

Chapter 95 Returning Debt

Xia Genghuai found a moment where everyone busied about, and dragged me to a quiet corner.

“Are you stupid? Think! You’re now living in my house, and then you had me taking her father here, so if the two of you ever decided to get intimate in the future, are you going to have to resort to going outside for a wilderness play!?”

I was drinking, and that made me choke and coughed out my entire cup of water.

Thinking back on the rose colored time last time when I was at Lin Fang’s place, I felt my heart gradually beat faster and faster until it felt like it was going to explode. After her friends’ gathering, after she accepts me, I come clean to her about who I really am, and only then would she really be mine.

Snapping my mind back to reality, for a while already, Lin Fang kept telling me that Lin Kang owed the underground money lenders 200 grands, and was worried sick and asking me what to do.

To be honest, merely \$200’000 really isn’t a lot to me. I was even tempted to just take it out and give it to Lin Fang directly.

But last time I’ve already said that the 50 grands I gave her was the money I saved during my service in the military, what excuse should I make this time? I thought about it for a while, then went to ask Lin Fang if I should go take a loan to cover for Lin Kan’s debt for the time being, but Lin Fang was startled at my suggestion and didn’t know what to say. She looked like she wanted to nod, but instead, she simply stiffened and soon tear began gathering at her eyes. In the end, she didn’t agree with my suggestion.

Though I must say, the money itself was no big deal, but what is a big deal is Lin Kan’s gambling problem. If this goes on, 200 grands today, who knows how much it’d roll into eventually tomorrow? After all, money don’t exactly just fall from the sky right into your pocket...

... actually, that was how I got my money... but no, that’s beside the point.

Anyway, the point was that Lin Fang was plagued by her blood sucking vampire bat of a brother. If he doesn’t deal with this, after I made known to them who I was, he’d only get worse, because he knew I’d pay off whatever debt he has, and I certainly has the capability too. But that way, it’ll forever bar him from the option of ever becoming a decent human being.

Since Xia Genghuai said it too, that those money lenders recently had been keeping themselves on the lawful sides of things, at least on the surface, this might actually be a good opportunity to teach him about the danger of gambling.

Just to help this gambler brother of hers, Lin Fang had been busier and busier lately, sometimes disappearing right after she got off work. It pains me to see her in such distress, and for more than once, I almost gave in to the temptation of just taking that little bit of money out and just make it go away...

Except that I didn’t. If the my squad has taught me nothing at all, it has taught me to finish whatever that I’ve set out to do. Even if I do decide to help him pay off the debt, it’d only be after he actually got his gambling addiction straightened out.

One day, Lu Tong needed Lin Fang for something but couldn’t find her, so he called me instead. I tried calling her, but it would seem that for whatever reason, she didn’t pick up her phone either.

That was odd. I was usually able to reach Lin Fang just about any time of the day. I was worried about her so I gave Xia Genghuai a call, and asked him to help me find Lin Fang.

“Piece of cake. Give me just a few minutes...” Xia Genghuai said with great confidence, “I’ll just run her phone signal through the triangulation locationing system. Your bestest buddy is a detective now. I have authorizations to a bunch of things you wouldn’t believe.”

I feel a little uneasy about it, making him abuse his office like I did, but other than that, I had no better ideas either.

After about five minutes, Xia Genghuai said, “We located the position of her phone signal. I’ll send the address to you right now, it’s a cafe.”

After I got the message, I immediately went to that address. That place isn’t far, I was there in a matter of minutes.

When I was parking my car, I saw a familiar car drove by. It was Chen Yuzhou. He saw me too, and he actually cracked a smile at me as our car drove past each other.

Was it a coincidence? Why was Chen Yuzhou here?

“Fangfang, are you okay?”

When I found Lin Fang, she was sitting at a corner of the cafe, alone by herself. The coffee before her was cold, she didn’t drink any of it.

She was surprised, “What are you doing here?”

Her eyes were red, as if she had cried. I asked her how she was feeling, if someone had been harsh to her.

“Was it Chen Yuzhou who did this to you!? I’ll go make him pay right now!”

“Stop!” Lin Fang immediately grabbed me, and said nervously, “What are you doing going to him for? He had nothing to do with this.”

I relaxed, “Then who was being mean to you? See, your eyes are all red. You were crying?”

“No... no one, I was only having a quiet moment with myself here.”

I took the seat opposite to Lin Fang. In front of me, there was a stain in the shape of a cup. It couldn’t have been the waiter being so tardy as to guide Lin Fang to a dirty table, and simply left the stain there throughout all this time. Someone must have been here a few moments ago, and after that person left the waiter took his cup away. But why would Lin Fang lie to me?

I couldn’t help but remember seeing Chen Yuzhou just then, and that smile he gave me. Was it only a coincidence that he was around closeby?

I said nothing, and nudged at the wet stain on the table, and thought about how I might ask Lin Fang about this. I can’t make her angry, but I need to be sure. As I was about to speak, Lin Fang spoke first, a little nervously, “Actually, it was the debt collectors after Lin Kan.”

“They may hold others’ debts, but you aren’t one of their debtors, what are they doing bothering you for!? Tell me, who are they, we’ll go straighten this out right away!”

I knew it. Something must have happened to Lin Kan for Lin Fang to be this distressed. With a brother like that, though Lin Fang never owed anyone any money, she had always been the one that they look for whenever Lin Kan did something.

Lin Fang sobbed and stopped me, “Don’t go, they know you have friends in the police, so they won’t do anything to you, but as soon as your friend leave, they’ll be after Lin Kan again.”

“Who dares to lay even a finger on him, I’ll make sure that he rot in the slammers! Fangfang, don’t worry, I’ll never let these people have their way.”

