



# The Girl From Home: A Thriller

By Adam Mitzner

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The acclaimed author, whose recent novel of suspense *Losing Faith* was declared “startling...a well-crafted story” (*Kirkus Reviews*), takes you on a gripping psychological thrill ride in this electrifying tale of a millionaire who will go to deadly lengths to get what he wants.

Jonathan Caine is a true master of the universe—a currency wizard with a trophy wife, a penthouse condo with a view of the Statue of Liberty, and the desire for more—when his world comes crashing down, spiraling him into a relentless fall from grace. Devastated, Jonathan returns to his hometown to care for his ailing father and attend his twenty-fifth high school reunion, where he becomes reacquainted with former prom queen Jacqueline Williams. Back in the day, Jackie didn’t even know Jonathan existed. Now she is intrigued by the man he has become. But their budding relationship has problems, not the least of which is Jackie’s jealous and abusive husband. Jonathan is determined to learn from his mistakes, but is he capable of complete transformation? Or will a shocking temptation test his desire for redemption beyond anything he could have imagined?

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## Editorial Review

### About the Author

Adam Mitzner, a lawyer by day, is the author of *Losing Faith*, *A Case of Redemption*, and *A Conflict of Interest*. He lives with his family in New York City.

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The Girl From Home

## 1

## March

Jonathan Caine's morning routine is to rise at five o'clock and run a seven-mile loop along the Hudson River. It is a point of pride that the circuit never takes him longer than forty-five minutes, and he's always back to his apartment in cooldown mode by six. Then he makes himself a health shake with the \$2,500 commercial blender he purchased three months ago—it's at least the seventh he's had in the last two years, as he replaces them whenever he hears there is a better one on the market. He sips nutrients while checking the market positions from the club chair beside the window that captures a panoramic view of the harbor, the Statue of Liberty in the distance.

It is in these moments that Jonathan feels the full magnitude of all he's accomplished and imagines all that still awaits his capture. He finds it ridiculous whenever someone suggests that he has it all. If there's one thing Jonathan Caine knows with the utmost certainty, it's that there's so much more still to obtain.

This morning's quiet is interrupted by a phone call from Norman Solomon, a midlevel investor in the hedge fund Jonathan runs under the auspices of the international investment bank Harper Sawyer & Company. Jonathan's tempted to let Solomon's call go straight to voice mail, but even though he finds Solomon to be a first-class idiot, the man still controls a few hundred million dollars, and for all Jonathan knows, Solomon is calling to give him a little more of that money to invest.

"Norm, my man," Jonathan says jovially.

Jonathan is a firm believer that clients are vain enough to believe he's actually thrilled to hear from them before working hours. In Solomon's case, that went double.

"Did you see it?" Solomon says, panic in his voice. "Page three. Bottom left."

"Of course I saw it," Jonathan replies, even though he has no idea what Solomon is talking about.

Jonathan's determined to have Norm Solomon—and all investors, for that matter—believe that he knows everything that goes on in the world well before it happens. Investors are like children in that way. In order to sleep at night, they have to believe their fund manager is able to protect them from any danger.

Jonathan taps the track pad on his laptop and navigates to the Wall Street Journal's home page. Once there,

he scrolls through the top stories.

There's nothing on page three of the Journal that causes Jonathan any concern—or has anything to do with the investments made by his fund. The disconnect might be because a dinosaur like Solomon still reads the print version, which has a different pagination than the online edition. The other possibility is that Solomon wasn't referencing the Journal at all. It would be just like Solomon to think that the Financial Times was the source of go-to information.

Unable to find what the hell Solomon is talking about, Jonathan is about to go into full BS mode. He'll spout some garbage about interest-rate circularity, and then tell Solomon that the position is not only hedged but cuffed and collared, too. If that doesn't do the trick, he'll throw in some more nonspeak until Solomon relents.

But then Jonathan sees it. It's actually on page six of the online Journal, under the headline "Russian Hard-Liner's Growing Influence." He skims the text while Solomon continues to drone on, which makes it difficult for Jonathan to focus on what he's trying to read.

