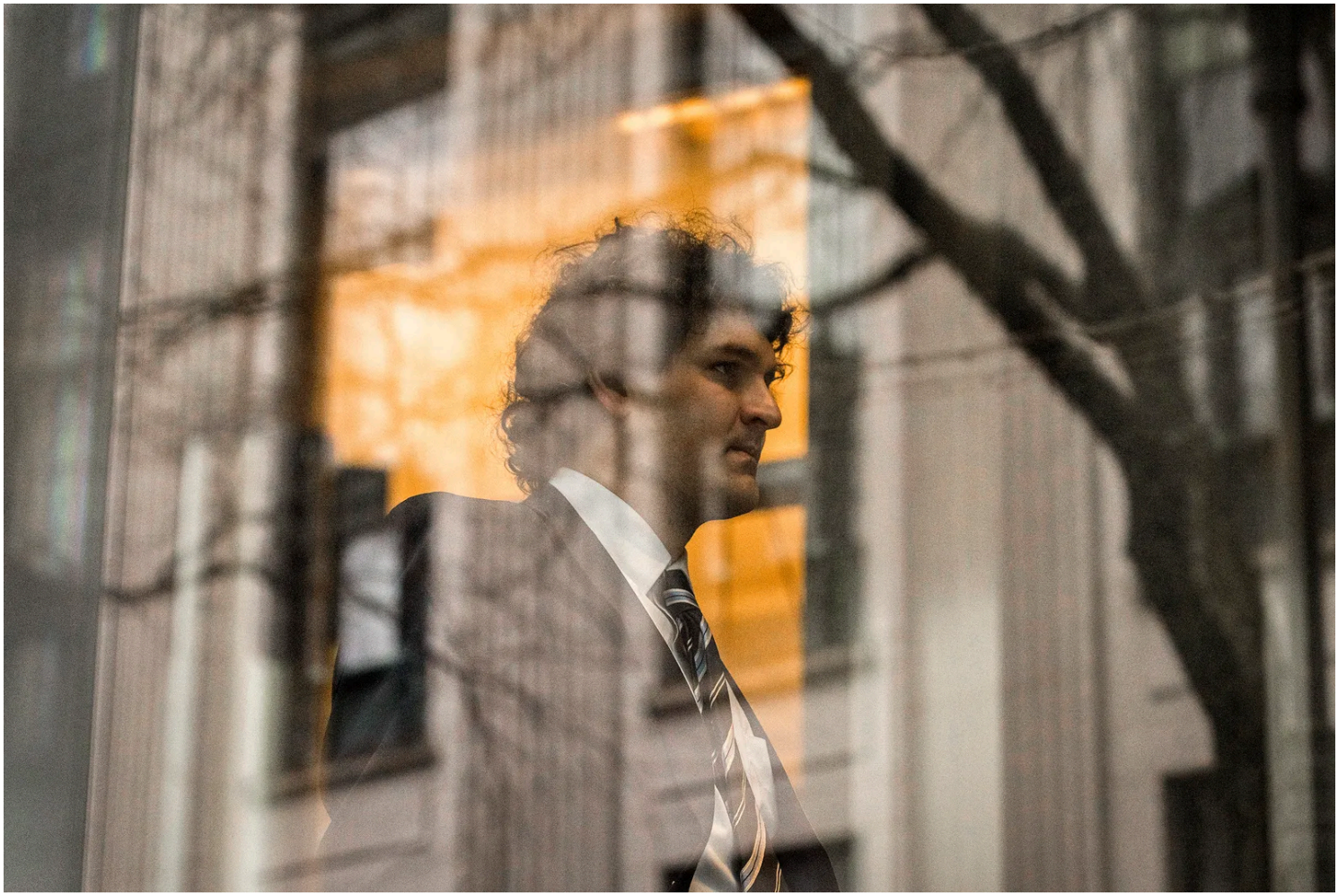
BOOKS

MICHAEL LEWIS'S BIG CONTRARIAN BET

Almost everyone in the world believes that Sam Bankman-Fried is guilty. In "Going Infinite," the writer takes the kind of risk that his characters often do, and asks us to question that assumption.

