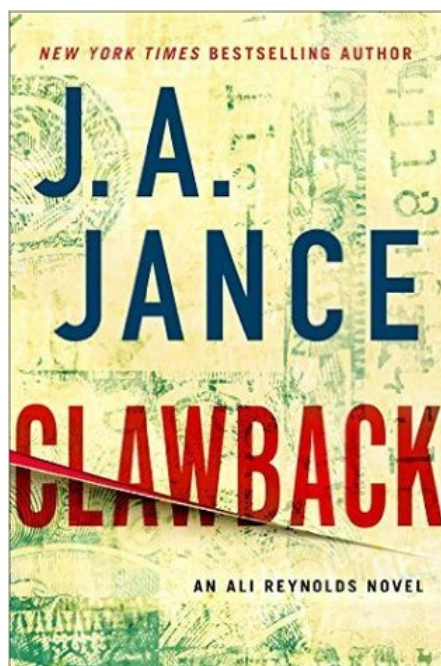




## Clawback

*J.A. Jance*

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# Clawback

J.A. Jance

**Clawback** J.A. Jance

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In *New York Times* bestselling author J.A. Jance's latest thriller, Ali Reynolds faces her most controversial mystery yet, solving the murder of a man whose Ponzi scheme bankrupted hundreds of people, and left them seeking justice...or revenge.

When Ali's parents lose their life savings to a Ponzi scheme, her father goes to confront his long-time friend and financial advisor, only to stumble into the scene of a bloody double homicide. With her father suddenly a prime suspect, Ali and her husband work to clear her father's name, while at the same time seeking justice for her parents as well as the scheme's other suddenly impoverished victims, one of whom is a stone cold killer.

## Clawback Details

Date : Published March 8th 2016 by Touchstone

ISBN :

Author : J.A. Jance

Format : Kindle Edition 336 pages

Genre : Mystery, Fiction, Thriller

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## From Reader Review Clawback for online ebook

### Betty says

Thanks to my Library for an ebook of this book. I expected to entrain when I have one of her books to read and she did not disappoint in this endeavor in this book. Ali is helping the woman and children saviors of the cult massacre. In the meantime, Bob Larsen managed to become the main suspect in a double homicide. The Larsens nest egg has disappeared in a Ponzi schemes. Ali comes to the help and High Moon's electronics and staff comes to the rescue. Ali must clear Bob for the murder before he spent the rest of his life behind bars. I learn about what happened a Ponzi crashes, most enlightening. I read this book in one sitting read into the night.

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### Judy says

I have followed J. A. Jance for many years, starting with her J. P. Beaumont series set in Seattle. Clawback did not disappoint. Her series are like catching up with old friends you haven't seen for a while, and the fast-paced plot had me interested from the first page.

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### Dlora says

Eleventh installment in the Ali Reynolds series. Ali's parents' life savings are lost in a Ponzi scheme, and then her father is arrested as a suspect in the murder of the insurance broker and investment counselor who had handled their money. Ali and her friends help track down the murderers and the money. I liked the focus on and development of Ali's parents in this installment. *Clawback* is the recovery of money already disbursed in a financial fraud or accounting error--a sort of insult added to injury. Not only have you lost your investments but you have to come up with money to payback what has been distributed to you, you thought in good faith.

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### Donna Davis says

I'm a long time reader of novels by JA Jance, but until I read this new release, I would have told you that her Arizona series are second string efforts compared to the JP Beaumont titles set in Seattle. Not anymore! Thank you to Net Galley and Touchstone Publishers for the DRC, which I read in exchange for an honest review. The book will be available to the public March 8.

Ali Reynolds is our protagonist. Her parents have retired, investing their lifelong savings with a company that turns out to be involved in a Ponzi scheme. Ali's father goes to see his investment agent, who has also been a close friend for decades, and finds him dying. In attempting to revive him and another person, Dad gets the victims' blood all over himself, and so he is suspected of murder when he calls 911. In an effort to help clear her father, Ali, along with her parents and those with whom she works at High Noon, unravels one layer after another of deception and danger.

Those that read my reviews know that I am always sensitive to the subtext. In addition to telling a well woven, technically savvy tale of suspense, Jance is brilliant here in the way she crafts her female characters.

She takes apart almost every conceivable stereotype without pausing the story's pace or becoming preachy or conspicuous. As the mother of a half-Asian daughter, I particularly appreciated the development of Cami. But even for those that don't care much about social issues as reflected in text, it's a tightly wound tale that will leave any reader leaning forward in their easy chair, straining to get to that last page and the denouement.

Besides enjoying the mystery, I also learned some things. I had never heard of a "clawback", a terrible law that has to do with penalties that are assessed victims of Ponzi schemes, and I had also never heard of a "Silver alert". I read a lot of nonfiction, but Jance's new book is a great reminder that we can learn things from fiction too, and it's often more fun that way.

