

## If Money could talk, what would it say about you?

If you invited money to pull up a chair and asked it how it feels about you, what do you think it would say? Would it be...

**YOU DON'T CARE ABOUT ME.** You throw me in a drawer or box at home. You never save or make an investment with me. I have become bored, lazy, don't want to work and generally feel disrespected.

**YOU USED ME AS A STATUS SYMBOL.** You spend me to impress people. You pay for dinners you can't afford, buy or lease expensive cars and/or purchase pricey fashion apparel. I am just a tool to make you look good to others.

**WE ARE ON GOOD TERMS BUT NOT BEST FRIENDS.** You prefer using credit cards over me. Your spending is based on your line of credit and not based on your earnings. You use me to pay minimum monthly credit balances, always looking for new credit cards to use.



**YOU MAKE ME FEEL APPRECIATED.** You make me work hard for you, always giving me a good workout. You prefer to put me in a saving or investment account, always allowing me to grow and earn even more money for you.

Regardless of how you treat it today, the key is to build a long-term relationship with money. You decide the role money plays in your life. You give it power and value. Don't let money control you but rather focus on how to manage it and ways it can "work for you."

Your relationship with money reflects what you think of yourself. It could be confident and in control...or insecure and always feeling financial pressure. The focus should not be on how much money you earn but rather on how to manage the money you have.

## SUCCESSFUL *entrepreneur*



### Phil Knight



Phil Knight is the co-founder of Nike, Inc. He was born in 1938 in Portland, Oregon. In high school, he worked the night shift tabulating sports scores for a local

newspaper. Every morning, he ran seven miles back to his home once his shift was over. His track coach at school was the legendary Bill Bowerman, who taught Knight how to compete and not to praise ordinary performance. Bowerman also showed him how product innovation enables athletes to perform at their highest potential.

On a trip to Japan in 1962, Knight discovered the Tiger brand of running shoe, manufactured by Onitsuka. He sent samples to Bowerman, who liked the comfort, weight and styling of the shoe. Putting up \$500 each, they formed the Blue Ribbon Sports Company to distribute the brand's shoes in America. For the first year, Knight sold the shoes out of his car at regional track meets. That year's sales totaled \$8,000.

After a contract dispute with Onitsuka, Knight and Bowerman set up their own brand, calling it "Nike" after the Greek winged goddess of victory, and adopted the "swoosh" logo. The company's first shoe, the Cortez, debuted at the 1972 Olympic trials and was a huge success. One of Knight's best marketing moves was offering endorsement deals, first with tennis superstar John McEnroe, followed by deals with Michael Jordan, Andre Agassi, Charles Barkley and Tiger Woods.

Phil Knight's success can best be summarized in the following quote: "The way to stay ahead was through product innovation. Otherwise, we'll end up museum pieces."



## THAT REMINDS ME OF A *story*...

A man was driving his car through an intersection when he saw the flash of a traffic camera. He figured that his picture was taken for exceeding the speed limit even though he knew he was not speeding.

He decided to drive around the block and pass the same spot at well below the speed limit to see what happened. Once again, the camera flashed, taking his picture. Now he believed the camera was broken. He thought it would be quite funny to go through the intersection a third, fourth and fifth time. Each time, he went through at a snail's pace, laughing and making funny faces as the camera flashed.

Two weeks later, he got five tickets in the mail for driving without his seat belt on!!!

Moral of the Story: **Always rethink your assumptions, especially when something doesn't seem right.**



## Can you tell if a stock is over or undervalued?

At any point in time, a stock's value is determined by many variables, which together reflect the majority's opinion of a company's worth at that moment.

Stock valuations are subjective. But tracking price movements can help you determine a stock's trend, suggesting whether it may be over or undervalued.

The price reflects all known information about a company. So, the most important factor in determining if a stock is cheap or not is observing how the stock price moves relative to new information such as earnings reports, analyst ratings changes, technical factors and headline market news.

Price movements are best tracked through a stock chart. Like an EKG a doctor uses to measure one's heart health, stock charts help investors spot patterns, anomalies and trends while establishing a normal trading range, which is fact-based and not affected by opinions and headlines.

A stock moving beyond its normal trading range tends to be the first indication it

could be over or undervalued. But which one of those isn't necessarily clear!

- A stock that trades up through its upper level may appear high but in fact may be cheap because more investors are attracted to the stock.
- A stock that trades down through a lower support level may appear cheap but may actually be overpriced, as there are more investors willing to sell rather than buy the security.



The truth is, no one really knows when a stock is near its low or high price. So, use charts to raise questions to research further, but be careful to avoid putting too much weight on what you think a stock's price "should be."

## LAUGH *studio*

**\*What kind of music do mummies listen to?**

Wrap Music

**\*What do elephants and trees have in common?**

They both have trunks

**\*What brand of shoes do artists wear?**

Sketchers

**\*What's the best way to get in touch with a fish?**

Drop it a line

**\*Why did the investor sell his Nike stock?**

It had a good run

**KIDS:** If you have a joke you'd like to share, please send it to [info@monetta.com](mailto:info@monetta.com). If we use your joke, we'll send you a special prize!

## YOUNG *investors*



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Hint:  
Data's slick shoes

### Famous Shoes in Movies

Can you name the movie that each shoe appeared in? Fill out each movie name, then use the letters in the white boxes to complete the message below.

\_\_\_\_\_ , \_\_\_\_\_ are Nike's

bestselling shoe of all time.

Email the phrase to [info@monetta.com](mailto:info@monetta.com) or submit it online at [www.kidsnewsletters.com](http://www.kidsnewsletters.com) and be entered in a drawing to win a \$10 Target Gift Card! (Entries must be received by June 1, 2022).