

BOOK CLUB KIT

BERNIE MADOFF MADE ME DO IT: THE PONZI SCHEME THAT INSPIRED TEN BEACH ROAD

WENDY WAX

The most asked question by far at talks and book clubs is "where do your ideas come from?" The quick answer is anywhere—and everywhere.

Sometimes an idea begins as a tiny seed of . . . something . . . that springs up in your brain and refuses to go away. Sometimes a character simply presents itself, demanding attention, and . . . once again, refuses to go away. Other times it's a television show or a headline. Or a line in a song that trips through your mind and starts your thoughts down some unimagined path. It can get really crowded up there with all those seeds and images sprouting up, vying for space.

In the case of TEN BEACH ROAD, it was Bernie Madoff and his Ponzi scheme that leaped from the headlines and forced me to pay attention. Like most people, I was horrified that someone could abuse his client's trust on such a mammoth scale. I was fascinated by how this wolf had dressed up in sheep's clothing, playing hard to get to reel in clients and, ultimately, offering returns that were far too good to be true.

As I inhaled the articles and books and television specials, I was appalled by how much he stole and from how many people. Entire life savings disappeared. Charities were bankrupted. Even more terrifying, people and institutions that didn't even realize their money had ended up with Madoff lost everything they owned.

How could a person sink so low or live with himself afterward?

At first I was consumed by the details of how he did it. I read about other Ponzi schemes—Madoff's was not the first or the last—and I was surprised to discover how many of them were perpetrated on friends and close family.

And then the inevitable happened—at least in my writer's world. I started imagining what that kind of loss would feel like. What it would do to my life, my family. How it would feel to lose absolutely everything.

After I finished shuddering, the words "what if" formed in my brain. "What if that happened to us?" And then, more specifically, "What if I wasn't even involved and it still happened to me?" Which was followed by, "What if my husband lost everything we had, including his job, and then didn't have the nerve to tell me?" With that first series of "what ifs," Madeline Singer, the primary protagonist of TEN BEACH ROAD, and her husband, Steve, were born.

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(cont.)

I thought about them a lot. I gave them two children who would have to face this loss, too. And a mother-in-law whose money disappeared along with theirs.

And then, because I typically write books that involve multiple female protagonists whose stories are interwoven, I began to imagine others fleeced by this same thief.

I thought, "what if I was a woman who'd escaped poverty and then lost everything? And what if the person who stole it from me was the younger brother I'd raised and bankrolled, whom I'd trusted more than anyone, and whom the FBI was now looking for? How awful would that feel? And what would I do?" With that, Nicole Grant, well-known dating guru and matchmaker, was born.

Or . . . what if I lost the father who raised me after my mother walked out on us and then lost that father's estate before I ever received it? And what if this happened right after my marriage and my career collapsed? Before I knew it, Avery Lawford, whose now ex-husband has just pushed her out of their HGTV show, sprang to life.

I worked with my "what ifs" for a while, finally coming up with three very different women who began as strangers who'd lost everything except co-ownership of Bella Flora, a dilapidated beachfront mansion which they were forced to spend a long, hot summer trying to rebuild.

Of course, each author approaches this process in his or her own way. And although a well-plotted book will seem exactly as it "should" be, in reality any book can go in any number of directions.

Speaking of "going in any number of directions," no one was more surprised than I was when Maddie, Avery and Nikki, who were inspired by Bernie Madoff's crime and born of "what ifs," made it clear to me that they weren't anywhere near finished with their unlikely friendship or the lives they'd begun to rebuild while they were rebuilding Bella Flora.

And since I almost never argue with my characters, TEN BEACH ROAD evolved into what became a six-book series. They asked me to let you know that OCEAN BEACH, THE HOUSE ON MERMAID POINT, SUNSHINE BEACH, ONE GOOD THING, and this May's release, BEST BEACH EVER, are ready whenever you are.

I also gave my

favorite family recipes

and foods to the ladies of Ten Beach Road

Hope you'll enjoy them! —Wendy

Ted Peter's Famous & moked Fish & pread

This sunset staple was featured on Food Network's Diners, Drive-ins and Dives. (Recipe courtesy of Scripps Networks, LLC.)

Ingredients

- 12 ounces smoked trout, boneless and skinless
- 1/2 cup sweet relish
- 1/2 cup mayonnaise
- 1/4 cup onion, minced
- 1/4 cup celery, minced
- Kosher salt
- Fresh ground black pepper
- Saltine crackers
- Hot sauce

Directions

- 1 Flake the fish into pieces.
- 2 Mix all the ingredients for the sauce together in a medium bowl.
- 3 Gently mix the fish into the sauce and combine well to make an even spread.
- 4 Season with salt and pepper to taste.
- 5 Transfer to a serving dish or ramekin and fluff fish with fork.
- 6 To eat, spread fish on top of the Saltine crackers with several drops of hot sauce. Enjoy!

