

Enchanted Collar™ #5

Bandits & Robbers

by Robin Yang

***Enchanted Collar™* books:**

- A Strange Gift (#1)
- Dog Fight (#2)
- Paradise Lost (#3)
- Squirrel Pot Pie (#4)
- Bandits and Robbers (#5)
- Shark Attack (#6)



**Here's what kids have say to
Robin Yang, author of
the Enchanted Collar™ series:**

I love Earl. He is funny. I love Skipper too. He is so nice. I think he is shy.

— **Ava L., age 6, Connecticut**

I liked the book a lot, especially the pictures. I want to know what happens to Eli on his journey. I hope you write more soon so I can enjoy reading more about his story.

— **Brian G., age 7, New Jersey**

I liked this book as much as I like puppies, and I really love puppies! When I read Eli went out on his own and he couldn't read or write, I felt kind of sad and scared. Then I read about Earl, and I laughed because he was really funny!

— **Athena S., age 7, New York**

The stories were fun. I loved them. I keep telling my daddy I want a puppy; I tell him I wish I had a puppy like Eli.

— **Grace L., age 8, Connecticut**

I like the story and the characters. Earl is very funny, especially when he eats Eli's food. After all, he is a pig! When can I read the next book?

— **Jake R., age 9, Florida**

It's a very entertaining story. If I were Eli, I would have saved my money.

— **Sienna S., age 9, New York**

This was a really good book. I liked the words you used in the story. The words actually formed pictures in my head! I learned not to spend all of my money on one thing and to make my money to last a year or so. This story taught me a very good lesson.

— **Nathan X., age 11, Colorado**

This is a really great series of books! I like the fast-paced plot lines.

— **Taylor G., age 12, Connecticut**

I loved your story because it was cute. I could actually imagine what Eli, Earl, William, and all of the other characters looked like in my mind. I liked the fact that Eli never breaks his promises. Eli was very brave to accept such a dangerous quest and journey at such a young age. His story in Book 2 has taught me not to be greedy. I've learned that you should know how much something costs before you buy it and make sure you have enough money to pay. I am very eager to read the next book in the series.

— **Carol X., age 14, Colorado**

**What teachers, parents,
and financial experts, say:**

This book is an absolute gem. It entertains with a brisk tempo and reminds readers of the importance of financial literacy. Eli's journey is a page turner.

— **Kabir Seghal, investment banker and author of *Walk in My Shoes* and *Jazzocracy***

I like the way Robin Yang's book weaves important financial precepts into an imaginative story that my children enjoyed reading. This establishes a basis for them to eventually learn the "mechanics" of money management.

— **Peter Lannigan, investment strategist, portfolio manager, and homeschooling father of two**

Robin Yang's book is a wonderful way to lead young children toward a successful financial future. Full of interesting and innovative ideas about budgeting, saving, banking, and investing, the Enchanted Collar™ series is a helpful and fun tool for teachers as well as students. Robin Yang should be congratulated for creating such an interesting method to teach kids about money.

— **Don Elliott, retired superintendent, Arkansas Public Schools**

Financial literacy, like literacy in general, should be acquired young. As a father as well as an economist, I look forward to my young son being able to read Robin Yang's imaginative and educational Enchanted Collar™ books.

— **Benn Steil, Ph.D., Director of International Economics for the Council on Foreign Relations and coauthor of**

***Money, Markets and Sovereignty*, winner of the 2010 Hayek Book Prize**

What a great help this book is to all parents! The author does a fantastic job of telling stories to children and teaching them money management skills at the same time. The Enchanted Collar™ series is so fascinating that my children are eager to read more. The books teach them many good lessons about self-discipline, responsible spending, honesty, and hard work. These are the good values we would like our children to have, and the Enchanted Collar™ series does a marvelous job helping our kids learn these values. My children now have a better idea about banking and credit card use.

— **Melody Song, CPA, mother of two**

I loved how well-paced the stories were and how subtly the author was able to present a lesson on spending and saving. My daughters were completely enthralled with the first two books and can't wait for the rest of the series. My older daughter is more financially mindful and was surprised and frustrated that Eli and Earl didn't ask how much the meal would cost and budget more carefully. My younger daughter is our spendthrift so we are hoping the lessons will sink in!

