

*Be careful what you wish for; you may receive it.*

*The secret life of Bernard Madoff unraveled as he stood in his upper East Side apartment in pale blue bathrobe and slippers, facing two FBI agents.*

*"We're here to find out if there's an innocent explanation," Special Agent Theodore Cacioppi told him at the Thursday morning encounter.*

*"There is no innocent explanation," Madoff replied.*

# ***I Never Wanted...*** ***(The Quiet Things That*** ***No One Ever Knows)***

*Simba: I'm gonna be king of Pride Rock!*

*Scar: Oh, goody.*

*Simba: My dad just showed me the whole kingdom. And I'm gonna rule it all!*

*Scar: Yes, well, forgive me for not leaping for joy...bad back, you know.*

*I dare do all that may become a man;*

*Who dares do more, is none.*

## 1. You'd Better Be Careful, Or You'll Compromise Everything You Are

*Q: What is a Ponzi scheme?*

*A: A Ponzi scheme is an investment fraud that involves the payment of purported returns to existing investors from funds contributed by new investors. Ponzi scheme organizers often solicit new investors by promising to invest funds in opportunities claimed to generate high returns with little or no risk. In many Ponzi schemes, the fraudsters focus on attracting new money to make promised payments to earlier-stage investors to create the false appearance that investors are profiting from a legitimate business... With little or no legitimate earnings, Ponzi schemes require a consistent flow of money from new investors to continue. Ponzi schemes tend to collapse when it becomes difficult to recruit new investors or when a large number of investors ask to cash out.*

While we hold “good” people to high standards, few expect perfection from them. We’re largely taught to accept flaws and failings in others, and to recognize that even the best among us have our faults. Yet we’re also often taught that “bad” people exist – people whose flaws and failings change the very way we see them.

Consider the previous post, *...And Were We Angels After All?* As we mentioned in that thread, there’s obviously some sort of tipping point – you can do  $x$  number of bad things and still be good, but if you exceed  $x$ , you’ve gone too far. Perhaps it’s a matter of degree instead of numbers: if your sins are worse than  $y$ , you’re bad, but if they’re equal to or less than  $y$ , you’re in the free and clear.

Few of us explicitly define that tipping point. Perhaps doing so makes us uncomfortable; perhaps it feels unnecessarily restrictive. Yet we use this method of separating people often, even if we do so unconsciously; it’s part of how we choose our associations.

Where is that tipping point?

Where is the invisible line separating a good person from a bad one?

How bad can a good man be?

## 2. My Best-Laid Plans Will Build and Break Your Heart

*On Wall Street, his name is legendary. With money he had made as a lifeguard on the beaches of Long Island, he built a trading powerhouse that had prospered for more than four decades. At age 70, he had become an influential spokesman for the traders who are the hidden gears of the marketplace.*

*But on Thursday morning, this consummate trader, Bernard L. Madoff, was arrested at his Manhattan home by federal agents who accused him of running a multibillion-dollar fraud scheme — perhaps the largest in Wall Street’s history.*

*Regulators have not yet verified the scale of the fraud. But the criminal complaint filed against Mr. Madoff on Thursday in federal court in Manhattan reports that he estimated the losses at \$50 billion. “We are alleging a massive fraud — both in terms of scope and duration,” said Linda Chatman Thomsen, director of the enforcement division at the Securities and Exchange Commission. “We are moving quickly and decisively to stop the fraud and protect remaining assets for investors.”*

*Andrew M. Calamari, an associate director for enforcement in the S.E.C.’s regional office in New York, said the case involved “a stunning fraud that appears to be of epic proportions.”*

*According to his lawyers, Mr. Madoff was released on a \$10 million bond. “Bernie Madoff is a longstanding leader in the financial services industry,” said Daniel Horwitz, one of his lawyers. “He will fight to get through this unfortunate set of events.”*

*Mr. Madoff’s brother and business colleague, Peter Madoff, declined to comment on the case or discuss its implications for the Madoff firm, which at one point was the largest market maker on the electronic Nasdaq market, regularly operating as both a buyer and seller of a host of widely traded securities. The firm employed hundreds of traders.*

