



NORTHWEST COALITION *for* RESPONSIBLE INVESTMENT

Annual Report

Fall 2011

"We See From Where We Stand" —Haitian Proverb

The majority of us reading this report stand in a place of privilege where our environment is healthy; our children are safe; we have access to health care and the medicines we need; our income is more than adequate; and we seldom face discrimination.

Our responsibility as people of faith and shareholders is to see from where others stand, those whose water, air and soil have been contaminated

by toxics; those who work in slave-like conditions to bring food to our tables; and those whose children die of illnesses against which our children are vaccinated.

Faith based shareholders first took seriously their call to see from where others stand forty years ago when we stood in solidarity with those who were oppressed by apartheid in South Africa. We enabled the corporations in our portfolios to see their role in this system of discrimination and to divest of their operations in this country. Without an economic base apartheid ended and free elections were held in 1994.

In late October the global population will number 7 billion. It is estimated that the 2.5 billion people

on the bottom of the population pyramid live on less than \$2.50 per day. Meanwhile, a June 2011 *Washington Post* article claims that the average income of the top .1% of the U.S. population—152,000 people—is \$15,602 per day or \$5.7 million annually.

The phrase "bottom of the pyramid" was used by President Franklin D. Roosevelt in his April 7, 1932 radio address, *The Forgotten Man [sic]*, in

To pay attention, this is our endless and proper work.

—Mary Oliver

which he said, "These unhappy times call for the building of plans that rest upon the forgotten...but the indispensable units of economic power...that build from the bottom up and not from the top down, that put their faith once more in the forgotten man [sic] at the bottom of the economic pyramid."¹

For four decades members of the Interfaith Center for Corporate Responsibility (ICCR), including the Northwest Coalition of Responsible Investment (NWCRI), have committed themselves to see from where those on the margins of society stand. Impelled by this vision we use our power as investors to transform corporate policies and practices to promote the common good of the global community.

With this report, NWCRI concludes its 17th shareholder season, a year in which we brought 21 justice issues to the boardrooms of 45 corporations. We participated in over 60 dialogues with company executives and filed 21 shareholder resolutions.

It is challenging to stand with others and experience their reality. However, when we do we are able to share in the triumph of the human spirit which happened this year when ConcoPhillips acknowledged accountability to the community of Mossville, Louisiana; when Delta Airlines and Hilton Hotels signed The Code to protect children; and when Gilead Sciences became the first pharmaceutical company to license its HIV patents to the Medicines Patent Pool.



In this annual report, the members of the Northwest Coalition for Responsible Investment present how we have used our rights and power as shareholders to see from where others stand and to promote justice and sustainability in the global community.

¹ <http://newdeal.feri.org/speeches/1932c.htm>

Access to Health

1st in Class: Gilead Sciences Joins Patent Pool

“It was a beautiful October day in San Francisco when ICCR’s delegation pulled into the nondescript headquarters of biotech company Gilead Sciences.” So begins the story of an engagement, lead by NWCRI, which continues today when nearly one-fourth of the 6.6 million receiving HIV therapy in the developing world receive generic or branded Gilead medicines.

When we met with the Company in 2005 we had the backing of almost a third of Gilead’s shareholders who supported our plan to ask the Company why healthcare providers in Africa did not have a dependable supply of Gilead’s two key HIV medicines for their patients. We left the meeting with the Company’s commitment to address access issues.

Over the past 6 years Gilead has delivered on its promise with significant discounts on its HIV medicines in 130 countries; voluntary licensing agreements with 14 generic companies for production of its products for 95 least developed and developing countries; a first fixed dose combination and two fixed dose combinations in the pipeline; and a priority to develop pediatric formulations.

Yet with all that Gilead Sciences has achieved, the need continues to be tremendous. 34 million people live with HIV/AIDS and fewer than half of those now in need of HIV therapy are receiving it. The prediction is that within five years the number of people in need of treatment could grow to 30 million, most of them in developing countries where 95% of the people with HIV live.

For ten years religious shareholders have challenged pharmaceutical companies to make their HIV/AIDS medicines accessible to those who cannot afford them. We have pressed them to join the Medicines Patent Pool (MPP), established in July 2010, to expand global access to quality, low-cost antiviral therapy through the licensing of patents.

