Bank of The Universe #Chapter 1: Even The Celestial God Is Indebted To Me - Read Bank of The Universe Chapter 1: Even The Celestial God Is Indebted To Me

Chapter 1: Even The Celestial God Is Indebted To Me

"Once you are a slave, everyone within three generations will all be slaves!"

"Your grandfather is a slave, your dad is a slave and you'll be a slave your entire life too. So what if I nearly kill you? You'll have to take it!"

"Li Xiandao, you're quite ambitious for wanting to cultivate. Why don't you take a good look at yourself?"

"You don't have any talent, I would even be better off training a dog. Even a dog knows to show humility in front of its owner. Are you even capable of that?"

"Li Xiandao. How dare you try and learn the martial arts of the Zhou family! You won't live to see another day!"

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Li Xiandao opened his eyes and tried to stand up, knowing that he wasn't in a good situation.

He was a transmigrator, who arrived three months ago and ended up being a slave for the Zhou family, and was abused day in and day out. Of course, Li Xiandao wasn't happy with what happened and he tried to learn martial arts in secret. But he was discovered and the young master of the family hired a group to beat him to death, and discarded the body at an unmarked burial ground!

Upon opening his eyes, Li Xiandao couldn't believe what he was seeing!

It wasn't an unmarked burial ground!

It was a lavish palace, and Li Xiandao was laying in a room inside that very palace!

"Master, are you awake?" said a feminine soft-spoken voice, triggering him to open his eyes.

"Who are you?" asked Li Xiandao.

"I am the housekeeper for the Bank of the Universe, Seven!" the voice replied.

"The Bank of the Universe?" Li Xiandao scowled and investigated his surroundings, including Seven.

A beauty!

An otherworldly beauty!

Li Xiandao swore that no woman from his previous life, with the help of any sort of makeup, photoshop, or filters even came close to Seven!

Seven's looks were too good to be true!

She was like an HD photo. One could only look at it as touching it would completely destroy its beauty.

"The Bank of the Universe, the most mysterious bank in the entire universe. Master, in the process of you coming here, you've been elected to become the ninth owner of the bank!" said Seven.

"Ninth owner? What happened to the previous eight?" Li Xiandao managed to ask the really important question, not being overwhelmed by what he saw before him.

"They died!" Seven said regretfully.

"How did they die?" Li Xiandao asked without hesitation.

"I don't know. Seven is just a guiding spirit. I can't go anywhere other than the Bank of the Universe. I don't know anything about what the previous eight owners did outside the bank!" replied Seven.

"You're a spirit?" Li Xiandao was a bit disappointed. How could someone so beautiful be a spirit?

"Yes, I'm a spirit. Born in the Bank of the Universe. As long as the bank lives on, I will never die!" Seven replied with a nod.

"Then, what does this Bank of Universe do?" asked Li Xiandao.

"It's a bank, and obviously banks do business! We trade everything that exists in the universe, it's just a matter of what price!" Seven answered.

"Anything can be traded?" Li Xiandao's eyes glistened with hope.

"Yes! There have been countless transactions since the birth of the bank, nobody gets cheated, everything is written down in black and white. Contracts are in effect as soon as they are signed!" Seven said proudly.

"Doing business requires capital, so what does the bank have so far?" asked Li Xiandao.

Seven's smile was immediately turned upside down, replying with her head hung low, "Because the previous owners haven't been doing their job so well, the bank is currently empty. Many facilities and areas are now closed off. The only thing that's in service is this very palace."

"Didn't do their job well?" Li Xiandao scowled.

"Many debts were not paid, resulting in a broken contract. The Master gets punished whenever a contract is broken. I presume that the previous deaths have to do with that!" answered Seven.

"What types of debts were they? And the debtors too, paying back debts are perfectly reasonable," Li Xiandao stood up, full of righteousness.

"Here are the contracts," Seven summoned a bunch of contracts in front of Li Xiandao with a wave of her hand.

Li Xiandao was dumbfounded when he grabbed one and looked at it in detail.

"The Eternal Celestial King, loaned supreme celestial equipment, paying back two pieces after 3,000 years. The debtor pays one additional piece for every 1,000 years after the expiry date."

"The Eternal Celestial King is the unmatched celestial king whose name is known across all the lands. The same king forces a change of leaders to every world he visits using the borrowed Eternal Celestial Sword?" Li Xiandao said with a trembling voice.

"Yeah, and also someone who doesn't pay back their debts!" Seven agreed.

"He's the Eternal Celestial King, the one who raided the Celestial world from the Nine Heavens and Ten Lands. He was even more insurmountable with the sword, and you still dare to call him out on owing debts?"

He has been through many worlds, from the highest of Celestial worlds to the Nine Heavens and Ten Lands. He owned many territories, had many followers, and his way of training was recognized everywhere. Everybody wanted to get into the Nine Heavens and Ten Lands, and enter the celestial world through that.

Li Xiandao was in a corner of the 'Dali Land' in the Nine Heavens and Ten Lands.

And now, Seven told him that the Eternal Celestial King, who was praised by countless people in the celestial world, owed him a huge sum?

That was ridiculous!

How could he get it back?

Seven corrected Li Xiandao, "Master, the Eternal Celestial Sword doesn't belong to the Eternal Celestial King, but is the property of the Bank of Universe. And now that you're the owner of the Bank of the Universe, that also means that the Eternal Celestial Sword is yours!"

"It's mine?" Li Xiandao said full of glee.

"That's right, the Eternal Celestial King is aware of the contract, but he's refusing to honor it. According to the contract, he has to pay another piece of Celestial equipment of equivalent value. That means that the Eternal Celestial King owes you 10 superstrong Celestial Equipment!"

"10 super-strong Celestial Equipment!" Li Xiandao was shocked.

Seven took out two more contracts, saying, "This belongs to the Winter Moon Celestial, and this one belongs to the Time Immemorial Sage. Both of them are known for their debts and defaulting their contracts whenever they're due. Moreover, Master has the responsibility to chase the debts."

"Winter Moon Celestial, the most beautiful celestial in the celestial world, with countless admirers?"

"Time Immemorial Sage, one of the elder war gods. These are among the highest profiles in the celestial world!"

But now, there were all people who were debtors to him.

After taking a closer look, Li Xiandao's eyes lit up once again.

"Moon Celestial, loaned a high-quality face to be returned after 10,000 years. If overdue, it will be paid with one's life!"

"Time Immemorial Safe loaned 10,000 years in life from the Bank of the Universe in order to break through. When he manages to break through, he will pay back 10,000 years. If late, he must pay back 10 times the amount!"

It turned out that the Moon Celestial bought her looks from the Bank of Universe to become the best looking celestial in the celestial world!

On the other hand, Time Immemorial Sage owed the bank 10,000 years, times 10 because it was overdue, resulting in 100,000 years!

Li Xiandao's breathing sped up and he became very worked up, "It's completely reasonable to pay back loans! So what if he's the Celestial King? So what if she's the most beautiful celestial? One day, I'll make them pay!"

"I support Master. I don't know how many overdue debts there are throughout the Nine Heavens and Ten Lands. The previous owners have lent out many many items, and since their death, they have just been abandoned. Now, we need Master to get all these people to pay and make the Bank of the Universe great again!" shouted Seven.

Bank of The Universe #Chapter 2: The First Trade - Read Bank of The Universe Chapter 2: The First Trade

Chapter 2: The First Trade

After Li Xiandao calmed down, he asked in a serious tone, "What does the Bank of the Universe actually do? Right now, I'm totally garbage and have no abilities, nor do I have any Celestial Weapons!"

Li Xiandao felt depressed when he said this.

It had been three months since he transmigrated, and he wasn't even able to escape slavery. It was because the boy's grandfather was a slave, and anyone in the family three generations after would remain a slave.

Therefore, Li Xiandao was born into slavery. How could he accept a transmigration like that?

In those three months, he had been trying to learn the martial arts of the Zhou Family!

But the results weren't even noticeable!

After all, Li Xiandao was of considerable age and had missed the golden age for cultivation!

There was also the point about his talent, which was the worst of the worst, way below the average joe. Within those three months, he wasn't even able to get past the first stage of cultivation!

Seven said, "Don't worry, Master. The Bank of the Universe has the right to buy and sell everything. And you, as the owner, have inherited everything the Bank of the Universe has to offer. Although the Bank of the Universe is currently in a terrible situation, it has limitless potential. Master is worried about talent, but as long as someone is willing to give up their unmatched talent, Master will be able to absorb it."

Li Xiandao's eyes lit up, "Everything in the world can be traded?"

"That's right, as long as someone is willing to offer it, and Master gives the go-ahead, it can all be traded!" Seven assured.

"But there isn't anything in the Bank of the Universe right now!" Li Xiandao cried.

"This would require some ideas from you, Master!" said Seven.

Li Xiandao closed his eyes to think and said, "Can I trade my life with others?"

Seven nodded with no hesitation, "Of course, you're the owner of the Bank of the Universe!"

Li Xiandao replied, "What about customers?"

