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**Professor of Finance,**  
**and David Margolis,**  
**Teaching Fellow at the**  
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opportunities and the stewardship of existing ones, and far too much to secondary-market dealing in existing assets. Regulation has contributed more to the problems than the solutions. Why? What is finance



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for? John Kay,  
with wide  
practical and  
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experience in the  
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understands the  
operation of the  
financial sector  
better than most.  
He believes in  
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managers, but  
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managers are not  
what he sees. In a  
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world as it has  
emerged from the  
wreckage of the  
2008 crisis, Kay  
does not flinch in

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his criticism: we do need some of the things that Citigroup and Goldman Sachs do, but we do not need Citigroup and Goldman to do them. And many of the things done by Citigroup and Goldman do not

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need to be done at all. The finance sector needs to be reminded of its primary purpose: to manage other people's money for the benefit of businesses and households. It is an aberration when the some of the finest

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mathematical and  
scientific minds  
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algorithms for the  
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other algorithms  
for computerized  
trading in  
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down that road  
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