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Written by Andrew Gross

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PART ONE

CHAPTER ONE

6:10 A.M.

As the morning sun canted sharply through the bedroom window, Charles Friedman dropped the baton.

He hadn't had the dream in years, yet there he was, gangly, twelve years old, running the third leg of the relay in the track meet at summer camp, the battle between the Blue and the Gray squarely on the line. The sky was a brilliant blue, the crowd jumping up and down—crew-cut, red-cheeked faces he would never see again, except here. His teammate, Kyle Bregman, running the preceding leg, was bearing down on him, holding on to a slim lead, cheeks puffing with everything he had.

Reach. . . .

Charles readied himself, set to take off at the

touch of the baton. He felt his fingers twitch, awaiting the slap of the stick in his palm.

There it was! Now! He took off.

Suddenly there was a crushing groan.

Charles stopped, looked down in horror. The baton lay on the ground. The Gray Team completed the exchange, sprinting past him to an improbable victory, their supporters jumping in glee. Cheers of jubilation mixed with jeers of disappointment echoed in Charles's ears.

That's when he woke up. As he always did. Breathing heavily, sheets damp with sweat. Charles glanced at his hands—empty. He patted the covers as if the baton were somehow still there, after thirty years.

But it was only Tobey, their white West Highland terrier, staring wide-eyed and expectantly, straddled turkey-legged on his chest.

Charles let his head fall back with a sigh.

He glanced at the clock: 6:10 A.M. Ten minutes before the alarm. His wife, Karen, lay curled up next to him. He hadn't slept much at all. He'd been wide awake from 3:00 to 4:00 A.M., staring at the World's Strongest Female Championship on ESPN2 without the sound, not wanting to disturb her. Something was weighing heavily on Charles's mind.

Maybe it was the large position he had taken

in Canadian oil sands last Thursday and had kept through the weekend—highly risky with the price of oil leaking the other way. Or how he had bet up the six-month natural-gas contracts, at the same time going short against the one-years. Friday the energy index had continued to decline. He was scared to get out of bed, scared to look at the screen this morning and see what he'd find.

Or was it Sasha?

For the past ten years, Charles had run his own energy hedge fund in Manhattan, leveraged up eight to one. On the outside—his sandy brown hair, the horn-rim glasses, his bookish calm—he seemed more the estate-planner type or a tax consultant than someone whose bowels (and now his dreams as well!) attested to the fact that he was living in high-beta hell.

Charles pushed himself up in his boxers and paused, elbows on knees. Tobey leaped off the bed ahead of him, scratching feverishly at the door.

"Let him out." Karen stirred, rolling over, yanking the covers over her head.

"You're sure?" Charles checked out the dog, ears pinned back, tail quivering, jumping on his hind legs in anticipation, as if he could turn the knob with his teeth. "You know what's going to happen."

“C’mon, Charlie, it’s your turn this morning. Just let the little bastard out.”

“Famous last words . . .”

Charles got up and opened the door leading to their fenced-in half-acre yard, a block from the sound in Old Greenwich. In a flash Tobey bolted out onto the patio, his nose fixed to the scent of some unsuspecting rabbit or squirrel.

Immediately the dog began his high-pitched yelp.

Karen scrunched the pillow over her head and growled. “Rrrrggg . . .”

That’s how every day began, Charles trudging into the kitchen, turning on CNN and a pot of coffee, the dog barking outside. Then going into his study and checking the European spots online before hopping into the shower.

That morning the spots didn’t offer much cheer—\$72.10. They had continued to decline. Charles did a quick calculation in his head. Three more contracts he’d be forced to sell out. Another couple of million—gone. It was a little after 6:00 A.M., and he was already underwater.

Outside, Tobey was in the middle of a nonstop three-minute barrage.

In the shower, Charles went over his day. He had to reverse his positions. He had these oil-sand contracts to clear up, then a meeting with

one of his lenders. *Was it time for him to come clean?* He had a transfer to make into his daughter Sam's college account; she'd be a senior at the high school in the fall.

