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MONEY NOBODY TAUGHT YOU - BOOK 13

THE KEYS

TEEN EDITION



TEXAS

SEPTEMBER

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The Keys

How to Own

Something and Pass

It On

Paul Blankenburg

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2026

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The Keys

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The Keys

TEEN EDITION

Money Nobody Taught You: Book 15

How to Own Something and Pass It On

by **Paul Blankenburg**

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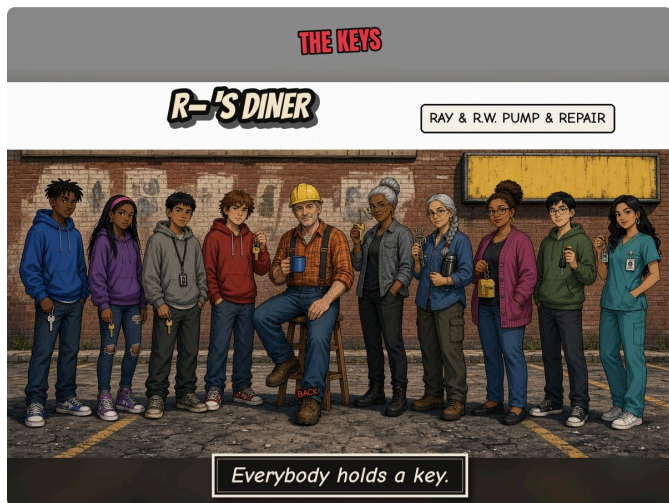
No part of this book may be reproduced without written permission from the author, except for brief quotations in reviews.

Not financial, tax, legal, or investment advice. This book is a story that teaches money ideas. Nothing here tells you what to buy, sell, or sign. Wills, estates, and beneficiary rules are different in every state and they change. Talk to a qualified lawyer about your own family.

Characters, companies, businesses, and places in the story are fictional. Teaching

numbers are made-up examples and are labeled as such. Real-world facts are listed with sources at the back.

Which One Are You?



Marcus, 17: The Paycheck-to-Paycheck Guy (Not Anymore) Full-time at the shop, finishing senior year online. Rebuilds frac pumps. Will buy Ray's half of the shop a slice at a time. Still says "yes, sir" when he's nervous.

Nia, 18: The One Who Asks Keeper of THE RULEBOOK. Has a Roth IRA and

a dog-treat business. Holds a small brass key tagged BACK. Has a secret. A big one.

Dev, 20: The “I’ve Got This” Guy

Weekend delivery driver. Lazy investor. Funniest man in the shop, according to Dev.

Jaz, 19: The Careful Saver Certified

nursing assistant in the ER, starting nursing school. Reads the risks first. Has seen what happens to families who never wrote anything down.

Uncle Ray, 58: The Guy You Wish You

Had Frac mechanic. Yellow hard hat.

Giant coffee mug. Bad knees. Teaches from a stool now. Puts fifteen percent into his future. Still won't say his mother's name.

Roz (Rosalind Webb): The Original

R.W. Ray's partner. Owns half the shop.

Does not like men in gray suits.

Ruth Wren: The Safety Lead Gauge

checker. Free tax clinic. Mama's best

friend from the diner counter. Kept a

promise for twenty-four years.

Mom: The One Behind the Alarm

Ray's little sister. Keeper of the green

ledger. Finally opened her retirement

account. Still calls him Raymond.

Tavo Reyes, 15: The Kid Who Used to

Run Cons Ninth grader. Paid manager of

the high school store. Does math in his

head faster than the calculator.

Kenny, 15: The Kid with the Ear

Trumpet player. Can hear a bad bearing

from across a shop. Works at the shop for

pretzels and wisdom.

The Rulebook

Nobody Gave You

*Money is a game. The rules are real.
Somebody wrote them down. Nobody
sends them home with you.*

*Their mother worked forty years. She
kept a green ledger with fifteen rules in
it. Seven pages were torn out. Six came
back, one by one. The last one was never
in anybody's hands. Until now.*

**This is page fifteen. Rule 15: Own
something they can't take back. Then
write down who gets it.**

*Previously, in Book 14: Ray took his first
day off in eleven years, to look at his
Social Security statement. It was full of*

zeros. The shop started a retirement plan with a match. Ray turned down Cornerstone's "Getaway Plan" and wrote a better one: Marcus will buy Ray's half over ten years. The records from Austin came back. Cornerstone used to be called Mabry Holdings. The man in the gray suit is Wendell Mabry.

Ray admitted he only ever had six torn pages. "One was already gone. Before I ever touched it." Then he gave Nia a small brass key from his mother's coffee can. The tag said BACK. Pearl at the coin shop said it opens a diner cash box. *The bank in the back. Behind the brick where she leaned on her break.*

Cold Open: Tink, Tink, Tonk

The shop, a Monday in September, 5:12 a.m.

