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Ask an expert

Finding '60s stock prices won't be an easy task

Ask an Expert

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Q: How do you find the market price (for IRS purposes) of stocks before they became worthless in the 1960s and had no transfer agent, since the companies issued their own stock?

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— *G. H., Edgewater*

A: Nothing from the 1960s is really online. There are some historic prices on Yahoo.com. Try bigcharts.com too, but they don't go back as far as Yahoo. Some libraries have old newspapers on microfiche, and with a little effort you may be able to come up with historic stock quotes that way.

— *Cary Carbonaro*

Q: I have an annuity maturing soon, and I have heard that I can get a tax-free exchange of an existing annuity contract for an insurance policy to provide long-term care for myself and my husband. Is this possible?

— *M. M., Osteen*

A: Yes. A recent law change allows a non-taxable exchange of an annuity to fund a long-term care insurance policy. Review any policy you are covering to understand the policy provisions for at-home care, assisting living and nursing home care to obtain the policy that meets your requirements.

Chris Presley

Q: Do money market funds, certificates of deposit and bonds pay the same amount of interest?

— *I.G.C., Altamonte Springs*

A: Typically not. Since money market funds are daily liquid and don't fluctuate in value, they yield the lowest of these three. The date of maturity of the CD or bond would determine the yield with these two. Also included in the equation is the rating of the bond (the higher the rating, the lower the yield, and vice versa) and whether the bond is taxable or tax exempt. Taxable bonds will usually yield more than comparable tax exempt bonds.

John Pinkley

Have a question? E-mail us at askanexpert@orlandosentinel.com. Include your name (only your initials will be printed), hometown and phone. Questions are answered by Certified Financial Planners from the Central Florida Chapter of the Financial Planning Association. Answers are for educational purposes only. Please consult your financial professional. Questions and answers may be edited for space considerations.

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