

# CHAPTER ONE

## A FAB SUMMER



It was the long summer holidays and the FAB club met every day at their new clubhouse on the lake. If it was dry, they usually played games like 50-50 block home, or French cricket. If it was wet, they stayed inside and read comics, books and magazines, or played games.



They took turns to bring lunch. Most of them would bring sandwiches made by their parents, but Trevor enjoyed making the meals himself. Sausage rolls, felafel and salad pittas, carrots, celery and corn chips with three types of dips, and all sorts of other things he had read in cookbooks or seen online.



Some days he got up early and baked. He made muffins, flapjacks, sticky cinnamon swirls, custard-filled doughnuts. One day, he even made chocolate éclairs. Ruth said they were the best things she had ever eaten. Trevor blushed bright red and didn't make them again, because he was afraid they would never be as good. Trevor loved cooking. The only thing he liked more was hanging out with his friends at the clubhouse.

The members of the FAB club were never bored. They put their phones in their pockets, or on the shelf by the door. What they were doing in the FAB club was usually more interesting than whatever was on their phones. Sometimes the phones would beep, but they tried to ignore them, unless it was getting close to home time.

Except for Toby. He was always on his phone, even whilst they were playing cards. Toby put down his cards and fished in his pocket.



“Ignore it, Toby,” said Jake. “It’s your turn.”

“It’s a message from Mum. I have to answer it, otherwise she will call me.” Toby tapped away on the screen.

“Come on, Toby. It’s your go,” said Jake.

The phone beeped. Toby tapped. The phone beeped again. Toby tapped.

“This is driving me crazy!” Jake slammed down his cards, grabbed Toby’s phone and replied to Toby’s mum’s texts.

Mum: Hello, darling!  
Toby: Hello, Mumsie-poo.  
Mum: How are you?  
Toby: I'm just splendid.  
Mum: What are you doing?  
Toby: Losing a game.  
Mum: Don't be late for dinner.



Then Jake wrote:



And sent it.

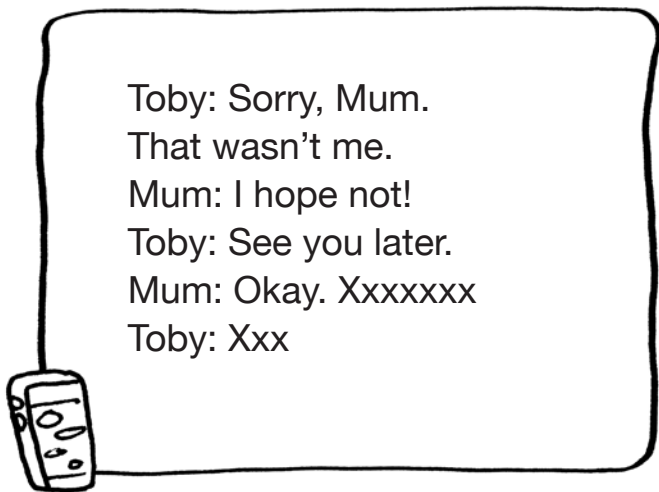
Toby grabbed the phone back. “What did you write? Aaargh! She’s going to kill me, you doofus!”

“You shouldn’t have done that,” said Ravi.

“He shouldn’t be spending so much time looking at his phone,” said Jake, looking back at his cards.

Toby tapped away furiously on the phone.

Toby put the phone down and glared at Jake.



Jake grinned as Toby looked back at his cards. He put down a seven. “Pick up seven, unless you’ve got a seven.”

“Ha!” said Jake. “Finally!” He put down three sevens. “Pick up another seven and another seven and another seven and I’m out!”

“Not again!” said Ruth. “You have all the luck, Jake.”

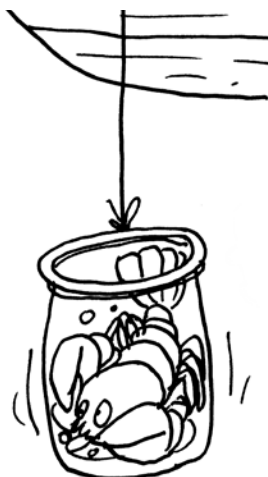
“Hey, the rain’s stopped,” said Ravi. “Let’s go out in the boat and see if we can catch any fish.”