Marcus unlocked the big door and flipped on the lights. The shop hummed awake.

“I’ve got a rig call,” he said. “Back by nine. You three sweep. Do *not* touch the lathe.”

“We won’t,” said Nia.

“Why are you even here this early?”

“Science project,” said Kenny.

“Math project,” said Tavo, at the same time.

Marcus looked at them. He looked at the clock. He decided he didn't want to know. His truck rumbled out of the lot.

The second it was gone, Nia pulled the brass key out of her pocket. The little tag said *BACK*.

"Okay," she said. "The bank in the back. Behind the brick where she leaned."

They all turned to the old wall. Faded red letters ran across the top, older than all of them. *R—'S DINER*. And down low, at the left end, was the brick where Ray always rested his hand.

"Which brick, though?" said Tavo.

"There are, like, four thousand bricks."

Kenny knelt down. He pulled a screwdriver out of his back pocket and flipped it around. He tapped the handle on a brick.

Tink.

He tapped the next one.

Tink.

He moved down the row, slow, with his head tipped like he was listening to a trumpet across a football field.

Tink. Tink. Tink.

Tonk.

He stopped. He tapped it again.

Tonk.

“That one’s hollow,” said Kenny.

“There’s air behind it.”



Nia ran her fingers around the edges. The mortar was old and soft. It crumbled like dry cake.

“It’s loose,” she whispered. “It’s *meant* to come out.”

She wiggled it. Once. Twice. The brick slid out into her hands.

Behind it was a dark, square hole. Tavo pointed the flashlight in.

Something gray. Something metal.

Nia reached in and pulled out a small steel box, cold and dusty, with a tiny keyhole in the front.

Nobody breathed.

She put the brass key in the keyhole. It fit. She turned it.

Click.



Inside was a folded page with a torn edge. Old, yellow, soft as cloth. Under it,

a small stack of very old dollar bills. And a photo, face-down.

Nia unfolded the page. At the top, in faded pencil, in the handwriting they all knew by now:

RULE 15.

She read the rest without a sound. Her eyes filled up.

“What does it say?” said Kenny.

Nia folded it back up. Very carefully.

“Not yet,” she said.

“*Not yet?*” said Tavo. “We just found a *secret box* in a *wall!*”

“We tell everybody,” said Nia. “All at once. The right way.” She looked at the clock on the wall. “At 5:41.”

*A box in a wall. A rule nobody has read
in twenty years. A name, at last. Book
15: The Keys.*

Chapter 1: Ms. Bell

The Appointment

At ten o'clock that morning, Ray put on a clean shirt.

Everybody stopped working to look.

“Is somebody getting married?” said Dev.

“Lawyer,” said Ray.

Roz came out of the office with her purse. She had a clean shirt on too. “We booked it back in the spring,” she said.

“We kept putting it off.”

“Put off what?” said Kenny.

Roz picked up her keys. “Deciding who gets the shop,” she said, “when we’re

gone.”

The shop went quiet. Even the air compressor seemed to stop and listen.

“Gone where?” said Kenny.

“Gone, gone,” said Roz. “Someday. Not soon. But someday.”

Nia raised her hand. “Can we come?”

“It’s boring,” said Roz.

“She reads the boring parts,” said Tavo.

Ray almost smiled. “Bring the notebook.”

The Office

Ms. Bell’s office was on the second floor of a small brick building. It had a fish tank, a plant that was mostly alive, and a big table covered in folders.

Ms. Bell had gray hair, purple glasses, and a laugh you could hear down the hall. She shook everybody's hand, even Kenny's.

"So," she said. "You two own a pump shop. Fifty-fifty."

"Yes, ma'am," said Roz.

"And if one of you died tomorrow, who would own the other half?"

Ray and Roz looked at each other.

"Uh," said Roz.

"Marcus," said Ray.

"Is that written down anywhere?" said Ms. Bell.

Silence.

"Then right now," said Ms. Bell kindly, "the answer is *not* Marcus."



The State's List

Ms. Bell pulled out a sheet of paper and drew a simple chart.

“Here’s how it works in most places,” she said. “If you die and you didn’t write down who gets your stuff, you don’t get to choose. The state has a list. A law that says who’s first in line. A husband or wife. Kids. Parents. Brothers and sisters. Then cousins.”

“What if you want it to go to somebody who’s not on the list?” said Nia.

