

Sun City Summerlin Computer Club

**Investment Resources
on the Internet**

**Tom Burt
June 24, 2013**

Agenda

- **Where to Find and Download This Handout**
- **On-line Investment Research Features**
- **Tour of Web-sites for Investment Research**
 - *Yahoo Financial*
 - *MSN Money*
 - *Your Broker (e.g. Charles Schwab, TD Ameritrade)*
 - *CNN Money*
 - *Morningstar*
 - *Bloomberg*
 - *Google Advisor*
 - *Investor's Business Daily*
 - *Wall Street Journal*
 - *Quantom Online*
 - *Closed-end Fund Association*
 - *Treasury Direct*
- **Put Options Hedging – Tax Traps**
- **2013 Tax Law Changes**

Where to Find the Materials

Sun City Summerlin Computer Club Website Seminars:

- <http://www.scs-cc.com/smnr>
- Acrobat file of these slides and Notes:
 - http://www.scs-cc.com/smnr/investment_resources_on_internet.pdf

Online Financial Resources

- **Research Information:**
 - *Stocks, Bonds, ETFs, Funds, Options, Futures*
 - *Quotes, Charts, Analysts, Financials, News*
 - *Historical Information*
 - *Stock / Fund Screener*
 - *Portfolios (Stuff you Own, Stuff you Follow)*
 - *E-mail Newsletters and RSS Feeds*
- **Buying and Selling On-line**
 - *Most brokers now support this.*
 - *Market, limit, stop loss orders*
 - *E-mail confirmations*

Financial Websites Tour

- Yahoo Finance: <http://finance.yahoo.com>
- MSN Money: <http://moneycentral.msn.com>
- Your Broker e.g. <https://www.schwab.com>
- CNN Money: <http://money.cnn.com>
- Morningstar: <http://www.morningstar.com>
- Bloomberg: <http://www.bloomberg.com>
- Google Advisor: <https://www.google.com/advisor/home>
- Quantum Online: <http://www.quantumonline.com>
- Investors Bus. Daily: <http://www.investors.com/>
- Wall Street Journal: <http://online.wsj.com>
- Closed-end Fund Association: <http://cefa.com>
- Treasury Direct: <http://www.treasurydirect.gov/>
- <http://www.forbes.com/special-report/2011/2012-investment-guide.html>

Bio-Break
10 Minutes

Yahoo Financial Site (1)

- News and Articles
- Message Boards
- Investing Information & Ideas
 - *Stocks, Bonds, Funds, ETFs, Commodities*
- On-line Portfolio Tracker
 - *Stuff you Own*
 - *Stuff you Follow*
 - *Stock quote details*
- Stock Screener
 - *Built-in screens*
 - *Custom screens you design*

Yahoo Financial Site (2)

http://finance.yahoo.com/portfolio/tpf_... | Stuff We Own | Stock Prices... x

File Edit View Favorites Tools Help

Drudge Fox News LVAWS MSN Money Neal Bortz Rush Limbaugh scs-cc Web Slice Gallery Yahoo! Finance Yahoo! Groups Yahoo! News

Ameritrade ENTORPE SECURITIES LLC \$0 Set-Up Fees Fidelity

Dow **↓ 0.69%** Nasdaq **↓ 0.30%** streaming quotes: ON

Your portfolios:
Stuff We Own Edit · Download · Set alerts · View transactions · Create new · Manage all

