YOUNG INVESTORS

June 2005

BECOMING AN... Informed Investor

Today's Topic: SAVINGS

Have you heard the saying, "You should save for a rainy day?" A "rainy day" is a time of need or an unexpected emergency that requires cash. One of the most important money management principles is to "never run out of cash".

Most people save or set money aside for these unexpected emergencies. A good guideline is to have at least two weeks allowance or salary as emergency money. Beyond this, savings can be divided into two categories: short-term and long-term. Saving for something you wish to buy in one year or less, such as a DVD, video game or a computer, would be considered saving for the short-term. Long -term savings, i.e. a car, home, college education or retirement, is something that may take longer than a year to afford. The more disciplined you are in your savings program, the more likely you will be able to achieve your savings goal.

Once you determine what you are saving for and how much money you'll need, the next challenge is knowing how and where to save your money. Generally, where you save depends on how quickly you'll need the cash. When saving for short-term purchases, money can be kept at home or in a bank savings account. For long-term purchases, you may want to consider a bank certificate of deposit or mutual fund.

WOW! THINGS TO KNOW... COOL!

-The average life of a $1 bill is 22 months while a $50 bill lasts nine years.

-Currency is printed on cotton, not paper.

-There is about 500 billion of U.S. currency in circulation and most of it is held outside of the United States.

Online Challenge

Win!

www.monetta.com

*Visit Monetta's website and click on the **"Online Challenge"** button for your chance to win this quarter's prize:*
Microsoft® Xbox Video Game

Eligible for Monetta Shareholders

Laughing Studio

Ha Ha Ha Ha

Q. What do you call money that is kept in an air conditioned bank?

A. Cold Cash

Q. What type of money does a fisher-man earn?

A. Net Income

Q. A nickel and a dime were rolling along a bridge. The nickel rolled off the bridge into the water. Why didn't the dime?

A. The dime had more cents

Money Buzz Words

Asset: Any item of value that you own: house, land, gems, stocks, bonds, money in savings, etc.

Blue Chip Stock: A name given to the stocks of major corporations, like IBM and General Motors. The name is derived from the most highly valued poker chip, the blue chip.

Penny Stock: A nickname for extremely low priced stock, usually only a few dollars a share. These stocks are considered highly specula-tive, which is another way of saying highly risky.

Game Studio

Solve the puzzle and qualify to win this quarter's prize: Money pen

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

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

Word Search

-ACCOUNT -BANK -DEPOSIT -FDIC -INTEREST -LONGTERM -RATE -SAVINGS -SHORTTERM

Hidden Message: What are savings?

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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, Wheaton, IL 60187 or to: info@monetta.com. Fifty winners will be drawn randomly, entries must be recieved by July 30, 2005.**