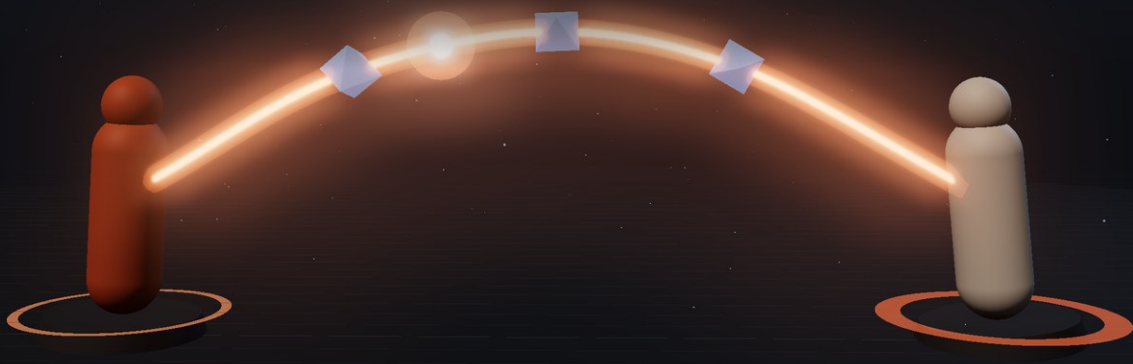
A BOOK

Regrets *Only*

Agent-regret, the deodand, and the one thing your delegate cannot feel for you.

JOHN RECTOR



A BOOK

Regrets *Only*

Agent-regret, the deodand, and the one thing your delegate cannot feel for you.

JOHN RECTOR

johnrector.me · November 15, 2026

CONTENTS

Paid. Sorry to Be Late. · Prologue

PART I · THROUGH NO FAULT

The Man in the Cab · Chapter 1
Three Ledgers · Chapter 2
Piacular · Chapter 3

PART II · BLAME THE CART

Given to God · Chapter 4
The Locomotive · Chapter 5
The Warned Owner · Chapter 6

PART III · THE HAND THAT IS NOT YOURS

Done in Your Name · Chapter 7
Two Escapes · Chapter 8
Regrets Only · Chapter 9

PART IV · MAKING IT RIGHT

Repair Is Made of Artifacts · Chapter 10
The Regret Test · Chapter 11
What I Expect · Chapter 12
The Face That Carries It · Chapter 13
The Ledger · Chapter 14
Pruitt’s, 10:15 a.m. · Epilogue

PROLOGUE

Paid. Sorry to Be Late.

> **TUESDAY, 6:40 A.M.**
>
> *Your overnight summary is short. Fourteen invoices past thirty days got the second reminder, and twelve were paid before sunrise.*

Your delegate is proud of the number, in the way a delegate can be proud of anything. Twelve of fourteen. Most of that money had been sitting out for weeks, and you hate chasing it. Last spring you gave it a simple rule. Thirty days past due, a polite reminder. Forty-five days, a firm one. It has applied the rule perfectly ever since.

You scroll the replies. Most are one word. Paid. Done. Thanks.

Then one from Walt Pruitt. Walt has bought from you since the year you opened. He was the first customer who ever paid you without being asked, and for years he sent a box of oranges every December. His reply is one line.

“Paid. Sorry to be late. Ellen’s been in the hospital since the first.”

You read it twice. Nobody did anything wrong. The rule was fair. The reminder was polite, even if it was the firm one. The delegate did exactly what you told it to do, and it did not know about Ellen, because nobody had told you either. If anyone asked you whose fault this was, you would have to say no one’s.

And still something has dropped in your stomach, and it will not come back up.

Your delegate notices your pause. It offers to send Walt a warm note at once, with an apology, a waived late fee, and good wishes for Ellen. It has drafted one already. The draft is very good. It is better than what

you would write.

You do not send it. You are not sure yet why not.

This book is about that feeling, and about why you did not send the note. The feeling has a name. A philosopher named it fifty years ago with an example about a truck. An economist described it two centuries before that. English law spent eight hundred years trying to put it somewhere other than in a person, and gave up in 1846, the year the railways made the old way too expensive.

The feeling is about to become the most common moral experience of ordinary life. Your delegate is going to act in your name thousands of times a year, carefully and well. Most of what it does will be fine. Some of it will hurt someone through no fault of anyone. When that happens, the harm will have been done by your hand, though your hand never moved.

Your delegate can send regrets. It cannot regret. This book is about why, and about what you owe Walt.

THE SCENE

A fair rule, applied perfectly, landed on a man whose wife was in the hospital.

