

## <<The Millionaires Club>>

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### 内容概要

If the money that passes through the hands of African Americans was ever centralized, it would equal the gross national product of the ninth largest country on earth. Despite this collective wealth, few blacks take advantage of this country's stock market--a trend financial journalist Carolyn Brown would like to reverse. *The Millionaires' Club*, written under the auspices of *Black Enterprise* magazine, is a concise guide outlining the basics of acquiring money through establishment of an investment club. It works like this: Groups of people pool their money to invest. The club requires members to plunk down a set amount of money each month, which it then uses to buy shares in securities--mostly stocks. Profits and dividends are plowed back into the portfolio until the club reaches its financial goal. The appeal is simple: As a group, people with small amounts of money can consolidate their financial resources to make larger purchases of company shares. Brown details everything you need to know to start a club, including recruiting members, regulating the group, and how to become profitable. She advises clubs to invest in growth companies, to diversify investments, reinvest earnings and dividends, and to focus on long-term investments. Brown also advocates the use of the Internet, investing in real estate, and the building of youth investment clubs. All told, Carolyn Brown's wealth-building wisdom is sound and realistic: "The good news about belonging to an investment club is that not only are you helping to enhance the group's cash reserves, but you are learning personal wealth building for the enrichment of your family, children, and the next generation." A good investment, indeed. --Eugene Holley Jr.

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