



## OUR TOWN HARRISBURG

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Television sponsorship of “Our Town – Harrisburg”. Interview by host and aired on the show.



## Financial Forecasting for Every Age

By Barbara Tranin Blank

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**...The 40s: E. Jeffery Roof, Roof Advisory Group, Inc.** *When viewed from this vantage point, the ‘distant future’ begins to look not so...distant. Consequently, investing for retirement becomes a higher financial priority. If you are not already fully participating, investing in a tax-deferred retirement plan or IRA you should begin to do so in earnest. Individuals often have accumulated portfolios and/or assets that now warrant serious attention for several reasons. First, the size, complexity, and variety of investments/assets involved often requires ongoing management to optimize return, control risk, etc. Second, higher earned income from successful career/professional/business growth will create tax consequences that also impacts investments; thus necessitating proper investment planning to assure tax efficiency. Finally, the period of time for a portfolio to recover from a major market downturn until funds are needed for retirement etc. has dramatically compressed. Portfolio autopilot and/or apathy can have disastrous results.*

*Higher expenses are also the norm; bigger home, bigger mortgage, bigger debt. A time when planning often requires looking past the question of, “Can I afford it now?” to focus on the questions of, “Do I want to be paying for it then?” and “What else might this cost me?”*

*In addition to planning for, and attempting to meet, their personal financial needs; this is also a period when some individuals may find themselves ‘sandwiched’ between the competing needs of providing for growing children’s expenses, such as college education, and providing financial support for aging parents or family members...*



## During energy boom, advisers urge investors to be cautious, disciplined

David Dagan

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*...“One index found energy sector stocks were up 35.6 percent between December 2004 and December 2005, said Jeff Roof, a Harrisburg investment adviser. The utility sector was up 16 percent, despite pressures resulting from higher commodity costs for some electricity generators. By contrast, the S&P 500 index was up 5.3 percent over the same period. Roof is president of Roof Advisory Group Inc., a fee-only asset management and investment advisory firm...”*

*...“Roof cautioned against gambling on any sector without thoroughly vetting specific stocks. Roof Advisory is weighted slightly in favor of energy stocks, too, but not because of any bets that the industry overall has a rich future ahead of it. “I would look at the fundamentals because if you’re trying to bet on commodity prices, good luck,” Roof said. Roof believes certain energy and utility companies are good buys because of their stock prices, potential for appreciation, management and dividend policies...”*