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Jonathan Clements, Longtime WSJ Columnist, Dies at 62

He wrote more than 1,000 personal-finance columns for the Journal and was a favorite of readers

By [Jason Zweig](#) [Follow](#)

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Jonathan Clements in October 2024. After his cancer diagnosis, he continued to write, without sentiment, about end-of-life financial planning. PHOTO: MICHELLE GUSTAFSON FOR WSJ

Last fall, Jonathan Clements, author of The Wall Street Journal’s long-running personal-finance column, “Getting Going,” wrote [a gut-wrenching article for the Journal](#) about his terminal cancer diagnosis.

Jesting at his own impending death, he proposed to the article’s editors that the headline should be “Getting Gone.”

Now he is gone. Clements, 62 years old, died in Philadelphia on Sunday, about a year-and-a-half after being diagnosed with a rare form of lung cancer. Between 1994 and 2008, he wrote 1,009 columns on investing, financial planning, money and life for the Journal.

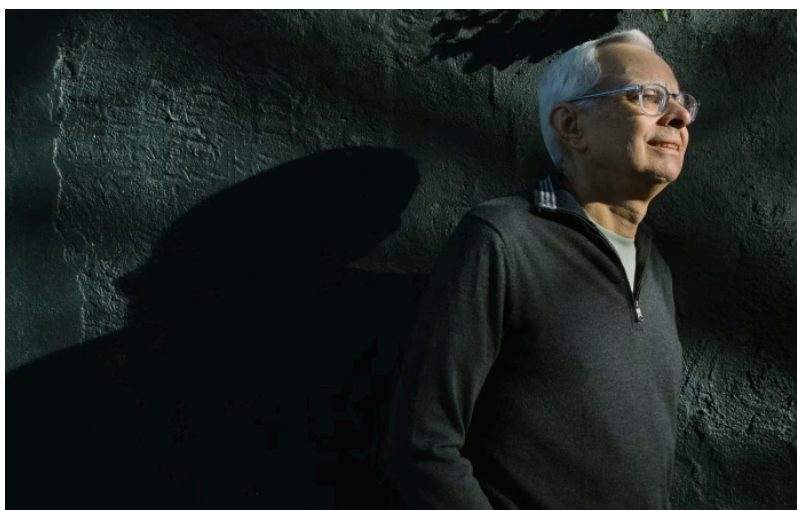
Clements was one of the first financial journalists to argue for index funds. His advocacy, he conceded in [a 1999 column](#), was nearly an “obsession” that irked many readers.

In the 1990s, professional investors often derided index funds as inferior and a guarantee of mediocrity; Clements praised them as a sure way to minimize the risk of underperforming the market. Following the trail Clements had blazed, millions of investors eventually made index funds the building blocks of their portfolios.

Clements also lambasted high fees, murky disclosures and [misleading practices](#). Among his targets: [incubation](#), in which fund companies nurtured many funds in secret, launching only the winners and burying the records of the losers; [proliferating share classes](#) with complicated fees; and [fund mergers](#) in which a well-performing minnow swallowed a whale with putrid returns, making the big loser’s record disappear.

Clements sometimes said that his crusading drive, as well as his emphasis on the importance of thrifty behavior, was an outgrowth of [his family’s experience](#). His great-great-grandfather, a tobacco baron named George Cope, had been one of the wealthiest people in England. Cope’s immediate heirs squandered his fortune.

Clements’s later columns often focused on [how to use money to help achieve happiness](#)—mainly by spending on memorable experiences with friends and family rather than by amassing possessions.



Clements received an outpouring of support from readers. ‘I didn’t realize I would live to hear my own eulogy,’ he said. PHOTO: MICHELLE GUSTAFSON FOR WSJ

His columns were blunt and witty. “Consider the key question: What should investors do today?” he wrote in “[Nothing in the News Is Actually New](#),” a column published in

2003. “The answer: The same thing they should have done last year, and the year before that, and the year before that.”

After his terminal diagnosis, Clements wrote extensively about his illness and impending death, including the 2024 article for the Journal, in articles that drew an outpouring of praise and gratitude from readers. “I didn’t realize I would live to hear my own eulogy,” he joked to a friend in July 2024.

Many readers called him brave or asked him if he was angry or felt cheated. “I’m not brave,” Clements told a friend last year. “Dying is a full-time job, so I might as well try to do it well. I’m just trying to get the most out of each day.”

Clements was also the author of nine books on personal finance and a novel about bicycling, one of his favorite pastimes. A compendium of his Journal columns, [“The Best of Jonathan Clements,”](#) was published earlier this year. Proceeds from its sale go to support [the Jonathan Clements Getting Going on Savings Initiative](#), a collaboration among several nonprofit organizations that seeks to turn young people from low-income households into long-term investors.

Clements is survived by his wife, Elaine, his children Hannah and Henry, and two grandchildren.

After leaving the Journal, Clements was head of financial education at [Citigroup’s](#) wealth-management unit. In 2016, he founded [HumbleDollar.com](#), a personal-finance website.

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