

BIRTH OF THE CRAFTS-GOD

Chapter 6: Chapter 6 : Vinis

[[Mission Description: As a trainee on the path of the Craftsgod, you should have a base of operations. Find and own one within one week.

Overview: Own a building and build a store.

Rewards: An Adventurer's Manual

Penalty: Death.]]

During his conversation with the strange pair, Lucas had received a notification from the system informing him of a new mission; his very first. The details surprised him and made Lucas even more irritated with the system but he didn't say a word about it. In fact, he had to guard his thoughts for the moment as he really couldn't ascertain whether the system was to be trusted or not.

Only folks who aren't cautious would abruptly place their trust on an existence that had manipulated their life and death while making a home out of their consciousness without permission or a heads up.

While the system had indeed stated it had no negative intentions and it had yet to actually do anything harmful to Lucas, as someone who has been betrayed in the past, he wouldn't trust it just because it said so.

As for the mission, Lucas had asked for information about any unowned or on-sale properties within the vicinity to which he got an answer from the man with the glasses. They both scheduled to meet the next day in the pub with the property owner to discuss the deal.

As for the price, the man informed Lucas that it would cost at least four thousand federal coins as he didn't know the average land price here, but to complete the mission he decided to go for it.

Lucas couldn't determine whether that was expensive or not so he decided to do more research with the time on his hands.

Staring at the sun high up in the sky, Lucas felt he still had a bit more time on his hands and walked in another direction.

The reason why he had scheduled the meeting for tomorrow was to purchase the building as soon as possible, after all, he had no roof over his head. As for where his confidence to get the money came from, it was the reward from the system.

The metal ingots Lucas had received from the system looked valuable and the energy sensation he got from them wasn't low. As such, Lucas believed that he could pawn these metals for some cash. However, he didn't plan on putting up more than two of them.

It took Lucas a considerable amount of time to get to the spot he was directed to, but looking at the exterior, Lucas felt that it could be worth it. The building wasn't luxurious per say, but it looked much better and deluxe than Klein's Pub.

"Vinis."

Pawnshops usually weren't popular in Baylands city, but this area of the city was different.

From the information Lucas got from the two, Baylands city was an extremely large city. In fact, calling it a city was an understatement as it was actually a city-state. The city-state of Baylands consists of twenty districts, five of which

made up the main city while the other fifteen were essentially smaller cities and towns scattered outside the main city.

The area Lucas had appeared in was in one of the five districts of the main city, the West wing. Compared to the other locations, the West Wing district was more poorer and pointed towards the Wastelands, a large expanse of space devoid of greenery and filled with a mountainous terrain.

If one were to head further west out of Baylands city from West Wing district, they would encounter the slums; a place where the poorest of the poor stay as well as all manners of individuals and in between the Wastelands and West Wing district.

It was due to the relatively poor economic status of the West Wing that pawnshops thrived in this location. Offering loans and sometimes buying items was a business that profited quite a lot here in the West wing.

But of all the various pawnshops and trade houses in the district, Vinis was well known for it fair deals, offering up to 90% of an item's value as loan when pawning, which was much higher than the typical 75-80%.

Since he was low on cash, Lucas wanted to get the best value for his items while he can.

After entering the building which was guarded by some men, Lucas scanned around as he headed to one of the empty front desks ahead.

"Good day. Pawn or sale?" The young man behind the counter spoke without looking up.

"Pawn." Lucas replied a second later.

"Item and amount please."

Handing over a purple metal ingot to the young man, Lucas stated, "Full price."

In the Vinis pawnshop, one could decide how much value percentage of the collateral they wanted to loan. Full price indicated the highest which was 90%.

The young man received the ingot and weighed it with his hands almost immediately. Once he turned his glance towards the metal, a look of shock flashed on his face and it took him a while to conceal it, but Lucas had already spotted it. The young man finally turned his gaze towards Lucas and seemed surprised but hid it much quicker this time.

