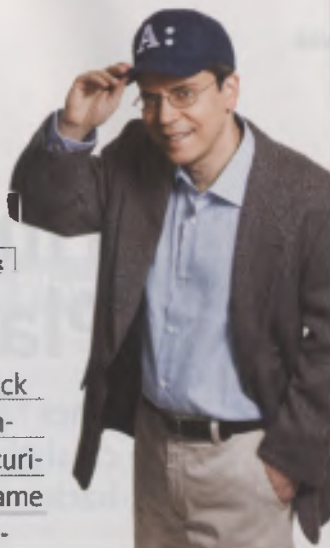


## the answer guy

BY GEORGE MANNES



My mother-in-law has a 1957 stock certificate for 10 shares of a company called Town & Country Securities and a 1970 notice that the name had changed to Kingsford Industries. I can't find this company. **How do I learn what the stock is worth?** —Don Clement, Virginia Beach

**Answer** Finding a forgotten stock certificate can be a nice little thrill: Until you can get a firm answer, the value of the shares is limited only by your imagination. Hmm, you wonder, wasn't this the company that renamed itself Google in the late '90s? (We'll get to your reality in a moment.)

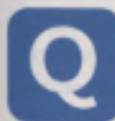
The first stop on this kind of treasure hunt should be

your brokerage. Brokers will commonly do the detective work on old certificates free of charge as a service for their clients.

No brokerage account? Take a look at the website OldCompany.com. Run by Scripophily.com, a firm that also sells collectible stock certificates, the site charges \$39.95 to trace the fate of an old stock or bond. If the

issuing company or a successor is still around, you'll get contact information for converting old shares into current ones.

Unfortunately for your family's wealth, research from OldCompany.com indicates that shares in Kingsford, which was out of business by the early 1990s, are worthless. Ah, well. Easy come, easy go.



I'm a 20-year-old college student, and I hope to clear at least \$4,000 from my summer job. **I'd like a million dollars by the time I'm 50.** How should I invest the money? —Ryan Seward, Roseburg, Ore.

**Answer** Wow! Answer Guy wishes he had been so ambitious at your age. You'll get a huge boost by saving so much so early. Keep it up after you graduate and you will find your goal is a reasonable one to aim for.

As for how to invest: Put the money in a diversified portfolio of stocks and bonds, primarily stocks.

With your modest funds, the easiest way to start is to buy what's called a life-cycle fund. Vanguard Target Retirement 2045 (ticker symbol: VTIVX) will give you a mix of worldwide stocks and bonds that grows more conservative as years pass. Hold the fund in a Roth IRA and your money grows tax-free; currently you can

contribute up to \$4,000 of your income annually. Assuming an 8% annual return, saving at that rate will give you more than \$450,000 in 30 years. Increase your savings to \$6,000 a year once you graduate, and you'll be a millionaire by age 53. Inflation will eat into your spending power, however, so don't stop there.

Looking for some answers? Send us your questions about investing. E-mail [answer\\_guy@money.com](mailto:answer_guy@money.com).

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