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Church spreads word on finances — parishioners lend expert talents to recession program

BY CHRISTOPHER BEHNAN • DAILY PRESS & ARGUS • JANUARY 28, 2009

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Some may not consider their local church the most likely place to discuss the ongoing recession, and the mortgage and credit crises behind it.

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The Rev. David Swink argues the contrary and, considering the country's lack of trust in financial institutions right now, it starts to make sense.

Swink, pastor at Chilson Hills Baptist Church in Genoa Township, was a major proponent of "A Tool Box for Surviving and Thriving Through Michigan's Recession," a program led by professionals — who also are parishioners — at 9:30 a.m. Sundays through Feb. 22.

The series, unlike similar programs held by public financial institutions — some of which could promote those specific businesses — connects the church's congregation with experts who also attend the church, Swink explained.

"One of the major issues is trust, so we thought we could provide an opportunity to talk with people they know and build trust. What these people are telling them is not a sales job," he said.

"Here are competent people you know who can answer your questions," Swink added.

Presenters said the program also serves the church, which relies heavily on donations from its congregation. Donations aren't expected at the sessions, however.

The one-hour sessions, which began Jan. 18, cover financial management, mortgages, credit scores and resumes, among other topics, and don't carry a religious or evangelical theme.

The next session, led by parishioner Lynda Chase, will focus on credit scoring and credit cards. Chase is

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assistant manger of Ann Arbor State Bank and president of Chase Mortgage Co.

Private consultations with presenters are available to those who attend the sessions, which are also open to the general public.

Wallace Qualls III, vice president for sales for First Preferred Mortgage Co., discussed mortgage refinancing and common issues would-be homeowners run into with mortgage lenders during his sessions.

Qualls said he and his fellow presenters organize the program in a way that dispels the mistrust some people may have in the financial sector.

"We want to kind of test the ground with the church. If people felt it was helpful, then maybe we'd open it up to the rest of the community through other channels and maybe do something on a little bigger scale," he explained.

The program is one of many planned by a team of adult parishioners at the church, all aimed at meeting the needs of the congregation.

Last spring, the church ran a six-week series about all aspects of preparing for death called "Going out in Style."

In March, it will begin a discussion series on author William P. Young's "The Shack," a novel about a child who is abducted and killed. Swink said the book will be used as a tool to discuss several topics, including forgiveness, during the Lenten season.

Contact Daily Press & Argus reporter Christopher Behnan at (517) 548-7108 or at cbehnan@gannett.com.

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