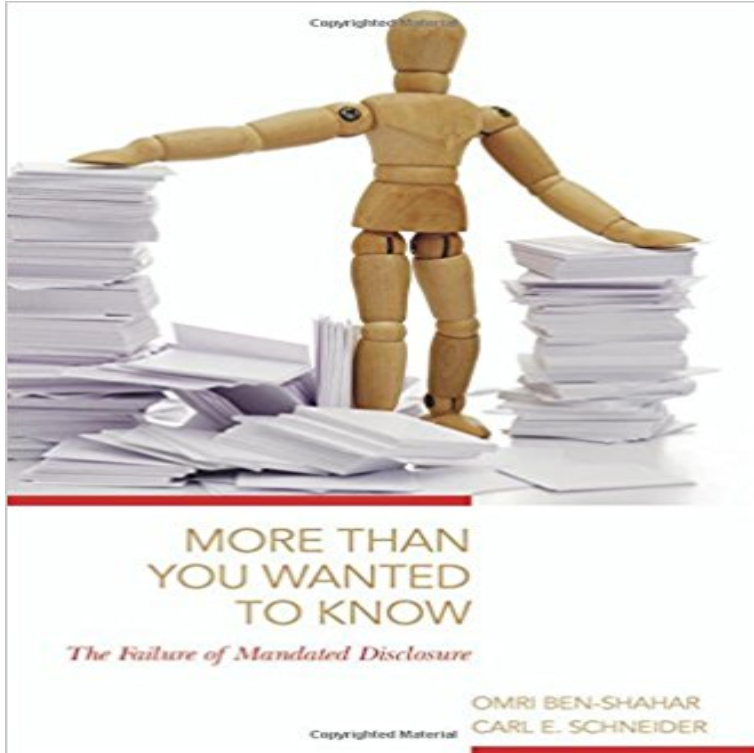


More Than You Wanted to Know: The Failure of Mandated Disclosure



is more common or less useful than mandated disclosure--requiring one party to a transaction to give the other information. It is the iTunes terms you assent to, the doctors consent form you sign, the pile of papers you get with your mortgage. Reading the terms, the form, and the papers is supposed to equip you to choose your purchase, your treatment, and your loan well. More Than You Wanted to Know surveys the evidence and finds that mandated disclosure rarely works. But how could it? Who reads these disclosures? Who understands them? Who uses them to make better choices? Omri Ben-Shahar and Carl Schneider put the regulatory problem in human terms. Most people find disclosures complex, obscure, and dull. Most people make choices by stripping information away, not layering it on. Most people find they can safely ignore most disclosures and that they lack the literacy to analyze them anyway. And so many disclosures are mandated that nobody could heed them all. Nor can all this be changed by simpler forms in plainer English, since complex things cannot be made simple by better writing. Furthermore, disclosure is a lawmakers panacea, so they keep issuing new mandates and expanding old ones, often instead of taking on the hard work of writing regulations with bite. Timely and provocative, More Than You Wanted to Know takes on the form of regulation we encounter daily and asks why we must encounter it at all.

Dead on Revival Main menu Skip to content Home About the Blog About the Blogger The Alphabet The List Sleep now; fear human nature tomorrow POSTED ON FEBRUARY 16, 2016 Ive had this blog for nearly a decade. Fuck. POSTED IN LIFE A Prayer POSTED ON NOVEMBER 27, 2015 You are, of course, too much I am easily tired and slow Where you