"I'd be the first to admit that I don't have a clue as to how you actually invest the millions I send you," Solomon is saying, "but I do know it has something to do with the Russian market, and so I figure that it requires that the Russians pay their goddamn debts."

Norman Solomon runs what is euphemistically called a "feeder fund." In reality, he's little more than a middleman, telling his clients that he performs the role of investment advisor. The one saving grace is that Solomon is self-aware enough to recognize he's a poseur, which is why he sends his clients' money to people like Jonathan, who actually know how to invest it.

The article is at least three screens long, and Jonathan hasn't skimmed more than a few paragraphs when Solomon's stopped talking. That means Jonathan now has to say something to calm him down. So Jonathan lies through his teeth.

"Norm, we've anticipated this long ago, and the fund is totally hedged. No matter what happens in the market, you're golden."

It's like Jonathan has discovered the chocolate chip cookie that actually makes you lose weight. His pitch to investors is that no matter what happens in the world—markets are up, markets are down, inflation, deflation, war, peace—his fund will still return a handsome profit each year because of his magic potion called "hedging."

"Okay, my brother," Solomon says. "That's all I got to know. Keep doing what you've been doing. Love seeing that thirty-plus ROI."

Return on investment, he means. The scorecard of investing.

Jonathan can't help but mutter "moron" the moment after he hangs up. Then he reads the Journal article more closely to see whether, despite that he just finished telling Solomon not to worry, there's actually cause for any concern.

\* \* \*

An hour later, Jonathan's at his desk, seven o'clock on the nose. Like so much on Wall Street, the word desk is a term of art because it's not one in any conventional sense. It's actually two long tables that form an X, with thirteen traders sitting along each axis, and Jonathan at the vortex that floats in the center of a twenty-thousand-foot trading floor. The walls are covered with large screens, forever blinking numbers and ticker symbols with the market's changes. And it's loud. Very loud. The phones ring incessantly and the traders scream and curse nonstop, either into the phone or at one another.

Jonathan normally focuses on the Russian market first because it's still trading—Tokyo and the Indian markets having already closed for the day—but he has even greater interest in the price of the ruble today because of Norman Solomon's distress.

He's already checked the quotes three times this morning—the last time just fifteen minutes ago from the back of the cab on his way to work. The ruble has been consistently down, but not too much. A few ticks. The MICEX—the Moscow Interbank Currency Exchange—which is Russia's equivalent of the New York Stock Exchange, except it's only been around for twenty-five years, is up seventy points, nearly six percent. That's good news, but it doesn't make total sense for the ruble to be down against the dollar while the MICEX is trending up. So Jonathan does what he always does when things seem out of whack in the financial world—he reaches for the phone and dials Haresh Venagopul.

Jonathan deals with a lot of people for whom the accolade genius is bandied about. Some of them, like the Nobel laureates who created the fund's trading model, have the credentials to back it up. But for Jonathan's money, Haresh Venagopul has more raw candlepower than any other man on the planet.

Haresh isn't a trader, and therefore he doesn't sit on Jonathan's trading desk. His workspace is a cubicle a hundred feet away, in the bull pen with the other analysts. Despite the lack of immediate proximity, he's Jonathan's unofficial second-in-command, and holds that position because he's the only person on earth on whose judgment Jonathan relies besides his own.

"Yo, Haresh. Talk to me about the ruble."

Jonathan can hear the clicking of keyboard strokes. "Down four cents against the dollar. Two percent against the yen," Haresh says with an upper-crust British accent, even though he was born dirt-poor in Calcutta.

"I got a Bloomberg terminal, too. I mean, why is it down when the MICEX is up seventy?"

"Why?" Haresh laughs. "Because they're Russians. You know as well as I do that their system never makes any sense."

"Yeah, I know. But I just got a call from an investor this morning who was spooked by an article in the Journal that the Russians are going to default on their foreign debt."

"I read that too. Total nonsense. I'd sooner ask a six-year-old for investment advice before relying on anything reported in the press. I mean, last week the Financial Times ran this investigative report about the uptick in construction in Dubai, and the stats were at least two months out of date."

"Okay, if you say so."

