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**The Role of Faith Based Institutions in Promoting and Sustaining Local Economies:**

*A Case Study of Allen AME Church Jamaica, Queens*<sup>©</sup>

By

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# THE ROLE OF FAITH BASED INSTITUTIONS IN PROMOTING AND SUSTAINING LOCAL ECONOMIES:

A Case Study of Allen AME Church Jamaica, Queens

By  
Otis Rolley, III

Submitted to the Department of Urban Studies and Planning on May 21, 1998 in partial fulfillment of the requirements for the degree of Master in City Planning

## ABSTRACT

Allen African Methodist Episcopal (AME) Church and Corporations has positively impacted the Jamaica, Queens community since 1976 when Rev. Floyd Flake became pastor. Allen's diverse subsidiaries have improved the quality of life in Jamaica Queens through several ventures. This Faith Based Institution (FBI) has completed a 300-unit senior citizen complex, a Christian primary education school and multi-purpose center with nearly 500 students. There is also a Women's Resource Center, a Head Start program, a Health Clinic, and psychiatric services. Allen has built over 150 affordable homes, and established a home care agency to assist elderly and physically challenged individuals. The total budget of Allen AME Church and Corporations is more than \$24 million annually. It supports an employment base of 800 people.

This thesis is an effort to discuss and study Allen's success and impact in economic development ventures. My hypothesis is that Allen's success, and level of impact is dependent upon several factors, primarily its ability to operate within the traditional CDC model, while incorporating its non-traditional faith doctrine. Therefore, it has operated as a secular CDC, but with spiritual motivations; and with a specific financial resource derived from that motivation: tithes and offerings. As a Faith Based Institution, it has utilized tenants of its faith and theology to buttress its strategic plans and actions. Primarily these plans and actions can be explained in biblical principles found in the Second Book of Kings 4:1-7 and Nehemiah 1-2.

The body of this thesis investigates the relationship between Allen's faith and theology, and its ability to articulate, effectively, this faith in a way that is economically beneficial to both the congregation and the local community. This thesis describes the ways that Allen AME has been able to play a significant role in promoting and sustaining the local economy in Jamaica, Queens through the synergy between its faith theology and its economic development strategy. These synergies have created partnerships and opportunities, as well as raised human and financial capital in a way distinctive from a secular CDC. They have also raised challenges and potential problems that must be confronted if one is to think in terms of replication.

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*I dedicate this thesis to my grandfather,  
**Richard Benjamin Phyfer,**  
 who, through his wise advice, kind words, and most  
 importantly, consistent example, taught me  
 the meaning of a life of purpose.*

*I also want to dedicate this thesis to the people of Allen  
 AME Church and Corporations whose faith and fortitude  
 provide a shining example for Faith Based Institutions  
 everywhere.*

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# I n t r o d u c t i o n

## A Case Study of Allen AME Church and Corporations

I first learned of Allen African Methodist Episcopal (AME) Church and Community Development Corporations (CDCs) when I worked at First Baptist Community Development Corporation (FBCDC) in the spring of 1994. As a subsidiary of the First Baptist Church at Lincoln Gardens, (Somerset, New Jersey) FBCDC was a Faith Based Institution (FBI)<sup>1</sup>. It must be stated that a FBI is not an alternative to a CDC, but instead one of two distinct types of CDCs, with the other being secular. As the matrix on page 8 reflects, both types of CDCs perform the same function in serving communities in various areas. The primary difference is in the *why* they do what they do, i.e., *faith*. Additionally, this faith influences the *how* and *what* they are able to do as a CDC. This thesis analyzes how faith in the Judeo-Christian concept of God; and in the same conceptual approach of mankind, helps to form the leadership, policy, practices, and partnerships of a FBI. It is not my intention to state that secular CDCs are ineffectual. Current literature and statistics would obviously contradict such a statement. But, because current focuses almost exclusively on secular CDCs, I wanted to explore the

question as to what role FBI-CDCs play in economic development. In addition, I wanted to know how their particular niche, the *spiritual* identity of mankind, is relevant to attacking the problems of the inner city. It was my hope that answers to these questions would:

- 1) **Validate Faith Based Institutions' role in economic development;**
- 2) **Deepen the understanding of the array of tools that can be used to accomplish economic development goals; and**
- 3) **Provide possible lessons for other FBIs interested in economic developmental work.**

The methodology I used to answer these questions involved studying the organization structure and leadership of Allen AME Church and CDCs. I have also analyzed US census data, financial and economic data from the State of New York and City of New York City. Lastly, I interviewed some Jamaica, Queens' residents and Allen AME parishioners.

My two years at FBCDC was during its infancy. It was looking for a model to follow to bring about economic and community developmental programs to the New Brunswick/Somerset communities. FBCDC was eager to find examples of FBIs that had been successful in translating their Christian philosophy into active community and economic

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<sup>1</sup> All of the FBIs that I have researched, including this case study,

development strategies. I briefly studied Allen at that time and recognized that it appeared to have achieved success in these areas. Since my time at FBCDC, I have studied dozens of FBIs<sup>2</sup> that have challenged poverty through economic development, but few have attacked it in the comprehensive approach that Allen has undertaken. It was important to me to see if Allen was truly successful in promoting and sustaining its local economy; if its strategies were duplicable, and the depth of its impact on its community (Jamaica, Queens<sup>3</sup>) and congregation.

One might immediately assume that economic development and faith are at odds. Particularly if one is viewing these topics through a Christian lense, any means of accumulating wealth would seem almost 'sinful'. Paul stated in his first epistle to Timothy that "the love of money is the root of all kinds of evil."<sup>4</sup> It was Christ himself who stated

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have been of a Christian theological framework.

<sup>2</sup> All of the FBIs that I have researched, including Allen AME, have been Christian churches. There are hundreds of mosques, temples, and religious organizations, outside of the Christian faith that are doing economic development work.

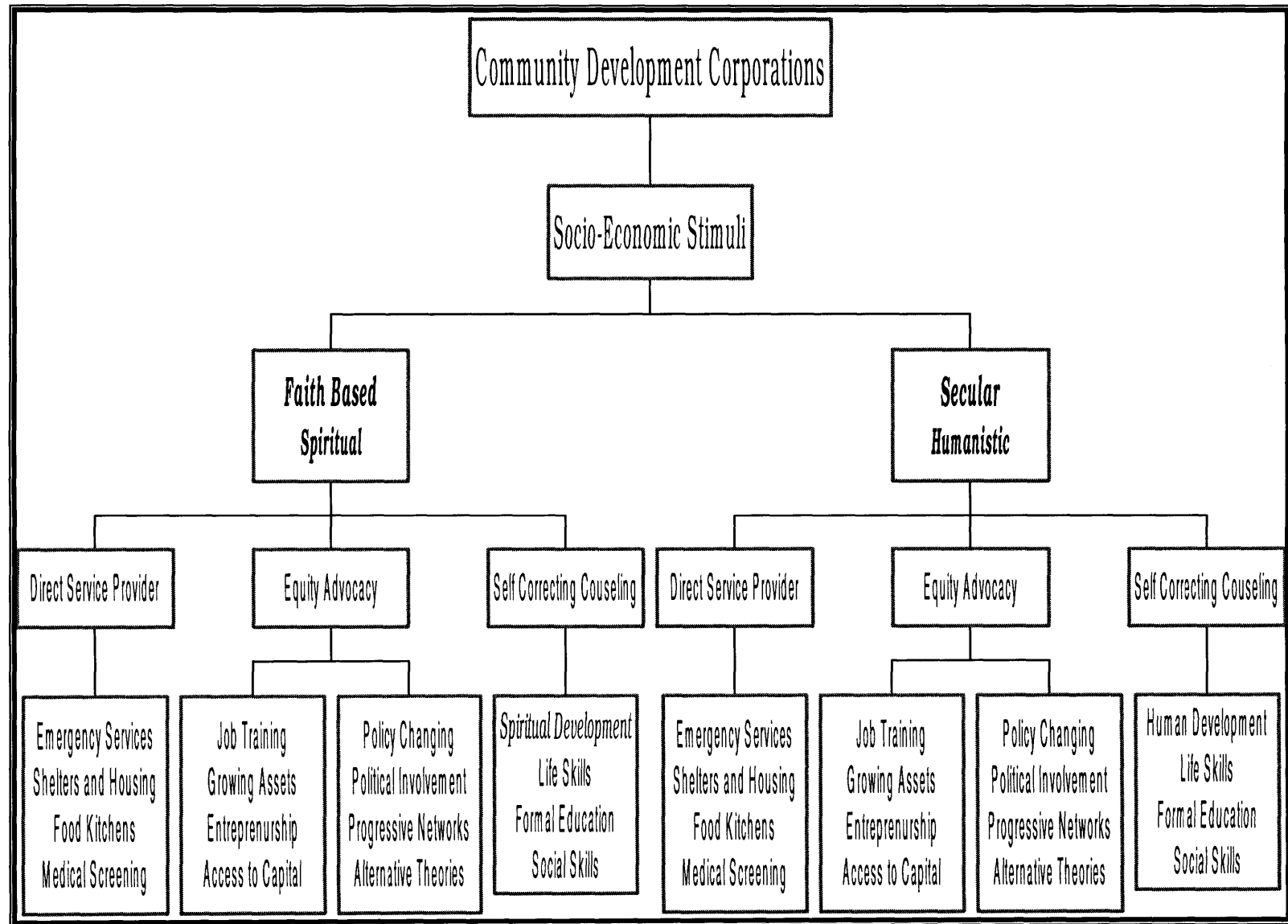
<sup>3</sup> Throughout this thesis when Jamaica, Queens is discussed, it refers to the South Jamaica and St. Albans neighborhoods.

<sup>4</sup> "For the love of money is the root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs." 1 Timothy 6:10 (NIV)



**Figure 1**

**TYPICAL CDC VS. TYPICAL FBI-CDC**



that it is easier for a camel to travel through the head of a needle than for rich man to enter the kingdom of God<sup>5</sup>. It would seem even more foreign for there to be a relationship between a faith based institution, and a governmental agency to create windows of economic opportunity. Aren't these two agencies also at odds? Yet on the currency of a country with a strict belief in the separation of church and state there is inscribed a seemingly contradictory statement, "in God we trust". The fact is that economic development fits securely into the Christian Faith doctrine. In addition the two institutions, faith based and governmental are not at odds when it comes to economic development. They both have a personal stake in assuring the financial security of their respective constituencies.

Early in this nation's history, FBIs helped to secure the economic health of their congregations. Many early Americans participated in cooperatives and bartering services

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<sup>5</sup> "Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of heaven."  
Matthew 19:24 New International Version (NIV)

sponsored and organized by churches. In 1909, Desjardins<sup>6</sup> helped a group of Franco-American Catholics in Manchester, New Hampshire organize the St. Mary's Cooperative Credit Union, the first in the country<sup>7</sup>. Furthermore the Catholic Church established offshoot organizations such as the Knights of Columbus and the Lions Club which provided venues for parishioners to share financial opportunities and business advice outside of traditional church settings. In many ways, these were the first CDCs; at their very heart was the goal of creating and maintaining communities.

As the country matured, the economic role of FBIs shifted to that of poverty alleviation and social service provider. The newest American immigrants often came to the United States with little more than hope and a willingness to work. FBIs supported many of these immigrants through charitable activities. Their goal was not so much to create economically stable communities, as to alleviate the ills of poverty. One of the earliest examples of this is the Catholic Church and their

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<sup>6</sup> In 1900, the credit union concept crossed the Atlantic to Levis, Quebec, where Alphonse Desjardins organized La Caisse Populaire de Levis. A court reporter, Desjardins became aware of the outrageous interest being charged by loan sharks and organized the credit union to provide relief to the working class.

<sup>7</sup> The National Credit Union Association

charitable services in America. By 1900, more than 800 Catholic institutions provided care to needy people. Their aid assisted dependent children, prisoners, elders, sick people, and people with disabilities. In 1910, a group of Catholic social service providers, motivated by a need to "bring about a sense of solidarity," convened the first National Conference of Catholic Charities the mission of which in part was to be the "attorney for the poor." The organization that later would be called Catholic Charities USA was born. The initial convening established a network of Catholic Charities bureaus. In 1922, there were 35 bureaus across the nation. In 1937, there were 68. Today, more than 1,400 agencies, institutions, and organizations make up the Catholic Charities network. Its purpose remains constant: to reduce poverty, support families, and build communities<sup>8</sup>.

Catholic Charities is merely one example of the countless Catholic and Protestant FBIs that took up the fight to alleviate poverty throughout this country's history. Unfortunately, often when dealing with the poor, issues of race superseded issues of faith. African Americans often found it necessary to organize among themselves, because religious institutions

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<sup>8</sup> Father Fred Krammer, president of Catholic Charities, USA.

were not meeting their spiritual or financial needs. The economic and spiritual struggle experienced in this period of American history is best explained in the example of Pennsylvania. The Act for the Gradual Abolition of Slavery between 1780-1808 in Pennsylvania brought an enormous amount of Black free-persons into the city of Philadelphia seeking wage labor. As the number of Blacks increased in the city, the economic situation worsened due to increasing competition and economic insecurity. The same racist practices that was showing itself in the job market soon showed its face in the churches. Members of St. George's Methodist Episcopal Church began to segregate its Black parishioners. The Blacks were sent to the gallery, while the whites were free to worship from any area within the church.

One Sunday the Black parishioners knelt to pray outside of the gallery, in the "whites only" section of the church. They were literally pulled from their knees and told to go back to the gallery, to which they responded, "Wait until prayer is over and we will go out and trouble you no more."

Many of these churches were initially helping to meet the financial needs of the poor free-person migrants. As this door

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(<http://www.catholiccharitiesusa.org/1.html>)

of aid begin to close, those Blacks in a position to assist thought it necessary to take up the cause themselves. Upon leaving St. George's Church, Richard Allen and his fellow worshipers formed the Free African Society to worship free of racism and oppression. In its beginning, it found itself used primarily as an organizational means of providing for the economic well being of the city's growing population of free-persons<sup>9</sup>.

What is particularly significant about the Free African Society is that for the entire first year of the church there is no mention of any religious services or happenings, other than marriages, in its minutes. What are discussed in detail are issues of savings, mutual aid, and charitable assistance to the indigent, widows, and orphans. Religious activities per se did not begin until many of its members begin to gravitate toward Quaker services due to lack of such at the Free African Society. In response, in 1790, Richard Allen began a formal church called Bethel. Even after the founding of Bethel, the Free African Society acted as a separate, though related, entity. The Black religious independence movement spread to other regions of the United States, and in 1816, the Black

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<sup>9</sup> Ida R. Mukenge The Black Church in Urban America, p.31

Methodists became an official denomination under the charter and name, African Methodist Episcopal Church (AME)<sup>10</sup>.

