John started his first business at 15 and has since dedicated over 30 years to various entrepreneurial roles, including business founder, co-founder, and high-level management positions. His focus has consistently been on the intricate details of business and investing.

Throughout his career, John has successfully built several multi-million-dollar businesses, including one with over 170 employees and subcontractors operating in 37 states. He has excelled in a wide range of responsibilities involving business management, finance, investing, real estate, and legal/contractual duties – all the while continually educating himself professionally.

Passionate about genuine financial principles, John actively engages in private lending, real estate, and business funding. All of which were greatly enhanced once he learned and implemented the Infinite Banking Concept in his businesses and investments almost two decades ago.

Beyond his professional pursuits, John enjoys sharing his knowledge and is particularly dedicated to creating financial freedom for others, especially business owners and real estate investors. Through this, John realized there was a massive need for “true” financial education so that people could be financially free.

With a wealth of experience in both business and real estate, John has acquired valuable insights into a wide array of financial dealings. This knowledge serves as the cornerstone of his proprietary process “The Cash Flow Optimizer” guiding clients on their journey towards their financial goals. John passionately advocates for fundamental financial principles such as guarantees, liquidity, control, and safety, empowering individuals to shape their financial futures with confidence. Then using these principles to optimize cash flow opportunities, with the ultimate goal of helping people create a more fulfilling life.

John resides in Salt Lake City with the love of his life Ruth and their four children. He creates a balance of life in his personal interests of scuba diving, mountain climbing, travel, and spending quality time with family and friends.