THE QUESTION

Whose act was it, if no one was at fault?

PART I

Through No Fault

Blame follows fault. Something else follows the hand.

CHAPTER 1

The Man in the Cab

In 1976 the English philosopher Bernard Williams gave a paper called “Moral Luck.” He gave it at a joint session with the American philosopher Thomas Nagel, who wrote a paper of the same name, and between them they started an argument that philosophers have not stopped having. Williams later collected his paper in a book of the same title in 1981.

The paper contains an example that people remember long after they forget the rest. A lorry driver, a truck driver, is driving carefully. He is sober, within the limit, watching the road. A child runs out in front of him. He cannot stop. The child dies.

Williams says the driver did this “through no fault of his.” That phrase is the whole point. We are not talking about a careless man who deserves blame. We are talking about a careful man to whom something terrible happened through his own hands.

Then Williams makes an observation that everyone recognizes as true the moment they hear it. The driver, he says, will feel differently from any spectator, even a spectator next to him in the cab.

Think about the man in the passenger seat. He saw everything the driver saw. He was just as close. He was just as helpless. He will be shaken, and he may have nightmares. But he will not feel what the driver feels, and we would think it strange if he did. The only exception Williams allows is the spectator who starts to think that he too might have done something, which is to say, a spectator who begins to think like an agent.

Williams gave the driver’s feeling a name. He called it agent-regret.

Ordinary regret is something anyone can feel about anything. I regret that it rained on your wedding. I regret the bridge collapse I read about. Agent-regret is narrower. It is the regret you can feel only about your own actions, including the parts of them you did not intend and could not have prevented. It is the regret of the one through whom it happened.

And it has a particular expression. The driver does not merely wish things had gone otherwise. He wants to do something. He wants to go to the family. He wants to make some kind of repair, even though no court would require it of him and no one could fairly demand it.

> *He will feel differently from any spectator, even a spectator next to him in the cab.*
>
> Bernard Williams, on the lorry driver, in “Moral Luck” (1976)

Notice what has happened in this short example. Fault and feeling have come apart. On every measure of blame, the driver and the man beside him are equal. Neither did anything wrong. And yet one of them has done something and the other has not. The difference is not in their hearts. It is in the fact that it was his hands on the wheel.

THE IDEA

Agent-regret is the regret of the one through whom it happened, even when no one was at fault.

THE QUESTION

What separates the driver from the man beside him, if not blame?

CHAPTER 2

Three Ledgers

When something goes wrong between people, three different accounts open at once. We usually blur them together. The lorry driver shows they are separate.

The first ledger is fault. Was someone careless? Did they intend harm? Did they ignore a warning? Fault is about the inside of the action, the will and attention that went into it. Blame follows fault, and so does guilt, which is blame turned inward. In the driver's case the fault ledger reads zero.

The second ledger is cost. Someone has been harmed, and harm has a price. A family has lost a child. A shop has lost a day. A customer has lost money. Modern societies have become very good at this ledger. We have courts and insurers and adjusters, and we have learned to move a cost from the person who bears it to the person, company or pool that should. Cost does not care about the heart at all. It cares about who should pay.

The third ledger is the one Williams found. Call it the ledger of the hand. Whose act was it? Through whom did it happen? This ledger does not ask whether anyone was careless, and it does not ask who should pay. It asks only who did it. And the person whose name is written there feels something no one else feels, whatever the other two ledgers say.

Here is the thing that matters for the rest of this book. The first two ledgers can be transferred. Fault can be shared out between parties, reduced by circumstance, forgiven. Cost can be insured, assigned, split, settled and paid. A great deal of civilization is the machinery for moving fault and cost to the right place.

The third ledger cannot be transferred. If the driver's insurer pays the family every penny the law allows, the driver has still done what he did. If a court finds him blameless, he has still done it. An insurer can take over his cost. A judge can clear his fault. No one can take over his act.

Williams had a phrase for the attempt to treat your own deed as if it belonged to someone else. He described regarding one's action "purely externally, as one might regard anyone else's action." We can do that with fault and cost. When we try to do it with the hand, something in us refuses, and something in the people around us notices.

> *An insurer can take over his cost. A judge can clear his fault. No one can take over his act.*

Hold the three ledgers in mind, because a delegate is about to stand between you and almost everything you do. It will be easy to keep the first two in good order. The third is where all the trouble will be.

THE IDEA

Fault and cost can be moved to someone else. The ledger of the hand cannot.

THE QUESTION

When something goes wrong in your name, which of the three ledgers is yours?

