



YOUNG INVESTORS

BECOMING AN...

INFORMED INVESTOR

TODAY'S TOPIC:

Compound Interest

SAVING EARLY AND OFTEN

One of the most important factors in accumulating money is the time at which you start a savings plan. The earlier you begin a disciplined savings plan the more time your money can work for you using the "power" of compound interest.

For example, let's assume that Gracin and Hannah, both 22 years old, started saving \$2,000 per year at different points in time. At age 22, Gracin started saving \$2,000 per year (on the first day of each year) for eight years and did not make any other deposits after the age of 30. Hannah, on the other hand, started her savings plan at age 30, saving \$2,000 per year for the next 35 years. Let's assume both Gracin and Hannah earned 10% per year on their savings until the age of 65. Gracin would have deposited \$16,000 into his account, while Hannah deposited a total of \$70,000 to her account.

Who do you think had more money in their savings account at age 65?

The answer is Gracin, as starting to save earlier is actually more important than the actual



"The most powerful force in the universe is compounded interest." - Einstein



amount saved. Hannah saved over four times what Gracin saved but it was the power of compound interest that made the difference. Assuming a 10% annual return, compounded monthly Gracin's account value totaled \$838,920 compared to Hannah's \$667,570!

This is why one of the greatest inventors of all time, Albert Einstein, said, "The most powerful force in the universe is compounded interest."

Disclosures: This example is for illustrative purposes only. Assumes reinvestment of dividends and capital gains, but does not reflect the effect of any fees or expenses. This illustration is not meant to imply any future performance of any specific investments.

New Running With The Bulls Stock Market Game To Be Announced

HOW TO BECOME A MILLIONAIRE

Becoming a millionaire seems like a great goal, but unfortunately it is only a dream for most of us. The fact is many millionaires didn't start out as such, but they did have one thing in common: they found a way to make and save money.

Four of the most common methods of making money in the world of millionaires are inventing, innovating, investing and being an entrepreneur. Whatever path you take, it is important to first avoid thinking you know it all. It is important to stay open minded, curious and know your competition. Secondly, avoid investing in the latest and greatest fad and instead focus on products with long-term growth potential. Lastly, don't quit too soon, as success rarely comes overnight.

An example is Warren Buffett, the self-made billionaire, who is famous for his frugal ways of earning money. He started his savings program at only six-years old, when he purchased 6-packs of Coca-Cola for twenty-five cents and resold each bottle for a nickel, pocketing a five cent profit.

As a teenager, he went door to door selling golf balls, stamps, chewing gum and delivering newspapers. By 1947, the seventeen year-old Buffett had accumulated \$5,000 in savings. He invested this money in companies with strong management teams which grew the \$5,000 to \$140,000 by 1956. This was his seed capital in starting what is today Berkshire Hathaway Inc., a company valued at \$66.1 Billion at December 31, 2011.



Featured Partner

www.tuitionrewards.com

SAGE Scholars tuitionrewards

Monetta Shareholders can earn college Tuition Rewards for their kids totaling up to \$11,250 through a free online enrollment process. Visit the Monetta website and click on the Tuition Rewards icon to enroll.

Once enrolled, you will receive an email from SAGE prompting you to create a username and password. Once completed this will activate your account and the kids will begin earning rewards annually on their birthday as outlined below:

- Ages 1-11500 Reward Points
- Ages 12-14750 Reward Points
- Ages 15-171000 Reward Points

These rewards can be used at over 280 participating colleges and universities nationwide.



Eligible only for Monetta Shareholders www.younginvestorfund.com

Laughing Studio

Ha

Ha

Ha

Ha



Spotlight

Kid-Themed Investments FedEx®

What do cats eat for breakfast?

Mice Krispies

What is the best way to carve wood?

Whittle by Whittle

How does a gingerbread man make his bed?

With Cookie Sheets

What has no beginning or end and nothing in between?

A donut

Why did the lion spit out the clown?

Because he tasted funny

Kids, if you have a joke that you would like to submit, please send it to info@monetta.com. If we use your joke we'll send you a special prize!



FedEx was founded by Fred Smith in 1971. The concept of the company was based on a term paper he had written in college that outlined a delivery service that would use a central hub to sort packages before sending them to their destinations.



Did you know FedEx has 688 airplanes and over 90,000 vehicles that it uses to deliver packages? These vehicles include boats, gondolas, and even electric tricycles!



Some of the company's more interesting shipments include 150,00 bouquets of flowers each Mother's Day, 19 penguins, 2 sea otters, and 100,000 real Christmas trees for servicemen and women serving abroad.



FedEx ships more than 8.5 million packages a day. That's approximately 100 packages a second! The busiest day in their history was December 12, 2011, where approximately 17 million packages were handled!



At FedEx's South Memphis SuperHub, there are 42 miles of conveyor belt on which 500,00 packages can be sorted each hour!

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GAME STUDIO

Win A Surprise!

Spring Splash

264	267	276	279	288	291	End 300				
261	270	273	282	285	294	297				
258	249	246	243	240	237					
255	252	45	48	231	234	213	210	201	198	
36	39	42	51	228	219	216	207	204	195	
33	30	27	54	225	222	87	90	189	192	
12	15	24	57	78	81	84	93	186	183	
9	18	21	60	75	72	99	96	177	180	
6	3	Start	63	66	69	102	105	174	171	
			120	117	114	111	108	165	168	
			123	132	135	144	147	162	159	
			126	129	138	141	150	153	156	



Help these little ducklings find their way back to their pond. Draw a path starting at 3 and counting by 3s up to 300.

SPRING Count



OBJECTIVE:

Help the ducklings find their way back to the pond by drawing a path at three and counting in 3s up to 300.

Name _____
 Address _____
 City _____ State _____ Zip _____
 Phone _____
 E-mail _____
 Age _____

Mail or email to:
info@monetta.com

MONETTA FINANCIAL SERVICES, INC.
 1776-A South Naperville Rd, Suite 100
 Wheaton, IL 60189

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Mail the puzzle back with your name and address to Monetta Games at 1776-A South Naperville Road, Suite 100, Wheaton 60189 or email to: info@monetta.com.

Entries must be received by June 15, 2012.