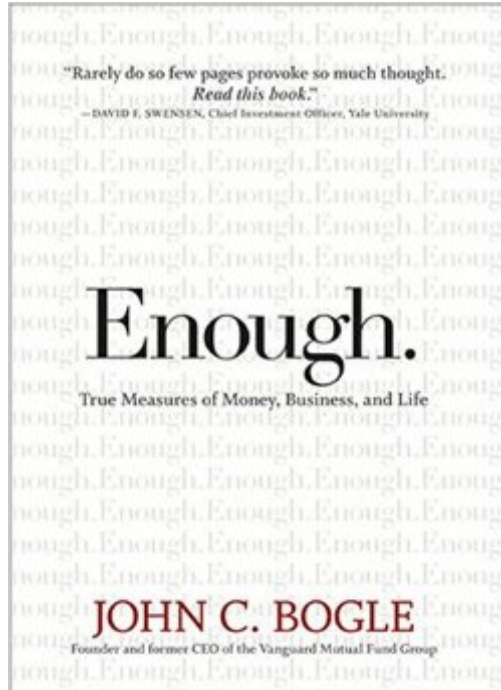


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# Enough: True Measures Of Money, Business, And Life



## Synopsis

John Bogle puts our obsession with financial success in perspective Throughout his legendary career, John C. Bogle-founder of the Vanguard Mutual Fund Group and creator of the first index mutual fund-has helped investors build wealth the right way and led a tireless campaign to restore common sense to the investment world. Along the way, he's seen how destructive an obsession with financial success can be. Now, with *Enough.*, he puts this dilemma in perspective. Inspired in large measure by the hundreds of lectures Bogle has delivered to professional groups and college students in recent years, *Enough.* seeks, paraphrasing Kurt Vonnegut, "to poison our minds with a little humanity." Page by page, Bogle thoughtfully considers what "enough" actually means as it relates to money, business, and life. Reveals Bogle's unparalleled insights on money and what we should consider as the true treasures in our lives Details the values we should emulate in our business and professional callings Contains thought-provoking life lessons regarding our individual roles in society Written in a straightforward and accessible style, this unique book examines what it truly means to have "enough" in world increasingly focused on status and score-keeping. --This text refers to the Digital edition.

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## Customer Reviews

The seemingly insatiable Wall Street desire for more, combined with look-the-other-way regulators, has landed the U.S. in financial crisis. In Jack Bogle's latest book, *Enough*, you can read it thinking about the current pickle we find ourselves in and you will understand why it happened. He does a great job of explaining why there has never been a better time to learn individually, and as a

country, when enough is enough. This book delves into the perfect storm of investing created by costs, speculation, and complexity. It examines the folly of a business paradigm that focuses on the short-term bottom line; where business conduct and management becomes all about the sale, no matter what the cost. In life we often seem to define our success by the material possessions we have amassed. The "he who dies with the most stuff, wins" philosophy dictates that somehow this will make us a happier person. Jack Bogle puts such a philosophy in perspective by reminding us that being the richest person in the graveyard shouldn't be our goal. Enough is engaging and thought-provoking, and offers practical insights that extend beyond investing and business into life itself. Jack Bogle clearly could have been a billionaire had he founded Vanguard as a for-profit entity. I suspect he must have realized far earlier than I did that there is more meaning to life than the accumulation of money. Personally, what I can't get ENOUGH of are the insights from Jack Bogle. Simple and obvious though they may be, sometimes life gets too busy to see what is right in front of our faces. And what's right in front of our faces in Enough, is common sense.

Jack Bogle's timing could not have been better; Enough has burst onto the scene just when it was needed most. America's financial system is clearly broken, and if we are wise and lucky, the next administration will repair it successfully. This book is required reading for anyone involved in the process, and for anyone who cares about the nation's future. Bogle's credentials in this regard are beyond question: having founded the nation's second-largest mutual fund company, instead of cashing in he "mutualized" it and turned it over to its mutual-fund customers. His astute observations of our financial system, acquired in his half-century at the heart of the country's markets, shine through in every page of tightly written prose. The book's title itself is premised on the punch line from a delightful Kurt Vonnegut/Joseph Heller story. It then goes on to describe the unchecked excesses in investment company fees, in speculation masquerading as diversification and innovation, in the salaries of top executives, in salesmanship, and most importantly, in the role played by the financial industry in our national economy and national life. Each of these excesses gets its own chapter, and each one is a gem. This book, with its emphasis on investing simplicity, will pay dividends to the reader's bottom line as well. Enough already: buy this book. It will reward you philosophically, financially, and morally.

Brilliant, inspiring, and short -- a great combination. Bogle understands our finance/investment systems as well as anyone in the world, from the inside, and presents here the clearest, most concise diagnosis of what is wrong I have ever read. A return to the fundamental values and

integrity that he calls for would go a long way in repairing the tragic problems we are currently living through. The wisdom and lessons are relevant far, far beyond the world of finance -- greater appreciation of the idea of "ENOUGH" would help heal what is currently wrong in our care (or lack thereof) of the environment, in our approaches to medicine, and much else. And it's not just a matter of "ethics" -- it's a prerequisite to happiness. A great gift for all your friends and loved ones. Lachlan Farrow, MDDirector, Ethics ProgramsBeth Israel Deaconess Medical CenterHarvard Medical School

While I do like John Bogle and "Enough" is a worthwhile book with a lot of thought-provoking material, after a while the first half of the book becomes predictable: A moral shortcoming of today is discussed and compared to the situation 30-60 years ago (when apparently everything was fine!), there is a bit of outrage and a plea to change, and then Bogle steps back and says that not everyone is really that bad, but we still have a problem. After a few hours of this on audiobook it got a bit old. The ideas are definitely solid and I've liked it overall, but some parts do end up sounding like a rant.

To be fair, I am a big John Bogle fan. On the one hand, Bogle does an excellent job at pointing out the conflicts and excesses of business today - in addition to the respective consequences and prescribed solutions. On the otherhand, Bogle can't get "enough" of himself. As a man of great success and experience, he provides plenty of insights on how individuals can live a fulfilling and successful life and contribute to a better world from his viewpoint (mainly from a business perspective). His approach is a nice blend of philosophy and pragmatism - with a strong dose of critique. The only reason for not giving a 5-star rating is due to the constant references to himself, his own proper way of doing things, and the great invention he has "spawned" (his words describing the index fund). He makes reference to many individuals who have inspired him along the way, though most have passed on. This is reasonable, but he gives the impression that he stands alone in his greatness. Despite this observation, his contributions are great and he (and his message) is inspiring.

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