# Foreclosed

#### A Mitzy Neuhaus Mystery

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Foreclosed: A Mitzy Neuhaus Mystery Proverbs 31 House LLC Smashwords Edition 4 Copyright 2009 (5/13 LD) All rights reserved Cover Photograph by Michael Rothery Cover Design by Andrew Rothery Dedicated to Daniel, Norah, and Lucy, who love stories.

### Chapter 1

Mitzy Neuhaus pulled her desk chair up to the microphone. The radio booth was small, and Johnny, her host, nudged her with his elbow, and smiled. Mitzy slipped her headphones on.

Johnny Headly, host of the morning show on the local Christian talk radio station began his morning chatter. "Hey, Mitzy, baby. How's the real estate business?" It was the same every Wednesday morning.

She smiled her wide, bright smile. "Business is good, John. Not fast, not hectic, not for the fearful, but good."

"How can it be good, Mitz?"

"It's not perfect, of course." Mitzy shifted in her seat. "But there are great deals and brilliant Realtors ready to find you one. If you have some equity or savings and are ready to make a move, the best Realtors are reading and waiting." Mitzy wasn't just putting a good spin on a bad economy. If only people would grab the houses while they could, Realtors could save the economy.

"Mitzy is ready and waiting? That sounds too good to be true," Johnny drawled.

Mitzy cringed. How did he manage to make that sound so dirty? "Ready and waiting—to sell a house, Johnny." She wished the radio audience could see her roll her eyes. "It's all about the money, friend. If you need to get out of your house, a good Realtor can still make you some money. And good Realtors are available."

"Mitzy, I've been dying to know for years; are you available? And can I change that?"

"If you need your house sold, John, I'm your girl. Anything else...well, leave your card with my assistant." Mitzy scrunched her nose at Johnny.

He winked.

"But speaking of experienced professionals in the homes industry, I want to spotlight my professional peers who work tire lessly in the mortgage business."

"Not those devils that wrecked the economy."

"Of course not! The economic crisis has sifted the wheat, and the chaff has blown away. The sub-prime creative loan element has been kicked to the curb." Mitzy leaned in to the mic and lowered her voice. "But rates are sooo low. If you have any equity, my friends can save you some serious cash each month. I have links on my website to my recommended lenders." Mitzy leaned back in her desk chair and popped her shoulders. She could run on about the industry forever.

John gave her the keep going signal.

"Listen, it's 2008. Interest rates are less than five percent. Don't sit there with a 2007 mortgage at seven percent. That's foolish."

"Preach it, sister." Johnny nodded his head in time to music only he could hear.

"My job for you all today is this: consider the terms of your current loan, contact your local credit union or check out the links on my website, and see if they can do better for you. It is always the right time to save tens of thousands of dollars."

"Thank you, Mitzy. You make common sense look real good." Johnny chuckled.

"Thank you?" Mitzy laughed. "I know I talk sense, but if it were common, I don't think our economy would be in such a mess."

With that her spot was over. She turned off her microphone, waved through the window at the producer, and slipped out of the booth.

Johnny read the police reports from the Vantage Heights neighborhood for a few quick laughs.

Mitzy didn't laugh when she thought of Vantage Heights.

Yes, they called the police when the new neighbor put up a basketball hoop and yes, they called 911 when someone parked a Kia on their block, but too many of them were losing their homes because they never should have bought them in the first place.

She stifled a laugh as she left the radio station. The week Vantage Heights biddies called 911 on the neighbor who planted corn in the front lawn was pretty funny. But those old biddies weren't the ones losing their homes.

The radio station was hurting now, the same way all the local businesses were hurting. Advertising dollars were short all around. As Mitzy pounded the pavement back to her penthouse, she thought it was probably a good time to negotiate for a better spot.

She wanted a larger audience share, but she didn't have the time to be on the radio everyday. She considered the Saturday morning line-up. They called it 'The Fix-it Show.' She could seriously improve that program. If it was Neuhaus' All Things New Show or

maybe Fixing Your House with Neuhaus, they could keep all of their regular programming and add another spot for her.

But owning the fix-it weekend wasn't exactly right either. Mitzy wanted to inform and educate and there just weren't enough people listening to the radio these days.

And then Mitzy knew.

