling goods also belongs to the Finance Department; there is no such thing as commercial taxes.

Gaius dared not dispute and responded obediently, "Yes, leader."

"In addition, we need to establish an important institution—a bank!" Maximus said emphatically, "The bank is crucial. It is the institution responsible for managing currency.

Every year, how much grain our tribe produces, how many goods are manufactured, and the circulation of goods in the market... All these should be statistically analyzed by the bank, and the amount of currency issued is decided based on these statistics.

The bank should also frequently survey the trade situation in the tribe, and if it's found that there is too much paper money and the price of goods is too high, some paper money needs to be withdrawn; if there is too little paper money and the prices are too low, more currency needs to be issued.

In short, the bank must always monitor the commercial trade within the tribe to ensure that paper money remains valuable and can always buy goods at corresponding prices! I propose that the bank should belong to the Finance Department, with the deputy officer of the Finance Department, Magus, temporarily acting as the bank supervisor!"

Although young, Magus has been diligent and responsible since managing the tribal treasury, without any mistakes, and the work of the Finance Department has pushed him to make time to study harder in school. According to Kefisofon, Magus's arithmetic skills are top-notch among students.

Because of Magus's outstanding performance, Maximus decided to give him more responsibility.

The Chief Officers of various departments had no objections. In fact, they were entirely absorbed in the fresh terminology and profound currency theories Maximus proposed, not noticing the bank's importance to the tribe.

Pigeris couldn't help but ask, "Leader, there are so many complex issues to consider with using paper money. But when everyone used gold and silver coins before, it seemed like no city-state did these things."

"It's not that these city-states didn't do it, but they simply didn't realize that the use of currency in a city-state or kingdom requires profound monetary knowledge and strict regulation! They believed gold and silver were wealth, and acquiring more of it would increase the city-state's strength."

Maximus smiled contemptuously, "Is it really like that? The most typical example is Rome! After Rome became powerful, it continued to conquer other city-states and kingdoms, and in these conquered areas, it persistently obtained large amounts of gold and silver, transporting it back to Rome. This led to increasingly more gold and silver in Rome and even throughout Italy, but the amount of agricultural products and diverse goods produced in Italy each year remained almost unchanged. What phenomenon might this lead to?"

Pigeris's eyes lit up, "... Hmm, it should be that there was too much gold and silver coinage, causing the price of goods in the market to rise!"

"Exactly, as I said before, it means currency devaluation."

Maximus glanced at Quintus and Gaius and said solemnly, "Moreover, since most of the gold and silver obtained by the Roman Army from conquered territories flowed into the hands of the Roman Elders and Nobles, the rise in prices in Italy had little effect on them. However, it made life increasingly difficult for ordinary citizens, inevitably leading to mass bankruptcies among them—"

"So that's it! I always wondered why the price of farming tools got more expensive by the day, and the cost of buying oxen multiplied several times. It turned out to be the doing of the Roman Senate!" Gaius said angrily.

"Indeed, the high prices in the market exhausted our painstakingly saved money, while the nobles of Rome use cheap agricultural products from their large estates to prevent us from selling our hard-earned grain. Not going bankrupt would be strange!" Quintus was uncharacteristically indignant, still harboring resentment over his repeated failures in farming.

However, Capito remained relatively calm, as the Nix Tribe provided a broad platform for his talents, and he had long since put his miserable past behind him.

"Leader, before the silver mines of Athens were depleted, they once minted a large number of silver coins. Why didn't they face issues of rising goods prices and citizens struggling due to excessive money?" Kefisofon, as a Greek, asked curiously.

Maximus was surprised by Kefisofon's question, thought for a moment, and said, "Uh... Athens was once not only the hegemon of the Eastern Mediterranean but also the commercial center of the Mediterranean.

It produced many goods that could be sold to various city-states across the Mediterranean. Other city-states also transported large amounts of goods to Athens to sell. Moreover, the silver coins of Athens were exquisitely made and had high silver content, leading merchants from other city-states to be happy to exchange and use them. Athens' silver coins were consumed in large amounts in prosperous foreign trade. How could they possibly be excessive?"