*...According to the most recent federal filings, Bernard L. Madoff Investment Securities, the firm he founded in 1960, operated more than two dozen funds overseeing \$17 billion.*

*These funds have been widely marketed to wealthy investors, hedge funds and other institutional customers for more than a decade, although an S.E.C. filing in the case said the firm reported having 11 to 23 clients at the beginning of this year...Regulators said they hoped to have a clearer picture of the losses facing investors by that court hearing.*

*...The Madoff funds attracted investors with the promise of high returns and low fees. One of Mr. Madoff’s more prominent funds, the Fairfield Sentry fund, reported having \$7.3 billion in assets in October and claimed to have paid more than 11 percent interest each year through its 15-year track record.*

*Competing hedge fund managers have wondered privately for years how Mr. Madoff generated such high returns, in bull markets and bear, given the generally low-yielding investment strategies he described to his clients.*

*“The numbers were too good to be true, for too long,” said Girish Reddy, a managing director at Prisma Partners, an investment firm that invests in hedge funds. “And the supporting infrastructure was weak.” Mr. Reddy said his firm had looked at the Madoff funds but decided against investing in them because their performance was too consistently positive, even in times when the market was incredibly volatile.*

*But the essential drama is a personal one — one laid out in the dry language of a criminal complaint by Lev L. Dassin, the acting United States attorney in Manhattan, and a regulatory lawsuit filed by the S.E.C. According to those documents, the first alarm bells rang at the firm on Tuesday, when Mr. Madoff told a senior executive he wanted to pay his employees their annual bonuses in December, two months early.*

*Just days earlier, Mr. Madoff had told another senior executive he was struggling to raise cash to cover about \$7 billion in requested withdrawals from his clients, and he had appeared “to have been under great stress in the prior weeks,” according to the S.E.C. complaint.*

*So on Wednesday, the senior executive visited Mr. Madoff’s office, maintained on a separate floor with records kept under lock and key, and asked for an explanation.*

*Instead, Mr. Madoff invited the two executives to his Manhattan apartment that evening. When they joined him there, he told them that his money-management business was “all just one big lie” and “basically, a giant Ponzi scheme.”*

*The senior employees understood him to be saying that he had for years been paying returns to certain investors out of the cash received from other investors.*

*In that conversation, according to the criminal complaint, Mr. Madoff “stated that he was ‘finished,’ that he had ‘absolutely nothing.’”*

*By this account, Mr. Madoff told the executives he intended to surrender to the authorities in about a week but first wanted to distribute approximately \$200 million to \$300 million to “certain selected employees, family and friends.”*

*On Thursday morning, however, he was arrested on a single count of securities fraud, which carries a maximum penalty of 20 years in prison and a maximum fine of \$5 million.*

*According to the S.E.C., Mr. Madoff confessed to an F.B.I. agent that there was “no innocent explanation” for his behavior and he expected to go to jail. He had lost money on his trades, he told the agent, and had “paid investors with money that wasn’t there.”*

*Although not a household name, Mr. Madoff’s firm has played a significant role in the structure of Wall Street for decades, both in traditional stock trading and in the development of newer electronic networks for trading equities and derivatives.*

*In building those new trading networks, his firm had formed partnerships with some of the largest brokerage businesses on Wall Street, including Goldman Sachs and Merrill Lynch.*

*Mr. Madoff founded Bernard L. Madoff Investment Securities in 1960 and liked to tell interviewers about earning his initial stake by working as a lifeguard at city beaches and installing underground sprinkler systems.*

*By the early 1980s, his firm was one of the largest independent trading operations in the securities industry. The company had around \$300 million in assets in 2000 at the height of the Internet bubble and ranked among the top trading and securities firms in the nation.*

*Mr. Madoff ran the business with several family members, including his brother Peter, his nephew Charles, his niece Shana and his sons Mark and Andrew.*

If we are, in fact, free-thinking, free-acting beings, equally capable of making a virtuous choice or an unnecessarily harmful one, it stands to reason that some people will make the former type of choice more often than the latter, while the opposite would be true for others. Yet if you accept that statement as fact – that some of us will make the right decisions more often than not, and others won’t – the easiest way to answer the “tipping point” question is (as usual) to ask yourself **why** people make bad choices.