TomDetails DayWatch Performance Real-Time Fundamentals Detailed Add Custom View

Customize current view

Total Value **\$720,334.66** Today's Change **↓ \$2,549.91 ↓ 0.35%**

SYMBOL	TIME & PRICE	NAME	CHG & % CHG	52-WK RANGE	EPS	P/E	DIV/SHARE	YIELD	SHARES	MKT VALUE	HOLDINGS GAIN	PRICE PAID	COMMISSION	SHARES OUT
\$\$CASH	-	-	-	-	-	-	-	-	3,914.5233	\$3,914.52	-	-	-	-
ACITX	06:24pm EST 13.50	American Century Infl-Adj Bond Inv	↑ 0.03 ↑ 0.22%	12.71 13.59	-	-	-	-	2.76	829.187	↑ \$1,194.03	12.06	-	-
BA	04:00pm EST 74.49	The Boeing Company	↑ 0.22 ↑ 0.30%	66.82 77.83	5.68	13.12	1.76	2.40	200	\$14,898.00	↑ \$8,208.05	33.3	29.95	754.08M
BMJ	04:00pm EST 32.61	Bristol-Myers Squibb Company	↓ 0.12 ↓ 0.37%	30.64 36.34	1.11	29.30	1.36	4.20	1,200	\$39,132.00	↑ \$10,880.10	23.525	21.9	1.65B
CTL	04:00pm EST 38.52	CenturyLink, Inc.	↑ 0.12 ↑ 0.31%	34.81 43.43	1.05	36.69	2.90	7.50	1,100	\$42,372.00	↑ \$4,424.10	34.481818	17.9	624.26M
DLX	04:03pm EST 29.04	Deluxe Corp.	↑ 0.18 ↑ 0.62%	21.02 32.39	3.26	8.90	1.00	3.40	800	\$23,232.00	↑ \$7,623.05	19.5	8.95	50.90M
DUK	04:00pm EST 61.59	Duke Energy Corporation	↑ 0.28 ↑ 0.46%	59.63 71.13	3.18	19.39	3.06	5.10	601	\$37,015.59	↑ \$27,342.64	16.073211	12.95	704.24M
EEP	04:03pm EST 28.51	Enbridge Energy Partners LP	↑ 0.01 ↑ 0.04%	27.41 33.85	1.92	14.89	2.17	7.60	500	\$14,255.00	↓ \$693.95	29.88	8.95	302.54M
ETP	04:01pm EST 43.18	Energy Transfer Partners LP	↑ 0.18 ↑ 0.42%	40.19 51.00	4.35	9.94	3.58	8.30	500	\$21,590.00	↑ \$331.05	42.5	8.95	300.55M
FNJ	04:01pm EST 23.87	Fidelity National Financial, Inc.	↑ 0.14 ↑ 0.59%	15.16 24.18	2.81	8.50	0.64	2.70	428.4156	\$10,226.28	↑ \$7,797.20	5.6	29.95	221.30M
FRO	04:02pm EST 3.47	Frontline Ltd.	↓ 0.22 ↓ 5.96%	2.87 9.47	-8.22	-	0.00	0.00	300	\$1,041.00	↓ \$13,898.95	49.75	14.95	77.86M
FSGVX	06:24pm EST 10.69	Federated US Govt 1-3 Yr Instl	↑ 0.01 ↑ 0.09%	10.68 10.94	-	-	-	-	1.13	1,372.37	↓ \$329.37	10.93	-	-
GG	04:02pm EST 39.14	Goldcorp Inc.	↓ 1.88 ↓ 4.58%	31.54 54.14	1.88	20.83	0.54	1.30	1,000	\$39,140.00	↑ \$1,789.15	37.32	30.85	811.00M
INTC	04:00pm EST 19.93	Intel Corporation	↑ 0.05 ↑ 0.23%	19.23 29.27	2.29	8.69	0.90	4.60	800	\$15,944.00	↑ \$1,519.05	18	24.95	4.98B
JNJ	04:00pm EST 68.81	Johnson & Johnson	↓ 0.28 ↓ 0.41%	61.71 72.74	3.05	22.54	2.44	3.50	600	\$41,286.00	↑ \$29,400.05	19.76	29.95	2.77B
MDLZ	04:00pm EST 25.27	Mondelez International, Inc.	-0.24 -0.94%	24.50 42.54	1.87	13.51	1.16	4.50	600	\$25,512.00	↑ \$18,450.55	11.7475	12.95	1.78B
KRFT	04:00pm EST 45.33	Kraft Foods Group, Inc.	↑ 1.02 ↑ 2.30%	42.00 48.00	3.28	13.82	-	-	200	\$9,066.00	-	-	-	592.40M
MGIDX	06:24pm EST 11.23	Managers Intermediate Duration Govt	↑ 0.01 ↑ 0.09%	11.07 11.37	-	-	-	-	3.06	1,277.1069	↑ \$977.91	10.464276	-	-
MO	04:00pm EST 33.15	Altria Group Inc.	↓ 0.06 ↓ 0.18%	28.00 36.29	1.92	17.27	1.76	5.30	1,000	\$33,150.00	↑ \$12,361.10	20.75	38.9	2.02B
MSFT	04:00pm EST 27.08	Microsoft Corporation	↓ 0.31 ↓ 1.11%	25.14 32.95	1.85	14.64	0.92	3.30	800	\$21,664.00	↑ \$4,039.05	22	24.95	8.42B
MWLDX	06:24pm EST 8.78	Metropolitan West Low Duration Bond M	0.00 0.00%	8.42 8.90	-	-	-	-	3.22	2,325.581	↑ \$418.60	8.6	-	-
NEE	04:01pm EST 67.82	NextEra Energy, Inc.	↓ 0.14 ↓ 0.21%	54.93 72.22	5.14	13.19	2.40	3.60	500	\$33,910.00	↑ \$10,051.05	47.7	8.95	423.21M
NEM	04:00pm EST 47.00	Newmont Mining Corp.	↓ 0.37 ↓ 0.78%	42.95 69.40	0.22	216.59	1.40	2.90	300	\$14,100.00	↓ \$4,373.95	61.55	8.95	496.43M
NLY	04:00pm EST 14.70	Annaly Capital Management, Inc.	↓ 0.06 ↓ 0.41%	13.72 17.15	1.45	10.12	2.00	13.60	500	\$7,350.00	↓ \$238.95	15.16	8.95	974.96M
OKS	04:01pm EST 58.70	ONEOK Partners, L.P.	↑ 0.46 ↑ 0.79%	50.45 61.58	3.62	16.24	2.74	4.70	600	\$35,220.00	↑ \$17,133.05	30.13	8.95	219.82M
PFE	04:00pm EST 24.25	Pfizer Inc.	↓ 0.24 ↓ 0.96%	19.52 26.09	1.28	18.99	0.88	3.60	500	\$12,125.00	↓ \$1,529.95	27.25	29.95	7.36B
PFF	04:00pm EST 39.82	iShares S&P U.S. Preferred Stock Index	↑ 0.07 ↑ 0.18%	35.32 42.00	-	-	-	-	3.70	7.24	↑ \$319.05	39	8.95	-
PM	04:02pm EST 89.13	Philip Morris International, Inc.	↓ 0.74 ↓ 0.82%	72.85 94.13	5.00	17.82	3.40	3.80	500	\$44,565.00	-	-	-	1.67B
PONDX	06:24pm EST 12.34	PIMCO Income D	0.00 0.00%	10.83 12.34	-	-	-	-	6.16	894.454	↑ \$1,037.57	11.18	-	-
RDS-A	04:04pm EST 66.32	Royal Dutch Shell plc	↓ 0.45 ↓ 0.67%	60.62 74.52	8.44	7.86	2.92	4.70	300	\$19,896.00	↑ \$4,362.05	51.75	8.95	3.14B
SE	04:02pm EST 27.70	Spectra Energy Corp.	↓ 0.08 ↓ 0.29%	26.56 32.27	1.55	17.92	1.22	4.30	250	\$6,925.00	-	-	-	653.02M
SFL	04:02pm EST 15.38	Ship Finance International Limited	↑ 0.01 ↑ 0.07%	8.62 17.94	1.93	7.95	1.56	10.20	500	\$7,690.00	↑ \$2,335.65	10.6908	8.95	79.22M
T	04:00pm EST 33.62	AT&T, Inc.	↓ 0.35 ↓ 1.03%	28.51 38.58	0.76	44.47	1.80	5.20	1,000	\$33,620.00	↑ \$5,666.10	27.932	21.9	5.68B
VFSTX	06:24pm EST 10.87	Vanguard Short-Term Investment-Grade Inv	0.00 0.00%	10.62 10.89	-	-	-	-	3.41	1,850.139	↑ \$111.01	10.81	-	-
VRTB	Nov 26 1.47	Vestin Realty Mortgage II, Inc.	0.00 0.00%	1.03 1.73	-0.12	-	0.00	0.00	2,580.6254	\$3,793.52	↓ \$38,154.59	16.25	12.95	12.08M
Total										\$720,334.66	↑ \$118,651.50			

