



# YOUNG INVESTORS

1st Quarter 2007



BECOMING AN...

## Informed Investor

Today's Topic:  
**When savings  
become investments**



When you save, you set aside money for future use. This storing or accumulating of money is saving. Money by itself is lazy. It is very happy lying in a drawer or in a jar at home and doesn't care if it is ever used.

At some point the money you save is either spent, given away or used to make more money for future use. The money you start with is called principal. The principal value can increase from income earnings or from principal appreciation. Income earnings pri-



marily come from stock dividends or interest earned from bonds or savings accounts.

If you want to earn more than an income return, you have to take principal risk.

All investments involve a degree of risk which means that the higher the expected return, the greater risk or the chance you could lose all or part of your principal.



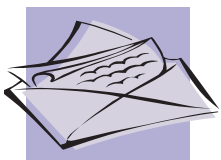
Therefore, the savings process becomes an investment choice when you put your principal at risk for the possibility of a higher return.

WOW!

### THINGS TO KNOW...

COOL!

-Legend has it that Martha Washington donated the silverware from her table to make the nation's first currency.



-Some notes removed from circulation by the Federal Reserve System wind up as recycled stationery.

-The Secretary of the Treasury can change the design of circulating coins after 25 years, however Congress can authorize a change prior to 25 years.



## Online Challenge

### Win!

## 1GB iPod™ Shuffle

[www.monetta.com](http://www.monetta.com)

Visit Monetta's website and click on the "Online Challenge" button for your chance to win this quarter's prize:

### Apple® - iPod™ Shuffle 1GB MP3 Player

Eligible for Monetta Shareholders

# Laughing Studio

Ha Ha Ha Ha Ha

**Q. Why is an empty purse always the same?**

*A. Because there is never any change in it.*



**Q. Why do people in Ireland keep their money in banks?**

*A. Because it's Dublin.*

**Q. Why did the farmer bury his money?**

*A. He thought it would make the soil richer.*



## COMPANY SPOTLIGHT

### Disney



There are over 200 designs of Mickey Mouse watches available at any given time.



Mickey Mouse has about 175 different outfits in his wardrobe, while Minnie Mouse has about 200 outfits in hers.



In Walt Disney World, around 10 million hamburgers, 7 million hot dogs, 9 million pounds of french fries and 300,000 pounds of popcorn are sold annually.



Every day an average of 100 pairs of sunglasses are turned into the lost and found at the Magic Kingdom alone.

# GAME STUDIO

Solve the puzzle and qualify to win this quarter's prize: Monetta Mousepad

I	E	Y	R	E	T	T	O	L	T	T
G	T	U	I	S	U	S	A	L	I	N
Y	A	N	L	G	M	T	O	A	N	E
T	I	M	E	A	I	Y	I	P	T	M
I	C	O	B	P	V	N	M	I	R	T
C	E	A	A	L	C	K	E	C	E	S
R	R	C	M	O	I	O	R	N	T	E
A	P	E	M	M	O	N	N	I	U	V
C	P	E	E	Y	F	O	G	R	R	N
S	A	R	Y	O	U	T	K	P	N	I
D	E	P	R	E	C	I	A	T	E	F

**Objective:** Find the words in the grid. When you are done, the unused letters in the grid will spell out a hidden message. Pick them out from left to right, top line to bottom line. To qualify for a prize, follow the instructions below.

### Word Search

-APPRECIATE -CAPITAL -DEPRECIATE -GAMBLING  
-INCOME -INVESTMENT -LOTTERY -PRINCIPAL  
-RETURN -SCARCITY -VALUE

**Hidden Message: What is investing?**

-----  
-----

**How to qualify:** Either mail or e-mail the hidden message with your name and address to Monetta at 1776-A South Naperville Road, Suite 100, Wheaton, IL 60187 or to: [info@monetta.com](mailto:info@monetta.com). Fifty winners will be drawn randomly, entries must be received by March 31, 2007.