Some of you believe that “evil” represents a real concept, while others define it as the absence of another one (goodness). But what’s the root of evil – the causes of that absence or presence? Why do some people make the right choices more often than not? Why do some people make the wrong choices?

There’s really no shortage of answers to *those* questions, because your answers depend on your perspective about human beings themselves. Perhaps you feel that evil is the product of laziness, of a person’s unwillingness to exercise self-discipline often enough to control his or her more destructive impulses. Perhaps you feel it’s more a matter of upbringing, or environment, or culture. Perhaps you think that there’s no such thing as evil people, only evil actions.

Dante Alighieri’s *The Inferno*, and in fact the entire *Divine Comedy*, exist because the author struggled to answer those questions. Dante looked back at the city that banished him, at the way Florentine society was rapidly evolving and advancing even as it sank ever-deeper into corruption, and asked in anguish: *How has our world come to this? How can we have fallen so short of our potential? How can so much misery exist in a just universe ruled by a loving God?*

These questions fascinate me because there’s no shortage of answers to them. It’s one of the reasons I enjoy analyzing antagonists: I’m trying to see whether my concept of what constitutes human decency can hold up under pressure.

While you're reading *Macbeth*, or even watching it in the theater, the titular figure doesn't exactly seem sympathetic. But the reason *Macbeth* has proven so unsettling throughout the ages is that, horrifying though it may seem, we can see ourselves making the same ugly choices were we in the characters' shoes.

You may remember playing the "coin-flip" game with me for the first time a couple of months ago. Near the game's conclusion, I basically asked you if you would rather accept a mediocre existence, or risk losing everything in the desperate pursuit of glory and fulfillment.

That really is the choice that's posed to Macbeth. As far as we can tell, he has no children to carry on his family name, and he's old enough that, with his promotion to Thane of Cawdor, he's advanced as far as a man of his station can. He has some land, he has a wife...*and absolutely nothing left to hope for in the future.*

What's left for him to look forward to? What's left for him to do except decline and die?

To stay within the analogy of the coin-flip game, Macbeth's basically a 7, maybe an 8 on a good day, especially now that he's the Thane of Cawdor. But he's rapidly approaching 6: as he ages, his fighting prowess will wane (assuming his slowing reflexes won't get him killed, of course), and then what? Once he falls to a 6, he's never rising again. Not in Scottish society.

But when the witches make their prophecy, two new outcomes open themselves up: one a 10, the other a 0.

Macbeth sees the 0, and knows what it represents, at least on some level. He fears it appropriately, acts reluctantly, agonizes, tries to reverse course...until the moment of truth arrives, at which point he plunges his dagger into his king's sleeping heart, with that 10 still burning brightly within his reach.

We're all zeroes someday. Moral, immoral, kind, sadistic – it's really all the same. We live; we die; people forget us. And if they remember us, we can't control how they remember us – after all, we're dead.

Does Macbeth owe it to himself to force the world to remember him, to seize an opportunity virtually none of us will ever know...regardless of the cost?

Dante's on the other side of the coin-flip game; for him, the cost is all that matters. When he journeys into Hell during the first stage of his spiritual recovery and redemption, he meets different souls – figures from myth and literature, people he'd known in the mortal world, and so on. By God's will, the souls get short breaks in their eternal torment, pausing only long enough to speak with Dante before suffering anew.

Those souls aren't nearly as lucky as Macbeth. They're doomed to chew their pain for an eternity. While some still behave defiantly, many others have come to accept that they earned their punishments through their actions. Some even hide themselves in shame when Dante draws near, fearing that he'll take word of their ruination with him when he returns to the living world.

I think it's safe to say that none of them really thought the consequences of their actions would be so dire, just as Macbeth couldn't possibly fathom how much destruction could result from the web spun in the wake of a single murder. The fact that Dante's Hell seems pretty well-populated indicates this; I'm not sure it would be nearly so well-stocked if more people had seen what Dante "sees" over the course of the journey.

