

**SAINT LOUIS CHRISTIAN COLLEGE
GSO205N – COMMUNITY DEVELOPMENT
SCOTT JEWELL - INSTRUCTOR**

**MONDAYS
8:10-9:55 P.M.**

MISSION STATEMENT

Saint Louis Christian College equips men and women as leaders who impact the world for Christ.

COURSE DESCRIPTION

Students develop skills in mobilizing spiritual and physical resources for the development of communities through the agency of local congregations and para-church organizations. Principles and case studies of community development are examined and evaluated.

COURSE RATIONALE

This course contributes to the achievement of the following institutional objectives. Upon completion of a program of study at Saint Louis Christian College the student will:

4. Demonstrate a growing appreciation of the multi-cultural world and the resulting implications for ministry.
10. Demonstrate a growing commitment to the advancement of the church through evangelism, discipleship, and service.

This course also provides the context for the achievement of the following professional division objective.

1. Within the structure of a multi-cultural experience, the student will demonstrate a working knowledge of current religious and philosophical thought, the skills to interpret demographic information, and an active concern for meeting the needs of the ethnic mosaic of society by providing a written response to a topical questionnaire prepared by the professional division about that experience. (*reflecting Institutional Objective 4*)

COURSE GOAL

As a result of this study, the student will demonstrate knowledge, attitudes, and skills which will enable him or her to minister in a comprehensive manner to poor communities and the individuals in them.

COURSE OBJECTIVES

As a result of this study, the student will:

1. Appreciate the holistic nature of ministry concern in the lives of individuals and communities.
2. Relate biblical and historical precedents to the modern movement in community development.
3. Enunciate the principles of Christian community development.
4. Demonstrate an understanding of the nature of human culture and its impact on individual and community life.
5. Appreciate the diversity of culture in the modern world.
6. Recognize his or her ethnocentrism and cultural insensitivity.
7. Show competence in analysis and assessment of community culture and needs.
8. Demonstrate ability to network communities for the purpose of development.
9. Outline the essentials of a leadership development program for at-risk communities.
10. Identify resources for further study in community development.

COURSE REQUIREMENTS

ATTENDANCE AND PARTICIPATION - Attendance in class is required. Tardies will be noted. Three tardies will be equivalent to an absence. Students with absences over 3 will be in violation of the College's "25% rule" and accordingly will be given a grade of F for the course.

READING

The textbooks for the course are:

Perkins, John M. *Restoring At-Risk Communities: Doing It Together and Doing It Right*. Grand Rapids: Baker Books, 1995.

Fuder, John. *A Heart for the City: Effective Ministries to the Urban Community*. Chicago: Moody Bible Institute, 1999.

The student will be required to read the text as set forth in the attached course schedule. The honor system will be implemented as each student will be asked if they completed the reading as they sign in.

CCDA MINISTRY SYNOPSIS

Students will identify a community development ministry from the list at the end of the syllabus (must be approved by instructor), gather information about that work, and will present a summary of the work to the class. The 10 minute presentations will be made in the fifth class session. An outline and works cited shall be turned in at the time of presentation. Areas for discussion include:

- Reason ministry started
- History of development of ministry
- Information regarding ministry staff
- Background information of the community served
- Types of ministries offered
- Mission/vision of the ministry
- Testimony of a "success story"
- Anything else that might come to mind or present itself during research

FIELD PROJECTS

Student may work alone or together in teams to form a ministry plan for a community development project that will further the ministry of a St. Louis area church (current or future) or ministry in which they are currently involved.

The process will involve:

- ◆ Gathering of demographic information for a particular neighborhood;
- ◆ Conducting survey to assess felt needs in community;
- ◆ Networking with the larger community to determine current resources;
- ◆ Development of a ministry plan.

The student will be expected to keep track of their time spent in the community while developing their plan as part of demonstrating that they completed the process. All projects must be completed by Session 11.

Segments of this paper should include:

Description of the neighborhood= 1 page

Analysis of research= 1-2 pages

Ministry Plan= 4-6 pages

Felt need to be met

Staffing needs

Vision for meeting need

Facility needs

Proposed ministry structure

Budget needs

The final paper will be 6-8 pages. Each team member may contribute segments that one person types into a paper, or the team may split segments between members and compile the pages as one paper.

