



I grew up in Detroit and graduated from Wayne State University. I became a Christian in my teens and felt called to the ministry. However with college and seminary studies, I became an atheist and left seminary after 2 years. I came back to the faith during my first marriage. I am twice a widower. I have had 3 sons, 3 daughters-in-law, and 5 grandchildren. I teach money management because I had a struggle with managing my finances. When my first wife died, I was so far in debt that I was urged to declare bankruptcy. I did not. I muddled along for 12 years before deciding that was not the way I wanted to live. So, at age 72 I got on a path to get my finances in order. I teach because I want to help others avoid what I went through.

Bob Miller