For that matter, I'm not sure it's possible for mortals to understand what **eternity** implies. Nothing could possibly be worth eternal suffering. And Dante emphasizes this message by forcing his readers to recognize that his Hell represents the long-term consequences of a bunch of bad short-term bets. Dante's obviously saying that the bettors – the sinners – have betrayed God. But their betrayal cuts far deeper than that: they betrayed themselves.

All of the souls committed violence against themselves, because they forsook a world, a life, a purpose that was theirs for the taking simply because they weren't satisfied. They wanted more. They believed they needed more than an 8 or a 4 or a 5. And, at one point or another, all of them believed – even if said belief was delusional – that they could take a shot at a higher numeral than the one God meant for them to have. They believed, in short, that they could turn the flipped coin over *even after it had already landed*.

They, like Macbeth, thought they could get away with something as long as they offered their honor, their dignity, their very souls up as collateral.

And when the bills came due, all were found wanting.

### **3. Sleep With All the Lights On! You're Not So Happy! You're Not Secure!**

*Convicted Ponzi-scheme operator Bernard Madoff will be staging a "private service" at his North Carolina prison in memory of his son Mark Madoff, according to Bernard Madoff's lawyer. "Mr. Madoff will not be attending the funeral out of consideration" for his family, said attorney Ira Sorkin in an interview.*

*Details about funeral arrangements for the younger Mr. Madoff, who committed suicide Saturday, were still unclear Monday. His body remained in the New York City morgue Monday evening, according to a spokeswoman for the city medical examiner.*

*By Monday afternoon, a Facebook memorial had appeared online. "I didn't know him after the days of U of M but will always have fond memories of the nice guy with a sweet smile," one person wrote in tribute to Mark Madoff, a 1986 University of Michigan graduate.*

*The ignominy of the Madoff name would come to haunt Mark Madoff in the two years after he and his brother, Andrew, reported their father to authorities on December 10<sup>th</sup>, 2008. Forty-six-year-old Mark Madoff spent that time trying to convince friends and the public that he was innocent of any wrongdoing during the 22 years he worked alongside his father, who was convicted of running a \$20 billion Ponzi scheme.*

*He would make that point, according to a person close to the matter, as he sent a final message to his lawyer: "Nobody wants to believe the truth. Please take care of my family."*

We condemn Macbeth because we find murder reprehensible – and we especially condemn him because he knows that he's betraying Duncan. His conscience cries out against his crimes before he's even finished committing them. It's not passion that's driving Macbeth – but what is? What is so important to Macbeth that drives him to kill his king? Is it his love for his wife? Is his decision made in the service of his own ambitions? And afterwards, why does he keep killing – first innocents, then friends, then families?

I think the offensiveness of Macbeth's betrayal is amplified by his reluctance. It'd be one thing if he was just a run-of-the-mill murderer, the sort of character who populates terrible Hollywood thriller and shallow teenage short fiction – the villain who exists only to wreak havoc, to do the wrong thing for one asinine reason or another. And it's their belief in what they're doing that allows us to not only measure them up and reject them, but to understand them. We watch a movie like *Skyfall*, see the villain (Silva) behave like a complete psychopath, and think, *How does he justify this? What's the motivation?*

Because there has to be sufficient motivation, right? There has to be a "good" reason for the villain to behave villainously. We want to understand the meaning behind the actions – the reason why, in this example, Silva's willing to kill and kill and kill just to torment one old woman. And true to form, *Skyfall* doesn't make us wait – within ten minutes of his introduction, Silva's monologuing about M's betrayal, and we get to sit, captive and satisfied, thinking, *Oh, this is why he's doing that. I get it.*

We need that statement of purpose; we need the villain to believe in the righteousness of the badness. Why? Because we need to be able to advocate for their defeat, their destruction, their demise. We see Silva murder a defenseless woman and want him dead, because there's no *remorse*, no suffering, in what he does. No, he believes in what he does. And if you're going to make the wrong decision, you might as well believe in what you're doing, right?

