



NORTHWEST COALITION *for* RESPONSIBLE INVESTMENT

Annual Report

Fall 2009

Do not lose heart. We were made for these times.

Ours is not the task of fixing the entire world all at once, but of stretching out to mend the part of the world that is within our reach...It is not given to us to know which acts...will cause the critical mass to tip toward an enduring good... We know that it does not take "everyone on Earth" to bring justice and peace, but only a small, determined group who will not give up...

—Letter to a Young Activist, Clarissa Pinkola Estés

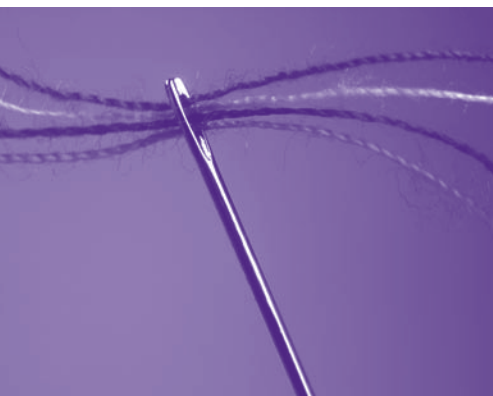
When Clarissa Pinkola Estés wrote these reassuring words to her young friend she acknowledged what many of us experience today. "Ours is a time of...often righteous rage over the latest degradations of what matters most to civilized, visionary people." Yet she pleaded with her, and with us, to not lose hope. We don't have to fix the entire world, just the piece within our reach.

It was almost forty years ago that religious shareholders came together to reach out to end apartheid in South Africa. The piece that was within our reach was the corporations with operations in that country. As we know, our acts contributed to the critical mass that tipped South Africa toward free elections in 1994.

Today, the Interfaith Center on Corporate Responsibility (ICCR) is the world's leading practitioner of shareholder activism on social issues. This year ICCR members and its associates were responsible for more than two-thirds of all the social shareholder proposals filed

with corporations.

For fifteen years the Northwest Coalition for Responsible Investment (NWCRI) has been "a small determined group who will not give up" in addressing the justice and peace priorities of our communities. As vital members of ICCR, this year our shareholder activities included letters, dialogues and shareholder resolutions with 31



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companies on 16 justice issues.

We reached out to reform health care in the U.S. by building a critical

mass of corporations that will support a system that guarantees affordable quality health care for all. With Congress now making health care reform a top priority our efforts have turned to holding our representatives accountable as the health care reform debate moves forward.

A piece of the economic crisis that was within our reach was addressing the predatory credit card practices of six of the largest credit card issuers, representing 85% of the market. It is our hope that our shareholder resolutions and dialogues, together with new legislation, will build a critical mass to transform credit card companies into strong partners in creating a sustainable consumer economy.

As forty years ago religious shareholders reached out to end apartheid, today we are forming coalitions with corporations, NGOs, religious organizations and governments to end human slavery

Everything you do counts forever. You are an expression of the whole process of creation; you are a co-creator.

—Barbara Marx Hubbard

in the global economy. Whether it is children in the cotton fields or on cocoa plantations, slaves in the steel industry in Brazil, or workers underpaid in the tomato fields, we will not give up until we have a world without slavery.

In this Annual Report, the members of the Northwest Coalition for Responsible Investment (NWCRI) present how we have used our rights as shareholders to stretch out "to mend the part of the world that is within our reach." We have hope that our acts are part of building a critical mass to bring peace and justice to our world.

Drug Companies Challenged

Faith-based investors have played a major role in moving pharmaceutical companies to develop business strategies that address global health needs.

The good we secure for ourselves is precarious and uncertain until it is secured for all of us and incorporated into our common life.

—Jane Adams

NWCRI, the leader of a dialogue with Merck, had input to their 2006-07 Corporate Responsibility Report which states, “working to improve access to medicines and vaccines worldwide is the right thing to do ethically...and necessary to sustain our business...”

Merck formed a partnership with the Nicaraguan government to provide free doses of the ROTATEQ vaccine to all infants born in a three-year period. This is the first time a developing country had access to a vaccine in the same year as developed countries. 80% of rotavirus-related deaths occur in developing countries.