Licensing agreements have become the cornerstone of Gilead’s commitment to expand and accelerate access in the developing world, so it was our expectation that Gilead Sciences would join the MPP. Nevertheless, there was great jubilation on a summer day in July 2011 when Gilead Sciences became a leader among pharmaceutical companies by announcing that it would become the first in the industry to license several of its HIV/AIDS drugs to the Medicines Patent Pool.

¹ “Due Diligence: Access to Medicines as Fiduciary Duty,” *The Corporate Examiner*, 10.14.2007

Do not go where the path may lead, go instead where there is no path and leave a trail.

—Ralph Waldo Emerson

Merck Adopts Global Access to Health Policy

Merck’s mission is a *both and*, *both* to develop innovative medicines and vaccines for unmet medical needs *and* to ensure that its products are accessible and affordable to those in need. In March Merck became the first U.S. major pharmaceutical company to develop a Statement of Principles to guide its global approach to health. They include:

- Research & development of medicines & vaccines
- Manufacturing & supply of high quality products
- Registration of products
- Responsible commercialization of products
- Community investment to address barriers to access

In the fall NWCRI, who leads the dialogue with Merck, will evaluate the Company’s management and measurement of these principles which will be reported in Merck’s Corporate Responsibility Report.

F as in Fat 2011: How Obesity Threatens America’s Future

“Obesity is one of the most challenging health crises the country has ever faced. Two thirds of adults and nearly one third of children and teens are currently obese or overweight, putting them at increased risk for more than 20 major diseases... Obesity-related medical costs and a less productive workforce are hampering America’s ability to compete in the global economy.”

Shareholders are addressing responsible nutrition with Campbell Soup, Kraft, McDonalds, and PepsiCo.

Take Action: Read *F as in Fat 2011*. Support initiatives regulating advertising to children; healthy food and physical education classes in schools; menu labeling in restaurants. <http://healthyamericans.org/report/88/>



A physician examines a patient at Merawi Health Centre, near Bahir Dar, in the north of Ethiopia.

Investors Ask Chevron to Show Us Industry and Community Becoming Better Neighbors

Fracking is not a household name but in some circles its product, natural gas, is being touted as the answer to our energy challenges. Natural gas does have positives when one considers gasoline at \$4 a gallon and the environmental and safety risks associated with coal and nuclear generated power. However, natural gas is a fossil fuel and not automatically a clean energy solution.

Hydraulic fracturing, or fracking, involves drilling a well in shale and blasting water, sand and chemicals deep underground to break up shale formations and release natural gas. People living near wells have serious concerns about their water being contaminated with chemical-laced wastewater from fracking.

NWCRI joined other shareholders in filing a resolution with Chevron requesting a report on the known and potential environmental impacts of fracturing operations; the policy options for our Company to adopt, above and beyond regulatory requirements; and Chevron's existing policies to reduce or eliminate hazards to air, water, and soil quality from fracturing operations. An astonishing 41% of the Company's shareholders voted in favor of our resolution.

Various states have passed rules requiring better disclosure of the chemicals being used, though state regulations remain uneven. The federal Environmental

Protection Agency (EPA) is studying the potential adverse impact that hydraulic fracturing may have on water quality and public health.

Action: Gather a group to view and discuss *Gasland*, a documentary on fracking available from IPJC. Toolkit: www.gaslandthemovie.com

ConocoPhillips took a step in seeing from where the community of Mossville, LA stands this year when it committed to being more accountable to a community whose air, soil and water have been poisoned by pollution from 14 industrial companies, including ConocoPhillips Lake Charles Refinery. Conoco's action followed on the EPA decision in January that the pollution levels in Mossville were not above the limit so it would not be declared a superfund site.

However, the EPA set long range goals for the community to become healthier and more sustainable: improve access to healthcare; secure safe, clean and viable drinking water; ensure safe air quality; and industry and the community become better neighbors.

ConocoPhillips is contributing to a study of the water system and providing residents with drinking water; considering a proposal for a healthcare clinic with a specialty in illnesses related to toxics; and its refinery manager is meeting regularly with the community.