Highly recommended to everyone.

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### **Jean says**

This is book eleven in the Ali Reynolds series, Gee, it seems like only yesterday Jance came out with book one in the new series. Ali's parents Bob and Edi Larson have retired from the Diner. Bob learns from the T.V. that the SEC has closed the company managing their retirement fund and is charging the owners with operating a Ponzi scheme. Bob drives over to his friend Dan Frazer house. Dan was the person who had advised Bob to put all their retirement money into the Ocotillo Fund. Upon arrival Bob finds Dan and his wife dying of stab wounds. He calls 911 and later is under investigation for murder. In steps Ali, to clear her father of the charges and attempt to get his money back. Stu and the new employee Camie had a larger role in this story and I hope the manager of the insurance agency becomes a regular in the future. She and her grandmother were interesting characters.

The book is well written and has well developed characters. The plot is unpredictable, and intriguing, and the pace is fast. The story has lots of action, suspense and lot and lots of savvy technology. Jance provides information about the workings of the Ponzi scheme as helpful education to the public. I think this might be the best book in the series to date. I read this as an audiobook downloaded from Audible. Karen Ziemba does a good job narrating the series.

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### **Bryan says**

Of the 11 books in this series, this is probably my favorite. I am a big fan of J.A.Jance. In "CLAWBACK" you return to characters you know, a familiar locale, and a intriguing story.

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### **Joe says**

I am a big fan of J.A.Jance and all her series! In "CLAWBACK" Ali Reynolds and here husband B.Simpson are back and make for a great read! Always so fun to return to characters you know, locale you are familiar with in the series which just make you feel like you are home, and you have that special insight into these "friends". Theme of this mystery: If it is too good to believe, it's probably not real!! Especially if that has anything to do with Money!! Ahhh Money! Add some evil Power and all consuming Greed and you have the

ingredients for a wild ride - Who done it? Ali's parents, Bob and Edie Lawson, having just sold their business, you remember the famous cinnamon buns cafe, have just settled into their retirement when they hear that they were victims of a ponzi scheme! Bob is quickly accused by the police and Ali and B are on the case, doing what they do so well to figure out what happened, why and really Who done it!

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### **Susan Riley says**

Ali Reynolds has her most personal case yet when she must solve a murder and find a man at the heart of a ponzi scheme in order to prove her father's innocence. The investment company holding the life savings of Ali's parents goes belly-up overnight, and the founder disappears. Ali's dad goes to the house of his good friend and financial adviser to find out what happened. When he arrives, he finds his friend covered in blood and becomes a murder suspect. Ali and her company must not only clear her father, but also find the money that has vanished along with the company founder.

J. A. Jance is a favorite writer of mine; I have read the Sheriff Brady series faithfully, but Clawback is my first Ali Reynolds novel. The action is quick, and the characters are fully drawn. Ms. Jance takes a complicated story and keeps the reader interested, never bored. I look forward to more from Ali Reynolds. Highly recommended!

Thanks to Touchstone via Netgalley for a copy of this book in exchange for an honest review.

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### **Carol says**

3.5

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### **Jill Manske says**

You know that kid when you were growing up, the one who was too nice, too polite, teacher's favorite? The one you wished would just screw up once in awhile? Well, "Clawback" is like that. I've read a lot of Jance's books, and most of them have been pretty good. But this one falls short, only because it's just too pat. Everything works out a little too well to be realistic. The good guys are too good; the bad guys are too stupid. It's an interesting premise - Ponzi schemes, greedy wealth managers, how ordinary folks can be caught up in returns that are (again) too good to be true. I still like Jance, but "Clawback" is just too "too". It needed a little more grit, a little more realism, a little less "happily ever after".

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### **Barbara says**

In this addition to the series, Ali Reynolds' father, Bob Larson, hears an alarming story on the morning news. Ocotillo Fund Management, in which Bob and his wife Edie have invested every penny of their retirement funds, has gone under. Bob can hardly believe his ears. The Larsons' good friend Dan Frazier was a co-owner of the firm, and he wouldn't have steered them wrong.....would he?

Upset and wanting to talk to Dan, Bob drives over to the Fraziers' house in Sedona, Arizona. He finds Dan in

the garage and his wife in the house, both dying from stab wounds. Bob calls 911 and does CPR, but it's too late. Afterwards, the cops find the murder weapon in Bob's truck, and he's arrested for murder.

The real killers, who had tossed the knife into Bob's truck, are a couple of ex-cons hired to retrieve a memory card from the Fraziers and then kill them. The jailbirds searched the house but didn't find the card, and the couple who sent them - Dan's larcenous partner and his girlfriend/assistant - are on the verge of panic. The card has information about the millions stolen from Ocotillo as well as other damaging data.

