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Troy finally came to a realization, so he chased after Kai. Meanwhile, gratification crept onto Kai's features when he saw that the man had decided to go with him. He patted Troy on the shoulder, assuring, "Don't worry. With me here, you won't suffer a beating!"

In response, Troy could only smile helplessly. Part of the reason he bit the bullet and decided to go with the man was to keep his job. They were in the same team, so he was afraid that the higher-ups would sack him if they learned that Kai went alone.

In no time, Kai and the others arrived at Dexter's company based on the address in the information. The company was small with only two floors, and the signage at the entrance was very old.

"Don't tell me this company has gone bankrupt? Will there still be people inside?" Hilda fretted as she stared at the signage at the entrance.

If the company has gone bankrupt and the debtor has taken off, this debt will be uncollectible!

"Let's go in and have a look." After saying that, Kai took the lead and walked in. The moment they entered the building, a racket drifted into their ears. Thick cigarette smoke hung in the air, choking one so much that one could not quite breathe.

Seven or eight shirtless men with tattoos snaking all over their bodies were smoking and playing cards in the lobby, their eyes bloodshot.

At the sight of that scene, regret deluged Troy. He tugged at Kai's sleeve lightly. "Why don't we come another day, Kai?"

Hilda's face had also gone a touch pale. No matter how I look at it, this doesn't seem like a company at all! Instead, it appears to be more of a bandit's lair! "Since we're here, we've got to at least meet the boss before leaving," Kai stated

airily. Right then, one of the men noticed them. He stood up and strutted over to them. "You three, what is your business here?"

"We're from Sentiment Chemical Limited, and we're here to look for Mr. Murphy," Kai answered placidly.

"To collect the debt?" The man instantly discerned the purpose of their visit. With a slight frown, he growled, "Mr. Murphy isn't in, so hurry up and leave. Don't disrupt our game of cards!"

Upon saying that, he headed back to the table to resume his game. Yet, just after he had taken two steps, a sultrily-dressed girl with heavy makeup sashayed down from the second floor. She was not that old, but her dressing and appearance made it clear that she had long since lost the innocence of a girl.

"Lux, Mr. Murphy wants to see them," the girl uttered to the burly man who stopped Kai and the others from going any further earlier.

The burly man nodded in acknowledgment and turned to the trio. "Go on up." After saying that, he returned to his game of cards without a backward glance. Meanwhile, the girl studied Hilda for a bit before ordering, "Come with me." Kai and the others followed her upstairs. Troy was so scared that he was trembling and almost tripped while ascending the stairs.

At the same time, Dexter was smoking a cigar in the office with both his legs propped up on the table as he hummed leisurely. Wads of tissue were scattered all over the ground, and a musty smell lingered in the air. At a single glance, one could tell what had transpired there earlier.

Soon, the girl led Kai and the others into the office. Dexter continued holding the cigar between his lips, but his eyes roamed all over Hilda.

"You're from Sentiment Chemical Limited?" he queried mildly.

"Yes." Kai nodded in affirmation.

"I've prepared the money I owe your company long ago." While saying that, he threw the girl who led the trio upstairs a look. Understanding his meaning at once, the girl promptly opened the safety deposit box at the side.

Stacks of bills were arranged neatly in there, the amount far exceeding a million. Exhilaration swept over Troy and Hilda like a tidal wave when they saw Dexter's ready acquiescence. They did not expect things to be so smooth sailing. He doesn't seem to be as described in the information, refusing to repay his debt and even beating up those who come to collect it!

Kai, however, smirked slightly. He knew that the man could not possibly be so sporting to return the money.

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Sure enough, Dexter removed his legs from the table after revealing the stacks of bills. With his lecherous gaze fixated on Hilda, he declared, "I don't like dealing with men. If you want the money back, leave the woman and buzz off. I promise to repay the debt I owe to your company."

Hearing that, Hilda was so stricken that she darted behind Kai.

When Dexter saw how fearful she looked, he guffawed.

"It's only right and proper to repay one's debts. No matter who comes to collect it, you've got to pay up!" Kai asserted coldly.

At that, Dexter eyed him as though he was an idiot. "Right and proper? You must be new, eh? Didn't your colleagues tell you the consequences of coming here to collect my debt?"

"They did, but I didn't believe them. Thus, I wanted to come here and try my luck."