That's when it hit him. *Shit!*

He had to take in the goddamn car this morning.

The fifteen-thousand-mile service on the Merc. Karen had finally badgered him into making the appointment last week. That meant he'd have to take the train in. It would set him back a bit. He'd hoped to be at his desk by seven-thirty to deal with those positions. Now Karen would have to pick him up at the station later that afternoon.

Dressed, Charles was usually in rush mode by now. The six-thirty wake-up shout to Karen, a knock on Alex's and Samantha's doors to get them rolling for school. Looking over the *Wall Street Journal's* headlines at the front door.

This morning, thanks to the car, he had a moment to sip his coffee.

They lived in a warm, refurbished Colonial on an affluent tree-lined street in the town of Old Greenwich, a block off the sound. Fully paid for, the damned thing was probably worth more than Charles's father, a tie salesman from Scranton, had earned in his entire life. Maybe

he couldn't show it like some of their big-time friends in their megahomes out on North Street, but he'd done well. He'd fought to get himself into Penn from a high-school class of seven hundred, distinguished himself at the energy desk at Morgan Stanley, steered a few private clients away when he'd opened his own firm, Harbor Capital. They had the ski house in Vermont, the kids' college paid for, took fancy vacations.

So what the hell had he done wrong?

Outside, Tobey was scratching at the kitchen's French doors, trying to get back in. *All right, all right.* Charles sighed.

Last week their other Westie, Sasha, had been run over. Right on their quiet street, directly in front of their house. It had been Charles who'd found her, bloodied, inert. Everyone was still upset. And then the note. The note that came to his office in a basket of flowers the very next day. That had left him in such a sweat. And brought on these dreams.

Sorry about the pooch, Charles. Could your kids be next?

How the hell had it gotten this far?

He stood up and checked the clock on the

stove: 6:45. With any luck, he figured, he could be out of the dealership by 7:30, catch a ride to the 7:51, be at his desk at Forty-ninth Street and Third Avenue fifty minutes after that. Figure out what to do. He let in the dog, who immediately darted past him into the living room with a yelp and out the front door, which Charles had absentmindedly failed to shut. Now he was waking up the entire neighborhood.

The little bastard was more work than the kids!

“Karen, I’m leaving!” he yelled, grabbing his briefcase and tucking the *Journal* under his arm.

“Kiss, kiss,” she called back, wrapped in her robe, dashing out of the shower.

She still looked sexy to him, her caramel-colored hair wet and a little tangled from the shower. Karen was nothing if not beautiful. She had kept her figure toned and inviting from years of yoga, her skin was still smooth, and she had those dreamy, grab-you-and-never-let-go hazel eyes. For a moment Charles regretted not rolling over to her back in bed once Tobey had flown the coop and given them the unexpected opportunity.

But instead he just yelled up something about the car—that he’d be taking in the Metro-North. That maybe he’d call her later and have her meet him on the way home to pick it up.

“Love you!” Karen called over the hum of the hair dryer.

“You, too!”

“After Alex’s game we’ll go out. . . .”

Damn, that was right, Alex’s lacrosse game, his first of the season. Charles went back and scratched out a note to him that he left on the kitchen counter.

*To our #1 attacker! Knock 'em dead, champ!
BEST OF LUCK!!!*

He signed his initials, then crossed it out and wrote *Dad*. He stared at the note for a second. He had to stop this. Whatever was going on, he’d never let anything happen to them.

Then he headed for the garage, and over the sound of the automatic door opening and the dog’s barking in the yard, he heard his wife yell above the hair dryer, “*Charlie, would you please let in the goddamn dog!*”

CHAPTER TWO

By eight-thirty Karen was at yoga.

By that time she had already roused Alex and Samantha from their beds, put out boxes of cereal and toast for their breakfasts, found the top that Sam claimed was “*absolutely* missing, Mom” (in her daughter’s dresser drawer), and refereed two fights over who was driving whom that morning and whose cooties were in the bathroom sink the kids shared.