Since its founding the AME, denomination has been holistic in its approach to worship and lifestyle. Economic development is intertwined with educational goals, spiritual wellness, phys/psychological health, and professional success. The denomination has a Department of Social Action, a Department of Urban Ministries and Ecumenical Relations, a Health Commission, a publishing company, 6 colleges, 3 universities, hundreds of day care centers, and over \$150 million worth of housing projects for seniors and low to moderate income families<sup>11</sup>. Historically, the AME denomination's role in economic development has centered on housing development, providing technical assistance, and access to capital. Today the AME denomination boasts various products and services including:

- Life Insurance
  - Term
  - Universal
  - Whole/participating

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<sup>10</sup> Howard D. Gregg, The History of the AME Church, p.13

<sup>11</sup> *Ibid.*, p.14

- Health Insurance
  - Major Medical
  - Medicare Supplement
  - Long term disability
  - Long term care
  - Dental and Vision Plans
- Property and Casualty Insurance
  - Automobile
  - Homeowner
  - Condominium and renter
  - Umbrella
- Investments
  - Mutual funds
  - Stocks & Bonds
  - Certificates of Deposit
  - Investment Advisory/Money Management
  - Annuities
  - Retirement Plans
- Complete Financial Planning
  - Investment Planning
  - Tax Planning
  - Estate Planning
  - Retirement Planning
  - Business Planning
  - Elder Care Planning

Allen AME, though innovative and careful in its approach to dealing with the issues of the neighborhood of Jamaica, is in a religious denomination with a history of confronting socio-economic. There was no need to recreate the

conceptual wheel at Allen, because the theological framework for the strategic planning and action that needed to take place was already present in the denomination's history. This history often paralleled that of secular CDCs that have emerged to address the communal needs. Such secular organizations are:

- not for profit
- Usually receive technical and financial assistance from public agencies
- Heavily dependent on volunteers
- Organized to
  - raise investment capital
  - Provide community services
  - Hire local residents
  - Attract outside capital in the form of grants and loans

As the figure one highlights, FBIs fit into this paradigm, but with the added spiritual component. Questions have been raised as to FBIs capacity to operate as a CDC without compromising its faith doctrine. While extensive research has been conducted to validate the fact that secular CDCs can have a dramatic impact in a distressed community; little has been done to assess whether FBIs can have a positive influence on a local economy. This is particularly true of those that are unapologetic concerning the inclusion of their faith doctrine in the creation of economic opportunity. If in fact these FBIs existed, I wanted to ascertain whether they

were anomalies, or did they provide lessons that could transcend their particular socio-geographic environment; lessons that could be utilized to spark economic development in various domestic urban centers.

### **Chapter Summary**

I have tried to organize my thesis in a logical order, which could be easily comprehended by those familiar with the field of economic development. The first two chapters put the topic into spatial and spiritual context. Chapter 1 places the community and economic development works into context. It is my hope that a degree of intimacy is formed at this juncture so the reader grasps the importance of the work done by Allen in Jamaica. The first chapter provides a socio-economic, demographic, and historical perspective of Jamaica, Queens. It is here that the problems of Jamaica, Queens are characterized both on the national and local level.

When dealing with a FBI it is essential to understand the theology that directs its ideology, policies, and practices. Chapter 2 provides a detailed overview of the theology behind economic development. This chapter demands patience from the reader. The reader will find herself becoming anxious to know the, *what* and *how*, but that is not

the purpose of this chapter. Instead, it reveals an overview of the *why* behind a FBI's actions. This overview will give the reader an understanding of a Christian FBI's theological vision and theological methodology. Many of the biblical principles of this chapter direct economic endeavors for FBIs, and have been accepted and promoted by the national Christian Community Development Association (CCDA)<sup>12</sup>. Conservative and liberal FBIs alike have adopted Coda's interpretation of biblical principles as they relate to community and economic developmental ventures.

If this thesis were a sandwich, chapters three and four would be the meat. Chapter 3 explains the structure, various activities, successes and challenges of Allen AME Church and CDCs. It is here that both the congregation and community's barometers test the impact of Allen's endeavors. This chapter especially explains the social fabric that is created through Allen's faith doctrine and the spiritual growth of its membership. Chapter three also discusses Allen's ability to galvanize a congregation and a community through

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<sup>12</sup> Founded in 1989 by Dr. John Perkins, CCDA is an association of over 300 churches and ministries in 35 states and more than 100 cities. Their mission is to support and encourage existing Christian community developers and their ministries and help establish new Christian community development efforts.

an effectual communication of the Christian faith, and the ability to use traditionally successful community/economic development initiatives. It is here that the sharpest comparisons are made between FBI-CDCs and secular CDCs.

Finally, chapter four describes the leadership requirements for a FBI to be effective. Then, Reverend Flake, the Pastor and CEO of Allen AME Church and CDCs are judged by these requirements. The conclusion discusses four challenges that Allen faces. These challenges: leadership, funding, competition, and the congregation, reflect areas of potential and current problems within Allen. Finally, I summarize my finding and provide transferable lessons for other FBIs interested in economic development, and conclude with questions for possible further study.

# Chapter 1

## Jamaica, Queens: The Place, The People, The Problem

### Historical Context

Historically, this country has placed the hope of economic development on the shoulders of large corporations. It was believed that if these corporations were successful then the country as a whole would prosper. The Reagan administration was a fierce advocate of this philosophy that was popularly termed Reaganomics. Reaganomics, (supply-side economics, a trickle-down ideology) held that the free market, if left alone, would eventually provide prosperity for all. Private investment would grow, free from the artificial constraints of government regulations and heavy taxes, bringing greater productivity and more jobs and income for everyone. This ideology guided the economic policies of this country throughout the Reagan and Bush administrations (1980-1992). It assumed that as corporations accumulated wealth, much of it would trickle-down to the public. This process is known as "feeding the sparrows through the horses," referring to the way sparrows peck undigested grain bits out of horse droppings. (Michael Parenti, 1989) In my view, Reaganomics was a failure. It created wealth only for the wealthy. Thus the wealthy horses





were well fed, but their droppings contained few 'grain bits' for the poor and middle class sparrows to consume. The jobs did not come; and those fortunate enough to secure employment, were more often than not underemployed and underpaid<sup>13</sup>.

In the early nineties as the country began to move out of recession, many sparrows still went hungry. Few poor, working and middle class citizens were more negatively impacted than those in the inner cities. It was the inner cities that were so dependent on industry and thus were hit the hardest in a period of downsizing, relocation, and increased international competition. It was primarily in the inner cities that as jobs became available there was a spatial mismatch between the employment, the potential employees, and the resources needed sustain jobs and foster job creation<sup>14</sup>. Currently over 60% of all new jobs are in the suburbs. While poor people are likely to move from location to location within a certain county or district, they rarely are willing, and most importantly financially able, to move outside of the city.

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<sup>13</sup> This is reflected in the 3.3% decrease in average real hourly wages from 1979-1987.

<sup>14</sup> Shawn P. Escoffery, *Waiting For the Bus: Transportation and Job Accessibility Issues in Lower Income Communities*, 1998.

In addition, Edward Blakely (USC) states that there are several factors that contributed to the continued economic depression of the inner cities. These are of particular relevance to Jamaica, Queens: redlining, loss of retail base, governmental divestment, and discriminatory stigmatization. All of these factors have affected Jamaica Queens, but before one can understand how these issues were problematic in Jamaica, Queens, it is important for the reader to gain a familiarity with the community itself.

Jamaica is several distinct neighborhoods. While it could be argued that Allen has had a fundamental impact on all of them, it seems to have had its greatest impact on two specific neighborhoods, South Jamaica and St. Albans. These two communities are geographically bound, but socio-economically very different. This chapter will describe the historical character and people of these neighborhoods. It will reveal their separate and collective problems.

### **South Jamaica**

Extending south of Atlantic Avenue to Southern State Parkway; east of Van Wyck Expressway. to Merrick and Springfield Boulevards, South Jamaica is an old working



Map 2

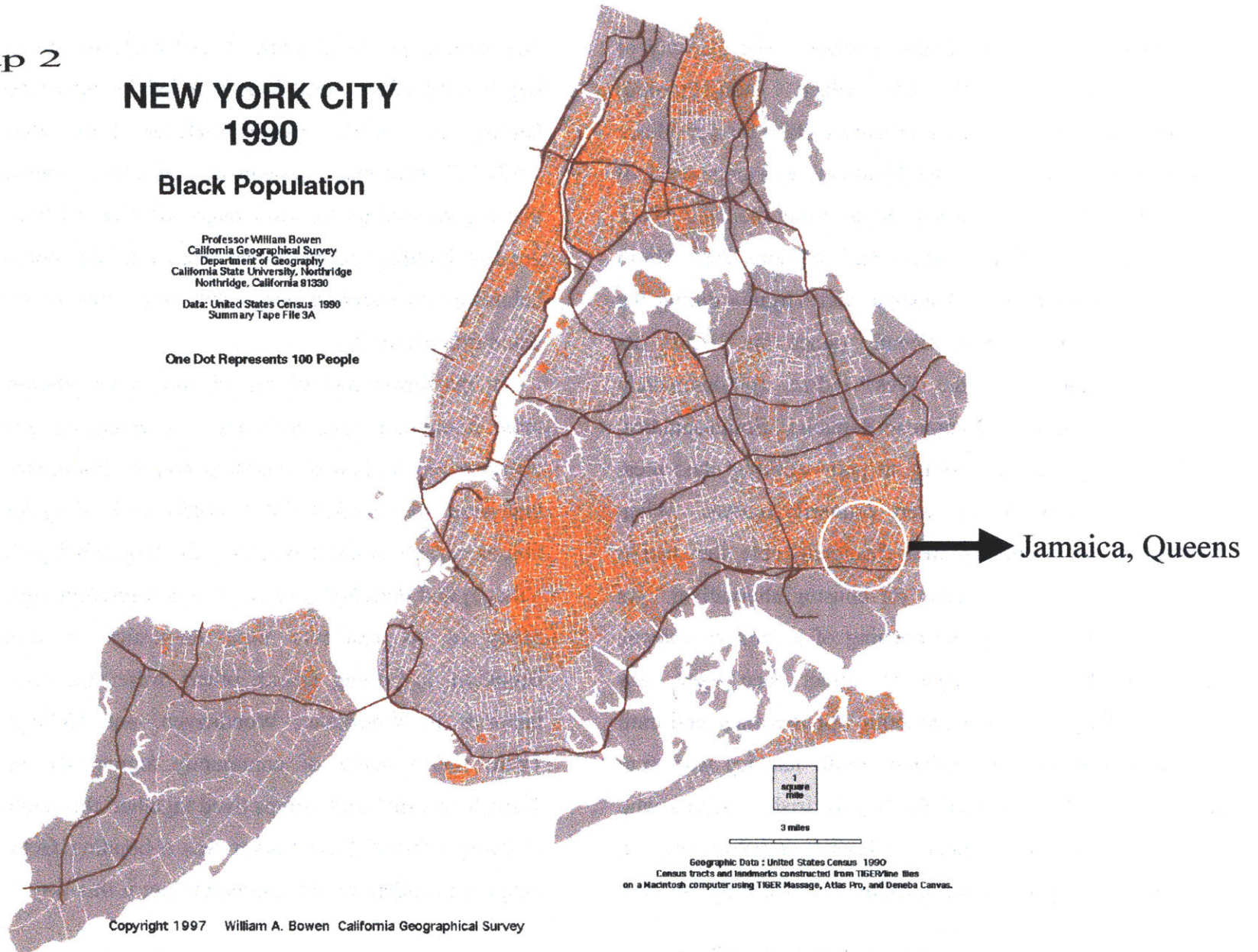
# NEW YORK CITY 1990

## Black Population

Professor William Bowen  
California Geographical Survey  
Department of Geography  
California State University, Northridge  
Northridge, California 91330

Data: United States Census 1990  
Summary Tape File 3A

One Dot Represents 100 People



Copyright 1997 William A. Bowen California Geographical Survey

class poor community of 27,009 persons. The majority of these residents, 25,453 are Black (non-Hispanic). Historically, it has served as a temporary place for new Black residents of Queens. This neighborhood was composed of free men and women, former slaves from the New York Metropolitan area, former slaves and migrants from North Carolina, South Carolina, Alabama, and Virginia during the Great Migration<sup>15</sup>. More recently (since the 1920s), its population came from the West Indies, (predominately Jamaica, Haiti, and the Dominican Republic). South Jamaica, has historically been a working to poor working class area. These "new" New Yorkers were primarily renters. When members of the community were financially able, they had to look outside of South Jamaica for housing alternatives. As early as 1920, following the opening of a Jamaica subway station, South Jamaica began to attract even more new residents. They all sought economic opportunities, and until these opportunities were realized, South Jamaica was where they stayed. They replaced the largely Irish residents who preceded them in the area. Massive improvements in transportation, especially the opening of Queens to five cent

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<sup>15</sup> The Great Migration lasted from the start of World War II

fare service, promised rapid, indeed explosive growth. This began soon after World War I ended in November 1918. During the 1920s, Queens rocketed from 469,042 to 1,079,129 residents, a growth rate of 130% comparable to that experienced by Nassau County after World War II. The greatest building boom in the history of the borough left behind as its enduring mark, mile after mile of brick and wood frame housing.

In the forties and fifties, this was a neighborhood like most immigrant neighborhoods. It contained tenements, overcrowded traditional boarding houses, traditional homes that were overcrowded with boarders, multi-story apartment houses, sizable housing projects, (the largest being Rochdale Village) and detached homes. It was a resident community. Many of its residents were domestics in Manhattan, Brooklyn, and Long Island; others were employed in the factories in Whetstone, Woodhaven, and College Point. There was a sense of community among the residents. Though very different groups lived together, the commonality of being a "new" New Yorker was a bonding factor. One long time resident of the community put it this way, "back in

---

through the early 1960s.

those days, people looked out for one another and folks cared. It ain't like that anymore."

Until the late 1970s, South Jamaica changed very little. It remained a predominately Black neighborhood with few housing options and plenty of new residents. What changed was the temporary aspect of the neighborhood and the sense of community. Global and local economic factors were making it more difficult to achieve the American dream with the relative quickness that it had been obtained by former residents. Therefore, many of the new residents became permanent residents of South Jamaica. Due to their lower socio-economic status, there was a greater need for social services, a need that often was ignored due to the inability of the residents to solicit responses from the Borough and City's political power structure. Within this working poor community, there also grew a distrust for one's neighbors. The influx of crack cocaine in the 1980s and the growth of the drug industry helped to transform the formerly healthy and safe neighborhood to one laded with crime and paranoia.

