



Jeff and Ramona are our good friends, but we were **out of touch** for a few months. That was **out of character**, because we would usually call or get together every weekend. But we didn't think too much about it, because everyone is being extra cautious because of COVID-19.

When I finally contacted Jeff, he seemed a little **out of sorts**. Then he admitted to me that they were both **out of work** and they had been busy job hunting.

Then one day, **out of nowhere**, Ramona called me and told me that they had spent their last dollar on a lottery ticket!

I thought, "Ahhh, now she is calling me because they are **out of money** and want to borrow some."

Normally, I would be happy to help, but I had also just lost my job, so lending them money was **out of the question**.

But no! She was calling to tell me that they had won \$5,000,000.00!