"I say so, Jonathan. Nothing to worry about in Russia. But if you want something to lose sleep over, you should check out the Delhi Exchange. Hoo boy."

\* \* \*

Two hours later, Jonathan's in the elevator on the way to the forty-seventh floor. A few minutes earlier, he had been summoned by Harper Sawyer's chief executive officer, Vincent Komaroff, via the head honcho's administrative assistant, who said that Komaroff wanted to have "a brief chat."

Virtually every other Harper Sawyer employee would feel panic about being called in by the big boss, but not Jonathan. He's acutely aware of his contribution to the firm's bottom line, so being sacked is the farthest thought from his mind. In fact, Jonathan firmly believes he could punch Komaroff in the teeth and still keep his job.

That doesn't mean he's happy to be going, of course. He hates being pulled away from the desk during trading hours. Especially if the reason is to kiss the rings of the suits on 47, which is usually why he's ordered up there—to have guys who don't know the first thing about investing harp on about reputational risk and overleverage, all the while reaping the rewards he brings to them by eschewing those very concerns.

If Jonathan had his way, Harper Sawyer's executive suite would be located in another building entirely. Maybe a different state even. He hates the idea that these men—and they're all men—work above him, fancying themselves as gods on Olympus, sitting in judgment over those below, all without contributing a goddamned nickel to the firm's bottom line.

Francis Lawrence, the firm's number two, greets Jonathan at the reception area. At six foot four and probably not more than 175 pounds, Lawrence is a gangly jumble of arms and legs encased in a vested bespoke suit.

"So glad we were able to pull you away from that desk of yours," Lawrence says with a smile as he shakes Jonathan's hand.

"Just as long as you realize that if there's a coup in Russia while I'm meeting with you, we could take a big hit," Jonathan says.

Lawrence grins. "Eh, we'll risk it. Come with me. The big man is in his office."

Jonathan wonders whether the "big man" reference is an attempt at irony, because Komaroff is practically a foot shorter than Lawrence. Together, they are the Frick and Frack of Wall Street. Komaroff, the son of immigrants, went to college on a wrestling scholarship and worked his way up from the mail room at Harper Sawyer to chief executive officer, whereas Lawrence epitomizes the expression of being born on third base and believing you'd hit a triple, as his father ran the firm back in the 1970s.

It's an open secret that Lawrence is not so patiently waiting for Komaroff to decide his CEO talents are ready for an even larger stage, so Lawrence could finally capture what he has always considered his birthright. Komaroff's immediate predecessor is now Treasury secretary, and the one before him had run, albeit unsuccessfully, for governor of Connecticut. Komaroff, however, did not strike Jonathan as the political type, and even a presidential appointment would mean he'd ultimately have a boss. Komaroff would likely find that to be beneath him, which meant Lawrence was going to be number two long into the future.

"Good to see you, Jonathan," Komaroff says. "Glad we could pry you away from the desk."

Jonathan smiles, but decides not to repeat the joke about a Russian coup.

Komaroff's office is large enough to accommodate all twenty-six of Jonathan's traders, which makes it something of a disgrace to Jonathan. Komaroff might just as well announce to anyone who enters here that he's got a small dick.

"Have a seat," Komaroff says, pointing to the sofa. Opposite it is a matching couch, but he and Lawrence settle into the chairs perpendicular to Jonathan. Surrounding their prey, as it were.

"First of all, I wanted to personally express my condolences about your mother," Komaroff says. "You got the flowers the firm sent, right?"

Vincent Komaroff doesn't give two shits about Jonathan's mother, and they both know it. Nevertheless, he's the boss, and so Jonathan plays nice.

"I did, yes. Thank you."

"It was the least we could do," Komaroff says, likely not realizing that he was speaking literally. Sending flowers was the very least Harper Sawyer could do.

Komaroff sits up straighter, signaling the meeting is now about to truly begin. "Jonathan, we asked you to come up here because we wanted to give you your number," he says.

Ah. The number. Jonathan's year-end bonus. Normally it just shows up in his March 15 paycheck. The fact that this year it justifies an in-person meeting can only mean good news. The question for Jonathan is—how good?