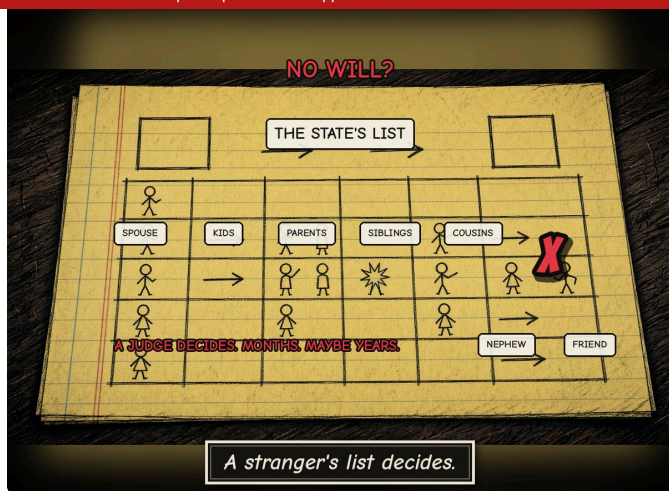
“Like a nephew who works with you every day?” said Ms. Bell. “Or a friend? Or a partner?” She tapped the paper. “Too bad. They’re not on the list. Without paper, they get nothing.”

Tavo frowned. “So the state picks your heirs for you.”

“The state picks,” said Ms. Bell. “A judge signs off. It can take months. Sometimes years. And while it’s waiting, a business can’t sell, can’t borrow, sometimes can’t even pay its bills.”

Kenny raised his hand. “Is that legal?”

“It’s the law,” said Ms. Bell. “It’s the backup plan. For people who didn’t make a plan.”



Nia wrote in the Rulebook. *If you don't write it down, a stranger's list decides.*

“Nobody plans to die,” said Ray.

“Everybody dies,” said Ms. Bell gently.

“Some people just leave a mess behind.”

Jaz

That night, at the Sunday table (it was Monday, but the Sunday table didn't care), Nia told everybody about Ms. Bell.

Jaz put down her fork.

“I see it all the time,” she said. “In the ER.”

“See what?” said Dev.

“A grandpa gets really sick. He can’t talk. And the family’s in the hallway, fighting. One son says, ‘Dad would want everything done.’ One daughter says, ‘Dad told me he never wanted machines.’ Nobody knows. Nobody wrote it down.”

The table was quiet.

“So they guess,” said Jaz. “And they fight. And then they feel bad for years.” She picked her fork back up. “Write it down. Not because you’re going to die. So the people you love don’t have to *guess*.”



Ray was looking at his mug.

“Mama never left a will,” he said quietly.

Mom looked at him. So did Ruth.

“Took two years to sort out a coffee can,” said Ray.

Nobody said anything after that. Nia touched the pocket where the brass key was. She didn’t take it out.

The Car

The next morning, at 7:30, a long black car pulled into the shop lot.

It parked across two spaces. The engine kept running for a minute. Then it stopped.

A tall old man got out. He had white hair, a gray suit, and gold-rimmed glasses. He buttoned his jacket. He looked up at the old red letters on the wall for a long, long time.

“Is that,” said Dev slowly, “who I think it is?”

Roz set down her coffee.

“Wendell Mabry,” she said. “In person.”

R-'S DINER



Now he had a face.

For years he'd been a voice on the phone. A name on a letter. A gray sleeve in a doorway.

Now he had a face. And he was walking toward the door.

Chapter 2: The Gray Suit

Good Morning

Wendell Mabry walked into the shop like he was walking into a church. Slowly.

Looking at everything.

He looked at the pump on the stand. He looked at the yellow hard hats on the wall. He looked at the fourteen Rulebook pages taped under the photo. He looked longest at the old red letters.

“Good morning,” he said. His voice was soft and smooth, like a radio voice.

“Mr. Wells. Ms. Webb.”

“Mr. Mabry,” said Roz. She didn’t offer him coffee.

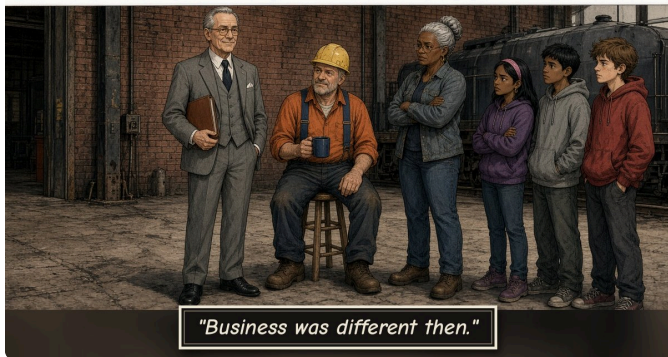
Ray didn’t get up from his stool. He just nodded.

“I won’t take much of your time,” said Wendell. “I know you’re busy people. Working people. I admire that.” He smiled. “My father admired your mother, Mr. Wells. Very much.”

“He robbed her,” said Nia.