In his documentary, *Mossville: A Story of Life and Death*, Frank Dexter Brown laments, "This is a story of industry encroaching on a 130-year-old African American enclave—taking over slowly, contaminating the land, forcing people out and destroying health..." The catalyst for industrial development in the Lake Charles area was World War II. The US military needed fuel, lubricants, and synthetic rubber, and Lake Charles provided raw materials, abundant water for manufacturing, and a waterway to transport the manufactured products. The needs of the community were not taken into account.

ICCR members traveled to Mossville in 2009 to see from where the community stands every day. We believed that it was our responsibility as shareholders to hold the companies in our portfolios accountable to the community. NWCRI members got the attention of ConocoPhillips in 2010 with two shareholder resolutions requesting the board to adopt goals to reduce pollution and to report on how the Company manages risk. In collaboration with Mossville Environmental Action Now (MEAN), shareholders were able to move the Company to make a concerted effort to meet frequently with community officials, leaders and residents with the goal of being better neighbors, as the EPA suggested.

Poverty exists and persists, for the same people, generation after generation largely because it is socially constructed and reflects unequal power relations

—John Ambler, Oxfam

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Hydrofracking protest in Sydney, Australia

Chevron believes fracking can be done safely. The BP disaster made evident to shareholders the risks energy companies take with the health of the environment and communities.

Global Supply Chain

High Expectations are Key

“How can you travel to Bentonville, Arkansas to sit at the table with Walmart representatives?” ask people who refuse to shop at Walmart and believe that the Company is responsible for most of what is unjust in our global economy? In response we say, “If our mission is to transform corporate policies and practices to promote the common good, how can we ignore the top Fortune 500 Company, the world’s largest retailer and the largest US grocery retailer?”

Since 1993 ICCR members have addressed 35 social, environmental and governance issues with Walmart through shareholder resolutions and/or dialogues. In 2005 we reassessed our strategy and formed a dialogue team to focus on the social issues related to Walmart’s associates in the US and the workers in its global supply chain. NWCRI staff participates in quarterly meetings with the Company.

At our meeting in July at Walmart headquarters in Bentonville, CEO Mike Duke was among the dozen Company executives who met with us throughout the day. He set the tone for the day by acknowledging that “ICCR has helped Walmart to be a better Company,” and anticipating that “even more progress would be made today.”

We gave input to Walmart’s strategic plan for the next 3-5 years which will be presented to the board in September; discussed supply chain issues; and evaluated the Company’s Global Responsibility Report (GRR) which we found lacked robust reporting on the social issues facing the Company.

On July 2, 1962 Sam Walton opened the first Walmart Store in Rogers, Arkansas. He believed that “high expectations are the key to everything.” As the Company marks 50 years shareholders continue to expect Walmart to be the best in class among retailers on social issues.

**Purchasing is always a moral—
and not simply economic—act.
Hence the consumer has a specific
social responsibility, which goes
hand-in-hand with the social
responsibility of the enterprise.**

—*Caritas in Veritate, Pope Benedict XVI*

If a Label Could Talk

Most fruits, vegetables and grains we eat do not carry labels but if they did would one of the ingredients listed be injustice? NWCRI members focused on this invisible ingredient when Erik Nicholson, VP of the United Farm Workers, met with us to discuss “Human Slavery in Agriculture.” He laid out for us the conditions under which the approximately 1.4 million farm workers plant, harvest and pack food in the US.

Few of us know that farm work has little or no overtime limits, child labor restrictions, collective bargaining rights, or workers’ compensation insurance. They are excluded from the basic labor and safety standards found in other sectors.

Erik called on us to see from where farm workers stand and to use our power as shareholders and consumers to work to change a food system that some members of our human family subsidize with their lives.

NWCRI members stood with farm workers this year when we filed a shareholder resolution with Kroger, the country’s largest grocery chain. The proposal urged the Board to adopt, implement, and enforce a revised company-wide code of conduct based on the International Labor Organization’s (ILO) Standards, including no forced labor, overtime pay, and collective bargaining.

Kroger responded by challenging the resolution at the Securities and Exchange Commission. The SEC ruled in our favor saying, “It appears that Kroger’s practices and policies do not compare favorably with the [ILO Standards] and that Kroger has not, therefore substantially implemented the proposal.” 12% of Kroger’s shareholders supported the proposal

We will continue to press Kroger to take a leadership role in eliminating modern-day slavery and other abuses from our food system. In addition, we will analyze the conditions of workers globally and use our power with corporations to eliminate human trafficking and forced labor from their supply chains.



