

# The Economics of Mutual Fund Markets: Competition Versus Regulation

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Rochester Studies in Managerial Economics and Policy

# Economics Of Mutual Fund Markets Competition Vs Regulation

**William Baumol, Stephen M.  
Goldfeld, Lilli A. Gordon, Frank-Michael  
Köhn**

## **Economics Of Mutual Fund Markets Competition Vs Regulation:**

The Economics of Mutual Fund Markets: Competition Versus Regulation William Baumol, Stephen M. Goldfeld, Lilli A. Gordon, Frank-Michael Köhn, 2012-12-06 The original impetus for this research was provided several years ago by a request to assist Counsel for Fidelity Management and Research Corporation in analyzing the mutual fund industry with particular emphasis on money market mutual funds We were asked to focus our efforts on the mechanism by which the advisory fees of mutual funds are determined This request arose out of litigation that challenged the level of advisory fees charged to the shareholders of the Fidelity Cash Reserve Fund Subsequently we were asked to provide similar assistance to Counsel for T Rowe Price Associates regarding the fees charged to shareholders of their Prime Reserve Fund 1940 advisers of Under the Investment Company Act of mutual funds have a fiduciary duty with respect to the level of fees they may charge a fund s shareholders Since the passage of the Investment Company Act there have been numerous lawsuits brought by shareholders alleging that advisory fees were excessive In these lawsuits the courts have failed to provide a set of standards for determining when such fees are excessive Instead they have relied on arbitrary and frequently ill defined criteria for judging the reasonableness of fees This failure to apply economic based tests for evaluating the fee structure of mutual funds provided the motivation for the present book which undertakes a comprehensive analysis of the economics of the mutual fund industry *The Economics of Mutual Fund Markets* William J. Baumol, 1990

**The Economics of Mutual Fund Markets: Competition Versus Regulation** William Baumol, Stephen M. Goldfeld, Lilli A. Gordon, Frank-Michael Köhn, 1989-12-31 The original impetus for this research was provided several years ago by a request to assist Counsel for Fidelity Management and Research Corporation in analyzing the mutual fund industry with particular emphasis on money market mutual funds We were asked to focus our efforts on the mechanism by which the advisory fees of mutual funds are determined This request arose out of litigation that challenged the level of advisory fees charged to the shareholders of the Fidelity Cash Reserve Fund Subsequently we were asked to provide similar assistance to Counsel for T Rowe Price Associates regarding the fees charged to shareholders of their Prime Reserve Fund 1940 advisers of Under the Investment Company Act of mutual funds have a fiduciary duty with respect to the level of fees they may charge a fund s shareholders Since the passage of the Investment Company Act there have been numerous lawsuits brought by shareholders alleging that advisory fees were excessive In these lawsuits the courts have failed to provide a set of standards for determining when such fees are excessive Instead they have relied on arbitrary and frequently ill defined criteria for judging the reasonableness of fees This failure to apply economic based tests for evaluating the fee structure of mutual funds provided the motivation for the present book which undertakes a comprehensive analysis of the economics of the mutual fund industry **The Mutual Fund Industry** R. Glenn Hubbard, 2010 Mutual funds form the bedrock of retirement savings in the United States and considering their rapid growth over recent decades are sure to become even more financially critical in the coming decades Because the

size of fees paid by investors to mutual fund advisers can strongly affect the return on investment these fees have become contentious in Congress and the courts with many arguing that investment advisers grow rich at the expense of investors This groundbreaking book not only conceptualizes a new economic model for the industry but uses this model to test price competition between investment advisers Its highly experienced authors track the growth of the industry over the past twenty five years and present the arguments and evidence both for and against theories of adviser malfeasance as well as the assertion that market forces fail to protect investors returns from excessive fees The volume briefly reviews the regulatory history of mutual fund fees and leading case decisions addressing excessive fees It also reveals the extent to which the governance structure of mutual funds impacts fund performance There is no greater text for those who seek to understand today s mutual fund industry including investors money managers fund directors securities lawyers economists and those concerned with regulatory policy toward mutual funds

Administrative Aspects of Investment-Based Social Security Reform John B. Shoven, 2007-12-01 Social security reform in the United States continues to be a pressing and contentious issue with advocates touting some form of a centralized or a privatized system of personal accounts In general centralized systems offer low administrative costs but are potentially subject to political mismanagement and appropriation Privatized account systems on the other hand offer higher yields with more flexibility but may prove too expensive and logistically daunting to implement Uniting learned and outspoken proponents on both sides of the debate this volume provides the first comprehensive analysis of the issues involved in administering a system of essentially private social security accounts The contributors together come to startlingly similar conclusions generally agreeing that a centralized system of accounts could deliver the benefits of privatization in a feasible and cost efficient way by accessing administrative mechanisms already in existence This is perhaps the most far reaching synthesis yet envisioned of functional and implementable social security reform