She’d also fed the dog, made sure Alex’s lacrosse uniform was pressed, and when the shoulder-slapping, finger-flicking spat over who touched whom last began to simmer into a name-calling brawl, pushed them out the door and into Sam’s Acura with a kiss and a wave, got a quote from Sav-a-Tree about one of their elms that needed to come down and dashed off two

e-mails to board members on the school's upcoming capital campaign.

A start . . . Karen sighed, nodding “*Hey, all,*” to a few familiar faces as she hurriedly joined in with their sun salutations at the Sportsplex studio in Stamford.

The afternoon was going to be a bitch.

Karen was forty-two, pretty; she knew she looked at least five years younger. With her sharp brown eyes, the trace of a few freckles still dotting her cheekbones, people often compared her to a fairer Sela Ward. Her thick, light brown hair was clipped up in back, and as she caught herself in the mirror, she wasn't at all ashamed of how she still looked in her yoga tights for a mom who in a former life had been the leading fund-raiser for the City Ballet.

That's where she and Charlie had first met. At a large-donors dinner. Of course, he was only there to fill out a table for the firm and couldn't tell a plié from the twist. *Still couldn't,* she always ribbed him. But he was shy and a bit self-deprecating—and with his horn-rim glasses and suspenders, his mop of sandy hair, he seemed more like some poli-sci professor than the new hotshot on the Morgan Stanley energy desk. Charlie seemed to like that she wasn't from around here—the hint of a drawl she still carried

in her voice. The velvet glove wrapped around her iron fist, he always called it admiringly, because he'd never met anyone, *anyone*, who could get things done like she could.

Well, the drawl was long gone, and so was the perfect slimness of her hips. Not to mention the feeling that she had any control over her life.

She'd lost that one a couple of kids ago.

Karen concentrated on her breathing as she leaned forward into stick pose, which was a difficult one for her, focusing on the extension of her arms, the straightness of her spine.

"Straight back," Cheryl, the instructor, intoned. "Donna, arms by the ears. Karen, *posture*. Engage that thighbone."

"It's my *thighbone* that's about to fall off." Karen groaned, wobbling. A couple of people around her laughed. Then she righted herself and regained her form.

"*Beautiful*." Cheryl clapped. "Well done."

Karen had been raised in Atlanta. Her father owned a small chain of paint and remodeling stores there. She'd gone to Emory and studied art. At twenty-three she and a girlfriend went up to New York, she got her first job in the publicity department at Sotheby's, and things just seemed to click from there. It wasn't easy at first, after she and Charlie married. Giving up

her career, moving up here to the country, starting a family. Charlie was always working back then—or away—and even when he was home, it seemed he had a phone perpetually stapled to his ear.

Things were a little dicey at the beginning. Charlie had made a few wrong plays when he opened his firm and almost “bought the farm.” But one of his mentors from Morgan Stanley had stepped in and bailed him out, and since then things had worked out pretty well. It wasn’t a big life—like some of the people they knew who lived in those giant Normandy castles in back-country, with places in Palm Beach and whose kids had never flown commercial. But who even wanted that? They had the place in Vermont, a skiff at a yacht club in Greenwich. Karen still shopped for the groceries and picked up the poop out of the driveway. She solicited auction gifts for the Teen Center, did the household bills. The bloom on her cheeks said she was happy. She loved her family more than anything in the world.

Still, she sighed, shifting into chair pose; it was like heaven that at least for an hour the kids, the dog, the bills piling up on her desk were a million miles away.

Karen’s attention was caught by something

through the glass partition. People were gathering around the front desk, staring up at the overhead TV.

“Think of a beautiful place. . . .” Cheryl directed them. “Inhale. Use your breath to take you there. . . .”