She went straight home and sat down for a late breakfast with her Tivo-ed morning shows. She savored her cup of coffee as she evaluated the *First Things with Alma and Bob*. They were funny. They were local. They seemed to have their fingers on the pulse of town. Mitzy had always liked their show.

Everything on their program clicked, except they skirted around the issue of the failing economy. They needed Mitzy and her keen real estate sense. *First Things with Alma and Bob* was exactly where she needed to be. She tucked this tid-bit into the back of her mind, cleared her dishes and made her way to the office, just on time, for a Wednesday.

Sabrina, Mitzy's assistant, sat at her computer studying the multiple listing service site for any recent activity.

Ben, the graphics artist, was sketching something in his pad. It made no difference to Mitzy what he was working on, but it probably had something to do with his web design consulting.

Joan, the stager Mitzy loved the best, was in just to chat, but found that there was nothing to talk about.

Mitzy paced the room, drumming her pencil on her fist, and chewed on the idea of breaking into television.

Sabrina would be of use in whatever she did. Ben's work probably wouldn't increase, but if she could increase confidence in the marketplace, all of their regular work would return to normal.

Joan.

She appraised her friend closely. Joan was artistic, no doubt. She was also well-spoken. Mitzy could put Joan on the air in her morning show segment, and Joan could get commission work from the exposure.

There was nothing wrong with her television idea, as far as she could tell.

"Sabrina, I need a proposal. We need to get our Neuhaus New Homes Spotlight onto *First Things with Alma and Bob.*"

"Ooh, I like that idea," Joan said. "Mitzy, that's just the right medium for you. You could spotlight some of your favorite houses, give tours, everything."

"I could," Mitzy said.

"But you have something else in mind." Joan raised an eyebrow and leaned in close.

"I think that this town needs to relax and gain confidence in their ability to survive the crisis. They really can survive, you know." Mitzy swept her arm out towards the city on the other side of the window, longing to give them all a hand up.

"Marketplace confidence through *First Things*? Really, Mitz? We have twelve percent unemployment right now. Who cares what Alma and Bob think about it?" Ben rocked back in his desk chair.

"Ah, but, Ben, that's close to the same thing as eighty-eight percent employment." Mitzy chewed on the end of her pencil. "There are a lot of people out there with secure jobs, and the ability to invest in their town. They've just got to realize they can do it themselves."

"You can call the show *Bootstrapping with Mitzy the Republican.*" Ben smirked.

"It's not a political idea, Benjamin." Mitzy shook her head. "Let's say your business has just received some money, stimulus money." Mitzy sat down on the edge of her desk. "Say you are building a new community center. The people in charge need to view that money, not in the light of how much building they can get for it, but as how far they can spread the money into the economy, to create more jobs." Mitzy's heart was racing, her face was heating up. It was one of her personal goals to make Ben less of a pessimist.

"Yeah, yeah. We all know that already."

"But it's the same for people who have savings and business reserves. This is the time to spend our money employing people." Mitzy started pacing again and drumming her purple fingernails on her tightly clenched fist. "The segment needs to be fun, and touring homes is fun. But it has to increase consumer and investor confidence, or it is completely worthless."

The phone rang. Sabrina jumped at the sound. "Neuhaus New Homes. This is Sabrina speaking, how may I help you?" She wore her big smile as she spoke. It was Neuhaus policy; the person on the other line could hear the smile. "Thank you, can you hold?"

She covered the receiver with her palm and looked up at Mitzy with a little fear in her eyes. "It's Alonzo."

Mitzy grimaced. She had a desk in the front with her staff, but she also had a private office where she could sign papers with clients. She rarely did other business in that office. She turned on her heel and disappeared into it now.

"I've quoted you the lease terms at least three times, Alonzo. You know what it will take to get into my office space." Mitzy sat on the edge of her desk chair. She had to stay calm.

"Let's be realistic, Neuhaus. I want to own the whole building, and you know it. I'll say a number right now that you can't refuse. Then you can take your little office friends back to the suburbs."

"It's not for sale." Mitzy spit the words out. Who was this man to call her business 'little office friends'? She knew without a doubt that her bottom line was better than his.

"Everything is for sale."

Mitzy took a deep breath. "My tenants need security right now. I am not going to make a move that would threaten their businesses."

"Who's talking about threats? I'm talking money, and a lot of it."

