

I. Dynasty 297

Chapter 297: Ding Wanquan's Thoughts

At the Qingzhou Government Office, when it came to the idea of a bank, Xiao Ming once again explained the concept to Pang Yukun. Although it was called a bank, it was essentially the same as a pawnshop.

Pang Yukun understood.

After discussing the bank, Pang Yukun took out the blueprints for the city's infrastructure project.

This project was divided into two parts: the construction of cement roads and the laying of underground pipes.

The cement roads didn't need much explanation, but the underground pipes included drainage and sewage pipes.

Xiao Ming wanted Qingzhou to become a highly prosperous commercial hub, and he naturally aimed to look ahead. Thus, the design for underground pipes was incorporated into the plans.

At first, Pang Yukun didn't understand the reasoning behind this design, but after Xiao Ming explained, he realized the significance. He smiled and said, "Your Highness, this underground pipeline is unprecedented. No city in the Great Yu Empire has such a sewage system. Qingzhou will be the first. But, Your Highness, where will the sewage pipes ultimately lead?"

Xiao Ming had already been planning this underground system for a while. Once it was completed, he could also transform the palace to enjoy a more comfortable lifestyle with proper sanitation.

Moreover, the sewage system would serve another important purpose.

“It will lead to my official farm,” Xiao Ming said with a smile, “No manure, no rice fragrance.”

The end destination for the sewage pipes would be a large compost pit. This compost would not only provide fertilizer for the official farm, but Xiao Ming also planned to experiment with biogas production.

Being from a modern world, Xiao Ming was naturally thinking long-term.

“I understand now. Your Highness is truly brilliant,” Pang Yukun said, impressed.

After going over the detailed plans with Pang Yukun, Xiao Ming instructed him to begin preparations for both the bank and the city infrastructure project.

“To forge iron, one must first be strong,” Xiao Ming remarked. Just as he had built the army, he was now turning his attention to the development of the city.

Three days later, the Qingzhou government posted the blueprints for the road and underground pipeline construction, and officially announced the bidding process in the Qingzhou Daily.

At a Shop in the Eastern Market

Ding Wanquan looked at the newspaper with interest. The term “bidding” was something he had never heard before, and it intrigued him. The newspaper provided an explanation of the term and various technical construction terms.

After reading the article, it was easy for him to understand what “bidding,” “contracting,” and “projects” meant.

“Boss, it’s a shame we can’t take on the road construction in Qingzhou,” Ding Wanquan said to his steward.

“Of course it’s a shame. His Highness is clearly favoring the local merchants this time. It’s clear that he wants more merchants to join Qingzhou’s residency program and settle here. I can see through this small trick,” the steward replied, as he poured Ding Wanquan a cup of tea.

“Since that’s the case, can we collaborate with the merchants who win the contracts? That way, we could still get a share of the profits,” the steward suggested.

Ding Wanquan’s eyes lit up, and he replied, “You’re foolish. The local merchants in Qingzhou are hardly wealthy. We should just offer them high-interest loans instead.”

“Master, you’re so smart. I feel like I’ve learned more in a day with you than I would in a year,” the steward flattered.

Ding Wanquan chuckled, but his mood soured when he saw another report. This article mentioned that the Qingzhou government was planning to establish a bank across the six prefectures, similar to a pawnshop. The people of Qingzhou would be able to deposit and borrow silver there.

“For any loans, you only need to pay two pennies per tael of silver in interest every month,” Ding Wanquan muttered to himself, his face turning slightly red. “This Prince Qi is ruthless. I didn’t expect him to cut off this money-making route for outsiders.”

He was filled with both resentment and envy. Qingzhou was indeed incredibly accommodating to merchants, but unfortunately, he was aligned with the Wei King.

If his life and fortune weren’t tied to the Wei King, he might have considered settling in Qingzhou himself.

As a businessman, Ding Wanquan had a sharp instinct. He could feel that Qingzhou was going to become a thriving hub for commerce. Missing out on this opportunity was a huge regret.

But he was also skilled at hedging his bets. He told his steward, “Go fetch Ding Wu.”

The steward was taken aback. Ding Wu was Ding Wanquan’s illegitimate son, and only he and Ding Wanquan knew of his existence.

After arriving in Qingzhou, Ding Wanquan had brought Ding Wu with him and put him in charge of Qingzhou’s business operations.

The steward went off, and a short while later, he returned with a young man. Ding Wu was sharp-eyed, with a quick, calculating look—a man clearly accustomed to business.

“Father, did you call for me?” Ding Wu asked respectfully.

Ding Wanquan nodded and said, “In the next few days, go to the Qingzhou government and apply for residency here.”

“Apply for Qingzhou residency? Father, didn’t you promise me that I would join the Jinling registry?” Ding Wu’s face shifted slightly.

His mother wasn’t from the Great Yu Empire but from the northern steppes. When Ding Wanquan was young, he had gone to the steppes to do business, where he had a brief affair that resulted in Ding Wu’s birth.

Later, Ding Wanquan had made his fortune in Jinling, gaining the favor of the Wei King and marrying a distant cousin of the Wei King’s wife.

Since then, Ding Wanquan had never mentioned Ding Wu’s mother again, though he secretly brought them both to Jinling. Eventually, Ding Wu came to Qingzhou with him.

“Do you not understand the situation in Jinling? If you and your mother are discovered, you’ll be dead. Bringing you to Qingzhou is to protect you. In case anything happens in Jinling, we’ll have a fallback here. Don’t you see the current situation in Qingzhou?” Ding Wanquan scolded.

Ding Wu had thought for a moment that his father was abandoning them, but now he realized that his father was thinking ahead for their safety.

"I understand, Father," Ding Wu said.

Ding Wanquan nodded, "And once you become a Qingzhou resident, you'll be able to do business here freely. Remember, once you're a part of Qingzhou, you must swear loyalty to Prince Qi. If anything happens in Jinling, we'll have Qingzhou as our backup. We can rely on each other when times get tough."

"You've thought this through, Father. I was too hasty. I'll apply for Qingzhou residency this afternoon. Maybe I can also get involved in the Qingzhou road project."

Ding Wanquan nodded approvingly, then sighed. Being a businessman often meant playing both sides, and sometimes there was no choice.

"Even with all the money in the world, the government can seize your property with a single word," Ding Wanquan muttered bitterly.

But he also saw a new world in Qingzhou—one where the government was more merchant-friendly and far less oppressive than elsewhere.

It was for this reason that he had decided to have Ding Wu apply for residency here. He could afford to wait and see what kind of changes Qingzhou could bring.