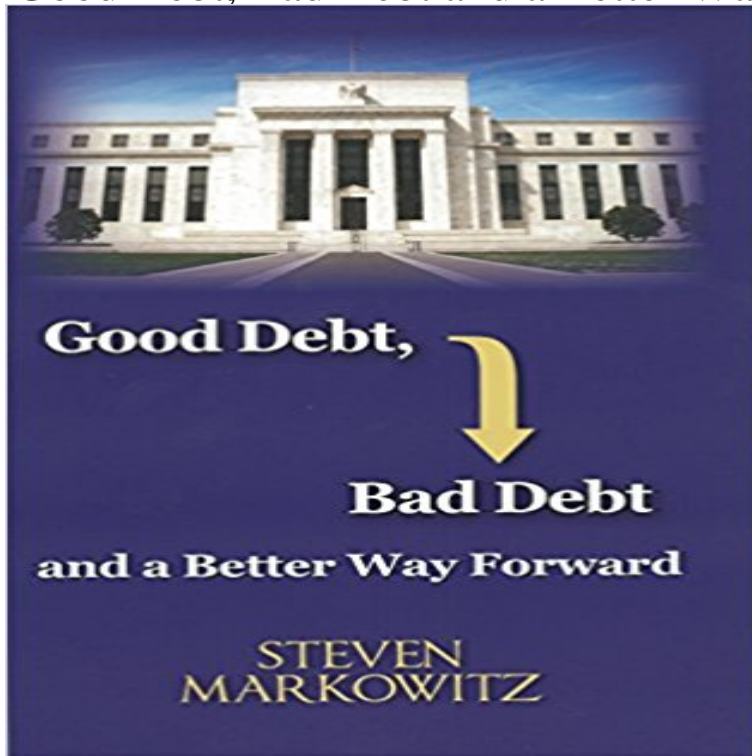


## Good Debt, Bad Debt and a Better Way Forward



There are two basic financial approaches running a business: either on what it earns or on debt. The former is basic: create a product or service with value and sell it intelligently. Then, reinvest profits for growth. The latter involves leveraging the cost of debt on customers to finance growth. In capitalism, excess corporate debt should be tempered by the implied threat to investors that comes from bad decision-making. However, when investors believe they may be bailed out during downturns, capitalism fails and feeds greed. This book is about a real business that for over seven decades succeeded without resorting to excessive debt, resulting in a positive outcome for investors, employees and a local community. It is a story of how a small organ builder in Macungie, Pennsylvania, USA introduced digital sound technology to the world in 1971, decades prior to CDs and MP3 players. It is also a story of a company that has maintained its manufacturing in the same community since 1953. This same company then successfully diversified into the data communication field, growing that subsidiary's sales 20 times and thriving even as the industry melted down shuttering many competitors. These successes were made possible because of prudent financial management. While debt has damaged companies, communities and even countries, the financial services industry profits by marketing leverage. This book shares real-life pitfalls of dealing with that industry and the inability of the judicial system to hold it accountable. Sworn testimony is used to show incompetence and a cover up.

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