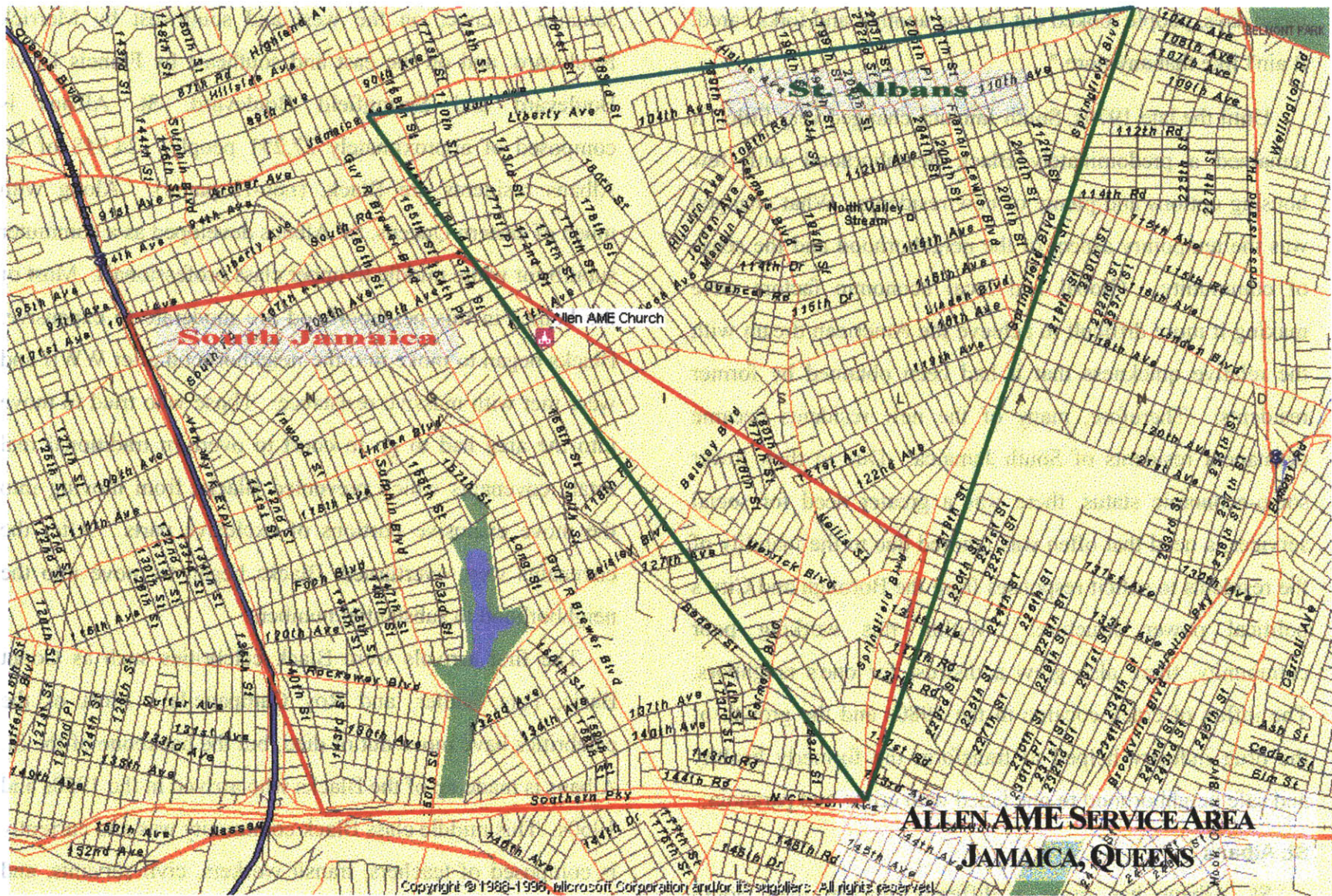
### **St. Albans**

St. Albans has quite a different history than South Jamaica. A triangular neighborhood bounded on the north by

Jamaica Avenue; on the west and southwest by Merrick Boulevard; and on the east and southeast by Francis Lewis Boulevard and Springfield Boulevard. St. Albans is composed of approximately 27,251 people. 24,948 of St. Albans residents are Black, (non-Hispanic). Along with much of eastern Queens, St. Albans developed as a commuter suburb for white middle to upper class professionals. Most of the homes in this neighborhood are moderate to expensive. Blacks began to move into the neighborhood after WWII and were met with massive resistance. Those who tried to move into the area had to go to court to overturn traditional real estate covenants which prevented Blacks from moving into the move exclusive portions of exclusive parts. After the covenants were overturned, Blacks began to move into the neighborhood in substantial numbers.

The first arrivals were Black celebrities such as Count Basie, Fats Waller, and Roy Campanella. Most of the celebrities have move out or died, but the backbone of the St. Albans is made up of the Blacks who arrived in the 1950s and 1960s. This middle class Black community was and currently is composed of teachers, transit workers, civil servants, and professionals. As these men and women moved into the





Map 3



neighborhood, their white neighbors moved out. With their exodus, went many of the neighborhood's city services. Yet, the community stayed relatively strong until the early 1980s. The streets began to show signs of a real need to be re-paved. The schools, once strong, began to have overcrowded classrooms and out dated materials. Police and fire protection also began to decrease. In a 1980 article in *Newsday*<sup>16</sup>, The Rev. Robert Ross Johnson of the St. Albans Congregational Church stated, "When there is a fire in this area, you can kiss your house goodbye". This quote revealed a perception of a withdrawal of city workers from the St. Albans area. Though this withdrawal was undocumented, many of the neighborhood residents believe that as white left, so did many basic city services.

St. Albans also has an aging community. Many of those who moved in the 40s and 50s are now retiring and in need of the additional services and requirements of the aged. US Census data (1990) show that 29% of the community is 50 years of age and older. Many of these individuals are living in homes that no longer matched their needs or incomes. Therefore, there was a real need for alternative housing for

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<sup>16</sup> Newton, Edmund. *Middle Class Tries to Retain Dream*,

these residents. Housing that allowed them to maintain both their dignity and their connection to the neighborhood.

Inflation of the late 1970s and early 1980s, and the negative turn of the national economy (the recession of the late 80s and early 90s) made things more difficult for the neighborhood. Liquor stores, fast-food outlets, vacant shops, and storefront churches have replaced many of the classy shops that once graced a major boulevard in St. Albans, Lindon Boulevard. The extended absence of a viable retail district in Jamaica also meant a lack of employment opportunities for those within the community. The main commercial corridors of this section Lindon and Merrick Boulevards suffered greatly from the lack of private investment into the community. Minority owned businesses on both boulevards often closed shortly after opening not because of lack of business, but due to lack of business managerial skills. Those that remained often leased out stores and buildings in need of rehabilitation and façade improvements, from absentee landlords. Since the early 1980s, issues of crime, and the presence of a persistent drug market made it that much more difficult to attract new

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NewYork *Newsday*, 4/17/80.

businesses and shops to the boulevard. The lack of retail effects both the wallet and the soul, as Blakely states; "...the loss of market functions in the neighborhoods reinforced the general malaise of lowered community pride.<sup>17</sup>" This lack of pride in the neighborhood is the first step in the downward spiral leading to nihilism and self-destructive behavior, thus destroying the social fabric of a neighborhood. Halvor James, former head of the St. Albans Civic Association stated in the previously mentioned Newsday article, "with both parents out working, it impacts on family life. That leaves a lot of our children unsupervised, creating problems." A 40 year resident of the community said that, "you've got to work six days a week to stay ahead." Many of these problems have shown themselves through an increase reported number of crimes committed there. Particularly there has been an increase in vandalism, drug-related arrests, and thefts and burglaries.

While socio-economically different, there has been a negative impact on the local economies of both of these neighborhoods, caused by shifts in the global and national economies. Both communities were impacted by the loss of

countless jobs once available in factories and the airline industries, now gone due to downsizing and closures. Where South Jamaica is suffering from unemployment, many of the residents of St. Albans are dealing with the reality of underemployment and glass ceilings. In addition, institutional racism that gives these neighborhoods the discriminatory stigma associated with being a Black inner city community. Particularly during the eighties when it was in vogue to scapegoat the Black inner city as a root of America's problems. Jamaica, Queens did not escape this stigmatization. Though historically it has been a community of hard working poor to upper middle-class families, in the eyes of the city government, investors, and bankers these neighborhoods were seen as nothing more than a ghetto. With this title came all of the stereotypes: unskilled, unmotivated, uneducated, and uncivilized, and all the curses: continued withdrawal of city services, redlining<sup>18</sup>, and a lack of investment by private investors. These were the problems of Jamaica, Queens, and if not addressed, they promised only to increase in severity.

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<sup>17</sup> Edward Blakely, Planning for Economic Development. p.21



## Chapter 2

# The Elisha Principle: The Theology Behind Economic Development

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<sup>18</sup> In 1985, racial minorities received \$62 million in loans at a rate of about six loans per census tract. However, predominantly white census tracts, in Queens, received \$783 million dollars, at an average rate of 30 loans per tract. (Newsday – 12/20/89)

Local economic development at its very heart is about strengthening the economic stability of a community. It refers to the process in which local governments or community-based (neighborhood) organizations engage to stimulate or maintain business activity and/or employment. (Blakely, 1994) Governments, non-governmental organizations (NGOs), community development corporations (CDCs), non-profits, and foundations have recognized, since 1989, the necessity of economic development work on the micro (community) level to ensure stability on the macro (national) levels. This revelation helped to prompt government and non-governmental organizations to refocus, to some extent, their economic stimulus activities.

Some of these organizations are directed by the need to promote a more equitable society, while others are motivated by the goal of poverty alleviation. Many governmental agencies have adopted the belief that economically strong communities can ensure an economically strong nation. Faith Based Institutions (FBIs) are directed by a different calling. FBIs rationale for addressing economic development is motivated by teachings of the Holy Bible. Several scriptures

direct this calling. The goal of this chapter is to provide an understanding of the theology that guides FBIs. This chapter's focus is twofold. First to highlight the theological vision, and second to reveal the theological methodology.

### **The Theological Vision**

Reconciliation:

**Man ↔ God**

The holistic theological vision revolves around two basic principles that Christians see as fundamental to human existence. These principles are reconciliation and redistribution<sup>19</sup>. Reconciliation is central to the Christian development on two levels. The first level involves man's connection to God<sup>20</sup>. It addresses the fact that mankind's deepest need is to maintain a relationship with God. The Judeo-Christian religious tradition follows that from the very beginning, God and man<sup>21</sup> communed together. Genesis 3:8<sup>22</sup> tells the story of how God habitually walked with man in the

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<sup>19</sup> Perkins, John M., Restoring At-Risk Communities, p. 21-23.

<sup>20</sup> "Teacher, which is the greatest commandment in the Law? Jesus replied: "Love the Lord your god with all your heart and with all your soul and with all your mind. This is the first and greatest commandment." Matthew 22: 36-38 (NIV)

<sup>21</sup> The word "man" refers to all of humankind

<sup>22</sup> "Then the man and his wife heard the sound of the Lord God as he was walking in the garden in the cool of the day, and they hid from the Lord God among the trees of the garden." Genesis 3:8 (NIV)

Garden of Eden<sup>23</sup>. God gave man the freedom to eat of any fruit in the garden, except the fruit of the Tree of the Knowledge of Good and Evil. Once man ate from this tree, he had severed his connection with God. God, being without sin, could no longer commune with man who was now sinful. This Original Sin caused the chasm between man and God. Even as God explained to man that he was now cursed, and his relationship was destroyed, there was hope. God explained that He would send one to take away the sin that now existed in man<sup>24</sup>. Jesus Christ was sent to bridge this chasm, and reestablish man's connection to God. This point is at the heart of Christianity. Therefore, central to any social, political, physical, or economic agenda of a FBI that is advanced comes secondary to advancing the gospel of Jesus Christ.

Through this evangelistic effort of economic development, a FBI attempts to reconcile man's relationship to God. What Adam destroyed, Christ rebuilt. John Perkins said it best when he stated that Christian development without

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<sup>23</sup> The Garden of Eden is the Biblical birthplace of humanity.

<sup>24</sup> "And I will put enmity between you and the woman and between your offspring and hers: he will crush your head and you will strike his heel." Genesis 3:15 (NIV)

evangelism, "...is like a body without a soul. To be Christian, by definition, is to live and speak in such a way that our lives continually point to the wonderful person of Jesus Christ.<sup>25</sup>" It is in this area that FBIs distinguish themselves from their secular counterparts. The *faith* in which they are based guides them to desire those they serve to enter into a relationship with God in which they love God with "all their hearts, all their soul, and all their mind."<sup>26</sup>

#### **Man ↔ Man**

The second level of reconciliation involves man's connection to man<sup>27</sup>. This level is arguably more difficult than the first. This level is so difficult because it demands a complete re-conceptualization of self. It states that those that are being served by the FBI recognize that man was made in the image and likeness of God<sup>28</sup>, and thus they are important. William J. Wilson, Cornell West, and countless other members of America's intelligencia have commented on the

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<sup>25</sup> Perkins, John M., *Beyond Charity*, p.80.

<sup>26</sup> "Jesus replied: "Love the Lord your God with all your heart and with all your soul and with all your mind." Matthew 22:37 (NIV)

<sup>27</sup> "And the second is like it: 'Love your neighbor as yourself.' All the Law and the Prophets hang on these two commandments." Matthew 22:39-40 (NIV)

nihilistic state of our inner cities. Many of its residents participate in self destructive and pathological behavior because they have no respect or love for themselves, and thus for their neighbors.

FBIs attempt to reconcile man's relationship with himself, his family, and his community. FBIs endeavor to reconcile man's relationship with himself by instilling a sense of pride and self-worth, not based on personal merit, but upon that of God. When an individual comes into an understanding that she is made in the image of God it forces her to adopt a different view of herself.

#### **Man ↔ Community**

Finally, FBIs see it as part of their theological mandate to reconcile man to his community. Helping individuals recognize the necessity to "love their neighbor as themselves" is crucial to a Christian approach to development of any kind. It also demands one to rethink how they react to and interact with others. The recognition of others as creations of a Divine Being can help to curtail self and projected destructive

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<sup>28</sup> "Then God said, "Let us make man in our image, in our likeness...So God created man in his own image, in the image of God he created him; male and female he created them." Genesis 1, 26-27 (NIV)

behavioral patterns. America's capitalist society advances a self centered competitive zero sum philosophical belief that states that to advance forward, others must be pushed backward. This is contrary to the teachings of Christ. Christ advanced the necessity of meeting the physical needs of those around you. Thus biblically, clothing the naked and feeding the hungry, are not an act of pity or compassion, it is an articulation of one's love for God, and thus for his neighbors.

#### Redistribution

The second theological principle of development that guides a FBI is redistribution. Redistribution speaks beyond charitable acts, but instead focuses on empowering individuals toward asset building in hopes of creating a more equitable community. A community that recognizes that there is enough fish for everyone in a pond owned by God. Several biblical principles direct the FBI in the area of redistribution, the first is the principle of Divine ownership. This theological principle is founded in Leviticus 25:23<sup>29</sup>, Psalm 50:12<sup>30</sup>, and Haggai 2:8<sup>31</sup>. In the Leviticus and Psalm

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<sup>29</sup> "The land must not be sold permanently, because the land is mine and you are but aliens and my tenants." Leviticus 25:23 (NIV)

<sup>30</sup> "If I were hungry I would not tell you, for the world is mine, and all that is in it." Psalm 50:12 (NIV)

passages, God explains land ownership. He places himself as final landlord of all property. The passage in Haggai states that all valuables belong to God. This was to ensure that the people saw their possessions as mere borrowed items and themselves as mere caretakers or *stewards*. Where there is no ownership, in theory, there could be no greed. Everything was a possession of a Just God that wanted all of His children, to want for nothing. All wealth, thus comes from the God<sup>32</sup>, and therefore must be seen as His to do as He wishes. The very labor that went into the creation or production did not produce it, but instead, the very will of God. This fundamentally attacks the ideology that advances issues of entitlement. The idea that one deserves his wealth because he worked hard to obtain a certain thing is contrary to what is advanced by the Bible. Though all are to work, (He that does not work does not eat)<sup>33</sup>, the fruit of the labor is

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<sup>31</sup> "The silver is mine and the gold is mine, declares the Lord Almighty." Haggai 2:8 (NIV)

<sup>32</sup> "You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the Lord your God, for it is He who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today." Deuteronomy 8:17-18 (NIV)

<sup>33</sup> "For even when we were with you, we gave you this rule: "if a man will not work, he shall not eat."" 2 Thessalonians 3:10 (NIV)

in fact a blessing, or gift from God, not a product of that work.