Li Xiandao couldn't wait to make his first trade and build up the Bank of the Universe, but there wasn't a single customer in sight.

Seven waved her hand, revealing three blood-red colored watches. Despite being highly detailed, they had hollow interiors.

Seven said, "Master, these are the invitations to the Bank of the Universe. As long as you have a trade in mind, the watches will find a suitable candidate. And if they agree, they will enter the bank to trade with Master.

"Really?" Li Xiandao exclaimed.

"At its peak, there were hundreds of thousands of watches with tens of thousands of messengers all across the Nine Heavens and Ten Lands, unmatched by anyone in the Celestial World. But now, there are only three watches left," Seven said with a depressing tone.

Li Xiandao grabbed a watch and said to Seven, "Don't worry, I'll return the Bank of the Universe to its former glory. I will pay these high profile people who aren't paying back their debts a visit personally, and get them to repay what they owe!"

Seven smiled, "I believe you master, let's start by picking our first customer."

Li Xiandao closed his eyes and thought about what he wanted to trade.

His lifespan!

Five years of his life!

Li Xiandao was 18. Although he missed the golden period for training, he was still very young with decades ahead of him. Taking out five years as his capital wasn't a problem.

When the watch received the message, it slowly faded away in his hands and disappeared.

At the same time, Li Xiandao felt more mature. Losing five years of his life didn't affect him too much.

Seven said, "Now, the watch will seek out a suitable candidate. Because the Bank of the Universe is in a sorry state, the watch doesn't have a big range and is probably only able to reach a few thousand miles around Master."

Li Xiandao nodded, "Hope it's quick. Tell me more about the Bank of the Universe in the meantime."

Seven nodded and started going over the information of the bank.

The 'Dali Land', a world in the Nine Heavens and Ten Lands, a wide and huge land.

Taicang, a rural town in the 'separate continent'. There were three main families in this town: Zhou, Lin, and Zhang.

The three families had control over Taicang, and there would be a Dao Pursuing Realm Elder in each family watching over.

In the cultivation world, one started from Foundation Realm, to Ascension, to Life Wheel before reaching Dao Pursuing Realm.

At Dao Pursuing Realm, one could control the essence energy of heaven and earth, which was why they were really strong. Within Taicang City, there was a Dao Pursuing Elder in each of the three families.

However, there had been some problems recently with the elder in the Li family. The elder was nearing the end of their life and didn't have much time left.

Everyone in the Li family was panicking. Without the Dao Pursuing Realm elder watching over, the Zhou family and the Zhang family would take over in the blink of an eye!

Various medicinal herbs, countless physicians, and even the best doctor in the town weren't able to help!

The Li family was panicking! Nôv(el)B\\jnn

Completely panicking!

The Zhou and Zhang families were ready to go. They had recalled the best fighters in their family and were awaiting the death of the elder, so they could immediately destroy the Li family!

A huge storm was about to hit Taicang!

And at this moment, at the edge of his life, the elder barely opened his eyes and saw a watch!

A watch that was ticking along!

A blood-red watch!

And through the watch, he could see limitless possibilities.

The elder of the Li family grabbed the watch with his remaining energy.

"If I can continue living on, I'm willing to pay any price!" the elder muttered.

In the Bank of the Universe, Seven said to Li Xiandao suddenly, "Master, there's a customer."

Li Xiandao was excited, So soon?

"Clean up, and be ready for business!" Li Xiandao said sternly.

With a wave of her hand, Seven and Li Xiandao were brought to a brightly lit hall. Li Xiandao changed into a black robe and put on a dark gold mask.

Li Xiandao didn't want to show himself as he was still quite weak!

In the next moment, the elder of the Li family showed up in the hall

Ashen hair!

Full of wrinkles!

On the brink of death!

They were slouched on the chair and couldn't even stand!

This was an old man who was steps away from death. The elder didn't have any aura of a Dao Pursuing expert left!

"What is this place?" The elder opened his eyes and looked at Li Xiandao with shock on his face.

He couldn't read Li Xiandao, and couldn't see their face either. He could only see a mysterious person with a golden mask.

"This is the Bank of the Universe. You have received our watch, now state what you seek," said Li Xiandao.

"Life, I want to continue living! I can't die!" The elder didn't consider anything else as he hastily stated.

The footsteps of death were near, and the elder could hear them clearly. He didn't want to die.

It wasn't just him, the entire Li family wanted him to live on too!

If he died, the Li family would be done for. This was his life's work!

Therefore, he looked at Li Xiandao, full of hope. He wanted to grab hold of any sliver of hope, no matter how small!

He wanted to live on!!!

Li Xiandao nodded at the hopeful eyes of the elder, "I can give you five more years, but what can you offer?"

The elder exclaimed, "Anything I have, just tell me!"

Seven whispered to Li Xiandao, "Right now, the Bank of Universe lacks Spirit Meridians, and the Li family has one high-quality Spirit Meridian."

Li Xiandao nodded and said, "One high-quality Spirit Meridian in exchange for five years of lifespan. If you agree, go ahead and sign."

Seven brought out the contract written in black and white, clear as day!

The elder was completely dumbfounded, he didn't think Li Xiandao would want the Spirit Meridian!

The Li family only had that one Spirit Meridian!

What a high price to pay!

Even the higher profiles would cast their eyes on a high-quality Spirit Meridian.

A high-quality Spirit Meridian could be exchanged for hundreds of medium quality ones.

It could allow a normal person to reach Dao Pursuing Realm!

The Zhang and Zhou family were also eyeing that very Spirit Meridian!

In exchange for five years?

Was it worth it?

Chapter 3: Trade Success

Trade!

After the Li Family Elder weighed the pros and cons, he decided to trade with the Li family!

He could live for five more years, which meant that he could protect the Li family for another five years. He could ensure that the Li family would produce a Dao Pursuing Realm expert in five years before he moved on.

If he died now, the Li Family would not have a single Dao Pursuing Realm expert and their entire family would die!

If the Li Family was wiped out, then what was the point of a Spirit Meridian?

Rather than letting Zhou Family and Zhang Family benefit, trading with it was a better choice!

After signing his name on the contract, the Li Family Elder looked at Li Xiandao.

Seven took the contract and nodded her head in satisfaction.

Li Xiandao knew that the matter was settled. He stood up and walked by the Li Family Elder's side.

Before this, Seven had already taught Li Xiandao that, in the bank, he was the god!

The only god!

He just needed to think about what he wanted to do and no one would be able to be his match in the bank.

They wouldn't even be able to get close to Li Xiandao.

Li Xiandao reached out, grabbing five years of his lifespan and then shot it into the Li Family Elder's body.

At that moment, the white-haired Li Family Elder, who was on the brink of death, became much younger.

He was still old but he looked different from before. Before this, he looked like he already had one foot in the grave.

The Li Family Elder now had five years. For those five years, he would remain like this.

The moment those five years passed, he would die right away!

The Li Family Elder looked at his own body in disbelief.

Before this, he couldn't even stand up!

Now, he could walk freely!

Before this, he found it tough to even breathe.

Now, he felt like his body was filled with energy!

Before this, he felt as though his entire body had been sucked dry and empty!

Now, he felt like his body was filled with energy!

He was alive once more.

He had five more years of lifespan!

He used one high-quality Spirit Meridian in exchange for it!

The Li Family Elder looked at Li Xiandao in shock. He looked at the gold mask as if he was looking at a god!

Such abilities were never heard of before, and so it sent fear and terror into his heart!

Li Xiandao said calmly, "I have given you five years of lifespan and I will immediately send someone to your manor to obtain the Spirit Meridian. I hope you don't go against the contract!"

After he talked about going against the contract, Li Xiandao waved his sleeves and a strong wind swept the Li Family Elder away.

He had no way to resist at all!

Dong!

After the world around him spun and turned on its head, the Li Family Elder opened his eyes and looked around.

He was back in his room!

"Such a terrifying power. As expected, I shouldn't offend him!" Li Family Elder's heart was filled with terror as he shouted right away.

"Men!"

His children and grandchildren, outside the room, pushed the door open and entered. They all saw a different person.

"Father, you..." The eldest son and also the one with the most hope of entering Dao Pursuing Realm looked at his father in shock.

His father, who was on his last breath!

His father, who could only lay on the bed!

His father, who would die at any moment!

He stood up!

The color of his face, the aura, it was so strong that he couldn't read it!

This... How was this possible?

Everyone in Li Family looked on in disbelief.

The Li Family Elder's face sunk and said, "I have embraced death and through that gained life, the heavens have granted me youth. All of you don't have to worry anymore!"

Everyone became excited. They all cheered and danced happily. With the Elder here, Li Family would survive. If the Elder died, then there was a high chance that the Li Family would die too.

Just at that moment, a manservant ran over in terror and shouted, "Not good, people from Zhang Family and Zhou Family are here. They say that they are here to send Elder on his way!"

The Li Family members looked on in rage, they were infuriated.

Li Family Elder laughed coldly, "Send me on my way, I want to see whether or not they have the ability to do so!"