By Gideon Lewis-Kraus

October 4, 2023



Lewis seems defiantly open to evidence that Bankman-Fried is innocent. Photograph by Hiroko Masuike / NYT / Redux

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Almost immediately after the cryptocurrency exchange FTX imploded last November, an agent e-mailed Hollywood buyers to reveal that the writer Michael Lewis just happened to have spent the previous six months hanging around Sam Bankman-Fried. Lewis, the agent noted, "hadn't written anything yet," but the recent developments had provided "a dramatic surprise ending to the story." Nobody would have argued that point. But Lewis didn't appear to regard this unexpected climax the way everyone else did. According to the agent, the writer had likened Bankman-Fried's archrival, Changpeng Zhao—who had helped set in motion the bank run that brought FTX down—to "the Darth Vader of crypto" and Bankman-Fried to Luke Skywalker. This might not have been a particularly weird thing to say a month earlier. But it was a *very* weird thing to say at a moment when Bankman-Fried's alleged misdeeds had made him not simply the "main character" on Twitter but in much of the actual world. Bankman-Fried stood accused of having defrauded his exchange's customers of something like eight billion dollars, which he had apparently used to prop up his flailing crypto-trading firm, Alameda Research. Furthermore, he had funnelled, or attempted to funnel, his illicit gains into all sorts of nonsense: naming rights to stadiums, Bahamian luxury real estate, a Pacific island where his confederates might ride out one minor apocalypse or another.

Bankman-Fried, the son of two Stanford Law School professors, seemed to have walked out of a cave one day and become one of the richest people in the world: according to Forbes, which at one point conservatively estimated his fortune at about twenty-six billion dollars, he was second only to Mark Zuckerberg in the speed of his wealth accumulation. His overnight fame was due in part to the candor and alacrity with which he conceded that crypto was mostly a scam; as an advocate for clear government regulations, he positioned himself as an unlikely grownup in the industry. And it was due in part to his charitable donations—as an effective altruist, he planned to give all his money away. In November of last year, the trade publication CoinDesk published a leaked balance sheet that indicated all was not well inside the house of Bankman-Fried. After Zhao, the head of the

crypto exchange Binance, tweeted his readiness to dump his financial stake in FTX, customers rushed to withdraw whatever remained of their funds. In about a week, Bankman-Fried was forced to declare bankruptcy. A month later, he was extradited from the Bahamas, where he was indicted on multiple counts of fraud. He has consistently maintained that the whole thing was more or less an accounting mishap, and has pleaded not guilty. During his trial, Bankman-Fried's lawyer told the court, "It's not a crime to run a business in good faith that ends up going through a storm." If convicted, he could face more than a century in prison.

Until the collapse of the Bankman-Fried empire, he seemed like an archetypal character for Lewis—the good kind of barbarian at the gate. Then all of a sudden he appeared less of a Jim Clark, the founder of Netscape and an early figure in the Lewis pantheon, and more of a Michael Milken, who made a dubious fortune on junk bonds. Lewis, however, has never seemed particularly invested in villains, and, over the past eleven months or so, speculation about his new book, "Going Infinite," has become a parlor game among journalists. The representative Lewis subject—Billy Beane in "Moneyball," Michael Burry in "The Big Short"—is a winning contrarian, someone with the brilliance and confidence to see something no one else could, and to wager on it. This might have seemed an apt description of Bankman-Fried when Lewis began following him, in the spring of 2022; in Zeke Faux's new book about the crypto frolic, "Number Go Up," he witnesses Lewis interview Bankman-Fried at a conference in the Bahamas, where "the author's questions were so fawning they seemed inappropriate for a journalist." The consensus, six months later, was that Bankman-Fried was less of an unkempt prophet than an oafish charlatan. Was Lewis prepared to pivot from an admiring account to a skeptical one? Was he interested in telling this kind of story, or even capable of it?