CHAPTER 3

Piacular

Williams named the feeling in 1976. Adam Smith had described it in 1759.

Smith is remembered for *The Wealth of Nations*, but he thought his better book was *The Theory of Moral Sentiments*, a study of how people judge one another and themselves. In one section he takes up a puzzle he calls the irregularity of sentiments. By any rule we would defend out loud, he says, we ought to judge actions only by the intention behind them. A good intention that fails should earn as much praise as one that succeeds. A careless act that happens to harm no one should earn as much blame as one that kills. Everyone agrees with this rule. Almost no one follows it.

Smith does not scold us for this. He studies it. And in the middle of the study he writes one of the most exact sentences in moral philosophy.

> *A man of humanity, who accidentally, and without the smallest degree of blamable negligence, has been the cause of the death of another man, feels himself piacular, though not guilty.*
>
> Adam Smith, The Theory of Moral Sentiments (1759)

Piacular is an old word. It comes from the Latin for an act that requires atonement. In the ancient religions, Smith explains, a person who stepped on consecrated ground, even by accident, became piacular from that moment. He had done nothing wicked. But he owed something until he made it right.

Smith does not leave the man there. He says the man tries, by every expression of sorrow he can find, to atone for what has happened, and

that if the family he harmed is poor, he takes them under his protection. No one requires it of him. He does it anyway, himself.

Smith calls this a “fallacious sense of guilt,” and he means fallacious in a precise way. It is not guilt, because there is no fault. But it has the shape of guilt. It points backward at an act, and it points forward at a debt. He says this feeling is the whole distress of Oedipus in the Greek theater, a man who did terrible things without knowing what he did. Oedipus is not guilty. He is in the highest degree piacular.

Then Smith does something unusual for a philosopher. He decides the irregularity is useful. A world in which people felt nothing about harms they caused without fault would be a more careless world. The piacular sense, he says, teaches a person to “reverence the happiness of his brethren, to tremble lest he should, even unknowingly, do any thing that can hurt them.” Other people’s happiness becomes holy ground, something to tread around with care, because even an innocent step can wound it.

So here are two of the most careful moral observers in the modern tradition, two centuries apart, describing the same thing. A person can owe something without having done anything wrong. The debt comes from the hand, not the heart. And the impulse it creates is to go and make it right yourself.

THE IDEA

Smith called it piacular, though not guilty: a debt without a fault.

THE QUESTION

Why would a careful person be better off for feeling it?

PART II

Blame the Cart

For eight hundred years the law tried to put the debt in a thing.

CHAPTER 4

Given to God

Smith noticed one more irregularity, and it is the key to the next part of this book. When something kills a person we love, he says, we feel a kind of anger at the object itself. We would treat the instrument that had accidentally caused the death of a friend with an absurd sort of vengeance, and we would feel almost inhuman if we did not.

English law had built that feeling into an institution.

The institution was called the deodand, from the Latin *deo dandum*, a thing to be given to God. Its roots run back to the eleventh century. When a person died by accident, a coroner's jury met to decide what had caused the death. If the cause was a thing, a cart, a horse, a ladder, a haystack, a boat, that thing was declared deodand and forfeited to the Crown, which was supposed to sell it and give the money to some pious use. In practice the jury usually set a value, and the owner paid that sum instead of handing over his horse.

The law had rules that sound strange now and made a kind of sense then. A thing in motion was treated differently from a thing at rest. If a cart in motion ran a man down, the whole cart was forfeit, and the horses with it. If a man climbed on a cart standing still and fell from the wheel, only the wheel was deodand.

Fault did not enter into it. The ladder was forfeit whether or not the man on it had been drinking. The horse was forfeit whether or not the owner had been careful. The deodand was not a punishment for anyone's carelessness. It was a way of answering the question that rises in every community after a death: what did this?

The same instinct is older than England. The book of Exodus has a law about it.

> *If an ox gore a man or a woman, that they die: then the ox shall be surely stoned, and his flesh shall not be eaten; but the owner of the ox shall be quit.*
>
> Exodus 21:28 (King James Version)

The ox is put to death. The owner walks free. The thing that did it pays, and the person behind the thing is clear.

Look at what the deodand does to the three ledgers. It takes the ledger of the hand and writes a thing's name in it. Not the owner's. Not the driver's. The cart's. It is the oldest way people have found to make the third ledger read zero for everyone: find the instrument, and give it to God.

THE IDEA

The deodand put the debt in the thing that did it, and gave the thing away.

THE QUESTION

What does a community gain by blaming the cart?