The Bible also advances a flat tax: the tithe. (I will discuss in chapter 3 how useful this flat tax has been in ensuring that redistributive efforts have been advanced.) Deuteronomy 14:22-25<sup>34</sup> explains how this flat tax was used both as a way to reverence God. It revered God by displaying obedience and recognition of the fact that the goods and products were in fact a blessing.

Two biblical prophets also advance fundamental principles of redistribution. These principles are founded in the Ten Commandments<sup>35</sup>. In particular, the 1<sup>st</sup>, 2<sup>nd</sup>, 8<sup>th</sup>, and 10<sup>th</sup> commandments relate, both directly and indirectly to

issues of wealth and redistribution. The first of the two prophets, Prophet Isaiah, advances the necessity to meet the need of the poor and homeless. In Isaiah 58<sup>36</sup> he articulates that this is in fact, "true worship". He blasts worshipers for exercising an empty form of worship in which individuals, "...do as they please and exploit all your workers". True worship, according to the prophet Isaiah, involves following the commands of God. These commands direct true worshipers to attempt to meet the needs of all, and thus redistribute the wealth that God has provided. Finally, Prophet Micah warns against coveting wealth. In Micah 2:2<sup>37</sup>

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<sup>34</sup> "Be sure to set aside a tenth of all your fields produce each year. Eat the tithes of your grain, new wine and oil, and the firstborn of your herds and flocks in the presence of the Lord your God at the place he will choose as a dwelling for his Name, so that you may learn to revere the Lord your God always." Deuteronomy 14:22-25 (NIV)

<sup>35</sup> 1. You shall have no other gods before Me  
2. You shall not make for yourself an idol  
3. You shall not misuse the name of the Lord your God...  
4. Remember the Sabbath day by keeping it holy...  
5. Honor your mother and father...  
6. You shall not murder...  
7. You shall not commit adultery...  
8. You shall not steal...  
9. You shall not give false testimony against your neighbor...

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10. You shall not covet your neighbor's house..." Exodus 20:3-17 (NIV)

<sup>36</sup> "Yet on the day of your fasting, you do as you please and exploit all your workers...Is not this the kind of fasting I have chosen: to loose the chains of injustice and untie the cords of the yoke, to set the oppressed free and break every yoke? Is it not to share your food with the hungry and to provide the poor wanderer with shelter—when you see the naked, to clothe him, and not to turn away from your own flesh and blood. Then your light will break forth like the dawn and your healing will quickly appear; then your righteousness will go before you and the glory of the Lord will be your rear guard...and if you spend yourselves in behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday." Isaiah 58:3,6-8,10 (NIV)

<sup>37</sup> "The covet fields and seize them, and houses, and take them. They defraud a man of his home a fellowman of his inheritance. Therefore, the Lord says, "I am planning disaster against this people from which you cannot save yourselves. You will no longer walk proudly for it will be a time of calamity." Micah 2:2-3 (NIV)

He prophesizes that such coveting leads to violence and thievery (see also *The History of the United States*). All three of these prophets advance the argument, both directly and indirectly, of redistribution. It is, as Isaiah so aptly stated, a form of worship.

Biblical examples of redistribution given by the early church have also aided in shaping the theological vision of many FBIs. The early church saw it as a responsibility to give, "...according to his ability, to each according to his need"<sup>38</sup>. FBIs see it as a responsibility of a Faith community to meet the needs of the congregation. Recognizing that each member has a particular resource, even in the most depressed of environments, to contribute to the overall wealth of the collective. It is through this cooperative, socialist behavior that the early church operated. This was particularly true in early African American churches where mutual aid societies, bartering, and cooperatives were the norm.

Finally, the theology of redistribution is grounded in opposition to the idolatrous elevation of money above God. Paul stated in his first letter to Timothy that the love of

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<sup>38</sup> "The disciples, each according to his ability, decided to provide help for the brothers living in Judea." Acts 11:29 (NIV)

money was the root of all evil<sup>39</sup>. This is crucial because it connects to the first commandment, "You shall have no other gods before Me." FBIs recognize that inherent in the problem of poverty is the problem of greed. Current conservative propaganda would have one believe that the poor are in their current condition do solely too self-destructive morally bankrupt behavior. Our capitalist system demands a zero-sum victory for the wealthy. A victory predicated on the lie that certain basic resources, such as housing, clothing, food, and proper medical care are scarce. A theology of redistribution refutes this argument and views it as greed, pure and simple. FBIs view this, partially, as a spiritual problem in which society has allowed wealth, or the attempt to obtain wealth, to be elevated into a position worthy only for God. To a FBI, it is essential that those benefiting from economic development efforts recognize God, not wealth, as the focus of their efforts.

### **The Theological Methodology: The Elisha Model of Economic Development**

The scriptures that direct the theological vision of FBIs are only one half of the focus of this chapter. They are the

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<sup>39</sup> See footnote 4.

fuel guides the actions of the FBIs. While the particular actions of the various FBIs vary from FBI to FBI, the theological methodology is constant. This methodology is an amalgam of the wheel illustration of the Navigators<sup>40</sup> and the wheel of ministry of John Perkins<sup>41</sup>, and grounded in the Second Book of Kings 4:1-7<sup>42</sup>. (See chart on page 31). This passage provides the six theological methodological fundamentals of FBI economic development:

1. Elisha was nearby and ready to respond with suggestions and help to the widow in need

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<sup>40</sup> The Navigators™ was founded in the 1930s and incorporated in 1943. Its mission is to reach, disciple, and equip people to know Christ and make Him known through successive generations.

<sup>41</sup> Perkins, John M., *A Quiet Revolution*, p.13

<sup>42</sup> “The wife of a man from the company of the prophets cried out to Elisha, “Your servant my husband is dead, and you know that he revered the Lord. But now his creditor is coming to take my two boys as his slaves.” Elisha replied to her, “How can I help you? Tell me, what do you have in your house?” Your servant has nothing there at all, “ she said, “except a little oil.” Elisha said, “Go around and ask all your neighbors for empty jars. Don’t ask for just a few. Then go inside and shut the door behind you and your sons. Pour oil into all the jars, and as each is filled, put it to one side.” She left him and afterward shut the door behind her and her sons. They brought the jars to her and she kept pouring. When all the jars were full, she said to her son, “Bring me another one.” But he replied, “There is not a jar left.” Then the oil stopped flowing. She went and told the man of God, and he said, “Go, sell the oil and pay your debts. You and your sons can live on what is left.” 2 Kings 4: 1-7 (NIV)

2. The widow was ready to listen to advice and to help herself, not just depend on charity.
3. The widow and her family used what resources they had available to them.
4. Neighbors willingly shared their empty jars to help the family
5. The enterprise was a lot of hard work for the whole family and involved the entire community
6. The enterprise, through God’s intervention, met their needs and provided a cushion for the future.

These six fundamentals serve as the blue print for Christian FBIs. The approach Elisha provides parallel that of the NCCED manual on economic development. The primary difference, beyond the fact that it was written over two thousand years ago, is the sixth spoke of the wheel which recognizes a dependence on God as an impetus for economic development initiatives.

#### Technical Assistance

First, the FBI must serve in the capacity of economic counselor and advisor. This involves having the capacity to provide effective and intelligent financial advice to its constituency. Elisha was able to provide the widow with suggestions that would help her to move toward economic stability. FBIs willing to participate in economic development endeavors must be prepared to provide the technical

assistance communities in distress need to achieve identifiable economic goals.

#### Diligence

Second, the widow was receptive to the advice given by Elisha. Those who are seeking poverty alleviation must be F.A.T. (Faithful, Available, and Teachable). Faithful, in this instance, is not defined as faithful to a particular theological ideology. Instead, it refers to a level of commitment to the process of economic development. There must be a willingness of the constituency to learn how to use and gain access to the tools they will need to achieve financial success.

#### Efficiency

In the case of the widow, there was an efficient use of resources. A FBI must be able to identify the particular community's unique resources. Every community, even the worst ghetto, has its own unique character and strengths. The most effective faith-based economic developer must be able to identify those resources, and then ascertain how to most efficiently use them for the collective benefit of the community.

#### Community Involvement

Fourth, in the example set by Elisha, neighbors contributed to the widow's emancipation from poverty. A

FBI can stimulate a community to recognize the importance of collective activity to achieve economic development goals. The sharing, or collective use of resources to spark economic development can take a variety of forms, but whatever the form, the community must see its fruit as beneficial to the whole.

#### Willingness to Work

Next, the Elisha example sets forth the necessity of good old-fashioned hard work. The FBI must prompt those that it works with to work. This can involve formal or informal employment. Whatever the type of employment, like the widow and her family, the community must be willing to spend an enormous amount of man-hours working toward economic security. It is the role of the FBI to promote and encourage this work ethic<sup>43</sup>.

#### God's Intervention

Finally, and most crucial to any endeavor advanced by a FBI is a confidence in God's intervention in the endeavor. A faith community is more apt to feel empowered and enabled when there is a confidence that their efforts are "blessed of

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<sup>43</sup> "We hear that some among you are idle. They are not busy; they are busybodies. such people we command and urge in the Lord Jesus Christ to settle down and earn the bread they eat." 2 Thessalonians 3:11-12 (NIV)



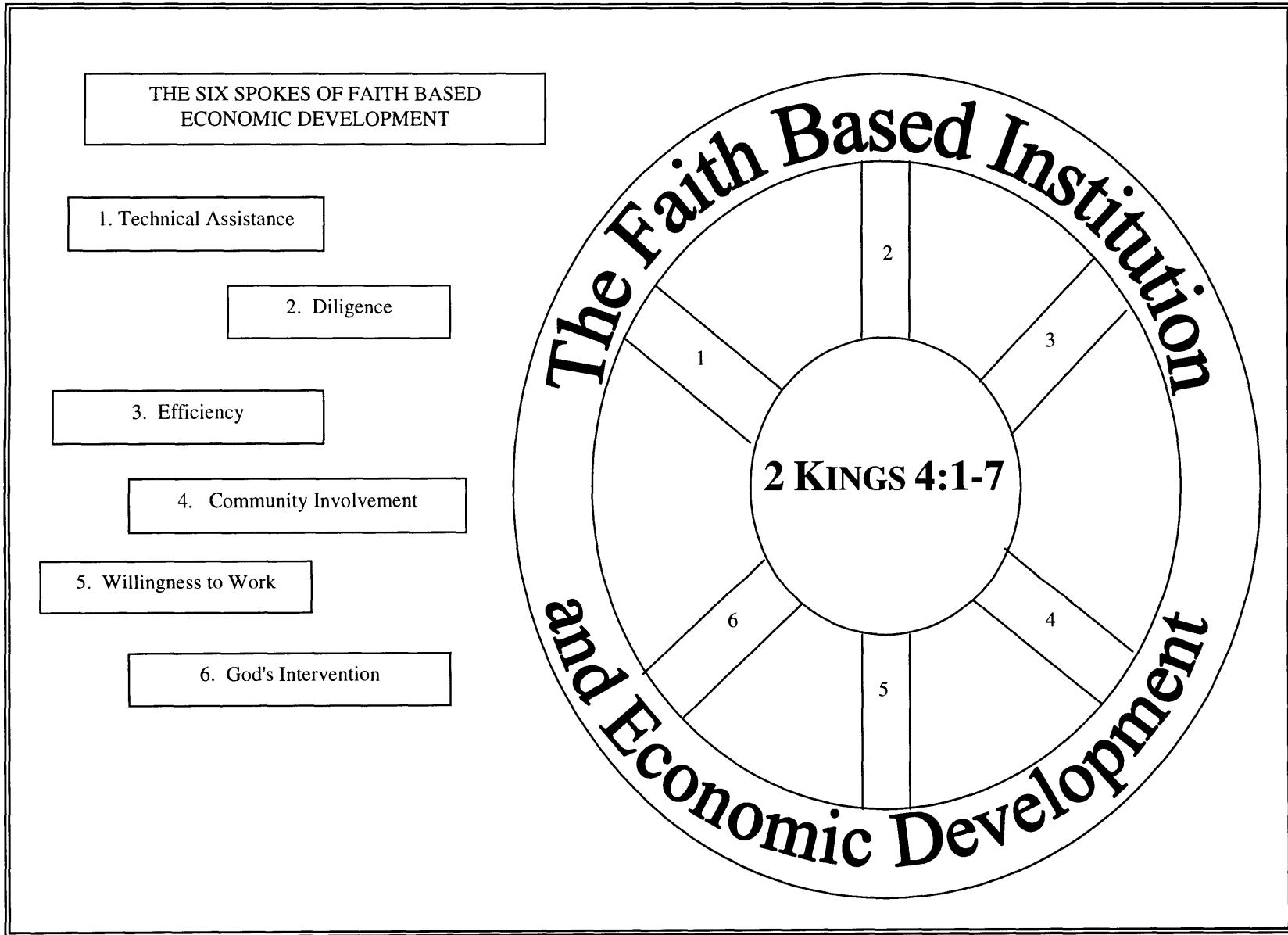


Figure 2

God.” Elisha was able to advise confidently the widow to take the steps because he was confident that God would move in the situation. A FBI must operate under the same principles of faith. This plan of action is derived not from an empirical study or financial handbook, but from a scriptural example of how to act and react to situations of poverty.

Elisha provides an excellent model for the FBI. Clearly, it is a framework useable within various socioeconomic, cultural, and geographical settings. Ideally, a FBI must be prompted by a theological vision, but it must also use a theological methodological framework like the one provided in Second Kings to guide its economic development efforts. If it is not, than it is merely a secular CDC using a religious title.

# Chapter 3

## “His Eyes Are On The Sparrows...” Economic Development for A Congregation and A Community

In chapter one I discussed the particular issues and concerns that shape the economic distress of Jamaica Queens. Chapter 2 provided the theological and denominational framework, the lenses, in which Allen AME Church and CDCs views and analyzes the problems of Jamaica; below I detail Allen's responses to these problems.

The apostle James stated it best; "Faith without works is dead."<sup>44</sup> Allen has been successful at working to articulate its faith through a variety of methods and mechanisms. Allen has been particularly successful in its economic endeavors regardless of governmental, foundational, or economic shifts. Allen's economic developmental ventures include the ability: to raise capital, to provide primary formal education, to provide financial educational services, to increase access to capital, to provide physical and mental health care, neighborhood preservation, housing, and transportation. This would be significant for any CDC, but it is of even more astounding because Allen is a FBI-CDC in an economically and ethnically diverse Black community. A rudimentary description of the organizational and physical structure of

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<sup>44</sup> "As the body without the spirit is dead, so faith without deeds is dead." James 2:26 (NIV)

Allen Church and CDCs, as well as the social fabric it helps to buttress will be discussed.

### **Organizational Descriptions<sup>45</sup>**

#### The Church

Allen AME Church's leadership is set up like a traditional AME church. The AME denomination is broken up into 19 Districts (similar to the Catholic Archdiocese) with a Bishop presiding over each district. Each district is then broken down into conferences, which are then broken down into smaller geographical districts (similar to parishes). Each geographic district has a presiding elder. Allen AME Church is in the First District, the New York Conference, and the Jamaica-Long Island District. The presiding regional bishop, the church elder, and the pastor, in that order, serve as the church hierarchy. The Pastor, Rev. Dr. Floyd Flake, serves as the CEO of the Church and chairman of its two boards: Board of Stewards and the Board of Trustees. The Board of Trustees is a fiduciary board that helps to oversee the financial business of the church. The Board of Stewards is administrative and assists with the overall operation of the

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<sup>45</sup> All information is taken from the 1996 Annual Report and discussions with Lawrence Young and Rev. Flake.

church. Allen AME, with a membership of 9000, has a ministerial staff of 20.