Using one Spirit Meridian to exchange for five years of lifespan gave Li Family Elder much confidence. He feared nothing and strolled out confidently.

The other Li Family members followed him out.

Li Manor!

Outside!

Many people gathered and they split into two groups. They were led by two old men and they focused on the Li Manor entrance.

"That old damn thing from Li Family is probably dead!" The Zhou Family Elder said coldly.

"A Dao Pursuing Realm person can, at most, live for 300 years. He is Grade Nine of Dao Pursuing Realm, so he can barely live to 290 years. This year is his limit!" The Zhang Family Elder laughed in disdain.

"In the past, Li Family always suppressed our two families, now it's time for revenge!" Zhou Family Elder said coldly.

"Grandfather, the oldest daughter of Li Family is really beautiful, I want her!" Zhou Family Young Master's eyes filled with greed and he said excitedly.

Zhou Family Elder didn't care at all, "She is just a girl. If you want her, then just take her and play!"

Zhou Family Young Master nodded excitedly and said, "When the time comes, I want to have a good taste of her. I will teach her a lesson for looking down on me every day!"

"Let's break it down and enter. The people are all hiding behind and didn't dare to come out. They are all turtles!" Zhang Family Young Master said calmly.

"Right, with both our families working together, unless Li Family Elder recovers, the Li Family will lose today!" Zhou Family Elder said confidently.

"Recovers?" Zhang Family Elder laughed with disdain and said, "Unless he breaks through Dao Pursuing Realm and reaches higher levels, with his dried-up body, it will be extremely difficult!"

"Break the entrance and enter!" Zhou Family Young Master hollered. He was the first to charge forward. He raised his leg and was about to kick the gate.

Hong!

But a terrifying power exploded out, causing him to fly backward. His blood rose to his throat as he spat it out. He said in disbelief, "What terrifying power is that?"

Zhou Family Elder and Zhang Family Elder's expressions changed and they looked on in disbelief.

That was the power of Dao Pursuing Realm!

This was the aura of Dao Pursuing Realm!

It was the Li Family Elder?

"Impossible, Li Family Elder's vital energy was so weak!" Zhou Family Elder frowned.

"Right, it definitely can't be him. Who is playing tricks?" Zhang Family Elder hollered coldly, his voice was really loud and reverberated around. Nôv(el)B\\jnn

"You two juniors, I haven't died yet and you dare to provoke us at our home, are you asking to die?" Li Family Elder said coldly. He walked out of the manor and a cold glow shot out of his eyes.

Zhang Family and Zhou Family Elder's faces sunk as they looked at Li Family Elder, who was brimming with life. They exchanged glances with one another in disbelief.

"Impossible, his lifespan limit has been reached. When I saw him last year, his vital energy was dropping and weakening, he wasn't like this!" Zhang Family Elder's eyebrows locked and he didn't dare to believe it.

"Stop priding yourself on being older than us, we are all Dao Pursuing Realm, so you scolding us like we are your juniors is just too preposterous!" Zhou Family Elder said coldly and unhappily.

The Li Family Elder laughed with disdain, and his eyes were filled with mockery, "We are all Dao Pursuing Realm, but does that mean we are all on the same level?"

"If I hadn't reached the limit, would you dare to fight me?"

"Is Grade Nine the same as the initial and middle stages?"

"If I wanted to kill you, do all of you think you can run?"

Li Family Elder's gaze became violent all of a sudden.

Chapter 4: Li Xiandao Appears

Li Family Elder was at Grade Nine of Dao Pursuing Realm and had nearly broken through to the next realm!

If not for his vital energy weakening and having no energy to support himself, he wouldn't have become older and died!

Now that he bought five years of lifespan from Li Xiandao, although he was unable to break through, he would maintain this level of strength for five years. The Li Family Elder would still be able to use his cultivation to suppress the Zhou Family and Zhang Family Elders.

"Stop being so arrogant. I don't believe that you still have your past strength, even if you didn't break through?" Zhang Family Elder didn't believe that Li Family Elder could go against the natural laws of the world.

Dao Pursuing Realm, be it Grade One or Grade Nine, would allow one to live for 300 years!

The 300-year limit was something that even people from the ancient lands or top experts couldn't escape.

Unless one broke through into the next realm!

But the Li Family Elder didn't and he was 300 years old this year!

He would definitely die!

He must have been faking it. He used some stimulants to temporarily raise his state to scare them off!

Zhou Family Elder and Zhang Family Elder thought the same thing.

Li Family Elder was definitely faking it!

"Age abusing old damn thing, no matter what you say or do today, Li Family will be wiped out!" Zhou Family Elder gave a cruel and vicious smile.

"Why bother talking nonsense with him? No matter what, he won't be able to change the 300-year limit and he will definitely die today!" Zhang Family Elder said coldly.

Li Family Elder said respectfully, "Right, I can't change that. There are many things in the world that I can't change, but some other people can!"

Li Family Elder thought back to the Bank of the Universe, about Li Xiandao, and also about that contract!

He signed it and he had five more years to live!

During those five years, he would maintain at this peak. That was just unbelievable!

This simple contract changed things that the ancient lands couldn't change.

Just thinking about all of this, the Li Family Elder felt even more respect toward the Bank of the Universe!

He definitely couldn't offend them!

"Since all of you won't accept death until you see it happen, then I will grant your wishes!" Energy surged in Li Family Elder's body. The long lost but familiar power returned as he used the technique that made him famous.

Yellow Sand Hundred Battles!

Explosion!

A punch covered the area in front of him. At that moment, yellow sand spread out and his fighting spirit rose to its peak!

That fist was really powerful. It was the peak punch from a Grade Nine Dao Pursuing Realm expert!

The area in front of the Li Family Manor became a desert that covered all the Zhang and Zhou Family members present.

This fist made it hard for anyone who was weak to breathe!

The expressions of the two elders changed. They realized that they were wrong.

The Li Family Elder wasn't faking it!

He had really recovered to his peak!

This Yellow Sant Hundred Battle fist technique was something they had heard about but had never seen. Now that they saw it, it was really worthy of its fame!

Overbearing!

Flourishing!

Surging!

Li Family Elder's vital energy was like a blazing flame. How did he even look like an old man who was coming to the end of his life?

"Heaven Secret Sword!" Zhou Family Elder pulled out his precious shining long sword, and used a sword technique to block that fist.

Zhang Family Elder did too. His body was fast like lightning as he flew over and attacked. He used a fierce Heart Piercing Fist!

He still didn't believe what was happening and he wanted to kill the Li Family Elder!

Pa!

But at the next moment, the Li Family Elder grabbed the air in front of him. His dry palm was like cold iron, clutching Zhang Family Elder's fist before twisting it.

Kacha!

Zhang Family Elder's arm instantly cracked, making him cry out in pain!

The Li Family Elder's strike destroyed his whole arm!

As for the Zhou Family Elder, he took the Yellow Sand Hundred Battle headon and was crushed instantly. He got beaten up so badly that he lost his sense of direction.

He spat out mouthfuls of blood and his sword also fell to the ground.

The area around was totally silent!

The people from Zhou and Zhang Families looked on in shock!

Their Elders were both injured, one was screaming while the other was spitting out blood. They all couldn't bear to watch!

As for Li Family Elder, he stood in the middle. His legs didn't even shift a single bit.

As he said, the two other elders didn't have the right to show off in front of him!

"Tell me, how should I deal with all of you?" Li Family Elder said coldly.

Zhou Family Elder and Zhang Family Elder were both defeated, their hearts were in despair!

Would begging work?

The Li Family Elder was decisive and would definitely wipe out their families!

"You know that begging is useless, so you aren't going to beg right?" Li Family Elder laughed.

The Zhang Family Elder said with his ashen white face, "We lost today. All of us are vicious people and we know that in the end, your Li Family will be the biggest in this Taicang City."

"The only thing I don't understand is who can allow you to go against the laws of the world?" Zhou Family Elder asked with a defeated tone.

Without that person, the Li Family Elder would be dead and they would be able to successfully split the spoils.

The Li Family Elder said solemnly, "It is best if all of you don't know about that mysterious place!"

"Now, all of you will die!" Li Family Elder said coldly.

"Slow down, let me kill him!" Suddenly, a voice spread over, stunning everyone.

Li Family Elder frowned and looked at the person who came.

Everyone looked at him and without exception, they all frowned.

Zhou Family Young Master said weirdly, "Li Xiandao, didn't I kill you?"

Zhou Family Elder looked at Li Xiandao in disdain, directly ignoring him. He was a servant for them in the past.

Li Family Elder wanted to scold him. A slave without cultivation dared to butt in?

But at the next moment, Li Xiandao took out something which caused Li Family Elder's eyes to jump.

A watch!

A watch that beeped!

A red watch!

Li Family Elder was smart. The disdain disappeared right away and he ran to Li Xiandao. saying respectfully, "You are the envoy?"

These scenes stunned everyone!

Li Family members exchanged glances with one another, what was going on?

Their elder!

Their invincible elder!

