



A Biblical Perspective on Debt-free and Prosperous Living

JOHN M. CUMMUTA

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John Cummuta is President and CEO of Financial Independence Network Limited, and he is uniquely suited for the responsibilities of this position. John and his wife Lois have been married for twenty-five years. They and their children, daughter Stacyann and son Adam, live in southwest Wisconsin. As a typical middle-class American family, they have had limitless opportunities to make both good and bad financial choices. They've seen life from both sides of the fence: making nearly every possible financial mistake and ending up with nothing but bills - and then taking back control of their financial lives - with NO bills...and money building in their investments. He learned from his personal experiences, and from watching others who had achieved what most people would classify as Success, that it's not really HOW MUCH money you make, but rather WHO ends up with the money you make.

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