<sup>46</sup>Allen AME Church is in fact two churches in one. It has a youth church, Shekinah that occupies the former church building and caters to children and young adults. It has its own ministerial staff and youth pastor. The 'adult' church is housed in the new multi-million dollar facility called The Cathedral. It seats 2,500 parishioners in each of Allen's three Sunday services. Combined, Allen AME has over 25 Ministries, clubs, and guilds that service most interests and needs within its congregation.

#### The Corporations

Allen AME has nine subsidiary community development corporations and one for-profit company. These organizations each have its own director and staff, but each recognizes Pastor Flake as the CEO. Each CDC has specific goal(s) target populations and/or areas in which it is attempting to impact. A brief explanation of each Corporation is below.

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<sup>46</sup> I began with current data on Allen AME because, even though the church has been in existence since 1834, there is no formal church historian, or published church history.

**Allen African Methodist Episcopal Church  
Organization Structure**

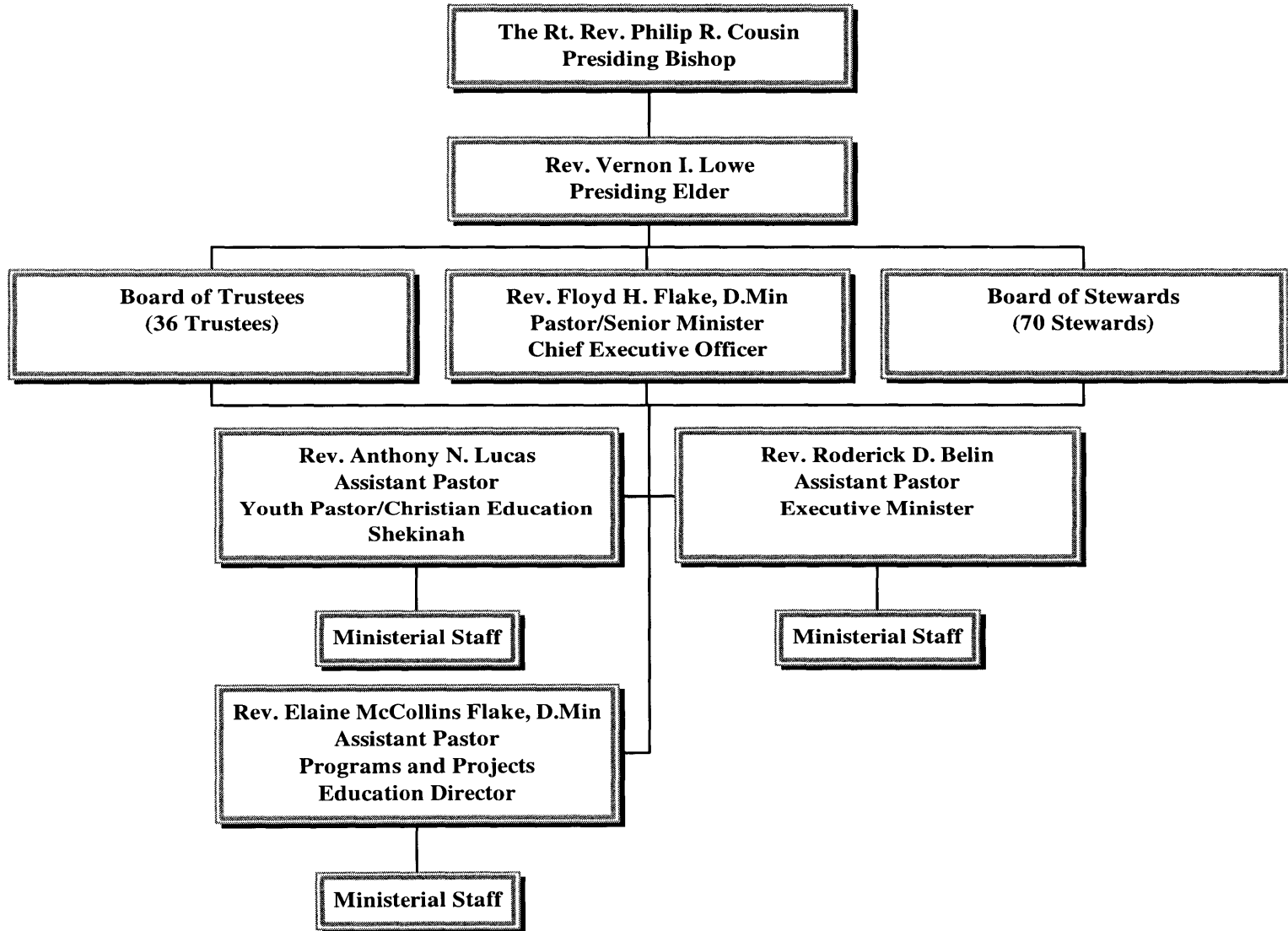


Figure 3

### *The Allen Christian School*

Allen Christian School is a learning environment focusing on teaching basic education in a disciplined environment with a Christian educational foundation. It was opened on September 10, 1982 when 234 students, grades pre-K through third, took their first classes at the school. The school has expanded to the eighth grade with an average enrollment of 500 students a year. It received its Absolute Charter from the New York State Board of Regents in 1985. All of the staff is state certified, and required to sign a covenant to maintain a Christian lifestyle while working at the school. Traditional and Christian education curriculum includes teaching computer skills, foreign language and the arts. The school operates an after school program for 200 youths each day and a summer day camp.

### *The Allen Women's Resource Center*

The Allen Women's Resource Center was founded by the Fannie Lou Hamer<sup>47</sup> Missionary Circle of Allen AME Church

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<sup>47</sup> Fannie Lou Hamer (1917 - 1977) was the youngest of 20 children born to sharecropper parents. She assisted in organizing a voter registration drive in Ruleville, Mississippi to challenge the unjust voting laws which required passing a written test.

in 1986, under the leadership of the Rev. Dr. Elaine Flake. It is a 24 hour, seven days a week resource center and temporary (up to 90 days) shelter for women victims of domestic violence and their minor children. The professional staff provides crisis intervention counseling, as well as resource information on housing, medical assistance, legal assistance, educational/vocational training, day care, and welfare advocacy for approximately 20-25 women and their children.

### *The Allen AME Housing Corporation*

The Allen AME Housing Corporation incorporated in 1976 to facilitate the development of social programs for the Allen AME Church and community. The corporation is currently functioning as a real estate development and management corporation that houses 11 residential tenants. This corporation is responsible for community housing preservation and development, commercial strip revitalization

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In 1964, Fannie helped found the Mississippi Freedom Democratic Party, and at the Democratic National Convention in Atlantic City, Fannie spoke before the credentials committee, saying, "If the Freedom Democratic Party is not seated now, I question America. Is this America? The land of the free and the home of the brave? Where we have to sleep with our telephones off the hook, because our lives be threatened daily?" One of her most famous quotes was that she was, "sick and tired of being sick and tired."

and community liaison and advocacy. It develops empty lots and builds new housing.

*The Allen Housing & Development Fund Corporation*

The Allen Senior Citizens Housing Complex is a federally funded, Section 8-202, apartment house constructed in 1978. The corporation is responsible for the maintenance and management of a 300 unit Senior Citizen Complex for the elderly and handicapped. Over 340 clients are serviced yearly. The complex seeks also to meet the needs of the Jamaica, Queens community, as it houses the Senior Citizens Nutrition Center, the Back to Basics Alcoholics Anonymous Program, the Neighborhood Home Owners Self Help Program, and the Cub and Boy Scout Programs.

*The Allen Community Senior Citizens Center, Inc.*

The Allen Community Senior Citizens Center, Inc. founded in 1974, and the membership has grown to over 2000. It has developed a setting in which seniors from various ethnic and economic backgrounds work and fellowship together. The Allen Senior Center is a focal point for many recreational and social activities and cultural programs. Trips to Broadway plays, museums, social service seminars and social action meetings are just some of the planned activities at the center.

*The Allen Home Care Agency, Ltd.*

The Allen Home Care Agency, Ltd. Founded in 1983, provides personal care services in the homes of clients who are medically disabled, and/or physically handicapped, who might otherwise require institutionalization. Any individual residing in New York City who is Medicaid eligible, and has been determined to be medically in need of home care, may receive these services.

*The Allen AME Neighborhood Preservation and Development Corporation*

1) Rehabilitation and Development

Through the corporation, vacant housing units are rehabilitated. The corporation provides direct home improvement services and has sponsored more than 170 units of affordable housing.

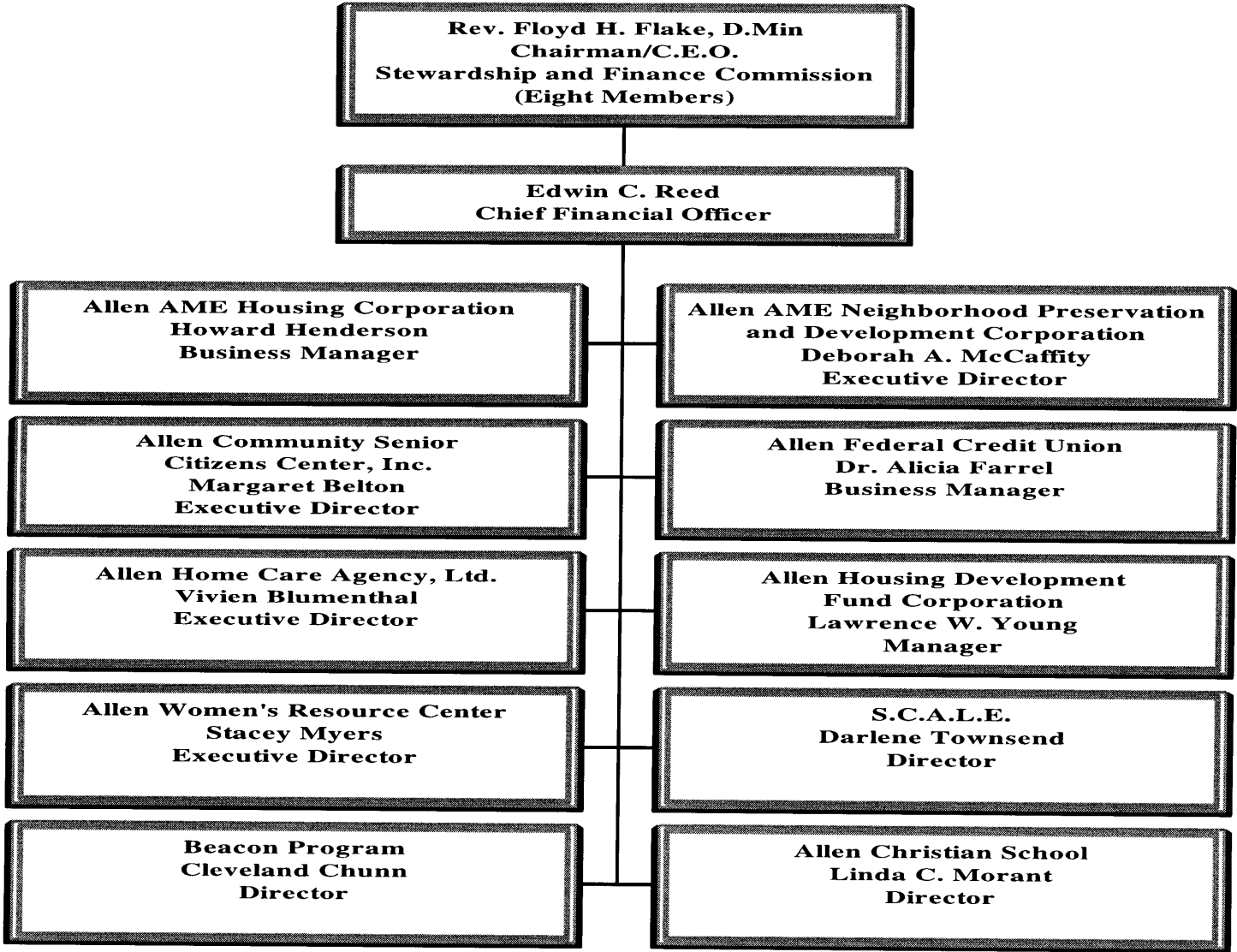
2) South Jamaica Multi-Service Center

The corporation completely manages and operates this center, which contains approximately 300,000 square feet of space. Twelve agencies occupy the space providing a mix of direct services.

3) Allen AME Senior Transportation

The corporation provides transportation for seniors to five (5) different senior centers. The program began July 1, 1986 and to date has generated over 6,000 units of service. In addition to weekday service, transportation is provided for the elderly for church service on Sundays.

# Allen Community Development Corporations Organizational Structure



**Figure 4**



#### 4) Special Initiative Project (SIP)

Twenty-five (25) units of permanent housing for persons who formerly lived in shelters or overcrowded conditions. SIP is staffed with a manager, but also with a social worker and a career counselor who provide life skills and job training.

*Student Community Action Learning Experience (S.C.A.L.E.)*  
Project S.C.A.L.E. is a program in partnership with the Community Development Agency of the City of New York and Allen AME Church. This program allows Allen to place student in community service positions in for and not-for profit companies. The part-time after school, work experience component consists of on the job training and job readiness. The students are provided with a supervised learning experience in the work environment in both public and privately owned businesses and government agencies. The community service option offers opportunity to the community and the participants.

#### *Beacon 231*

In partnership with the Federation Employment and Guidance Service, Inc., Allen AME Church provides the athletic and recreational component for the Beacon 231 Program. Allen provides the project staff, coordinate and organize an

outreach and recruitment program in a safe and structured environment. The focus is to use games and physical activities to build character.

#### *The Allen Transportation Corporation*

In 1987, the Allen AME church purchased three scenic cruiser coaches to be used for the convenience of the church, its subsidiaries, and the community. During the past ten years, Allen Transportation has increased its fleet to nine coaches. The only for-profit corporation of Allen, it services social clubs, numerous churches, and the general Queens community.

#### **Organizational Influence**

Each of these CDCs have had a very positive effect in increasing individual, and the overall equity of the community. Many of the programmatic CDCs incorporate job training or readiness skills. These endeavors are financed through a variety of sources, ranging from the church, government, private, and/or a combination of any of these. The ability to raise capital, and the ability to form partnerships is discussed below.