Kai nodded as he spoke.

"Hah! It's my first time meeting someone so bold throughout the years. Since you want to try your luck, I'll grant you your wish!"

While saying that, Dexter swung his fist at Kai's face.

Behind Kai, Hilda anxiously yanked at him when she saw Dexter making a move, hoping to pull him away so that he would not get hit. Conversely, Troy swiftly took two steps back, afraid that he would be caught in the crossfire.

Alas, Hilda could not make Kai budge. The man merely stared at Dexter smirkingly. When the latter's fist was only an inch away from him, he abruptly shot his hand out and grabbed it. In the next instant, the sound of bones shattering pierced the air.

Dexter felt as though a vise had clamped his hand before excruciating pain assailed him, the agony so intense that he wailed at the top of his lungs. When the girl who led Kai and the others upstairs saw that, she spun on her heels and sprinted out. Her intention was as plain as day—to summon help.

"Troy, go and bag the money with Hilda. Don't take any extra, but make sure to take the exact amount he owes us, nothing short of it," Kai said to Troy after restraining Dexter.

Unfortunately, Troy had long since frozen in fear. Instead, Hilda hurried over to

the safety deposit box after glancing at Kai and started bagging the money. In the blink of an eye, there was a million in the bag. Hilda then urged Kai frantically, "Let's go since we've now gotten the money!"

Right after her words fell, a flurry of footsteps sounded. The seven or eight men with tattoos downstairs had already rushed upstairs and were blocking the door. "Let Mr. Murphy go, you brat! You're courting death to make a move against

him!" the burly man known as Lux bellowed upon seeing that Kai had restrained Dexter.

"Have your men clear a path!"

Ignoring him, Kai exerted slight force on Dexter's hand, upon which the sounds of bones snapping rang out once more.

By then, Dexter was already sweating profusely from the debilitating pain. Despite the fury blazing in his eyes, he had no other choice then and could only order in a booming voice, "Do as he says!"

In mere seconds, the men parted and made a path. Subsequently, Kai said to Troy and Hilda, "Take the money and go back to the office."

"A-Are you not leaving with us, Kai?" Hilda asked in puzzlement.

"You two leave first. I'll be right behind you," he replied.

Hilda regarded him worriedly, but Troy tugged at her. "Let's go quickly! We'll only burden Kai if we stay here!"

He ran out of the building while dragging her along. However, right after they made their escape, Hilda gave him the money and told him to take it back to the office. She, on the other hand, waited across the road, for she could not rest easy without seeing Kai leave.

Meanwhile, Kai dropped his hold on Dexter after Troy and Hilda left.

Having obtained his freedom, Dexter went off the deep end. "I'm going to kill you today, brat!"

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Kai ignored him, sweeping a gaze over the cigars on the table. Then, he picked one up and sniffed it lightly. "This is some good cigar. What a waste!" After saying that, he lit one and took a small puff before exhaling a circle of smoke. Judging from his expression, he seemed to be relishing it.

Seeing the indifferent and intoxicated expression on his face, everyone almost burst a blood vessel.

"Brat, I'll take your life today for having the audacity to injure Mr. Murphy!" Roaring, Lux punched his fist at Kai. Not only was the blow exceedingly forceful, but it also emitted a whizzing sound as it cut through the air, making it evident that he was a trained fighter.

Kai remained nonchalant in the face of the punch. He took another puff of the cigar and exhaled at Lux, who was charging at him.

Following that puff of smoke, the latter, initially streaking forward at lightning speed with his arm extended, abruptly froze as though immobilized. His fist was only mere centimeters away from Kai.

All at once, everyone gaped at the sight. Under their incredulous gazes, Kai kicked the man and sent him flying. The strapping body flew right out of the office and slammed onto the ground heavily.

"Lux!"

Dexter's expression changed drastically, and he raced over to check on the man. After all, Lux was his most skilled fighter and had trained in kickboxing for over ten years.

When he reached the man, he was entirely stunned to see that Lux's chest had sunken in, and blood trickled out the corner of his mouth. His eyes were wide open, and he lay on the ground motionlessly that one could not tell whether he was still alive.

"Kill him! Finish him off!"

Rage swamped Dexter, and he went ballistic. Never had I been disrespected such! I'm going to rip him to pieces right this instant!

With that order, the remaining men lunged at Kai.