While significant progress has been made in increasing access to treatment for HIV and AIDS, it is still a leading cause of death globally and the primary cause of death in Africa. GlaxoSmithKline and Pfizer are forming a new company which will be dedicated solely to the development of HIV drugs.

NWCRI leads the dialogue with Gilead Sciences, the company that is showing the most creativity and willingness to adapt its business model to the needs of developing countries. Gilead is the first to propose licensing its HIV/AIDS patents to the UNITAID Patent Pool.

A Time for Health Care Reform

For decades NWCRI and ICCR members have called for and achieved corporate social responsibility in public health:

- adoption of ethical marketing codes by infant formula companies
- protection from secondhand smoke in national restaurant chains
- generic licenses for HIV/AIDS medicines

In 2006 faith-based shareholders embarked on a five-to-seven year campaign to win health care reform. Based on our belief that “access to health care is a fundamental human right, benefits society, and serves the common good and employers,” we developed principles for health care reform: health security, access, quality, accountability, and equitable financing.

At the 2009 ICCR Annual Meeting in June we celebrated the commitment by the Obama Administration and Congress to make health care reform a reality. We recognized how religious investors have contributed to building a critical mass in corporate America for health care reform:

- Engaged over 70 companies with letters, resolutions and dialogues
- 18 major corporations in the retail, automotive, pharmaceutical, healthcare, restaurant, technology, finance and defense sectors have adopted principles for health care reform
- Securities Exchange Commission reaffirmed its ruling that health care is a significant social policy issue
- Wal-Mart, a company that ICCR members have worked with on health care for years, came out in support of an employer-health-care mandate

With bills now in the House and Senate, ICCR and NWCRI members are focusing on advocating for elements of a reformed health care system that guarantees affordable quality health care for all.

Take Action at IPJC's Legislative Action Center. Let your legislators know that now is the time to fix America's health care system.
—<http://capwiz.com/ipjc/home>

2005-2010: Stop AIDS. Keep the Promise

With 2010 fast approaching, NWCRI signed on to a letter that was hand delivered to BAN Ki-moon, the Secretary General of the UN, requesting a high-level review of progress toward achieving the goal of universal access to HIV treatment, care and support by 2010.

The Secretary General's very positive response to the letter included his assurance “that efforts toward this goal would be assessed and remaining challenges effectively addressed.” He said that the informative discussions we had on the protection of the human rights of people living with HIV reinvigorated his commitment to the issue.

Take Action: Observe World AIDS Day December 1, 2009: Universal Access and Human Rights
—www.worldaidscampaign.org/en/Key-events/World-AIDS-Day

Environmental Justice

Shareholders Stand with Environmental Justice Communities

At the invitation of the Advocates for Environmental Human Rights (AEHR), NWCRI staff and ICCR members ended their annual meeting in June by embarking on an Environmental Justice Tour from New Orleans across the state of Louisiana to Mossville.

This city on the western border of the state is home to 14 chemical factories; polluted water, air and soil; elevated cancer rates; reproductive problems; and chronic respiratory conditions.

This fact-finding mission on environmental justice was the first step in our collaboration with community groups in Mossville that are working to make a definitive link to what is coming out of the



Monique Harden, J.D., Co-Director of AEHR, speaks to ICCR members

chemical plants and the health of the people and environment. We believe that as shareholders we have an obligation to hold the companies operating in the area responsible for their impacts on the local community.

Upon returning home NWCRI and a coalition of shareholders wrote to the CEO of ConocoPhillips asking him to follow through on his promise to meet with representatives of Mossville Environmental Action Now to discuss their concerns about the refinery's effects on their environment and health. We are pleased to report that a meeting has been scheduled.

ConocoPhillips is one of 10 publicly-owned companies releasing environmental toxins into these Louisiana Environmental Justice Communities, which are disadvantaged, underserved, and environmentally overburdened. People of color are more likely than whites to live near areas polluted by industrial plants; and seventy-one percent of African Americans live in counties that do not meet federal pollution standards.

Monique Harden asked ICCR members: "How safe and secure are we with laws that can turn our neighborhoods into toxic dumping grounds...The injustice of such laws is severely inflicted on communities of color, where women with few resources are nonetheless fighting to protect fundamental human rights, all of which depend on a healthy and sustainable environment and an accountable government. It's time that all Americans realize that this is their fight, too."

