



# YOUNG INVESTORS

BECOMING AN...

## Informed Investor

Today's Topic:

## History of Money



Paper money, as we know it today, was first issued in 1861. Early American banks printed their own money, called banknotes. By the mid-1800's, there were thousands of different banknotes in circulation. This caused so much confusion that in the

1860s, the U.S. government passed laws to end banknotes and started printing one national currency. Did you know that the paper money we use is not even made of paper? It's made from a cotton and linen blend, which makes it last longer. That's why money doesn't fall apart when it gets wet, and you can iron it to get the wrinkles out.

In 1792, the United States started minting coins in Philadelphia. Today, it is estimated that there are more

than \$8 billion dollars worth of coins circulating in the United States. Did you know that the average coin circulates about 30 years (compared to the average 18 months paper currency lasts)?

The first president to appear on a coin was Abraham Lincoln in 1909, the centennial of his birth. President Franklin D. Roosevelt's image was put on a dime after his death in 1945, primarily because of his involvement with the "March of Dimes" organization, which was formed to find a cure for polio. Roosevelt himself was crippled by polio in 1921.

The first portrait of an American woman on a circulating U.S. coin was that of Susan B. Anthony in 1979. She founded the American Equal Rights Association in 1866 and co-founded the National Woman Suffrage Association in 1869, which was founded to secure voting rights for women. This \$1 coin was discontinued in 1981 because many people confused it with the quarter, which was about the same size.

### Congratulations! Ted from Villa Park, Illinois

Last Quarter's "RUN WITH THE BULLS" Winner of the \$100 Target Gift Card

## THINGS TO KNOW

Last quarter's Run with the Bulls stock market game introduced the concept of **Beta** and how it relates to stocks and portfolios' price movement. Beta is a measure of risk based on how a stock price moves (volatility) relative to the overall market.

The overall market, as defined by the S&P 500 Index, is assigned a Beta of 1.00. A stock's Beta of less than 1.00 indicates lower volatility/risk than the market, while a Beta greater than 1.00 indicates higher volatility/risk.



For example, assume Goldman Sachs stock has a beta of 1.5. This means that for every 1% change in the return of the market index (up or down) Goldman Sachs should change 1.5%. If the market index declined 2% on a particular day, the Goldman Sachs stock price should decline by 3% (2% market change x 1.5 beta = 3%).

Typically, an investor wants to own high beta stocks in an advancing market and lower beta stocks during declining markets.

**WIN**  
*Run* \$100 Gift Card  
 from Target  
*With The Bulls*  
**STOCK MARKET CONTEST**

**START DATE 02/15/10**

**To Play:**

- Visit [Younginvestorfund.com](http://Younginvestorfund.com)
- Click On Game Center Link
- Click Run With The Bulls Icon
- Register & Pick Your Stocks!



# Laughing Studio



## Kid-Themed Investments



How do snowmen travel around?

By icicle!

What sort of ball doesn't bounce?

A snowball.

Where does a snowman keep his money?

In a snow bank.

Why don't mountains get cold in the winter?

They wear snow caps.

Why did Frosty have a carrot in his nose?

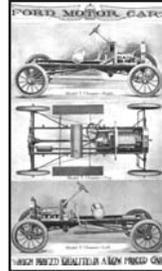
Because he forgot where the refrigerator was.

Ha

Ha

Ha

Ha



• In 1896, Henry Ford invented the Quadricycle. It was the first "horseless carriage."

• In 1908 production of the famous Model T began. Ford Model T is often referred to as "the car that changed the world", and also came to be known as the "Tin Lizzie" and the "Fliver."

• Henry Ford was "green" long before environmentalism came into fashion. The Model T was a flex fuel vehicle that could run on gasoline or grain alcohol.

• By 1914, Ford produced more cars than all other automakers combined.

• Today, Ford's outlook is good and the company is bringing back its sizzling Mustang GT for 2011.



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# GAME STUDIO

Win A Surprise!

## HIDDEN MESSAGE GAME

Find the words listed below either horizontally, vertically and diagonally use the extra letters to spell the hidden message.

Beta, Bond, Coupon, Default, Discount, Duration, Par, Premium, Trend, Volume.

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\_\_\_\_\_

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

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

E-mail \_\_\_\_\_

Age \_\_\_\_\_

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