

**From:** [Ayres, Ian](#)  
**To:** [Ayres, Ian:](#)  
**Subject:** Ayres Newsletter (formerly "More Ayres Spam")  
**Date:** Tuesday, May 04, 2010 10:44:45 AM  
**Attachments:** [image006.png](#)  
[image007.png](#)

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Happy end of the semester,

Today Basic Books is publishing “[LIFECYCLE INVESTING: A New, Safe, and Audacious Way to Improve the Performance of Your Retirement Portfolio](#),” written by Barry Nalebuff and me.

This book shows a new way to invest that can safely improve the size of your retirement portfolio by 60%. The big idea is time diversification. Lifecycle Investing teaches you how to better spread risk over your working lifetime.

You can [read an excerpt here](#). Or you can [visit the Book website](#) (watch [videos](#), download [data](#) and [financial calculators](#)). Here’s a [nice clip](#) in which Slate editor Emily Bazelon interviews us about the book:



You can buy Lifecycle Investing from:

[Amazon](#) • [Barnes & Noble](#)  
[Borders](#) • [IndieBound](#) • [Powell's](#)

The book’s recommendation that it is prudent for young people borrow money to invest for retirement is already generating some [heated responses at Amazon \(with Robert Shiller and Barry responding to naysayers\)](#). Feel

free to join the fray.

Barry and I've also published a Forbes column suggesting a new annuity product that lets you shift cash flows from states of the world where you don't need them to states of the world where you do. [Insurance You Want to Collect](#), Forbes (May 10, 2010) (with Barry Nalebuff).

In January, Bruce Ackerman and I published an oped arguing that Congress can constitutionally restrict the many corporations that are government contractors from spending money to expressly advocate the election or defeat of federal candidates. [Despite Court Ruling, Congress Can Still Limit Campaign Finance](#), WASHINGTON POST (Jan. 26, 2010) (with Bruce Ackerman). The idea is now part of the [Schumer/Van Hollen bill](#) that just might be enacted.

And as always I have a number of Freakonomics posts:



April 21, 2010, 10:30 am

### [The Lanham Act Goes to the Movies](#)

By [IAN AYRES](#)

Is there an IP violation in Date Night?

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March 16, 2010, 12:30 pm

### [Richard Nixon, Filibuster Foe](#)

By [IAN AYRES](#)

In this interesting article from the American Prospect, Bruce Ackerman reveals how in 1957 Lyndon Johnson opposed an effort of Vice-President (and President of Senate) to reform the filibuster rule.

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March 11, 2010, 11:00 am

### [Last Words](#)

By [IAN AYRES](#)

Last words on death row.

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March 3, 2010, 2:00 pm

## **[Race and Romance: An Uneven Playing Field for Black Women](#)**

By [IAN AYRES](#)

A fascinating but depressing analysis of messaging at OkCupid.com suggests that discriminatory male preferences are a wider phenomenon.

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February 25, 2010, 10:30 am

## **[Could T-Pain Make an Economics Lecture More Interesting?](#)**

By [IAN AYRES](#)

I've written before about the hidden power of prosody – which concerns “the syllable length, loudness, pitch, and the formant frequencies of speech sounds.”

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February 19, 2010, 3:30 pm

## **[Can a Sports Drink Improve Your SAT Score?](#)**

By [IAN AYRES](#)

Here is part three of the WSHU “Better Biz” series, where Barry Nalebuff and I react to the challenges of specific businesses.

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February 11, 2010, 11:00 am

## **[“Better Biz” Goes Boating](#)**

By [IAN AYRES](#)

Here is part two of the WSHU “Better Biz” series, in which Barry Nalebuff and I react to the challenges of specific businesses. In this segment, we talk about the super-cool travel site Kayak.

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February 8, 2010, 3:00 pm

## **[“Better Biz” at the Whistle Stop Bakery](#)**

By [IAN AYRES](#)

WSHU, a public radio station in Connecticut, is running a six-part “Better Biz” series, where Barry Nalebuff and I react to the challenges of specific businesses.

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January 29, 2010, 12:30 pm

## **[A Contractual Solution to Citizens United](#)**

By [IAN AYRES](#)

Now that the Supreme Court has freed corporations to expressly advocate for the election or defeat of federal candidates, many pundits feel that is simply beyond the power of Congress to constitutionally curtail the corrosive potential of corporate speech.

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January 11, 2010, 1:00 pm

## **[Perfect Pitch](#)**

By [IAN AYRES](#)

I recently attended my third Renaissance Weekend in Charleston, where among the normal cornucopia of ideas and fellowship, Sam Horn was incredibly generous in helping me sharpen my elevator pitch for a new project.

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If this newsletter is annoying you, you can unsubscribe [here](#).  
Or you can received more contemporaneous links to my writing by following me on [twitter](#) or [facebook](#):



Enjoy the advent of summer.

Sincerely,

Ian Ayres

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