The FAB didn’t have any fishing rods, but they had jam jars on strings. They moulded the bread from their sandwiches into balls and squished them into the bottom of the jars to take out on the boat.



They usually caught minnows and threw them all back. This time, something else came up in Toby’s jam jar.

“It’s a crayfish,” said Ruth, tipping it out on the prow of the boat. “It’s a crustacean, like a crab.”



“Ugh,” said Jake, “it’s ugly. Throw it back.”

“Let’s keep it as a pet,” said Toby.

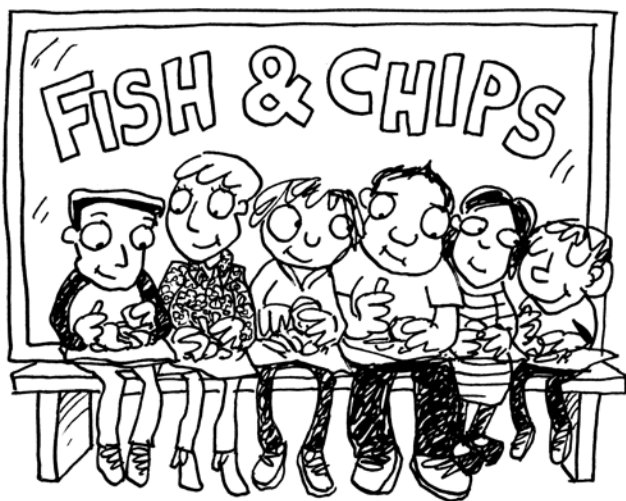
“It’s cruel to keep things cooped up,” said Trevor, “and crayfish taste delicious when you cook them.”

“That’s even crueller,” said Nancy.

“But you eat other animals,” said Ravi.

“Cut it out, you lot,” said Ruth. “While you’ve been arguing, the crayfish has escaped.”

“It wouldn’t have made a good meal for the six of us anyway,” said Trevor. “Let’s go and get fish and chips for lunch.”



One day in late summer the FAB club were playing “Monotony”.

“You can’t put all the money from property sales into the middle,” said Ravi.

“Why not?” asked Jake, who had just bought Dorchester South. “Yes! I’ve got all the stations.”

“Because the rules say the money has to go to the bank,” said Ravi, shaking the box lid.

“But it’s more fun this way,” said Trevor.

“And quicker,” said Ruth.

“Otherwise we’ll never finish,” said Nancy, rolling the dice. “Double six!” She moved her little cat in a flash and landed on the cinema. “Yes! All that money is mine!” She scooped up





the pile of notes in the middle of the board and the faces of the others fell.

“We’ll never win now. Not with all the apartment blocks she’s got in Elwood and Carnegie,” said Toby.

Ravi threw down the lid and got up from the floor. He went outside and slammed the door.

“I’d better go after him,” said Toby, getting to his feet.

“I guess you won again, Nance,” said Jake. “I’ll see you guys tomorrow.” He ran out of the clubhouse and caught up with Ravi and Toby to walk home.

“Winner packs up,” said Ruth. She and Trevor headed out.

They hopped from one log to another through the marsh and entered the woodland.

“Which path, Ruth?” asked Trevor.

“Let’s take the chestnut walk.”

They walked through some fallen leaves. “It’ll soon be time to play conkers,” said Ruth.

“It’s soon time to go back to school, but I don’t want to. I’ve had the best summer of my life,” said Trevor, kicking the leaves away.

“Don’t worry, Trevor. The FAB Club will be there. We’re friends forever, wherever.” Ruth

put her arm around Trevor as they emerged from the woods. She looked at him and saw his smile vanish. She turned around to see Ivan standing in the middle of the path, grinning his mean little smile.



# CHAPTER TWO

## GONE FOR BROKE



“Hello, lovebirds,” said Ivan.

“We’re not lovebirds, we’re friends,” said Ruth. “But you don’t know the meaning of the word, do you, Ivan?”