In the coming proxy season shareholders plan to hold corporations accountable for the human right to a healthy environment.

—www.ehumanrights.org



ConocoPhillips, Mossville, LA

You will restore the age-old foundations and be called repairer of the breach, restorer of the streets in which to dwell.

—Isaiah 58:12

Faith in Future of New Orleans

People of faith and religious groups were the first responders when Hurricane Katrina devastated New Orleans in August 2005. Recognizing that they had a crucial role to play in redevelopment—the third leg of disaster response, following relief and recovery—Catholic, Jewish,

Mennonite and Baptist organizations came together to fulfill the prophecy of Isaiah 58:12.

The Isaiah Funds were launched in December 2008 with \$4.5 million to disperse in loans and grants to assist affordable-housing projects;



Hope Credit Union received substantial deposits from Isaiah Funds

help small businesses; and support the development of community centers on the Gulf Coast. Faith groups have long supported community banks and credit unions in neighborhoods where the only access to credit and capital comes from predatory lending operations. NWCRI members have joined in the redevelopment of New Orleans by investing in the Isaiah Funds.

— www.isaiahfunds.org

Energy and Environment

Chevron & Exxon Mobil Prepare for a Low-Carbon Future

The number one and two U.S. oil companies, Chevron and ExxonMobil, are responding to the emerging low-carbon global economy in two very different ways. After ten years of urging by NWCRI and ICCR, Chevron has committed to track and report on the carbon content of its operations and products; to develop a business plan that includes an annual reduction goal; to integrate a cost of carbon into new investments; and to constructively engage in climate legislation.



“By withdrawing our proposal, we acknowledge Chevron’s progress in developing programs for energy efficiency and investments in less-polluting products,” said Sister Pat Daly, OP. of the Sisters of St. Dominic of Caldwell, NJ.

“By contrast, ExxonMobil has demonstrated shortsightedness and recalcitrance by focusing more on public relations than on low-carbon commitments,” continued Daly.

The Board of Directors of Exxon Mobil recommended that shareholders vote against the proposal to adopt goals for reducing GHG emissions from its products and operations. The resolution, filed by NWCRI and more than 30 institutional investors, was supported by 29% of ExxonMobil’s shareholders.

Airlines throw away enough cans to build 58 Boeing 747 jets annually and enough newspapers and magazines to cover a football field 230 meters deep. Some airlines have implemented recycling programs but many have not.

Take Action: When flying, ask if cans and newspapers are recycled. —www.greenamericatoday.org and search for “airlines”

The Chevron Way: Vision Needs Reality Check

At the Chevron annual meeting, CEO David O’Reilly celebrated the company’s focus on long-term growth and The Chevron Way, a vision of being the global energy company most admired for how it works within the company, with partners and with communities. He cited being the first Corporate Champion of the Global Fund to Fight AIDS, TB and Malaria; and bringing education to remote African and South American villages as examples.

While shareholders applaud these community partnerships and the steps that Chevron is taking to address climate change,

they remain gravely concerned about the company’s failure to adopt and implement a comprehensive, transparent and verifiable human rights policy. With operations in 120 countries, many of which consistently violate basic human rights, Chevron faces serious reputational, financial and social risks.

For five years a shareholder resolution requesting a human rights policy has been filed by NWCRI and over 40 institutional investors and supported by strong and increasing votes; 28% in favor this year. Human rights issues were the centerpiece of the annual meeting with speakers from communities affected by Chevron’s failure to live up to its vision of being the global energy company most admired for how it works with communities.

The ultimate test of a moral society is the kind of world that it leaves to its children.

—Dietrich Bonhoeffer

PepsiCo First to Support Human Right to Water

On the eve of World Water Day, March 22, PepsiCo became the first publicly traded, multinational corporation to adopt a policy in support of the Human Right to Water. The company committed itself to:

- respect the right to sufficient clean water;
- preserve the quality, accessibility and availability of water;
- involve community members during the planning & development process;
- advocate with government for the affordability of water.