Komaroff and Lawrence are all smiles. They act as if they're Santa Claus rewarding Jonathan for being a good boy this year, when in reality all they're doing is allowing him to keep a small percentage of the money he earns for the firm.

"Nothing is set in stone yet," Komaroff says, "but we wanted to tell you sooner rather than later that we are very appreciative of your efforts over the past year."

"I see," Jonathan says with a grin, not caring whether he's coming across as a little cocky. "How appreciative do you mean, Vincent? On a scale of one to a hundred million, let's say."

"Fifteen," Komaroff replies. The boss's own grin reveals that he actually thinks he's being generous.

Jonathan's mind is whirring like a calculator. At first blush, fifteen million does seem like a major haul, and it was a fifty percent bump over last year. But when you crunch the numbers, a lot of the zeroes fall away. Half of his bonus is paid in unvested stock, so Jonathan won't see a penny of that seven and a half million unless he's still employed by Harper Sawyer when the stock vests in five years . . . and on Wall Street, five years is an eternity.

That left the other seven and a half million, which he'll get in cash. Federal, state, and city taxes eat up more than half, so the check he'll wind up getting would be shy of four million. Not chump change, but a far cry from fifteen million.

\* \* \*

The elevator opens up to the center of Jonathan's apartment. Straight ahead is a fifty-foot-long, twenty-foot-high wall of windows looking south and out over the black water of New York Harbor. The view is why he bought the place, and the primary reason it cost eight million, and that was before the gut renovation that turned it into a palace Natasha deemed worthy.

He calls out his wife's name, but nothing comes back. Jonathan is not surprised Natasha's out. He almost never comes home this early, and she almost always has something to do that involves rich and glamorous people.

Jonathan pours himself a glass of Johnnie Walker Blue and takes it over to the living room. He stares out his eight-million-dollar view and contemplates how this year's number will help him achieve what's next on his acquisition list: an oceanfront mansion in East Hampton. He's just finished his drink when he hears the elevator open, signaling his wife's arrival.

Natasha doesn't quite enter a room so much as dominate it. Part of that is her beauty, which is so undeniable that perfect strangers sometimes remark on how striking she looks, as if they were commenting on a museum painting. The other part is that she knows damn well the effect she has on others. If the Heisenberg uncertainty principle had a corollary, it would be the Natasha self-assurance construct, which posits that someone who knows she's being observed constantly changes the environment around her.

Jonathan has endured more than his fair share of disparaging comments about Natasha being nothing more than a Russian mail-order bride. She certainly fits the profile—fifteen years his junior, statuesque, platinum blonde, and a large chest. Sometimes, especially around those who were predisposed to believe it, Natasha even enjoyed playing the part. But the truth is that her family immigrated to Texas when Natasha was six, and she grew up in Austin, where her father taught economic theory at the University of Texas. Natasha sometimes jokes that she's the most overeducated trophy wife in New York City, holding a BA from Princeton in literature and a master's from Harvard in public policy.

They met four years earlier, at a benefit for the American Museum of Natural History. Natasha was there as the date of someone who made the mistake of leaving her unattended for too long, and she ended up going home with Jonathan. They married less than a year later.

Even while they exchanged their vows, promising to stay together for richer or poorer, until death did them part, Jonathan knew that their marriage would be based on something far less romantic. He would provide Natasha a life of luxury, and she would always look beautiful.

Right now, those vows are in full effect. Natasha is wearing a full-length black leather coat and red boots that lace up nearly to her knees. With her five-foot-ten frame, she looks today like a well-heeled dominatrix.

"You're home early," she says.

Jonathan detects an undercurrent of disappointment in his wife's observation. Normally he arrives home after midnight, and she never fails to complain about that, reminding him that the market closes at four thirty, which requires Jonathan to offer the rejoinder that he follows the markets in Russia and the subcontinent, and that investing is only a small part of the job. Getting the money to invest is what really matters, and that requires a lot of wining and dining, such that all the nights he spends in five-star restaurants drinking outrageously priced alcohol are still work related.

"Correct, and I have no obligations," he says. "So let's celebrate my being home early by going out for



dinner tonight.”

