



# YOUNG INVESTORS

4th Quarter 2007 Newsletter



BECOMING AN...

## Informed Investor

**Today's Topic:**  
Investment Categories:  
Cash Equivalents

Investments have varying degrees of risk and can be broken down into five basic asset categories:



- Cash Equivalents
- Common Stocks
- Bonds
- Real Estate
- Commodities

The first of these basic asset categories is cash equivalents. Cash equivalents are investments which possess the quality that makes them easily and quickly convertible to cash without significant loss of value, in other words they are of high liquidity and safety.

This asset category is essentially the safest type of investment. The category includes money deposited in a savings account, certificates of

deposit and U.S. Treasury Bills. Certificates of deposit, also called CD's, are time certificates sold by banks. They are issued for a specific dollar amount and length of time promising to pay back principal and a fixed rate of interest at a specific date in the future.

Treasury Bills are a short-term debt security of the U.S. Government that is sold in minimum amounts of \$10,000. They can normally be purchased for 13, 26, and 52-week maturity periods, and are sold at a discount from their face value. The investment risk in these types of investments is low and are therefore equivalent or similar to holding cash, i.e., the term cash equivalent.



## COOL THINGS TO KNOW...



•The largest bill ever printed was the \$100,000 bill; it was a Gold certificate issued in 1934.

•Of all the notes printed by the Bureau of Engraving and Printing, \$1 notes make up about 45% of currency production.



•In 1865, as much as one third of all the money in the United States was estimated to be counterfeit.

## Register For All Games!

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



**CONGRATULATIONS!** Barbara from Iowa City, Iowa.  
Last Quarter's Online Challenge WINNER  
of the Best Buy \$100 Certificate.

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

**Apple® iPod Nano 4GB with Video**

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

Eligible for Monetta Shareholders

# Laughing Studio

Ha  
Ha  
Ha  
Ha

Q. Where do bees keep their money?

A. In a honey box

Q. What did the pay phone say when the quarter got stuck inside it?

A. Money is tight these days.

Q. Why did the kid start a gardening service?

A. He wanted to rake in some money.



## KID-THEMED INVESTMENTS

### HERSHEY'S®



Hershey makes more than 80 million Hershey Kisses Brand Chocolates every day at its chocolate factories.



The Hershey, PA, Plant of The Hershey Company is the largest chocolate and confectionery manufacturing facility in the world.



The World's Largest Hershey's Kisses Brand Chocolate stood six feet and nine inches tall, six-and-a-half feet wide, and weighed 6,759 pounds.



It is thought that Hershey's kisses got their name from the sound or motion of the machine that makes them.

# GAMESTUDIO

Solve this puzzle and qualify to win this quarter's prize: **Funny Money**

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

**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

- BILLS •BONDS •CASH •COD •COMMODITIES
- DEPRECIATION •EQUIVALENT •INFLATION
- LIQUIDITY •POWER •PURCHASING
- REAL ESTATE •STOCKS •TREASURY

What Do All Investments Involve?

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**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, 2007.