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The Money Answers Show Monday at 12 Noon Pacific September 10th 2012: Contrarian and Value-**Oriented Investments**

Today's guest is Marshall Berol, Co-manager of Encompass Fund. Marshall G. Berol has been engaged since 1982 as an investment manager in San Francisco, California. Since 2000, he has been the Chief investment Officer of Malcolm H. Gissen & Associates, Inc. In addition, for more than 20 years, Mr. Berol has owned his own investment firm, BL/SH Financial. His investment style is one of a contrarian, and value-oriented. Mr. Berol and Malcolm Gissen co-founded (in June, 2006) and co-manage a mutual fund, Encompass Fund. Mr. Berol did his undergraduate work at the University of California (Berk

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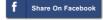


Marshall Berol

Marshall Berol, Co- manager of Encompass Fund: Marshall G. Berol has been engaged since 1982 as an investment manager in San Francisco, California. Since 2000, he has been the Chief investment Officer of Malcolm H. Gissen & Associates, Inc. In addition, for more than 20 years, Mr. Berol has owned his own investment firm, BL/SH Financial. His investment style is one of a contrarian, and value-oriented. Mr. Berol and Malcolm Gissen co-founded (in June, 2006) and comanage a mutual fund, Encompass Fund. Mr. Berol did his undergraduate work at the University of California (Berkeley) and received a J.D. degree from the University of San Francisco School of Law.

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