In the run-up to the book's publication, which was set to coincide with the first day of Bankman-Fried's trial, it started to look as though Lewis had not pivoted at

all. On Sunday night, when Lewis appeared on "60 Minutes" to discuss the book, he came out as willing to entertain the possibility that Bankman-Fried had genuinely just lost track of the customer money—that, although he was obviously guilty of egregious mismanagement, it was not clear to Lewis that he had knowingly committed fraud. CoinDesk wrote an editorial called "Is Michael Lewis Throwing Out His Reputation to Defend Sam Bankman-Fried?," arguing that the interview "all but solidified the idea that 'Going Infinite' (Lewis' 21st book), will be a hagiography of Sam Bankman-Fried." The book is not, as it turns out, a hagiography. Bankman-Fried is not portrayed as a hero. But he isn't portrayed as an antihero, either. The book's tone is one of tender beguilement, with the occasional flash of remonstrance; Lewis isn't sympathetic, exactly, but he is defiantly open to evidence of Bankman-Fried's innocence. Bankman-Fried does come off as a recognizable contrarian. But perhaps the most relevant contrarian subject in this magnificently ambiguous book is Lewis himself. Lewis likes to write about figures who survey the informational landscape, weigh the probabilities, and, under conditions of uncertainty, take expensive gambles—which is exactly what Lewis himself has done.

Lewis's affections have never been limited to iconoclasts. He also puts a premium on the category of "people who do their job well"—as in "The Fifth Risk," the best of his recent books, about the uncredited foot soldiers of the civil service—and the category of "children." Some of his child subjects don't behave like children: in a famous piece from the early dot-com era, he profiled a teen-ager who became one of the most sought-after advisers on a forum for legal consultations. He wrote a sentimental book about fatherhood. Sometimes the children he's written about are children only in a metaphorical sense: a running thread of "The Big Short" is that the financial crisis happened because there weren't enough adults in the room. What he admires in a child is a useful kind of naïveté, which allows them to see through an adult world of pretense and convention.

Bankman-Fried is, in Lewis's account, someone who both never had a real childhood to speak of—his parents began to talk to him as an adult at the age of eight, and he is nearly incapable of producing any character witnesses from before the age of eighteen—and who remains a child. Bankman-Fried is bored by a certain kind of adult stupidity; he has no patience for academia, which he describes as "one long canned talk, created mainly for narrow career purposes." He is scornful of what he sees as inherited truisms: Shakespeare, it seemed to him by high school, "relies on, simultaneously, one-dimensional and unrealistic characters, illogical plots and obvious endings." People who believed otherwise just weren't thinking logically—which, for Bankman-Fried, meant focussing on the underlying statistics. As he asked in a blog post as a college sophomore, "What are the odds that the greatest writer would have been born in 1564?" Even once he is no longer technically a child, he still acts like one. Lewis often seems conflicted about Bankman-Fried's disregard for the statutes of manhood. On the one hand, why should Bankman-Fried wear anything other than rumpled cargo shorts to fancy Hollywood parties? On the other hand, people who testify before Congress should bother to tie their shoes.

When it comes to the kind of adulthood Lewis respects, Bankman-Fried acquits himself poorly. Lewis is committed to professional standards, and emphasizes that Bankman-Fried seems exceptionally bad at the aspects of his job that involve scruples or responsibility. As an aspiring corporate mogul in his late twenties, he steadfastly refuses anything like orderly supervision—no org chart, no compliance, no human resources, no oversight at all. Lewis's best-selling début, "Liar's Poker," introduced him as something of a Pharisee—the antics of eighties bond traders struck him as vulgar. But that life had its crude satisfactions as well, and one way to read the arc of his career is to suggest that Lewis has spent the past two decades wondering whether success should be measured by principle or by consequence. Michael Burry made a lot of money by betting on an outcome that would cause a lot of human misery, but he was also right about subprime mortgages. Lewis is, in

other words, a moralist who has dedicated his career to an exploration of pragmatism.

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The first part of "Going Infinite" is dedicated to an examination of what Bankman-Fried is not. He doesn't much care about people one way or the other, and he admits to feeling no emotion. Perpetually bored, he requires constant entertainment—most often in the form of complex games, like "Magic: The Gathering," in which the players are routinely wrong-footed by shifting rules. He makes commitments not out of any sense of emotional conviction but on the basis of mathematics and logic: his veganism, for example, has nothing to do with an affection for animals, about which he couldn't care less, but with a detached ability to compute the sum of their suffering. His acceptance of effective altruism, a movement devoted to the rational improvement of our lives, as an "intellectually coherent sense of purpose" is similarly bloodless. He feels permanently misunderstood but lacks most if not all the things the rest of us might call desires.