### The Benefits of Tithes and Offerings

One of the greatest challenges to any CDC, secular or faith based is obtaining capital. FBIs traditionally have depended on the church to help with operating expenses and fixed costs. Churches raise capital through the charity of its congregation and fund raising opportunities such as bingo and bake sales. Where Allen differs from the traditional FBI is that there is a heavy dependence on the “charity” of the congregation. The traditional bake sales and bingo have taken a back seat to tithes and offerings. The ability of Allen to raise over \$6.6 million in capital last year is a result of it being a Faith Based Institution. It used the Judeo-Christian principle of *tzedakah* or tithes and offerings. This Torah/Old Testament principle refers to the giving of 10% of your income to the church in reverence to God. This act is not a matter of charity, but of obedience and social justice, or *tzedakah*. Nationally, neither churches nor synagogues have ever been able to get 100% of their congregations to obey this principle. The national average of consistent tithing in congregations across the country is estimated to be between 10% - 15%. Allen has been successful in encouraging

**Figure 5**

<u>ALLEN'S FINANCIAL STATISTICS</u>	
<u>REVENUES:</u>	
General Offerings	\$ 3,144,125
Sunday School	\$ 14,240
Auxiliaries	\$ 220,750
Investment Income	\$ 1,490
Building Fund	\$ 1,210,000
Other	\$ 728,824
<b>Total</b>	<b>\$ 5,319,429</b>
<u>EXPENDITURES:</u>	
Pastor's Salary	\$ 19,800
Retirement/Fringe	\$ 3,000
Supplies and Expenses	\$ 2,158,902
Conference Assessments	\$ 67,552
Other Operating Expenses	\$ 1,744,918
Elder's Salary/Upkeep	\$ 18,090
<b>Total</b>	<b>\$ 4,012,262</b>
<u>ASSETS</u>	
Cash in Bank	
All Accounts	\$ 74,999
Investments	\$ 240,399
Church Building	<b>Shekinah</b>
Year Built	<b>1968</b>
Cost	\$ 700,000
Improvements	\$ 1,509,879
Church Building	<b>The Cathedral</b>
Year Built	<b>1997</b>
Cost	\$ 9,424,469
Major Improvements	
Other	\$ 803,677
<b>Total Assets</b>	<b>\$ 12,753,423</b>
<u>LIABILITIES:</u>	
Church Mortgage	\$ 4,941,100
Accounts Payable	\$ 934,668
Retained Earnings	\$ 6,877,655
<b>Total Liabilities</b>	<b>\$12,753,423</b>

approximately 42% of its congregation to give at a 70% consistently rate! While income rates for the congregation was not available, if one looks at the median income of those in Jamaica according to the 1990 US Census, an estimation of an average income of \$23,244 can be assumed. Ten percent tithes of \$2,324 multiplied by the 42% of Allen’s active members, adjusted for the 70% consistency rate puts the

Median Income	\$23,244.00
Tithe offering per member	\$2,324.40
Tithes	\$4,783,615.20
Offerings	\$1,816,384.80
Total	\$6,600,000.00

annual tithes at about \$4.7 million, with “free will” offerings<sup>48</sup> added in, the church netted approximately \$6.6

million total.

#### Services

Whereas politicians have a myriad of polls to which articulate their constituencies’ support or discontent for their leadership, leaders of FBIs have three general ‘polls’: tithes, offerings, and attendance. Many churches will collect their tithes and offerings after the official sermon, and the amount in the basket is their nelson rating. Therefore, Allen's 42% rate of tithing is phenomenal. It is approximately 300%

better than the national average. This is a clear indicator that there is an extremely high level of support in the congregation for the programs and agenda of its leadership and programs. It has often been said that America's problem with high taxes is not the high taxes, but the lack of services that come with them. This is not the case at Allen. The congregation is willing to give their spiritual "flat tax" because they benefit from the services the tax provides. One parishioner put it this way, “The fact is that there is something for everyone. There is always something going on. You have to make a real effort not to get involved. No matter your interest, there is a club or group to match it.” The parishioner was referring to the over 25 Ministries, clubs, and guilds that are open to members of the church. Many of these sub-organizations offer social services such as the Nora F. Taylor Missionary Society’s Outreach Ministries, which provide a Feeding Program and Someone Cares (letter writing to those in prison). There are educational, professional, recreational, financial, social, health-related, and evangelistic groups. By providing so many services and activities for its membership, Allen has strengthened the social fabric of its members. They are encouraged to interact with one another beyond Sunday

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<sup>48</sup> Freewill offering is a non-obligatory offering asked of the congregation that can go to general or specific causes.

morning worship and actually labor together in various administrative and supportive functions. The ability to co-labor based on the commonality of faith, helps to create an immensely strong social fabric.

#### Financial Stability

Beyond the services that the church is able to provide its members due to the capital raised through tithes and offerings, members also see the flat tax as a key reason for their personal financial well being. Every member of the congregation that I interviewed stated that they had either began tithing, or become more consistent in their tithing thanks to the teachings of Allen AME. One congregation member stated that Allen emphasizes the importance of tithing. Before joining Allen, she and her husband gave money to the church, now they are more consistent and they see the benefits of tithing. "Thanks to our tithing we are being blessed financially. We just bought a new house." Another parishioner credited tithing for helping her become financially secure in that it served as an example for better personal financial management. "The pastor teaches 10% to the church and 10% to yourself for savings. I've begun saving in a way that I didn't prior to having an understanding of the

principles of tithing." There is a definite perception that tithing has helped the parishioners in a very personal way. All but one of my interviewees credited tithing for their personal economic stability. The basis for their belief in the benefits of tithing is their faith in the truth of the bible, which correlate with the physical results they have seen as a result of their consistent tithing. Accompanying sermons on the necessity and strengths of tithing, the parishioners are educated in the area of personal finance, the importance of asset building, and encourage being "good stewards" with the money that God has blessed them. Approximately one third of my interviewee isolated the variable of tithing as the central reason why they were doing better financially.

The ability to raise capital has afforded Allen the ability to forge relationships with banks and lending institutions. Pastor Floyd Flake, senior pastor of Allen said it best, "In dealing with banks, they couldn't see how a church would be able to consistently make mortgage payment. We had to prove that we were economically stable and secure."<sup>49</sup> The proof was in the pudding. One of Allen's first ventures into development was building the Senior Citizens Housing

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<sup>49</sup> Rev. Flake (2/98)

Complex. Lawrence Young, the Director of Whatever stated that they took advantage of the Section 8-202 Project in 1978 and borrowed 3.5 million from HUD to underwrite construction of the subsidized housing for the elderly. The project provided a direct loan with little restrictions. The Church was able to have the complex up and running in 18 months. The speed saved money. What was particularly important was that they took the money saved through the expedient construction, put it in escrow, and rolled it over. The Senior Citizens Complex has been operated with such shrewd business savvy that it has a reserve fund of over \$2 million. A reserve fund of this size is relatively unheard of when it comes to federally funded senior housing across the country. This is relatively unheard of with senior citizen complexes across the country struggling to stay in the black. The success of this venture helped to establish Allen as a creditable developer. The success of the Senior Complex strengthened Allen's ability to raise from both public and private sources. The benefits of tithes and offerings are numerous, but these benefits are only one tool used in Allen's effect and efficient use of human, social, spiritual, and financial capital to create economic opportunities in Jamaica.

## **Economic Development in a Market Driven Society**

### **Education**

The American economy is market driven. Whether it is the huge multilateral multinational corporation or a small bodega in Jamaica, Queens, failure to recognize market forces can be ones demise. Allen recognized the need to create a competitive advantage to spur new economic activity and support those businesses that already existed. (Blakley, 1994) Allen, under the Rev. Dr. Floyd Flake, set out a plan of action to achieve this competitive advantage and economic self-sufficiency. Allen saw education as the most important factor to ensure this edge. Allen recognized a need for a new educational agenda for the entire community, both old and young. These efforts have gone on simultaneously.

First, let us look at the steps Allen has taken to educate the adult community. One of the strongest areas of under-education in the inner city is in the area of financial management. It is a common myth that there is no money in the ghetto. The estimated income of the African American community is between \$280 to 300 billion. Unfortunately, 93% of this income is spent outside of the community. Billions of dollars are spent annually in impoverished communities on consumer perishable goods of high

depreciating value. Advertisers often target the inner city with flashy sneaker, alcohol, clothing, cigarette, and lottery advertisements. They advertise goods that give the appearance or hope of wealth, while at the same time perpetuating the poverty. From the pulpit to the classroom, Allen saw it essential to begin to educate the congregation and the community on the necessity of savings, investing, and financial planning. Much of the task involved reeducating a congregation that has been socialized to behave rashly with its money. Many members of the congregation were exposed to basic concepts of personal finance for the first time when they joined Allen. Every interviewee responded in the affirmative to having a better understanding of finance/economics after joining Allen. These parishioners benefited from teachings that synthesized biblical and financial principles.

The importance of savings rarely goes unmentioned during some portion of Sunday service. The church has a Stewardship Ministry, whose chief goal is the education of its congregation on the proper stewardship of its resources. Every good is a gift from God and must be consumed efficiently. Allen's Stewardship Ministry attempts to educate

its members on the benefits of being a good steward of God's gifts. The Stewardship Ministry have been effective in showing how efficient use of God's gifts can directly effect one's economic growth potential. In Reverend Flake's words, it is the power to, "keep all that God has made and improve upon it." One parishioner went on to explain it, "Pastor taught us about tithe, not just tithing to God and the church, but to us. For this parishioner it was not only a different way of viewing her obligation to God, but also to herself. She began to take 10% of her income and save it. She stated, "Once saved then I had options, I could keep collecting interest, invest the money, or keep saving for something big." This parishioner did not have an increase in income, but instead, learned how to exploit her current resources more efficiently. The biblical instruction of Allen helped to create options and opportunities that before were not present.

The unique character of Allen's financial education is that it is not a lecture format with one professor (the pastor) educating a classroom. The pastor is not the only educator. While Reverend Flake provides excellent leadership, he is merely one of many teachers within the congregation. Allen

has been successful at recognizing the diverse educational and occupational backgrounds of its membership. These members then, in turn, serve the congregation by sharing the wealth of their knowledge and experiences. A couple of lawyers and a MBA lead Allen's investment clubs, all members of the church. Where Allen recognizes its own lack of capacity to provide adequate education or technical assistance in a matter, it forms partnerships with those that can. A partnership with Citibank and Chase Manhattan Bank has allowed Allen to provide educational seminars in small business planning and first time home buying.

Allen's education policy does not end with its adults. Reverend Flake sees Allen's number one economic strategy in its primary school. The Allen Christian School, with classes in grades pre-Kindergarten through eight is Allen's response to the deplorable condition of the public schools in the district that serve children of color. In the very beginning of Rev. Flake's tenure at Allen he observed overcrowding, disorder, out dated texts, over burdened teachers, and unaccountable leadership. Many of Allen's members were sending their children to these schools yet felt powerless to changing them for the better. Allen's response was to form

its own school. The school, with approximately 500 students, does not have the capacity to meet the educational needs of all the children in the community. Allen also offers the Shekinah Tutorial Program and the Shekinah Afterschool Homework/Recreational Program. Both of these programs are committed to meeting the educational needs of the children of the community. It is Allen's belief that if given a proper education these children have a better chance to grow into adults with the capacity to adapt and learn a variety of skills that will make them marketable.

#### Access to Capital

As early as 1955, Allen had chartered a Credit Union for its congregation. To understand the importance of establishing this Credit Union, it is important to understand the context of its formation. Working and middle class citizens often find commercial banking to expensive and exclusive. Minimum balance requirements are often too high for these residents. It is especially difficult for these same citizens to qualify for loans, especially small to mid-sized loans. When the citizens are African American there is the added issues of racism and discrimination and these barriers are amplified when the citizens are African American.

Therefore, the necessity for an alternative means of securing loans and having access to capital is essential. Allen provided this alternative, and has for over 40 years.

Between 1992 and 1997, Allen has made loans totaling over \$2.4 million, with \$464,748.00 in 1997 alone. It provides a maximum loan amount of \$25,000. With membership slightly over 1,200 and growing, Allen has been successful in providing needed personal loans to its members. Specifics concerning average loan amounts and typical loan usage were not available for public information. For many of the members of Allen Credit Union, these small, but vital loans provide them not only with needed capital. After repayment, it provided them with a healthy credit history that could be used to leverage a large loan at a commercial bank.

#### Neighborhood Development and Preservation

One of Jamaica's greatest problems was in the area of retail development. The major boulevards once filled with classy shops and nice stores was now plagued with abandoned buildings, dilapidated store fronts, and empty lots.



## Chapter 4

# “Where there is No Vision, The People Shall Perish.” Leadership Requirements For Faith Based Economic Development

In challenging the ills of poverty and community divestment a CBO/CDC must have the proper leadership. The leadership must be experienced in the area of community and economic development. She must have the education, whether formal or informal that would insure success. A FBI is requires the same of its leadership, and more. The spiritual development and character of its leadership are essential elements of an effective leader. Nehemiah provides the ideal example of the ten necessary characteristics of for a leader of a FBI intent on playing a role in the area of economic development. (Perkins, 1996) Nehemiah serves as an excellent example because he was not a traditional prophet in the biblical sense. He was a cupbearer for a king, a mere administrator. What stands out is not his career path, but his reaction to the degradation of the city of Jerusalem. When I question Reverend Flake, the pastor of Allen AME and CEO of Allen Corporations what did he perceives as the necessary requirements of leadership he referred to Nehemiah principles. Reverend Flake has used these principles to guide him in his steps toward successful economic developmental efforts in Jamaica.

## **The Rev. Flake/Nehemiah Model**

### **Prayer**

Pastor Flake is a man of prayer and deep reflection. Many familiars with the African American religious tradition would call him a prayer warrior. (Use a quote) One who believes the greatest battles to be fought is on the spiritual plane. Ephesians 6:12 states, "For our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the spiritual forces of evil in the heavenly realms." Rev. Flake equates his prayer life to the physical discipline and fighting spirit of a soldier. His time in prayer and supplication ensure a preparedness for the physical tasks ahead. In the case of both Nehemiah and Rev. Flake, prayer proceeds action, it is not a substitute for action. (Perkins, 1996)

### **Timing**

Jamaica, Queens was at a historical crossroad. Though it was not in the desperate state of Jerusalem, the wall of Jamaica were beginning to crumble. If left unchecked issues of unemployment, lack of youth services, aging housing stock, decline of retail, and drugs and crime would allow a historically healthy urban community fall into the role of a

stereotypical ghetto. Rev. Flake's recognized this as a time that dictated that action be taken and he took it. He took advantage of the social policies of the Carter Administration tapping it as a source to build desperately needed senior citizen housing for the communities aging population. During the Reagan/Bush Administrations, as the federal government made active steps to divest from inner cities across the country, he made the entered the US Congress. Seeing it as the ideal place to advance the agenda of Jamaica at the time. Now, as public/private partnerships are the norm across the country in addressing urban plight, and the Clinton Administration is less hostile toward meeting the needs of the inner-city, he has taken off his Congressmen hat to concentrate solely on being the Pastor and CEO of Allen AME Church and Corporations. Timing, as they say, and Nehemiah and Rev. Flake understand clearly, is everything

### **Counted the Costs**

In Nehemiah's case, he knew what was expected of him, and how any deviation from this could cause his death. While deviation from his expected role was not life threatening for Rev. Flake, it was politically and professionally dangerous. Though it is acceptable, and expected for a Black minister to be a great orator and leader,

it is not acceptable to enter into the field of economic development. It was not always this way, but in the last 30 years, African American ministers have been weary of issues of finance and development. The negative stereotypes of the minister as a swindler, spiritual pimp, and hustler are often avoided by the minister staying away from issues concerning money. These ministers will allow all financial concerns of the church to be handled by trustees or deacons, thus never dirtying themselves. Others are simply intimidated by the numbers, because they lack the expertise to be effective. An economic developer from Houston, Texas described it as follows, "Black ministers are afraid of dealing with financial matters because they simply lack the training." The cost of failure is too high, mismanagement or misinformation concerning monetary issues can cause the end of promising pastor's career.

Neither of these factors deterred Rev. Flake. Before entering into economic development endeavors he educated himself and his congregation as to what was biblically sound doctrine. He made sure his congregation and he were on the same ideological and theological page. Rev. Flake was also secure in his training. With a training in business

administration from Wright State University and Northeastern University, and professional experience as a Market Analyst for Xerox, this pastor was thoroughly educated and obviously had the capacity to learn what he did not know.