MSN Money Site

- **News and Articles**
 - *Jubak's Picks, Jon Markman*
 - *Contrarian Chronicles*
- **Investing Information & Ideas**
 - *Stocks, Bonds, Funds, ETFs, Commodities*
- **On-line Portfolio Tracker**
 - *Stuff you own*
 - *Stuff you follow*
 - *Stock quote details*
- **Stock Screener**
 - *Built-in screens*
 - *Custom screens you design*

Charles Schwab Brokerage Site

- **Logging In**
- **Account balances, holdings & history**
- **Research**
- **Trading**
 - *Market Orders*
 - *Limit Orders*
 - *Stop Loss Orders*
- **Other Transactions**
 - *Transfer funds*

Put Options Hedging – Tax Traps

- If you have a position in a stock that has gone up, and you don't want to sell it, you may consider buying a Put option on the same stock as a way to protect against a drop in the stock price.
- As the stock's price goes *down*, the Put's price will *rise*.
- The Put option has a finite life – usually 3, 6 or 9 months. As the Put's expiration nears, its price will drop to make its value be near the strike price.
- Be wary – there are several tricky tax implications of holding a Put on a stock that you also own. Schwab has compiled an interesting article:
 - http://www.schwab.com/public/schwab/resource_center/expert_insight/investing_strategies/portfolio_planning/hedging_tax_traps_for_the_unwary.html
- Key considerations:
 - *The tax rate on your dividends may be affected.*
 - *Your capital gain holding period on the stock may be affected.*

2013 Tax Law Changes

- Here's an article summarizing the final 2013 tax law changes:
 - <https://blog.accountants.intuit.com/ways-to-be-more-productive/new-tax-law-changes-for-2013/>
- Some key points:
 - *10%, 15%, 25%, 28% 33% and 35% tax brackets permanent. The new law adds a higher 39.6% bracket, which begins at \$400,000 for singles, \$425,000 for heads of households, \$450,000 for joint filers and surviving spouses, and \$225,000 for marrieds filing separately for 2013.*
 - *The new law permanently extends the 0% tax rate on capital gains and qualified dividends for taxpayers below the regular 25% bracket, as well as the 15% rate for other taxpayers. However, the law adds a 20% rate for gains falling in the new 39.6% bracket.*
 - *FICA rates return to 6.2% (from 4.2%) on worker's share*
 - *New ObamaCare Unearned Income Medicare Contribution Tax (3.8%) on interest, dividends, rents, royalties, ... (AGI over \$250,000)*

Final
Questions and Answers