EXAMINATIONS

Students will be required to complete a take-home examination. It will consist of analyzing one's current church/ministry in light of the three R's of CCDA. The exam should be formatted as follows:

Section 1: Relocation

Strengths

Weaknesses

An action student can take towards improvement

Section 2: Reconciliation

Strengths

Weaknesses

An action student can take towards improvement

Section 3: Redistribution

Strengths

Weaknesses

An action student can take towards improvement

Exam will be due one week after final class session.

COURSE ASSESSMENT

The student's final grade will be determined according to the following formula.

Exams	30%
Field Project	30%
CCDA Ministry Synopsis	20%
Reading/Participation	20%

COURSE READING SCHEDULE

- Week 1- Perkins Intro, Chapter 1; Fuder Chapter 2
- Week 2- Perkins Chapter 2; Fuder Chapter 3
- Week 3- Perkins Chapter 3; Fuder Chapter 4
- Week 4- Perkins Chapter 11; Fuder Chapter 10
- Week 5- CCDA Presentations; Perkins Chapter 4; Fuder Chapter 12
- Week 6- Perkins Chapter 5; Fuder Chapter 24
- Week 7- Perkins Chapter 6; Fuder Chapter 13
- Week 8- Perkins Chapter 7; Fuder Chapter 11
- Week 9- Perkins Chapter 8; Fuder Chapter 20
- Week 10- Field Projects; Perkins Chapter 9; Fuder Chapter 5
- Week 11- Perkins Chapter 10; Fuder Chapter 6

COURSE INFORMATION

Late Policy - Papers are due during the class period on the day the paper is due. Reading assignments will have ten points deducted from the total score for each class day they are late.

Missed Examinations – Students may make up examinations for which they were absent from class. Make-up tests will be administered in the Library during the hours that full-time Library staff are on duty. Make-up exams must be taken within one week of the test date. Exams which are missed for reasons other than sickness or unavoidable circumstances may be assessed a six point penalty. The final examination must be completed before the conclusion of the final exam week.

Legibility - All homework assignments must be legible (typed, neatly written, or printed). Your grade will be dropped if your paper is sloppy and not readable.

Academic Honesty - Any cheating or plagiarism will result in a grade of "F" or ZERO being given for the assignment on which it is found.

Special Academic Circumstances - Students with a diagnosed learning disability, please see the instructor privately to discuss assessment measures that would enhance your ability to learn.

Adjustment of Syllabus - The above schedule, procedures, and assignments are subject to change in the event of extenuating circumstances.

Instructor Availability – The instructor may be contacted at the telephone numbers or e-mail addresses listed below.

Scott Jewell

Office Phone: 314-381-5676

Home Phone: 314-385-0326

Cell Phone: 314-541-1962 (esp. after 8 PM)

E-mail Address: scottj@urbanmission.us

COURSE STUDENT LEARNING RESOURCES (SELECT BIBLIOGRAPHY)

PRINT RESOURCES

Bakke, Ray with Jim Hunt. *The Urban Christian*. Downers Grove, IL: InterVarsity

Press, 1987

Berk, Stephen E. *A Time to Heal: John Perkins, Community Development and Racial Reconciliation*. Grand Rapids: Baker Book House, 1997.

Birchett, Colleen. *Biblical Strategies for a Community in Crisis: What African Americans Can Do*. Chicago: Urban Ministries Inc., 1992.

Bradshaw, Bruce. *Bridging the Gap: Evangelism, Development and Shalom*. Monrovia, CA: MARC, 1993.

Claerbaut, David. *Urban Ministry*. With a Foreword by Raymond J. Bakke, Grand Rapids: Zondervan, 1983.

Conn, Harvie M. *The American City and the Evangelical Church*. Grand Rapids: Baker, 1994.

_____. *A Clarified Vision for Urban Mission: Dispelling the Urban Stereotypes*. Grand Rapids: Zondervan, 1987.

_____. *Evangelism: Doing Justice and Preaching Grace*. Grand Rapids: Academie Books, 1982.

Costas, Orlando. *The Church and Its Mission: A Shattering Critique from the Third World*. Wheaton, IL: Tyndale House, 1974.

_____. *Liberating News: A Theology of Contextual Evangelization*. Grand Rapids: Eerdmans, 1989.

Ellis, Carl F. Jr. *Beyond Liberation: The Gospel in the Black American Experience*. Downers Grove: InterVarsity Press, 1983.

