

## I. Dynasty 327

### Chapter 327: The Hussite War Chariot

Outside the Prince of Qi's manor, Cao Zhengyang stared at the golden characters on the signboard, slightly dazed.

Now that Yue Yun and the others had returned to Qingzhou, the Cao family had fulfilled their part of the bargain. Cao Zhengyang had come again to discuss opening the Cao family bank in the prince's territory.

He also brought with him two million stones of grain from Prince Chu, sold directly to Prince Qi.

These were tangible profits—the Cao family's way of showing sincerity.

After waiting outside for a short while, a servant led him into the manor. Along the way, he looked around, somewhat surprised. Compared to the grandeur of Prince Chu's manor, Prince Qi's residence was much simpler.

Inside the main hall, he saw the prince already waiting. Cao Zhengyang quickly stepped forward and bowed.

"Your Highness."

Xiao Ming held a book in his hand, looking relaxed and a little sleepy. "Last time you mentioned you'd report the situation with the northern barbarians to your father. So? What did he say?"

“Your Highness, for this campaign against the barbarians, our Cao family is willing to donate supplies worth five hundred thousand taels of silver. We hope Your Highness will win a great victory,” Cao Zhengyang declared proudly.

“Five hundred thousand?” Xiao Ming’s expression lit up. The Cao family was certainly generous. That amount would cover nearly a quarter of the entire military expense for the northern expedition.

Cao Zhengyang smiled. “Are you satisfied with that number, Your Highness?”

“Of course I am.” Xiao Ming nodded, pleased.

In truth, since Xiao Ming had posted the fundraising campaign for the northern expedition at the merchants’ guild, only local Qingzhou merchants had responded. Merchants from other regions didn’t believe he could actually win against the barbarian tribes.

Cao Zhengyang laughed politely and got to the point. “Your Highness, about the matter of the Cao family bank?”

“A promise is a promise. You have my word. Your family may open a bank in my territory.”

Qingzhou still didn’t have its own bank, and the government treasury was running low. Allowing the Cao family to open a bank might affect the early development of the future Qingzhou bank, but in the long run, their outdated system would never compete with his.

Xiao Ming planned to establish a gold standard currency system. The Cao family bank operated using silver—it was an old-style private bank. Once his government began issuing official currency, it would be easy to crush their operation.

In terms of finance, the Cao family was no match for him.

That was the real reason he allowed them to enter Qingzhou. For now, their presence would boost economic growth and help local citizens and merchants access capital.

But he had no intention of letting them hold power like Western capitalists. If they ever tried to control him through money, they'd be sorely mistaken.

“Thank you, Your Highness. Besides that, we’ve arranged to provide another two hundred thousand stones of grain—combined with what Prince Chu gave, that makes two and a half million stones in total. We hope this will help relieve Your Highness’s urgent needs.”

The grain was part of their earlier agreement too, offered in exchange for permission to open the bank.

It showed how interested the Cao family was in banking. Compared to many other merchants in the Great Yu Empire, their thinking was far ahead.

Xiao Ming nodded, smiling faintly to show he was satisfied.

Now that the Cao family had extended their reach into Qingzhou, he planned to make full use of the richest man in the empire.

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After everything was settled, Cao Zhengyang left, full of gratitude. He would now begin acquiring property and establishing the bank in Qingzhou.

Watching him go, Xiao Ming chuckled to himself. 'Whether this rich man is a blessing or a curse... only time will tell.'

With Cao Zhengyang gone, Xiao Ming had some free time, so he headed to the Qingzhou military camp.

By now, the Qingzhou army had been equipped with 3,000 flintlock rifles. In the coming months, more would follow.

It was because of this growing strength that he felt confident about launching an autumn offensive against the barbarians.

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"Your Highness, how's our training coming along?" Lu Fei walked over with a saber strapped to his waist.

Even with the new rifles, officers like Lu Fei still carried blades.

In this era of both cold and hot weapons, there were still times when a saber could make all the difference in close combat.

Xiao Ming nodded as he watched the soldiers practicing their hollow square formations.

“This formation is looking decent. But the soldiers are still too slow at reloading. They’ll need to improve.”

He had been observing their attempts to reload rifles. At their current pace, soldiers could fire maybe two shots per minute.

But Xiao Ming’s minimum requirement was three shots per minute.

Lu Fei scratched his head. “Lately, we’ve been focused on formations. We’ll start working more on reloading next.”

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Xiao Ming moved on to observe other training groups. Some officers were teaching bayonet drills.

They had set up rows of straw dummies across the training ground. Soldiers practiced stabbing them with bayonets.

Another officer was handing out wooden sticks with cloth wrapped around one end to simulate bayonets. The soldiers paired off, using the sticks to spar.

“Not bad. Looks like you’re putting what you learned in the academy to good use,” Xiao Ming commented.

Lu Fei laughed. “Only because Your Highness taught us well!”

“Now, don’t be too modest. You’re the ones doing the work. By the way, where are the chariot troops? I’d like to see the new war chariots from the machinery department.”

“Your Highness, you’re going to like this. The military workshop delivered three chariots today so we could start getting familiar with them.”

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They walked together to the east side of the training ground, where Niu Ben was already explaining the chariot formation to a group of soldiers.

Niu Ben had been the one to propose chariot units. Xiao Ming had merely approved the concept and helped design the chariots.

“Your Highness,” Niu Ben greeted him.

Xiao Ming turned his eyes toward the new war chariots. These weren’t his own invention—they were modeled after historical Hussite war wagons, which had once devastated German cavalry.

The Hussite chariots were designed for defensive and offensive combat.

In battle, they were arranged in squares or circles depending on the terrain. The wheels were chained together with iron links to prevent movement.

Each chariot could be tilted slightly to allow quick attachment of draft horses.

They had thick iron-plated walls with small holes left for firing weapons.

Altogether, they resembled giant mobile boxes—like moving fortresses—perfect for both offense and defense.

In combat, the chariots would be deployed close to enemy lines, luring the enemy to attack.

Then, hidden behind the walls, musket troops would fire from safety, weakening the enemy formation.

Once the enemy began to break, cavalry and riflemen stationed within the square would charge out and finish them off.