Was actually so respectful to a slave without cultivation?

Zhou Family Young Master was stunned!

In his eyes, Li Xiandao was a slave who could be casually beaten up and killed.

Li Family Elder was a Dao Pursuing Realm expert that was high and mighty. There was totally no connection between the two!

One was up above in the heavens!

One was on earth!

But now, this heaven was behaving so respectfully to the earth, not daring to go against him at all.

Were his eyes playing tricks on him or was something wrong with the world?

Both the Zhou Family Elder and Zhang Family Elder were stunned as they looked at the scenes in front of them!

What was going on?

Li Xiandao was calm and kept the watch, "Did you prepare the Spirit Meridian?"

Li Family Elder said respectfully, "Yes, it is inside the Li Family Manor!"

Li Xiandao nodded and then he looked toward the Zhou Family people coldly.

This Zhou Family Young Master was the one who killed him!

Without the Bank of the Universe, Li Xiandao would be gone already!

"Can I kill them?" Li Xiandao asked Li Family Elder.

"Of course, go ahead. I will help you suppress them. I will kill whoever dares to resist right away!" Li Family Elder said without hesitation.

He didn't dare to offend Li Xiandao!

Li Xiandao didn't have cultivation!

But behind him was the mysterious Bank of the Universe!

That owner with the gold mask was definitely a peak expert!

Li Xiandao was his envoy and even if he didn't have cultivation, Li Family Elder had to serve him well!

Chapter 5: Will Take Revenge

The other Li Family members looked at Li Xiandao!

The Zhou Family members looked at Li Xiandao!

The Zhang Family members looked at Li Xiandao!

No one expected that a slave with a lowly identity like Li Xiandao could actually cause the Li Family Elder to listen to him so respectfully.

Especially the Zhou Family Young Master!

His face froze as he looked at Li Xiandao. There were waves surging inside his heart and there was a bitter taste in his mouth!

Li Xiandao was his family's slave. His grandfather sold himself to Zhou Family, so for the next three generations, they all had to be their slaves.

Li Xiandao's grandfather was killed by him when he was young!

Li Xiandao's father was heavily injured by a slap from him when he was angry three years ago. His injuries weren't treated and he died in the end!

Li Xiandao was trying to learn cultivation techniques in secret. He found out and thus, Li Xiandao was beaten half to death and tossed to the cemetery with dying breaths!

Zhou Family Young Master didn't expect that Li Xiandao would actually survive.

He shivered, "Li Xiandao you were raised by my Zhou Family. Your father and your grandfather were raised by us. Without us, your grandfather would have died long ago. Your father and you wouldn't have even existed!"

Li Xiandao laughed coldly, "So I need to thank you?"

Zhou Family Young Master said right away, "I don't need you to thank me, I am just asking you not to kill me."

He was afraid of dying!

He was really afraid of dying!

He lived arrogantly for decades and he didn't want to die!

Li Xiandao said solemnly, "You ask me not to kill you, but when you were killing my grandfather, my father and I, why didn't you think about all this?"

Zhou Family Young Master's face turned white and he stammered, "Those were misunderstandings, I have never done that. See! Aren't you alive and well now!"

Killing intent appeared in Li Xiandao's eyes, "If not for a lucky encounter, my soul would be up in the heavens. You want me to let you live?"

"Wishful thinking!"

"Not only you, today none of the Zhou Family people can live!"

"I will kill you and wipe out the Zhou Family today!"

Li Xiandao said cruelly. His voice wasn't loud but it was powerful, causing the hearts of all Zhou Family members to jump. They all looked toward him in fear.

Li Family Elder looked at Li Xiandao and his eyes shone brightly. This Zhou Family slave was originally going to be killed by the Zhou Family Young Master.

But the owner of Bank of the Universe saved him, giving him a new life as an envoy.

What a huge fortuitous encounter!

Li Family Elder made up his mind, even if Li Xiandao had no cultivation, he couldn't offend him!

Zhou Family Young Master shivered as he looked at Li Xiandao, "You really want to force us to a corner and kill us?"

"Force you to a corner and kill you?" Li Xiandao laughed coldly and found it funny. He beat him up till he was on his last breath and tossed him at the unmarked burial ground to fend for my own, wasn't that forcing me to a corner and killing me?

"Li Family Elder, do you have a sword?" Li Xiandao asked coldly.

"This is my special sword!" Li Family Elder took out his precious sword and passed it to Li Xiandao.

Li Xiandao causally took it, slashing down while the Zhou Family Young Master looked at him in terror. Nôv(el)B\jnn

A head rolled onto the ground.

Ten years wasn't long for a gentleman to take revenge!

A despicable person, however, found just one day too long!

Li Xiandao was neither.

He didn't have a chance so he beared with the hatred and now when he had a chance to take revenge, he gave a lethal strike. He definitely wouldn't give him a chance to argue.

As the ninth master of the Bank of the Universe, his future was limitless. Zhou Family Young Master wasn't worth anything in his eyes.

"Li Family Elder, kill everyone and then pass the Spirit Meridian to me." After Li Xiandao killed the Zhou Family Young Master, he said lazily.

The person he hated the most was already killed by him. Li Xiandao wasn't interested in killing the others so he let Li Family Elder do it himself.

He just wanted to get the Spirit Meridian and head back to Bank of the Universe to study it!

"Okay, envoy please wait for a moment. I will be very quick!" Li Family Elder's words were true.

He really was quick.

The long sword was really sharp and he was also a peak Dao Pursuing Realm expert so no one could fight him!

This was a massacre!

It lasted just a minute and everyone from the Zhou and Zhang Families were killed.

They were all dead from one strike. There was not much blood and they died very quickly, stunning people from Li Manor.

"Envoy, I have killed them all." After Li Family Elder killed them, he said respectfully.

"Okay, pass the high-quality Spirit Meridian and I will leave. Don't tell anyone about us." Li Xiandao said calmly, his attitude was really cold.

It was like he was the peak Dao Pursuing Realm expert and the Li Family Elder had no cultivation.

Li Family Elder didn't mind. He had passed the stage of being rash. So what if Li Xiandao was cold?

He just had to be a little warmer.

"It is in the secret room of the manor and is sealed with a formation. Please follow me over to take it." Li Family Elder said.

Li Xiandao nodded his head and followed him into the Li Manor secret room.

Ten meters deep underground was a wide secret room. On the walls were many lines, forming a formation!

At the center was the high-quality Spirit Meridian!

A dragon-like Spirit Meridian was trapped in the secret room by numerous formations.

Li Family Elder said, "This is a high-quality Spirit Meridian core. With this, if you place it in any mountain region, it would cause the area to be brimming

with spiritual energy. If I absorbed it on my own, it would be enough for me for 10 years."

This was a decent high-quality Spirit Meridian!

The scale was good too. A less than 100-meter core being able to support a Dao Pursuing Realm expert for 10 years. It could be considered a real treasure.

Li Xiandao nodded his head in satisfaction and said, "Then, I will take it?"

Li Family Elder said respectfully, "I have already traded it away, so you can take it anytime!"

Li Xiandao was satisfied with his attitude. He waved his hand and the power of Bank of the Universe was activated.

Explosion!

The Spirit Meridian moved flying into a whole that appeared above before disappearing.

All of this was completed under the gaze of the Li Family Elder, but he was unable to notice any cracks or tremours.

Both the Spirit Meridian and Li Xiandao disappeared.

Li Xiandao entered Bank of the Universe without Li Family Elder realizing it.

"As expected I can't offend them. Bank of the Universe is really deep and immense!" Li Family Elder shivered as he said.

Bank of the Universe!

The moment Li Xiandao entered, he saw the huge changes behind the main hall.

A room appeared!

Li Xiandao said in confusion, "What is that?"

Seven said, "Master, that is Time Hall. It is a place to store time."

"A place to store time?" Li Xiandao's eyes lit up.

"Is there a lot of time here?" Li Xiandao asked right away.

He lacked time. His first trade was done with five years of his lifespan.

If there was a lot of time here then he didn't need to sell his lifespan.

"In the past, the main hall had billions of years, but now there are only 100!" Seven said helplessly.

Li Xiandao said happily, "100 years is enough. With this, we have something to trade with."

Bank of The Universe #Chapter 6: Spirit Illusion Holy Land's Debt - Read Bank of The Universe Chapter 6: Spirit Illusion Holy Land's Debt

Chapter 6: Spirit Illusion Holy Land's Debt

"Oh right, how did this Time Hall appear?" Li Xiandao asked curiously.

"A high-quality Spirit Meridian helped open the seal of the Time Hall." Seven replied.

"Are there any other things that were sealed?" Li Xiandao asked.

"There are many sealed because the Bank of the Universe wasn't run well and there are many bad resources and bad debts. While clearing those debts, the Bank of the Universe could only use most things as collateral. As such, only the main hall was left." Seven was helpless.

"Now as there is a high-quality Spirit Meridian, you have barely managed to open the seal of the Time Hall." Seven said.

"So, the high-quality Spirit Meridian that I received from the trade is gone?" Li Xiandao asked.

