



# YOUNG INVESTORS

4th Quarter 2006



BECOMING AN...

## Informed Investor

Today's Topic:  
**RISK**



**HIGH RISK**  
Risk refers to the chance or possibility of losing all or part of your savings. The greater the risk, the greater the chance of a higher return, but also the greater possibility of losing money.

On the other hand, lower risk tends to be more secure, but the return may not be as great.



Once you withdraw or remove money from a bank account in an attempt to generate a higher return, you are now beginning the process we call investing. By engaging in this process you have become an investor, a person who is willing to

experience a loss for the chance of a greater return.

The level of risk varies depending on the type of investment one chooses, including mutual funds, stocks and bonds.

When investing, there are a number of ways to help you minimize investment risk. The most common is investing regularly, which is putting aside a fixed amount of money on a regular basis. Another is through diversification, which is spreading your investments among different stocks or investment categories, in other words, not putting all your eggs (or investments) in one basket.



WOW!

## THINGS TO KNOW...

COOL!

-95% of the notes printed each year are used to replace notes already in circulation.

-The Office of Currency Standards will replace your money if 51 percent of the note is still in tact.



**\$100**

-The 100 dollar note has been the largest denomination of currency in circulation since 1969.



## Online Challenge

Win!

## Nintendo GameCube™

[www.monetta.com](http://www.monetta.com)

\*Last quarter's winner of a portable DVD player was Shane from Davison, MI.

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

**Nintendo GameCube™**



Eligible for Monetta Shareholders

# Laughing Studio

Ha Ha Ha  
Ha Ha Ha  
Ha

Q. How much did the pirate pay to have his ears pierced?

A. A buccanier.



Q. When does it rain money?

A. When there is a change in the weather.

Q. What did Billy say when he learned to count money?

A. It all makes sense now.



## COMPANY SPOTLIGHT

### McDonald's



Nearly one in eight workers in the U.S. has at some time been employed by McDonald's.



Every month, more than 90 percent of the children in the U.S. eat at McDonald's.



McDonald's sells more than 1/3 of all the french fries sold in restaurants in the U.S. each year.



McDonald's is the largest owner of private playgrounds in North America.

# GAME STUDIO

Solve the puzzle and qualify to win this quarter's prize: Money pencil & eraser

**Objective:** Use the letter decoder below to figure out the message.  
To qualify for a prize, follow the instructions below.

#### LETTER DECODER

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

#### What should you do about investment risk?

```

Y I O D C   L G   U O C O X I
- - - - -   - -   - - - - -
      D N F S   D O L B I D
- - - - -   - - - - -
L B O C   O P G N A   N L!
- - - - -   - - - - -
    
```

**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](mailto:info@monetta.com). Fifty winners will be drawn randomly, entries must be received by December 31, 2006.