**Principles of Financial Regulation** John Armour, Dan Awrey, Paul Davies, Luca Enriques, Jeffrey N. Gordon, Colin Mayer, Jennifer Payne, 2016-08-04 The financial crisis of 2007 9 revealed serious failings in the regulation of financial institutions and markets and prompted a fundamental reconsideration of the design of financial regulation As the financial system has become ever more complex and interconnected the pace of evolution continues to accelerate It is now clear that regulation must focus on the financial system as a whole but this poses significant challenges for regulators Principles of Financial Regulation describes how to address those challenges Examining the subject from a holistic and multidisciplinary perspective Principles of Financial Regulation considers the underlying policies and the objectives of regulation by drawing on economics finance and law methodologies The volume examines regulation in a purposive and dynamic way by framing the book in terms of what the financial system does rather than what financial regulation is By analysing specific regulatory measures the book provides readers to the opportunity to assess regulatory choices on specific policy issues and encourages critical reflection on the design of regulation

*The Privatization Process in East-Central Europe* Michal

Mejstřík,2012-12-06 It is beyond any doubt that East Central European countries such as Czech Republic Hungary Poland and Slovakia has dramatically changed its shape through its radical transition from centrally planned to the market economies in last 7 years Many economists divide the process of economic transformation into areas of Stabilization Liberalization and Privatization Restructuring The traditional view is that stabilization and liberalization can be achieved rather quickly by balancing budgets balance of payments tightening money supply freeing prices and liberalizing trade but that the area of privatization is one that could be moved to the future and will require much more time Until 1991 none of the post communist nations except former East Germany which had a large decree of support from West Germany had succeeded in privatizing large numbers of enterprises even though more than two years had passed since the changes in government in these nations The privatization has been however seen as an extremely important part of reform package together with stabilization and liberalization especially in the Czech Republic from the very beginning The Czechs originally as a part of the Czechoslovak Federal Republic embarked on an unprecedented path that should have lead not only to stabilization and liberalization but also to very rapid mass privatization of its sector of large enterprises that have dominated its economy to an extreme extent

*The Czech Republic and Economic Transition in Eastern Europe* Jan Svejnar,2013-10-22 The Czech Republic and Economic Transition in Eastern Europe is the first in depth comparative analysis of the Czech Republic s economic transition after the fall of the Communist bloc Edited by Jan Svejnar a principal architect of the Czech economic transformation and Economic Advisor to President Vaclav Havel the book poses important questions about the Republic and its partners in Central and Eastern Europe The thirty five essayists describe the country s macroeconomic performance its development of capital markets the structure and performance of its industries its unemployment household behavior and income distribution and the environmental and health issues it faces In this in depth comparative analysis of the Czech Republic s economic transition an international team of thirty five economists examine the Republic and its partners in Central and Eastern Europe Important questions and issues permeate the essays For example prior to 1939 the Czech Republic possessed the most advanced economy in the region is it capable of reestablishing its dominance Relative to its neighbors the Republic ranks especially high on some transition related performance indicators but low on others What economic effects are related to the 1993 dissolution of the Czech and Slovak governments And what can be learned by comparing the economic outcomes of two countries that shared legal and institutional frameworks Data describe the country s macroeconomic performance its development of capital markets the structure and performance of its industries its unemployment household behavior and income distribution and the environmental and health issues facing it Its most important contributions are its clarifications of the transition process The authors included in Transforming Czechoslovakia combine the best available data and techniques of economic analysis to assess the replacement of the inefficient but internally consistent central planning system with a more efficient market system These authors among whom are central

European economic analysts senior U S economists and Czechoslovakian professors and economic researchers discuss the country s macroeconomic performance its development of capital markets the structure and performance of its industries its unemployment household behavior and income distribution and the environmental and health issues facing it The essays vary between presentations of history and policy and technical examinations of data Together they offer the most comprehensive and detailed assessment of the country s economic transformation in print This book is important because its essayists compile results and reach conclusions that are broad and credible The empirical data were gathered on the ground and have been subjected to advanced methodologies including game theory industrial organization and Granger Sims causality

Modelling Techniques for Financial Markets and Bank Management Marida Bertocchi, Enrico Cavalli, Sandor

Komlosi, 2012-12-06 Shown is the application of up to date techniques for measuring efficiency information imperfection and predictability in financial markets Moreover trading strategies in commodity future markets models for the evolution of interest rates and postoptimality analysis in portfolio management are given A couple of conceptual papers on modelling preference relations are also included

