

**Jeff Roof, President of Roof Advisory Group, Inc. says:**

*Some of the top investments to make now are:*

*... Certain stocks – look for “singles and doubles”. Stocks of companies in credible businesses with solid management, consistent earnings, low debt, 10% appreciation potential, a price/earnings (P/E) ratio below 15, and dividend yield exceeding 2%...*

*... Certain bonds – bonds should cushion, not add portfolio volatility. Investment grade corporate bonds (BBB and better) of mid-term maturity (7-10 years) is resilient companies whose business is currently challenged, but will not go away (i.e., survivors) – Examples: GM, Ford, Chrysler. Avoid high yield junk bonds in distressed industries...*

*... Short term marketable investments – cash is always “in style” Ultra short bonds, enhanced money markets, short CDs...*

**The Patriot-News****Kellogg to Hershey: Ownership is grrrrreat! Other charities forgo diversification**

**Author(s):** BILL SULON Of The Patriot-News

**Date:** September 15, 2002

*... Jeff Roof, president of Roof Advisory Group in Harrisburg, said that diversifying is a good idea for individual investors who have no regulatory authority over any given investment. But, he added, it is far from mandatory for a trust company that has a controlling interest in its biggest holding.*

*Roof, who has more than 20 years of experience in working with trusts, said the state Probate, Estate and Fiduciaries Code clearly gives the Hershey Trust Co. the option of retaining a big stake in Hershey Foods if it chooses. Trustees, using “reasonable care, skill and caution, may retain any asset received in kind, even though the asset constitutes a disproportional large share of the portfolio,” according to the code. “They have a controlling interest in that asset, which is significantly different than having an over-weighted interest in one asset,” Roof said...*

**CENTRAL PENN  
BUSINESS JOURNAL****Smarter government a result of corporate corruption**

**By Susan Berg - 6/28/2002**

*... “People who knowingly and willingly manipulate the system are going to do it,” said Jeff Roof, president of Roof Advisory Group Inc. in Harrisburg. “I don't think anything is going to stop that from occurring.”...*

**CENTRAL PENN  
BUSINESS JOURNAL****Shareholder confidence depends on Tyco plans**

**By Joel Berg - 6/14/2002**

*... “I haven't seen anything that indicates that part of the group is next in line for a potential divestiture,” said Jeff Roof, president of Roof Advisory Group Inc. in Harrisburg. “But the whole thing that has people wondering is, well, what's management's next decision going to be as to whether we spin these parts out or stay together?”...*

*.. “It's certainly not going to be higher than what they paid for it. That's been a given for a while,” said Roof of Roof Advisory.*

*If there are no more surprises, Tyco shares should do well in the long term, Roof and others said....*