— **Sonia O'Mara, artist, mother of two**

TABLE OF CONTENTS

Chapter 1. Hand Over Your Money	1
Chapter 2. I See Robbers Everywhere	17
Chapter 3. You Don't Look Like a Banker	37
Chapter 4. I Need the Restroom	53
Chapter 5. The Best You Can Do	63
Chapter 6. My Little Hero	73
Chapter 7. Silver Throat	81
Chapter 8. Hurricane!	93



CHAPTER 1

Hand Over Your Money

A shriek of terror sliced through the starry sky. Eli sat bolt upright. He could not decide whether the shriek was in his dreams or in reality. Something furry landed on his right shoulder and made him jump almost out of his skin.

“It’s me,” a familiar voice whispered. It was Skipper. “Be still, Eli. Don’t move an inch.”

“What happened?” Eli asked while trying to blink away drowsiness.

“Hel...puh!” Earl’s voice croaked from three feet away. He sounded like he was being strangled.

Eli trained his eyes in the direction of Earl’s voice and froze. Earl was bound in a rope thicker than his fist. The rope was wrapped from his ankles all the way around his body to his neck. One end of the rope stood upright two inches from Earl’s face.

How...? What...? Before Eli could utter a word, the rope hissed. Eli felt a

chill down his spine. It was not a rope but a snake!

“Give me all of your money!” the snake demanded.

“What?” Eli’s eyes widened. “Money?” He stared at the snake in shock.

Earl tried to explain, but all he could manage was garbled sound. Under the tight strangle of the snake, his lungs were desperately fighting for air.

Eli shook the daze out of his head and tried to bluff the snake. “I don’t know what you are talking about. We don’t have any money.”

“Don’t play dumb with me, boy!” The snake thrashed his forked tongue. “I can hear the sound of money from a

mile away. There are coins in your bags. If you want this pig to live, then hand over all of your money!”

Eli glanced down. His knapsack lay by his feet. He had been using it as a pillow. Earl’s backpack lay three feet away.

“OK...” Eli said uncertainly.

“No!” Earl coughed. “Don’t listen to him!”

“But your life is in danger!” Eli reminded him.

“Don’t give in.” Earl urged in a raspy voice. “We all have worked too hard to save that money. We can’t lose it now.”

“But your life is more important than money!” Eli insisted.

While the two friends continued arguing, the snake whipped his head left and right as if he was watching a tennis match. He was having enough trouble following the squabble between Eli and Earl, when Skipper cut in with yet another disagreement.

“We can’t trust that snake!” Skipper warned. “He will still try to kill us after we give him our money!”

“Shut up, all of you!” the snake hissed. He had had enough of it. “All that babbling is giving me a headache. Just hand over your money...now!”

Eli sat facing the snake in silence while his mind raced a million miles an hour. *Should we give in? Skipper could*

be right. There is no guarantee the snake won’t attack us after he gets our money. How can we save Earl? If I try to zap the snake with my collar, he will bite Earl before I can reach him. But what else can we do?

The autumn breeze rippled through the ocean of wheat surrounding them, bringing William’s words to Eli’s mind: “Never fight force with force. Even if you win the battle, you will still get hurt. Fight with your brains, wits, and patience.” An idea took shape in Eli’s head.

“Ah... Sir...” Eli cleared his throat and tried to inject as much sincerity and frustration as he could muster into

his tone. “Mister Snake, I totally agree with you. We should give you all of our money, but my friends won’t let me. You see, they are not as smart as you are, so they don’t understand that money is worthless to us if we are all dead.”

The snake bobbed his head up and down with delight. “Now you are talking! At least one of you has a brain!”

Eli kept his voice level and pleaded, “My friends usually listen to me, but now that you’ve almost choked Earl to death, he can’t possibly think straight. If you will give him some air, maybe he will regain his senses and listen to my reasoning.”

The snake loosened his stranglehold on Earl’s neck. Earl coughed and gasped for fresh air.

“Thank you, Mister Snake,” Eli continued. “If you will give me a few minutes to talk to Skipper, my squirrel friend here, I think I can convince him to give you our money. He is less stubborn than Earl.”

“Fine!” the snake grunted. “Make it quick!”

“I sure will, sir!” Eli smiled, though the snake could not tell whether it was a smile of gratefulness or a smirk of triumph.

Eli whispered into Skipper’s ear while keeping his eyes fixed on the snake. Skipper glanced at Earl and

whispered back. Earl could not join their conversation but shot eye daggers at them. His message was clear: Don't you dare to give away a penny of my money!

Eli ignored Earl and whispered some more to Skipper, while the snake watched expectantly. After a little more back-and-forth, Skipper gave a reluctant nod. It seemed Eli had successfully convinced him to give in.