Ali is appalled at her father's arrest and makes it her mission to exonerate him and try to retrieve Ocotillo's money. Ali and her husband B. are partners in High Noon Enterprises, a high-tech computer security firm whose hacker employees - especially Stuart Raney - are wizards at retrieving information. Stuart is strictly a digital guy, though, so Ali's mother and father (out on bail) are hired to go through the voluminous paperwork associated with the case. And High Noon's bright young operative, Cami Lee, goes out in the field....where she runs into drama and danger.

A variety of characters add interest to the story, including: a thick-headed, bullying sheriff who thinks nailing Bob for murder will get him a promotion; a beautiful scoundrel, adept at surveillance, who plans to find the memory card and get Ocotillo's money for herself; a snooty bankruptcy lawyer, too full of himself, who underestimates Ali; an insurance company manager who has vital information; and more.

I enjoyed the book - which has adventure, humor, and a bit of martial arts. There's one plot point that did make me shake my head: Stuart Raney and Ali's parents discover the thieves' passwords and the key to decrypt their files in what seems like five minutes. Would perps who can pull off a sophisticated theft leave clues about their passwords all over the place? I don't think so. LOL

Though the book is part of a series, I read it as a standalone without a problem. I'd recommend the book to thriller fans in the mood for a fast-moving, entertaining story.

You can follow my reviews at <http://reviewsbybarbsaffer.blogspot.com/>

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## Nancy says

Well, at least she seems to do a bit of research for the main topic of her book, other than that, they tend to be on the superficial side.

Bob and Edie Larson, Ali's parents, have retired and on the advice of their longtime friend and financial advisor, they have invested their lifesavings in Ocotillo Fund Management. Hearing on the news that the SEC have closed them down, Bob heads over to Dan Frazier's house to find out what is going on only to find both Dan and his wife dying from stab wounds.

After stumbling over their bodies, Bob's 911 call has him arrested for their deaths and since Ali and her husband own an internet security company, they leap into action to find not only the missing funds but also who is responsible for the deaths.

This is book eleven in the Ali Reynolds series and unless you have trudged through her previous books, you might be lost as to all the interpersonal relationships. I will continue to say that the only shining character in this series is Leyland Brooks and unfortunately, other than making a meal or two, he has no real presence in this book which is a true shame. Sister Anselm only makes a brief appearance and there is a brief mention of the characters and situation from the previous book, which was not necessary at all.

This is yet another series that I do not know why I continue, but yet I do. It has to be in hopes that one day Brooks and Anselm will team up and take on a case themselves. They would be a dynamic duo that will have the readers laughing and cheering all the way to the end.

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### **Kmmoy says**

I love J.A. Jance's J.P. Beaumont series. I mean, really really liked them. I have yet to read an Ali Reynolds book that I liked. This one was not even worth one star. In fact, I only finished it because I was listening to it while I was busy doing stuff. The plot was stupid, I can't believe anyone would be dumb enough to invest 1.2 million dollars in one place. Police in two different towns can NOT be that stupid. Ugh. This was horrible and I would not recommend anyone waste time on it.

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### **John W. says**

CLAWBACK is a thought provoking story focusing on the actions and reactions to the turn of events around J. A. Jance's protagonist, Ali Reynolds. Ali discovers all of her parent's funds, almost one million two hundred thousand dollars, as well as thousands of others investors' funds have also disappeared. Ali's dad seeks out his best friend and financial advisor to find out what went wrong. Arriving at his friend's home, Ali's dad discovers both he and wife mortally wounded. Her dad calls 911 and when the police arrive they find him covered in the victims' blood and suspect him of the murders.

Jance keeps her story moving forward at breakneck speed. She places her readers next to Ali as she begins her investigation with efforts to clear her fathers' name. Ali joins forces with family, friends, and those she works with at High Noon Enterprises, her husband's cyber security firm to unravel the mystery. Her four prong attack is to find out why her father's friends are dead, who killed them, who benefited from the deaths, and who has the missing funds.

Jance keeps her readers' interest by creating several subplots focusing on social issues affecting children of child abuse and victims of human-trafficking. The author takes the time to educate her readers as to the rights of people who have been caught up in Ponzi schemes and the importance to have informed advocates watching out for the victims' rights. Jance continues to keep her readers aware of ongoing events introducing support characters as needed giving readers their backstories and the role they play in the story as they enter they the storyline.

Jance makes an extra effort to explain the concept of CLAWBACK guidelines and the dangers of causing additional losses to the victims. The author skillfully moves her readers towards story's climax. Unfolding events cause readers to hold their breath. Jance moves readers forward along the path of the main storyline using her support characters to connect details of subplots moving everyone towards her dynamic ending. Readers will find CLAWBACK has brought experiences to life and may feel the ending too close for comfort. Jance takes her readers on a ride of a lifetime and they will be left wondering if these events could happen to them.

