young INVESTORS

NEWSLETTER | 2nd Quarter 2015 | www.monetta.com

Successful Entrepreneur

Ingvar Kamprad...IKEA Founder

Kamprad was born in Sweden in 1926 and raised on a farm named Elmtaryd near the Village of Agunnaryd. At an early age he learned he could buy things in bulk and sell them individually at a good profit. He sold matches, fish, seeds, Christmas tree decorations, wallets, jewelry and pens. In 1943 he founded "IKEA" which was supposedly made from his initials (I.K.) and the first letters of his farm and village where he grew up (E.A.).

In 1947 he introduced furniture into the IKEA product line and in 1951 it became his primary business. The self-service store design emphasized the ease of furniture assembly and the customer's ability to see it, touch it, feel it and take it home. This approach proved to be a major competitive advantage.

Ingvar suffered from dyslexia which made it difficult for him to identify products by codes and numbers. As a result, he developed a naming system to classify his products into categories and identified items based on Norwegian places, the names of men and women, rivers, lakes and bays. In fact, there is an unofficial IKEA Dictionary that will help you with the company's product line names.

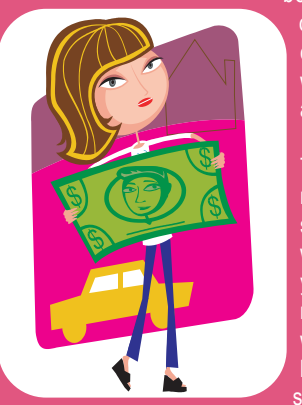
Today the names of IKEA furniture are iconic. Ingvar turned his personal weakness and challenge into a high value marketing tool which is the cornerstone of the company's business strategy.

What is Investing?

Learn This!

Investing is basically the act of committing money to a company, business or other endeavors with the expectation of earning additional income or profit. There are many different types of investments including stocks, bonds, mutual funds, real estate or starting your own business. Each of these investment alternatives has positives and negatives, with each having different levels of risk.

An important fact about investing is that there is no perfect way to invest. In fact, two opposite approaches can be successful at the same time.



For example, Hannah believes that the key to investing is to buy small companies that are poised to grow quickly. Hannah looks for companies with the newest, cutting edge technology that may have huge growth potential.

On the other hand, Andrew does not want to invest in companies with unproven concepts. He likes companies that have proven track records and have been around a long time. Andrew favors mature companies that pay out dividends and have experienced high-quality management teams.

So which approach is superior?

The answer is neither. Hannah and Andrew have totally different investment beliefs yet both can be successful. The approaches described here highlight two of the most common investment strategies; Hannah would be considered a growth investor and Andrew is a value investor.

The level of risk, (probability of losing money), will impact your investment strategy/approach. For example, if you were a manager of a baseball team, would you emphasize players that can hit home runs but also tend to strike out a lot? Or would you prefer players that can get on base and hit fewer home runs? Each strategy has its merits. The key is deciding which approach best fits your management style.

Before investing, it is important to determine your investment style. Are you a value or growth investor and what level of risk are you willing to assume?

Know These!

Financial Terms

RISK:
The probability that an investment will lose some or all of its value.

RATE OF RETURN:
The gain or loss on an investment over a specific period.

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The Rule of 72

The Rule of 72 is used to approximate the time that it would take money to double at a fixed interest rate. The formula is to divide 72 by the assumed interest rate.

For example, to determine how fast $1,000 doubles at a compound interest of 8%, you would divide 72 by 8 and arrive at 9 years.

The above is a hypothetical example.

Neat!

Laughing Studio

1. Why are pizza makers so wealthy?

They're always rolling in dough.

2. What did the lamp say when the owner turned it off?

Thanks a watt!

3. What do birds need when they're sick?

Tweetment.

4. What animal has more lives than a cat?

Frogs, they croak every night!

5. Why can't a pony sing?

It's always a little horse.

William from Mansfield, TX is last quarter's newsletter winner of the collectible bank.