"It is gone!" Seven nodded her head.

"One high-quality Spirit Meridian unlocked the Time Hall and gave me 100 years of lifespan; I think it is still quite worth it." Li Xiandao thought about it and found it reasonable.

"Master, now that you have taken revenge, it is time to help the Bank of the Universe clear our bad debts and to collect some old debts." Seven's eyes lit up as she looked at Li Xiandao.

"They are all experts in the Celestial World, Celestial Kings, Fairies, so how am I supposed to collect them?" Li Xiandao shook his head. If he collected debts from them, then wasn't he asking for death?

Seven said, "Those are the ones that you can't get back for now, but you can choose to collect from the weaker ones."

"There are some who are not strong?" Li Xiandao exclaimed.

He couldn't offend those people in the Celestial World, but as for those weaker ones, he didn't mind trying.

If he managed to get back some debts, he would be able to reduce his current problems.

Seven nodded and said proudly, "The Bank of the Universe's debts in the past spread all over the Nine Skies and Ten Earths. Every single person would come to trade with us and naturally we would have a lot of debts to claim."

Li Xiandao said, "How about this, why don't you find a weaker debt for me and I will try to claim it back."

The weaker ones that Li Xiandao knew of should have been beneath Dao Pursuing Realm. For such debts, he could crack his brains and he would be able to take it back.

After all, at the moment, he had no cultivation and he hadn't cultivated anything yet.

A moment later, Seven passed Li Xiandao a contract.

Li Xiandao opened it and his eyebrows rose up. He closed it and said softly, "Did you get it wrong or something?"

"No." Seven shook her head in a well-behaved manner.

Li Xiandao opened the contract and he saw a few large words on the cover.

Spirit Illusion Holy Land!

In this Dali Land, their name was like thunder to the ears. Even a slave, like Li Xiandao, had heard of them before.

They inherited the 100,000-year Ancient Holy Land, Spirit Illusion!

They were one of the stronger powers in Dali Land with hundreds of thousands of disciples. It was a supreme place that managed 100 countries with billions of civilians.

How could such an Ancient Holy Land have been weak?

Li Xiandao stared at Seven, he was really furious deep down. Was she trying to make a joke out of him?

Seven explained, "This is the weakest out of all the debts. The 10th Elder of Spirit Illusion Holy Land borrowed a Celestial Artifact from the Bank of the Universe 10,000 years ago to suppress the rebels of Spirit Illusion Holy Land. The price to pay was that Spirit Illusion Holy Land would be slaves for the Bank of the Universe's owner for 1,000 years. The cost of going against it would be 10 times, 10,000 years!"

Li Xiandao pouted, "Loan one Celestial Artifact and be under us for 10,000 years?"

"That's right, I was the one who welcomed him 10,000 years ago. We loaned the Celestial Artifact out and were prepared to collect it back along with interest 50 years later. But the owner died and the Bank of the Universe funds were cut off. They forgot about this matter and didn't contact us at all." Seven nodded his head.

"This Spirit Illusion Holy Land is an Ancient Holy Land, I don't even have any cultivation at all. If I go over and ask them to pay up now, who would even bother about me?" Li Xiandao frowned.

He was really rational. Even if one had a contract that was in black and white, Spirit Illusion Holy Land might not have cared about it.

That was because Li Xiandao was too weak!

An Ancient Holy Land that was so strong.

How would they be willing to be ordered around by a kid with no cultivation at all?

Pipe dream!

Seven smiled sweetly, "Master, you are now the owner of the Bank of the Universe. In this world, no one is more noble than you. If Spirit Illusion Holy Land doesn't abide by the contract, then you will just take the Celestial Artifact back."

"I can take it back?" Li Xiandao found it really weird.

"Of course, Spirit Illusion Holy Land isn't that strong, so naturally the Celestial Artifact wouldn't recognize it." Seven walked beside Li Xiandao's ear and muttered, telling him the secrets of the Bank of the Universe.

As the owner of the Bank of the Universe, naturally, Li Xiandao controlled everything that belonged to the Bank of the Universe!

Even Celestial Artifacts were no exception!

After understanding all this, Li Xiandao's eyes lit up. He had found a way to deal with Spirit Illusion Holy Land.

"Then, let's head over there and ask for our debts. I am really interested in allowing a huge Holy Land to become my slave." Li Xiandao said in anticipation.

"For them to be able to serve you is their luck and fortune." Seven said expressionlessly.

Li Xiandao nodded his head. As the owner of the Bank of the Universe, if he became stronger and decided to give gifts to Spirit Illusion Holy Land, those gifts would be amazing rewards too.

"Let's go to Spirit Illusion Holy Land now!" Li Xiandao headed out of the Bank of the Universe and went on his way.

...

Spirit Illusion Holy Land!

One of Dali Land's Ancient Holy Lands!

Spirit Illusion Holy Land was located on an ancient battlefield. Its first Sect Leader Spirit Illusion established the sect here and worked really hard. Over 10,000 years, he turned his self-created sect into a Holy Land.

After which, every 10,000 years, a new Sect Leader would bring Spirit Illusion Holy Land forwards.

The cycle repeated and they were at the tenth Sect Leader now. 10,000 years ago when he initially took over, there was a rebellion in Spirit Illusion Holy Land.

He was newly appointed and didn't have the ability to deal with such a big rebellion. So, he found the Bank of the Universe and became their slave for 10,000 years, in order to borrow a Celestial Artifact to appease the rebellion.

But the Bank of the Universe experienced some problems and the Spirit Illusion Holy Land Sect Leader stopped contacting them. He was prepared to bury this matter in the dust.

This was a bad debt. The former owner died because of these bad debts. Thus, Li Xiandao made his mind up to get all these debts back.

Chapter 7: Lady Ah Qing

Spirit Illusion Holy Land was an ancient battlefield to the east of Dali Land. It took decades to travel there from Li Xiandao's area.

Taicang City was so small that it couldn't get any smaller. But Spirit Illusion Holy Land was different. There were billions of people under them and they were a really strong power.

Li Xiandao had no cultivation and couldn't fly at all. Taicang City was also really secluded and extremely far away from Spirit Illusion Holy Land.

"Master, you can use the teleportation formation. Each land has a teleportation formation and it is much better than you rushing over there alone." Seven told Li Xiandao.

Li Xiandao frowned and said, "But I have no spiritual source to pay."

One needed a spiritual source to make a teleportation formation. Spiritual source was the basic currency in Nine Skies and Ten Earths. Cultivators used it to cultivate while normal people used it to trade.

Li Xiandao had no money at all!

The only high-quality Spirit Meridian he had was used to recover the Time Hall.

"I have two more watches, so let's use one to trade." Li Xiandao thought about it and took out a red watch. He used it to record what he wanted to trade and tossed it out.

Hong!

The watch disappeared from the air and Li Xiandao silently paid attention to it.

Seven said, "As long as Master collects the debt from Spirit Illusion Holy Land, you would be able to solve the current predicament."

Ding!

In less than three seconds, news spread from the watch. He had found a new trade target.

. . .

Dali Land, in a cave that was rich in spiritual energy. A white-haired beauty looked at the setting sun which gave off a blood color.

"I have stunned the worlds for years!"

"I have been invincible for 3,000 years!" Nôv(el)B\\jnn

"I have the heart of a fairy, but I have been tainted by humanity!"

"I was trying to break through to become a celestial, but due to the dirt in my soul, it caused me to suffer from a backlash!"

"I don't have long to live!!!"

The white hair beauty was unwilling to die!

Her eyes were filled with pride. Although she was a woman, she had never felt that she was weaker than anyone else.

She was a genius 3,000 years ago. Then, all top talents and primordial monsters were trampled beneath her feet.

She was invincible in the world.

She had many suitors, but she wasn't attracted to any of them.

"My only desire in the world is to ascend the heavens and cross into the Celestial World, to become the top female!"

The white-haired woman coughed up blood. Even though she was heavily injured, the flames in her heart weren't extinguished.

She defeated numerous enemies to reach such a stage, so how would she be willing to die here?

"If I can survive this, I will complete all my desires before heading for the Celestial Path. I will let the Celestials above the Nine Skies know how terrifying I am!" The white-haired female was still really proud.

But she really didn't have any time left.

She failed to break through and the five curses of humanity fell on her, causing her hair to instantly turn white.

Her lifeforce was swiftly running out!

The five curses of humanity swallowed her lifeforce bit by bit!

Her vision slowly became a blur!

"In the future, will the people still remember this era when a girl named Ah Qing shocked the world?" The white-haired Ah Qing slowly closed her eyes.

The moment her life was about to end, she saw a red glow.

The red light was covering an exquisite watch!

For some reason, Ah Qing gained a bit of strength to grab that watch. She pressed it.

She had a feeling in her heart that grabbing this watch was like grabbing onto hope!

Hong!

But in the next moment, under the impact of the five curses, she closed her eyes.

. . .

Ah Qing opened her eyes and to her shock, realized that she didn't die!

