

...Where were you on Sept. 11? *When it literally happened, I was in the waiting room of the Harrisburg Hospital of the PinnacleHealthSystemn waiting for my father to have surgery. The tragic events already compounded a tense time for me. After my father came through surgery successfully and was in recovery, it was time for me to get back to the office.*

After the initial shock, what were your thoughts financially? *The economy was not doing well up to that point. It was clear the markets were going to be impacted. Typically, there has been a downturn after such events in our history. The entire investment community was unsure of how much a drop we would see, but what occurred was in line with what was expected.*

How did your clients react? *The biggest concern was the human factor. My clients, as probably most, were most interested in the human side and that was the main concern. Financially, the concern was minimal, because since last December, we have taken our clients to the minimum equity range. From the stock standpoint, proportionately, they were underexposed to the risk. The first week, the market wasn't opened anyway. There was no panic. We were ready to address ay concerns, but there was minimal reaction.*

What worked best in speaking with your clients? *Our approach has been to focus on the appropriate things, not the short term. We were continuing to caution investors not to lose perspective. The most calming influence, from a market standpoint, is to keep your perspective! Our economy has bounced back before. As terrible as this single event is for our country, this will not have a huge impact on our economy.*

What were your recommendations for the future? *What would be driving people's investment decisions are not the events of September 11, even though it was on everyone's minds, but rather where our economy is going from here. Our recommendations are for long-term, for minimum equity and to look for selective equities in a deliberate, cautious fashion. We are still saying to our clients to keep a high cash position and begin to buy equities that look attractive....*

Attacks rattle business routines**By Joel Berg - 9/21/2001**

...Jeffrey Roof, owner of Roof Advisory Group Inc. in Camp Hill, said the market recovered quickly from earlier shocks, such as the assassination of President John F. Kennedy in 1963 and the onset of the Gulf War in 1991. But before they focus on the economic issues, some businesses will spend more time dealing with the human side of the tragedies....

... including a \$20 bill from Roof, the local investment adviser, who was moved by Daugherty's efforts. "It just sort of reaffirmed some of my belief that the American people, in times of need, have resolution, resolve and compassion that, in a day-to-day environment, we don't get to see," Roof said. "It's reassuring."...

Rite Aid stock\bouncing back**By Joel Berg - 5/11/2001**

...Investors, at least, may be feeling better, said Jeffrey Roof, president of Roof Advisory Group Inc., an investment adviser in Camp Hill. "They went through a period of time even with the new management where there were still some uncertainties as to what other issues might surface with regard to past reporting. But I think that has all worked its way through the system. We've now had a period of time in which we've had some consistency."...