CHAPTER 5

The Locomotive

The deodand survived the Black Death, the Reformation and the Civil War. It did not survive the railway.

In the 1830s and 1840s the railways came through England, and with them came a new kind of death. Trains derailed. Bridges failed. Workers were crushed. Passengers were thrown from carriages. Each death went to a coroner's jury, and each jury asked the old question. What did this?

The answer was obvious. The engine did. And a thing in motion was forfeit whole.

Juries, many of them angry at the railway companies, began setting deodands at the value of entire locomotives and their trains. A rope or a cart had never been worth much. An engine was worth a fortune. A medieval rule built for horses and haystacks had collided with the most valuable machines anyone had ever built.

The railway companies fought, and Parliament moved. In 1846 it passed two laws together. The Deodands Act abolished the deodand outright, from the first of September that year. And the Fatal Accidents Act, known as Lord Campbell's Act, gave the families of people killed by wrongful acts a right to sue for compensation, something the old common law had not allowed.

Historians still argue about who won. Some see a modern reform. Others see a gift to the railways, since juries lost a weapon and families gained a lawsuit that would take years. Both can be true. What matters here is the shape of the trade.

For eight hundred years the law had handled death by finding a thing and forfeiting it. After 1846 it handled death by finding fault and

moving cost. The first two ledgers took over. Courts would ask who was negligent. Insurers would ask who should pay. The thing went back to being a thing, and nobody gave a locomotive to God again.

> *After 1846 the law stopped asking what did this, and started asking who should pay.*

And the third ledger? The law simply stopped keeping it. It did not abolish the feeling. It could not. The engine driver who was at the controls when the bridge gave way still lay awake. He was not at fault, and the company's insurer would pay. He had still done it. The modern system had no column for him, so the debt went back where it had always really lived. In people.

THE IDEA

The railways ended the deodand, and the law traded the question of the hand for the questions of fault and cost.

THE QUESTION

Where did the third ledger go when the law stopped keeping it?

CHAPTER 6

The Warned Owner

The ox law in Exodus does not stop at verse 28. The next verse is the more interesting one.

> *But if the ox were wont to push with his horn in time past, and it hath been testified to his owner, and he hath not kept him in, but that he hath killed a man or a woman; the ox shall be stoned, and his owner also shall be put to death.*
>
> Exodus 21:29 (King James Version)

The difference between the two verses is one fact. Did the owner know?

The first time an ox gores, it is an animal. Nobody could have predicted it, and the owner is clear. But once it has gored before, and the owner has been told, and he has not kept it in, the next death is no longer only the ox's. It has passed into the owner's hands. He knew what the thing in his keeping could do, and he let it out.

This is an old and exact account of how responsibility moves from a thing to a person. It does not move because the person was standing nearby. It moves because the person had been warned. Knowledge is the hinge.

Your delegate is not an ox, and I would not put it in the same pen. But the hinge is the same, and it will matter more every year. The first time your delegate does something you did not expect, and it hurts someone, you are close to the driver in Williams's cab. No fault. Your hand, but not your foresight. The second time it does the same kind of thing, after you saw the first, you are the warned owner. Now there is

fault, and it is yours.

I have written before about earning the right to let go of a check, through a delegate's record of real outcomes (The Proof Before You Let Go), and about what to do when one misses a change after you have let go (The Door Was Locked). Exodus is the same lesson, three thousand years earlier. What you have seen your delegate do becomes part of what you are answerable for.

But notice what the ox law does not say. It never says that the unwarned owner feels nothing. It says only that he is quit, that the law will not punish him. The law clears his fault. It says nothing about his hand. Williams and Smith are about the part the law leaves out.

THE IDEA

Knowledge moves fault from the thing to the owner. It does not move the hand, which was the owner's all along.

THE QUESTION

What have you already seen your delegate do?

PART III

The Hand That Is Not Yours

A delegate multiplies the acts that are yours without your hand moving.

CHAPTER 7

Done in Your Name

Go back to Walt Pruitt's reply.

Run it through the three ledgers. Fault: none. You set a fair rule. Your delegate applied it as written. No one knew about Ellen. Cost: small. The late fee can be waived in a second, and your delegate has already offered. The ledger of the hand: yours. The reminder went out over your name, from your business, to your oldest customer, at the worst week of his year.

The lorry driver had one terrible afternoon in a lifetime of careful driving. What is new about delegates is not that faultless harm exists. It is the number of acts. Until now, the acts done in your name were roughly the acts you did yourself, plus whatever a few employees did on your behalf. Each one passed near your attention. You would have seen Walt's name on the list before the reminder went out, and something in you would have paused.