There was a table in front of her and there was a guy sitting upright behind the table.

He gave off an aura that was as deep as an ocean, he was extremely hard to read and wore a gold mask.

One couldn't see his looks clearly.

Beside the guy was an extremely beautiful girl.

Ah Qing was a girl and even she had to admit that this girl was really beautiful.

She was like a girl who had personally been shaped by the heavens. Everything in the world that was beautiful was shown on her body.

Ah Qing exclaimed and asked, "Where is this place?"

"The Bank of the Universe!" Li Xiandao said calmly.

"The Bank of the Universe and what do you do?" Ah Qing frowned. She had never heard of such a place.

"Everything in the world can be traded here at the Bank of the Universe. What do you want to trade?" Li Xiandao asked.

Ah Qing's eyes lit up and said, "I want to trade lifespan. Can I do that?"

Ah Qing really lacked lifespan.

If not for the watch from Bank of the Universe, under the effects of the five curses, she would have already died.

"Yes, but what price can you pay?" Li Xiandao asked.

Ah Qing was stunned, what could she pay?

"What do you need?" Ah Qing asked Li Xiandao.

Li Xiandao said calmly, "Spiritual source, how much will you give for 100 years of lifespan?"

Ah Qing lowered her head and thought about it, "I will give you a million God Sources!"

Li Xiandao's face twitched and he cursed in his heart.

The lowest source was low-quality source stone, then medium quality, then high quality, then top quality.

Then, was Saint Source and God Source!

One God Source was as good as one low-quality Spirit Meridian!

A million God Sources, what scale was that?

100 God Source was worth one high-quality Spirit Meridian.

A million, that was just a huge sum!

Li Xiandao kept silent for three seconds and nodded, "Okay!"

Seven took out the contract and said, "If you confirm that there is nothing wrong, then please sign!"

Ah Qing looked carefully; the contract was really simple.

A million God Sources in exchange for 100 years of lifespan!

After Ah Qing looked at it, she said, "But I don't have a million on me right now!"

Li Xiandao wasn't furious, but he just looked at Ah Qing silently.

"But give me a day, I will bring a million over!" Ah Qing was firm.

Li Xiandao thought about it and said, "Okay, but you need to pay some deposit!"

"I only have 1,000 God Source on me, just treat this as the deposit!" Ah Qing passed a storage bracelet to Li Xiandao.

Seven took it and checked it, before nodding to Li Xiandao.

Li Xiandao said with satisfaction, "Sign it. After signing, I will give you 100 years of lifespan!"

Ah Qing signed without hesitation.

Li Xiandao admired her decisiveness. He stood up and walked to her. He placed his long fingernail on the top of her head.

The white-haired Ah Qing, who was extremely beautiful and had top cultivation, suddenly became nervous.

She felt like all of this was not real. However, since she was on the verge of death, she chose to accept it and to believe it was true!

But even at this moment, she still felt a little nervous.

If this was fake and she was being lied to, then she was really going to die!

But the moment Li Xiandao started to inject 100 years into her, she felt her condition improving.

Li Xiandao was really chasing away the five curses.

Her white hair was recovering, being replaced with black hair!

A top beauty was recovering her past luster.

Ah Qing was stunned as she looked at all this.

Was this Bank of the Universe owner a Celestial?

He could actually force away the five curses!

That was so unbelievable!

Bank of The Universe #Chapter 8: Ah Qing's Story - Read Bank of The Universe Chapter 8: Ah Qing's Story

Chapter 8: Ah Qing's Story

Ah Qing knew that even Celestials were really afraid of the five curses.

Ah Qing once witnessed a Celestial falling from the Celestial World because of it. In the process, his five organs were burned and he died a terrible death.

But now, the five curses, which even the Celestials were afraid of, were so easily resolved by the Bank of the Universe's owner.

How strong was the mysterious golden-masked man?

Ah Qing didn't dare to imagine it!

She only knew that she had obtained 100 years of lifespan and could try to enter the Celestial Realm once more.

That was enough!

The price to pay was a million God Source, which Ah Qing didn't have, but other people did.

Since Ah Qing's enemies had God Source, if she took it and passed it to the Bank of the Universe, that wouldn't be considered going against the contract.

...

In truth, Li Xiandao wasn't strong at all.

He didn't even take his first steps in cultivating.

However, all of this didn't matter as he was a god in the Bank of the Universe!

The only god!

After transferring the remaining 100 years of lifespan from the Time Hall to Ah Qing, Li Xiandao stopped.

"From now onwards, you will have an additional 100 years to live. After which, the five curses will still descend on you." Li Xiandao said calmly.

Li Xiandao gave Ah Qing the 100 years of lifespan.

Ah Qing didn't make Li Xiandao remove the five curses which was why 100 years later, it would still fall upon her.

Ah Qing smiled and her white hair disappeared. She was a quiet lady and one wouldn't be able to imagine that she was someone who had touched the cusp of Celestial Realm.

"100 years is enough. In these 100 years, I will step into Celestial Realm and then counter the five curses."

Li Xiandao was really impressed by Ah Qing's confidence.

Such a beautiful girl with a heart filled with ambition and a willingness to fight and work hard. No matter how one looked at it, she was a really charming girl.

"After I get a million God Source, how will I find you?" Ah Qing asked Li Xiandao.

"Go and find my envoy." Li Xiandao thought about it and said.

"Your envoy?" Ah Qing frowned and said, "Where?"

"I am sending him to Spirit Illusion Holy Land to collect debts. Just find him and pass the God Source to him." Li Xiandao said calmly.

He was prepared to create a sub-personality to be the owner of the Bank of the Universe while his main one would be the envoy, running about on the outside.

"Spirit Illusion Holy Land?"

"I heard that they are holding a Spirit Illusion Assembly, inviting everyone from all areas to witness the birth of a new Sect Leader." Ah Qing thought about it and said.

"Spirit Illusion Assembly?" Li Xiandao's brow rose up.

"Spirit Illusion Holy Land is a Holy Land in Dali Land. It is a first-grade sect and every 10,000 years, they hold a Spirit Illusion Assembly to choose a new Sect Leader, who will inherit the main hall and lead Spirit Illusion Holy Land for the next 10,000 years." Ah Qing spoke continuously.

Li Xiandao understood and didn't say anything. Spirit Illusion Holy Land holding the Spirit Illusion Assembly had nothing to do with him at all.

"I also heard that the new Sect Leader from Spirit Illusion Holy Land would be binding with the Heaven Emperor Brush." Ah Qing said.

Li Xiandao's brow rose and he said, "Binding with the Heaven Emperor Brush?"

Heaven Emperor Brush was the Celestial Artifact that the Bank of the Universe loaned to Spirit Illusion Holy Land!

"Yes. The Sect Leader of this generation got the Heaven Emperor Brush from an ancient ruin, and he used its strong powers to suppress everyone who tried to revolt 10,000 years ago. For it to be passed on to the next Sect Leader makes sense." Lady Ah Qing nodded her head.

"Makes sense?" Li Xiandao laughed coldly.

"Is there something wrong?" Ah Qing found it weird and asked.

"Heaven Emperor Brush was something the Sect Leader of this generation borrowed from my Bank of the Universe. He broke the contract and didn't return it. This time I am sending my envoy to take it back and also demand he pay the price for breaking the contract!" Li Xiandao said coldly.

Ah Qing was shocked, "So the Heaven Emperor Brush was borrowed from the Bank of the Universe? I was wondering how the Spirit Illusion Holy Land Sect Leader was so lucky to get such a strong Celestial Artifact."

Li Xiandao waved his sleeves and said coldly, "Since they went against the contract, naturally, the Bank of the Universe has to punish them. Now that you have acquired your 100 years of lifespan, I hope that you won't break the agreement!"

Ah Qing raised her hand and said, "I am a trustworthy person and I will do what I have said I would. Now, I will go and get your million God Source right away."

Li Xiandao nodded his head in satisfaction. He waved his sleeves, causing her body to become paler and paler before she slowly disappeared.

...

In the cave in Dali Land that was brimming with spiritual energy, Ah Qing appeared and looked at herself in shock.

"All my injuries have healed. This is just so unbelievable; it feels like a technique of the gods!" Lady Ah Qing touched her body as she exclaimed.

She squinted and thought back to Li Xiandao's gold mask and that terrifying aura that was as deep as the ocean. A consciousness rose from the depths of her heart, telling her that she couldn't go against him.

"I need to gather the million God Source. The place with the most is Tiandao Sect." Ah Qing smiled. It was evident that she had targetted Tiandao Sect.

"Tiandao Sect acts arrogantly and does whatever they want. They abuse the fact that they have a Celestial backing them and they behave in an overbearing manner. Numerous people hate them to the bone, so I am just robbing the rich and helping the poor." Ah Qing consoled herself. With a flash, her body broke through the sky.

She was going to steal a million God Sources from Tiandao Sect!

...

In the Bank of the Universe, after Ah Qing left, Li Xiandao took off his mask.