Elliston, Edgar J. ed. *Christian Relief and Development*. Dallas: Word Publishing, 1989.

Linthicum, Robert C. *City of God -- City of Satan: A Biblical Theology of the Urban Church*. Grand Rapids: Zondervan, 1991.

Moberg, David O. *The Great Reversal: Evangelism Versus Social Concern*. Philadelphia: Lippincott, 1972.

Niebuhr, H. Richard. *Christ and Culture*. New York: Harper Torchbooks, 1951.

Palen, J. John. *The Urban World*. New York: McGraw-Hill, 1987.

Pannell, William. *Evangelism From The Bottom Up*. Grand Rapids: Zondervan Publishing House, 1992.

_____. *My Friend, The Enemy*. Waco: Word Books, 1968.

Perkins, John M. *Beyond Charity: The Call to Christian Community Development*. Grand Rapids: Baker Books, 1994.

_____. *Let Justice Roll Down*. Ventura, CA: Regal Books, 1976.

_____. *With Justice for All*. Ventura, CA: Regal Books, 1982.

Scott, Waldron. *Bring Forth Justice*. Grand Rapids: Eerdmans, 1980.

Sherman, Amy L. *Restorers of Hope*. Wheaton: Crossway Books, 1997.

Spates, James L. and John J. Macionis. *The Sociology of Cities*. Belmont CA: Wadsworth, 1987.

Wallis, Jim. *Agenda for Biblical People*. New York: Harper and Row, 1978.

Warren, Rachelle B. and Donald I. Warren. *The Neighborhood Organizer's Handbook*. Notre Dame: The University of Notre Dame Press, 1977.

Washington, Raleigh and Glen Kehrein. *Breaking Down Walls*. Chicago: Moody Press, 1993.

INTERNET RESOURCES

Christian Community Development Association- <http://www.cdda.org/>

City of St. Louis Community Information Network- <http://stlouis.missouri.org/>

Lawndale Community Church- <http://www.lawndalechurch.org/>

Links Community Development Organization Internet Sites- <http://www.goshen.edu/soan/soan96cd.htm>

Promise Keepers- <http://www.promisekeepers.org/>

St. Louis County Demographic and Economic Data- <http://www.co.st-louis.mo.us/plan/demo/>

The Urban Mission- <http://www.urbanmission.us/~stl>

World Impact- <http://www.worldimpact.org/>

World Vision- <http://www.worldvision.org/worldvision/master.nsf/>

CCDA MEMBER ORGANIZATIONS (CHECK CCDA.ORG FOR UPDATES)

614 Regent Park
A NEW START Youth Development
Program
Abundant Life Ministries
Advance Memphis
Advancing Christ's Kingdom Ministries
Affordable Housing Resources, INC

Africa Inland Mission Intl.
Alexis Beggs Olsen Consulting
Allegheny Center Alliance Church
Alliance Seminary
Alpha Community Development
Corporation
Amazing Grace Assembly of God

Antioch Community Church
Antioch Fellowship Assembly
Apostolic Church for Revival in Rwanda
Austin Bridge Builders Alliance
Back to God Movement 2000, Inc.
Baker & Daniels Group, LLC
Baltimore Urban Leadership Foundation

