



YOUNG INVESTORS

Fourth Quarter 2005



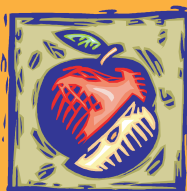
BECOMING AN...

Informed Investor

Today's Topic:

BARTERING

Before money was invented, people would trade or exchange with each other for the things they needed or wanted, such as food, clothes, supplies and services. These articles of trade are called commodities. The trading of commodities is referred to as bartering or the desire of people to exchange one product or service for another.



For example, a farmer who grew corn would trade with a farmer who grew apples. Each farmer had something the other needed or wanted and thus an exchange of goods (food) was made. On the other hand, a carpenter might trade his services for one basket of apples and three bushels of corn. A trade basically satisfies the wants and needs of each person. The



degree to which someone wanted to trade a commodity would determine its worth.

Sometimes, people couldn't agree on what products were worth because of the varying scarcity value of an item.

Scarcity refers to a limited amount of an item that can be traded. For example, a poor apple-growing season, due to extreme weather conditions could result in a small harvest. The lack of good apples to trade would create a scarcity value that would affect what people were willing to trade in return for them.

As people traded for more and more products they needed a common measure of value, which led to the creation of money.



WOW!

THINGS TO KNOW...

A quarter has 119 grooves around the edge and a dime has 118.



COOL!



Parker Brothers has printed more Monopoly money than the Federal Reserve has issued in real money for the United States.

A stack of bills destroyed in a single year would measure 200 miles high!



Online Challenge

Win!

Apple® iPod™ Shuffle

www.monetta.com

Tyler of Redmond Washington, is last quarter's Online Challenge Winner of the Microsoft X-Box™

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

Apple® - iPod™ shuffle 512MB Digital Audio Player

Eligible for Monetta Shareholders

Laughing Studio

Ha
Ha
Ha
Ha



Q. What is the difference between an old ten dollar bill and a new one?

A. **Nine dollars**

Q. What has a head and a tail, but no arms or legs?

A. **A coin**

Q. What money do you use under the sea?

A. **Sand dollars**

Money Buzz Words



Supply: The amount of goods available for trade or use.



Demand: the urgent need or desire for an item.



Scarcity: A limited amount of an item that can be traded.



Trade: An exchange of one thing for another.

GAME STUDIO

Solve the puzzle and qualify to win this quarter's prize: Money Eraser

D	E	M	A	N	D	B	M	A	M
R	E	T	E	R	I	O	N	Y	E
G	D	X	I	Y	N	S	T	T	D
R	A	O	C	E	L	I	E	X	I
E	R	C	Y	H	D	P	H	A	U
T	T	N	G	O	A	E	P	G	M
R	O	O	M	D	S	N	W	U	I
A	T	M	H	O	U	T	G	M	S
B	O	O	N	E	Y	R	G	E	W
C	N	Y	T	I	C	R	A	C	S

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 instructions below.

Word Search

BARTER COMMODITY DEMAND
EXCHANGE MEDIUM MONEY
SCARCITY SUPPLY TRADE

Hidden Message: What is bartering?

How to qualify: Either mail or e-mail the hidden message with your name and address to Monetta at 1776-A South Naperville Road, Wheaton, IL 60187 or to: info@monetta.com. Fifty winners will be drawn randomly, entries must be received by December 31, 2005.