"Spirit Illusion Holy Land actually wants to hold a Spirit Illusion Assembly to choose a new Sect Leader and they also want to bind the Heaven Emperor Brush. That is so preposterous!" Li Xiandao said coldly.

Seven nodded her head and said furiously, "We have to punish them. It seems like they thought that since Bank of the Universe wasn't asking them to pay their debts, they would just treat the Heaven Emperor Brush as their own."

"Going against the contract and not paying back debts. Now, they even want to bind to my Heaven Emperor Brush. This time, I will make them pay the price!" Li Xiandao laughed coldly.

Although he had no cultivation!

Although Spirit Illusion Holy Land was high above!

Li Xiandao had the Bank of the Universe, which was nobler than anyone else!

"Master, here is 1,000 God Source. You can use the teleportation formation to head to Spirit Illusion Holy Land!" Seven said.

Li Xiandao nodded his head and his real body exited the Bank of the Universe, heading toward the nearest teleportation formation.

Teleporting 10,000 miles would use one high-quality source stone. The number of God Source that Li Xiandao took out was enough for him to teleport over to Spirit Illusion Holy Land.

When he heard that Li Xiandao was about to head to Spirit Illusion Holy Land, the manager of the teleportation formation smiled, "Kid, you want to go there to find a Master, right? Unfortunately, you are a little old."

Li Xiandao smiled, "I am not going there to find a Master, I am going there to collect a slave!"

The manager was totally confused, collecting a slave?

Li Xiandao smiled and didn't explain. If he told him that he was going to make a Holy Land, which had lasted for 100,000 years, become his slave, others would think that he had gone crazy.

Only after this matter was completed would people believe him.

Bank of The Universe #Chapter 9: Normal People And The Holy Land - Read Bank of The Universe Chapter 9: Normal People And The Holy Land

Chapter 9: Normal People And The Holy Land

In the Northwest region, there was a big city within the mountains.

Different from small cities like Taicang City, this large city could house millions of people. It was surrounded by mountains with many curved mountain paths, making it hard to enter. This was why this large city had four teleportation formations!

This city was called Spirit Illusion City.

Spirit Illusion Holy Land was between the mountains in the distance, which was why even though the city was secluded, there were still many who visited.

Li Xiandao walked out from the teleportation formation, and right away, he saw the logo of Spirit Illusion Holy Land.

Spirit Illusion Holy Land's control of this large city could be seen from all of this!

Spirit Illusion City was really busy, especially since Spirit Illusion Holy Land was about to switch Sect leaders. As such, many people from all around were invited to witness it.

Spirit Illusion City was the place where people had to arrive before they were able to enter Spirit Illusion Holy Land!

Li Xiandao stood on the streets and looked at the many happy Spirit Illusion Holy Land outer sect disciples. The huge Holy Land was split into the inner sect and outer sect; the inner sect was split into normal disciples and core disciples. There was a clear distinction between each, so without talent and resources, one could forget about crossing over into the next grade.

Luckily, Li Xiandao didn't have to go through all of this. Looking at all this, all these people would be his slaves from now onward.

Thinking about it, Li Xiandao walked towards Spirit Illusion Holy Land excitedly.

They wanted to bind the Heaven Emperor Brush that belonged to him, how preposterous!

He had to teach them a heavy lesson!

Li Xiandao strolled forwards and didn't remain in Spirit Illusion City. Instead, he walked toward the endless mountains in the distance.

The area beneath each of these mountains was an ancient battlefield. Throughout these 100,000 years, Spirit Illusion Holy Land's Ancestors used their strong skills and abilities to shift many mountains over, forming Spirit Illusion Holy Land.

This was why Li Xiandao was able to see these endless mountains.

On the way there, Spirit Illusion Holy Land was filled with a joyous atmosphere. Some outer sect disciples discussed whether or not the new Sect Leader would manage to bind to the Heaven Emperor Brush.

This was a Celestial Artifact!

In the entire Dali Land, there were only a few Celestial Artifacts. After all, the weakest land in the Nine Skies and Ten Lands was Dali Land.

Spirit Illusion Holy Land was able to stabilize themselves through the rebellion largely due to the strength of Heaven Emperor Brush.

A Celestial Artifact helped to support the luck and destiny of a Holy Land, so who would dare to offend them?

...

The Spirit Illusion Holy Land's ceremony would be held 15 minutes later. Now, most of the guests had arrived and the square was filled with people. Everyone came to see the Sect Leader bind with the Heaven Emperor Brush!

Over these 10,000 years, everyone knew that Spirit Illusion Holy Land had such a Celestial Artifact, but no one had seen it before.

Spirit Illusion Holy Land had never taken it out and used it during this period, which was why the Sect Leader's attempt to bind with it was his way of sending a message.

"Feng Luo, are you confident?" Spirit Illusion Holy Land's current Sect Leader asked in a serious tone.

The newly appointed Sect Leader was called Feng Luo. He wasn't that old; he was just 500 years old and had reached really high cultivation. He was supported by all the elders and was deemed the Sect Leader, who had the highest hope of reaching Celestial Realm.

"Sect Leader Luo Shui, don't worry. No matter how amazing Heaven Emperor Brush is, it still belongs to our Spirit Illusion Holy Land. I am about to become the new Sect Leader, so naturally, I should be able to bind with it." Feng Luo said confidently. In his heart, he was really proud.

500 years wasn't much to a cultivator. He had cultivation that was top of the world and was now about to take over the position of Sect Leader. He was also about to acquire a Celestial Artifact as his weapon. Since he had such a smooth life, naturally, Feng Luo felt really proud.

Luo Shui looked at Feng Luo and worry flashed across his brow.

He couldn't tell him that Heaven Emperor Brush didn't belong to them.

That year, he had paid a heavy price to get the Heaven Emperor Brush, which was long overdue. Also, the Heaven Emperor Brush stopped caring about him.

"10,000 years have passed and the Bank of the Universe seems to have disappeared from the world without a sound. So, it should be okay that we aren't following the contract." Sect Leader Luo Shui had some hope in his heart.

He did not want to return the Heaven Emperor Brush.

Spirit Illusion Holy Land was still very weak now!

That rebellion 10,000 years ago.

It was one that a large number of elders joined in. Although he got the Heaven Emperor Brush to suppress the rebellion, it also caused Spirit Illusion Holy Land to lose half its strength.

10,000 years and they still hadn't recovered.

Till now, Spirit Illusion Holy Land was still only 70% of what it was at its peak.

In Dali Land, if they only had such strength, then Spirit Illusion Holy Land should have already lost their title of Spirit Illusion Holy Land.

The reason why it still had that title was because of the Celestial Artifact!

Heaven Emperor Brush!

The moment Heaven Emperor Brush was collected by the Bank of the Universe, that would be a destructive blow to Spirit Illusion Holy Land!

This was why Sect Leader Luo Shui would hold onto some hope that he could try to go against the contents of the contract and keep the Heaven Emperor Brush in Spirit Illusion Holy Land!

Even if the Heaven Emperor Brush didn't care about anyone now, it was still a huge threat when placed in Spirit Illusion Holy Land.

"Heaven Emperor Brush isn't so easy to use." Luo Shui reminded Feng Luo.

Feng Luo didn't care at all and said confidently, "Sect Leader, although my strength isn't at your current level, I have reached the level of other Sect Leaders in Dali Land. I don't think I can make it recognize me right away, but I just hope that I can borrow some of its strength to deter the masses."

Feng Luo was very confident about being able to do this.

Luo Shui looked at the confident Feng Luo and he didn't know what to say.

When he signed the contract, there was a privacy agreement.

The Bank of the Universe wasn't allowed to reveal to anyone.

Of course, since Luo Shui went against the contract and kept the Heaven Emperor Brush for 10,000 years, they wouldn't care about that clause.

However, deep down, whenever he wanted to talk about the Bank of the Universe, he would feel terrified.

Like the next second, the moment he dared to say that out, a terrifying punishment would descend to destroy him and the Spirit Illusion Holy Land!

"Go prepare." Luo Shui waved his hands, he was filled with worry but he couldn't say it out. He could only pray that this time the Spirit Illusion Assembly would be a success.

"Then, I will head out. The assembly has begun, Sect Leader please come out soon." Feng Luo turned around and left.

...

A person appeared at the foot of Spirit Illusion Holy Land.

A young man!

A young man who gave off a different aura!

A young man with no cultivation at all!

The main mountain of Spirit Illusion Holy Land was a dragon-like mountain peak that stuck right into the clouds, standing high above.

Li Xiandao was just a normal person, a person with no cultivation at all.

A Holy Land was right in front of him and the mortals stood before it.

Mortals looked through the clouds, like they could see through the layer, and see the supreme Celestial Artifact at the main hall!

Heaven Emperor Brush!

"This is a Holy Land?" Li Xiandao placed his arms behind his back and said calmly.

"It is only so!" Li Xiandao's eyelids drooped down and he used his heart to sense the Heaven Emperor Brush!

Just at that moment, in the most important main hall of Spirit Illusion Holy Land, numerous people looked at Feng Luo.