**Fiduciary Law and Responsible Investing** Benjamin J. Richardson, 2013-08-21

This book is about fiduciary law s influence on the financial economy s environmental performance focusing on how the law affects responsible investing and considering possible legal reforms to shift financial markets closer towards sustainability

Fiduciary law governs how trustees fund managers or other custodians administer the investment portfolios owned by beneficiaries Written for a diverse audience not just legal scholars the book examines in a multi jurisdictional context an array of philosophical institutional and economic issues that have shaped the movement for responsible investing and its legal framework Fiduciary law has acquired greater influence in the financial economy in tandem with the extraordinary recent growth of institutional funds such as pension plans and insurance company portfolios While the fiduciary prejudice against responsible investing has somewhat waned in recent years owing mainly to reinterpretations of fiduciary and trust law significant barriers remain This book advances the notion of nature s trust to metaphorically signal how fiduciary responsibility should accommodate society s dependence on long term environmental well being Financial institutions managing vast investment portfolios on behalf of millions of beneficiaries should manage those investments with regard to the broader social interest in sustaining ecological health Even for their own financial self interest investors over the long term should benefit from maintaining nature s capital We should expect everyone to act in nature s trust from individual funds to market regulators The ancient public trust doctrine could be refashioned for stimulating this change and sovereign wealth funds should take the lead in pioneering best practices for environmentally responsible investing

*The New Mutualism in Public Policy* Johnston Birchall, 2002-09-10 Mutuality has become a topic of debate recently for a whole range of academics and social commentators The demutualisation of banks and building societies has been partnered by the idea of a new mutualism forming a set of social values and beliefs and this collection looks at the manifestations of these trends and

the implications for the future      Privatizing Social Security Martin Feldstein, 2008-04-15 This volume represents the most important work to date on one of the pressing policy issues of the moment the privatization of social security Although social security is facing enormous fiscal pressure in the face of an aging population there has been relatively little published on the fundamentals of essential reform through privatization Privatizing Social Security fills this void by studying the methods and problems involved in shifting from the current system to one based on mandatory saving in individual accounts      Improving Price Competition for Mutual Funds and Bonds United States. Congress. House. Committee on Commerce. Subcommittee on Finance and Hazardous Materials, 1998      **Mutual Funds in India** Rakesh Kumar, 2016-07-07 The services of the asset management companies are getting important for the investors for assessing markets and investing funds are beyond the capacity of most individuals Hence the role of mutual fund firms in India has increased enormously in response to liberal policy regime in the recent decades This book is an endeavour to study the various facets of the mutual fund industry to understand the complexities therein The structure organisation and competition in the mutual fund industry in India have been discussed in depth Performance of mutual fund schemes by using conditional and unconditional models has been evaluated and investors may derive enough inkling towards their future investment plans After going through this book the reader is expected to develop confidence while dealing with the instruments of mutual funds      Socially Responsible Investment Law Benjamin J Richardson, 2008-06-30 Environmental harm is commonly associated with companies that extract consume and pollute our shared natural resources Rarely are the unseen polluters the financiers that sponsor and profit from eco damaging corporations placed at the forefront of the environmental debate By focusing on these unseen polluters Benjamin Richardson provides a comprehensive examination of socially responsible investment SRI and offers a guide to possible reform Richardson proposes that greater regulatory supervision of SRI will help ensure that the financial sector prioritizes ethically based investments In Socially Responsible Investment Law he suggests that new governmental reforms should encourage companies to participate in socially responsible investments by providing a better mix of standards and incentives for SRI through measures that include redefining the fiduciary responsibilities of institutional investors to incorporate environmental concerns By doing so Richardson posits that corporate financiers including banks hedge funds and pension plans will become more accountable to the goals of ensuring sustainable development      **International Bibliography of the Social Sciences** British Library of Political and Economic Science, 1992 The IBSS is the essential tool for librarians university departments research institutions and any public or private institution whose work requires access to up to date and comprehensive knowledge of the social sciences      **Fundamentals of Investments** Gordon J. Alexander, William F. Sharpe, Jeffery V. Bailey, 2001 This introduction provides a clear framework for understanding and analyzing securities and covers the major institutional features and theories of investing While the book presents a thorough discussion of investments the authors keep the material practical relevant and easy to understand The latest developments in

