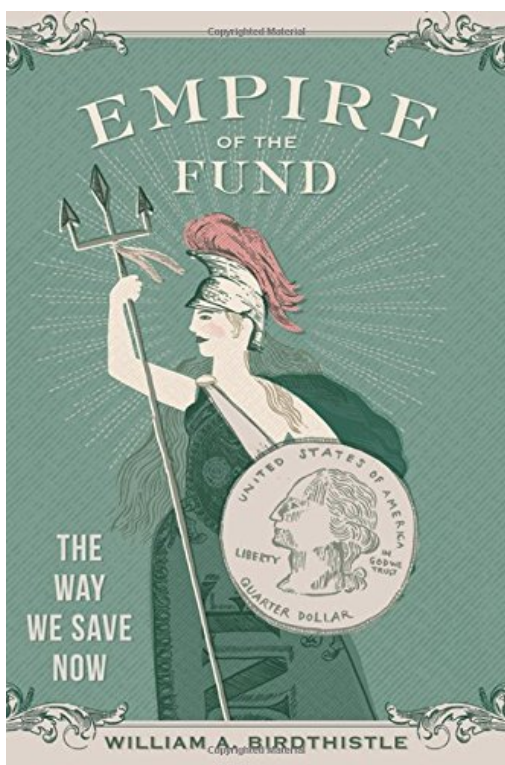


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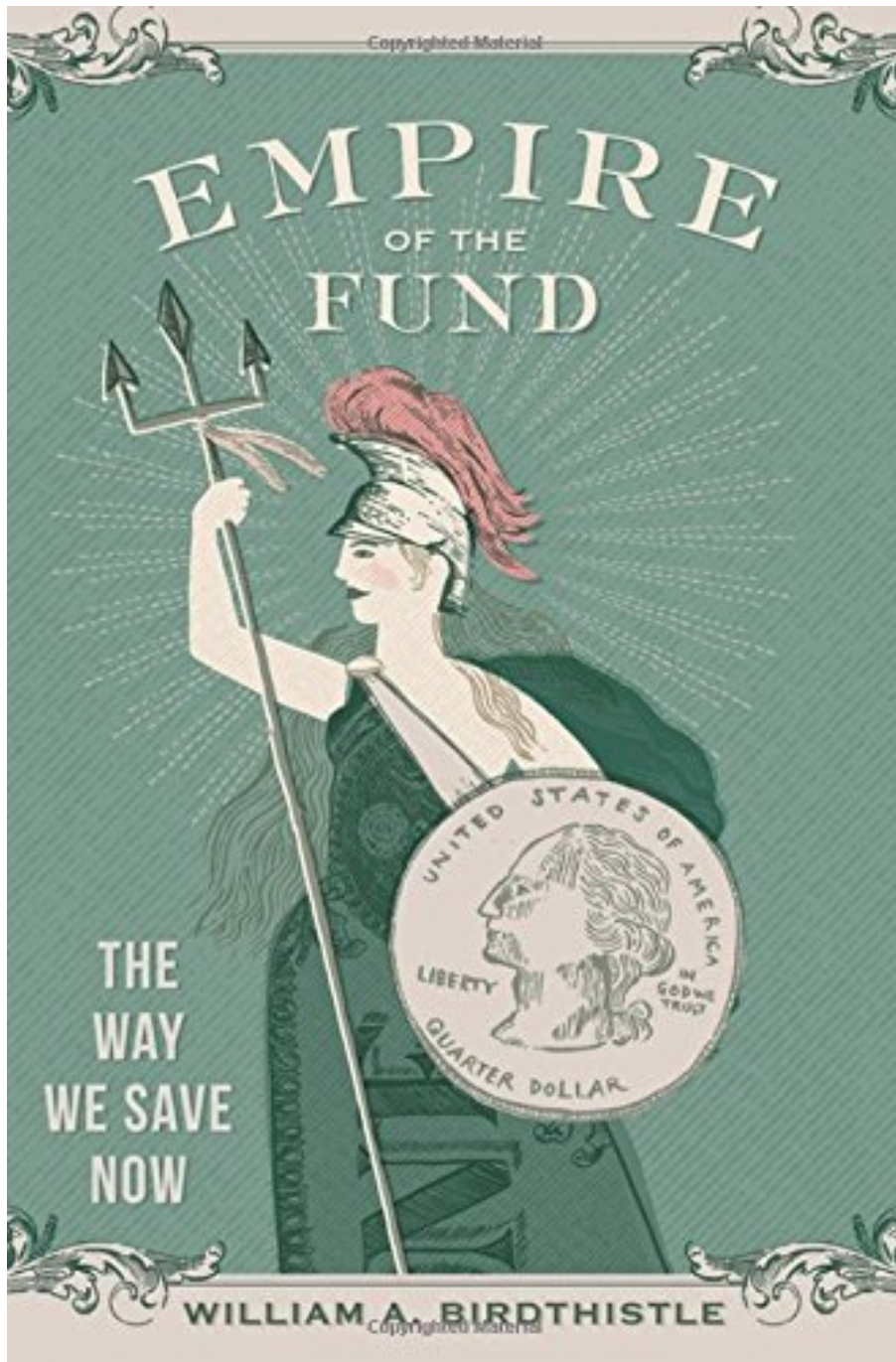


