young INVESTORS

NEWSLETTER | 2nd Quarter 2019 | www.monetta.com

Successful Entrepreneur

Stan Lee is the most legendary name in the history of comic books. He was the leading force behind the rise of Marvel Comics.

Born in 1922, Stan came from a poor family that struggled through the Great Depression. Living in a one-bedroom apartment with his parents and brother, his mother encouraged him to pass time by reading books. He became an avid reader, which developed an interest in writing adventure tales through storytelling.

While in high school, Lee entered and won several essay contests. This encouraged him to pursue a career in writing.

When he was 17, he went to work for Timely Comics which was later renamed Marvel Comics. He quickly worked his way up from a dogsbody (buying lunch and filling artist's ink wells) to proofreading and writing back-up stories for lead comic book titles.

At 19, he started writing comic books beginning with the third issue of Captain America. Lee teamed up with illustrator Jack Kirby, co-developing The Fantastic Four and now famous characters including Hulk, Iron Man, Thor and the X-Men.

Lee's favorite Marvel character is Spider-Man. To Lee, Spidey is more than a comic strip hero—he is a state of mind: "Spider-Man symbolizes the secret dreams, fears and frustrations that haunt us all. We all have our hidden daydreams, in which we're stronger, swifter, and braver than we really are." He believed that one person can make a difference.

What Happens When You Don't Pay Your Bills

Missing a loan, service fee or credit card payment may not seem like a big deal, but there are real-life consequences.

The consequence of not paying a bill depends on the type of bill it is. If it is for a service you use–electric, gas or cell phone—you will first get a past due notice. If not paid, you will receive a second notice stating that your service will be turned off on a specific date. Once service is turned off, you could incur high reconnect fees and additional late fees on the overdue balance.

A past due credit card bill will first result in high interest rate charges and possibly late fees for nonpayment. If you miss three payments, the credit card company will report your failure to pay to the credit bureau, which could damage your credit rating for several years. If you continue to miss payments, your credit card will likely be canceled and the outstanding balance will be sold to a collection agency. At that point, you will begin receiving collection letters and constant phone calls requesting payment. Obviously this is not a good situation, but it could get worse. If the amount you owe is large enough, the collection agency will file a lawsuit requesting the court to approve a "judgement " against you. If approved, the collection agency can garnish your wages, freeze you bank accounts or file claims against your other assets.

If you can't afford to pay your bills the worst thing you can do is "nothing". Start by calling your service providers or credit card companies to discuss your payment options. You may be surprised at how helpful these companies can be to work with you to set up a longer term repayment schedule or offer other assistance.

If you find yourself in a temporarily distressed financial condition one approach is to pay for your service bills using a credit card. Then commit yourself to paying the minimum monthly credit card payment. This is a form of debt consolidation that could get you through a bad time while not affecting your credit rating. Just remember interest rate charges on credit cards can be very high.

Test Your Knowledge

How many of these true/ false questions can you get right?

1. Your first priority when using a credit card is to pay it off in full.	T	F
2. An increase in your income improves your credit score.	T	F
3. Accepting all preapproved credit cards you are offered helps your credit rating.	T	F
4. Making a payment up to 10 days late would not damage your credit score.	T	F
5. Checking your credit rating too often hurts your credit score.	T	F
6. Responsible use of a "debit" card can boost your credit score.	T	F
7. Paying the minimum amount due is the best way to reduce credit card debt.	T	F
8. All debt is bad for your credit no matter how small or large.	T	F
9. Paying off debt with the highest interest rate can save you money.	T	F
10. The average credit card rate across all types of cards is 15.96%.	T	F

Answers: True - 1,4,9,10 False - 2,3,5,6,7,8

Laughing Studio

1. WHAT POSITION DID BRUCE WAYNE PLAY ON HIS BASEBALL TEAM?

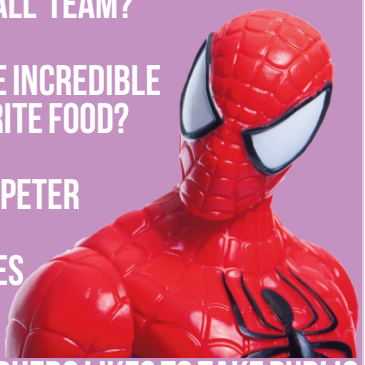
Batboy

2. WHAT IS THE INCREDIBLE HULK'S FAVORITE FOOD?

Smash Potatoes

3. WHAT DOES PETER PARKER TELL PEOPLE HE DOES FOR A LIVING?

Web designer



4. WHAT SUPERHERO LIKES TO TAKE PUBLIC TRANSPORTATION?

Bus Lightyear

5. WHY SHOULDN'T IRON MAN WRITE WITH A BROKEN PENCIL? (Submitted by Carson from Georgia)

Because it's pointless

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 Trivia

MARVEL

- The Human Torch and Sub-Mariner were the first Marvel superheros. They were introduced in Marvel Comics #1 in October 1939.
- The Incredible Hulk was originally going to be gray, but due to printing issues, was changed to green.
- To hold onto the "Marvel" trademark the company was required to publish a comic that featured its name. As a result, Captain Marvel was created.
- The most valuable Marvel Comic is "Amazing Fantasy #15 - it featured the first appearance of Spider-man.
- Marvel has more than 8,000 characters in its universe, including a character named Throg, who was created when Loki turned Thor into a frog.
- The American industrialist Howard Hughes served as the model for the Tony Stark character, better known as Iron Man.
- Marvel and DC Comics created Amalgam Comics, which joined the two universes together. It featured Super Soldier (Superman/Captain America), Iron Lantern (Green Lantern/Iron Man) and Darkclaw (Batman/Wolverine).

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Marvel Word Search

AWESOME!

Congrats to Grace from San Diego, CA who was last quarter's winner of the $10 Target gift card!

Find the words from the word bank below. The unused letters in the puzzle spell out a secret message. Email the secret message to **info@monetta.com** and be entered in a drawing to win a $10 Target Gift Card!

(Must be received by June 1, 2019.)

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

Secret Message: Email the message to info@monetta.com to be entered into a drawing to win a prize!

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