



The Pillars of Finance: The Misalignment of Finance Theory and Investment Practice

Guy Fraser-Sampson

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In *The Pillars of Finance*, author and finance expert Guy Fraser-Sampson challenges the fundamental conventions of modern finance. He asserts that, at its core, finance is not the highly scientific, modern discipline that most would claim, but has in fact stood still for the past 50 years. Central to the book are the main pillars of the financial markets – risk, return, and value – pillars of financial practice that are not properly understood by the industry, as began to become clear in 2007. Instead, the industry is blinded by a quantitative maze, obsessed with mathematical solutions, stochastic models, and normal distributions, which, although they have a place, should not provide the bedrock of the global marketplace. The author also looks at the industry's overreliance on past performance. Historical data is the foundation of financial forecasting and derivatives pricing, and while much can be gleaned from the past, it cannot and should not be seen as a mirror of the future. Finally, the author provides solutions to these issues, which include the need for the industry to undergo a transformation similar to that which occurred in the Modernist movement in other fields. He argues for a return to more qualitative and informed approaches to finance, bringing back intuition, skill, responsibility, and competency. Drawing from many fields of knowledge, including philosophy, psychology, and history, he encourages readers to question everything, rather than tamely accepting conventional wisdom.

The Pillars of Finance is a lively and provocative read, challenging some of the core beliefs of modern finance. It will spark fierce debate and prove a popular read for anyone interested in modern finance.

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