

THE FIRST TIME INVESTOR'S WORKBOOK

**A Hands-On Guide to Implementing
a Successful Investment Plan**

Joe John Duran, CFA
with
Larry Chambers

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FOREWORD

Over the course of my 35-year career in the financial services industry, I have witnessed the coming and going of many different investment trends. Often accompanied with promises of how they will make you more money or take away all the risk, these trends are always accompanied with the promise that *it'll be different this time*.

No one has found a risk-free way to make more money—nor will they. There are eternal truths to investing that will never change and the most important one is that the better prepared you are as an investor, the better you will fare.

Every investor has a constant tug-of-war between two key emotions: fear and greed. Both are very destructive to an investor. Being prepared—by that I mean being educated and having a plan—is the only way I know to help keep these dueling emotions at bay.

In this book you have a very sophisticated tool, one that will help you to be a better investor no matter what type of person you are. Joe has taken some of the complex investment methodologies used by financial professionals and academics and created a practical, easy-to-follow guide for all investors seeking to increase control of their financial futures.

The simplicity with which it reads belies the fact that it is giving you the most important truths to investing.

The end result is that, if you follow the steps outlined in this book, you will be preparing yourself for success—setting a course, mapping it out, and preparing for the road ahead. I know of no other way to succeed.

*Robert W. Doede, Ph.D.
Chairman of the Board
Centurion Capital Group, Inc.*

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Joe John Duran