

Chapter 11 Discussion Questions

K – 2nd Grade

Who did the girls and Annabelle meet at the restaurant?

The boy at the store, Matt, is going into the same grade as Erin. Have you ever started school in a new place?

3 & 4th Grade

Why is Erin mad at Kim after they leave the bank?

Annabelle says Charles will “steal you blind.” What do you think that means?

5 & 6th Grade

Why do you think Annabelle wanted to keep the tunnel a secret from Charles?

What did Annabelle discover about her family and the Smith family at the end of the chapter? Why is this important?

Chapter 11

The Banker

Everyone stared at them in disbelief when they entered the bank. Even though Annabelle seldom came to town, everyone in River’s End knew who the old lady was. Kids often would dare each other to go up and ring her doorbell. There were rumors that she was a witch and that her house was haunted. None of this was true, of course, but sometimes the rumors got way out of hand.

The girl standing behind the bank window stared blankly as they approached. She was a little uncertain how to handle this unexpected customer standing before her.

“Don’t just stand there with your mouth hanging open,” said Annabelle, “you’ll catch flies.” She smiled down at the two girls and winked.

The girl closed her mouth and said, “I’m sorry, Mrs. Peterson. How may I help you?”

“It’s Miss Peterson,” Annabelle huffed, “and I would like to see my brother, Charles C. Smith.”

From behind the counter, Erin and Kim suddenly heard the echo of the same sinister laugh from the woods. The laugh sent a chill down their spines. The counter was too tall for Kim to see over, but Erin could see. And she looked just in time to watch a tall, thin man let out the same laugh again as he turned and walked directly toward them.

Charles sauntered up to the counter and held out his bony hand. “Annabelle, my dear sister,” he said with a sneer, “it is so good to see you out and about. My, my, you’re looking good for your age.”

His voice was cold and flat. He looked down at Erin and Kim and gave them an icy stare and a thin smile. “And who are these two beautiful children accompanying you today?”

Without waiting for a response, he turned and led the three of them into his private office. As they stepped through the threshold, he closed the door behind him.

“How have you been, Annie?” he asked, sitting down in a dark leather chair behind a huge, red oak desk. He knew that Annabelle didn’t like being called by the nickname his father

to Europe. He told me that when my father disappeared, he had all of his money with him. Something about he was going to make some big business deal or something like that and that he must have been killed for the money. He was never heard from again and they never found his body.”

“That’s really sad,” said Erin, gently touching Annabelle’s arm.

Annabelle lowered her voice to the point that Erin and Kim could barely hear her. “He also told me that he was letting me live with them out of the goodness of his heart and that thanks to my father changing everything he owned into cash, I was a penniless orphan.”

Erin looked thoughtfully at Annabelle and said, “Is that why you call yourself Miss Peterson instead of Miss Smith?”

“Yes,” answered Annabelle. “Although the Smiths adopted me, when I grew up, I decided to legally change my name back. I always knew I was a Peterson.”

being too curious.” She reached over and softly pinched Kim’s nose before adding, “Haven’t you heard? Curiosity killed the cat.”

“I’ll bet that silly girl was you, Miss Annabelle,” giggled Kim.

The three of them chuckled and then Erin asked again, “But why didn’t you tell him?”

Annabelle’s face got suddenly serious. “Because I learned a long time ago not to trust that man. His father was no good and he is just like his father. Charles will steal you blind if he gets a chance.”

“But why didn’t you want to tell him about the rest of the certificates in the chest? They all had your father’s name on them, so they have to belong to you. You’re rich, Miss Annabelle!”

Annabelle held up a finger to her lips, signaling the two girls to be quiet. She lowered her voice so that no one else could hear her.

“That’s just the point,” whispered Annabelle. “That man’s father told me that my real father cashed all of his stocks and bonds and sold his half of the business before he traveled

had given her, and even after all these years, he couldn’t resist taunting her.

“Just fine, Chuckie,” she snapped.

Charles sniffed indignantly and then shuffled some papers on the top of his desk. Scowling at Annabelle, he said, “Okay, enough of the pleasantries. What do you need?”

He shifted his gaze first to Erin and then to Kim. The piercing stare made them shudder. He was an extremely thin man with a narrow face, sunken eyes, and high cheek bones that made his head look like a skull with the skin stretched over it. The narrow mustache on his upper lip accented his thin mouth and made his face even more menacing, if that were possible. The top of his head was almost completely bald with a few strands of hair neatly combed to the side.

Out in the lobby, Erin had been able to quickly whisper to Kim that Mr. Smith was the same man that had locked them in the boathouse. She recognized his laugh immediately, but every time she tried to tell Annabelle who he was, he would purposely interrupt them.