Feng Luo was trying to bind with the Heaven Emperor Brush, True Qi surged into the Heaven Emperor Brush, but it was like a dirt cow entering the ocean; there was no movement at all.

Feng Luo's heart slowly turned cold and sank. He realized that the Heaven Emperor Brush wasn't easy to bind to. Even if he injected all his True Qi in, he couldn't see any movement at all.

Explosion!!

In the next moment, Heaven Emperor Brush moved. It gave off an eye-catching light that shone brightly all around, lighting up half the sky. An invincible god spirit appeared. One couldn't see its looks but it held onto the brush, not moving at all and a deterring aura started to cover the entire area.

Everyone at the Spirit Illusion Assembly looked on in shock. Who knew that the new Sect Leader of Spirit Illusion Holy Land could actually activate Heaven Emperor Brush?

Feng Luo himself was stunned. When he injected True Qi into the Heaven Emperor Brush, it was like a dirt cow entering an ocean; they were nowhere to be seen. So, how could he even manage to activate the Heaven Emperor Brush?

He, himself, was unsure about what was going on!

Chapter 10: Do You Recognize That Thing?

The phenomenon that the Heaven Emperor Brush caused shocked everyone else in Spirit Illusion Holy Land!

In the main hall, everyone looked on with uncertainty. They all felt the threat of the Heaven Emperor Brush and their faces were filled with shock.

Was this a Celestial Artifact?

As expected, it was really strong; just a bit of suppression made them feel like their bodies were about to crack and fall apart.

If it showed off its might, allowing laws to descend, then would it be able to smash everything apart?

Some people who looked down on Spirit Illusion Holy Land's strength instantly retracted their thoughts. As expected, a thin camel that was about to die was still bigger than a horse. As long as Spirit Illusion Holy Land could activate this Celestial Artifact, no one would be able to take away its name as a Holy Land.

Feng Luo, who was the protagonist, was totally confused.

He injected a large portion of his True Qi, but the Heaven Emperor Brush didn't move at all. When he was in despair, the Heaven Emperor Brush moved on its own.

Heaven Emperor Brush continued to absorb his True Qi!

Even if his strength reached the level of the various Sect Leaders in Dali Land, he couldn't support the consumption of a Celestial Artifact.

In just a short time, Feng Luo was unable to support it anymore. He cried out, shocking everyone around.

"Sect Leader, save me!"

Feng Luo hollered, stunning everyone around.

Weren't you the one who activated Heaven Emperor Brush?

You are a victim and the Heaven Emperor Brush sucked so much that you were about to die!

Then, who was the one who activated the Heaven Emperor Brush?

Everyone looked at Luo Shui who walked out of the main hall.

The savior of Spirit Illusion Holy Land was the Celestial Artifact Heaven Emperor Brush, who he brought back during the rebellion to suppress those who rebelled. He managed to clear out the rebels and helped to make Spirit Illusion Holy Land famous once more.

Luo Shui's prestige in Spirit Illusion Holy Land was not something that anyone could compare to.

Everyone felt that Heaven Emperor Brush belonged to Luo Shui. Now that Heaven Emperor Brush was absorbing Feng Luo's True Qi, Luo Shui would definitely be able to solve it!

But in truth, Luo Shui looked at those scenes and he had no solution at all.

Heaven Emperor Brush wasn't controlled by anyone. 10,000 years ago when he brought it back, he was able to control it for 50 years. Right after the 50 years passed, Heaven Emperor Brush was not under his control anymore, and it just quietly remained in Spirit Illusion Holy Land.

Only the Bank of the Universe people could control the Heaven Emperor Brush. Feng Luo wanted to bind it; only by binding it could one control it.

What if...

Luo Shui thought about a terrifying thing, and his face turned ashen white. Was the thing that he was most worried about in his heart about to happen?

"Sect Leader, save me!" Feng Luo shouted. His handsome face was twisted and he looked really tragic.

Luo Shui saw the situation and slapped forward. His rumbling True Qi was like flames, forming a dragon in the air which bit at the Heaven Emperor Brush. He forced aside the Heaven Emperor Brush and broke off its connection with Feng Luo.

Heaven Emperor Brush shook slightly in the air.

Hong!

Flames shot out, causing the giant dragon that Luo Shui formed to disappear instantly. It turned into a mist that spread out in the sky, forming a large shockwave that swept out in all directions.

Like a tornado, it swept across dozens of mountains. Numerous trees were uprooted and random pieces of stone shot around.

This was just a simple blow from a Celestial Artifact.

Feng Luo was saved and he asked with uncertainty, "Sect Leader, what is going on? Wasn't the Heaven Emperor Brush not activated?"

Luo Shui's expression was solemn, "Someone who can activate it has come!"

"What?" Feng Luo looked at Luo Shui in confusion; his mind was filled with question marks.

The other elders of Spirit Illusion Holy Land were totally confused too, they didn't understand what Luo Shui was talking about.

Those people who came to spectate all asked curiously.

"Sect Leader Luo Shui, what is going on?"

"Sect Leader Luo Shui, isn't the Heaven Emperor Brush activated by people from Spirit Illusion Holy Land?"

"Sect Leader Luo Shui, you are a senior, so can you tell us juniors what is happening?"

Many questions rose up at once. Everyone wanted to know how a ceremony could end up like this?

Heaven Emperor Brush started to become restless and was uncontrolled. What did Sect Leader Luo Shui mean?

Did... Was Heaven Emperor Brush not Spirit Illusion Holy Land's?

Luo Shui didn't answer a single question, he had no energy to care about anything else.

Sect Leader Luo Shui's eyes stared at the steps in front of the main hall. There were 99 steps that snaked upward.

At that moment, footsteps spread out from the stairs!

Dong! Dong! Dong!

The footsteps were really light, at least in the eyes of others; it was the sound that someone with no cultivation at all would make.

But to Sect Leader Luo Shui's ears, it was like thunder on a summer day.

His face twitched and the bad feeling in his heart became increasingly intense.

In his heart, a voice told him that what had to come would come in the end.

But Sect Leader Luo Shui wasn't willing to admit it or believe it.

He didn't blink as he stared at the stone steps. He clenched his fists and he was extremely nervous.

Sect Leader Luo Shui, who was a top expert 10,000 years ago, was actually so nervous now. Everyone couldn't help but look too.

It was still the same stone steps.

The only difference was that the footsteps got closer and closer.

Dong! Dong! Dong!

The footsteps landed on the ground and everyone could hear them really clearly.

Each of them had a different expression. Seeing how Sect Leader Luoshui was so serious and nervous, even afraid, no one spoke.

Heaven Emperor Brush floated in mid-air and absorbed most of Feng Luo's power. It could barely allow its artifact spirit to recover and wait for its new master to arrive.

Feng Luo sat on the ground; he was devoid of energy as he panted profusely. He recovered the energy he had lost and frowned as he looked on.

He wanted to see who was causing problems, disturbing his most important day.

The inner sect disciples, few hundred elders, and deacons, all frowned as they looked. Their hearts were filled with rage.

A Spirit Illusion Assembly was destroyed just like that; that was simply preposterous.

Dong! Dong! Dong!

The owner of the footsteps didn't care at all. He maintained his original speed. Finally, under everyone's anticipation, he came to the middle of the square.

When Li Xiandao stepped into the square, numerous gazes landed on his body.

Cold!

Doubt!

Shock!

Li Xiandao could sense all sorts of emotions.

Luo Shui stood right in front of Li Xiandao amongst all these people.

He was a white-haired middle-aged man, who looked quite handsome. He was slightly thin and the aura he gave off was extraordinary.

After Luo Shui saw Li Xiandao, for some reason, he heaved a sigh of relief. Especially when he saw that he had no cultivation, the worry from before disappeared.

"Who are you?" Luo Shui asked solemnly. His eyes became calm once more, he totally disregarded Li Xiandao.

A mortal with no cultivation at all, why did he have to fear him?

Li Xiandao looked at him calmly, and Seven's voice appeared in his mind.

"Master, it is him. 10,000 years ago, he was the one who borrowed the Heaven Emperor Brush from me!"

Li Xiandao smiled as he looked at Luo Shui and said, "I am someone who knows you from 10,000 years ago!"

Luo Shui burst out laughing, "Nonsense. You are a mortal and only have 100 years of lifespan. How would you dare say that you met me 10,000 years ago?"

The people around looked at Li Xiandao with mocking expressions.

Li Xiandao disregarded these looks as he spread out his arms and said, "It is okay if you don't recognize me, but do you recognize this?"

Weng!

A red watch appeared in his palm and gave off a devilish light, attracting many gazes.

Among which, Luo Shui's expression was the worst.

After he saw Li Xiandao's watch, his body turned soft. His thoughts instantly exploded. All those scenes from 10,000 years ago appeared in his mind like a bursting dam and he nearly fell to the ground.

"No, this disappeared long ago, so how would you have it?" Luo Shui was in despair. He knew that he was finished.

On this day, the punishment that was 10,000 years late had finally come.

His joy from before was only numbing him now.