Nothing pairs worse with wrongdoing than cowardice or uncertainty. That muddies the waters, just as the *Deep Space Nine* writers tried to muddy them via Sisko's log entries in *In the Pale Moonlight*. The captain lacks Silva's, or Garak's, conviction; even his willingness to keep everything a secret, to keep the burden to himself, gets repurposed as something ennobling rather than something despicable. We see his doubt, and it permits us to go back to rooting for him the following week. His doubt excuses his deeds.

But Shakespeare won't play that game. His character understands that, on some level, it's still wrong to kill Duncan – even if fate demands he serve as Scotland's king. There's no righteousness; his moral filter is the same as ours. But he just...disregards it! Our outrage builds. *You can't just disregard your morals! How dare he!?! He knows better!* And we feel disgusted by Macbeth, or horrified with him, in turn.

But I often wonder whether we should feel some degree of compassion for Macbeth. Should we see him as a man caught between forces greater than himself – his wife's passion, the hands of fate (it doesn't seem like anyone's capable of breaking the prophecy), the need to preserve his family's future, and the opportunity Duncan presents him with by indulging his ambition? (I keep harping on this point because when you occupy a position with such momentous responsibilities, you really *do* need to make smarter decisions regarding your upper ranks than Duncan does. His mistakes may be understandable, but that doesn't make them excusable...right?)

Should we note Macbeth's inability to sleep or think clearly after his crimes? Should we feel sorrow as we watch the consequences of his reluctant choice unravel the entire tapestry of his life?

I think that the glimpses Shakespeare offers us into Macbeth's mind provide us with some fascinating questions about the nature of betrayal and regret. There's no doubt that Macbeth feels guilty, or that Macbeth hates – a strong word, but the right one – himself for what he's done and what he's become. His misery and self-loathing is the source of the “Are we who we are or what we do?” question I asked you at the beginning of the semester; his “inner self” has always been reflected, if not shaped, by the actions he takes – but now the two seem torn asunder.

Picture two rhythms: Macbeth's morals and choices, always moving in lockstep. Now they've fallen out of sync. Macbeth doesn't know which beat to follow. He chooses anyway.

And after a while, the rhythms re-synchronize...but never harmonize.

We, like Macbeth, frequently make choices, consciously or not, that affect us and those around us. We adjust our Stars on a daily basis, prioritizing some concerns while shunting others aside. (You can imagine how damaged Macbeth's looks as we move from act to act.)

Most of the time, we try to make choices that benefit ourselves. Most also try to make choices that don't cause unnecessary harm, although this can be counteracted somewhat by a person's laziness. At times, we can behave in completely self-destructive ways; we make shortsighted decisions, or we compromise the moral standards that usually govern our behavior.

Yet there are aspects of ourselves that we value above all else, parts of our personality that we try to strengthen or display through our choices; these parts vary from person to person, but their importance is paramount. Perhaps your compassion is your most treasured trait; perhaps others among you value your

honesty most highly, or your consistency, or your faithfulness. But even when we slip up, when we accidentally or intentionally compromise our morals, we hold these aspects as *most* inviolable. (These are the things we named way back in October, during the *Will the Future Blame Us?* thread; perhaps now, having seen Macbeth curse those who share prophecies and those who listen to them, you understand the hidden meaning behind that thread's title.)

That's why I'd argue that Macbeth has paid for his crime *by getting away with it*. By killing Duncan, Macbeth has permanently destroyed everything that he claimed "made him a man" in the quote that starts this blog. In essence, he has not simply murdered sleep, but himself – mutilating his spirit until he becomes the Scar to Duncan's Mufasa, recoiling with each bit of damage he inflicts upon his inner self...before hurting himself again.

Macbeth's success brings him greater pain than failure ever could, and when the witches tell him early in Act IV that he can't be killed by anyone "of woman born," it's as much a curse as a blessing. **Now** he's indestructible; **now** he's forced to live on endlessly with his guilt and shame, forced to confront a face in the mirror that no longer matches the twisted, ruined man behind it.