Baptist General Convention of Texas
 Barefoot Republic Camp
 Bayshore Christian Ministries
 Berean Baptist Church
 Bethany Christian Reformed
 Bethany French Baptist Church
 Bethel New Life
 Bethel University
 Bethlehem Urban Initiatives
 BICC
 Binghampton Development Corp.
 Bread of Life Christian Center
 Breakthrough Urban Ministries
 Brethren in Christ Community Services
 Bridge Ministry of Acadiana
 Bridge of Hope National Office
 Bronx Bethany Community Corporation
 Brookview Baptist Church
 Brown's Community Outreach, Inc
 Calvary Baptist Church/Eastern University
 Calvary Chapel Santa Barbara
 Calvary Christian Fellowship Church
 Calvary Church
 Camp Tall Turf
 Campus Clubs
 Campus Crusade for Christ International
 Canaan Community Redevelopment
 Corporation
 Castle Rock Community Church
 Catholic Theological Union
 CCUCS
 Center for Public Justice
 Center for Student Missions
 Center On Faith In Communities
 Center on Philanthropy (FASTEN)
 Central Lutheran Church
 Centrobroom Church
 Chalmers Center for Economic
 Development
 Chapel Hill Church
 Charlottesville Abundant Life Ministries
 Chatfield College
 Chicago Urban Reconciliation Enterprise
 Chicagoland Community Church,
 Albany Park
 Children of Christ Church
 Children's Jubilee Fund
 Chino Hills Christian Fellowship
 Chosen Kingdom Generation
 Christ Liberation Fellowship
 Christ's Community in College Hill
 Christian Brotherhood Newsletter Ministry
 Christian Community Health Fellowship
 Christian Faith Fellowship Church
 Christian Hope Association
 Christian Reform Church
 Christian Reformed World Relief
 Christians Concerned for the Community
 CHURCH OF GRACE MINISTRY
 Church Resource Ministries / CMA Church
 Circle Urban Ministries
 City Builders Inc.
 City Church of East Nashville
 City Core Initiative
 City Impact
 City Limits Ministries
 City Mission
 City Vision
 CityNet Ministries, Inc.
 Ciudad Nueva Community Outreach
 Cleveland Hope
 CMF International
 Community Baptist Church
 Community Builders Foundation
 Community Caring
 Community Christian Church of
 Naperville, Illinois
 Community Development
 Professionals, LLC
 Community In Action
 Community Mennonite Church
 Community New Start, Inc.
 Community Solutions, Inc.
 Concordia University
 Convent Avenue Baptist Church
 Cookman United Methodist Church
 Core City
 Cornerstone Mentoring
 Covenant House of Tampa, Inc.
 Credence Communications
 Cross & Crown Mission
 Crossroads Bible College
 Crossroads of the Rockies
 Crossroads Presbyterian Fellowship
 CRWRC-El Buen Samaritano
 CRWRC-NAMT
 Crystal Evangelical Free Church
 Cup of Cool Water
 CURE
 Dallas Baptist Association
 Dallas Leadership Foundation
 David Walker Institute
 Deeper Life Gospel
 Desire Street Ministries
 Destination World Outreach
 DeVos Urban Leadership
 Dove Health Alliance, Inc
 DreamBuilders Community Ministry
 Eagle Sports Club
 Eastern University; People for People, Inc
 ECC
 Eden Revival International
 Eikon Ministries / CUMC
 Eimago, Inc.
 El Puente CDC dba KidWorks
 Eleazar Partnerships
 Emmanuel Missionary Baptist Church
 Emmaus Ministries
 Engedi Church
 Entrenuity
 Esperanza Health Center
 Evangelical Covenant Church of Lafayette
 Ever Increasing Kingdom Christian Center
 EWCAAN
 Faith Christian Center
 Faith Community
 Faith Works Inc.
 Families By God
 Family Christian Development Ctr.
 Family Empowerment Centers of Chicago
 Family Life Center
 FASTEN
 FCS Urban Ministries
 FELLOWSHIP EVANGELISTIC
 AGAPE CHURCH
 Fellowship Missionary Church
 First Assembly of God
 First Presbyterian Church of Evanston
 First Presbyterian Church of Spokane
 First Presbyterian Church, Aurora
 Forest Hill Church
 Forge For Families
 Friendship Community Presbyterian
 Church
 Gainesville Community Ministry
 Generation Next, Inc.
 Geneva College
 George Nelson Jr. Ministries
 Germantown Hope Community
 Development Center
 Global Harvest Network Ministries
 Golden Harvest Food Bank
 Good News Club Ministry
 International, Inc.
 Good Samaritan Ministries
 Gordon College
 Grace Christian Reformed Church
 Grace Community Church
 Grace Covenant Church
 Grace Fellowship Community Church
 Greater Minneapolis Council of Churches
 Greater Northside Plaza, Inc.
 Gretna CCD Ventures
 GSP Group
 H.I.S. BridgeBuilders
 Habitat for Humanity of St. Joseph County
 Harambee Church
 Harambee Ministries
 Harambee Preparatory School
 Harderwyk Ministries
 Harrisburg Institute of Messiah College
 Harvest Bible Chapel
 Healing Streams WWC
 Heart Change Fellowship
 Here's Life Inner City
 Highgate Cross
 Highway City Community Development
 Hilltop Lutheran Church
 Historic Adventist Church
 Hole in the Roof Ministry Center
 Holy Christian Orthodox Church
 Hope Christian Community Foundation
 Hope Community Church