“Ha, some friend Trevor was, snitching on me to the police.”

“Sorry, Ivan,” said Trevor, looking down at his shoes. “But we shouldn’t have stolen all that stuff. I had to help people get it back from Dave’s dad.”

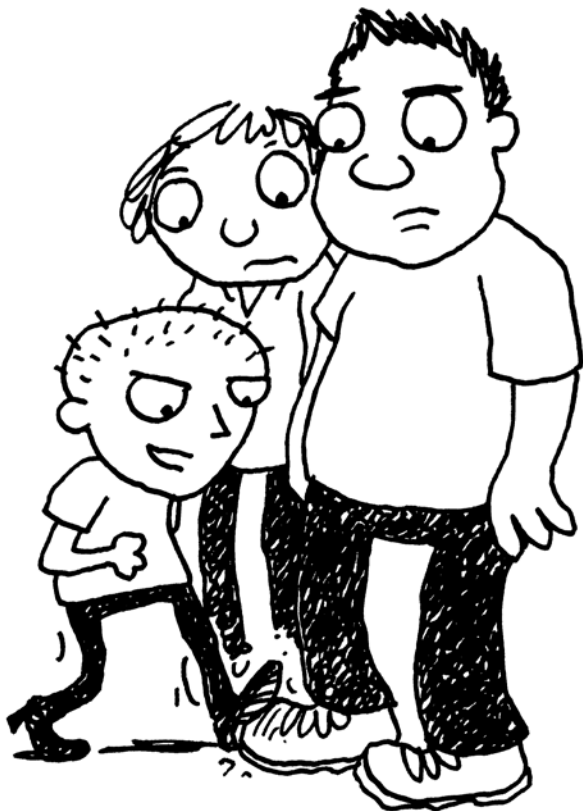
“Yeah, because you’re such a goody two shoes,” said Ivan, as he kicked dirt over Trevor’s trainers.

“Cut it out, pipsqueak,” said Ruth.

Ivan glared at her and balled his fists, but Trevor stepped between them. “What are you doing here, Ivan?” he asked.

“None of your business.”

“Are you following us?” asked Ruth.



“Why would I?”

“You tell us,” she said.

“You think I’m looking for your new playhouse, don’t you?” said Ivan, jabbing a bony little finger in Trevor’s belly.

Trevor stepped back as Ruth stepped forward.

“If you try to burn down this clubhouse, we’ll call the police,” said Ruth.

“Ha! I don’t care about your smelly old tree

house. You don't have to worry about that."

"Good," said Ruth.

Ivan smirked. "Yeah, I'm not going to destroy that," he said, and pushed past Trevor.

Trevor and Ruth carried on along the path to the town. Once Ivan was out of earshot, Trevor turned to Ruth. "He's up to something."



“Don’t worry, Trevor. Our club is safe. He’s got no idea about the lake house.” Ruth climbed over the stile into the lane. “But there is one thing you should worry about.”

“What?”

“I’m going to beat you to my gate again!” And Ruth ran down the track.

“Hey! You had a head start! That’s not fair!” yelled Trevor as he ran after her, knowing he had lost already.



The next day, in the lake house, Ruth and Trevor told the others what had happened with Ivan.

“I saw him at the bottom of the field a couple of weeks ago,” said Jake.

“I saw him at the corner shop this week and he gave me the creepiest smile,” said Nancy, with a shiver.

“Do you think he is trying to follow us?” asked Jake.

“That’s why I said we should use different ways to get here,” said Ravi.

“And we do,” said Nancy, as they heard a knock on the door. “We’re very careful about that.”

Ruth let Toby in.

“Unlike the passwords,” said Ravi. “It’s only me who asks for the passwords. This week’s was ‘snotgoblin’, in case you’ve forgotten.”

“What use is a password, if Ivan is right at the door?” asked Jake.

“Yes, he didn’t need a password to burn down the tree house,” said Trevor.

“Never mind Ivan,” said Toby. “Did you guys see the letter?”

“What letter?” asked Ruth, looking around.

The rest of the club looked blank.