Creative Commons 2.0, Bob Jagendorf

Take Action: See from where farm workers stand: Read *Inventory of Farmworker Issues and Protections in the US*, produced by Bon Appétit and UFW, 2011 http://www.ufw.org/pdf/farmworkerinventory_0401_2011.pdf

Human Trafficking

Delta Airlines First in Class

It makes good business sense that the world's largest airline which flies 160 million customers per year to 365 destinations in 65 countries on 6 continents should train its employees to be alert to signs that a child might be a victim of trafficking. NWCRI is a member of the coalition that pressed Delta management to sign The Code of Conduct for the Protection of Children (The Code). In March Delta Airlines became the first US carrier to take this important first step.

Valerie Heinonen, OSU of Mercy Investment Services, who led the engagement, applauded the Company saying, "While most companies are reluctant to discuss human trafficking for fear of tarnishing their images, Delta understood that the only way to eradicate this shameful practice is to actively protect against it in its operations."

Action: When flying Delta thank the flight crew for the Company's commitment to help prevent the trafficking of children. When flying other airlines, challenge them to sign The Code.

Wyndam Hotels had policies against child sex trafficking, but the San Diego case made it clear that these self-imposed rules were not protecting children. The incident inspired a movement asking Wyndam to prevent such horrific misuse of their property, and in just days 14,000 people demanded that the Company sign The Code. At this time Wyndham has not signed.

Wyndham

The news was shocking. From 2006-2011, the management of a Travelodge in San Diego had been helping members of a gang operate a sex trafficking of minors ring in the hotel.

Shareholders had been assured by Wyndham that its policies to protect children were adequate. In fact, the Hotel partnered with the Polaris Project in 2009 to provide hundreds of free rooms for victims of trafficking.

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A Tale of Three Hotel Brands

Hilton

Religious shareholders wrote to Hilton Hotels in the fall of 2006 to inquire what the Company was doing to proactively address the issue of Child Sex Tourism. Response from the Company was minimal but we persisted.

Finally in the summer of 2010 the Company informed us that it would be issuing its Global Code of Conduct, specifically addressing the exploitation of minors. Hilton's reason for not signing The Code was that it committed the Company to providing information to travelers. Since Hilton did not educate guests on other areas of international law, the Company felt that it was not its role to do so in regard to human trafficking.

Shortly thereafter a Hilton Hotel in China lost its 5-Star rating when a brothel was found to be operating out of the hotel. Anti-trafficking organizations and 7,000 change.org petitions strengthened the hand of shareholders with the Company. In April 2011 Hilton Worldwide, the leading global hospitality company, became the fourth US company to sign The Code.

The Code of Conduct for the Protection of Children from Sexual Exploitation in Travel and Tourism

<http://www.thecode.org/>

Trafficking a Corporate Risk

The US Government says that after drug dealing, trafficking of humans is tied with arms dealing

as the second largest criminal industry in the world, and is the fastest growing. For faith-based shareholders the moral case against slavery is clear. Additionally, it is illegal and presents reputational and operational risks for corporations. It became clear to us that we

have work to do when a Top Fortune 500 Company admitted to us that it had only recently become aware of human trafficking, an issue that women religious have been addressing for over ten years.

NWCRI is leading a dialogue with Hyatt Hotels on its initiatives to address human trafficking and protect children from exploitation in its hotels. Hyatt has a human rights statement and a corporate responsibility strategy which include the protection of children and the elimination of human trafficking in its facilities.

We continue to encourage the Company to sign The Code which will strengthen its company-wide commitment to prevent sex trafficking, protect children from abuse, and create a safe & responsible tourism experience.

Human Rights

Prisons a For-Profit Business

The private prison industry began in the 1980s when state governments were looking for solutions to overcrowding. The industry made money until it over expanded and by the end of the 1990s it was in trouble. Industry leader Corporation of America's (CCA) stock was \$1.15 on January 1, 2001.



