



# YOUNG INVESTORS

2nd Quarter 2006



BECOMING AN...

## Informed Investor

Today's Topic:  
EARNING MONEY

How do we earn money?

One of the primary ways money is earned is through a job. A job is a position in which a person is hired to perform a task or regular activity in exchange for money. Examples of jobs are teachers, postal workers, pilots and professional athletes.



The person or company who provides a job is called an employer. The person who works for an employer for compensation is called an employee.

There are generally two ways in which employees are paid. They are either paid on an hourly basis or they are paid a fixed salary. Unlike salaried employees, those who are paid on an hourly basis may be able to earn additional money by working more than 40 hours per week, which is called overtime.



An employer pays an employee through a paycheck. The paycheck represents an employee's take-home pay after subtraction of taxes and other deductions. The paycheck can be deposited in a bank or cashed for currency.

WOW!

## THINGS TO KNOW...

COOL!

-Before paper money, Americans traded animal skins, including deer and elk bucks, for goods and services. Hence the term "buck."



-Coins usually survive in circulation for about 30 years.

-Calvin Coolidge was the first President to have his portrait appear on a coin made during his lifetime.



## Online Challenge

### Win!

## Game Boy® Advance SP

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

*\*Last Quarter's winner of a Kodak EasyShare Digital Camera was Hugh of Adelphi, MD.*

Visit Monetta's website and click on the "Game Center" Link and then select "Online Challenge" for your chance to win this quarter's prize:

**Nintendo Game Boy® Advance SP**



*Eligible for Monetta Shareholders*

# Laughing Studio



Q. What did the duck say to the waiter?

A. Just put it on my bill

Q. Why did the coach go to the bank?

A. He went to get his quarter back

Q. How do cows count money?

A. With a cow-culator

# Money Buzz Words



**Net pay:** The amount earned after taxes and other deductions



**Taxes:** The percent of earned income paid to the government, which in turn helps pay for schools, new roads and other projects.



**Gross pay:** The amount of money earned before deductions.



**Deductions:** Money taken out of the gross pay for income taxes, health-care, etc.

# GAME STUDIO

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

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

**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

-DEDUCTIONS -EMPLOYEE -EMPLOYER -GROSSPAY  
-JOB -NETPAY -PAYCHECK -PROGRESSIVE -SALARY  
-SAVINGS -TAXES -WAGES

**Hidden Message:** How can you earn money?

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**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 June 15, 2006.