



16-Rat Gets A Loan

nk, sk, nd, ld, mp, ay

One day Rat told Dan:

"I think I need to make a sink and a desk for our home. And a pond in back."

"Oh," said Dan. "But let me ask you, how will you fund all this?"

"I will find the funds at a bank," said Rat. "They will loan me the funds."

"No," said Dan. "Do not go to a bank. You do not have a job to pay the bank back." But Rat went to a bank.

At the bank the man asked Rat, "What will we get if you don't pay back the loan?"

"Um," said Rat, "if I do not pay back the loan you get Dan's home and land."

"Okay," said the man.

"When Rat got home Dan told him, "I have to go to camp at Pine Lake, so you won't see me for five days."

"Okay!" said Rat. Now Rat could make his mess!

Rat made the sink. He asked Chicken Fred to help, and Fred held the pipe

while Rat made a bend in it. Then Rat had to weld the sink.

"Dan will like the sink," said Fred. Rat gave Fred a wink.

Then Rat made the desk. It was a real task. He had a red lamp on it and a tan seat to go with it.

"Dan will like the desk," said Fred. Rat gave Fred a wink.

Then Rat went out back to dig his pond. He made a nice, big hole, then asked Fred to help him fill the hole with sand and water. Then a duck came to the pond.

"Now Dan can camp at my pond," said Rat. "He will not need to go to Pine

Lake."

"Dan will like the pond," said Fred. Rat gave Fred a wink.

"Knock Knock!" A man was at the door. The man gave Rat a note.

"Now, who would send me a note?" Rat asked.

The note was from the man at the bank. It said:

"Rat The Cat:

You did not pay back the loan as you said you would. Now I will come for the land.

-The Man At The Bank-

"Oh no!" said Rat. "Dan will be so angry! Help Fred! Help!" All Fred did was jump on the bed.

"Do not jump Fred!" yelled Rat. "Think! Think Fred! Think! What can we do?"

"Okay," said Fred. "I've got it. We can make a mask for you and a mask for me. Then Dan will not know who we are!"

"I do say," said Rat, "that as long as I am near you, you do not think. You jump, you yell, you play, but you do not think. And when you do think, Fred, you make me want to run and

hide!"

Now the man from the bank was at the door.

"Rat The Cat," said the man from the bank, "I've come to get the land."

"Oh no! Oh no!" said Rat. "Please, please do not take the land. Take the lamp!"

"No," said the man from the bank.

"Please take the desk!" Rat begged.

"No!" said the man from the bank.

"Please Mister Bank Man!" Rat begged. "Please take the sink and the pond!"

"No!" said the man from the bank. "I

came for the land."

The man from the bank took the land.

Dan came home from his camp at Pine Lake. Dan was beat. Beat, beat, beat. He had to go to bed.

Rat met Dan at his van.

"Uh, Dan..." said Rat. "You seem beat."

"Yes," said Dan. "I AM beat. A five-day camp can tire a man."

"Well, Dan..." said Rat. Now Dan saw his home and land.

"Aaaaah!" Dan yelled. "RAT!" Now

Dan did not seem so beat.

Dan's land was now a bank!

I THINK RAT THE CAT SHOULD
RUN!

Vocabulary

nd

| | | | |
|------|------|------|------|
| and | sand | lend | fend |
| land | band | bend | mend |
| hand | end | send | pond |

ld

| | | | |
|------|------|------|------|
| old | told | cold | held |
| hold | bold | mold | weld |

nk

| | | | |
|------|-------|-------|------|
| ink | wink | sank | dank |
| sink | think | thank | rank |

sk

| | | | |
|------|------|------|------|
| ask | mask | tusk | husk |
| task | desk | dusk | risk |

mp

| | | | |
|------|-------|-------|-------|
| camp | ramp | chimp | jump |
| lamp | champ | bump | chump |
| damp | limp | dump | hump |

ay

| | | | |
|-----|------|------|-----|
| say | Jay | play | may |
| hay | okay | day | ray |

Dictation

Lend a hand to the man in the sand.
You can mend the bend in the pipe.
The old man told me to hold the
cold dog.

Hold the pipe so Jay can weld it.
I think that is ink in the sink.
I did not thank the man when he
sank my ship.

Ask the man in the mask to give
you a task.

The big tusk was on the desk.

Rat is the camp champ at the
chimp jump.

That chimp is no chump.

On May Day the band will play in
the cold.

I saw mold in the damp sink.

I saw Jay jump the desk and limp.

Did you bump the hand of the man in
the band?

Did Jay say it was okay?