They did not believe that he could be their match in that cramped space regardless of how good his combat prowess was.

"Well, you asked for it!"

Harrumphing, Kai flew at them like a whirlwind.

His speed was so fast that they could not even catch a glimpse of him before they were all knocked to the ground.

In just a few seconds, the men sprawled across the office, howling in pain. Although Kai did not take their lives, he broke their limbs, so their injuries were quite grievous.

Dexter was entirely dumbfounded, while the girl beside him had gone as white as a sheet.

Verily, he never expected his men to lose to a man who seemed so fragile that he would break at a mere nudge, particularly when they had outnumbered him. "Say, you could have owed anyone a debt, but you just had to owe me. I hate it

when people owe me money..."

Kai proceeded to stalk toward Dexter with a sneer on his face.

"W-Who are you? I only owe money to Sentiment Chemical Limited! Aren't you an employee of the company?" Dexter questioned in a panic, his eyes trained on the man.

"Of course, I am. Sentiment Chemical Limited belongs to Josephine Sullivan, the daughter of the Sullivan family. And she's my woman. With that said, don't you owe me money?" Kai drawled with a smirk.

"Your woman?" Bewilderment was written all over Dexter's face. Immediately after, his eyes started widening, and terror crept into them. "Y-You're the one..." His mouth gaped open, but he was so terrified that no sound came out.

He had been a gangster in the past, so he knew of many things, though he did not have the right to attend the banquet hosted by Walter. Naturally, he had heard of Kai, but it never crossed his mind that they would be the same person.

What? The person who defeated Steven Fisher and whom both Walter Grange and Tommy Lewis revered turned out to be this seemingly insignificant young man right in front of me?

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Dexter could not quite believe it, yet the facts were right before his eyes. Thud!

His legs gave out, and he fell to his knees before Kai.

"I'm sorry, Mr. Chance! Please spare me!"

Dexter frantically pleaded for mercy even as he prostrated himself.

If Kai were merely Josephine's boyfriend, he would not have been so petrified. After all, the fact that he dared to owe the Sullivan family money made it clear that he was not afraid of them. Despite being the wealthiest family in Horington, the Sullivan family was only involved in legal businesses, so someone in the underground circles like him was not the least bit intimidated.

Alas, not only had Josephine publicly acknowledged Kai as her boyfriend but Tommy and Walter had also treated him as their honored guests. As such, he was not someone Dexter could afford to offend.

At the sight of Dexter's pathetic demeanor, Kai snorted and strode right past him. After Kai had left, Dexter slumped onto the ground. A puddle had long since formed beneath him.

As Kai stepped out onto the street, planning to hail a taxi back to the office, he suddenly spotted Hilda sprinting over from the road across. "Kai!"

Hilda ran toward Kai excitedly when she saw him exiting the building.

A wealth of warmth suffused Kai upon seeing that she had not left but waited for him instead.

Just as she was darting across the road, a speeding car barreled toward her. Stark horror assailed Hilda when she saw that, causing her to be instantly rooted to the spot. For a moment, her mind went blank.

When the driver noticed that someone had dashed into the road, he desperately slammed on the brakes. The ear-splitting screech and smoke from the tires had the atmosphere turning tense at once.

The instant Kai saw the impending collision, he circulated his energy and shot out. Shielding Hilda behind him, he slammed his hands on the speeding car.

Soon, the car came to a stop. Hilda remained standing there blankly, her eyes brimming with terror.

"You're fine now, Hilda..."

Taking her hand, Kai led her across the road.

"Are you blind? Watch where you're going!" the driver lambasted after rolling down the car windows.

It was clear as day that he, too, suffered a great fright.

After Kai had left with Hilda, he climbed out of the car to take a look at the state of his vehicle. The second he saw the deep palm imprints on the hood, he broke into a cold sweat. Overwhelmed with fear, he scrambled into the driver's seat and sped off.

"Why didn't you go back to the office, Hilda?" Kai inquired in concern.

Hilda had already recovered her composure by then, though she had no idea why the car did not hit her. Upon hearing his question, she swiftly answered, "I was worried about you, so I waited outside. Are you okay, Kai?"

She looked him up and down anxiously.

"I'm fine. Those men only have the guts to pick on those weaker than them. Let's go back to the office."

Subsequently, Kai hailed a taxi and headed back to the office with Hilda. At that moment, the sales representatives in the sales department were all gathered together as they gossiped in hushed tones.