Karen drifted to the place she always fixed on. A remote cove just outside Tortola, in the Caribbean. She and Charlie and the kids had come upon it when they were sailing nearby. They had waded in and spent the day by themselves in the beautiful turquoise bay. A world without cell phones and Comedy Central. She had never seen her husband so relaxed. When the kids were gone, he always said, when he was able to get it all together, they could go there. *Right*. Karen always smiled inside. Charlie was a lifer. He loved the arbitrage, the risk. The cove could stay away, a lifetime if it had to. She was happy. She caught her face in the mirror. It made her smile.

Suddenly Karen became aware that the crowd at the front desk had grown. A few runners had stepped off their treadmills, focused on the overhead screen. Even the trainers had come over and were watching.

Something had happened!

Cheryl tried clapping them back to attention. “People, focus!” But to no avail.

One by one, they all broke their poses and stared.

A woman from the club ran over, throwing open their door. "*Something's happened!*" she said, her face white with alarm. "There's a fire in Grand Central Station! *There's been some kind of bombing there.*"

CHAPTER THREE

Karen hurried through the glass door and squeezed in front of the screen to watch.

They all did.

There was a reporter broadcasting from the street in Manhattan across from the train station, confirming in a halting tone that some sort of explosion had gone off inside. *“Possibly multiple explosions . . .”*

The screen then cut to an aerial view from a helicopter. A billowing plume of black smoke rose into the sky from inside.

“Oh, Jesus, God,” Karen muttered, staring at the scene in horror. “What’s happened . . . ?”

“It’s down on the tracks,” a woman in a leotard standing next to her said. “They think some kind of bomb went off, maybe on one of the trains.”

“My son went in by train this morning,” a woman gasped, pressing a hand to her lips.

Another, a towel draped around her neck, holding back tears: "My husband, too."

Before Karen could even think, fresh reports came in. An explosion, *several explosions*, on the tracks, just as a Metro-North train was pulling into the station. There was a fire raging down there, the news reporter said. Smoke coming up on the street. Dozens of people still trapped. Maybe hundreds. *This was bad!*

"Who?" people were murmuring all around.

"Terrorists, they're saying." One of the trainers shook his head. "They don't know. . . ."

They'd all been part of this kind of terrible moment before. Karen and Charlie had both known people who'd never made it out on 9/11. At first Karen watched with the empathetic worry of someone whose life was outside the tragedy that was taking place. Nameless, faceless people she might have seen a hundred times—across from her on the train, reading the sports page, hurrying on the street for a cab. Eyes fixed to the screen, now many of them locked fingers with one another's hands.

Then, all of a sudden, it hit Karen.

Not with a flash—a numbing sensation at first, in her chest. Then intensifying, accompanied by a feeling of impending dread.

Charlie had yelled something up to her—about going in by train this morning. Above the drone of the hair dryer.

About having to take in the car and needing her to pick him up later on that afternoon.

Oh, my God . . .

She felt a constriction in her chest. Her eyes darted toward the clock. Frantically, she tried to reconstruct some sort of timeline. Charlie, what time he left, what time it was now . . . It started to scare her. Her heart began to speed up like a metronome set on high.

An updated report came in. Karen tensed. “It appears we are talking about a bomb,” the reporter announced. “Aboard a Metro-North train just as it pulled into Grand Central. This has just been confirmed,” he said. “It was on the *Stamford branch*.”

A collective gasp rose up from the studio.

Most of them were from around there. Everyone knew people—relatives, friends—who regularly took the train. Faces drained of blood—in shock. People turning to each other without even knowing whom they were next to, seeking the comfort of each other’s eyes.

“It’s horrible, isn’t it?” A woman next to Karen shook her head.

Karen could barely answer. A chill had

suddenly taken control of her, knifing through her bones.

The Stamford train went through Greenwich.

All she could do was look up at the clock in terror—8:54. Her chest was coiled so tightly she could barely breathe.

The woman stared at her. “Honey, are you okay?”

“I don’t know. . . .” Karen’s eyes had filled with terror. “I think my husband might be on that train.”