



YOUNG INVESTORS

BECOMING AN...

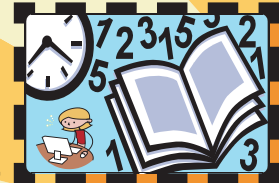
Informed Investor

Today's Topic:
Types Mutual Funds

A mutual fund is either open-end or closed-end. An open-end fund continually issues new shares on demand and total fund assets can increase or decrease from money flowing into or out of the fund. Its value is computed daily. A closed-end fund issues a limited number of shares, and investors must purchase or sell shares from one another. Closed-end funds are not as liquid as open-ended funds and normally sell at a discount to their asset value.

Mutual funds are sold through two primary distribution channels based on whether it is a load or a no-load fund. A load fund is a mutual fund that is sold for a sales charge-typically 2% to 9% of the net amount invested. For example, if you invested \$1,000 in a 5% load fund, \$50 is

used to pay a sales commission, while \$950 is invested in the fund. A no-load fund is a mutual fund that imposes no sales charge on its shareholder. Therefore, all the money invested is working for you.



All mutual funds charge management fees, transfer agent fees and custodial fees. The management fee is the fee paid to the investment advisor who manages the fund. The transfer agent fee is generally paid to a bank or trust company that keeps a record of the fund shareholders. Custodial fees are paid to a bank that holds fund securities.

CONGRATULATIONS! SHANNON FROM DES PLAINES, ILLINOIS
Last Quarter's Online Challenge Winner of the Nintendo® DS Lite

THINGS TO KNOW

Below is an example of a stock table that you might find in the newspaper. See if you can answer the following questions. Good Luck!

New York Stock Exchange Composite List & Nasdaq Issues (Selected)
Fri., Sept. 19, 2008

52 Weeks		Stock	Sym	Div	Yld %	PE	Vol 100s	Price			Net Chg.	Pct Chg.
HI	LO							Hi	Lo	Close		
35.69	26.30	Disney	DIS	.35	1.0	15	3E+05	34.85	33.25	34.39	0.95	2.8
747.24	406.38	Google	GOOG	30	1E+05	462.1	443.3	449.2	10.1	2.3
41.68	21.57	Hasbro	HAS	.20	0.5	16	46270	41.5	35.79	36.55	-0.4	-1.1
33.33	18.75	Petsmart	PETM	.03	0.1	18	41610	27.87	25.82	26.18	-0.2	-0.6
68.50	42.32	Target	TGT	.16	0.3	16	2E+05	59.55	52.64	53.32	-2.2	-4.0

1. What is the stock symbol for Target?
2. Which stock has the highest P/E ratio? A P/E ratio is a measure of a stock's relative valuation and is calculated by dividing the current price per share by the annual earnings per share.
3. Which stock performed the best on 9/19?
4. How much would you have to pay for 400 shares of Hasbro stock at the 9/19 closing price?
5. If you bought 100 shares of Petsmart at the lowest price of the year and sold it at the highest price for the year, how much capital gain would you make?

1. TGT 2. GOOG 3. Disney 4. \$14,620 5. 1,458

Online Challenge & Stock Market Game

"GAME CENTER" www.monetta.com

Win



THIS QUARTER FEATURES

Bean 5 Mp Digital Camera
or Target Gift Card



Eligible only for Monetta Shareholders

Laughing Studio

Where does a snowman keep his money?

in a snowbank

What do you call a man who is always wiring for money?

An electrician

Brain Teaser:

A little girl goes to the stock exchange with \$100 cash. She has to buy exactly 100 securities. There are mutual funds, stocks and bonds for sale. A mutual fund costs \$15, a stock is \$1 and a bond costs \$0.25. She has to buy at least one of each securities and has to spend all of her money. What does the girl buy?

3 mutual funds, 41 stocks and 56 bonds



Ha
Ha
Ha
Ha



KID-THEMED Investments

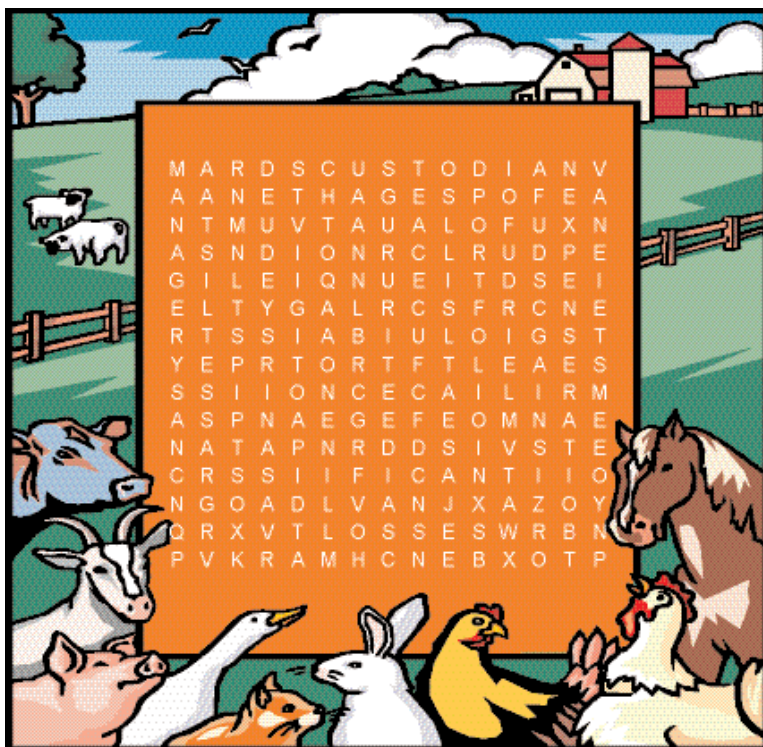


- PetSmart is the largest retailer of pet services and solutions. They operate 1,075 pet stores and more than 100 PetHotels...according to their website, no towels have been reported missing.
- Each week PetSmart helps 7,000 pets find new homes...that's over 41 pets every hour! That means as a part owner in this company, you helped too!
- PetSmart offers more than 13,000 different products and employs 39,000 employees. These employees own pets ranging from horses to bearded dragons!
- There is a total of 1.8 million gallons of water in all of the aquariums in PetSmart stores...that is enough water for Shamu and 3 of his friends!

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GAME STUDIO

This Quarter's Puzzler-unsramble and win a YIF Baseball Cap



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.

ASSETLIST, BENCHMARK, CAPITAL, CUSTODIAN, DIRECTORS, GAINS, EXPENSERATIO, LOSSES, MANAGER, NAV, PORTFOLIO, PROSPECTUS, SHARES, TRANSFERAGENT, TURNOVER

Name _____

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SEND TO:
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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. **Entries must be received by December 15, 2008.**

While the Monetta funds are no-load, management fees and other expenses will apply.