Toby took an envelope out of his pocket and gave it to her. “My mum got this this morning.”

Ruth took the letter out of the envelope and read it.



Dear Parent or Guardian,

Due to unforeseen circumstances,  
Marypuddle School will not be  
opening this term.

We apologise for any inconvenience  
caused.

Yours faithfully,

*Mrs Caning*

Mrs Caning  
Head Teacher

“That’s fantastic!” said Jake. “No school!”

“We can keep on meeting at the lake house,”  
said Trevor.

“I don’t have to do any homework,” said Ruth.

“Haven’t you done any homework?” asked  
Ravi. “My parents made me finish mine  
ages ago.”

“Well, now we can relax. This summer is never  
going to end!” said Toby, smiling from ear to ear.



All but one of the FAB club hugged and hi-fived over the letter. Only Nancy looked unhappy.



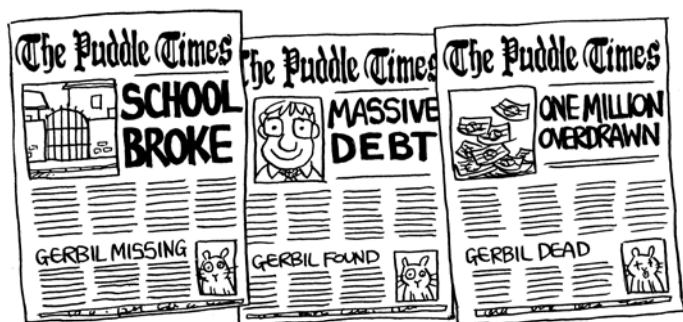
Nearly every Marypuddle pupil was delighted. Most of their parents were not.



There was an outcry in the local paper. An investigation by the reporter, Rebecca Noseypants, revealed more. She interviewed teachers and found that school would not be



starting because there was no money to pay them. She talked to a blabbermouth bank manager who revealed how big the problem was.



The school owed the bank exactly one million pounds.

Everyone in the town was shocked, especially the FAB Club. They were in the clubhouse on a rainy afternoon, playing another marathon game of Monotony, when they heard about the million pound debt.



“I can’t believe it,” said Jake.

“What did they spend a million pounds on?” asked Ravi, as he used £200 to buy Trinity Street.

“I hope it was the canteen. The school lunches were the worst,” said Nancy, grimacing.

“Blacknet Catering provides them,” said Ravi. “They quoted twice as much as Dad’s company, but they still got the contract.”

“Well, they don’t spend the money on the food. It tasted disgusting,” said Jake.

Toby said, “My mum made me sandwiches after the second time I had food poisoning.”

“The school didn’t spend money on the buildings. They looked as run down as always, when I cycled past yesterday,” said Ruth.

There was a knock on the door.

“What’s the password?” asked Ravi.

“Pustule,” said Trevor’s voice from outside.

Ruth unlocked the door and let Trevor in. His eyes looked red and puffy, as if he’d been crying.



“Are you okay, Trevor?” she said.

“Fine. I’m just a bit thirsty,” he said, and went to get a glass of blackcurrant squash.

Toby continued, “Who cares what they spent the money on? At least we won’t have to go back to school.”

“You think our parents are going to let us stay here until Christmas?” said Trevor. “My dad’s sending me to Shiverworth School for Boys!”

“That’s terrible, Trevor,” said Ruth.

“Uh-oh... I wonder what will happen to the rest of us,” said Toby.

“We’d better find out,” said Jake, as they packed up the game and headed out of the clubhouse.

# CHAPTER THREE

## NANCY GOES AWOL



When the FAB club met the next day, the mood was grim.



Ravi said, “I asked my parents what would happen to me now that Marypuddle was closed. They said I would have to stay home –”

“Lucky you!” said Toby.

“– to be home-schooled,” continued Ravi.

“Dad says he’ll take time off from his company to teach me. He said that I would be able to study twice as hard for twice as long.”

“Ouch,” said Jake.

Toby sighed. “I wish I could stay at home. I have to go to boarding school like Trevor.”

“Cool! You’re coming to Shiverworth?” said Trevor.