Lucas guessed that the young man figured his identity as a human based on the second look of surprise but he wasn't bothered. According to the words of the drunkard, although humans were rare, they weren't extinct or endangered. In fact, the system had already stated that humans did in fact live in this world, but just in the minority.

"This is a Purple Iridium. It's quite rare, but the energy in it isn't up there. The size is also quite small."

After scanning the metal ingot with a special hand-held device, the young man began to talk.

"I'd say the value of this item is 5,500 federal coins. 90% would be 4,950 but I'll round it up five thousand seeing as you're a new face." The young man smiled at Lucas.

From his attitude, one would feel his actions were professional yet friendly to the customer. There was no doubt that the fellow was a skilled businessman, but who was Lucas? More especially, who was with him?

"System? Is that the appropriate value?" Lucas asked.

"No."

"What's the correct value for this amount?"

"Between 10,000 to 12,000 depending on the demand."

A simple reply made Lucas frown as he stared at the dealer. Although he was shocked by the value of the metal, Lucas was even more irritated by the fact that the dealer offered him little. While it was true that Lucas wasn't selling the metal but rather pawning it, as he was just starting off in a new world, the more money he could have in hand, the better things would be for him.

"Since you are aware it is Purple Iridium, don't you think that's a bit too low." Lucas replied with a frown.

The dealer raised an eyebrow, surprised that Lucas seemed to know the true value of the metal but didn't fret. Instead he kept his smile as he replied.

"While you are indeed correct, our store has a habit of offering lower values to unregistered customers. This lessens the debt burden on them and makes it easier for them to pay back. Also, you're merely pawning the item to us and not trading it, so there shouldn't be much of a hassle on this. If anything, this deal is in your favour.

Of course, if you want a loan based on the real value, which is ten thousand federal coins, we can work something out and offer you nine thousand instead. Our store values our reputation above all else."

Although the words made sense, Lucas felt something strange with them. Also, the store presented the lowest possible price for Purple Iridium as its real value. It was clear that this was how they made their profit even while offering a high rate. By giving a lower account of an item's value, even if the debtor ended up defaulting on the debt, they would still profit.

And since the value they gave was factually correct, the Vinis pawnshop stood out from other pawnshops who gave lower prices.

"If you aren't content with that either, we can work something else."

"How about we do this? I'll take the five thousand and if I require more money, I'll change my application to nine thousand, receiving an extra four thousand." Lucas replied.

"That isn't a problem, but understand that if you eventually upgrade to the nine thousand offer, the interest rate would be calculated based on that." The dealer countered.

"No problem." Lucas confidently replied.

The dealer then prepared the documents following which Lucas scanned through it and signed before handing over the metal.

"Cash or transfer?" The dealer asked.

"Card." Lucas said.

"I presume you are aware of the processing fee of 20 federal coins?"

"Fine by me." Lucas shrugged. However, deep down, he felt quite shocked.

One of the reasons why the Vinis store was very popular was because of their treatment to customers. An example was the payment options. While cash or transfers were the go-to options, there was the alternative of requesting a pre-paid debit card. This was for individuals, who for one reason or the other, didn't have a bank account and had no intention of moving around with a large sum of cash.

However, from his conversation with the duo in the pub, Lucas was aware that the average monthly income in Baylands city was 500 federal coins, but this was on the higher side for those in West Wing district. The average in West wing district was somewhere around 400 federal coins. In regions outside the city, it was even lower.

As such, paying a processing fee of 20 federal coins for a pre-paid debit card that would eventually become useless was quite extravagant, but Lucas didn't have much of a choice. It was safer to move with a card than a bag of cash.

The dealer then handed over to Lucas a plastic card. It was a prepaid debit card that had already been loaded with the money. Once he got the money, Lucas departed the store.

However, the dealer had a glint in his eyes as he stared at Lucas. A few moments later, he left his position and went deeper into the building.