

Chapter 10

The Discovery

The girls headed in the direction of Annabelle’s basement, continuing down the tunnel until they reached the spot on the wall beyond the bend where the ‘A’ was carved. At that point, they paused to inspect the wall and floor.

“Look,” whispered Erin, pointing down. The floor of the tunnel had been made up of huge, flat stones tightly fitted together.

Kim closely inspected the spot where Erin was shining the beam of light. There, the stones appeared to be a bit looser. A person could easily pry them up. It was all cleverly hidden, and only someone who was looking for something would even notice the difference. Someone had gone to great lengths to hide the fact that something was buried there.

“Could this be where the treasure is hidden? Should we dig it up now?” asked Kim. She knelt down next to the wall and pried at one of the stones. Even though it was looser than

the others, it was still pretty difficult to move. It had been there for a long time and the heavy stones had settled firmly in the damp earth. There was a thin layer of green moss covering each of the stones' surface.

“Let’s do it,” Erin answered. She took the screwdriver and dug down, loosening the earth around the first stone. Then she took the screwdriver, wedged it under the stone, and pried it up. After prying for a few moments more, it finally gave way and popped free from the earth. It took both of the girls’ strength to lift the stone and slide it to the side.

After nearly ten minutes, they had removed enough of the stones to reveal a small metal box buried in the soft sand beneath. Erin reached in and slowly tugged the metal box from its hiding place and onto the tunnel floor.

“Let’s put the stones back just like we found them,” suggested Erin.

For the next few minutes, they busied themselves replacing the earth and the stones to look as undisturbed and as natural as possible. When they finished, they stood back and inspected their handiwork. Except for the missing moss, no one would guess that anyone had been digging in the area.

“Looks good enough to me,” said Erin, rubbing the dirt from her hands. “Come on. Let’s get going.”

“Wait!” Kim grabbed her sweatshirt. “Aren’t we going to open the treasure box?”

“Not here,” cautioned Erin. “Now that we know Annabelle wasn’t the one who locked us in the boathouse, we have to give this back to her.” She held up the treasure chest. “It’s hers you know.”

Even though Kim didn’t want to admit it, she nodded her head in agreement. “I guess you’re right.”

The girls continued down the tunnel and entered Annabelle’s basement. They quickly went up the steps and knocked on the basement door. Annabelle was surprised to find the two girls locked in the boathouse twice in the same day.

“My, my,” she exclaimed, “disturbing an old woman’s peace is becoming a habit with you two, isn’t it?” She stood there with her hands on her hips staring down at the girls. They could tell that she wasn’t really mad, although she was trying to make them believe that she was.

“You’re Annabelle,” accused Kim, pulling the old handkerchief out of her pocket and holding it up. “We have proof.”

“So what if I am,” answered Annabelle. “Anyway, what business is it of two young, cheeky girls?”

“What does cheeky mean?” asked Kim with her hands planted firmly on her hips.

“It means bold, sassy, or mischievous,” answered Annabelle, “which, at the moment, you are being.”

Kim smiled sheepishly and took a step back behind Erin.

Erin held up the treasure box. “We found your treasure.” She put the box down on the floor and pulled the note from her pocket. “We followed all of your clues in this note and dug up the treasure in the tunnel.”

“Treasure? Note?” Annabelle looked confused. “Let me see that.” She held out her hand and Erin placed the note in it.

After reading the note, once, and then again, she looked up at Erin and Kim. “I was a silly, young girl then,” she said. “I never put treasure in the boathouse all those years ago.”

Chapter 10 Discussion Questions

K – 2nd Grade

Why is Miss Annabelle taking the girls into town?

What is an “ice cream fizz”? What’s your favorite dessert?

3 & 4th Grade

Do you think Miss Annabelle misses her friend Kristina? Why or why not?

Make a prediction: What do you think will happen at the bank?

5 & 6th Grade

What is the significance of the certificates?

Kim and Erin could have kept the treasure a secret, but they decided to return it to Miss Annabelle. Share a moment where you did the right thing. How did you feel?

“Does Charles know about all this?” inquired Erin.

“He was too young to know about it,” she answered. “He was only two years old when his family moved into my house.”

“But...” Erin started to ask another question, but Annabelle cut her off.

“Enough questions,” she said. “Let’s go find out about those certificates and then we’ll have some nice ice cream fizzes.”

This was just the moment Kim had been waiting for. “I am hungry,” she said with a grin.

“Then what is this?” asked Kim, picking up the treasure box from the floor and placing it gently on the kitchen counter. She tried to open it, but the box was locked and the clasp held tight.

