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“ As a result, Keynes warned, the stock market would become “ a battle of wits to anticipate the basis of conventional valuation a few months hence, rather than the prospective yield of an investment over a long term of years. ” John C. Bogle, The Clash of the Cultures: Investment vs.

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disappoint on either count, but it is also very much in tune with the zeitgeist in its focus on stewardship and fiduciary duty. It lambasts US mutual fund managers for neglecting to act as responsible owners of the companies they invest in on behalf of the savers whose money they look after, and for their own governance failures. ” —

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In "Clash of Cultures," Bogle NEVER blames individual investors for their problems (i.e., stock market losses). He blames everyone else possible: Congress, the judiciary, public accountants, the press, security analysts, corporate directors, fund managers, and so on.

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The prudent, value-adding culture of long-term investment has been crowded out by an aggressive, value-destroying culture of short-term speculation.

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"The Clash of the Cultures' is one of those eye-opening books where you realize if you are to

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invest that you had better educate yourself so that you can make money by truly investing long-term. It is unfortunate that many would-be investor 'education' is watching short-term "buy buy buy! sell sell sell!"

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