He does, however, like to win. It's not until the end of his time at M.I.T., where he half-heartedly studied physics and served as the "Commander" of his nerd frat, that he at last comes to ascertain what makes him special. In an interview for a job at Jane Street, a trading firm, he's put through a day of slantwise games. What he discovers, in Lewis's telling, is that he's preternaturally well suited to pressurized environments where high-stakes decisions must be made in haste and with limited

or occluded information. He also learns that an adversary who proposes a bet is providing you with information encoded in the bet itself. When one interviewer asks him what the odds are that the interviewer himself has a relative who plays professional baseball, Bankman-Fried does the relevant math—how many professional baseball players exist, how many relatives most people tend to have—and figures that the answer is about one in one thousand. But then he stops himself—was the question chosen at random, or was it chosen because the interviewer had some personal connection to it? Bankman-Fried dramatically increases his proposed odds. He gets a job, and thrives as a trader.

Bankman-Fried's greatest talent, Lewis believes, is his ability to appraise the expected value of a bet on the basis of a roughly grasped probability distribution. This isn't just about money—although Bankman-Fried goes on to make an ungodly amount of it in a very short time. He leaves Jane Street to found his own proprietary crypto trading firm, Alameda Research, with lavish (and, hypocritically, usurious) funding from wealthy effective altruists. The firm makes big gains on complex arbitrage trades, but at one point it's also losing half a million dollars a day. Within a few months, Alameda falls apart, and half of the senior staff leaves. A hazy picture of what became known as "the schism" has circulated in the effective-altruist community since then, but Lewis for the first time provides a detailed version of the story: with only a shoddy system to track the firm's assets, about four million dollars of cryptocurrency went missing. Bankman-Fried didn't worry too much about it, but his colleagues did; some of them thought that he'd perhaps stolen it, and they told other members of the community that Bankman-Fried was ethically bankrupt. If he could blithely lose track of four million dollars—money that was in theory earmarked to save thousands of lives—how could he possibly position himself as a movement steward? Lewis writes, "At least some of his fellow effective altruists aimed to bankrupt Sam, almost as a service to humanity, so that he might never be allowed to trade again." Lewis writes, of this internecine struggle, that you might have reasonably assumed that the putative owner of money slated for donations

wouldn't matter: "You would be wrong: in their financial dealings with each other, the effective altruists were more ruthless than Russian oligarchs." Many people, myself included, felt that even the sketchy lineaments of this story should have forced the E.A. movement to reckon with Bankman-Fried's slipperiness sooner. And Bankman-Fried, in his relationships with his erstwhile colleagues, could be monstrous. In this as in basically all other instances, Lewis makes it clear that he acted like an asshole.

Lewis spends considerable time on this episode insofar as it prefigures, perhaps needless to say, the much more consequential disappearance of significantly more money a few years later. By way of analysis, Lewis describes a thought experiment that means a lot to Bankman-Fried. He tells Lewis to imagine that he has a close friend called Bob: "He's great. You love him. Bob is at a house party where someone gets murdered. No one knows who the murderer is. There are twenty people there. None are criminals. But Bob is less likely in your mind than anyone else to have killed someone. But you can't say that there is zero chance Bob killed someone. Someone got killed, no one knows who did it. You now think there's like a one percent chance Bob did it. How do you see Bob now? What is Bob to you?" As Lewis glosses the thought experiment, "One answer was that you should never go near Bob again. There might be a 99 percent chance that Bob is the saint you always thought him to be, but if you're wrong, you're dead. Treating Bob's character as a matter of probability felt problematic. Bob was either a cold-blooded killer or he wasn't. Whatever probability you assigned before you found out the truth about Bob would appear, after the fact, unfair and absurd." But where Lewis, like most people, reaches by instinct to make some judgment, Bankman-Fried is content to keep Bob's entire probability distribution in his head. "There is no way to deal with Bob right now that is just," Bankman-Fried says. It's not entirely clear what this means—would Bankman-Fried hang out with Bob or not?—but Bankman-Fried seems to be endorsing a wait-and-see approach. He extends the analogy to the missing funds: "We'd either get it back or not." The

money, for its part, ultimately showed up, trapped in the netherworld of a Korean cryptocurrency exchange. There's no question that Alameda would have been better served by a more conventional, or even any, approach to accounting. Bankman-Fried, however, was right that the missing funds were probably going to show up sooner or later. The post-schism company, Lewis writes, was "no longer a random assortment of effective altruists. They were a small team who had endured an alarming drama and now trusted Sam. He'd been right all along!"