“I’ve never seen that box before in my life,” answered Annabelle. “Where did you two find this?” She crossed the room and inspected the box. It was old and solidly built. She rubbed the dirt off the top. Under the layer of grime was a hand-painted ‘A,’ just like the others.

“See!” exclaimed Erin. “It has the same ‘A’ that was carved on the door of the playroom, the wall of the tunnel, and your handkerchief! It has to be your treasure.”

Annabelle closely studied the ‘A’ and nodded her head. It was identical to all of the monograms that she had seen throughout her life. “You’re right,” she finally said. “It is identical to all of the other letters from my past, but those letters were made by my father. Not me. I did not bury any treasure all those years ago.” She paused for a moment and then added, “He must have buried it there before he went on his trip to Europe.”

“But what about the money we found up in the playroom?” asked Kim. “And Kristina’s tea set?”

When Kim said Kristina’s name, tears formed in the corners of Annabelle’s eyes. They could tell that even after all these years, Kristina’s death still bothered her.

“I couldn’t take that money with me,” Annabelle said, looking down at the floor. “It was the money that Kristina and I were saving to take a trip to Europe to try and find my father. We had been planning the trip since we were very young and that money was as much hers as it was mine. I just couldn’t take it and use it for myself, so I left it for someone else to discover.”

She suddenly felt overcome by all the emotions forced to the surface and started to cry. Both Erin and Kim walked over to her and gave her a hug. When she finally composed herself, she looked at the two girls and squeezed each of their hands.

“Thank you for letting an old, silly woman cry,” she said wiping her eyes. She picked up the box and shook it for a moment. The box wasn’t very heavy and whatever was inside didn’t make much sound.

“Oh,” said Erin, her voice barely above a whisper. “Now I understand. Because your father disappeared, and you were young and didn’t have any money, the bank took your house away.” Erin paused for a moment, deep in thought, before continuing. “But your father had lots of money! What about all those certificates in the treasure chest?”

“A very good question,” said Annabelle, “and one we are about to have answered by my dear brother, Charles.” As she spoke, she parked the car in front of the bank.

“Wait a minute!” pleaded Erin. She tugged on Annabelle’s sleeve. “One more question.”

Annabelle stopped and sighed, looking at the girls.

“Why does our boathouse have a tunnel that leads to your basement?”

“You see, the house I live in now used to be the gardener’s house on my father’s estate,” she answered. “The tunnel was used as an easy access for the gardener to get between the house and the boathouse. After my father disappeared, no one lived in the gardener’s house until I purchased it many years later. I don’t think my adopted father even knew about the tunnel.”

told anyone about the entrance to the secret playroom, and as far as she knew, nobody had ever discovered it. The old banker was the only one who lived in the home until his death some months ago.

“I would occasionally sneak up to my playroom. I even snuck some of my dolls out, but I was never able to get them all.”

“But he couldn’t just take away your home like that, could he?” asked Erin. She couldn’t understand how the old banker could be so cruel.

“He foreclosed on the mortgage,” answered Annabelle. “The bank owned the home, and when my father disappeared without leaving any money or a will, he just took it over and bought it for himself.”

“What does fore...closed mean?” asked Kim. She stumbled a little over the word.

“The bank lends you money to buy a house and you agree to pay them back little by little each month. If you can no longer make your payments, then the bank can take your house away from you.”

“What do you think is in there?” asked Erin. “Maybe this will open it.” She took the boathouse key from her pocket and handed it to Annabelle.

Annabelle took the key and turned it slowly over in her hand. “I haven’t seen this old key for many years.” She tried it in the keyhole, but it didn’t fit. The hole on the chest was much too small for the boathouse key to fit. Handing the key back to Erin, she took the screwdriver. “I’ll get it open.”

It only took one good twist to release the latch. The lid flew back and the three of them stared at the contents of the box.

“What is this stuff?” asked Kim, reaching in and pulling out some official-looking papers. They were large sheets of paper with writing all over them and a beautiful, floral border around the edge. “What do these say, Erin?”

Erin tried to read the words that were printed on the papers that Kim had handed her. “This certifies that John A. Peterson is the owner of one hundred thousand fully-paid and non-assessable shares of common stock...” She looked up in confusion. “What does all this mean, Miss Annabelle?”

“It means that my father had quite a bit of money,” she answered. “Girls, these are stock certificates of shares in a company. To put it simply, shares are small pieces of a company. Shares can be bought by people. When buying shares in a company, the buyer owns a small part of that company.” She shuffled through the papers to the bottom of the chest and pulled out a handful. “And they all belonged to my father.”

Erin took a couple of the stock certificates out of the chest and studied them closely. “Are these still good?” she asked. She was looking at the dates on all of them. “The dates on all of these are from a long time ago.”