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## **Alan says**

When the police find Ali Reynold's father at the scene of a double homicide and the murder weapon in his car, he is arrested and charged with murder.

Ali and her husband spring into action to not only prove her father is innocent, but also to determine who committed the murder.

There are plenty of twists and turns in this brisk, utterly believable plot. The characters are three-dimensional and engaging. The settings are vivid. And, of course, the suspense is riveting.

Highly recommended for readers of murder mysteries.

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## **Karen Potts says**

Fast-paced, action-packed & filled with intense interactions between the characters. Really bad bad guys, lots of miscommunication & finally it all gets resolved. Suspenseful & entertaining.

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## **Skip says**

Really a 3.5, but I liked this one a bit better than the recent ones because it started with financial scandal: Ali's parents being swindled out of their life savings as part of a Ponzi scheme. In trying to confront the local front man, Ali's father Bob is arrested for his murder. Ali, B., Stuart and Cami Lee from High Noon Enterprises quickly jump in to defend Bob from the local sheriff and to try to find the missing money and criminal mastermind. Cami Lee plays an important role in this 11th installment of the Ali Reynolds series.

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## **Fred Forbes says**

I had been waiting for this one to arrive in paperback since the title caught my interest. Clawback is the term to describe what happens in a bankruptcy when the trustees in charge "clawback" any funds that have been recently disbursed so they can be put back in the asset pot and distributed proportionately. You may have encountered it in reference to the Bernie Madoff Ponzi scheme and this book deals with a similar theme. As a financial advisor I often look for the flaws in a book of this type but was pleasantly surprised that she got most of it right, right down to the arcane initials of the "alphabet soup" advisors often list after their name and the significant differences between insurance and investment operations. A bit concerned about mention of an SEC law requiring the permanent retention of some paper records which was news to me, since I have maintained a paperless "scan and shred" operation for some time and no auditor has made an issue of it yet.

Basically, Ali Reynolds, the protagonist's parents lose their entire retirement nest egg and proceeds from the sale of the restaurant they owned to an apparent investment scheme. When her father goes to confront his financial advisor he discovers his and his wife's body and after trying to revive them he calls 911. Naturally, the first police on the scene, finding him covered in blood toss him in the squad car in handcuffs. Discovery of the murder weapon in his car certainly doesn't help his case.



And we're off in a grand march to prove him innocent and recover the funds. Twisty tale, fairly predictable in places, a bit over populated in characters, pretty clear line between the black and white, good and bad guys but an absorbing tale. A bit too much power to the resident hacker who can break in anywhere, get to any traffic camera, beat any encryption but that seems to be a theme in many TV shows and movies. Lots of stereotypical characters.

My first J.A. Jance but if I get get done shrinking my "to be read" pile, I may try another.

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## **Owlsinger says**

She may have found herself in the back of a police car, but at least she never made it into a trunk, headed for certain death in the desert. This time.

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## **Julie says**

Clawback by J. A Jance is a 2016 Touchstone publication.

This eleventh installment in the Ali Reynolds series charged from the gate with a harrowing situation involving Ali's father, Bob, who discovers a double homicide and is arrested for the crime. But, what is really bothering Bob isn't his trouble with law enforcement, it's the Ponzi scheme that has cost him and his wife their life savings that has him feeling heartsick.

Can Ali track down the real killers and recover some of her parent's money in the process?

Because I've come to know these characters I really felt sorry for Ali's parents, Bob in particular, who really came down on himself pretty hard. I could feel his age creeping up on him as he carried a tremendous weight on his shoulders. Ponzi schemes are such a personal affront, and is one of the worst kind of selfish crimes, which hurts everyone, but really hits the elderly hardest, since they are often forced back into the work force at a time when they should be enjoying retirement without financial worries.

But, Edie is still a hoot, though, and supports Bob from start to finish only complaining when he drove her car.

The mystery is not all that much of a mystery, since it is obvious who the killer is, but it is the suspense comes from Ali's search for the truth and her hope of recovering her parent's hard earned money, thus putting herself and perhaps others in danger. I enjoyed the complexities and details in this story, especially the technical parts, which gave my brain a little something to chew on, but there is no shortage of action.

This story gave all the characters a chance to shine, although B. seemed a little left out of the loop in this one and he and Ali didn't have their usual chemistry.

Still, this a fast paced addition to this beloved series, and drew me in a little closer to the characters, and gave me a new insight into Bob and Edie's life, and a chance to get better acquainted with some of the other characters, especially Cami, who steals the show a little bit. Overall, I highly recommend this one to fans of the series. I don't think you will be disappointed.

4 stars