Hope Extreme
 Hope For Africa Network
 Hope for New York
 Hope Now For Youth
 Hope Outreach, Inc.
 Hope Presbyterian Church
 Houghton/Jones SENA
 ICFG Dept. of Urban Multicultural Ministries
 III Cord Foundation
 IN JESUS NAME MINISTRY
 INDIA TRUST
 INCOP
 Indiana University
 Indianapolis Star
 Inn House Fellowship
 Inner City Christian Federation
 Inner City Impact
 Inner City Youth Alive
 InnerChange
 InterVarsity Christian Fellowship
 J Crib Urban Ministries
 Jackson County Ministries
 JBLC FOUNDATION
 Jobs for Life
 Jobs Partnership of Washington
 John M. Perkins Foundation for Reconciliation & Dev.
 John Perkins Center at Seattle Pacific University
 Jubilee Community Church
 Jubilee Jobs
 Judson Baptist Church
 Justice For All
 Kalminet- Kalvary Missions Network
 Kensington Community Church - North
 Kids Across America Kamps
 Kidsgames Indianapolis
 Kidworks
 Killlearn United Methodist Church
 Kingdom United
 Kings Park International Church
 Knoxville Leadership Foundation
 L.C.D.C.
 La Salle Street Church
 Lake Avenue Community Foundation
 Lamb of God Church
 Lawndale Christian Development Corporation
 Life Transforming Ministries
 LifeHouse of Houston, Inc.
 Lighthouse Free Methodist Church
 Lighthouse Learning Center
 Lighthouse United, Inc.
 LINC-Houston
 Lion's Den Youth Outreach Center
 LISC
 Love Gospel Assembly - Bronx
 Love INC of Greater Akron
 Love Thy Neighbour
 Lower Lights Ministries, Inc.

Loyal Family Development Organization
 Lutheran Intercity-Network Coalition-
 Lutheran Metro Ministries
 Lutheran Urban Mission Initiative
 Macedonia Community Development Corp
 Madison Square church
 Mars Hill Bible Church
 Mastermind
 MC USA
 McBride Kelly Baurer Architects
 Memorial Baptist Church MCDC
 Mennonite Brethren Biblical Seminary
 Mennonite Economic Dev. Assoc.
 Metropolitan Economic Dev.
Midland Reformed Church
 Midtown Vineyard Community Church
 Mika Community Development Corporation
Mile High Ministries
 Ministry Ventures
 Mission Waco
 Mission America Coalition/ Second Temple COCHUSA
 Mission Brenham
 Mission of Mercy
 Mission Raleigh
 Mission to North America
 Mission Year
 Moriel Missions Tanzania
 Mosaix
 Mt. Paran Baptist Church
 Mt. Pleasant CDC
 Mt. Zion Community Development Center
 Mulberry Street UMC
 Mustard seed Development Corporation
 Mustard Seeds and Mountains
 NAIM (North America Indian Mission)
 National Association of Street Schools
 Navigators
 Nehemiah CDC/CFFC
 Nehemiah Corporation
 Neighborhood City Church
 Neighborhood Ministries
 Neighborhoods Concerned-In-Deed, Inc.
 Neighbors' House NFP
 New City Fellowship- Chattanooga
 New City Fellowship of Fredericksburg
 New Community Covenant Church
 New Era Baptist Church
 New Faith Baptist Church
 New Focus National
 New Hope Community Ministries
 New Hope For Neighborhood Renewal
 New Focus National
 New Life Fellowship
 New Life Kingdom Ministries
 New Song Community Church
 Newbirth Development Corporation
 NewLife Community Development
 Noel Family
 North Central University

