



The Value of Debt: How to Manage Both Sides of a Balance Sheet to Maximize Wealth

Thomas J. Anderson

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A *New York Times* bestseller and one of the Ten Best Business Books of 2013 by *WealthManagement.com*, this book brings a new vision of the value of debt in the management of individual and family wealth

In this groundbreaking book, author Tom Anderson argues that, despite the reflex aversion most people have to debt—an aversion that is vociferously preached by most personal finance authors—wealthy individuals and families, as well as their financial advisors, have everything to gain and nothing to lose by learning to think holistically about debt.

Anderson explains why, if strategically deployed, debt can be of enormous long-term benefit in the management of individual and family wealth. More importantly, he schools you in time-tested strategies for using debt to steadily build wealth, to generate tax-efficient retirement income, to provide a reliable source of funds in times of crisis and financial setback, and more.

- Takes a "strategic debt" approach to personal wealth management, emphasizing the need to appreciate the value of "indebted strengths" and for acquiring the tools needed to take advantage of those strengths
- Addresses how to determine your optimal debt ratio, or your debt "sweet spot"
- A companion website contains a proprietary tool for calculating your own optimal debt ratio, which enables you to develop a personal wealth balance sheet

Offering a bold new vision of debt as a strategic asset in the management of individual and family wealth, *The Value of Debt* is an important resource for financial advisors, wealthy families, family offices, and professional investors.

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Bruce England:

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Clarence Jenkins:

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