Maisie King lives in the Bahamas. She is thirteen years old and likes pop music, reading and swimming. Her mother and father are doctors. They work at the Freeport Animal Hospital. The hospital is next to their home – a blue house by the sea. It is very old, but it is beautiful, and Maisie loves it. Her grandfather loves it, too. He lives with the family.
On Saturdays Maisie and her grandfather often go out in his boat – the *Warm Wind*. Maisie likes to swim underwater and look at all the beautiful fish. One day she sees something – it is a piece of wood. There are some letters on it: "M...N...A".

“What can that be?” Maisie thinks. “I know! I can ask Grandad.”
She swims back to the Warm Wind. “Grandad! There’s a big piece of wo...” But her grandfather is not listening. He is watching a big, expensive American boat and a dolphin.

“Oh no,” he says. “That boat’s going too fast. The driver can’t see the dolphin. Hey! Stop!!” But it is too late. The boat hits the dolphin and drives away.
Maisie is very angry. She and her grandfather take the dolphin back to Freeport. Her mother is in the garden. She says, “What have you got there? A dolphin?!” Maisie says, “Yes. Can you and Dad help him?” Then she sees the big American boat. “Why is that here?” she asks. Her mother says, “There’s an American in the house with Dad – Carl Flint. I think it’s his boat.”
Maisie runs into the house. She can hear her father. He is saying, “You want to give me $200,000 for the hospital and this house?!” Carl Flint says, “Yes. I want to build a big hotel here.” Maisie’s father thinks for a moment. “Well, the hospital isn’t doing very well, but... I need a little time.” Carl Flint says to him, “OK – you’ve got four weeks.”
That night Maisie looks out of her bedroom window. She can see the dolphin in a big pool next to the hospital. She thinks, “He needs a name. I know! Ben!!” Then she looks at the moon. She says, “Carl Flint can’t buy this house. It’s our home!” She feels very sad. Then she looks at the dolphin again, says “Goodnight Ben”, and closes her window.
The next day Maisie goes to see Ben after school. She asks her mother, “How is he?” Mrs King looks at the long red line on the dolphin’s head. “He isn’t eating,” she says. There are a lot of fish in a bucket next to the pool. Maisie takes one out and says, “This is for you, Ben.” The dolphin eats the fish. Maisie’s mother is very happy. She says, “That’s good! He likes you.”
Three weeks later Ben is strong and well again. He and Maisie are friends. She plays games and swims with him every day. One evening Mrs King says, “Oh John, I don’t want to make Maisie unhappy, but...” John King looks at her. “I know,” he says, “Ben’s well now. His home’s back in the sea.” Maisie’s grandfather says, “It’s OK – let me talk to her.”
Later Maisie and her grandfather watch the sun go down. “Tomorrow?” Maisie’s eyes are very sad. “But Grandad, Ben’s my friend. Can’t I...?”
“I’m sorry, Maisie,” her grandfather says. “But your dolphin’s well again. It’s time for him to go home.”
“I’m losing everything,” Maisie thinks, “... first my home, now Ben.”
The next day Maisie and her grandfather take Ben out to sea. At half-past ten Grandad stops the *Warm Wind*. At the side of the boat Maisie puts one hand on the dolphin’s head. “Goodbye,” she says. “Please don’t forget me.” Then she cuts two thick ropes and Ben swims away. “OK?” Grandad asks. For a moment Maisie cannot speak. Then she answers, “Yes, OK.”
They start to go home. Maisie is very sad and does not say anything.

Then, two minutes later she stands up. “Stop! Grandad, stop the boat!!” She can see a dolphin beside them in the water. It is Ben and he has got something in his mouth. “What’s he got there?” Grandad asks. Maisie says, “I can’t see. It’s not very big. Is it an old key?”
Grandad stops the *Warm Wind*. Now Ben is jumping out of the water. “Why’s he doing that?” Grandad asks. Maisie says, “I think he wants me to follow him. Please—*can* I?” The old man looks at her. “You two and your games,” he says. “OK— but only for five minutes.” “Oh Grandad – thank you!” says Maisie. Five minutes later she jumps over the side of the *Warm Wind*.
Under the water Maisie sees a piece of wood with the letters "M..N...A" on it. "I remember this!" she thinks. But Ben does not stop there. He swims between two big stones. Then they come to a box. It has the word "MONToya" on the top. Maisie takes the key from Ben’s mouth and opens the box. There are lots of gold coins in it. Thousands of them!!
The next morning Maisie’s name is in the newspaper. The story says “FREEPORT GIRL FINDS SPANISH GOLD.” Mr King telephones Carl Flint in New York. “Ah, hello,” says Carl Flint. “Do you have an answer for me?” “Yes, I do,” says Maisie’s father, “...and it’s ‘no’. We don’t want to sell the house or the hospital. Goodbye, Mr Flint.”
With the money from the Montoya coins, Maisie’s mother and father build a new hospital. They are very happy. Maisie is happy, too. “Oh Grandad,” she says one evening in the garden, “now we can always live here because of...” At that moment Ben jumps out of the sea. “...BEN!!” The old man and the girl laugh. Then the sun goes down and they walk back to the house.