



Historical Prices

Coach,

Where can I find historical prices of stock?
I want to learn how much it traded for on a particular day some years ago.

Answer:

Sometimes the company itself can tell you. Try giving its investment relations department a call. Another good resource is the public library, where librarians should be able to help you look up the price in newspaper archives or elsewhere. If you're online, click over to quote.fool.com and type in the company's ticker symbol. Once you get its quote, click on the "Historical" link to access its price history.

Coach,

I'm young, debt free, with no children and no house. Do I need life insurance?

Answer:

You might consider skipping it for now. Think of insurance as protection against the consequences of a loss, not as an investment. After all, there are more affective ways to invest. If you had young children, you'd want to carry insurance to protect against income loss, should something happen to you. But if you don't need to protect any income stream, you might be better off parking your money elsewhere. Still, take time to read more at www.insweb.com/learningcenter and www.fool.com/insurance. One upside to buying life insurance while you're young is that it should be relatively inexpensive. It's also worth looking into disability insurance, which provides in income if you become disabled. We often worry about and plan for death, but give little thought to the possibility of an extended period of disability. According to some reports, nearly half of all mortgage foreclosures are due to disability. Disability insurance can seem expensive, but that's largely because there's a high chance you'll use it.