"That's enough. We've had this same conversation three times. I'm not selling. You don't have enough money to tempt me to put my tenants out on the street."

"You're location is perfect for me. Access to building supplies. Access to transportation. Your little street-front shops might have to move, but new tenants would move in and that would be good too. There's no end of space for little music shops and crafty places." Alonzo's voice was suave but it set Mitzy's teeth on edge.

"If you need office space you can have the whole top floor. It's yours. You know my lease terms are fair." Mitzy closed her eyes and prayed for patience. It was his tone that really had her. He talked to her like she was a child.

"Maybe if you'd sell me the top."

"It's not for sale. I own this building and that won't change."

"I'm not in a rush, Mitzy. We'll talk about this again."

Mitzy pinched her mouth shut.

"Now, don't be upset. Just think of all the shoes you could buy when you sell out to me."

Mitzy stood up. "Thank you for your interest in my property. I'm pleased to know that I have something of value. If you are interested in a lease, feel free to call again."

Alonzo was silent for a moment. "Oh, we'll talk."

Mitzy didn't want to be the first to hang up. She waited a half a second longer. "Would you like me to let you know if I hear of a similar property for sale?"

Alonzo laughed. "You'd be my buyer's agent?"

"We could work something like that out." Mitzy licked her lips. Was he coming around?

"Oh, darlin', I have friends in real estate with licenses older than you. Now, don't get all bent out of shape. My offer is solid. Lots of money. I'll call back later and I think you'll be glad I did." He hung up.

Bent out of shape! Mitzy stomped around the room, from corner to corner. Bent out of shape! Every month for the last three months he had called her and gotten the same answer. Of course she was bent out of shape. Her building was Not. For. Sale.

Alonzo thought Mitzy and her building had a lot in common, they both weren't as young as they used to be, and were highly overrated.

Unfortunately for Alonzo, he believed that Mitzy's building was the exact size, location, and opportunity that he needed right now.

Alonzo knew Mitzy was a successful Realtor. Twenty prime location billboards and a regular radio feature don't lie. When he realized the housing bubble had burst, he had hoped Mitzy needed to liquidate so he could buy the building he'd had his eye on for so long.

Unfortunately for him, it appeared that she had resources to carry her through the storm.

Buying one story would have worked, he supposed, if she hadn't been so cocky about it. She wouldn't even listen to his offer!

The property was all wrong for her business, and just right for his. If she had been willing to listen, she would have heard an offer she couldn't refuse.

He stared at his phone. His head had begun to pound. He knit his eyebrows together. What was wrong with that woman, and why would she not sell him her stupid office building?

Mitzy had no time for vain or condescending men. It was an insult to be asked to sell her building, even part of it.

Would he have tried that with the Moyer family, who owned a stretch of Downtown Portland? She thought not.

She may only own one commercial property, but it was hers and hers alone and she was keeping it.

She stared out the back window. It might not be the best location for Tabby's ceramic studio, but backing to the stoneworks plant and the lumber mill was priceless to her as a home renovator and probably the only reason Alonzo Miramontes was speaking to her.

She sighed. It would be different if Alonzo had treated her like a professional peer. She knew of one other building on her block that would have suited him, but only she knew how tight the owner's situation was.

If Alonzo Miramontes had been decent to her, he could have benefited from her knowledge.

But not now.

She opened the door to the main office, careful to project a confident, unrattled appearance. There was no need to let her employees know how much that man could unsettle her.

"It's a bit too quiet here this morning. Let's start working on the suite upstairs. Apparently some people will be lieve this building is for sale until I get a tenant in it," Mitzy said, abandoning her television career for the moment.

Joan picked up her sketch pad, a twinkle in her eye.

Ben opened his AutoCAD program.

Sabrina opened her Word file.

"Is there room in the foyer to add an elevator shaft?" Mitzy asked Ben.

"I don't have a blueprint here, but if you don't mind losing a lot of your entry space on the first floor I think there is room."

"That's what I thought, and I am pretty sure, though I don't specialize in commercial real estate," there was a snide tone in her voice, "that we would have to put one in if we did any major upgrades."

Sabrina took notes in her own computer short hand. She kept typing as she spoke. "I can get the requirements and code today."

"Perfect. I don't want to lease the entire upstairs to one company. It makes more sense to create two large spaces or one large, one medium, and one small. Joan, have you ever thought of having an office outside of your home? It sure would be nice for us to have you close at hand."

