

Hammer God 289

Chapter 289 Money

"No, this is not what it looks like! We simply closed this tunnel to make a space for the ore to regenerate!" Kyle said nervously.

The person beside him snorted. "Close this tunnel? You mean you closed 20% of the entire mine?"

"Yes, this tunnel and everything behind it," Kyle said. "It's for long-term profits."

"Then, you are most likely happy with the development, Mr. Freeman," the man said.

"Eh, yes!" Kyle said. "It will pay off within three to five years! No worries! I plan on renewing the lease when the time is up!"

"Mr. Freeman," the man said, "I need to inspect the entire mine. Right now, I can't inspect 20% of the mine because the way is blocked with rocks. Is there a way you can give me access to these 20% today?"

"Today?" Kyle asked. "That's a bit difficult. That would ruin all the work I put in burying this part of the mine."

"So, you can't give me access to the remaining 20% today?" the man asked calmly.

"No, but soon! If you come back in a week, I can show you!" Kyle said nervously.

The man just shook his head. "Mr. Freeman, you were the one who proposed this part of the contract. Are you intending on breaking the contract?"

"No! Of course not!" Kyle said, quickly holding up his hands. "Just... give me a little more time... please?"

The man and Kyle looked at each other for a while.

"I'll see what I can do," the man said. "It's not my decision."

"Thank you!" Kyle said, sighing in relief.

"The other parts of the mine seem to be just fine. I will make a report and send it to my client. Expect to hear from them within the next couple of days," the man said.

"Yes, thank you again," Kyle said.

Kyle escorted the surveyor outside and even escorted him back to the city.

After the surveyor left, a smirk appeared on Kyle's face.

Two days later, someone delivered a long and formal letter to the Stark Brotherhood, addressed to Kyle.

The Millards demanded the sale of their mine for the agreed price according to the contract.

If Kyle decided to renege, he would be viewed as a criminal by the city.

The differentiation between legal and civil court didn't exist in the Skysand Kingdom.

Breaking a contract was seen as a criminal offense, and it would be prosecuted as such.

If someone owed someone else money and refused to pay, the kingdom would pay for them.

However, in exchange, they would need to serve the kingdom for a variable amount of time, depending on the debt. Normal people would need to do grueling manual labor, while stronger people would be sent to the frontlines as cannon fodder.

For someone like Kyle, this would represent a 90% chance of death.

When Kyle got the letter, he seemed panicked, but as soon as the person delivering the letter left, Kyle just smiled.

He went over to Noah and handed him the letter. "As discussed," he said.

Noah nodded, took the letter, and left the building.

He went to the city bank and took on a loan of five Ether Gems, which was to be transferred directly to the Millards.

Some hours later, someone from the bank delivered the news to the Millards that the Stark Brotherhood asked for a loan, which was transferred to the Millards.

When the Millards heard that, they just laughed.

For a while, they had been afraid that Kyle would run away.

Apparently, the Stark Brotherhood was willing to take a loan for him.

The Millards quickly signed the transference of the mine and told one of their people to bring it to the Stark Brotherhood.

The man quickly left and delivered the papers of ownership, asking Kyle to sign that he had received them.

Kyle sighed and signed it.

"Thank you for your business," the man said politely before leaving.

After the man left, Kyle went back to the building and looked at the papers with a smirk.

It had been three months since he had leased the mine, and he had already made a profit of over two Ether Gems.

"Your first installment, please," Noah said, holding out his hand.

"Of course," Kyle said with a smile, pulling out 55 Ether Stones.

He would need to pay ten installments of 55 Ether Stones, for a total of 550 Ether Stones.

Loans were expensive.

After Noah received the first installment, he went to the city bank again and paid off the loan in its entirety, only needing to pay 510 Ether Stones.

'Just nine more months, and the mine is paid off,' Kyle thought. 'This is such a steal! The mine is producing almost an entire Ether Gem per month!'

Moments later, Kyle went back to the mine and told Lily to continue.

Lily opened the thin wall of stone which cut off 20% of the mine and returned to working.

By now, she was using 15 miner golems, and her output had increased by quite a bit.

'I don't even have to invest money to increase the output. Lily is investing her own money!'

After Kyle told Lily to continue, he went back to the Stark Brotherhood.

"Here's my monthly payment," one of the newer Fighters told Kyle, holding 50 Ether Pebbles in his hand.

"You gotta hand that to Falk. He's responsible for that," Kyle said.

"Oh, okay," the Fighter said, walking away.

Kyle smiled as he saw the Fighter retreating.

It was important that everyone in team Sandstorm could keep up with the others.

Lily and Kyle were earning a lot of money, and if the other members didn't also earn a ton of money, they would eventually fall behind.

Naturally, money wasn't an issue for Selene.

But what about Michael and Falk?

Because of that, Kyle had decided to give them one of his business ideas as long as they gave him 10% of their profits.

What was that idea?

Life insurance for the Fighters of the Stark Brotherhood!

This was a dangerous job, and many Fighters had families and friends.

Kyle explained the basic principles of how insurances worked to Michael and Falk.

The two of them learned it quickly and put it into practice.

Michael was the math-guy behind the business. Coming up with fitting pricing and risk management.

Falk was the outside man. He approached the people, collected the payments, and advertised the business.

However, to start an insurance business, one needed a lot of capital, and Kyle had provided that.

He had given them an entire Ether Gem, which had been 50% of all of his wealth.

In the beginning, Kyle might need to refill the insurance's coffers due to payouts, but in the long run, the insurance should be making money.

At that point, he would be earning money without doing anything.

'I love capitalism!'