A delegate removes that pause, and that is the point of it. It sends fourteen reminders, or fourteen hundred. It answers, declines, books, cancels, follows up, negotiates, enforces. It does all of this in your name, and nearly all of it is good. But the number of acts that are yours has gone up by a factor no one has lived with before, while the share of them that pass through your attention has gone down toward zero.

Put the two together and you get a new situation. The ledger of the hand is going to fill with entries you never saw being written.

> **A THURSDAY, NOT LONG FROM NOW**
>
> *Your delegate declined a vendor's offer, held your price, and moved on. The vendor was a one-man shop, and the order would have carried him through a slow month.*

The Reality Equation has a rule that helps here. Before you ask what the Reality is, you ask whose. One Reality per Actualizer, at each instant. The Actualizer is whatever is having the Reality, and the first honest answer to any question about what happened is a name.

When your delegate sends Walt the firm reminder, the act enters history, and history is Actual. Whose history? Not the delegate's. It has no life in which that reminder sits as a thing it did to an old friend. The act sits in your history, the history of your business, and it lands in Walt's Reality as something you did. When you read his reply, the Actual of what was done in your name arrives below what you expected of yourself, and the drop you feel in your stomach is that ratio falling. It is your surprise because it is your history. No one else is having it.

THE IDEA

Delegates multiply the acts that are yours while removing them from your attention.

THE QUESTION

How many entries in your ledger of the hand did you write this week without seeing them?

CHAPTER 8

Two Escapes

When an entry like Walt's appears, there are two easy ways out. Both are very old, and both will be offered to you constantly.

The first is the deodand. The machine did it. You will hear this everywhere soon, in shops and offices and families. "Sorry, that was my AI." "The system sent that, not me." "My assistant must have declined it." It has exactly the logic of the coroner's jury. Find the instrument, name it as the cause, and give it away. Some people will even forfeit the thing, cancel the service, switch the delegate, as if handing the cart to the Crown.

The deodand escape fails for the same reason the old law could not survive its own machinery. The instrument is not separate from the person in the way a runaway horse was. You chose it, configured it, gave it the rule, and sent it out under your name. When you say "my AI did it," everyone hears the possessive. The people you say it to will not hear an explanation. They will hear that they were not worth your hand.

The second escape is the one Williams spent much of his career arguing against. He called the system of thought behind it the morality system. It says that moral feeling should follow fault and nothing else. If you were not careless, you have nothing to feel. Anything more is irrational, a superstition left over from the time of deodands. On this view you should regard your delegate's reminder to Walt purely externally, as you would regard anyone else's action. You were a spectator in your own cab.

There is a grain of truth in this, and Williams granted it. People will rightly try to comfort the driver, he said, and move him toward the place of a spectator. That is kind and it is correct. No one should be

crushed for a faultless accident. But he insisted it matters that this is seen as a movement, something that happens over time, with help. A driver who got there at once, who shrugged on the curb, would not seem admirably rational to us. He would seem to be missing something.

> *You can regard a stranger's act purely externally. When you try it with your own, the people around you notice.*

So the deodand says it was the thing's act. The morality system says it was no one's act that matters. Each makes the third ledger read zero. And each, if you take it, leaves Walt holding an entry that no one on your side will sign.

THE IDEA

"My AI did it" blames the cart. "No fault, no feeling" makes you a spectator in your own cab.

THE QUESTION

Which escape are you most likely to take?

CHAPTER 9

Regrets Only

There is a phrase printed at the bottom of formal invitations. Regrets only. It means: reply only if you cannot come. A regret, in this old sense, is a decline. “Please send my regrets” means “please tell them I will not be there, politely.”

That is the only kind of regret a delegate can send.

It can do it beautifully. It can decline in your voice, with the right warmth, at the right length, with a sentence about how much you wish you could be there. It can apologize for a late shipment so gracefully that the customer feels better than if the shipment had been on time. In the prologue, it drafted a note to Walt that was better than anything you would have written. Waived fee. Good wishes for Ellen. Exactly the right words.

The note would have been a regret in the invitation sense. It would not have been agent-regret, because agent-regret belongs only to the one whose act it was. The delegate can know everything about what happened. It cannot have done it in your life. When it apologizes on your behalf, it is a second instrument sent to clean up after the first. Walt would get two things from the cart and nothing from you.