Joan narrowed her eyes and smiled. "I have thought of it. But there hasn't been anything available in this area. Right now my van is my office when you get right down to it." "I can rent this space as quickly as we can have it ready, however, I'd like to let you have one of the suites." Mitzy templed her fingers. "You know what would be cool? If you were the Neuhaus stager. We could make you a more permanent part of the team."

"I do have some thoughts on that." Joan chewed her bottom lip. "One reason I'd like to have an office space would be so I could interview potential clients outside of Neuhaus work, especially right now while things are slow. Why don't I draw up a proposal and we can talk about it?"

Mitzy knew that Joan, being an artist, had no great desire to draw up proposals, but she appreciated the professional approach Joan was taking. "Sounds good. Have it ready by tomorrow, lunch. I'll bring some ideas on how we could arrange it as well."

"I think, excepting the elevator, the renovation could be finished by the end of the month." Mitzy turned to her graphics guy. "Ben, I'd like you to get started on the advertising. Make sure to emphasize the multi-use location, perfect for builders and remodelors, perfect for professionals, etc. You know what I want."

Ben smiled at his computer, he knew. She wanted it perfect and with a lot of purple. And with the name Neuhaus on it about a million times. Her methods worked, even if they weren't the sophisticated Wall Street look he had preferred at Uni. "Can do."

"Sabrina, first, get the proposal for *First Things*, put together. Email it to me by end of day. Make the permits second priority. We have the rest of the week to work on them." Mitzy sat down at her desk, slipped on her reading glasses and opened her email. It would take a good hour to get through her correspondence, but communicating with clients and fans was something she never passed off to her assistant.

The phone rang again. They all jumped this time.

"Pathetic," Ben said.

In their office the phones used to ring more than they were silent. In fact, they had more phone lines than people. Managing the phones was a point of pride for Sabrina. No one could handle eight callers at once like her.

"Good afternoon, Neuhaus New Homes, this is Sabrina speaking. How can I help you? Oh, I see, Just a moment." She put the caller on hold. "Mitzy, it's the renter at your Baltimore Street house."

Mitzy nodded and picked up her extension. "This is Mitzy, how are things, Deb? Umm hmm...yes. Really?" Mitzy's voice rose with excitement. "That's terrific, thanks. No, I think I'll get over there right away. Thanks for calling. Talk to you soon."

All eyes were on Mitzy. It had been a while since a promising call came in.

"Well?" Sabrina said.

"The Victorian is going into foreclosure!" Mitzy's big blue eyes sparkled with excitement.

"The Baltimore Victorian?" Joan asked.

"Deb said movers were there last night, late. This morning all of the cars were gone and the house was dark."

"No kidding? We've wanted that house for ages." Joan and Mitzy had longed for the old house on Baltimore Street. The perfect bones of a Queen Anne Victorian mansion were like chocolate to Joan—irresistible. The investment potential of that property was almost too much for Mitzy.

Mitzy dreamed of restoring it to its historic glory and selling it to someone with old money. There was always a market for the historically minded, since the best locations were so rarely for sale.

It was a great investment for Mitzy personally as well. The street was zoned commercial/residential. The big Victorian would make as great an office building as it would a home. But an office would not protect the value of Mitzy's other Baltimore Street property. A restored vintage mansion, preferably on the historic register, would protect her property values nicely.

"I knew this market had to be good for somebody," Ben moaned. Rehabbing an old house didn't involve him until the very end.

"Pause the proposal, Sabrina. We need to take a trip to Baltimore Street."

"It's not listed yet." Sabrina scanned the multiple-listing service for the address.

"No, but it's vacant. Let's get to it before the no trespassing signs go up. Who knows what condition it's in after all this time?"

## Chapter 2

"Baltimore Street needs a bed and breakfast. This house would be perfect for it," Sabrina said.

"It would be, but I don't want to be the one who sets that precedent on Baltimore. Imagine instead, what it would be like if one of Aerin and Brett's foundation friends moved in. They'd keep an immaculate garden. They'd keep the house painted. It could be a showpiece to the right family."

Mitzy hadn't quite broken into her sister-in-law's grant giving set yet. One big sale like this would open up a world of future sellers and buyers. The granting-grants set lived in a different part of town and tended to handle real estate through their lawyers, but Mitzy was confident that, if she had the right property, she could gain their confidence. Old money called her name. She would love to sell to old money.