“That sounds lovely,” Natasha says. Jonathan assumes Natasha had other plans, as sitting home alone was not her style. But whatever she had on tap for tonight can apparently be easily jettisoned, because she immediately says, “Should we go to Pavia’s or that new Jean-Georges place on Madison?”

She’s given him a choice between the two priciest options within a ten-block radius. But Jonathan has never thought twice about dropping four hundred dollars for dinner. He opts for Pavia’s because he likes their rack of lamb.

When they arrive, the *maître d’* greets Jonathan by name, while the coat-check girl kisses him on both cheeks. After they’re seated, and their drinks have arrived—chardonnay for her and another Johnnie Walker Blue for him—as nonchalantly as he can, Jonathan announces, “Well, today was Numbers Day.”

This is enough to capture Natasha’s full attention. Many of their discussions over the past few months about their future expenditures—most significantly, about buying a summer home in the Hamptons, that section of God’s country that juts into the Atlantic at the farthest end of Long Island, and where Manhattanites “summer”—have ended with Jonathan saying “Let’s see what the number is.”

“And? East Hampton or Southampton?” Natasha asks.

Meaning, is Jonathan’s bonus enough to buy in East Hampton, or will they need to lower their sights and look in the slightly less ritzy Southampton?

“Maybe Bridgehampton,” he replies.

Bridgehampton is geographically between East and Southampton. Jonathan assumes Natasha knows that he’s being symbolic and that he’d never be caught dead buying a house in Bridgehampton.

Natasha has apparently had enough of their little game. “Jonathan, just tell me the damn number.”

Jonathan takes a gulp of his scotch, as if he needs liquid courage to impart this news. “I’ll spare you all the platitudes that they blow up my ass before getting to the bottom line, and of course it’s all conditional on final approval, but they think the gross number will be around . . . ten million.”

It takes Natasha the amount of time that passes for Jonathan to lift his drink back to his lips for her to compute the bottom line. “So, about two-point-five will be liquid, right?”

Given that Jonathan is lying about the actual number, he has to recalculate it in his own head before answering. “A little less,” he finally says. “And don’t forget that the first five hundred grand goes to pay down the firm credit line and we owe about a hundred thousand to Amex.”

Jonathan’s draw—his salary before bonus—is a half million dollars annually. That translates into, after taxes, take-home pay of twenty thousand a month, nearly all of which goes to the mortgage and maintenance on their co-op, the one hard asset they own. The rest of their living expenses—which includes Christmas in Aspen and Easter in Anguilla, the two hundred thousand for the summer house they currently rent in East Hampton from Memorial Day to Labor Day, the thousand a month that goes to the parking garage for Jonathan’s Bentley (the car itself is on a three-year prepaid lease), and then whatever else catches their fancy throughout the year, and man, there’s no end in sight on that front—comes from the five-hundred-thousand-

dollar credit line Harper Sawyer provides him, which is always maxed out before Christmas. From that point on, they live off Amex until his bonus arrives in late March, and then the entire process starts all over.

“We have about four million in the brokerage account,” she says. “If we put that down, plus what you clear from the number this year, and mortgage the rest, we’ll be able to buy something nice.”

“I’m not looking to buy something nice, Natasha. I’m only going to buy oceanfront, and only in East Hampton, and we don’t have enough borrowing power for that. Not this year. I’d rather rent on the ocean and buy next year.”

“This may come as a shock to you, Jonathan, but East Hampton has many homes that are not on the ocean. Some are on bays or, God forbid, landlocked, but I can assure you that in the ten-to-fifteen-million-dollar price range, they’re still very habitable.”

“Not for me,” he says definitively.

Natasha sighs. “Jonathan . . . at least let me go see what’s out there.”

“Look, if you want to spend your time driving three hours each way to East Hampton, be my guest. But I want to be crystal-clear with you about something. I am not going to settle. If we can’t buy something on the ocean this year, then screw it, we’ll just rent on the ocean this summer and buy next year. I’m sorry, but I want what I want.”

I want what I want. It was Jonathan’s mantra, the credo on which he dedicated his life. He followed it with religious fervor, fully believing that he was destined to have whatever he desired.

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