“Well, they wouldn’t be dated any later,” Annabelle answered. “My father disappeared on a business trip to Europe a very long time ago.” She looked out the window beyond the two girls, sadly remembering the past.

Erin walked over to Annabelle and put her hand on top of Annabelle’s hand. She gently squeezed and smiled up at the old woman. She had no idea what it must have been like for Annabelle to lose her dad like that, but she was sure it must have been awful.

“No, she was my mother. Her name was Annabelle just like me.”

“But why did you leave all of those toys up in your playroom?” asked Erin.

“My, my,” said Annabelle. “You two are full of questions, aren’t you?”

“Yup,” said Erin with a huge grin. “My mom and dad say I’m a Nosey-Rosy!” Erin had always been proud of the fact that she was curious. She was the ‘Guess what?!’ person of the Lewis family.

Kim jutted out her lower lip, “Me too!”

“Well?” asked Erin again. “Why did you leave all your stuff up there?”

“I already told you that I had nowhere to go, so the Smiths took me in to live with them.” Annabelle paused and glanced back at the two girls to see if they were really interested. They seemed to be, so she continued. For the next few minutes she gave them a quick description of her life with the Smiths.

She told them how old Mr. Smith, the banker, had taken away her family home and moved his family into it, and how her bedroom was given to her stepbrother, Charles. She never

Annabelle's car was a shiny blue and the interior was big and roomy. Erin and Kim slid into the back seat and put on their seat belts.

After they backed out of the driveway and started toward the heart of town, Erin looked over at Annabelle and asked, "Why didn't you hide the treasure like your note said?"

Annabelle thought for a moment. "I never ran away." She paused again, and then added, "I really had nowhere to go. My father was all the family I had left in this country. He told me once that I had an aunt who lived in England, but I still have no idea where she lived."

"What happened to your Mommy?" asked Kim, changing the topic.

"I never knew my mother. She died giving birth to me." Annabelle reached into her purse and pulled out her pocket book. She opened it and brought out an old picture. It was a picture of a young, beautiful woman with dark hair. The woman was wearing a long dress.

"Is this you?" asked Kim, holding the picture up to get a better look at it.

Annabelle looked down at Erin and sadly smiled. "Thank you for caring, young lady. I think about my father almost every day and wonder about how different my life might have been if he hadn't disappeared that way."

"Well..." Erin smiled. "Maybe we can help make your life a little different, or at least a little better. Would these stocks still be any good?"

"Why, I really don't know," sighed Annabelle. She wiped away a tear. "But we're going to find out."

She carefully folded four of the certificates and placed them in her purse. She put the remaining certificates back into the chest and then placed the chest in the cabinet under her kitchen sink. Patting her purse, she asked, "Do you suppose your parents will let you go to town with me to check these out? I'll treat you to a nice ice cream fizz. I haven't had a good ice cream fizz in many years."

"I don't think I've ever had an ice cream fizz," said Kim, wrinkling her nose. "But, I *am* hungry."

"Well then, it's time you do."

Annabelle led them into the parlor where she showed them the phone. Erin picked up the receiver and dialed her

mom's cell. When her mom answered, she was surprised to find that they were back at the old woman's house for the second time in one day.

"Where's your phone? And are you sure you aren't bothering that poor old woman?" she asked.

"In my room," Erin said, glancing nervously at Kim at the mention of the cell phone. "But no, Mom, we're not bothering her. She wants us to come with her – for real! Please, can we go?"

Annabelle came over and took the phone from Erin. "This is Annabelle Peterson, your next-door neighbor. I think your children are just delightful and I would be pleased if they would accompany me to town for an ice cream fizz."

To Erin, she sounded very convincing. Erin crossed her fingers and then held them up for Kim to see. Kim did the same.

"An ice cream what?" asked Mom.

"An ice cream fizz, of course," answered Annabelle. "Haven't you people ever heard of ice cream fizzes where you come from?"

Laurie ignored the question. "Before I give permission to my girls to go with you, I'd like to come over and meet you."

"I agree," said Annabelle. "Can you come over right away?"

"Yes. I'll be right over."

The doorbell rang and the girls rushed to open it. Both Mom and Dad stood on the porch. Annabelle invited them in for coffee and cookies. After a pleasant conversation, Laurie and Jim gave permission for the girls to accompany Annabelle into town.

The moment Annabelle said goodbye and closed the front door, the girls gave each other a high-five.

"Yes!"

"Miss Peterson," Erin said, "how come you didn't tell our parents about the certificates?"

"No sense sharing if they don't have any value!" she said. "Besides, this is our little secret."

The girls winked back at Miss Annabelle and trailed behind her to the car.