



YOUNG INVESTORS

3rd Quarter 2007 Newsletter



BECOMING AN...

Informed Investor

Today's Topic:
The Rule of 72



When investing it is important to determine a reasonable return assumption. A return assumption is an estimated percentage that an investor can expect their account to appreciate by over a defined period of time, usually one year.

One helpful tool in determining how quickly your money will grow is called the "Rule of 72." The "Rule of 72" is a mathematical calculation that will help you to figure out how long it will take to double the value of your money assuming various return expectations.



Basically, the "Rule of 72" states that if you divide

the number 72 by the annual return assumption the result will be the number of years it will take you to double your money.

The "Rule of 72" assumes all earning on the original principal is reinvested, which means the money is kept in an account to compound the benefits of future investment returns. A higher return assumption will double your money more quickly, but it will also increase the risk of losing part or all of it.

For example, if you assume an investment of \$100 earning an annual return of 4%, based on the "Rule of 72" it will take approximately 18 years to double your value. ($72/4=18$)



WOW!

THINGS TO KNOW...

COOL!



•The Bureau of Engraving and Printing produces 38 million notes a day with a face value of approximately \$541 million.

•The first paper notes were printed in denominations of 1 cent, 5 cents, 25 cents, and 50 cents.

•Coins are usually made of copper and another element, such as zinc or nickel.



Online Challenge

Win!

\$100 Best Buy Gift Certificate



CONGRATULATIONS!

Lindsey from Butte, Montana, is last quarter's winner of the AK Rocker Gaming Chair!

Visit Monetta's website and click on the "Online Challenge" button for your chance to win this quarter's prize:
www.monetta.com

Eligible for Monetta Shareholders

Laughing Studio

Q. What is the fastest way to double your money?

A. Fold it

Q. Why did the boy swallow three dollar bills?

A. Because it was his lunch money

Q. Where can you always find money?

A. In the dictionary




Company Spotlight

MATTEL®

- The first products that were made by Mattel, when it was started in 1945, included picture frames and doll house furniture.
- Somewhere in the world two Mattel Hot Wheels cars are sold every second of the day.
- Barbie® doll, which is made by Mattel, has had more than 80 careers -- everything from a rock star to a presidential candidate.
- American Girl, a wholly-owned subsidiary of Mattel, has sold more than 12 million American Girl dolls since 1986.

GAME STUDIO

Solve the puzzle and qualify to win this quarter's prize: **Monetta Tee-Shirt**

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

Objective: Find the words in the grid. When you are done, the unused letters in the grid will spell out a hidden message. Pick them out from left to right, top line to bottom line. To qualify for a prize, follow the instructions below.

- ### WORD SEARCH
- COIN •CURRENCY •EURO •EXCHANGE •FEDERAL
 - FOREIGN •METAL •MINT •MONEY •NOTES •PAPER
 - RATE •REEDING •RESERVE •SEAL

Hidden Message:

How to qualify:
 Either mail or e-mail the hidden message with your name and address to Monetta at 1776-A South Naperville Road, Suite 100, Wheaton, IL 60187 or to: info@monetta.com. Fifty winners will be drawn randomly, entries must be received by October 31, 2007.