“Don’t go, please, I beg you, don’t. They have a million ways to make our lives difficult. Even if they don’t hit him, even if they simply loiter around him all day, Lin Kan won’t be able to leave the house at all, he wouldn’t have been able to find work, his life would be ruined!”

Lin Kan was already ruined. Who else could ruin him more than he had ruined himself? I wanted to say that, but seeing how distressed Lin Fang was, I just couldn’t bring myself to say it.

“They what? That’s a lot of money that he owed. Are you going to pay it off again? Are you still going to be able to do that this time?”

Finally, Lin Fang’s tears fell all at once. My heart twisted and contorted inside, as I wiped her eyes dry. I scolded myself for saying what I did just then. Really, it wasn’t all that much money. I could have paid it off as simply and naturally as breathing.

“Don’t cry now. Lin Kan’s debt... let’s work something out together.”

Lin Fang cried even harder, “But it was 500 thousand dollars! Where would I go to get all this money?”

“500 grands? That was more than what I heard before.”

“Those people, they conned him! They conned Lin Kan! If we don’t pay it off now, we’ll never be free of them!”

I really would rather let whatever consequences of his actions befall him and take him, but I couldn’t say that to Lin Fang, not when she was so sad and distressed like she is now.

Lin Fang said, “I’ve already taken a 200 thousand loan out today, and it’s impossible to go back to the bank and ask for more. Zhang Chao, if I had any other way, I wouldn’t do this to you, but, can you help me? What should I do?”

Hearing that, I really wanted to tell Lin Fang that I’ll take care of his debt, all 500 grands of it. It pains me to see her so sad and distressed.

I wiped her tears off her face, then thought for a while, “Wait for me here, I’ll just be out there making a few phone calls. I have a few war buddies, maybe they can help...”

The amount of money itself was a nonissue, but this was more than that. Underground money lenders usually means that the gangs are involved, and anything that they touch definitely won’t be as simple as they seem on the surface. If paying them off was all it’d take to get them off people’s backs, the society would be a much safer place than it is now.

There are ways to deal with people, and then there are ways to deal with snakes. Rather than trying to make heads and tails of this all by myself, I’ll be much better off finding an expert in this matter for this. The first person that came to mind was Zhao Zichen, but when I remembered that I had rejected his offer on teaming together so flatly before, I hesitated and called another number instead.

Because of Jiang Ming, it has been a long time since the last time we spoke. He also knew that I have quite a bit to say about his decision, so I guess that was why he sounded pleasantly surprised when he saw that I called.

I described the situation to Han Kun. After I finished, he gave me only a faint mutter to show that he had listened.

“Uncle Han, I want to help her pay off the debt. I know that this is quite a bit more than just pocket change, but... I just don’t want to see her being so sad and distressed about it as she is everyday.”

“Hmph... I guess that’s for the best.”

“Uncle Han, you’re not going to talk me out of this are you?”

“The fact that you asked that question means that even you know that you’re doing something silly right now. You called me, because you wanted me to slap the cold hard truth into your face.”

I said, a little awkwardly, “That’s... not exactly why. It wasn’t that I couldn’t spare the money, but it was, just that... I feel that Lin Kan is simply a bottomless pit, and if people like him knew who I am, wouldn’t he be even worse than he already is right now?”

Han Kun laughed, “If you liked this woman, this was but an inevitable part of life.”

I sighed, “Uncle Han, am I being too selfish and self centered? While Lin Fang liked me simply for who I was, minus all the wealth and riches, but here I am, only thinking about the money side of things.”

That made Han Kun chuckle. After a while, after he caught his breath again, he said, “You really are just like your father. Alright, here is what I propose. Lend \$300’000 to her first. Remember, don’t just agree to whatever those money lenders demand, if you do that, they’ll never let you go. Even if after you made your identity known, they might be too afraid of you to harass you directly, but they’ll never leave Lin Kan alone, since he just become their biggest cash cow. Use the \$300’000 to pay off the amount he borrowed first, and as to the interests, let me have a talk with a few people to sort something out. This money, you didn’t have to make Lin Fang pay you back, but outwardly, you must get Lin Kan to draft an IOU letter to you. With those gambler types you can’t afford to wipe his butt for him every single time.”

I breathed out a sigh of relief, “Uncle Han, I’ll get on it right now! To tell the truth, I didn’t care for the money at all, but I just don’t want to put the through even bigger troubles.”

Han Kun laughed a little, “What’s going to come will come eventually. And sometimes, when life gives you trouble, it was so that you can avoid even bigger troubles...”

I couldn’t understand what he was saying at all. I feel that there was something more to what he said, but I couldn’t exactly put my finger down on what it was.

But nevertheless, having this load off my chest feels better than anything.

When I went back inside the cafe, Lin Fang looked at me with hopeful eyes.

I told Lin Fang that I have a war buddy who was quite well off in his family, and that he was willing to lend her 300 grands. At the same time, I told Lin Fang that she can’t simply give in to those money lenders whatever they demands, and that 300 grands is as high as we’ll give, not a penny more.

“He... he would lend me that much money? Would he really? I mean... he doesn’t even know me...” Lin Fang debated with herself.

“Relax, my buddy and I were close. As long as Lin Kang was willing to write an IOU letter and sign it, my war buddy would wire the money to you straight away.”

Lin Fang hesitated, “But... Kang already didn’t have any credits to speak of. He’d go as far as to take the money from an underground money lender and run, even if he does write that IOU letter, he still might not own up to his words... I don’t want this to cause the friendship between you and your war buddy to go sour.

I was touched. Desperate as she is right now, Lin Fang was still considerate of me.

I hugged her, and nuzzled against the back of her neck, “Relax. If Lin Kang really wouldn’t pay him back, I’ll pay my war buddy back myself even if I had to sell all the pots in my house.”