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Northwest Detention Center, Tacoma, WA

and Customs Enforcement. CCA houses approximately 75,000 offenders and detainees in its more than 60 facilities and employs more than 17,000 professionals nationwide. It is the fifth-largest corrections system in the nation, behind only the federal government and three states.

Should prisons be a for-profit business? Some would say yes because private prisons do a better job for less money and the competition lowers the cost. Others say that the profit of private prisons depends on customers so they lobby Congress and states for stiffer sentencing and immigration laws.

In recent years shareholders have bought stock in private prisons not to make money but to use our power to hold the corporations accountable for the treatment of the prisoners and detainees. CCA's Code of Business Conduct does not address human rights, a serious omission in a company whose business is people. NWCRI joined in filing a resolution this year requesting management to review its policies related to human rights and to assess areas where the

Company needs additional policies. We withdrew the proposal in exchange for dialogue.

The first meeting was an opportunity for the Company to listen to our concerns which included: sexual abuse and harassment of prisoners; incidents that give the

Company negative publicity appear to be systemic; educational/vocational programs; access to food and healthcare; detainee deaths; and lack of access to the facilities for NGOs and lawyers.

A decision on whether or not to re-file our human rights resolution this year will be made after a dialogue to hear the Company's response to our concerns.

Some people in the crowd wake up. They demand room for bold actions. The future speaks through them. They change the world.

—Rainer Maria Rilke

Government and Business Share Responsibility for Human Rights

When women sew high-end jackets for pennies a day in China and a community's land and water are polluted by an oil company's operations, who is responsible for the human rights abuse? Is it the government or the corporations? A long and divisive debate ended on June 16, 2011 when the UN Human Rights Council adopted the "Guiding Principles for Business and Human Rights." This framework culminated six years of research and consultation by Professor John Ruggie, UN Special

Representative for Business and Human Rights. These standards are the first ever endorsed by the UN in the area of business and human rights.

Under the Guiding Principles governments have the primary responsibility to protect human rights and corporations have obligations to respect human rights in their operations. However, they are voluntary recommendations to businesses and few companies have human rights policies in place. It will be the responsibility of shareholders to hold corporations accountable for developing human rights policies that provide for impact assessment of their operations, monitoring, community engagement and a grievance mechanism.

NWCRI and ICCR members worked with Chevron for six years to develop a human rights policy. Currently, we are in dialogue with Cisco Systems, Corrections Corporation of America, Halliburton and Walmart.

Action: Find out if a detention center is located in your area and network with groups who advocate for humane conditions in the facility. www.ice.gov/detention-facilities

In 2010-11, NWCRI shareholder activities included dialogues and resolutions*, with the following companies:

Company	Issue	Action
Abbott	Global Health	Dialogue
Abbott	Pharmaceutical Price Restraint	Yr 1 resolution—2.99%
Archer Daniels Midland	Child Labor in Cocoa Supply Chain	Dialogue
Altria Group	Flavored Cigarettes & Youth	Yr 1 resolution—2.50%
Bristol-Myers Squibb	Pharmaceutical Price Restraint	Yr 1 resolution—2.80%
Bunge Limited	Water Sustainability	Dialogue
Campbell Soup	Water Sustainability	Dialogue
Caterpillar	Human Rights	Yr 2 resolution—25.20%
Chevron	Human Rights Policy	Dialogue
Chevron	Hydraulic Fracturing	Yr 1 resolution—41%
Chevron	Water Sustainability	Dialogue
Cisco Systems	Human Rights Policy/Internet Privacy	Yr 5 resolution—34.26%
Citigroup	Restore Confidence in Financial System	Yr 1 resolution—6.87%
Citigroup	Predatory Credit Card Practices	Dialogue
Coca-Cola	Water Sustainability	Dialogue
ConocoPhillips	Community Accountability	Dialogue
Corrections Corp of America	Human Rights Policy	Dialogue
Delta Airlines	Code Protecting Children	Resolution withdrawn
Dow Chemical	Genetically Modified Organisms	Dialogue
DuPont	Genetically Modified Organisms	Yr 1 resolution—6.32%
ExxonMobil	Greenhouse Gas Emissions	Yr 5 resolution—26.52%
ExxonMobil	Oil Sands	Yr 2 resolution—27.10%
Gilead Sciences	Global Health	Dialogue
Goldman Sachs	Executive Compensation	Yr 1 resolution—4.29%
Halliburton	Human Rights Policy	Yr 6 resolution—26.65%
HealthNet	Insurance Premium Price Restraint	Resolution withdrawn
Hershey	Child Labor in Cocoa Supply Chain	Dialogue
Home Depot	Equal Employment Opportunity	Yr 7 resolution—30%
Hyatt Hotels & Resorts	Code Protecting Children	Dialogue
Johnson & Johnson	Global Health	Dialogue
Johnson & Johnson	Pharmaceutical Price Restraint	Yr 1 resolution—3.63%
Kraft	Child Labor in Cocoa Supply Chain	Dialogue
Kroger	Code of Farmworker Rights	Yr 1 resolution—11.60%
McDonald's	Childhood Obesity	Yr 1 resolution—6%
Merck	Global Health	Dialogue
Newmont Mining	Free, Prior & Informed Consent	Dialogue
PepsiCo	Genetically Modified Organisms	Dialogue
Pfizer	Global Health	Dialogue
Pfizer	Pharmaceutical Price Restraint	Yr 1 resolution—2.70%
Philip Morris	Food Security & Tobacco Use	Yr 2 resolution—3.80%
PPG Industries	Community Accountability	Yr 2 resolution—6.50%
Reynolds American	Tobacco Farm Workers Human Rights	Yr 4 resolution—10.07%
Target	Violence in Video Games	Dialogue
Time Warner	Movies/Smoking/Teens	Dialogue
UnitedHealth Group	Insurance Premium Price Restraint	Omitted by SEC
ViiV	Global Health	Dialogue
Wal-Mart	Domestic Associates; Global Supply Chain	Dialogue
Walt Disney Company	Human Rights Policy	Dialogue
Starwood Hotels & Resorts	Code Protecting Children	Dialogue
Wyndham Hotels & Resorts	Code Protecting Children	Dialogue

*Includes resolutions filed by the Sisters of St. Francis of Philadelphia out of their office.

**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, social and environmental justice.

Our Priorities



Equity:

Executive Compensation
Predatory Lending

Environment:

Climate Change
Water

Health:

Access to Health
HIV/AIDS Pandemic



Corporate Responsibility:

Human Rights
Human Trafficking
Supply Chain

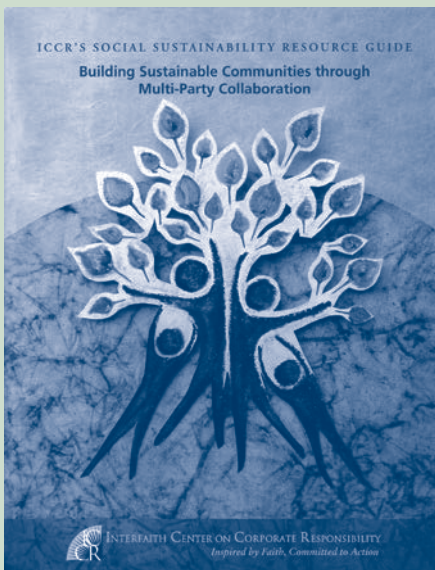
Peace:

Violence in Society

We See From Where We Stand

For 40 years religious investors have chosen to see sustainable development as “development that meets the needs of the present without compromising the ability of future generations to meet their own needs.” We have supported the rights of individuals and communities to participate in decisions that impact their well-being.

Today when over 3,000 corporations are involved in environmental and social sustainability initiatives and some form of public sustainability reporting, we have many questions and concerns. Are the long-term interests of local communities fully represented? Are the voices of all stakeholders included in building sustainable programs that have measurable social impact across generations? What is our role in fostering these collaborations through our shareholder engagements with corporations?



As the pioneer coalition of active shareholders, ICCR and NWCRI members have a history of transforming corporate policies and practices to promote justice and sustainability. To celebrate and build on this tradition and to embark on the next decade of our work, in June we published the *Social Sustainability Resource Guide*. It will serve as the roadmap to a deeper assessment of the outcomes of sustainability initiatives and the enduring social impact of corporate practices on local communities as we work for sustainable change for the common good.

- 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 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
- St. Joseph Family Center
- Tacoma Dominicans



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.

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