Wax Family "Never Fail" Egg Soufflé

Ingredients

- 1/4 pound butter or margarine (1 stick)
- 1/2 pound Velveeta cheese (any flavor or type)
- 3 tablespoons sharp cheddar
- 6 eggs
- 1 cup milk
- 10 slices white bread, crusts removed (cut into cubes so it will fit in blender)
- 1/2 teaspoon baking powder

Directions

- 1 Preheat oven to 350 degrees F.
- 2 Melt butter and cheese in microwave (cut up in cubes for easier melting).
- 3 Process eggs and milk in blender. Add bread to mixture and blend.
- 4 I usually add the melted cheese and butter to the blender then, plus the baking powder, and blend until smooth.
- 5 Spray casserole dish with butter-flavored nonstick spray. Pour mixture into casserole. Bake uncovered for 1 hour. (Unless it needs to be fancy, I use the disposable aluminum-foil casseroles!)

Note: You can mix the soufflé ahead, wrap well, and freeze. Just make sure it's at room temperature again (and give it a last stir) before you put it in oven. You can also mix ahead and refrigerate overnight for baking the next day.



Ingredients

A lot of them

Directions

Go to store. Buy industrial size bag of puffy cheesy snack without which character Avery Lawford believes life simply isn't worth living. (Two to three smaller bags combined will do.) Pour into large bowl and consume.



Character Madeline Singer is that glass-is-half-full friend we all need in our lives. Read below some of the best advice she's given throughout the Ten Beach Road series.

"I just kept putting one foot in front of the other and doing the best I could. Which is exactly what you're doing."

"Well, then. If honesty is out, I suggest you say a pleasant good-bye, add a compliment or two, and make sure that if your paths cross again, you avoid picking a fight right off the bat."

"Ultimately, you have to be honest if you want a chance of things happening the way you want them to.

You have to tell them, sometimes very specifically, exactly what you want."

"I think it's way better to say what you think, and how you feel," Maddie found herself agreeing.

"It's better to know and face the truth than to run from it."

Discussion Questions

- At the beginning of the book, Madeline Singer, Avery Lawford, Nicole Grant, Kyra Singer, and Bitsy Baynard are living at the Sunshine Hotel and Beach Club. How do they each feel about the fact that Kyra has been forced to rent out Bella Flora? Is it harder on some of the women than others?
- Madeline is an amazing mother and tends to nurture everyone around her. Is there a Madeline figure in your life? Maybe your own mother or someone you met later in life who offers you sage advice in difficult situations? Madeline often struggles to put her own needs before the needs of others. Do you identify with her feelings of being torn between her loved ones and finding a career path of her own? Do you agree with the choices Madeline makes in the novel?
- Avery wonders if she can trust Chase again after his emotional betrayals in the past. Do you understand her reluctance to enter into a relationship with him again? Do you believe people deserve a second chance? Is love between two people enough to overcome any relationship difficulty?
- 4 Do you agree with Kyra's decision to let her son Dustin act in his father's movie? What does Kyra learn about Daniel Deranian's and Tonja's parenting skills while she and Dustin live on the movie set? How does Kyra change as a mother throughout the novel? How do her feelings toward Daniel and Tonja change?
- Nicole is struggling with motherhood. Why do you think she wants to prove she can look after the twins on her own? Does society put pressure on women to be perfect mothers? Do you think Nicole is a perfectionist? What does she learn about mothering in the book? How is it similar to or different from what Kyra discovers about being a parent?
- 6 Nicole's body changes after giving birth. Do you understand why she struggles to come to terms with her new shape? Can you identify with her insecurities?
- Bitsy has the opportunity to get revenge on her husband, who stole her fortune and ran away with another woman. Do you agree with how she punishes him? In the course of the book, Bitsy learns how hard divorce and abandonment can be on women and children. How has Bitsy changed since she lost her fortune?
- Maddie, Avery, Kyra, Nikki, and Bitsy are a close group of friends who offer each other enormous support throughout the book. Do you have a similar circle of friends or one friend you can always count on? What makes your friendship so strong?
- 9 Which woman's challenges—Avery's, Kyra's, Maddie's, Nikki's, or Bitsy's—resonate most with you? Why?

"[Wax] writes with breezy wit and keen insight."

—The Atlanta Journal-Constitution







WENDY WAX, a former broadcaster, is the author of numerous novels, including Sunshine Beach, A Week at the Lake, While We Were Watching Downton Abbey, The House on Mermaid Point, Ocean Beach, and Ten Beach Road. The mother of two grown sons, she lives in Atlanta with her husband and is doing her best to adjust to the quiet of her recently emptied nest.

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