

I. Dynasty 320

Chapter 320: Selling the Dream

“Hahaha...”

Laughter echoed from the president’s office of the Chamber of Commerce.

Many merchants nearby turned toward the sound in surprise.

They recognized the voice—it was unmistakably Prince Qi himself.

This stirred excitement throughout the building.

The prince rarely visited the Chamber of Commerce. Usually, only Li Kaiyuan managed affairs from the president’s office.

Now, inside the office bearing the Chamber’s nameplate, Cao Zhengyang looked confused as Xiao Ming laughed loudly and without restraint.

He was starting to doubt whether he could fulfill the task his father had given him.

“May I ask why Your Highness is laughing?” he finally asked.

Xiao Ming stopped laughing and said coldly,

“I’m laughing at your audacity.

If Prince Chu finds out you’re standing here saying this to me, your entire Cao family could be wiped out overnight.

Do you really think that just because you’re rich, Prince Chu wouldn’t dare touch you?

Wrong. Your fortune is only being held temporarily—it ultimately belongs to the prince.

A pig is fattened for slaughter.”

“Your Highness speaks with sharp insight,” Cao replied calmly.

“But perhaps you underestimate the Cao family.

We never put all our eggs in one basket.

Our assets are spread across the empire—and beyond.

Even if we must flee Great Yu, we have places to go.

But our roots are here. If there is a stable corner to anchor ourselves, we would rather stay.”

After a pause, he added,

“Your Highness, there’s another reason I’ve come.

Our trading ships encountered your fleet at sea.

Do you know a man named Yue Yun?”

“What?!”

Xiao Ming stood up abruptly.

His expression turned dangerous.

Sensing his fury, Zhao Long and Zhao Hu immediately drew their swords, ready to strike.

“So it is your man,” Cao said calmly.

“It’s unfortunate—the three galleons were shot to pieces.

You’ve probably lost more than a million taels in that battle.”

Xiao Ming calmed himself.

He hadn’t heard from Yue Yun in months and had feared the worst.

But now it seemed something had happened.

“What’s your point?” he asked coldly.

“The Cao family is helping Yue Yun repair his ships.

Within a month, Your Highness should see your fleet return.

That's our show of goodwill—our sincerity in proposing an alliance."

"And what does your Cao family want in return?"

Xiao Ming sneered.

"Your fleet proves your strength—and that's what we need.

My father believes Your Highness can offer the Cao family a different future.

Of course, if you were willing to allow us to open banks in Qingzhou, we'd be even more enthusiastic."

Xiao Ming was no fool.

Politics is the art of exchanging interests.

He asked,

"That's your condition?"

“Yes. We know Your Highness is planning a Qingzhou state bank, but you lack capital and talent in this industry.

Progress has been slow.

If you allow the Cao family to take over the banking operation,

we guarantee that in three months, we’ll establish branches in every county of your domain.”

Xiao Ming hesitated.

The Cao family was asking for a lot.

Banking was essentially the financial industry—and anyone from modern times knew how powerful that could be.

Had it been anyone else from the empire, they’d have been completely fooled.

But the Cao family had misjudged Xiao Ming.

Now it made sense why they were suddenly so eager:

His plan to build a state-run bank had threatened them.

Right now, Yue Yun and the fleet were in their hands.

According to Cao Zhengyang, without their help, the fleet wouldn't make it back.

And so far, they hadn't told Prince Chu anything.

This was leverage.

They were raising the price.

If Xiao Ming didn't offer a good deal, the Cao family might walk away.

Coming from modern times, Xiao Ming knew full well the power of capital.

The Cao family had clearly evolved beyond your typical Great Yu merchant house.

They were looking for a fertile ground for capital—and he was it.

That's why they dared to approach him.

After a moment's thought, Xiao Ming said:

"I will not abandon my Qingzhou bank.

But I won't stop the Cao family from opening your own banks in my territory.

That's my bottom line."

"You are indeed as clever as rumored.

That's exactly what my father predicted.

We accept," Cao Zhengyang replied.

Xiao Ming gave a small snort.

This outcome was a win-win for both sides.

Originally, he had hoped to monopolize finance, but in this era, that wasn't realistic.

To grow quickly, he needed to ride the wave of capital and build a coalition of aligned interests.

Only when merchants consistently profited from working with him would they continue to invest in his ventures.

That's how the East India Company had risen—through aligned profits and political power.

From this moment, Xiao Ming would begin building an economic alliance around himself,

drawing merchants into his orbit—suppliers of materials, money, and wartime funding.

He didn't care whose territory they came from.

If they could supply goods and funds, he could use them.

After all, business was mutual exploitation—and backstabbing was part of the game.

With Cao Zhengyang agreeing, Xiao Ming shifted gears.

He dropped a bold proposal.

“I have a business opportunity. One with even higher returns.

Interested?”

“Please go on.”

“I plan to march north against the barbarians and reclaim Youzhou.

You may have heard—the Emperor already agreed: any land I conquer becomes mine.

But I lack supplies.

So I plan to crowdfund this war.

In return, investors will share in the war profits, based on how much they contribute.

Does the Cao family want in?"

"War profits?"

Cao raised an eyebrow.

"What kind of profits?"

"Land.

Barbarian livestock.

Horses.

Captives.

Control of their trade routes.

You've heard of the Sixteen Prefectures of Yan and Yun—imagine the wealth in that land.

If I conquer it, there will be tons of property—

fields, slaves, flocks, and trade rights.

Just give me money, and I'll be your front-line investment.”

Cao Zhengyang stared, stunned.

This prince... truly thought differently from the rest.