In a world where 1.1 billion people lack access to secure water supplies, and 2.6 billion do not have access to adequate sanitation, PepsiCo has taken an important first step to ensure that its business has a positive impact on water sustainability where the company operates. Shareholders will continue to work with the company as it implements its new water policy.

In addition, we will challenge Coca-Cola to adopt the Human Right to Water. NWCRI and religious shareholders have been in dialogue with this company for five years regarding its operations in water scarce areas of India.

Human Rights and Labor Standards

It Takes a Global Community to Protect Children

Uzbekistan's place as the world's second largest exporter of cotton comes at great human cost. Each fall the government closes the schools and hundreds of thousands of children are sent out into the fields to harvest the cotton by hand. They are subject to harsh living conditions, exposed to pesticides, and suffer injuries and punishment.

NWCRI is a member of a shareholder group led by As You Sow that is addressing the coercive use of children to harvest cotton. This year we have called upon the Government of Uzbekistan to publicly acknowledge this problem, and to commit to work with the International Labor Organization (ILO) to end the practice immediately.

As shareowners we have written letters to 130 apparel and home furnishing companies that source cotton from Uzbekistan to increase awareness of child labor and to ask them to look into their own supply chains. Companies that have instructed their suppliers not to use cotton from Uzbekistan include Gap, Levi Strauss, Target, Walt Disney and Wal-Mart.

When the ILO convened in Geneva in June, over 60 faith-based and responsible

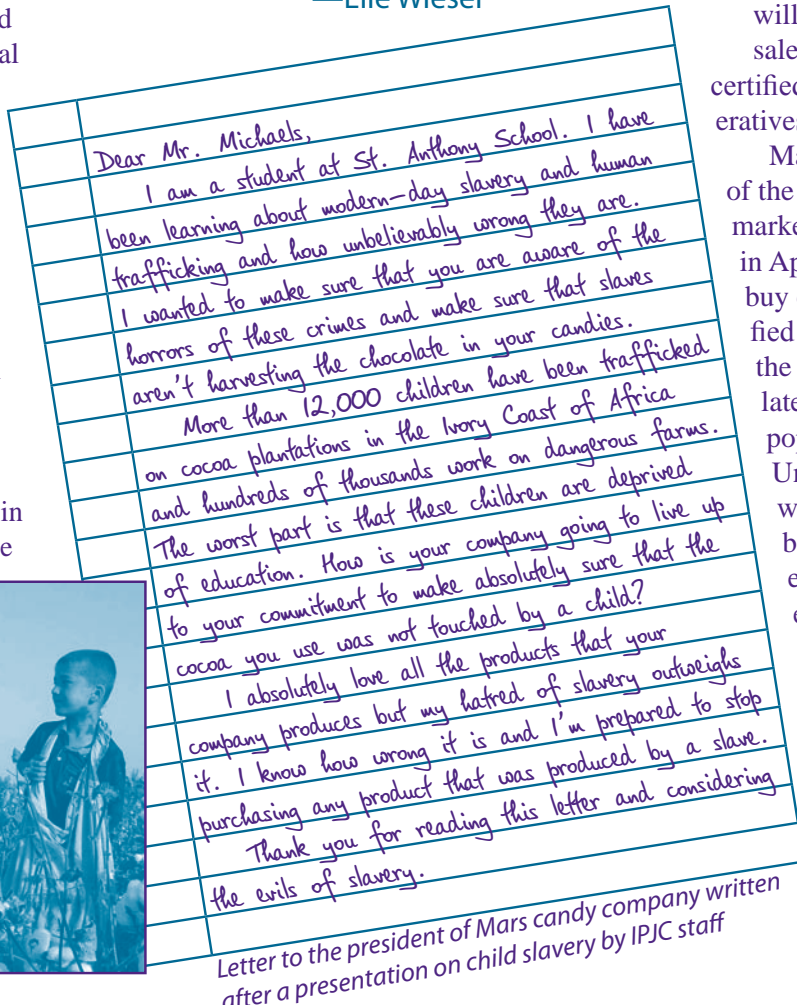
Chocolate Milestones in UK

Cadbury announced in March that it plans to achieve Fair Trade certification for its Dairy Milk, the top selling chocolate bar in England, by the end of Summer 2009. The deal will triple cocoa sales for Fair Trade certified farmer cooperatives in Ghana.