I wrote in The Third Thing about the counterfeit, words addressed to a person with nobody behind them deciding to say them. An apology in the right key, sent a million times a day by delegates for people who never felt anything, is the purest form of it. And it will be the most tempting, because faultless harms are exactly the ones that feel like they should be cheap to fix. There was no fault. Surely a note will do.

The note will not do, and you already know it, which is why you did not send it.

So what should a delegate do when something it did in your name hurts someone? Not nothing. It should tell you, plainly and quickly, in words that do not soften what happened. It should stop doing the thing that caused it. It should fix whatever can be fixed on paper: refund the fee, correct the record, hold the next reminder. And then it should hand the rest to you. Not draft your apology. Not send your regrets. Put Walt's name at the top of your morning and get out of the way.

Your delegate can send regrets. It cannot regret.

A delegate that apologizes for you is like an insurer that offered to feel sorry on the driver's behalf. Kind, efficient, and a category mistake.

THE IDEA

The only regret a delegate can send is the invitation kind, a polite decline. Agent-regret cannot be sent.

THE QUESTION

When your delegate errs with a person, does it hand you the person, or the draft?

PART IV

Making It Right

What the feeling is for.

CHAPTER 10

Repair Is Made of Artifacts

Agent-regret is not only a feeling. Williams and Smith agree on this. It has a direction. It wants to go and do something.

Why? Why not just feel bad and move on, or feel fine and move on?

Here the Reality Equation is useful, because it has a strict rule about what anyone can and cannot change. Walt now expects something of you that he did not expect last week. Not much. A small adjustment. You are, a little more than before, a business that sends firm letters to an old man whose wife is sick. That expectation lives in Walt. It is in his denominator, and no one can reach into another's denominator, by any means. Not with a letter, not with a gift, not with the most perfect apology ever drafted.

The only road runs the other way. You act. Your action leaves an artifact, something that happened and cannot unhappen. The artifact becomes history. History is Actual. And only Actuals, arriving again and again, slowly retrain what anyone expects. The road to the denominator runs through the numerator, and it runs one way.

Now look at the two notes you could send Walt. The delegate's note is words. Good words, but they arrive the same way the reminder did, from the same place, in the same pipe. In Walt's history they sit next to the reminder as two things your system sent him. A hand reaching for his expectation directly, which is exactly what cannot work.

Your drive across town is different. Walking into his store, standing at the counter, asking about Ellen, staying ten minutes longer than you meant to. That is an act. It leaves an artifact. Walt now has, in his history, a morning when you came yourself. It was not sent. It could not have been sent. It costs you something he can see, which is the

hour.

> *The road to his expectation of you runs through what actually happens, and only you can make your visit happen.*

This is what the piacular impulse has always known. It does not say “feel bad.” It says “go.” It is the oldest instruction we have about faultless harm, and it is exactly the right one, because the only repair that reaches anyone is an act done by the one whose act it was.

THE IDEA

No one can reach another’s expectation directly. Repair is an act that leaves an artifact, and the artifact has to be yours.

THE QUESTION

What is the visit you have been letting the note replace?

CHAPTER 11

The Regret Test

Most advice about delegation asks one question. Can the delegate do this well? If yes, hand it over. If not yet, keep it until it can.

That question is necessary. It is not enough. Williams gives us a second one.

Every act you hand off will, some day, go wrong through no fault of anyone. Not because the delegate is careless. Because the world is large, and a fair rule applied perfectly will sometimes land on a Walt. So before you delegate something, ask a different question. When this goes wrong through no fault of anyone, could I bear to have done it?

For most things the answer is easily yes. A reminder to a vendor you have never met. A declined sales call. A rescheduled dentist appointment. If one of these lands badly, you will feel a small entry in your ledger of the hand, make it right, and move on. Delegate them all.

For some things the answer is no. A message to your mother. The decision to let an employee go. A reply to a customer who has written to you in grief. A price you will hold against a friend. A firm letter to the first customer who ever paid you without being asked. These are not things a delegate does badly. Many of them it would do better than you. They are things where the faultless failure would be one you could not bear to have done without being there.

That second list is shorter than the first, and it is not the same list. Some things you could delegate safely on competence fail the regret test. Some things a delegate is still clumsy at pass it easily. The regret test is not a measure of the delegate. It is a measure of how much of you is in the act.

> *Before you hand it off, ask: when this goes wrong through no fault of anyone, could I bear to have done it?*

The test also tells you what to do with the things that pass it. Delegate them freely, and keep the third ledger anyway. When one of them goes wrong, do not take either escape. Do not blame the cart. Do not become a spectator. Take the entry, small as it is, and go.