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

E-mail _____

Age _____

MONETTA FINANCIAL SERVICES, INC.
1776-A SOUTH NAPERVILLE ROAD
SUITE 100
WHEATON, IL 60189

Mail back the quiz with your name and address to above mailing address or email to: info@monetta.com.

Entries must be received by June 30, 2015.

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!

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Chick-fil-A® Company Trivia

■ S.Truett Cathy, the founder, opened his first restaurant in 1946 called " The Dwarf House" which had ten stools and four tables.

■ In the early 1960's Truett developed the original chicken sandwich and trademarked the "Chick-fil-A®" name in 1963.

■ Truett awarded cars to operators that met or exceeded their annual sales goals. More than 1,000 cars have been awarded.

■ The company established a "My Pleasure" attitude to build loyalty among its customers.

■ In 1995 the company introduced the "Eat Mor Chikin" cow as part of their advertising campaign.

■ Truett's faith based business philosophy requires all restaurants to be closed on Sundays, for employees to spend time with their families.

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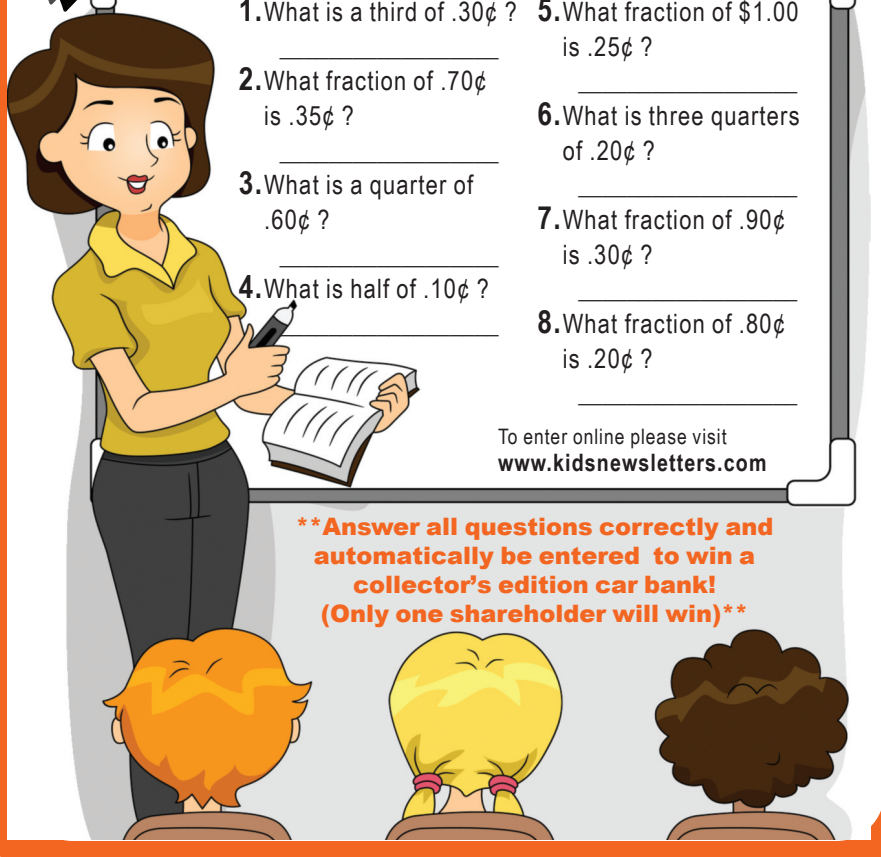
Game Activity — Know your Fractions?

1. What is a third of .30¢ ? _____
2. What fraction of .70¢ is .35¢ ? _____
3. What is a quarter of .60¢ ? _____
4. What is half of .10¢ ? _____
5. What fraction of $1.00 is .25¢ ? _____
6. What is three quarters of .20¢ ? _____
7. What fraction of .90¢ is .30¢ ? _____
8. What fraction of .80¢ is .20¢ ? _____

To enter online please visit **www.kidsnewsletters.com**



****Answer all questions correctly and automatically be entered to win a collector's edition car bank! (Only one shareholder will win)****