Mars, with 14.7% of the chocolate market, announced in April that it will buy enough certified cocoa so that the Galaxy chocolate bar, highly popular in the United Kingdom, will be certified by the Rainforest Alliance by early 2010. The company also has committed to getting its entire cocoa supply certified as sustainably produced by 2020.

There may be times when we are powerless to prevent injustice. But there must never be a time when we fail to protest.

—Elie Wiesel



Dear Mr. Michaels,
I am a student at St. Anthony School. I have been learning about modern-day slavery and human trafficking and how unbelievably wrong they are. I wanted to make sure that you are aware of the horrors of these crimes and make sure that slaves aren't harvesting the chocolate in your candies. More than 12,000 children have been trafficked on cocoa plantations in the Ivory Coast of Africa and hundreds of thousands work on dangerous farms. The worst part is that these children are deprived of education. How is your company going to live up to your commitment to make absolutely sure that the cocoa you use was not touched by a child? I absolutely love all the products that your company produces but my hatred of slavery outweighs it. I know how wrong it is and I'm prepared to stop purchasing any product that was produced by a slave. Thank you for reading this letter and considering the evils of slavery.

Letter to the president of Mars candy company written after a presentation on child slavery by IPJC staff



Boys in cotton field

investors signed a letter to the Director General pledging that "as investors we will continue to build corporate support for the elimination of forced child labor in Uzbekistan, and we believe that our concerted actions have helped to focus attention on both the problem and necessary solutions."

Take Action: Read *White Gold: The True Cost of Cotton*. Ask companies to develop a labeling system that guarantees no child or forced labor is used at any stage of the production process. —www.ejfoundation.org/page325.html

Take Action: Write to Hershey, Mars and Nestle and tell them that you want Fair Trade certified chocolate in the U.S., and that you will buy other FT certified brands until it is available.

—www.ipjc.org/links/WritetoBigChocolate.pdf

Predatory Lending

Washington State Takes First Step in Reining in Payday Lenders

Payday loans, short-term small loans designed to help people get through the month, come with a high cost. A typical loan of \$300 has an annual interest rate of 391%, and often traps the borrower in a long-term cycle of debt.

Once profit “becomes the exclusive goal, if it is produced by improper means and without the common good as its ultimate end, it risks destroying wealth and creating poverty.”

—Benedict XVI, *Caritas Veritate*

Protections of HB 1709, effective January 1, 2010 include:

- Limits the size of a loan to 30% of monthly income, or \$700, whichever is less
- One loan per person per lender at a time; sets up a database to track
- Lender cannot lend an individual more than 8 loans in 12 months
- Access to a 90 or 180 day repayment plan

“This legislation is a first step that will pave the way for further protections,” said Danielle Friedman from the Alliance to Prevent Predatory Lending who met with the NWCRI Board in March. “Motivating us is the undeniable truth that no one in our communities should be forced to pay outrageous amounts for a small loan to help them through a crisis.”

Resource: 2007 Payday Lending Report: www.dfi.wa.gov/cs/pdf/2007-payday-report.pdf

Transforming the Credit Industry

Over the past few years it became increasingly clear to faith based investors that many credit card practices were boosting the short-term profits of credit card issuers, and weakening the long-term financial health of the company, the economy, and the cardholder. In the fall of 2008 NWCRI and ICCR members filed shareholder resolutions and engaged in dialogue with six of the largest credit card issuers, representing 85% of the market: American Express, Bank of America, Citigroup, Discover, JP Morgan Chase, and Wells Fargo. The resolutions requested a report of the company’s marketing, lending and collection practices and the impact these practices have on borrowers.

By the 2009 spring proxy season the resolutions had been withdrawn at American Express, Discover, and Wells Fargo. At company annual meetings the resolutions were applauded and received overwhelming support from 33% of the shareholders of Bank of America; 26% of Citigroup; and 8% of JP Morgan Chase.

While we were challenging credit card companies to adopt and implement policies that encourage fairness, economic stability, and healthy consumer borrowing practices, in December 2008 the Federal Reserve Board issued credit card rules designed to curb some of the industry’s most unfair and abusive practices. Unfortunately, these rules won’t take effect until July 2010.