“No, I’m going to Croakington,” said Toby, looking nearly as sad as Trevor did.

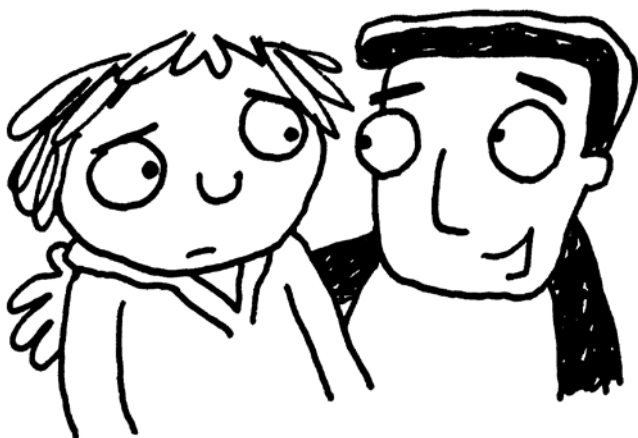
“Flippin’ heck. Are none of us in the same school?” said Ruth. “Mum’s sending me across town to Granite Towers School. What about you, Jake? Are you going to Granite Towers?”

“No. Mum is sending me to stay with Auntie Joan in Dumchester,” said Jake. “She said there’s a good school there. She wouldn’t send me to Granite Towers.”

“Isn’t Granite Towers any good?” asked Ruth, looking worried.

Jake paused, then said, “It’s bottom of the league table.”

“Well, there has to be one school at the bottom. Maybe all the schools are good,” said Ravi, putting an arm around Ruth’s shoulder.



“I wouldn’t mind where we went, if we were all in the same school,” said Ruth, blinking away a tear.

“Don’t worry, Ruthie,” said Jake. “We can all keep in contact with our phones. We’ll get Nancy to top them up with our membership money before school starts. Then we can send each other plenty of messages.”

“Yes! A virtual FAB club,” said Ravi.

“Where is Nancy?” asked Trevor.

“She hasn’t messaged us,” said Toby, looking at his phone.

“Let’s message her now,” said Ravi, and the rest of them got out their phones and logged into PicPoke.





Where are you?

At home.



Why?

I've got something important  
to work on.



More important than FAB club?

If I don't sort this out, we're  
all going to be separated.



What school are you going to?

Marypuddle School for Young  
Ladies 😞



Young ladies?  
Are you sure they'll let you  
in? 😊

Ha ha. Gotta go.





Toby's phone beeped.



“Oops! Dinnertime! I’d better go,” he said.

“Crikey, I didn’t realise it was that late,” said Ravi. He picked up his backpack and rushed out of the door. “Don’t forget to lock up!”

The others locked up the clubhouse and went home for their dinners.

“See you tomorrow!” shouted Ruth.

“My turn to bring lunch!” replied Jake.

“Great,” said Trevor.  
“I love those spicy,  
peanutty salad wraps.”  
He felt hungry at the  
thought of them.



Nancy didn't come to the clubhouse the next day. Or the day after that. Or the next week. When the FAB club messaged her, she said she was busy. Then she sent a message saying:



Any more messages were unanswered after that.



Ruth was heading out to the lake one sunny Saturday and went into the corner shop to buy a bottle of squash. She nearly bumped into Nancy, coming out with a big packet of crisps.



“Hey, Nancy! Good to see you.”

“Hey, Ruth. How’s the club?”

“Great, but we miss you. What have you been up to?”

“I’ve been doing some research. On the school’s finances.”

“Oh, I see,” said Ruth. “Why didn’t you tell us? We’ve been messaging you and when I called you it kept going to your voicemail.”

“Sorry about that. You can’t trust the network. Whoever did this has been able to hack into systems people thought were secure.”

“Whoever did what? What systems?”

“Look, I’ve got to go. I’m nearly done. I’ll explain everything at the club.”

“Cool. So we’ll see you soon?”

“Yes, but don’t tell anyone this until I get there.”

“Okay, Nancy. Take care of yourself.”

“You too, Ruth,” said Nancy, and she was gone.