“We’ve come to get your advice on these,” answered Annabelle, taking the four certificates from her purse. She reached out and offered the certificates to her step-brother.

Erin could no longer contain herself. “No, Miss Peterson!” she shouted, grabbing the certificates before Charles could take them. Sitting back down in her chair, she clutched the certificates closely to her chest.

“My goodness, child! That was rude!” Annabelle exclaimed. “Haven’t your parents taught you any manners?” She pulled the certificates out of Erin’s hands and handed them to her brother.

“I, I, I’m sorry, Miss Peterson...” stammered Erin, “but he’s... he’s the one who locked us in the boathouse!”

As she spoke, she pointed accusingly at the banker seated innocently behind the desk. He glanced over at Annabelle to see whether or not she would accept the story.

“What a terrible child,” he declared.

Staring at Erin and Kim, his upper lip raised into a nasty sneer. Annabelle didn’t notice the mean look that Charles gave the two children because she was still looking at Erin. “Wherever did you find such terrible little brats?” he asked.

“Me too. So... I guess I’ll see you around.”

He shifted from one foot to the other, not really knowing what else to say. Finally, he took the pad of paper from his pocket, dropped the check on the counter in front of Annabelle, and went back to work.

“He’s nice,” said Kim, sipping the last of her drink.

Erin nodded and looked over at Annabelle. “Why didn’t you tell Mr. Smith about the tunnel?”

She had been wondering about that ever since they had left the bank, but Annabelle didn’t seem willing to talk about the bank incident, so Erin had waited for the right moment to ask.

“My, my. You are a curious little girl, aren’t you?” said Annabelle. She smiled over at Erin with a dreamy look in her eyes as she traveled back to her childhood. “I remember another little girl, just like you, many years ago.”

“Who was that, Miss Peterson?” The sound of Kim’s voice snapped her out of her daydream and back to the present.

“Why, you never mind,” she answered curtly. “That little girl was just a silly little girl who got into a lot of mischief by

“That’s what I said—an ice cream fizz. And that’s three scoops,” corrected Annabelle. “Has Mr. Blake gotten cheap over the years?”

“Three scoops it is,” said the boy, walking off to get their order started. “And Mr. Blake doesn’t own this drugstore anymore. My dad, Matthew Collins Sr., bought it a few years ago.”

When he returned with their order, he smiled at Erin and asked, “Are you the people who bought the old Smith house?”

Erin nodded as she sipped on her soda. “Uh huh,” she said after she swallowed. “We just moved in.”

“I’m Matthew Collins Junior,” he said, wiping his hands on the sides of his jeans. He held out his hand for Erin. “But, please call me Matt.”

“I’m Erin Lewis and this is my sister, Kim,” she answered, taking his hand and shaking it.

“Are you going to go to River’s End Elementary and Middle School this fall?”

As Erin nodded he quickly added, “Me too. What grade will you be in?”

“Sixth grade. You?”

“Miss Peterson! You’ve got to believe us!” exclaimed Kim. She stood up from her chair and pressed against her sister. The cruel glare from Mr. Smith had frightened her. “He’s the one who locked us in the boathouse, and we’ve got proof!”

“Proof? What proof?” Charles scoffed. “What on earth are these two children babbling about?”

The moment Kim had mentioned that they had proof, he suddenly became very interested. Leaning forward in his chair, he folded his bony fingers together and set them on the top of the desk. “Why in the world would I lock two children in a boathouse?” he asked innocently. “And what kind of proof do you have of this, young lady?”

“We don’t know why you would lock us in,” answered Kim, “but we’ve got a—ouch!!” Erin kicked her just before she had a chance to tell Mr. Smith about the cell phone.

“We might have been mistaken,” Erin quickly interrupted. Kim looked back at Erin with a questioning look on her face.

“You’ve got a what?” asked Mr. Smith in a sickly-sweet voice. Before she had a chance to answer, he pointed a bony

finger at Erin. And then looked directly at Kim and said, “You! Speak!”

To Erin’s relief, Kim remained silent. She had quickly realized that it would be a mistake to tell this man about the cell phone still hidden in the woods. He might get there before they did.

“Charles! Leave the children alone,” scolded Annabelle. She smiled at the two girls. “You’re frightening them. Now I’m sure there is some valid explanation why these girls would accuse you of being the scoundrel that locked them in the boathouse, and we will get to that. But right now, I want you to take care of those certificates for me.”

She winked at Erin and Kim, sending them some kind of a signal, but the two girls weren’t really sure what she was trying to tell them.

