

## Customize Wall Street: Take Control of Your Financial Future

**Harvey Neiman**

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*An investment expert provides a wealth of practical advice and encourages readers to make their own informed choices.*

Consumers concerned with saving, investing, and meeting financial goals are sure to find specific ideas they can apply in *Customize Wall Street*.

The book is organized into four distinct parts. The first discusses the ins and outs of Wall Street, detailing thirty “misleading messages that Wall Street promotes, markets, or disseminates to the investing public.” The second presents “ten powerful tools of investing.” The third part offers “five core questions” the reader needs to answer in order to develop an effective financial plan. The last section covers various types of investment vehicles and summarizes the book’s content.

Neiman, who started a mutual fund family as well as his own investment advisory firm, provides an authoritative perspective on saving and investing. He is also skilled at simplifying the often confusing world of Wall Street investing. While some of the investment tools he describes are commonly known, such as “compounding over time,” others, such as “limited diversification” (a strategy made famous by Warren Buffett), may be less popular but are just as valuable. The strength of *Customize Wall Street* is that it does not emphasize a single investment methodology or attempt to deliver subjective investment advice; instead, the author deftly explains financial concepts and encourages the reader to make informed, intelligent choices. Readers should especially find Neiman’s discussion of meeting financial needs, which includes specific illustrations (for example, “Growing a College Education Fund” and “Saving and Investing for a Secure Retirement”), to be of great value.

Neiman writes in an easy, nonjudgmental style that should make any reader comfortable with the content. The structure of the book is also an asset; each of the four sections is clearly delineated, has plenty of concrete examples, and contains a useful summary at the end. Neiman proves that the basics of investing can be conveyed in common, everyday language. *Customize Wall Street* puts a lot of solid information about saving, investing, and financial planning into one well-organized, well-written volume.

**BARRY SILVERSTEIN** (Summer 2015)

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