Kefisofon fell into thought.

Maximus continued, "The status of Athens as the trade center of the Eastern Mediterranean is enviable. They could circulate however many silver coins they minted without worrying about devaluation, something our Nix Tribe cannot compete with.

For a long time, the issuance and use of our paper money will be limited to our tribe; trade with the Alde Tribe and other tribes will still temporarily use barter or gold and silver coins."

Pigeris opened his mouth but eventually said nothing. He understood that the leader was so cautious about the use of paper money out of concern for the tribe's security.

Maximus observed everyone's expressions and said, "Tomorrow, we will hold a special meeting to discuss the issue of paper money. The Chief Officers from the Commerce Department, the Finance Department, and the Legal Department, as well as the responsible person from the Paper Making Workshop, Torimias, must attend.

We will conduct a more detailed discussion on the production of paper money, design of patterns, denomination sizes, issuance quantity, establishment of banks and exchange offices, and regulation of paper money circulation. We will also develop a series of plans related to the making and issuance of paper money, and institutions and decrees to ensure the smooth operation of paper money within the tribe. I believe—"

Maximus suddenly raised his voice, speaking passionately, "In the entire Mediterranean, no city-state or kingdom understands the use of currency as deeply as the Nix Tribe! And no city-state or kingdom can use more lightweight and easier-to-calculate paper money like the Nix Tribe!

As long as all our departments rigorously regulate the operation of paper money, it will certainly greatly promote the prosperity of Nix's trade, giving the tribe stronger strength to expand. Someday, it will become as wealthy as Athens and as powerful as Rome!"

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On this day, the sky was clear, the clouds light, and a strong south wind was blowing as a fleet sailed against the current along the Sava River.

Aldean, the Chief Officer of the Commerce Department of the Nix Tribe, stood at the bow of the lead ship, holding onto the railing and gazing towards the shore: Unit after unit of the Nix Infantry Centurion was marching towards the villages on both shores, and behind these troops followed the people of Segestica, old and young in tow. No longer did their faces show the terror of the initial flight; instead, there was a sense of security under armed protection and hope for rebuilding their homes...

This war came quickly, and it ended quickly! ... Aldean sighed in his heart.

A few days ago, a Nix Envoy sent to the Northern Border reported back that, upon receiving the olive branch extended by the Nix Tribe, the defeated Yabod people quickly agreed to a ceasefire and expressed their desire for friendly relations.

Chapter 480: Mission to Norik

According to Leader Maximus's request, the envoy sent to the Yapode people must be a Commerce Department officer from Illyria. Thus, Commerce Officer Pigeris did not personally go, while Alakosia had other duties.

At this moment, Alakosia gazed into the distance, where lush, continuous mountain ranges came into view.

To be honest, the territory north of Segestica was nothing more than a long and narrow valley carved out over years by the upper reaches of the Sava River, flanked by mountains and river. It could not compare to the Ophelia region or even the lands along the Kupa River—small in area and sparsely populated. However, regardless of its limitations, this land and its people now belonged to the Nix Tribe.

Alakosia sat at the bow of the ship, enjoying the breeze. Behind him, someone shouted, "Lord Alakosia, we'll be arriving at Sirinos soon."

The speaker was Tanapuas, a squad leader of the Nix Tribe's naval fleet, tasked with commanding this team.

Alakosia glanced at the sky and instinctively turned back around, only to have the strong wind hit him straight in the face. He quickly turned forward again, coughing as he said, "Cough, cough... I remember it's about sixty miles from Ophelia to Sirinos—how has it come so soon?"

"We left early," Tanapuas replied. "And besides, the Danu Goddess has blessed us today with a strong southern wind. Look at how this sail is puffed up! How could the boat not sail swiftly?"

Tanapuas was a slave sailor from Campania, who previously always prayed to Poseidon before sailing. Now, under the influence of both the temple and the local tribesmen, he had begun to worship the Danu Goddess, the "Mother of Earth, Source of Water."