It came out before she could stop it. Everybody looked at her. Wendell didn’t blink.

“Young lady,” he said, “that was a long time ago. Business was different then.”



The Offer

Wendell turned to Roz. He opened his leather folder and set a letter on the folding table.

“Ms. Webb, I’d like to buy your half of this business. And your half of the building. Today’s value, plus twenty percent. Cash.”

Dev’s mouth fell open. Roz didn’t move.

“Why?” said Roz.

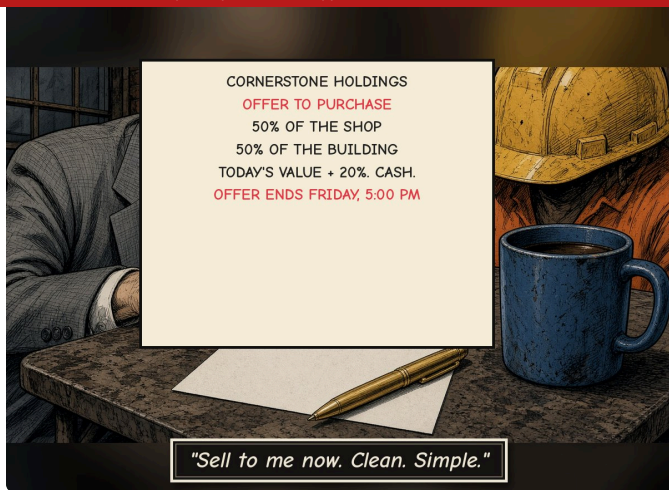
Wendell sighed, like a doctor with bad news.

“Because I worry about you,” he said.

“Mr. Wells is not a young man. His knees, I hear, are not good. He still climbs on rigs. If something happened to him, his half would go to court. A year. Maybe two. Who runs the shop then? Who signs the checks? Who decides?” He spread his hands. “You’d be stuck with a stranger. A judge. Maybe a fight with his family.”

He tapped the letter.

“Sell to me now. Clean. Simple. No mess. The offer is good until Friday at five o’clock.”



He clicked his gold pen and laid it on top of the letter.

“Good day,” he said. And he walked back out to his long black car.

True Problem, Fake Fix

For a full minute after the car left, nobody talked.

Then Dev exploded. “Plus *twenty percent*? Roz! That’s a *lot* of money!”

“It is,” said Roz.

“And he’s kind of *right*?” said Dev. Then he looked at Ray. “Sorry. But your knees *are* bad.”

“They are,” said Ray.

Tavo had his arms crossed. He was staring at the letter.

“Here’s the thing,” said Tavo. “When I used to run cons at school, I never started with a lie.”

Everybody turned.

“You start with something *true*,” said Tavo. “Something they’re already scared of. ‘Your phone screen is cracked.’ True! ‘I know a guy who fixes it for twenty bucks.’ That part’s the con.”

He pointed at the letter.

“The problem is true. If Ray died with no paper, it would be a mess. Ms. Bell said so. But the fix is fake. The fix is ‘*sell it to me.*’”



Nia wrote it down. *A con starts with something true.*

“So what’s the *real* fix?” said Kenny.

Roz picked up the gold pen. She looked at it. Then she dropped it into the trash can.

“Paper,” she said. “Our paper. Not his.”

Inspection

Marcus went to the whiteboard and drew five boxes. Everybody knew this one by heart now.

“Truck inspection,” said Marcus. “Fail one, don’t drive it.”

They went down the list together.

Brakes. Can I stop and think? “Friday at five,” said Jaz. “That’s a rush. Fail.”

Tires. Where’s the money coming from?

“A man who’s been after this building for forty-five years,” said Roz. “Fail.”

Lights. Who is he, really? “Mabry,” said Nia. “Four times. Fail.”

Horn. Is he scaring me? “Knees. Court. Strangers,” said Dev. “Okay, yeah. That’s scary. Fail.”

Mirrors. Who gets paid? Ray finally spoke.

“Not us,” said Ray.

Five red X’s.

Friday

Roz circled Friday on the big calendar with a red marker. 5:00.

“Here’s the plan,” she said. “We don’t sell. We don’t yell. We don’t get even. We get *ready*.” She turned to Ray. “By Friday at five, everything gets written down. Who gets your half. Who gets mine. How Marcus buys in. All of it. Signed.”

"That's four days," said Marcus.

"Then we'd better start," said Roz.



Nia looked at the calendar. Friday. 5:00.

She thought about the steel box hidden in her backpack. She thought about the folded page. She did a little math in her head.

Five o'clock. Then forty-one minutes.

Perfect, she thought.

That's the end of the preview.

You just read the first two chapters of Book 15: The Keys: Chapter 1 ("Ms. Bell") and Chapter 2 ("The Gray Suit").

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