MONETTA MONEYTALK *family edition*

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Yoda's Rules for Surviving a Crypto Winter

The crypto markets are full of hype, chaos, and wild price swings. At times, crypto winds howl, prices plunge, and lows strike fear in the minds of investors.

Now is a time for testing … do you believe Bitcoin is a legitimate decentralized digital

currency and not a scam that will fade away? Is Bitcoin like The Force, in Star Wars, with real power … yet you cannot physically touch or see it, no-one controls it, and it exists everywhere?

Like the wise old Jedi Master Yoda says, if you have the mindset that Crypto is here to stay and is a viable way to transact transactions, then you may see opportunities created by price action. You could, therefore, benefit from a calm, disciplined, and strategic investment approach.

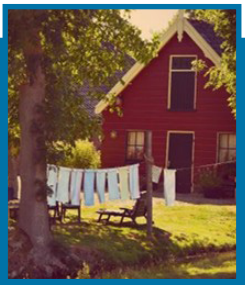
If you believe in Bitcoin like the Jedi's believe in The Force, Yoda advises:

- **Calm Remain, Panic You Must Not.** Fear is a path to the dark side. Panic action only locks in losses and guarantees defeat.
- **Your Vision, Broaden You Must.** Do not fixate on daily price movements, but rather on long-term cycles. Bear markets are painful, but they do end. Bitcoin can reward long-term holders that are patient.
- **Steady Your Investments Must Be.** Timing the exact bottom is impossible. Patience is a Jedi virtue. Buying tiny amounts over time encourages calm thinking and strategic planning.

By embracing discipline, patience, and a continuous learning approach, even the harshest crypto winter can be an opportunity for long-term wealth builders.

In the end, Yoda would say, "Use Bitcoin as a tool, you must. Let it control you, you must not."

THAT REMINDS ME OF A *story…*



A young couple moved into a new house. The next morning while eating breakfast, the husband saw his neighbor hanging bed sheets outside. He said, "those sheets sure don't look very clean." His wife looked, too, but didn't say anything.

This pattern persisted until one time, the husband said, "Look! The sheets are clean! What do you think … new detergent? Hotter water?"

The wife replied, "Or, I finally cleaned our windows!"

Moral of the Story: **What we see when watching others depends on the clarity of the window through which we look. Do not be quick to judge others.**

SUCCESSFUL *entrepreneur*

Lonnie Johnson

Lonnie Johnson was born in Alabama in 1949. His father was a skilled handyman who taught his children how to build their own toys, which led to Johnson's fascination with how things work. Things might have gone a little too far when he tore up his sister's baby doll to see what made the eyes close!

At 13, he built a go-kart out of junkyard scraps and raced it along the highway… it was a great success until the police pulled him over! In high school, he was nicknamed "The Professor" and won his science fair with a compressed air-powered robot he built from scraps.

After high school, Johnson earned a degree in mechanical engineering, and two years later received a master's degree in nuclear engineering. He then joined the U.S. Air Force where he worked on the stealth bomber program and eventually moved to NASA's Jet Propulsion Laboratory.

Even with all these unbelievable accomplishments, Johnson is best known for an accidental moment. One evening in his home workshop, he was trying to create an eco-friendly heat pump. However, when he turned the pump on, a high-powered blast of water shot across the room! He realized that he hadn't made a great heat pump, but instead an incredible water cannon. He spent years perfecting this design and eventually created a toy called the "Super Soaker."

With over $1 billion in sales and a place in the Toy Hall of Fame, the Super Soaker and Johnson are legends. When asked for his advice for the next generation of inventors, he said, "The key to success is perseverance. Nothing else is going to make a difference."

Building Wealth, Easier Than You Think

When people think of wealth, they often picture luxury cars, designer clothes, big houses, and expensive vacations. But these items are a sign of consumption, not wealth building. Many people who look rich have done so through debt—credit cards, loans, leases, mortgages, and other types of borrowing.

True wealth is quiet. It lives in savings accounts, investments and shows up in choices rather than objects. It is the ability to say no to things you do not need, to walk away from questionable opportunities, and make decisions based on long-term goals rather than short-term trading.

When we instead chase what looks like wealth, we often sacrifice what builds it. Building wealth is a system based on habits, discipline, and maintaining a long-term perspective.

Accumulating wealth starts with behavior. The first step is to pay yourself first, by investing a dedicated amount from every paycheck. It could be as little as $25. Investing on a regular basis is like planting a seed then watering it regularly with additional savings.

Warren Buffett is a clear real-world example of wealth building. He started making money as a teenager—delivering newspapers, selling chewing gum and golf balls. He was obsessed with savings. He ignored market volatility and never chased hype or did any panic-selling, always adding to his investing account regardless of market conditions.

The key to accumulating wealth is to save on a disciplined and regular basis, always increasing your savings rate. Focus first on your biggest expenses and finding creative ways to reduce them. You do not have to give up your morning Starbucks coffee just yet, so do not panic. To start, consider investing in a diversified index/mutual fund, using an automatic investment plan, where time in the market matters more than timing the market.

LAUGH *studio*

What is a knight's favorite fish?

Swordfish!

When should you go at red and stop at green?

When eating a watermelon!

Who makes money by driving their customers away?

Uber drivers!

I am easy to lift but hard to throw. What am I?

A Feather!

What can you hold without ever touching or using your hands?

Your breath!

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

YOUNG *investors*

NEE DOH CHALLENGE

Below are 8 NeeDohs. Can you identify each of them? Use the letters in the squares to find the secret word. Email the word to info@monetta.com or submit it online at www.kidsnewsletters.com and be entered in a drawing to win a Peace 'O Cake Nee-Doh! (Entries must be received by June 1, 2026)

1.

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6.

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7.

□ _ _ _ _ _ _ _ _ _ _

8.

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List of NeeDohs:

CHEWY BEAR
COLD SNACK CONE
FISHY SQUISH
GINGER GLOWMAN
GROOVY FRUIT
GROOVY JUICE
GUMMY BEAR
HAPPY SNAPPY
JELLY SQUISH
MAC N' NOODLE
MAC N' SQUEEZE
NICE BERG
NICE CREAM CONE
NICE CUBE
SUPER SNAZZY
WINTER SNOWMAN

SECRET WORD:

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