Skipper stood high on Eli's shoulder and announced the verdict. "Mister Snake, you win. We will give you all of our money."

"I am glad." The snake licked his lips and laughed. His eyes flamed with

greed and wickedness. But his sense of victory was cut short.

"Ah... Mister Snake..." Eli asked innocently, "there is so much money in our bags, how are you going to carry them all home by yourself?"

"Oh..." The snake had never thought about the transportation issue. He had been so focused on robbing the travelers that it never occurred to him that he may have trouble hauling all three bags home by himself.

"How about this?" Eli offered him a solution. "If you let our friend go, we will not only give you all of our money, we will also help you carry it home."

“Traitor!” Earl managed a yelp. His face was red with rage and suffocation.

“Hush!” the snake hissed. “Shut your snout before I make you taste my deadliest venom!” He wiggled his scaly, slimy body tighter around Earl’s neck. Earl’s face turned purple.

The snake’s glassy eyes bulged at Eli. “I am glad you have more sense than this dumb pig. Now pick up those bags and follow me!” He slithered downward and unraveled himself from Earl. Earl flopped to the ground, gasping for air. Eli picked up his bag and was ready to follow the snake home.

“You carry the pig’s bag, too.” The snake tilted his triangular head at Earl’s

backpack, lying by his tail. He didn’t want to wait for Earl to catch his breath and carry the load.

“Yes, sir,” Eli said obediently. The snake flicked his forked tongue with satisfaction. He watched Eli bend down to pick up Earl’s backpack, but then, out of the corner of his eye, he saw something unexpected. It was Skipper.

Instead of following Eli’s suit, Skipper jumped and darted into the wheat field behind the snake. It seemed he was attempting to escape with his own money pouch.

The snake jerked his head backward towards Skipper’s direction and bared his fangs. He could not believe a tiny

squirrel would dare to challenge his command. But before he could propel his long body forward into a hot pursuit of Skipper, Eli grabbed the tip of his tail and yanked him off the ground. The snake's body went limp.

Eli swung the snake like a cowboy swinging a lasso. The air whistled under the snake's weight. Earl looked up and stared at Eli and the snake lasso with a dropped jaw, as if he was frozen in time. Skipper came out of the wheat field and joined Earl in their rodeo watch. Their heads spun involuntarily as their eyes followed the motion of the snake lasso.

Whoosh! Whoosh! Whoosh! The whirling of the snake lasso accelerated. It gathered increasing momentum. The image of the snake became a blur. Earl and Skipper couldn't tell his head from his tail. Just when they could not bear any more dizziness, Eli released his grip and flung the snake afar.

Vreeeeew! The snake's five-foot-long body made a whistling arch as he sailed through the air. *Bam!* He slammed onto the ground like a sack of potatoes about thirty feet away.

"Run!" Eli yelled. He pulled Earl onto his feet and grabbed Skipper. The three friends bolted.

cloud of doubt and concern cast itself over Elda's beautiful face.

"Do you think they will be alright?"

Elda asked Mrs. Becker.

"I don't know," Mrs. Becker wavered.

"I am afraid they will be in more trouble than they realize."

Don't miss the next
Enchanted Collar™ book,
in which Eli, Earl, and Skipper continue
their quest for the last missing jewel!

Enchanted Collar™ #6

Shark Attack



Want more than just the stories?
Visit the *Enchanted Collar*[™] website at
www.EnchantedCollar.com
See illustrations in full vivid color!
Get exciting sneak previews of the
next book! Watch videos and enjoy
other fun activities! And much more!

Connect with the author and other
Enchanted Collar[™] fans
on FaceBook at
www.facebook.com/EnchantedCollar



Robin Y. Yang, MBA, CFA

is the author of the *Enchanted Collar*[™] and *Economic Fairy Tales*[™] series of books. She has been an investment analyst for thirteen years, during which she has published extensive investment research reports, been quoted in various publications, and delivered speeches at investment conferences.

After experiencing two major American financial crises, she started teaching children the basics of finance as a Junior Achievement volunteer. In 2011, she started writing the *Enchanted Collar*[™] series and the *Economic Fairy Tales*[™] series in her spare time to promote financial literacy among children and young adults.

Despite the fact that Ms. Yang used to wear a business suit and analyze dollars and cents on Wall Street, she remains a child at heart. Her favorite movies are animations. Wherever she travels, she makes a point to visit petting zoos, her favorite destinations. She lives and works in New York City.