THE IDEA

Delegate by competence, but keep by regret: could you bear the faultless failure?

THE QUESTION

What is on your list of things that fail the regret test?

CHAPTER 12

What I Expect

Here is what I expect to see as delegates take over the acts of daily life. Each prediction can be checked.

01 “My AI did it” becomes a known insult.

Within a few years the phrase will be as recognized, and as mocked, as “the dog ate my homework.” People will hear it the way they once heard “the computer made an error”: as a person stepping out of their own act. Saying it to someone who matters will cost more than the mistake did.

02 The law will settle fault and cost quickly, and leave the hand alone.

Courts and insurers will place the cost of a delegate’s acts on the person or company in whose name it acted, the way the cost of a driver’s accident goes to his insurer. Delegate liability cover will become a routine line in business insurance. It will work, and it will feel like it does not touch the real problem, because it does not.

03 The best delegates will refuse to apologize for you.

Today’s tools offer to smooth things over in your voice. The ones people come to trust will do the opposite when they harm a person: report plainly, stop, fix what paper can fix, and put the person in front of you. A delegate that sends apologies in its principal’s name will come to look cheap, the way a form condolence letter looks now.

04 Repair in person becomes the signature of a serious business.

After a faultless harm, a call or a visit from the owner will become the thing customers remember and talk about. Firms will make it a rule that when the system was wrong with a person, a human with a name and authority goes. The size of the error will not matter. The fact of the hand will.

05 People will choose what to delegate by the regret test, not the competence test.

Within a decade, the common advice about delegation will no longer be “hand off whatever it does well.” It will be a short list of acts you keep because you could not bear to have done them without being there, a list that differs by person and shrinks very slowly, whatever the machines become able to do.

THE IDEA

The law will handle fault and cost. People will have to handle the hand.

THE QUESTION

Which of these do you expect to be wrong?

CHAPTER 13

The Face That Carries It

I run my life through a delegate, and I teach my students to run theirs through one. My standing instruction to mine is short. I trust you. Only bring me matters worthy of my attention. Everything else, decide and handle.

I meant that instruction to protect my attention, and it does. This book is partly my answer to a question it raises. What, exactly, is worthy of my attention? Some of the answer is obvious: real decisions only I can make, things that cannot be undone. Williams adds an item I had not written down. When something done in my name hurts a person, through no fault of anyone, that person is worthy of my attention. Always. Not because I am to blame. Because it was my hand.

I already tell my students never to have their AI deal with a person who deserves their own attention. Delegating that person down dishonors them, and it is worse than being used. This book shows me that the rule has a second half. Even when the delegate has dealt with someone correctly, according to every rule you gave it, the moment it hurts them, that person has been promoted. They have moved from the delegate's list to yours.

I also tell my students to be the face their customers trust. AI is going to make every channel that can be faked untrustworthy, and so every digital product and service will need a human face that carries trust, liability and responsibility. I have been saying those three things. I now think the face carries a fourth, and it is the one the other three cannot cover. Trust can be earned by a system. Liability can be insured. Responsibility can be assigned in a contract. Agent-regret can only be carried by the person whose act it was, which in a business run through delegates means the face.

That is what the face is for, in the end. Not to do the work. The work is going down the chain, where it belongs. The face is there so that when something done in its name goes wrong, there is someone on the other end of the ledger of the hand. Someone who can get in a car.

THE IDEA

The face your customers trust carries trust, liability, responsibility, and one more thing that cannot be insured.

THE QUESTION

When your system is wrong with a person, whose face do they see?

CHAPTER 14

The Ledger

A book of predictions owes its reader an account of where it stands and where it could fall. Here is mine.

Agent-regret is real and cannot be transferred.

ALREADY TRUE

Everyone recognizes the driver and the man beside him as different. No one accepts a stand-in's feeling sorry as the doer's.

WHAT HAS TO HAPPEN

Nothing. This rests on what an act is, not on a trend.

WHERE I AM PROBABLY WRONG

If people come to regard a delegate as a separate agent with its own standing, its own history and its own debts, the hand may move to it, and the third ledger with it. I see no sign of that. I would be wrong if it happened.

Delegates will multiply faultless harms done in your name.

ALREADY TRUE

Delegates already send, decline, enforce and negotiate in their principals' names at a volume no person could match.

WHAT HAS TO HAPPEN

Delegation has to keep spreading into everyday dealings with other people, not only paperwork.

WHERE I AM PROBABLY WRONG

If delegates mostly end up talking to other delegates, the harms will land on machines, and few will reach a Walt. Then this book is about a smaller problem than I think.

