



YOUNG INVESTORS NEWS

INFORMED INVESTOR

Tipping as we know it today began in Britain during the 18th century. It was a way of rewarding service providers for a job well done. Tipping isn't mandatory but in many situations it is expected as part of the service provider's overall compensation.



Knowing when and how much to tip varies widely between the type of service, how regularly you see the person and whether the services met or exceeded your expectations.

In general, tippers give around 15-20% of the bill, but statistics show 11% of people tip nothing, 35% tip less than 10%, 29% tip between 10-19% and only 23% tip greater than 20%. The national average tip is 14.4%.

Following are some tipping guidelines to reduce the anxiety and awkwardness of not knowing when or how much to tip for various services:

TIPPING SITUATION GENERAL TIPPING AMOUNT

WAITER/WAITRESS	Pleased with service 20%. If service is not bad but not great, than 10%.
PIZZA DELIVERY	Normally \$2-\$3, orders > \$25, 15% of the bill.
FAST FOOD RESTAURANT	No tipping.
CAB DRIVER	Normally 10%-15%, depending on travel time and comfort.
BARBER/STYLIST	Usually 15%-20%.
FURNITURE DELIVERY	\$5-\$10 per worker is standard or 5% of moving charge.
ELECTRICIAN/PLUMBER	No tip, considered professionals.
CABLE GUY	No tip, offer a soft drink or water.
PERSONAL TRAINER	No tip, but for the holidays a gift would be nice.
COFFEE BARISTA	Typically 10%-15% into the tip jar.
NEWSPAPER DELIVERER	Usually \$15-\$25 annually.
VALET OR CAR WASH	Average \$2-\$4 at pick-up.
BUFFET RESTAURANT	Normally 10% of the bill.

Tipping normally varies by region, occupation and organization. There are no real rules for tipping but it is a way to express gratitude and reward someone for a job well-done. Do not feel obliged to tip especially if not deserved. When in doubt, tip. Even small tips, when added up, could have a meaningful financial impact on a service provider. Always keep plenty of \$1 and \$5 bills in your wallet, just in case!

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SUCCESSFUL ENTREPRENEUR

Jeffrey P. Bezos, the founder of Amazon.com, was four years old when he first arrived at his grandfather's cattle ranch in Texas. At the ranch he learned to clean stables, brand cattle, repair broken equipment and perform other ranch-hand tasks. One of the things he learned on the farm was self-reliance. If something was broken he knew he had to fix it. He learned to be both stubborn and focused on fixing a problem to the point of inventing a creative way to repair a problem.

As a child, he showed early interest in how things worked, turning his parents' garage into a laboratory and rigging electrical contraptions around his house. As a teenager he developed an interest in computers and started his first business, the Dream Institute, an educational summer camp for kids.

In 1994, at age 30, he quit his job as Vice President at a financial services company and moved to Seattle to start an internet company named "Cadabra," which he later changed after someone misheard it as "Cadaver." He changed

the name to Amazon.com, named after the meandering South American River, in 1995.

The site was launched on July 16, 1995 as a virtual bookstore, even though it wasn't truly finished. Mr. Bezos' philosophy was to get to market quickly, get a jump on competition and to fix problems as they occurred...a lesson he learned on his grandfather's cattle



ranch. The initial success of the company was mediocre at best but because of his ongoing inventing/re-inventing approach, Amazon.com has endured as a pillar of the e-commerce internet market. Mr. Bezos is a rare leader who obsesses over long-term efficiencies and is known to be both stubborn and flexible almost simultaneously. He admits the hardest part is figuring out when to be which.

His best decisions can't be backed up by studies or spreadsheet analysis but are driven by the belief that what's good for the customer will ultimately be good for the company.

Tipping Quiz

- You just purchased a cup of coffee at your coffee shop for \$4.50. How much should you normally tip the Coffee Barista?
A. \$0.50 B. \$1.00
C. \$1.50 D. \$2.00
- The standard tip for valet parking is within what range?
A. No tip B. \$1-\$5
C. \$6-\$10 D. >\$10
- The total dinner bill, including taxes is \$46.54. The waiter was excellent, what should be your minimal tip?
A. \$3 B. \$5
C. \$9 D. \$12
- Which one does not require a tip?
A. Tip jar B. Hairstylist
C. Bartender D. Flower Delivery
- You've just dined at a restaurant and you've received the bill. Do you base your tip on the subtotal (before tax) or the total (after tax)?
A. Before Tax B. After Tax

Answers: 1=A 2=B 3=C 4=A 5=B

Laughing Studio

Ha
Ha
Ha



COMPANY TRIVIA



What did the paper say to the pencil?

Write on!

What do you call a cow that won't give milk?

A milk dud!

What do you call a sleeping bull?

A bull-dozer.

Why did the snake cross the road?

To get to the other ssssssside!

Who knows their ABC's but is blind?

The dictionary.

Submitted by **Christa in Waunakee WI.**
Winner of the \$10 Target gift card.

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 co-founder Reed Hastings was inspired to start Netflix after racking up a \$40 late charge on a VHS rental...ouch!

The reason Netflix envelopes are rectangular instead of square is because USPS charges more to send square envelopes, saving the company more than \$225 Million annually.

Blockbuster turned down numerous offers to buy Netflix for \$50 Million. Netflix is worth more than \$28 Billion today.

At the company headquarters, bathroom doors are decorated to look like entertainment legends and the meeting rooms are named after TV shows/movies, with famous lines written on the glass walls.

If you work at Netflix, you can take as many vacation days as you want. It's about freedom and responsibility and treating people like adults.

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GAME STUDIO

****Answer all questions correctly and automatically be entered to win a collector's edition car bank! (Only one shareholder will)****



Bee Mazed

See if you can have the little owl get out of the giant honeycomb and get back with his mother before the bee swarms. Make sure to stay on the orange path.

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 December 31, 2014.