"It would be a coup, Mitzy, but really, would it be that much better than scones and biscuits and gravy and hash browns? And fresh fruit? And gourmet coffee? And fluffy, soft, satin comforters and gas fireplaces in every room? And newspapers at your door...and cable TV? Cable is always better when you are staying somewhere else." Sabrina gazed into the far distant future as she described her dream getaway.

"And a handsome young Jorge to do turn-down service?" Mitzy beeped her Miata open. It was red. She often thought of having it repainted purple, but that could wait until it showed its age a little more. They kept talking as they slipped in and zipped away.

"That wouldn't hurt." It had been a couple of years since Sabrina had been out, handsome Jorge or not.

"It is a great idea. And if I didn't already own a Baltimore property, I'd consider it. I know the neighborhood pretty well. The neighbors keep it up. They haven't aged out yet. Most aren't even baby boomers. They have kids in school and seem to want to stay put. I'd hate to be the first person that put a business on their street. Find yourself a different dream vacation, please. Let's rescue this mansion and sell it to some lovely snobby couple who will never let it run to ruin."

"Maybe, if they can be lovely, not snobby people."

"I'll see what I can do." Mitzy had her mind on the upcoming Dinner with Degas event at the museum. She had been invited to the annual fundraiser, as usual. And, as usual, was expected to politely decline. In fact, she was usually offered two tickets to whatever event was up and coming and was always expected to give them to her parents. She was trying to remember why this had become the expectation. She supposed it was because she didn't have anyone to bring. She drove less carefully than Sabrina liked, as she tried to remember the slip of conversation about this year's event...what had it been...?

Oh, yes. Perfect.

They pulled into the driveway of Mitzy's Baltimore rental. The Victorian was set back from the road with a tree lined drive that had a turn around. The home had sat alone on the road once, with acres around it. At some point the land had been parceled out and sold for ranch homes to accommodate young, not so rich, families.

There was some work that needed doing on the outside. The landscaping, forget about it. It was a wreck. She'd call Martin and his crew for a bid. The exterior needed painting, and probably needed shingles replaced. The house could do with new cedar shakes on the roof as well. Not so bad, she was sure, compared to what it needed inside. Considering the worn down exterior, she imagined it had been a few decades since the interior had been redone.

The girls slipped out of the car and waved to Deb, who was watching them from her picture window. Sabrina had an easier time on the mud and gravel driveway in her Birkenstocks than Mitzy, in her heels, did. Mitzy didn't mind running back and forth to work in her heels, but the sticking mud wasn't her idea of fun. She scraped them off on the edge of the concrete steps.

"Stamped concrete or pavers?" she asked Sabrina.

"Pavers. It's more true to the original."

"You're right. I just like my concrete supplier too much to admit it." She put her shoes back on and joined Sabrina in window peeping. She did like her concrete supplier. Too bad he was married. Johnny at the radio station wasn't married. Was he really as obnoxious as he seemed? Was he really interested in her?

"Ooh! Look at the parquet entry! It's so shiny!" It was hard to see beyond the entry. The entry itself, however, was well lit from the foyer windows. The shine on the floor made her think it had been restored and maintained. They snuck around to the side windows next.

"The kitchen must be on this side," Mitzy said.

"Sure is. My lands!" Sabrina was on her tiptoes trying to get a good view into the house.

Mitzy peeked in the same window. "Is that a professional, stainless steel range?"

"I'm sure it is," Sabrina said. "But what on earth is it doing in this house?"

"Apparently being a matched set with the rest of the stainless appliances and—it cannot be." Mitzy stopped short, amazed at what she saw.

"I think it is." Sabrina's voice was reverently quiet.

The sun was shining just right to glance off the countertops with an appealing sparkle.

"That is a quartz countertop," Sabrina said.

"Acres and acres of quartz countertop. Well, we know why they were foreclosed now, I guess. Just plain ran out of money. Let's get back to the office. You get the tax records on the house and I'll call James at the stoneworks and see what he knows."

They risked a ticket as they sped back to the office. They were out of sight before you could read MIT-Z on the Miata's vanity plates.

Alonzo paced back and forth in his office. His stride was long, which frustrated his pacing in the small room. He bumped his secretary's desk every time he passed it.