Erin felt a great relief that Annabelle had come to their rescue. She didn’t have a clue as to how she and Kim were going to get out of this mess. They had accused one of the richest and most important people in River’s End of being the one who had locked them in the boathouse. She wasn’t even

The three of them entered the corner drugstore and sat on round stools placed in front of a long counter. Erin and Kim twirled on the stools until a boy about Erin’s age walked up with a pad of paper, ready to take their order. He had dark hair and dark brown eyes and stood about an inch taller than Erin. He smiled easily and joked around with Kim but avoided looking directly at Erin.

“Three root beer fizzes, please,” said Annabelle.

When the boy recognized her, he stepped back in total shock. He had never really seen the old Hidden Hollow Witch up close, and the fear of standing right in front of her made his voice crack.

“Three what?” he croaked.

“Three root beer fizzes!” She answered loud enough to startle the boy. “Doesn’t anyone know what an ice cream fizz is around here? Get Mr. Blake out here this very instant!”

“Oh!” he exclaimed. “You mean an ice cream float! That’s a large root beer with two scoops of vanilla ice cream in it.”

home and bring the rest of those certificates back here for safe keeping. I will put them in the vault this evening, and then I can tell you tomorrow exactly what they are worth.”

Annabelle shook her head. “Just let me know about these four certificates first, Charles. Then we will see about the rest.”

As she spoke, she held the four certificates up in the air for him to see one last time and then stuffed them into her purse. The banker looked longingly at them.

“If they are worth what I suspect they are worth,” she said, “I will bring the rest in for your inspection.”

Without waiting for an answer, she stood up, nodded curtly toward Charles, and shoed the girls out of his office. They quickly walked through the bank lobby and out the main doors. They were careful not to speak until they were well down the block and away from anyone overhearing them.

“Kim!” exclaimed Erin. “Why did you tell him about the rest of the treasure!?”

Kim stuck out her lower lip. “I’m sorry. I didn’t know.”

Before Erin could say anything more, Annabelle broke up the argument. “I’m hungry for an ice cream fizz,” she said. “What about you?”

sure that their mom and dad would believe them without that video for proof.

“Now, what is the value of those stocks and bonds?” she heard Annabelle ask.

Charles studied the certificates that Annabelle had given him.

“If none of these have been replaced, then these are quite valuable,” he said after a few minutes of careful study. He took off his glasses and looked at Annabelle. “Where on earth did you find these?”

To Erin and Kim’s shock, Annabelle told Charles the whole story of how the girls had been locked in the boathouse and had discovered the chest. Erin and Kim looked at each other when she got to the part about finding the buried treasure, but Erin quickly gave Kim one of the best ‘keep your mouth shut’ looks that she could muster.

Annabelle told him that the girls found the chest buried in the floor of the boathouse. For some reason, she purposely omitted telling him about the tunnel that connected the boathouse to her home. She also conveniently omitted telling

him about the rest of the certificates still in the chest and safely hidden under her sink.

“How did these two get out of the boathouse after they had been locked in?” asked Charles. He had been listening intently to Annabelle’s story.

“Why I was on one of my daily walks, and I heard them yelling,” lied Annabelle. She quickly reached over and patted Erin on the back. “This little girl has quite a set of lungs on her.”

“Me too!” said Kim in a miffed voice. She let out a loud scream for help that immediately brought two tellers and the receptionist running to the office door.

“Get back to work,” snarled the startled Charles.

Erin giggled while Annabelle allowed herself a few snorts. The confusion caused by Kim’s yelling for help was quite funny.

“Little girl, you cannot do things like that in a bank or any other public place,” Mr. Smith scolded, shaking his finger at Kim. He glared at Annabelle and Erin laughed even harder when she saw the frustration on his face.

“I just wanted to show you that I can yell loudly, too,” said Kim quietly. Tears began to form in her eyes.

“And you sure proved that,” laughed Annabelle, giving Kim’s arm a squeeze and handing her a clean handkerchief.

The banker took the four certificates off of his desk and held them up in the air. “Would you mind if I held on to these for the time being, Annabelle?” he asked. “I would like to check them to make sure they are real.”

“You can make a copy of them,” answered Annabelle. “For the time being, I will hold on to them for safe-keeping.”

“My dear sister,” he said, “what could be safer than a bank?”

When Annabelle didn’t answer him, he shrugged. He picked up the phone and asked his secretary to come in and make the necessary photocopies.

“Were these all of the certificates?”

“Oh no,” answered Kim, and before Erin or Annabelle could stop her she added, “There are lots more...” Her voice trailed off when she saw the panic on Erin’s face.

“You know,” started Charles, pausing long enough to look as if he were deep in thought, “perhaps I should follow you