And I think that's the most frightening aspect of *Macbeth*, and to an extent *The Inferno*: Nothing happens all at once. Not really. Macbeth considers a possibility, abandons it, re-plans, gets scared, re-commits, then does the deed. It takes several scenes. At any point, Macbeth can abandon the pursuit, but he never shakes free. Similarly, the sinners in Dante's Hell usually aren't there for one thing...and if they are, it took time, plotting, etc. One of the hallmarks of Dante's Hell, in fact, is that many of the sinners *planned* to sin. Think about fraud and betrayal – the worst sins, sure, but the ones that require the most work to actively perpetuate. Fraud doesn't work if you just trick someone once. You have to gradually gain their confidence, hatch a plan, and bring it to fruition. At any point, they can repent, find God, and escape their fate...but they don't.

And while we don't really sympathize with, say, an archbishop whose brain gets chewed for all of time, we can find several sins and sinners with whom we can. I find my students get very uncomfortable with *The Inferno* because we spend so much time with it, and the more time we spend, the more they begin considering – consciously or not – the fates that await them...and whether they've racked up some fairly substantial "debts" already.

#### **4. Some Guy's Got Nothing More to Lose**

I read a lot about Bernard Madoff in the wake of his Ponzi scheme's collapse. I can't help but wonder if he, too, was ruined by his own initially successful crimes.

There's an old adage: "in for a penny, in for a pound." It means that once you've committed to something, you may as well follow it to the bitter end. In some circumstances, it's a laudable attitude. In others – a poker tournament, for example – it leads to destruction.

I think that, at some point, Madoff adopted that adage as a philosophy. I think he did so because the consequences of stopping became worse than the consequences of continuing. After all, once you've lost, say, two billion dollars, how can you stop? It's horrifying to realize that Madoff's greed destroyed so many lives, but I can understand it, in a weird way: he was so good at ripping people off that his success imprisoned him. Ironically enough, his sons' "betrayal" – they informed the authorities about his scheme – freed him from the web he wove himself. Yes, he's going down in history as a notorious criminal...but in an odd way, he'll probably be freer in prison than he's been in years.

Then again, he has to live with the knowledge that people have killed themselves thanks to his actions. He has to live with the knowledge that he's destroyed families and ruined lives. He has to live with the fact that his son took his own life because he couldn't live on in the aftermath of what he had done

Perhaps the jail cell isn't what imprisons Bernard Madoff at all.

I think that Macbeth's actions constitute a moral Ponzi scheme of sorts – a bargain he struck with dark forces he could never escape. Like a man unable to pay what he's promised, Macbeth is stretched too thin between too many contradictory commitments – to himself, his family, and the crown – until he's torn apart on the rack of his own ambitions. Perhaps the sadness of it all is that Macbeth earns what he sought, but points out that “to be thus is nothing, / But to be safely thus”; he's earned a position, but is too afraid of the threats that now face him to enjoy it. He can never enjoy the throne – but if you can't enjoy being king, what's the point of holding the office?

In order to hold onto the kingship, whether for himself or for his son, Macbeth feels he has to kill his enemies, either real or imagined – Duncan, Banquo, and Banquo's son. But at some point, Macbeth starts killing because he seemingly has no other choice, just as Madoff couldn't have stopped his Ponzi scheme once it grew too big to control. For Macbeth, there's no going back to the life he once led because the man who led it no longer exists. In Act III, Scene IV, he claims he is “in blood / Stepp'd in so far, that, should I wade no more, / Returning were as tedious as go o'er.” In plain English, Macbeth says that he's so thoroughly soaked in the blood of his murders that he can't stop killing now, that stopping dooms him; it's just as hard to go back, if not harder, than to keep killing and moving forward.

Macbeth wants to stop, but can't bring himself to do so. And with every murder, every fresh violation of his soul, he hurts and hates just a bit more, punishing himself more than vengeance or justice ever could.

## **5. Every Moment of Your Life is a Chance to Get It Right**

*The Tragedy of Macbeth* is scary because it documents the corruption and downfall of a noble man. *The Inferno* is scarier because it's simultaneously less and more realistic than Shakespeare's play – because as Kierkegaard always says, the loss of one's self can happen quietly, especially while we pursue what we want.

