



# YOUNG INVESTORS

*BECOMING AN...*

## Informed Investor

Today's Topic:  
*Mutual Funds*

A mutual fund is a regulated investment company or trust that invests monies in a diversified portfolio of stocks or bonds, on behalf of individuals and institutions with similar investment objectives. A mutual fund pools the money of thousands of individual investors with common financial goals.

Each investor buys shares of ownership in the fund. A mutual fund is managed by a registered investment advisor. This is a company responsible for making all of a mutual fund's investment decisions. The advisor hires the professional portfolio managers to invest the fund's assets and the advisor is paid a fee for their service.

You do not have to hold your mutual fund



shares for a specific period of time. You can redeem them whenever you wish; however, some funds may charge a redemption fee.

To understand how a particular mutual fund is managed, you should first study the fund's prospectus. This is the official selling circular that must be given to potential investors so they may evaluate a fund. It is a legal document that summarizes the fund's investment philosophy, objectives, risk, diversification guidelines and historical investment returns and fees.

**CONGRATULATIONS! PETER FROM SOUTH JORDAN, UTAH**  
Last Quarter's Online Challenge Winner of the Apple® iPod 2GB Shuffle

## THINGS TO KNOW



- The U.S. Mint produces 1,040 pennies per second, which adds up to about 30 million per day.
- The original copper cent was released in 1864. It featured an Indian Head on the front and an Olive Wreath on the back.

- A penny weighs 2.5 grams, which is the average weight of a humming bird.
- In a coin toss, you may want to choose tails because the heads side on the penny weighs more.
- Sometimes a penny is worth more than a penny. If you think you're seeing double, save that coin. A 1955 penny has a "double-die date."

**Online Challenge & Stock Market Game**  
"GAME CENTER" [www.monetta.com](http://www.monetta.com)

**Win** THIS QUARTER FEATURES  
**Nintendo DS Lite or Kodak Easy Share Digital Camera**

*Eligible only for Monetta Shareholders*

# Laughing Studio



# KID-THEMED Investments

## Apple® Inc.

What happened when the cat swallowed a coin?

*• There was money in the kitty! •*

Ha



Apple® Inc. has revolutionized personal computing since its founding in 1976 by Steve Jobs, Ronald Wayne and Steve Wozniak.

Why did the farmer bury his money?

*• To make his soil rich. •*

Ha



The computers were hand-built by Steve Wozniak in the garage of Steve Jobs' parents' home.

What did the penny say to the \$100 bill?

*• You're worth a lot more but make no cents. •*

Ha



On April Fool's Day, 1976, Steve Wozniak and Steve Jobs released the Apple® I computer and started Apple® computers.

Why did the boy swallow three dollar bills?

*• It was his lunch money. •*



Apple® Computer has now become one of the world's most famous computer brands and has introduced innovative products such as iMacs, iPods, Macintosh, QuickTime, etc.

*All logos are trademarks of their respective owners*

# GAME STUDIO

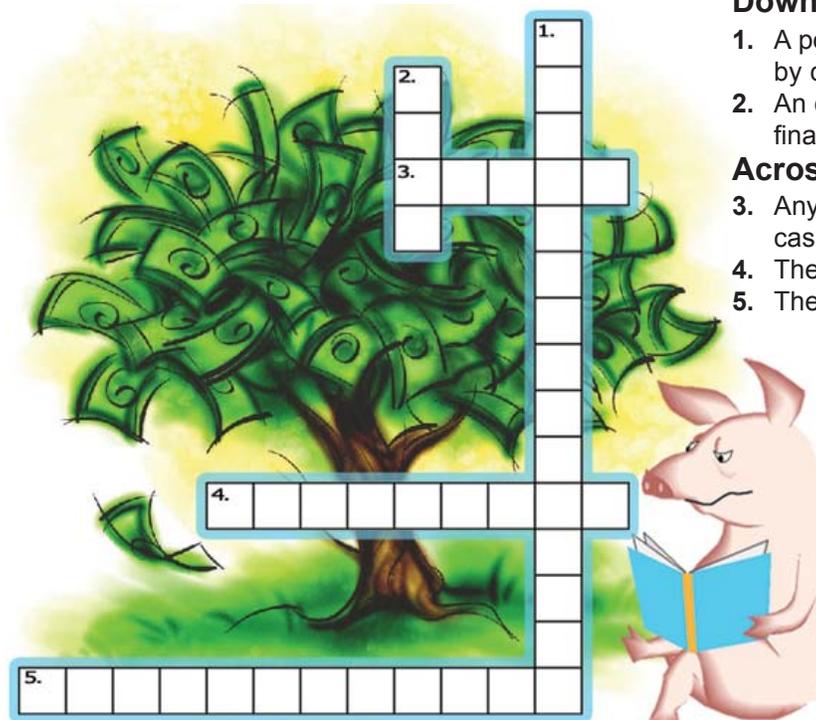
This Quarter's Puzzler-unscramble and win a coloring book

### Down

1. A portfolio strategy designed to reduce exposure to risk by combining a variety of investments?
2. An objective or target, usually driven by specific future financial needs?

### Across

3. Any item of economic value that could be converted to cash?
4. The stated amount borrowed?
5. The increase in value of an asset?



Name \_\_\_\_\_  
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**How to qualify:** Either mail or e-mail the correct words with your name and address to Monetta Games at 1776-A South Naperville Road, Suite 100, Wheaton, IL 60189 or email to: [info@monetta.com](mailto:info@monetta.com). **Entries must be received by September 15, 2008.**