North Park University MA in Comm. Dev.
 Northern California Urban Development
 Northgate Community Church CCI
 Northside Community CRC
 Northside Outreach Affordable Housing
 Northstar Vineyard Community Church
 Northview Christian Life Church
 Northwest Church
 Northwestern College
 NU Corinthian Baptist Church
 Nyack College
 Oakdale Park Christian Reformed Church
 Oklahoma City Cooperative Urban Parish
 Olde Forge Junction
 Open Door Ministries
 Operation Harvest Ministries
 Oyate Concern
 Palo Alto Christian Reformed Church
 Paramount Care Foundation
 Parker Street Ministries, Inc.
 Parklawn Assembly of God
 Pastors, Inc.
 Pathway, Inc
 Peace of the City Ministry
 Philly Koinonia Ministries
 Pilgrim Armenian Congregational Church
 Pilgrim Rest Missionary Baptist Church
 Pines Presbyterian Church
 Pittsburgh Leadership Foundation
 Port St Lucie Church of God
 Portland Promise Ctr.
 PowerHouse108Church
 Prince of Peace
 Priority One Foundation
 Project Leadership
 Project URGE, Inc.
 Queens Taiwanese Evangelical Church
 Queenswest Covenant Church
 Race to Unity
 Rainier Aveune Free Methodist Church
 RAY OF HOPE MINISTRY
 Ray Thoms Memorial Presbyterian Church
 Reba Place Dev. Corp.
 Rebuilding The Wall, Inc.
 Rehoboth Open Bible Church
 Resource Foundation, Inc.
 Restoration Ministries
 Restorers Inc.
 Revelation Christian Center
 River City Community Church
 Riverside UMC
 Riverwoods Christian Center
 rod and staff enterprises
 Roosevelt Park Ministries
 Rural Compassion
 SA Christian Hope Resource Ctr. Inc.
 Salama Urban Ministries, Inc.
 Sanctuary Covenant Church
 Save Our Youth
 Scranton Rd. Bible Church
 SDMeyers

Seeds of Hope	The Farmhouse Mission, Inc.	Urban Family Development
Serenity Holistic Counseling	The George Edward Durell Foundation	Urban Family Ministries
Servant Leadership School	The Hope Center	Urban Harvest Ministries
Serve City	The House of Grace	Urban Homeworks
Show and Tell Ministries	The Intersection	Urban Hope Ministries, Ink
Signs of Hope in Auburn/ Auburn Leadership Foundation	The Journey	Urban Impact Ministries
Skinner Leadership Institute	The Lift Community Development Corporation	Urban Outreach Los Angeles
Sofos Consulting	The Marin Foundation	Urban Revolution
Solidarity	The Navigators	Urban Transformation Ministries
Somebody Cares Tampa Bay	The PINK HOUSE	Urban Vision
SonRise Church	The Portrait of Empowerment, Inc.	Victory Fellowship
South Loop Community Church	The Potters' House	Vineyard Church of Columbus
	The Refuge Center	Wake Forest University
Southeast White House/Bakke Graduate Univ.	The Refuge Community Development Center & The City	Walnut Street Baptist Church
SouthSide Community Church	The Shelter Urban Youth Church	Warehouse 242
Southwest Community Dev. Corp.	The Urban Ministry Institute	Wellspring
Spencer W. Perkins Fellowship	Theology Café, Inc.	Wesleyan First Church of Deliverance
Springton Lake Presbyterian Church	THIRD BAPTIST CHURCH	Wesleyan Native American Ministries
St. Andrew's Presbyterian Church	Tower Mosaic Church	West African Methodist Connexion
St. Louis Mennonite Fellowship	Traders Point Christian Church	West Angeles Community Development
St. Paul Organization	Trinity Baptist	Westminster Congregational UCC
St.Philips Ministry of the United Methodist Church	Trinity Christian Community	Wheaton College Alumni Relations Office
Star of Hope Ministries, Inc.	Trinity Presbyterian Church	Whitworth College
Streams of Hope	Trinity United Presbyterian Church	Wilmington Leadership Foundation
Summerfield	Truett Seminary	Women of Excellence, Inc.
Sunshine Gospel Ministries	TryGod1st Ministries	Wonder City Ministries
T.R.A.I.L.S. Ministries Inc	UCLA Department of Chicana/o Studies	Word Tabernacle Church
Tasty Faith	Union Gospel Mission	World Impact, Inc.
The Banyan Community	University Christian Church	World Relief
The C.A.R.E. Center	Unlimited Discount Travel	World Vision
The Center for Student Missions	Uptown Baptist Church	Youth For Christ/Winnipeg
The Center for Urban Missions	Urban Concern	Youth Outcry USA
The Enterprise Foundation	Urban Connections	YouthWorks! Foundation
	Urban Development Enterprise Group	Zion Christian Health Ctr.
		Zion Mortgage Solutions