investments are brought to life through the use of tables graphs and illustrations that incorporate current market information and academic research An international content deals directly with international securities and securities markets throughout the book along with currency management and interest rate parity Up to date Money Matters articles reflect the latest real world developments and are provided throughout each chapter to give readers a sense of how practitioners deal with various investment issues and use techniques Other coverage includes an array of investment tools presented through discussions on stocks bonds and other securities such as options and futures A guide to reviewing forecasting and monitoring for individuals preparing to make investments or take the CFA exam     *The IEBM Handbook of Economics* William Lazonick,2002 With contributions from leading international academics this handbook covers systems of economic organization systems of economic thought business enterprise industrial organization economic institutions and notable economists     Competition and Conditions in the Financial System United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs,1981     *Mutual Funds* John A. Haslem,2009-10-08 An authoritative must read guide to making more informed decisions about mutual funds Providing a balance of theory and application this authoritative book will enable you to evaluate the various performance and risk attributes of mutual funds It covers a broad range of topics including understanding the advantages and disadvantages of mutual funds evaluating stock bond allocations within fund portfolios assessing fund diversification risk measuring fund returns and risk and making fund buy sell decisions While informative chapters combine clear summaries of existing research with practical guidelines for mutual fund analysis step by step decision checklists guide you through the selection of various mutual funds Puts the risks and rewards of mutual fund investing in perspective Skillfully examines how to select and evaluate the best mutual funds Outlines mutual fund service advantages and disadvantages Discusses the long and short term effectiveness of mutual funds Covering major theoretical and management issues in mutual fund analysis and portfolio management this book is an authoritative guide



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## **Table of Contents Economics Of Mutual Fund Markets Competition Vs Regulation**

1. Understanding the eBook Economics Of Mutual Fund Markets Competition Vs Regulation
  - The Rise of Digital Reading Economics Of Mutual Fund Markets Competition Vs Regulation
  - Advantages of eBooks Over Traditional Books
2. Identifying Economics Of Mutual Fund Markets Competition Vs Regulation
  - Exploring Different Genres
  - Considering Fiction vs. Non-Fiction
  - Determining Your Reading Goals
3. Choosing the Right eBook Platform
  - Popular eBook Platforms
  - Features to Look for in an Economics Of Mutual Fund Markets Competition Vs Regulation
  - User-Friendly Interface
4. Exploring eBook Recommendations from Economics Of Mutual Fund Markets Competition Vs Regulation
  - Personalized Recommendations
  - Economics Of Mutual Fund Markets Competition Vs Regulation User Reviews and Ratings

- Economics Of Mutual Fund Markets Competition Vs Regulation and Bestseller Lists
- 5. Accessing Economics Of Mutual Fund Markets Competition Vs Regulation Free and Paid eBooks
  - Economics Of Mutual Fund Markets Competition Vs Regulation Public Domain eBooks
  - Economics Of Mutual Fund Markets Competition Vs Regulation eBook Subscription Services
  - Economics Of Mutual Fund Markets Competition Vs Regulation Budget-Friendly Options
- 6. Navigating Economics Of Mutual Fund Markets Competition Vs Regulation eBook Formats
  - ePub, PDF, MOBI, and More
  - Economics Of Mutual Fund Markets Competition Vs Regulation Compatibility with Devices
  - Economics Of Mutual Fund Markets Competition Vs Regulation Enhanced eBook Features
- 7. Enhancing Your Reading Experience
  - Adjustable Fonts and Text Sizes of Economics Of Mutual Fund Markets Competition Vs Regulation
  - Highlighting and Note-Taking Economics Of Mutual Fund Markets Competition Vs Regulation
  - Interactive Elements Economics Of Mutual Fund Markets Competition Vs Regulation
- 8. Staying Engaged with Economics Of Mutual Fund Markets Competition Vs Regulation
  - Joining Online Reading Communities
  - Participating in Virtual Book Clubs
  - Following Authors and Publishers Economics Of Mutual Fund Markets Competition Vs Regulation
- 9. Balancing eBooks and Physical Books Economics Of Mutual Fund Markets Competition Vs Regulation
  - Benefits of a Digital Library
  - Creating a Diverse Reading Collection Economics Of Mutual Fund Markets Competition Vs Regulation
- 10. Overcoming Reading Challenges
  - Dealing with Digital Eye Strain
  - Minimizing Distractions
  - Managing Screen Time
- 11. Cultivating a Reading Routine Economics Of Mutual Fund Markets Competition Vs Regulation
  - Setting Reading Goals Economics Of Mutual Fund Markets Competition Vs Regulation
  - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Economics Of Mutual Fund Markets Competition Vs Regulation
  - Fact-Checking eBook Content of Economics Of Mutual Fund Markets Competition Vs Regulation
  - Distinguishing Credible Sources

13. Promoting Lifelong Learning
  - Utilizing eBooks for Skill Development
  - Exploring Educational eBooks
14. Embracing eBook Trends
  - Integration of Multimedia Elements
  - Interactive and Gamified eBooks

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