For what it's worth, "Going Infinite" is a stupefyingly pleasurable book to read. It's perfectly paced, extremely funny, and fills in many gaps in a story that has been subjected to an unholy amount of reporting. In the first chapter, Bankman-Fried stands up Anna Wintour at the Met Ball. Later, Caroline Ellison, Bankman-Fried's on-and-off girlfriend—one can't really call her a "romantic interest," given that Bankman-Fried by his own account has no real concept of "romance" or "interests"—sends him bullet-point memos about her hopes for a real relationship; as Lewis puts it, "She clearly wanted to be heard, and equally clearly sensed that her intended audience was likely to be playing a video game as he half listened." Apparently unable to deal with this memo, Bankman-Fried decides not to return from a trip to Hong Kong, and abruptly moves the whole operation there. The financial atmosphere there seemed to suit Bankman-Fried's affinity for total instability; Lewis compares it to "a chessboard with a voice embedded in it to shout rule changes in the middle of every game." A few years later, when Ellison tries her hand at another memo, practically begging that he acknowledge their relationship, he gets a one-way ticket to the Bahamas. ("Sam wanted to do whatever at any given moment offered the highest expected value, and his estimate of her expected value seemed to peak right before they had sex and plummet immediately after.")

He spends huge amounts of money on unbelievably stupid things, like a fifteen-million-dollar endorsement deal with a third-tier Shark Tank influencer that

required virtually nothing in return aside from a few autographs. Some of Bankman-Fried's political donations seem not only corrupt but dopey. He wants to pay Donald Trump to not run for reëlection, and that's one of his better ideas. The campaign allegedly requested five billion dollars, a little steep for even Bankman-Fried. (When contacted by *The New Yorker* about this claim, a spokesperson for the Trump campaign responded, "Isn't Sam Bankman-Fried a liar who has been outed as a fraudster and someone that can't be trusted? Sounds like Sam Bankman-Fried is back to his conning ways and trying to deceive people.") Almost all the ways Bankman-Fried spends money are inane, especially for a purported effective altruist: he puts a quarter of a million dollars into a fourteen-inch, two-thousand-pound tungsten cube for no reason. He lives in a penthouse with a private beach where he never sets foot. Bankman-Fried isn't a true believer in anything, really, but he definitely wasn't a true believer in crypto or its apostles: after he meets Zhao, at a conference, he observes, "CZ sort of just says things. They aren't dumb. They aren't smart." Bankman-Fried seems interested in crypto primarily because it's a market of dummies with hundred-dollar bills lying all over the ground. But, Lewis writes, "Sam shared an important trait with the crypto religionists: a dissatisfaction with the world as he found it. He did not have any particular hostility toward governments or banks. He just thought grown-ups were pointless." The main requirement for his board members—the other two of whom he was unable to name—was that "they don't mind DocuSigning at three a.m. DocuSigning is the main job." At various points, Lewis describes Bankman-Fried's relationship to pedestrian reality as that of a Martian to earthlings.

In any Michael Lewis book, the immense satisfactions of narrative and detail are the table stakes. What differentiates this one—which may one day be regarded as either the pinnacle or the nadir of his career—is his personal exposure in the reputational market. Pretty much every sentient being aside from Bankman-Fried's parents and his lawyers is convinced that he is guilty of one of the greatest financial frauds of all time. As Lewis notes, the odds of an acquittal in federal court are about half of one per cent. Three of his top lieutenants, two of whom

fled the Bahamas in panic for the safety of their parents' houses, have turned government's witness. In a speech Ellison gave to the Hong Kong office in the wake of the bank run, she seemed to have admitted that Alameda had deliberately siphoned customer funds from FTX. The government has more than six million pages of documents in evidence.