I don't expect anyone to live like a saint. (That includes saints themselves, to a certain extent.) And I certainly extend those “reduced” expectations to myself. But I've spent my entire life – even when I was very young – trying to live my life as well as I can, and trying to figure out how to live my life well as my circumstances shift.

As I've grown older, I've tried to focus on the things I think are necessary for living well without making my concept of “good living” as narrow as Dante's, and I've tried to abide by my conclusions.

I have tried to be curious. I have tried to be honorable. I have tried to be consistent. I have tried to be enthusiastic. I have tried to remember to love. I have tried to be compassionate. I have tried to learn from my mistakes. I have tried to live without hurting others. I have tried to be a good son, a good brother, a good friend, a good partner, and a good teacher.

I have tried to be myself.

To be sure, I have failed at times. But I keep trying, every single day of my life...because I don't want to have an empty wallet when my bill arrives.

Macbeth. Madoff. Scar. The sinners we loathe and the sinners we weep for in the nine Circles of Dante's terrifying *Inferno*.

All remind us of a single, simple lesson:

*Be careful what you wish for; it may cost more than you think.*

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- + Can bad people still feel guilty for what they have done – or is regret, the sound of a conscience crying out, a privilege for the good and good alone? Does the remorse the souls seem to feel in Dante’s *Inferno* count for anything?
  - + Really, what is betrayal – what possibly drives a human being to commit it? Is it laziness, heartlessness, or something more? What is sin? How are human beings capable of such actions – of violating themselves by violating others?
  - + Moreover, what are guilt and remorse? If we’re able to betray each other, how are human beings able to experience such sickening, crippling feelings afterwards, or even after making innocent mistakes?
  - + Have you ever gotten what you wanted, only to regret it afterward?
  - + Should we “wish” more carefully – pursue smaller ambitions for fear of overreaching – or should we risk becoming Macbeth as we reach for the stars?
  - + Will the cost of pursuing your dream ultimately prove too great for you? What determines how far you are willing to go in your pursuit of what you want? (This is a variation of the same concerns that drove *Will the Future Blame Us?*)
  - + Do guilt and remorse really matter to you? Can you accept an apology? Do you have the capacity for true forgiveness, however you see fit to define that concept?
  - + Can you sympathize with the sinners in *The Inferno*? Can you sympathize with the Macbeths of the world? With the Madoffs? Do you want to?
  - + Do we have a responsibility to try to live our lives well, or are our lives ours and ours alone, to do with as we see fit?
  - + Could you do what Madoff’s sons did – turn against their father in the name of the greater good? Or do you excuse wrongs if they’re committed by someone you love? Are you so loyal to some that you’re willing to ignore the damage they do?
  - + Do you ever worry about your figurative “bill”? (Don’t answer this question unless you understand it.)
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Blog Title: “The Quiet Things That No One Ever Knows,” Brand New, *Deja Entendu*

Section Title #1: “Sick Sad Little World,” Incubus, *A Crow Left of the Murder*

Section #1 Intro: “Ponzi Schemes,” U.S. Securities and Exchange Commission

Section Title #2: “Chapter 13,” +44, *When Your Heart Stops Beating*

Section #2 Intro: “Prominent Trader Accused of Defrauding Clients,” Diana B. Henriques and Zachery Kouwe, *New York Times*, December 11<sup>th</sup>, 2008

Section Title #3: “The Swiss Army Romance,” Dashboard Confessional, *The Swiss Army Romance*

Section #3 Intro: “Madoff Won’t Attend Son’s Funeral,” Aaron Lucchetti, Sean Gardiner, and Michael Rothfeld, *Wall Street Journal*, December 14<sup>th</sup>, 2010

Section Title #4: “Premonition,” Lovedrug, *Wild Blood*

Section Title #5: “Monotov’s Private Opera,” Third Eye Blind, *Ursa Major*

Quotes on the Title Page: W.W. Jacobs, *The Monkey’s Paw*; New York Daily News; *The Lion King*; *The Tragedy of Macbeth*

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