young INVESTORS

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Successful Entrepreneur

Sergey Brin
(Co-founder of Google, Inc.)

Sergey was born in Moscow, Russia in 1973. His family moved to the United States in 1979. His parents enrolled him in a Montessori school that emphasized independence and creativity, a critical inflection point in his life.

He earned a degree in mathematics and computer science from the University of Maryland. He entered Stanford University earning an advanced degree in computer science, where he met Larry Page. The two created a search engine that would sort web pages based on popularity. They named the search engine "Google" based on the mathematics term "googol." In 1998, they raised $1 Million from family and friends and went public in 2004, making Sergey a billionaire.

Sergey is a devout fan of the Burning Man Fair, which is a week-long art festival in the Nevada desert attracting some of the world's most famous industry tech leaders.

He has a fitness obsession, typically wearing workout clothes, and a wild sense of humor. He once conducted interviews dressed as a cow! Later he was referred to as the "Enlightenment Man" honoring his dedication to solving the world's problems.

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Can I become a millionaire?

In speaking to kids about money I get lots of different (and sometimes funny) questions, but the question I get most is: How do I become a millionaire? While this is not the simplest question to answer, I explain that in terms of investing, becoming a millionaire comes down to four factors:

- **When you start an investment plan**
- **How much money you start with**
- **How much you invest each month**
- **What type of return do you expect to earn on your money**

I explain that by answering these questions, you can calculate how long it will take to become a millionaire. Below is a table that calculates the age at which you could become a millionaire based on different answers to the above questions (this assumes that income earned is reinvested).

It is important to remember that becoming a millionaire is dependent on maintaining a long-term investment horizon – in other words, essentially ignoring the ups and downs of the stock market. In fact, if you viewed market declines as additional buying opportunities, this strategy could result in achieving your goal sooner. Also note, if your return assumption is too conservative (e.g., bank account) your money may be safer, but the return you earn will likely not be enough to reach your millionaire goal.

The chart is hypothetical. A program of regular investing cannot assure a profit or protect against a loss in a declining market. Investing involves risk. Principal loss is possible.

Age you Start Investing	1	1	1	10	20	20	35
Initial Deposit	1,000	1,000	1,000	1,000	1,000	1,000	10,000
Monthly Investment Amount	100	100	100	200	300	300	400
Expected Return	2%	8%	10%	8%	8%	10%	10%
Age Investment Reaches a Million	144	53	45	54	60	53	65

Financial Terms

SAVINGS
The amount of money left over after spending.

EXPECTED RETURN
The amount one would expect to earn on an investment. Returns are usually quoted as an annual percentage.

Annual Return

This is a percentage value that tells you how much an investment has changed over a period of time.

Suppose you own a stock that declined 15% in the first year and then increased 25% in the next. The average annual return over the two-year period, would be 3.08%.

Laughing Studio

1. What do you get when you cross fish and an elephant?

Swimming trunks.

2. What gets wetter the more it dries?

A towel.

3. What do penguins put in their salad?

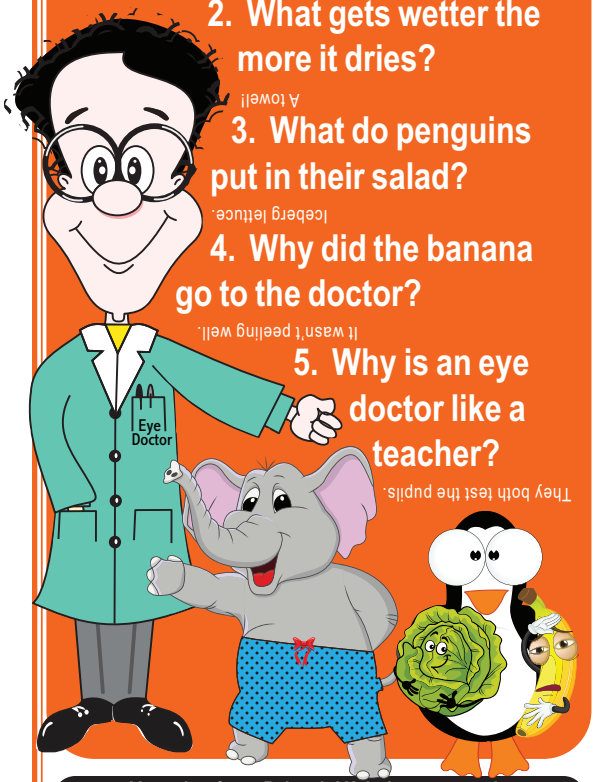
Iceberg lettuce.

4. Why did the banana go to the doctor?

It wasn't peeling well.

5. Why is an eye doctor like a teacher?

They both test the pupils.



Veronica from Bristol, VA is last quarter's newsletter winner of the $10 Target Gift Card.

Name _____

Address _____

City _____ State _____ Zip _____

Phone _____

E-mail _____

Age _____

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

Entries must be received by September 15, 2016.

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!

Company Trivia

Way Cool!

TESLA MOTORS

- Tesla was founded by Martin Eberhard and Marc Tarpenning in 2003. Elon Musk joined the company in 2004.
- Martin Eberhard came up with the name "Tesla" while eating at the Pirates of the Caribbean Restaurant inside Disneyland.
- Did you know the Model S has an "insane mode?" The car can go from 0 to 60 MPH is 3.2 seconds.
- Only six parts on the Tesla Model S need regular replacements...four tires and two wiper blades.
- When you park the Tesla's Model 3 it actually never turns off. It goes into sleep mode, much like a laptop.
- The Model S has the largest panoramic sunroof on the market. Blocks 98% of UV light and 81% heat from the sun.
- The Tesla Model S has the largest touchscreen of any other vehicle, 17 inches wide!

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Millionaire Quiz

Super Interesting

In order to complete the quiz below you will need to visit monetta.com/educational-games.html and Click on the Millionaire Calculator.

Use the Online Millionaire Calculator to determine how old this person will be when they become a millionaire!

- **10 Years Old**
- **Deposited $5,000**
- **Saves $200 Per Month**
- **Assuming a 10% Return**

Enter for a chance to win a $10 Target Gift Card Send your answers in to info@monetta.com. (Only one shareholder will win.)
To enter online please visit www.kidsnewsletters.com