Lewis doesn't fully give Bankman-Fried the benefit of the doubt. He reports two conversations that Bankman-Fried took part in, at a despoiled Bahamas penthouse, that seem to support the charge of malfeasance. He implies that Bankman-Fried's effective-altruist pledges were largely notional, a convenient vehicle for his will to power. He does ignore some of the most persuasive evidence —he leaves out, for example, the allegation, which Bankman-Fried denies, that he exploited a back door in the code that allowed him and his confederates to move customer funds out of FTX—and in general seems to rely on the idea that, as an author, he might skip lightly over a government case that ought to be largely familiar to his readers. But he concludes that there is still an outside chance that Bankman-Fried did not move customer funds. Bankman-Fried's version of the story is that other people, especially Ellison, messed up while he wasn't paying attention. Of the missing funds, Lewis writes, "The $8.8 billion that should not have been inside Alameda Research was not exactly a rounding error. But it was, possibly, not enough to worry about. As Sam put it: 'I didn't ask, like, "How many dollars do we have?" It felt to us that Alameda had infinity dollars.' "

The final chapters of the book are dedicated to an evaluation of Bankman-Fried's story that stops just short of credulity. The fact that FTX's famous liquidation engine, which allowed the exchange to close out leveraged positions once the trader ran out of collateral, did not apply to Alameda Research's trades? It makes sense, Lewis writes, that the exchange's primary market maker had been allowed, at least early on, to lose some money. The obscure "fiat@" account with almost nine billion dollars of customer funds? Lewis finds it not wholly implausible that

this was, in fact, a gigantic accounting error explained by FTX's difficulties securing bank accounts. As Lewis concludes, "His story, implausible as it sounded, remained irritatingly difficult to disprove." And Lewis very gently insinuates that Ellison, in over her head, might have made some very bad decisions. Lewis's trademark is an easygoing, wry serenity, but he reserves an unusual contempt for John Ray, the expert brought in to oversee the bankruptcy, for a variety of purported forensic errors. And he concludes the book with the suspicion that the mystery of the missing funds might not be a mystery at all—it seems possible, he writes, that the bankruptcy proceedings thus far have in fact accounted for all of it. Bankman-Fried's insistence that the whole thing was a series of accounting and management errors seems, to most people who have been following this for the last year, ridiculous on its face. But Lewis's "Bayesian prior," a term Bankman-Fried and his ilk use loosely to describe one's best estimate of an event's likelihood before further evidence emerges, is informed by the fact that the four million dollars that inspired "the schism" had been, in the end, simply misplaced.

In a thoughtful *Guardian* profile that appeared on Tuesday, Lewis addressed the criticism that he'd become too involved with his subject to price him fairly. Lewis said, "I do hear it in the air—around Walter Isaacson's book [on Elon Musk] and probably around mine—this kind of suspicion-slash-hostility towards the journalist who really gets to know their subject, that it's access journalism, or you got too close or whatever." But this was the cost, Lewis told the reporter, of "immersive reporting"—which he had always associated with a "pure joy" he feared had deserted him after his daughter Dixie died in a car accident in 2021. (The book is dedicated to her.) I think that he's underselling his project, which is marked in this book by a willingness not only to get close to a bewildering and often unpleasant subject but to take something from him. What he began with "Moneyball" has come into full flower with "Going Infinite." Lewis has surveyed a landscape taken by convention as settled and found it destabilized, at least here and there, by uneven and unreliable information. As Lewis writes, of the aftermath of the implosion, "All these people inside FTX suddenly wanted to

seem to know less than they did, and all these people outside FTX thought that they knew more than they actually did. On Twitter, in the blink of an eye, a rumor became a fact, the fact became a story, and the story became an explanation." Lewis can't bring himself to grasp at any easy certainty beyond the fact that Bankman-Fried had no business running a vast network of companies as if it were his private fiefdom, even if the public narrative seems overwhelmingly warranted. He has accepted, as Bankman-Fried would put it, that we aren't merely the average of our behavior but our own probability distributions. He has assessed the expected values, and, like Bankman-Fried, has elected the option of highest risk and highest reward. He's taking a highly contrarian position on the margin, and he hasn't done all that much to hedge the trade. The trial will make him look like a fool or it will make him look like a genius. But if there's even a minimal chance that Bob committed not murder but merely negligent homicide, Lewis will not bring himself to write off his friend. Perhaps Lewis's book should encourage an update, however minuscule, in our own priors. New information is imminent. We will all wait and see. ♦

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Gideon Lewis-Kraus is a staff writer at The New Yorker covering technology, academia, and books, among other topics. He is the author of the memoir "A Sense of Direction."

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