“My AI did it” will fail as an excuse.

ALREADY TRUE

“The computer made an error” is already heard as evasion.

WHAT HAS TO HAPPEN

People have to keep holding the principal answerable for the instrument, as they did with the cart’s owner and the ox’s.

WHERE I AM PROBABLY WRONG

Excuses can become normal. If “my AI did it” settles into an accepted, blameless phrase, like “it went to spam,” then the deodand will have returned, and I was wrong about how much people care.

The law will settle cost and leave the hand alone.

ALREADY TRUE

The modern law of accidents has been about fault and cost since 1846.

WHAT HAS TO HAPPEN

Courts and insurers have to place delegate liability on principals, which is the natural reading of agency law.

WHERE I AM PROBABLY WRONG

Lawmakers could create something new, a kind of legal personhood or fund for delegates, a deodand with a modern name. That would change the cost ledger. It still would not touch the hand.

Repair in person becomes the premium act.

ALREADY TRUE

A visit from the owner already means more than any letter.

WHAT HAS TO HAPPEN

Delegated apologies have to become common enough to be recognized as cheap.

WHERE I AM PROBABLY WRONG

If delegated apologies become so good that no one can tell, or no one cares, the visit loses its signal. I think the hour spent is the signal, and an hour cannot be faked. I could be wrong about how much people notice.

THE IDEA

The claim rests on what an act is. The predictions rest on how people will keep treating the hand.

THE QUESTION

Which panel would you mark first?

EPILOGUE

Pruitt’s, 10:15 a.m.

> **TUESDAY, 10:15 A.M.**
>
> *The bell over the door at Pruitt’s is the same one it was eleven years ago. Walt is behind the counter, looking older than he did in December.*

You told your delegate to waive the fee, refund it, and hold every reminder to Walt’s account until further notice. It did all three in a second. It asked whether you wanted it to send a note. You said no.

Walt looks up, surprised. You did not call ahead.

You do not make a speech. You tell him the letter that went out was yours, and that you are sorry it landed when it did. He waves it off. It wasn’t your fault, he says. You didn’t know.

That is true, and he is kind to say it, and you both know it does not quite cover it. So you ask about Ellen, and he tells you. It takes a while. You stay.

On the way out he says the oranges will be late this year. You tell him they had better not be.

In the car your delegate has a summary waiting. Two more invoices paid. A meeting moved. Nothing that needs you.

It is right about all of it. It did everything it could. The one thing left was yours to do, and it was never going to be on the list it could clear.

You were the only one who could regret it. So you went.

THE SCENE

The fee was refunded in a second. The visit took an hour.

THE QUESTION

Who is your Walt?

BACKGROUND

Bernard Williams, “Moral Luck,” Proceedings of the Aristotelian Society, Supplementary Volume 50 (1976); reprinted in Moral Luck: Philosophical Papers 1973–1980 (Cambridge University Press, 1981). The lorry driver, agent-regret, and regarding one’s action “purely externally.”

Thomas Nagel, “Moral Luck” (1976), the companion paper from the same symposium; reprinted in Mortal Questions (Cambridge University Press, 1979).

Adam Smith, The Theory of Moral Sentiments (1759), Part II, Section III, “Of the Influence of Fortune upon the Sentiments of Mankind.” “Piacular, though not guilty.” https://knarf.english.upenn.edu/Smith/tms233.html

Exodus 21:28–29, King James Version. The goring ox and the warned owner.

The Deodands Act 1846 (9 & 10 Vict. c. 62) and the Fatal Accidents Act 1846, Lord Campbell’s Act. https://en.wikipedia.org/wiki/Deodands_Act_1846

JSTOR Daily, “How the Railways Killed a Medieval Law.” The deodand’s end and who it protected. https://daily.jstor.org/how-the-railways-killed-a-medieval-law/

John Rector, “The Reality Equation.” R = A/E, the Actualizer, and why no one can touch another’s expectation. https://johnrector.me/2025/08/18/the-reality-equation-6/

John Rector, The Third Thing. Arendt, action, the counterfeit, and forgiveness and the promise. https://johnrector.me/2026/11/11/the-third-thing/

John Rector, By Authority. Hobbes, actor and author, and owning what is done in your name. https://johnrector.me/2026/11/13/by-authority/

John Rector, “The Proof Before You Let Go” and “The Door Was Locked.” Earning the right to let go of a check, and what to do when a delegate misses. https://johnrector.me/2026/11/15/the-proof-before-you-let-go/

© 2026 John Rector. johnrector.me