### Preparation

Nehemiah did his homework. Nehemiah knew how to approach the king. Persian Kings revered their ancestors, so he took that path in making his plea (Nehemiah 2:3). He also knew the materials and letters of permission he would need to get to Jerusalem. (Nehemiah 2:7-8) Today's kings are politicians on the local, state, and federal levels. Rev. Flake has successfully communicated with politicians of various stature, party, and ideology to get what he wants for his constituency. This has created some nontraditional partnerships. While Rev. Flake is a democrat, he supported New York's current mayor Rudolph Giuliani. He also supports school vouchers, going against the NAACP, the Congressional Black Caucus, and the Urban League. Rev. Flake is a political "king" in his own right. Rev. Flake is a politician primarily because he is a minister. He has a fixed political base, the church, and a perpetual constituency, the congregation. Historically, Black ministers have been the

political spokesmen for their communities, originally because these communities of color were denied legitimate entry to the political arena. As African Americans began to have access to formal political offices, the emphasis on the minister as “black political spokesman” declined. While there has been a decline, the reality is that as long as the base of American electoral politics is the local community individuals like Black pastors that have influence or control over significant numbers of those locals will be deemed as political beings.

From 1986 to 1997, he was both a Pastor and an US Congressman. In an era when there was vast divestment in urban areas, he was in a place to directly affect and influence policy in favor of his constituency (his congregation and the Jamaica community). Because he did his homework, he understood the necessity of operating out of this dual hat role. Though a democrat, in a congress controlled by Republicans he was able to find common ground on a variety of issues. A bill largely drafted by House Republicans, but influenced and cosponsored by Rev. Flake, would use federal funds for vouchers in 100 impoverished neighborhoods across the country. The provision is part of a broad array of tax cuts and

regulatory reforms, under the rubric of the American Community Renewal Act, that together form a conservative agenda for reviving the inner city. An agenda that Rev. Flake supports. The Clinton administration and the Congressional Black Caucus oppose the bill, but five of Flake's Black colleagues in Congress have endorsed it.

#### God's Sovereignty

Nehemiah recognized God's control. Even after the king granted Nehemiah permission to return to Jerusalem, he gave all credit to God. In Rev. Flake's words, “a leader must believe that they are empowered by the (God) the Holy Spirit. The Spirit will energize with strength, energy, and a new vision.” Rev. Flake believes that all things are possible through “Christ who strengthens him.”(Philippians 4:13) Even more so, the fact that his congregation recognizes God's control enables them to trust in their leadership.

#### Grassroots (He identified with the people)

Nehemiah identified with his people. “You see the bad situation, we are in” (Nehemiah 2:17) Perkins states that it is significant that Nehemiah doesn't say “you”, but “we”. Jerusalem was their city. As with the Hebrews, the common

denominator in Jamaica is faith and race. While there is a very diverse Black community composed of African, Caribbean, Southern American, and Northern American Blacks. While, American stereotypes concerning each of these groups vary, they are all Black, and thus are confronted with the same institutional racism. Furthermore, irregardless of where they are from, currently they are all in Queens, (most in Jamaica). The religious one buttresses the geographic community. The shared faith in the doctrines of Christ and the AME church, along with the teachings of Rev. Flake create a commonality. Rev. Flake has not attempted to tell his parishioners and the people of Jamaica to do something that he does not do. Nor does he preach about the community, as it is an “other”. Rev. Flake shares the same race, religion, and regionality as his parishioners, and thus, the same responsibilities. What is significant is that, Rev. Flake, though the leader is not only accessible, but also a full participant in the various activities of the Church. His leadership style positions him as more of a facilitator than a bureaucratic chief.

#### Experimentation (He tested his plan)

Nehemiah tested his plan of action. (Nehemiah 2:11-15) He saw it necessary to survey the land and make sure that his plans actually matched the situation of Jerusalem. Rev. Flake has been able to do this through starting small and expanding. He can use his congregation as a sample to ascertain the needs of his community. Because of the economic, ethnic, and educational diversity<sup>50</sup> of his congregation, it provided Rev. Flake with a microcosm of the Jamaica community thus its needs are often reflective of the community as a whole. Before implementing various initiatives at his church, he surveys his congregation to ensure that the activities would actual meet a need. Rev. Flake developed committees that form lines of linkage between those who would be served and those who would ultimately have responsibility for the ministry. In addition the Stewardship and Finance Commission decides on the various decisions to ensure that they are feasible. This Commission is composed of a vice president at investment firm, a regional manager for a major

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<sup>50</sup> Although official demographic records were not maintained by the church, observations made by myself on several visits, and the presence of such a diversity of cultural, ethnic, social, and professional clubs support the statement concerning Allen’s diversity.

national insurance company, a bank vice president, a retired transit supervisor, a professional commercial artist, and several lawyers. Before the Christian School, the Transportation Company, the Senior Citizen Complex, and the Health Clinic were developed this Commission ensured that they were viable options, and that there was a real need. They tested the plan.

#### Continuous Focus

Nehemiah did not shift from his focus on God once he arrived in Jerusalem once he began to labor, neither has Rev. Flake. His daily prayer and study regiment includes time in the early morning, mid day, and evening. He also spends time in prayer for an hour before he ministers. In addition, he spends 5-8 hours in prayer, study, and supplication before Sunday sermons. Rev. Flake stated that this is all in addition to the “countless prayers that go up through the day seeking God’s direction.” Rev. Flake does not put his trust solely in his experience, aptitude, or his talented staff, his confidence is rested in God.

#### Cooperation

Nehemiah was successful in articulating to his people that the effort of rebuilding Jerusalem was a collective activity. Rev. Flake has been able to successfully articulate the same argument to his congregation and community. The high level of social service activity from the congregation is a direct result of the parishioners viewing it as an articulation of their faith. Meeting the needs of their “neighbors” is a responsibility of a Christian and thus they collectively work to meet the needs of the community. It is important to note here how the faith doctrine of the church creates a social fabric that fosters a spirit of trust and cooperation. The parishioners often address each other as Sister or Brother. One parishioner stated that one of Allen’s greatest strengths was “that it felt like a close knit family, while at the same time always leaving itself open for others to join.” This family atmosphere in such a diverse congregation is not accidental. It was created through careful teachings on the principles of viewing the Christian family as one body, with many parts. In addition, by providing so many opportunities for the parishioners to labor together, it forces people to extend beyond their traditional comfort zones.

### Perseverance

Finally, often the greatest test of leadership is displayed in how the leader addresses opposition. Nehemiah's response was clear. Though he was faced with those who doubted and opposed the rebuilding of Jerusalem, he trusted God and persevered. (Nehemiah 2:2) Rev. Flake has been faced with his own opposition. In May, 1988 Rev. Flake was charged with sexual-misconduct by Thelma Singleton-Scott, a former Allen Church aide. She stated that Rev. Flake had continued to press her for sex after she ended an alleged two-year affair with him in 1984. She asked the Conference of African Methodist Episcopal Church Leaders to remove him from office. She also sued him for \$70 million for emotional distress. In 1990, Rev. Flake was also charged with a 17-count indictment for tax evasion and embezzlement. In recent years, Rev. Flake has been charged with being too conservative, and for making bad political allies. Through all of these situations, Rev. Flake has persevered. He was found innocent of the charges of sexual misconduct by the Conference. The sexual misconduct lawsuit was thrown out. He was acquitted of all 17 indictments. In response to those who see him as being too willing to acquiesce, he responds centered in the biblical teaching that he is an ambassador of

Christ. Therefore, his allegiance can never be wholly to any part or perspective. He must always advance the agenda of the Kingdom of God.

## C o n c l u s i o n

This thesis began attempting to answer a question: what role does a FBI play in economic development? Current literature tended to describe in vibrant language and exceptional detail the triumphs and tribulations of secular CDCs. What was missing from the discussion was the story of the faith-based institutions (FBIs) that have taken up community and economic initiatives. The story of these FBI-CDCs was far too often missing from the dialogue, and thus I embarked on the journey of telling their story, through Allen AME Church and CDCs. In telling Allen's story, I wanted to *validate FBIs' role in economic development; deepen the understanding of the different tools FBIs use; and provide possible lessons for other FBIs interested in economic development initiatives*. I have told a story of a great FBI-CDC, greater than most. Its ability to do the things that it has accomplished, and the methodological approach that it has taken to accomplish these things are unique and thus it can not be put into the category of a traditional CDC. Initially, it seemed that it disproved my initial hypothesis that FBIs were merely secular CDCs with a spiritual motivation. As I view my initial CDC matrix (see figure 1), I realize that this hypothesis was naïve in relation to



Allen. Allen is not the typically FBI-CDC. It is a rarity, in much the same way that fully funded, comprehensive secular CDCs are anomalies. A correct model of comparing Allen AME to secular CDCs would show the relative freedom that Allen has as compared to a typical secular CDC (see figure six). It is free from the dictates of traditional non-profit funding requirements in the majority of its endeavors. Of course, local, state, and federal laws and statues restrict elements of many of their programs. It is also true that many of its partnerships have been with local and federal agencies, which have set requirement and regulations. Nevertheless, Allen's lack of dependence on governmental agencies for primary *funding* frees it from many of the stipulations that secular CDCs encounter.

As figure six reveals, the internal funding source of Tithes and Offerings allow Allen to make decisions based primarily on its spiritual principal and a sensitivity to the needs of the community and congregation. The support of the congregation, 42% giving 10% of their income, allows autonomy that typical FBI-CDCs and secular CDCs do not enjoy. Allen has the flexibility to be more comprehensive and long term in its approach, while secular CDCs often must

pick a certain area or methodology of concentration to ensure funding, and then change it if funding priorities shift. Furthermore, the tie to congregational funding allows Allen to be more sensitive to respond to community needs and requirements than a secular CDC.

The typical FBI-CDC (see figure eight) is in fact identical to secular CDC. It is as dependent on outside support and thus faces many of the same limitations. The difference is more in the ideology that directs the actions, then in the articulation of the actions.

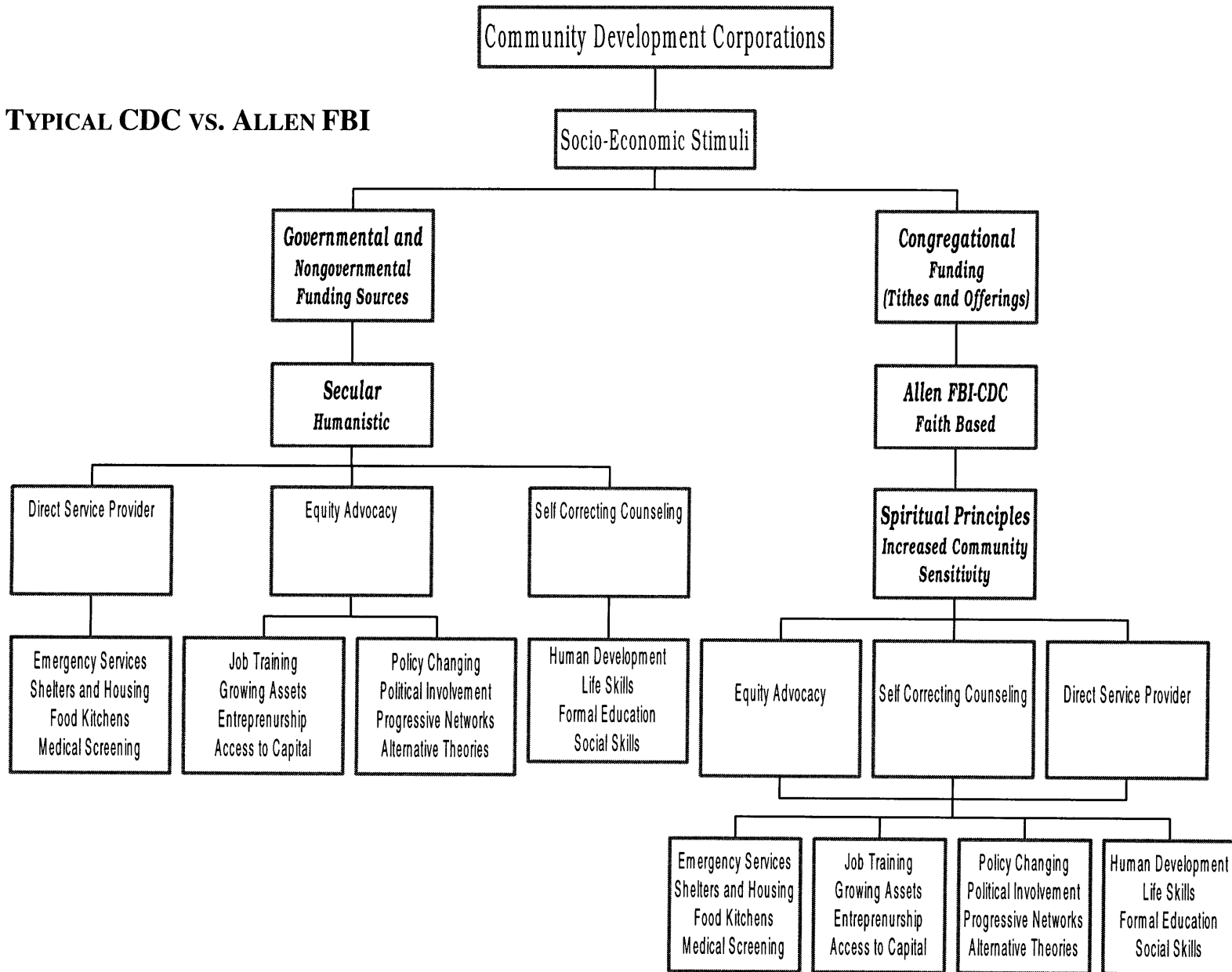
The lack of dependence on outside funders does not free Allen from the common problems that plague CDCs. Furthermore, as a FBI-CDC, the added problems and challenges of Black religious institutions effect its daily operation. Even with the economic freedom provided by the tithes and offerings, Allen is not a perfect organization. There are many areas that I observed in my research and through interviews, that raises flags of concern. These flags can be categorized into the following: Leadership, Funding, Competition, and Congregation and Community.

