



YOUNG INVESTORS

1st Quarter 2006



BECOMING AN...

Informed Investor

Today's Topic:

MONEY

Money, by itself, has no value except as a medium of exchange for goods and services. It is an officially issued coin or paper note used as a measure of common value. It is an acceptable form of exchange throughout the world. Money can be used to buy things, whether essentials or luxuries, and it can be saved and/or invested for future use.



In the United States the first coin was authorized by the Continental Congress in 1787 and was called the Fugio cent. The coin symbolized the importance of time, as the word fugio is a Latin word meaning "I fly." The coin was inscribed with the legends "We Are One" and



"Mind Your Business," referring to unity.

In 1792 the "Mint Act" was passed by Congress, which established the coinage system of the United States and the dollar as our principal unit of currency. These first coins were minted in the city of Philadelphia.

In 1913, Congress passed the Federal Reserve Act, which established the Federal Reserve System and its Board of Governors and the Federal Reserve Bank. The purpose of the Federal Reserve System (the Fed) was to create a central bank to regulate the U.S. monetary and banking system. The Fed is comprised of 12 regional Federal Reserve Banks, their 24 branches and all national and state banks that are part of the system.



WOW!

THINGS TO KNOW...

COOL!

-In 1919 the average income in America was around \$650 per year.



-For each person in America, there is about \$823 in circulation.

-In 1916, you could actually get your money laundered. If your money looked used, you could take it to Washington, D.C., where it could be washed, ironed and reissued.



Online Challenge

Win!

Kodak EasyShare Digital Camera

www.monetta.com

*** Jerry of Manhasset New York, is last quarter's Online Challenge Winner of the Apple® i-Pod™ Shuffle***

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

Kodak EasyShare Digital Camera



Eligible for Monetta Shareholders

Laughing Studio



Q. Where does a polar bear store his money?

A. In a snow bank.

Q. What did the girl penny say to the boy penny?

A. We make perfect cents.

Q. What is the richest kind of air?

A. Million-air.

Money Buzz Words



Reeding: Ridges cut into the edge of a coin to help people identify coins by touch and to help prevent counterfeiting



Euro: A new common currency of 12 European countries that are members of the European Union.



Foreign Currency: Money in any form, of a country or group of countries, located away from one's native country.

GAME STUDIO

Solve the puzzle and qualify to win this quarter's prize: Yo-yo

Objective: Use the letter decoder below to figure out the message.

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

What gives money value?

K	I	G	K	Y	I	O	X	D	I	N	C	X	

L	G	J	F	I	N	L	O	F	O				
-- - - - - - - - - -													
				U	I	A	N	J	U	G	T		

I	W	Q	B	O	C	X	I	!					
-- - - - - - - !													

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 received by March 15, 2006.