Alakosia couldn't help but ponder at Tanapuas's words: Traveling from Ophelia to Sirinos via the waterways indeed seemed more convenient than by land. If it were truly possible to navigate upstream from Sirinos to the Norik tribes, it could undoubtedly address the Ophelia Iron Workshop's logistical challenges and promote faster development...

Sirinos, located on the northern border of Segestica, along the eastern bank of the Sava River, was bordered by mountains to the north, which formed the Norik people's territory. To the northwest lay a narrow valley carved out by a tributary of the Sava River, formerly the land of the Yapode people. Years

ago, Andres led his troops to capture it; however, after the recent agreement between the Nix people and the Yapode people, the land was to be returned to the Yapodes.

Previously, in order to fend off the Yapode people, the Segestica people had settled families from three different tribes here, building fortifications to serve as a northern barrier. Yet even so, they could not completely prevent the Yapodes from occasional harassment.

After discussions within the Nix Tribe's Political Affairs Hall, the decision was made to establish a town here, seemingly continuing the defensive strategy. However, Leader Maximus bestowed the name "Sirinos" (meaning "iron" in Illyrian) upon the town, implying a far greater ambition.

Sirinos was not a large town; it was even smaller than Todleduo. However, its defensive structures were quite comprehensive: wooden walls, trenches, watchtowers, and deer traps...

As Alakosia arrived at Sirinos, he saw numerous soldiers outside the fort sweating profusely as they dug and set traps.

Alakosia disembarked at Sirinos's small dock and was immediately greeted warmly by First Legion Commander Fesaros, who had hurried over after hearing the news.

Although both Alakosia and Fesaros were Illyrians, the two had rarely interacted before—not due to any clash in personality, but simply because their professional responsibilities seldom overlapped.

In Italy, one was occupied with training troops and fighting battles, while the other managed port affairs. In the mountain regions, Fesaros and the First Legion soldiers had been assigned to live in Westeni, while Alakosia and most of the other departmental officials resided in Snowdonia. Moreover, the Commerce Department, unlike the Agricultural Department, the Public Works Department, or the Finance Department, had little interaction with the local tribesmen—often no more than an exchange of nods at monthly tribal meetings.

Among the Nix Tribe's veterans circulated a saying: "Second is brave, third is versatile, fourth is steady, fifth is wise, first is just lucky."

This referred to the tribe's five current legion commanders: the "first" being First Legion Commander Fesaros, who was teased as having benefited greatly from his close relationship with Leader Maximus during their time at the Gladiator School and being among the earliest to lead troops in Maximus's rebellion army. As such, Fesaros had received considerable favoritism, with the First Legion often getting more opportunities to fight and thus earning greater battle merits.

Was Fesaros truly more favored by the leader among the commanders? Alakosia preferred not to speculate. Nevertheless, his interactions with Fesaros in Sirinos impressed upon him the meticulousness, earnestness, and dedication of this fellow Illyrian in carrying out his tasks.

Alakosia knew that the Nix Tribe and the Yapodes had already signed a ceasefire agreement. However, the appointment of Sirinos's administrative officer, the settlement of tribesmen, and the formation of the City Guard would still take time. Therefore, the Political Affairs Hall had instructed Fesaros to oversee the more than 2,000 soldiers who had originally captured Sirinos, maintaining their posts until the administrative officer arrived with the City Guards to assume command.

Fesaros only needed to manage his troops and remain stationed in peace for a period—just enough to fulfill his mission. But he had not simply rested on these laurels.

He organized his soldiers to strengthen Sirinos's fortifications, repair homes and streets within the town, and expand the dock. In order to prevent unnecessary tension and suspicion among the Yapodes, he reduced the patrol frequency of fully armed soldiers along the town walls and built several simple rugby fields outside the town, where daily matches among Centurion teams became so heated and entertaining that even the Yapodes came to the banks to watch from their border.

He also utilized the opportunity of returning captured Yapode prisoners to deploy clever and resourceful clerks disguised among the escort teams to gather information about Yapode border settlements. Upon their return, these clerks even sketched detailed maps.