His secretary cursed him under her breath. Every bump of the desk tipped her coffee cup. Cleaning the mess was a bother, but at this rate she'd have to make another pot before she could really wake up for the day.

"How is the Steinfeld's project?"

"Finished, sir."

"I know that. But how do they feel about it? What kind of message are they sending future clients? What do you think we can make out of it?" His thick black eyebrows were drawn in concentration. His hands moved nervously through his black hair, making it stand on end.

"It was months ago, sir. I think if we were going to get any residual business from the pickle job, we would have heard by now."

"Nonsense. This is a slow economy, all the processes slow down. Put some feelers out, will you?"

Marge made a note on the pad next to her phone and nodded vigorously as though she intended to do just that with her feelers.

Alonzo had given most of his staff a lengthy vacation the week before, so all of his pent up energies were being spent on poor Marge, who wanted nothing more than to drink her coffee and read celeb gossip online.

"Al, why don't you move forward with your plans for the office? You have the time and the men now." Marge cradled her coffee cup under her nose as she spoke. She didn't want to ruin everything on her desk just because her boss was restless.

"Harrumph," was all Alonzo offered in reply.

"Haven't you been talking to those Neuhaus people? I bet you could snap that office suite up in a second. We could be renovated and moved in by mid-summer."

"I wouldn't share space with that *Realtor* if it was the last building in town." He abandoned his secretary and his office, and slammed the door behind him.

Marge sighed with satisfaction. She settled down in her chair with her mug and opened Firefox. "Men," she muttered.

He jumped into his Hummer and hit the road—action being preferable to inaction.

He pulled his Hummer out into traffic and swung into the far lane.

He made a wide left turn.

Horns blared as he weaved into the far lane again.

He was seeing red—seeing nothing else but the unendurable frustration of stupid people and women who wouldn't be reasonable. His head slammed into the windshield— "What the?" The world went black.

Two blocks back, two women in a red Miata sat, tapping their toes anxiously, thinking up alternate routes back to work. Sabrina pulled her Blackberry out of her knapsack and started typing.

"I don't know why I always forget about this thing."

"We're getting old, Brinsie. We don't think of using a telephone to pull up tax records. You do that and I'll call James while we wait. I suppose we could have done this at the property. We might have even gotten inside if we had stayed there." Mitzy shook her head. Slow business made her careless.

No one answered at the stoneworks place. As soon as she had inched forward far enough, Mitzy turned right into an alley. She didn't care to know what the accident ahead was about. It seemed to her that a stop off at Annie's Donuts was in order. Guys that work with stones like to eat donuts, And, she bet, they would be happy to answer questions about recent jobs over a friendly cup of coffee and those same donuts.

"Here it is, Mitzy. It says here that the house is owned by a guy called Laurence Mills. He must have wanted to be a flipper. He bought it earlier this year from someone called Maxim Mikhaylichenko. I wonder why Maxim sold without remodeling it first."

"Sabrina, really. Not all Russians are builders."

"I'm not being rude, Mitzy, I swear. I know not all Russians are builders. But all Russians know Russian builders. It just seems odd that someone with connections would sell a property in bad condition."

"Sabrina! Connections? Listen to yourself," Mitzy said.

"For Heaven's sake, I didn't mean like the Godfather." Sabrina tapped the screen of her Blackberry, looking for more information.

"Anyway, he might not be Russian, he might not know any builders, or he might not have had any money. There are plenty of reasons why Maxim Whatshisname might not have fixed the house up before he sold it." Mitzy had seen everything in this business and wasn't ready to pigeonhole the previous owner because of his name.

"Or...it could be a Soprano's thing. Maybe the sale was a cover of some sort," Sabrina said with a grin.

Mitzy pulled into a parking spot in front of Annie's Donuts. "Run inside and buy a dozen of the best." Mitzy handed Sabrina her wallet with a grin. "We'll find out what we need to know."

The two beautiful women and their box of donuts received a warm welcome from their hungry male friends inside the stoneworks shop.

"Victorian on Baltimore?" James said with a mouth full of donut. "I don't recall. Did you work on that one, Bruce?" Bruce was negotiating his donut into his coffee and offered a grunt.

"What kind of work did they get done?" James washed his maple bar down with a swallow of coffee.

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