### **Leadership**

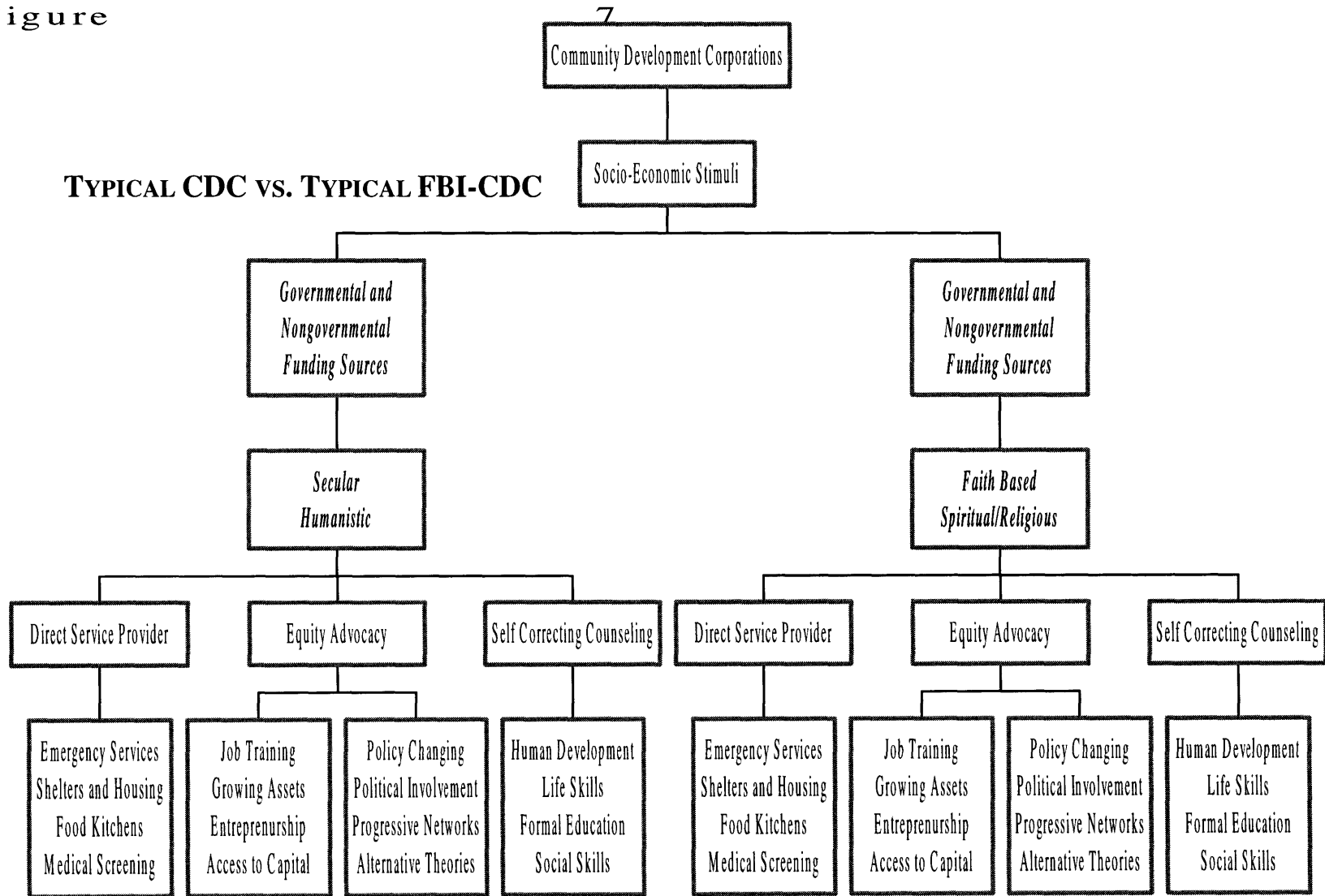
The issue of leadership when it relates to a FBI is more complicated than its secular CDC counterparts. FBI-CDCs

**Figure 6**

**TYPICAL CDC VS. ALLEN FBI**



Figure



are often headed by the religious leader of the FBI, while secular CDCs are more often headed by trained community development professionals. FBI-CDCs that have pastor-heads often do not have the amount of accountability within the leadership that secular CDCs have. This can be particularly true in certain cultural FBIs. In African American churches, there is a unique history of placing an enormous amount of power, with little accountability, in the spiritual leadership of the church.

One of Allen's weaknesses is the amount of authority entrusted in its leadership. My observations revealed a very top-heavy organization that had serious issues in the area of capacity building. On several occasions as I attempted to gather information about the Allen and their endeavors I was often referred to someone in a higher position, usually the director, or Rev. Flake himself. "You'd have to ask the Pastor about that" was often the response of choice. This response was not a response of discomfort with the line of questioning, but simply a lack of knowledge concerning the complexity of the organization. I found that all of the directors that I spoke to were extremely knowledgeable about their particular agency. Since the late 1980s, managerial

scientist have concluded that an informed employee, regardless of position, is vital to an organization's strength and longevity. The more knowledge that they have concerning an organization's structure and operation enables them to be less dependent on superiors for instructions and support, thus creating a more efficient and effective overall organization. This is commonly known as the Japanese managerial model. This does not appear to be the case at Allen.

In questioning the leadership, it is important to also critically approach the amount of authority and responsibility placed on Rev. Flake. I have previously discussed his experience, training, and skills. What is of concern about such a situation is the issue of sustainability. While Allen has a very able collective of leaders, every parishioner interviewed spoke exclusively about Rev. Flake. It is unclear whether Allen would be able to maintain its current level of tithes and offering if its charismatic leader was to leave. It was rumored that Rev. Flake left Congress because the church and its various CDCs were not able to sustain themselves without his full time leadership. If this is true, it threatens the strength of the overall organization's ability to

maintain its level of services if Rev. Flake was to leave. If this rumor is true, this also speaks volumes about the capacity of less prominent members of the organization. There is a serious need to build capacity on all levels of the organization to ensure longevity.

### **Funding**

Most CDCs are extremely dependent upon the whims of their funders. This year the foundations may be in favor of micro-enterprise development, next year it may be job training. Secular CDCs are typically limited in their ability to set long term binding agendas because of their inability to forecast funders whims. This often-unpredictable funding motivation means that CDCs are often unable to give programs the needed time to allow for maturity. As previously discussed, Allen's ability to raise capital through tithes and offerings is one of its greatest strengths, but it is also potentially a flaw.

Allen's congregation is not as finicky as foundations. It is willing to stick with programs and agendas for the long haul if it can see a foreseeable result, particularly if they believe it God's will. The down side of the majority funding coming from the congregation is the lack of accountability.

Foundations will often apply a level of fiscal and organizational scrutiny to a secular CDC that a church primarily funded by its congregation does not have to be concerned with. This lack of scrutiny and accountability is problematic on two levels. First, it increases the possibility of wrongdoing on the part of the organization. Second, it increases the likelihood of organizations extending beyond their time of effectiveness. Emotional, traditional, historical, or religious ties may connect a church to a particular developmental initiative, but if these initiatives are no longer fiscally solvent, without accountability, a church may stay with this program.

### **Competition**

Currently, Allen AME is the only game in town, or at least within its service area. Its ability to fill the service gaps successfully are admirable, but they have been allowed to flourish in a relatively competition free environment. It has a very successful school, in an area with desperately below standard public schools. It has been successful in developing and selling new affordable/moderately priced homes, but no one else is building affordable/moderately-priced homes in an area where housing options are scarce. It is doubtful whether

Allen would be able to experience the success that it has enjoyed if there were other private organizations, CDCs, secular, governmental, or faith based, that attempted to provide any of the services that Allen currently provides. But, currently, there aren't any to test this theory.

### **The Congregation**

The final area for critical review is Allen's congregation. Allen has the benefit of servicing a extremely diverse congregation. Although racially and religiously homogeneous, it is ethnically and socio-economically diverse. Allen caters to this ethnic minority by providing a club or organization for almost each one. There is the Caribbean Club, the North Carolina Club, etc. While this can be productive and effective in providing a venue for people of common culture to fellowship together. It could also produce problems of competition and inter-group strife if any one group becomes too large or financially independent. It could potentially be quite problematic for any one group within the church to become too strong.

In addition, a couple of interviewees mentioned a problem concerning the "status" of parishioners. One interviewee stated that, "sometimes you feel like if you're not making

50K+ a year that you have no right taking a position at the church." However, he stated that while much of the leadership is composed of people of various incomes, there are still perceptions of income inferiority that exist within the congregation. The class differential at Allen has historically been one of its greatest strengths. It has helped to contribute to Allen's ability to raise capital and administratively support its various groups. It is imperative that Allen does not over-glorify those that have accomplished measurable economic success. Too much emphasis can result in feelings of inferiority among parishioners who have not, or cannot achieve the same level of economic success. Class, has historically been a complex issue within the Black church. This was particularly true before the Fair Housing Act when you had individuals of various economic status forced to reside within the same geographic neighborhood. This forced economic integration was rarely more apparent than on Sundays when one would display ones wealth through their clothing and/or choice of hats. One's economic strength was understood. This is still the case in present day Allen, except within a FBI that advances an economic developmental theology you run the risk of too heavily supporting the

success stories, and thus creating feelings of inadequacy instead of inspiration.

In mentioning these areas of concern: leadership, funding, and congregation it is not my intention to undermine the success of Allen, but instead to look at it critically. Thus, it is my hope to recognize both its strengths and weaknesses. It is through such a critical analysis that Allen can strengthen its ability to serve effectively, both its community and congregation.

### **Lessons from Allen**

In writing this thesis, one of the driving motivations was to provide transferable lessons from Allen AME and CDCs that could be used by other FBI-CDCs. I have identified five essential elements of Allen's strategic planning and motivation that can be easily transferred regardless of the cultural or geographical composition of the congregation or community being served.

#### **Vision**

Allen's most prominent lesson is that of vision. While Allen did not have a set strategic plan set that accurately forecasted the needs and requirements of the community, it was able to apply its spiritual vision to the needs of the

community. Allen was successful in molding its theological vision and methodology into a plan of action that matched the congregation and community's needs. It is important that any FBI-CDC that is considering entering the field of economic development, first have a vision, and second have the ability to translate this vision into a practical plan of action.

#### **Niche**

Allen has been extremely successful in forging its space as an essential social service provider in Jamaica, Queens. It has been successful in identifying the specific needs of the congregation and community. Allen has solidified its role as a player in economic development in the area because they recognized the deficiencies of the area, and sought to fill the gaps. Allen, through its Stewardship and Finance committee provides an excellent example to other FBI-CDCs of how to effectively assess and attack issues within a community.

It is important that an organization does not attempt to reinvent the wheel. Allen assessed what needs were not being met by governmental and NGOs. Unfortunately, there was a glut of areas desperate for attention. Recognition of what organizations are already in place, and the needs that they are already meeting can save an enormous amount of

time and resources. This is particularly true, as an organization attempts to recognize where they can be the most beneficial to a constituency.

#### Location and Marketing

It has been said that the three keys to a successful business are location, location, and location. In many ways, this is equally applicable to a successful CDC. The service area of Allen in Jamaica, Queens was ideal for a mega-CDC developmental assault such as that waged by Allen. Allen dominates the market share for services in this area, primarily because no one else has stepped up to attempt to meet the community's needs. Allen's success, in part, must be attributed to its location. Its level of services would not have been applicable in a more affluent community or congregation. Allen was in the *right* place to attempt to meet needs.

Allen has also been exceptionally successful in marketing its services both internally (within the congregation and community) and externally. It has successfully marketed various age groups, ethnic groups, and interest groups. In the age groups category, Allen has been successful in meeting the social, recreation, education, and physical needs of both

senior citizens and the youth. In prior chapters, I have discussed Allen's various clubs, senior citizens' services, and separate youth facilities. These initiatives have been so successful because they have been so specifically and strategically geared at attracting both of these populations. The youth ministry, Shekinah has been so successful, that many other churches have accused Allen of stealing their youth. This 'theft' was more of an effect of gearing a ministry completely around the needs and desires of the youth, while synergistically blending sound theological doctrine. This user-oriented ministry has thus been quite successful in pulling in both traditional religious and youth with little-to-no religious tradition. Successful marketing of their youth ministry as a viable alternative to the streets and negative activities has allowed Allen to have an impact beyond their congregation.

#### Partnerships and Networks

Finally, and most imperative for any CDC secular or Faith based, is Allen's ability to build effective partnerships with agencies and organizations it requires to meet the needs of the congregation and community. Many of these partnerships are a result of Rev. Flake's position as a congressman. The



ability of every FBI to have a homegrown congressman or powerful political figure on any level consistently seeking to bring pork home to the community is highly unlikely. What Allen's story does show, is the greater impact a CDC can have when it does have the endorsement of political figure.

Allen has partnered with Citibank, NA, Chase Manhattan Bank, Dime Savings Bank, Jamaica Hospital, the City of New York, and HUD to name a few of its most recent partnerships. These partnerships have resulted in building new housing, providing additional access to capital and loans, increase access to health care facilities, finance education, and small business planning. While this thesis does not highlight how each of these partnerships was forged, it does show the results of these partnerships, and thus recognizes the necessity of them. These partnerships are strictly business. Though Allen is a FBI, and unapologetic about it faith doctrine, it has been able to establish itself as a serious entity in which mutually beneficial business relationships can be established and sustained.

In summary, each of the lessons provided by Allen give a particular insight to the area of FBI economic development. It is important also to take with the lessons provided by Allen,

the lessons intrinsic in the theological vision and methodology portions of this document. They, like the above-mentioned traits of Allen, are applicable to various geographical and socio-economic situations. They include:

In addition the adapted Perkins'/CCDA model that

	The Nehemiah Leadership Model
	Prayer
	Time
The Elisha Model	Counting the Cost
Technical Assistance	Preparation
Diligence	God's Sovereignty
Efficiency	Grassroots Approach
Community Involvement	Experimentation
Willingness to Work	Continuous Focus
God's Intervention	Cooperation
	Perseverance

emphasizes the importance of reconciliation and redistribution in FBI-CDC economic developmental endeavors also provides a universally applicable approach.

**Research Limitations**

As this thesis ends, I am faced with the inevitable fact that I did not achieve all of my research goals. In retrospect, time was my greatest research limitation. After completing my thesis proposal in the fall, I was faced with trying to solicit a response from Allen for three months. It turns out that I had approached them in the midst of the moving process. They

were moving from their former building to the current Cathedral. Many of the individuals in administration that I wished to interview had schedules and demands that did not allow an opportunity to meet. Often, telephone interviews were necessary in place of the preferred in person interview, simply because it was the only time individuals were accessible. When trying to reach several directors I was told to make an appointment, then when I attempted to make an appointment I was told I would have to "catch her when I catch her". This process was frustrating to say the least.

There was also a high level of paranoia among the parishioners. Many would not give me an interview, even after I assured them of the validity of my research and asked them to confirm things with their church leadership. I was told several occasions that often interviewers "twist the truth" or "misquote". It was also difficult to get those that did speak to me to provide a full view of the organization. Questions regarding potential areas of growth, weaknesses, or problems were usually dismissed.

### **Questions for Further Study**

Given unlimited resources and in an absence of time restraints there are several other areas that I would have

would like to have pursued. These questions and potential areas of future research are listed below.

- Should congregational funding, i.e., tithes and offerings, be the chief source of funding for FBIs interested in community and economic development?
- Do essential demographic factors, i.e., age, race, income, profession, and residence type determine the amount of income given in tithes and offerings?
- How do you fight the Messiah Complex, particularly in FBIs in which an unusual amount of power and responsibility is traditionally placed on the pastor?
- How do you build capacity in FBIs? Is a different paradigm needed than the one used in secular CDCs?
- Should the traditional separation of church and state be re-defined if religious organizations experience significantly greater success in community and economic development than their secular counterparts?

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Bro. Charles Jenkins  
Bro. John Hooker  
Bro. Ray Monk

Anonymous

Anonymous

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***Interviewees:***

Rev. Dr. Floyd Flake,  
Pastor and CEO, Allen AME Church and Corporations

Bro. Lawrence Young,  
Manager, Allten Housing Development Fund Corporation

Dr. Alicia Farrel  
Business Manager, Allen Federal Credit Union

Sis. Rosery Thomas,  
President, The Caribbean International Club

Sis. Ruth Hudson,  
Chairperson, The New York Club

Sis. Evelyn Washington,  
Co-Chair, The New York Club

Sis. Georgette Mapp,  
President, The New York Club

Sis. Willie Mae Woodson,  
Chairperson, The Stewardess Board #4

Bro. Sylvester Mattocks,

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