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Review

"Birdthistle writes for two audiences in this engaging, well-written volume. The majority of the text focuses on the nuts and bolts of mutual funds. By clearly explaining the incentive structure facing mutual fund advisers, especially the incentives that work against individual investors, he gives readers information they can use to better ensure their retirement savings are more secure. The most robust form of regulation is self-regulation, and having more individual investors on the lookout for conflicts of interest and malfeasance will lead to benefits for all. The second audience is policy makers, as Birdthistle concludes with several recommendations for mutual fund regulation. His goal is to improve the current state of affairs to ensure that massive bailouts of retirees are not necessary in the future. Summing Up: Highly recommended. General readers, lower- and upper-division undergraduates." -J. C. Hall, West Virginia University

"The mutual fund industry has been the prime beneficiary of the radical change in our nation's retirement system during the past quarter century. But funds are afflicted by diseases and disorders, by faults and foibles, brilliantly catalogued in Empire of the Fund. No investor can afford to ignore the message of this book: educate yourself and gain financial literacy." - John C. Bogle, Founder of the Vanguard Group

"Empire of the Fund is a clear-eyed look at the problems and scandals that have beset the mutual fund industry-the very industry Americans trust to ensure our financial futures. And Birdthistle has a plan for reforming how we save." -Bethany McLean, Author of The Smartest Guys in the Room and All the Devils Are Here

"Empire of the Fund is interesting, understandable to the non-professional, and delightful reading. The discussion is laced with humor, anecdotes derived from court cases, and lessons that become obvious. If anyone had doubts that investments can be explained accurately in a non-simplistic way, this book has dispelled these doubts." -Tamar Frankel, Professor of Law, Boston University School of Law

"William Birdthistle is not only one of the leading experts on mutual funds-he is also a superb writer. His sharp wit and science-driven wisdom glide elegantly across the page as he teaches investors how to make sense of America's most common-and most baffling-investment vehicles." -John Morley, Associate Professor of Law, Yale Law School

"It's hard to believe the phrases 'entertainingly written' and 'mutual funds' go in the same sentence, but William Birdthistle manages this feat in Empire of the Fund. An urgent must read for anyone interested in retirement policy, investment history and how it all went wrong for so many Americans." -Helaine Olen, The Bills, Slate, and Spread the Wealth, Inc.

"In Empire of the Fund, Birdthistle colorfully traces the history of problems with mutual funds, and he explains the potential benefits and drawbacks of alternatives. His recommendations for strengthening mutual funds are provocative and tightly argued, and include both financial licensing requirements and more rigorous enforcement. This book is a must-read for anyone who wants to understand the dangers-and potential benefits-in this important part of the financial markets." - Frank Partnoy, George E. Barrett Professor of Law and Finance, University of San Diego

"Empire of the Fund provides an engaging, thorough review of the mysterious multi-trillion dollar mutual fund industry. Leading investment law expert, Birdthistle diagnoses what's ailing our funds and how we can heal them. This book provides a necessary first step to improve financial literacy so investors have the knowledge and tools to secure better options for their retirement savings." - Jennifer Taub, Vermont Law School, author of Other People's Houses

About the Author

William Birdthistle is a Professor of Law at Chicago-Kent College of Law, where he specializes in investment funds and corporate law. Previously, he served as a law clerk to the Honorable Diarmuid F. O'Scannlain of the U.S. Court of Appeals for the Ninth Circuit and practiced law at Ropes & Gray LLP. Birdthistle was born in Cork, Ireland and raised in Libya and Malaysia. He came to the United States to attend Duke University and Harvard Law School, where he served as managing editor of the Harvard Law Review. Birdthistle lives in Chicago with his wife and children.

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