



YOUNG INVESTORS NEWS

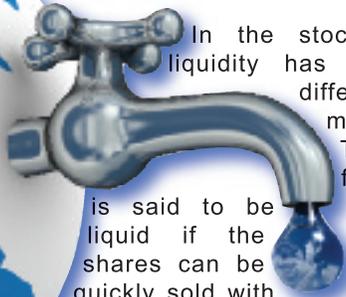
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INFORMED INVESTOR

LIQUIDITY

Liquidity is the term used to describe how easy it is to convert an asset to cash. Cash is considered the most liquid asset because it is a commonly accepted currency that can be used easily and immediately. An asset like real estate (homes) is considered not liquid (illiquid) because it can take weeks or months to sell and convert it to cash.

When you invest in any asset it is important to consider how quickly it can be converted to cash.



In the stock market, liquidity has a slightly different meaning. The market for a stock is said to be liquid if the shares can be quickly sold with little impact on the stock price. As a

guideline, company stock traded on a major stock exchange is usually considered liquid. On the other hand, stocks traded on the over the counter market are often illiquid meaning that it may be more difficult to match a buyer with a seller.

A way to judge a stock's liquidity is to look at the bid/ask spread or the price an investor is willing to buy (bid) or sell (ask) a security. For example, a company like Coca-Cola is usually quoted at just a few pennies between the bid and ask price e.g. (bid) \$38.54 - (ask) \$38.60. Whereas, illiquid stocks typically have much larger price differences with a very limited amount of shares offered for purchase or sale.

An asset's liquidity is an important consideration for both individuals and companies. If an asset cannot be quickly converted to cash it could result in a company having to borrow money or for you to use a credit card to cover every day expenses.



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Successful Entrepreneur Steve Jobs



Steve Jobs was an American businessman and inventor who played a key role in the success of Apple Computers. He was born in San Francisco in 1955 and was adopted by Paul and Clara Jobs. His father encouraged him to experiment with electronics at a very young age. In 1976 he and Steve Wozniak invented the first Apple I computer in his parents' garage.

In 1984, Jobs designed the first Macintosh Computer but left Apple in 1985 because of increased friction with other workers. On leaving Apple, he founded NeXT Computers which was eventually purchased by Apple in 1996. With this acquisition, Mr. Jobs became Apple's Chief Executive Officer,

propelling the company in a new direction with the development of new products including: iTunes®, iPads® and the iPhone®.

Under Jobs, Apple Corporation gained a pre-eminent reputation for the development and introduction of ground breaking technology that has been described as inspirational. His business philosophy followed that of the great hockey player Wayne Gretzky, who explained his success as, "I skate to where the puck is going to be, not where it has been." Mr. Jobs always tried to do that with Apple, focusing on new product innovations rather than older product improvements.

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MATCHING TERMS

Match each of the terms listed below with the numbered definition. Write the letter in the space provided:

1. What is money spent on? _____
2. What do you call money earned? _____
3. What is considered the most liquid asset? _____
4. The price an investor is willing to sell a stock? _____
5. The price an investor is willing to buy a stock? _____
6. The difference between a bid and ask price? _____
7. Considered an illiquid investment? _____
8. Determining how much cash you need each month? _____
9. What is the result of spending more money than you earn? _____
10. Another word for cash? _____

- | | |
|-------------|----------------|
| A. Expenses | F. Budgeting |
| B. Ask | G. Debt |
| C. Spread | H. Cash |
| D. Income | I. Real Estate |
| E. Bid | J. Currency |

1. Expenses 2. Income 3. Cash 4. Ask 5. Bid 6. Spread 7. Real Estate 8. Budgeting 9. Debt 10. Currency

Laughing Studio

Ha
Ha
Ha



COMPANY SPOTLIGHT YAHOO!

What has two hands but can't clap?

A watch



What kind of shoes do spies wear?

Sneakers



Why are spiders good baseball players?

They catch lots of flies



What did the glove say to the baseball?

Catch you later



What happens when corn catches cold?

It gets an earache



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!



Yahoo! was originally launched in 1995 as a website listing for users to track their favorite sites on the web.



Yahoo! Is short for "Yet another Hierarchical Official Oracle."



When the company could not get a trademark for their name "Yahoo," they added the exclamation point and trademarked "Yahoo!"



In August 2002 Yahoo! tried to buy Google for \$3 Billion. Google rejected the offer.



In 2008, Microsoft tried to buy Yahoo for \$20 Billion. Yahoo! rejected the offer.



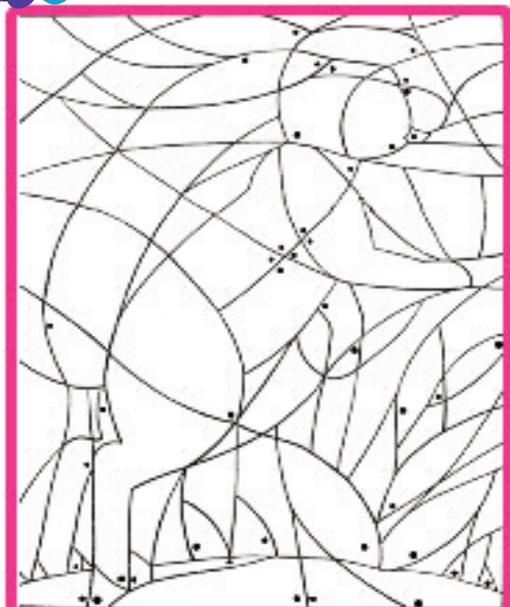
The first domain name ever registered was "symbolics.com."

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GAME STUDIO

****Color all spaces correctly and we will enter you to win a collector's edition car bank! (Only one shareholder will win.)****

Easter Color



Spring Game

DIRECTIONS

Color all the spaces with dots in them. Make sure to only use one color

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

E-mail _____

Age _____

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Entries must be received by June 30, 2014.