Additionally, Fesaros sent Celtic soldiers from his units disguised in Celtic tribal clothing to infiltrate the northern mountain ranges and investigate the Noric tribes.

When Fesaros shared the gathered intelligence about the Noric tribes with Alakosia, the Commerce Department deputy officer was naturally filled with gratitude.

By evening, at the banquet held to welcome the envoy group, Alakosia experienced Fesaros's warm hospitality and witty conversation, leaving him with only one thought: It was no surprise that such a capable commander garnished the leader's favor!

The next morning, Alakosia bid farewell to Fesaros.

Fesaros initially wanted to assign a Centurion team to escort the envoy group to the Noric tribes, but Alakosia politely declined, reasoning, "We're here to make friends; bringing soldiers might alarm the Noric people and negatively affect negotiations."

Afterward, he took just two subordinates and a guide, boarded a boat, and departed Sirinos, continuing upriver toward the north.

Not long after, the vessel entered a canyon nestled among the mountains.

The shores on both sides were lush with greenery—towering ancient trees intertwined with low shrubs formed an unbroken tapestry. Sunlight filtered through the leaves, casting dappled shadows that gave this serene forest a touch of warmth.

The boat moved steadily through the narrow waterways. The river wasn't turbulent, but clear and transparent, revealing fish playfully darting around, creating ripples.

As the craft ventured deeper, the mountains grew taller, the canyon increasingly secluded, and the air more refreshing. However, the sounds of chirping birds and calling beasts gradually faded away, making Alakosia wonder: Did the Noric tribes really live here?

Just then, the guide spoke, "My lord, we're almost at the Noric Iron Core Tribe's settlement!"

Sure enough, before long, a cluster of massive tree trunks appeared across the river, blocking the passage.

Following the guide's suggestion, the boat docked on the eastern riverbank.

Alakosia followed the guide forward, while his two subordinates carried a wooden chest closely behind.

After walking no more than fifty meters, they encountered a sharp turn in the riverbank, where a three-meter-high wooden wall had been constructed, sealing off the narrow shoreline path.

"Hey! Strangers, you're about to enter the territory of the Noric Iron Core Tribe—leave at once!" shouted a voice from atop the wooden wall.

The words were spoken in Celtic. Over the past year, the Nix Tribe had been advocating for its long-time tribesmen to learn Illyrian and Celtic languages as much as possible, to better integrate into life on this land. For Commerce Department officials tasked with diplomacy, fluency was mandatory.

As a deputy officer, Alakosia had naturally led by example, diligently studying the Celtic language until proficient enough to undertake this envoy mission to the Noriks.

At this moment, Alakosia raised his head and looked up, seeing several fully armed warriors atop the wooden wall. They wore Celtic-style helmets, robust iron armor, and swords at their waists, holding javelins, their vigilant gazes fixed on him.

Without hesitation, Alakosia confidently replied in fluent Celtic, "I am an envoy from the neighboring Nix Tribe, bringing sincere goodwill and requesting an audience with your leader!"

The Noric warriors gathered to discuss among themselves for a moment before responding, "Stay where you are. I'll inform the leader to see if he's willing to meet."

After waiting for a good quarter-hour, the wooden gate opened, and one of the Noric warriors stepped out, announcing, "Envoy from the Nix Tribe, our leader agrees to meet you. Follow me."

"Thank you!" Alakosia replied with composed gratitude, nodding calmly.

The Noric warrior asked, "Just the four of you?"

"There are four sailors remaining aboard, but they'll stay on the boat and won't enter the settlement with us," Alakosia said straightforwardly.

"What's in the chest?" the Noric warrior asked again.

"It's a gift from my leader to yours, as a token of goodwill."

The Noric warrior's expression softened as he led Alakosia's group past the wooden wall, where a tributary of the Sava river came into view.

The small river, with water that appeared dark yellow and carried a faint scent of burning, flowed from a mountain hollow. The mountain pass was fortified by tall walls constructed not of wood but of stone, while smoky mists swirled behind the fortifications.