run on for days without rest: The God of ultra-marathons and Bolt Who still jogs beside me on my 12-minute mile Where you work without end: The Messenger for Gods without rest or relent Who pulls me to my feet on 14 hour shifts Where you laugh without reserve: The Prankster who steals their best friends cows Who reminds me that may it harm none we all need to have fun Where you lead: The Guide today until death Who rides beside me on long sleepy nights Enagonius, Poneomenos, Mechanotes, Diaktoros Transcendent and eternal You called to me and I fall at your feet I thank you, Lord Hermes, for your blessings and your indulgence as I find my way on your path POSTED IN LIFE TAGGED DRU TALKS GODS, HELLENIC POLYTHEIST, HERMES, POLYTHEISM, PRAYER Drunk Advice From A God POSTED ON NOVEMBER 3, 2015 2 the days are pouring nectar down my throat so thick and sweet that it makes my teeth brittle in exhalation to life and he tastes like spiced wine, in-toxicating and scalding as he elevates me the way a lift carries you as high as you ask it as high as its able He laughs: Burn Your Feet flying through inexorable hours you once spent languishing in despondence Reach out with both your hands for Death and screech your joy when She recoils, smiling POSTED IN LIFE TAGGED DEVOTIONAL STUFF, DRU BLOGS, HERMES, MY STUFF, PERSONAL, POETRY, WRITING Eirwyn p1 POSTED ON JULY 8, 2015 Once upon a time, in a land bordered by a lush, dark wood, there ruled the kind but simple king, Gwirion. Fortunately for his kingdom his young queen, Bywyd was as sharp as he was dull. She advised him in all matters of state, and benevolently attended concerned citizens and visiting dignitaries alike, always with a graceful nod to her husband and a quiet "May it please your Majesty." So it was that they ruled in peace for many years troubled only by the lack of Ysbryd-ane an heir to carry on the divine dragon blood of Gwirions ancestors. When Bywyd found herself full with child at last she rejoiced that their kingdom would be secured, their rule assuredly peaceful for the rest of their lives. And when the child was born, with raven black hair so dark against eyes as blue as lightning and skin as pale as snow, they called her Eirwyn and raised her to understand the five aspects of the dragon that she must must ever personify to rule her people. Before her sixth birthday, Eirwyn was already tired of the dusty words she had learned by rote. POSTED IN WRITING TAGGED BLOG, CAMP NANOWRIMO, FAIRY TALE, FEEDBACK PLZ?, WRITING vibrato POSTED ON JULY 8, 2015 OK. Im shaking apart inside Tremors that are too fine to be seen or felt Maybe i can hear them though? If I listen v carefully Cool. Im not really sure why. Maybe minds are meant to fall apart when theyre as delicately stitched together as mine? Ooh or Im picking at the metaphorical seams because Im just so godsdammed bored! Yas. Lets make this an intentional thing Consequences of choices are always easier to stomach Even if theyre shitty Mm. Learn to trust your audience, right? Youre all such bright young things. Your capable and endlessly receptive. Just Like me. POSTED IN WRITING TAGGED IT JUST SEEMS ARROGANT TO CAPITALISE YOUR OWN ME, NOT SORRY, POETRY, SORRY Post navigation† Older posts Subscribe Enter your email address to subscribe to this blog and receive notifications of new posts by email. Join 791 other followers Enter your email address click here to subscribe There was an error retrieving images from Instagram. An attempt will be remade in a few minutes. Twitter Error: Twitter did not respond. Please wait a few minutes and refresh this page. Information This blog was founded by Dru Saxton and Lu Thatcher in February of 2007. Please click About the Blog for more information. 1, 443 posts have been published on this blog since its inception. Blog posts are regularly archived and removed. These archives are available for purchase. Please contact Dru for more information. Updated: May 4, 2012 - 22:35 CDT Tumblr Blogroll Blonde in Asia Book-Addicts Completing the List Creative Copy Challenge Dave Cafe Five Reflections Haiku and Stuff Insight To An Individual Living With Baddies Smashed Collar Bone The Bucket List The Ms Education of Shelby Knox Create a free website or blog at WordPress.com. The Forever Theme. Follow Follow "Dead on Revival" Get every new post delivered to your Inbox. Join 791 other followers Enter your email address Sign me up Build a website with WordPress.com

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Know: The Failure of Mandated Editorial Reviews. Review. Because consumers continue to overlook mandated disclosures, opting instead to scroll quickly through screen after screen of

More Than You Wanted to Know: The Failure of Mandated Disclosure In "More Than You Wanted to Know," Omri Ben-Shahar and Carl E. Schneider analyze the most common, and least useful, form of regulation

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