With the broad support of Congress, the president signed the Credit Card Holders’ Bill of Rights into law in May. These rules, which protect card holders from aggressive and predatory practices, take effect in February 2010.

The credit card industry is now under pressure to develop a new business model. Our goal as religious shareholders is to transform credit card companies into strong partners in creating a sustainable consumer economy.

—Resource: www.helpwithmycredit.org

Americans use more than 700 million credit cards. That’s more than two cards for every man, woman and child. Nearly half of all Americans carry a balance on their credit cards; their average balance is more than \$7,000.

—Nielson Report, 2008

It’s Time to Speak with One Powerful Voice

“...when the G8 cynically uses the financial crisis to threaten cutbacks to AIDS funding...and in so doing compromises the health of millions, then it’s time...to speak with one powerful voice...to remind the political leadership of how they used precious public money to bail out the banks, so that Goldman Sachs could make a profit of \$3.4 billion in the second quarter of 2009...and with obscene contempt for the human condition, pay bonuses, yet again, beyond the dreams of hyperactive wealth.

...Why is it not possible to allocate sufficient money for every aspect of global health...money which is but...a miniscule fraction of all the public dollars that have found their way, in one short year, into the bottomless pits of greed and avarice?...No one dies from a surfeit of money. People die when poverty and disease are the twin ingredients of life.”

—Speech by Stephen Lewis, co-Director, AIDS-Free World, International AIDS Society Conference, South Africa, July 2009

In 2008-2009, NWCRI shareholder activities included resolutions*, dialogues and letters with the following companies:

Company	Issue	Status**
Abbott	Right of Access to Medicine	Dialogue
Altria Group	Food Insecurity and Tobacco Use	Yr 1 resolution—4%
AMERN (Union Electric)	Nuclear Power—Radioactive Releases	Yr 3 resolution—10.80%
Avon Products	Nanotechnology in Cosmetics	Yr 1 resolution—10.70%
Bank of America	Predatory Credit Card Practices	Yr 1 resolution—33.38%
Best Buy	PVC Products & Packaging	Dialogue
Boeing	Foreign Military Sales	Yr 3 resolution—7%
Bristol-Myers Squibb	Right of Access to Medicine	Dialogue
Capital One Financial	Predatory Credit Card Practices	Dialogue
Chevron	Greenhouse Gas Emissions Reduction	Resolution/withdrawn
Chevron	Human Rights Policy	Yr 4 resolution—29.10%
Cisco Systems	Executive Compensation	Resolution/withdrawn
Cisco Systems	Internet Censorship	Yr 3 resolution—32.40%
Citigroup	Predatory Credit Card Practices	Yr 1 resolution—26.41%
Coca-Cola	Water Use	Dialogue
Discover	Predatory Credit Card Practices	Resolution/withdrawn
ExxonMobil	Drilling—Arctic Wildlife Refuge	Resolution/withdrawn
ExxonMobil	Greenhouse Gas Emissions Reduction	Yr 3 resolution—29%
General Mills	Genetically Modified Organisms—Report	Dialogue
Gilead Sciences	Right of Access to Medicine	Dialogue
GlaxoSmithKline	Right of Access to Medicine	Dialogue
Halliburton	Human Rights Policy	Yr 4 resolution—20.60%
Johnson & Johnson	Health Care Reform Principles	Dialogue
Johnson & Johnson	Right of Access to Medicine	Dialogue
JP Morgan Chase	Predatory Credit Card Practices	Yr 1 resolution—8.50%
Kroger	Health Care Reform Principles	Resolution/withdrawn
Lockheed Martin	Weaponization of Space	Yr 1 resolution—7%
McDonald's	Nanotechnology in Food	Resolution/withdrawn
Merck	Right of Access to Medicine	Dialogue
Microsoft	Violence in Video Games	Dialogue
PepsiCo	Genetically Modified Organisms—Report	Yr 2 resolution—8.40%
Pfizer	Health Care Reform Principles	Dialogue
Pfizer	Right of Access to Medicine	Dialogue
Procter & Gamble	Nanotechnology	Dialogue
Target	Violence in Video Games	Dialogue
Time Warner	Movies/Smoking/Teens	Dialogue
Wal-Mart	Executive Compensation	Yr 3 resolution—18.50%
Wal-Mart	Health Care Reform Principles	Dialogue
Wal-Mart	Vendor Standards	Dialogue

*Includes resolutions filed by the Sisters of Charity of the Blessed Virgin Mary and the Sisters of St. Francis of Philadelphia out of their offices.