"Kai sure is bold for having the guts to go and collect the debt from Dexter Murphy! He probably doesn't know that all who did so in the past came back with bruised faces!"

"Exactly! Hilda shouldn't have gone with him. Dexter is a libertine who wants to bed every beautiful woman he sees. The female sales representative who previously went to collect his debt ended up resigning when she returned. I heard that she was even pregnant later, and the child was none other than Dexter's!"

"Let's just wait and see. Kai is sure to be all black and blue when he comes back!"

As they all whispered among themselves, Maria wore a frown on her face as worry for Hilda weighed her down.

She was not worried about Kai, not even if he ended up crippled. It'd be a pity if Hilda were to be sullied by Dexter when she's just a young girl who hasn't seen much of the world!

Sheer regret flooded her. Gah! I should've stopped her from going with Kai!

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"Why are you guys shooting the breeze here instead of working when it's still office hours? Do you want me to dock your pay?" Zayne roared at the group of sales representatives as he stepped out of his office.

At that, everyone hastily returned to their desks. One of the sales representatives told Zayne, "Mr. Carlson, Kai went to collect Dexter Murphy's debt."

Hearing that, Zayne was stunned for a moment before gloating. "He doesn't even mind risking his life just to flaunt his capabilities, huh? If he manages to collect the debt, I'll drink all the water in the toilet bowl!"

A second after his words rang out, Troy returned with sweat dripping off his face and a black bag in his hand.

When Maria caught sight of him, she demanded urgently, "Troy, where's Hilda?" Troy snagged a bottle of water on the table and finished it in a single breath. Then, he exhaled deeply before relating everything that had happened.

The instant they heard that the bag contained a million in arrears, they all wore astonished expressions.

Zayne even tore the bag open in disbelief, causing bills to scatter all over the ground.

At that sight, his expression turned as black as thunder. Thinking that Kai would never succeed in collecting the debt, he had even declared that he would drink all the water in the toilet bowl if the man managed to do so. Hence, that was a slap in the face to him.

"Hilda is too smitten with him. I really don't understand what's so great about Kai!" Lydia grumbled in perplexity when she heard that Hilda stayed to wait for Kai.

Maria was also worried about Hilda. As for Kai, no one was bothered about him. While everyone was feeling sorry for Hilda, Kai returned with her.

Upon seeing that he was unscathed, everyone was very much surprised.

"Were you not beaten up, Kai?" Zayne asked dubiously.

"It's only right and proper to repay one's debt. Why would they beat me up? It should be the other way round!" Kai sneered.

Meanwhile, Maria went over to Hilda. "Are you okay, Hilda? You don't look all too well. Don't go with him anymore in the future."

"I'm fine, Maria." Hilda flashed her a smile.

"Kai, since you're so skilled at collecting arrears, you'll be responsible for all the arrears in the future. That'll be your only job scope!"

Seizing the opportunity, Zayne handed all the sales department's arrears to Kai. Kai did not decline either since he would be doing so even if the man did not hand them to him. After all, that was his money.

His acquiescence had surprise inundating Zayne. Nonetheless, he was inwardly jumping for joy. If he manages to collect all the arrears, I'm sure to get a windfall

in commission!

At noon, Xavier sat at a table by the window in a restaurant near Sentiment Chemical Limited, waiting for someone eagerly.

Shortly after, Josephine strolled into the restaurant with a bag on her shoulders. The moment Xavier spotted her, he quickly sprang to his feet and waved at her. "Over here, Josephine!"

Josephine strode over with an indifferent expression and sat down across from him. "Why did you ask me out?"

"I just feel that it's been a long time since I last saw you, so I'd like to treat you to a meal, Josephine," he replied fawningly.

"I'm leaving if there's nothing important." While saying that, Josephine was prepared to stand up.

Seeing that, Xavier hurriedly stopped her. "No, no! There's something important! Josephine, you know my feelings for you. I've never loved another woman all these years. Can you please—"

"No." Josephine cut him off before he had even finished speaking, asserting, "Xavier, I hope you're aware of your place. You're just a manager employed by my family. I can dismiss you anytime! You'd better place your focus on your work instead of having any more delusions about me!"

Her expression was chilly, and her tone was frosty as well. That had Xavier's expression changing imperceptibly.