

## **Consumer trust wavering on funds**

By Joel Berg

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*... "Quite frankly, if the SEC doesn't get a bang-in-the-head, wake-up call from all the stuff that's going on, someone's asleep at the switch there," said Jeff Roof, president of Roof Advisory Group Inc. "I'm not convinced additional government regulation is the answer. But I also don't think that we've seen self-enforcement being effectively done. So, there's got to be a middle ground that will come out of this." Roof decried the appearance of two sets of rules, one for the masses and one for a privileged few. "If the individual investor thinks Wall Street is looking out for their interests, they're very mistaken," he said.*

## **Accounting problems make Ahold a target**

By Joel Berg

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*... "It's a huge disappointment not just to the investors themselves but to everyone who's involved in the markets," said Jeff Roof, president of Harrisburg-based investment firm Roof Advisory Group Inc. "Last year, I think, a lot of the negativity (in the stock market) was enhanced by the fact that everyone was looking over their shoulders and saying, 'Who do you trust?' This just brings that whole concept to the forefront again." Roof suspected that Ahold's troubles would have little impact on Giant Food. But, he cautioned, accounting issues can lead to unpredictable results. "Situations like this are not going to be solved by one announcement by the board," Roof said, noting that Ahold has had previous troubles....*