**A shareholder resolution must meet a threshold of 3% in year one; 6% in year two; 10% in year three.

Our Mission

The Northwest Coalition for Responsible Investment (NWCRI) is a regional collaborative venture of faith-based institutions committed to using their power as investors to shape a more just world. Members use their rights as shareholders to dialogue with companies about corporate policies and practices in order to promote peace and economic and environmental justice.

Our Priorities



Equity:

Executive Compensation
Predatory Lending

Environment:

Global Warming
Water

Health:

Access to Health
HIV/AIDS Pandemic

Global Corporate Accountability:

Human Rights
Human Trafficking
Labor Standards

Peace:

Military Sales
Violence in Video Games

Mending the World...

General Mills pledged to eliminate milk sourced from cows treated with the cancer-linked synthetic growth hormone, rBST from Yoplait® yogurts by August 29, 2009. —www.thinkbeforeyoupink.org

By the end of 2011, **Kimberly-Clark** will ensure that 40% of its North American tissue fiber is either recycled or Forest Stewardship Certified (FSC), an increase of more than 70% over 2007 levels. In addition, it will no longer purchase non-FSC certified fiber from the Canadian Boreal Forest, North America's largest old growth forest, and the largest terrestrial storehouse of carbon on the planet. —www.kimberly-clark.com

Nike, Inc. has created a policy to not source leather from cattle raised in the Amazon rainforest, and by July 2010 will require that suppliers create leather tracing systems. It is reported that "every eight seconds, an acre of Amazon rainforest is destroyed for Brazilian cattle ranching." —www.nikebiz.com/responsibility

Walmart plans to develop a worldwide Sustainable Product Index designed to lead to higher quality, lower costs and measure the sustainability of products and help consumers live better in the 21st century. Sustainability categories: energy & climate; natural resources; material efficiency; people & community. —www.walmartstores.com/Sustainability

Take Action: Patronize Wyndham Hotels & Resorts, Days Inn, Howard Johnson, Ramada, Super 8, and Travelodge; write to thank Wyndham Worldwide, 7 Sylvan Way, Parsippany, NJ 07054, or email: ir@wyndhamworldwide.com

Wyndham Hotel Group partnered with the anti-trafficking NGO Polaris Project to make hundreds of free hotel rooms available for trafficking victims in emergency situations. —*Trafficking In Persons Report, 2009:* www.state.gov/g/tip/rls/tiprpt/2009

- Adrian Dominican Sisters
- Benedictine Sisters
Cottonwood, Idaho
- Benedictine Sisters of Mt. Angel
- Catholic Diocese of Spokane
- Congrégation des Soeurs des Saints
Noms de Jésus et de Marie
- Episcopal Diocese of Olympia
Commission for the Church
in the World
- Northwest Women Religious
Investment Trust
- Oregon Province Jesuits
- PeaceHealth
- Providence Health & Services
- Sisters of Charity
of the Blessed Virgin Mary
- Sisters of Providence,
Mother Joseph Province
- Sisters of St. Francis of Philadelphia
- Sisters of St. Joseph of Peace
- Sisters of St. Mary of Oregon
- Sisters of the Holy Names of
Jesus & Mary, U.S. Ontario Province
- Tacoma Dominicans
- Washington Association of Churches



NWCRI

a program of the
Intercommunity Peace & Justice Center,
is a member of the Interfaith Center
on Corporate Responsibility (ICCR),
a national coalition of 275 religious
institutional investors working to achieve
a social and environmental, as well as a
financial return on their investments.

These highlights summarize the work
that NWCRI has done in collaboration
with ICCR during the past year.

**1216 NE 65th Street
Seattle, WA 98115
206.223.1138
ipjc@ipjc.org
www.ipjc.org**

NWCRI Coordinator: Judy Byron, OP
Design/Layout: Michael Schwindeller