

Just Peace Shopping and Just Peace Investing

Just Peace Shopping Rankings

www.betterworldshopper.org (they have handy pocket book also)

www.greenamerica.org

www.goodguide.com

www.bcorporation.net

www.violationtracker.org

Other Shopping Resources

Catholic Relief Services: www.crsfairtrade.org

Examples of Slave Labor

Supermarkets in all 50 states had shrimp products from supply chains using forced labor.

<http://www.star-telegram.com/news/nation-world/world/article49727015.html>

Slave-caught seafood is in the supply networks of major supermarkets, restaurants and pet stores in the US. <http://www.star-telegram.com/news/nation-world/world/article16283138.html>

Just Peace Investing

Research on Impact:

Socially Responsible Investment does not result in lower returns¹

“Fossil Free Funds Outperformed Conventional Ones” in Guardian, Apr. 10, 2015²

JP Investment Companies

www.everence.com

Expert Advisor

Frank Morris: For expert advice in the nuances of shifting your money and even creating new mutual funds. He was a former board member of Franciscan Action Network. fm@ecologicadvisors.us

Other Investment Resources:

Interfaith Center for Corporate Responsibility: www.iccr.org

U.S. Catholic Conference of Bishops Guidelines (2003)³

<http://charts.ussif.org/mfpc/> Charts of Sustainable and Responsible Mutual Funds: includes screens, advocacy, etc.

www.gofossilfree.org

¹ <http://funds.rbcgam.com/assets-custom/pdf/RBC-GAM-does-SRI-hurt-investment-returns.pdf>

² http://www.theguardian.com/environment/2015/apr/10/fossil-fuel-free-funds-outperformed-conventional-ones-analysis-shows?CMP=share_btn_tw&utm_content=buffer3b4ec&utm_medium=social&utm_source=twitter.com&utm_campaign=buffer

³ www.usccb.org/about/financial-reporting/socially-responsible-investment-guidelines.cfm

Justice, Peace, and Integrity of Creation Purchasing Guidelines

*Drafted by CMSM's Justice and Peace Committee

Justice, Peace, and Integrity of Creation purchasing is the practice of procuring goods and services that contribute to just relationships, peaceful practices, and environmental sustainability. It is a practice that is motivated by deep concern for the dignity of all life and a commitment to gospel values and Catholic social teaching. These guidelines are intended to be used as much as possible in purchasing decisions. As difficult decisions arise, they serve as a way to guide conversation and shared discernment.

Justice, Peace, and Integrity of Creation Purchasing will take into consideration:

1) Supply chain justice

As much as possible, production and distribution of products should be environmentally responsible and sustainable and should protect the rights and safety of workers.

- www.betterworldshopper.org
- <http://www.goodguide.com/>

2) Environmental safety

As much as possible, cleaning solvents should be biodegradable and phosphate free when their use will not compromise quality of service. The possible allergy impact should also be considered.

- www.betterworldshopper.com/r-cleaning.html
- <http://www.goodguide.com/categories/180013-household-cleaners##products>
- <http://www.goodguide.com/categories/172613-dishwashing##products>

3) Energy efficiency

As much as possible, efficient use of energy should be considered when purchasing products that use energy in any form i.e. computers, appliances, light bulbs such as LED bulbs, and encouraging employees to turn off electronic devices when not in use, lower the thermostat on weekends and at night.

- <http://www.goodguide.com/categories/314607-lighting-products##products>

4) Recycled paper products

As much as possible, paper supplies should contain at least 25% post-consumer waste recycled content and should be recycled after use.

- <http://www.betterworldshopper.org/r-paper.html>
- <http://www.goodguide.com/categories/302027-paper-products##products>

5) Window efficiency

As much as possible, windows and window treatments should be purchased and maintained with the environment in mind. Windows should be high efficiency.

6) *Purchasing from local suppliers*

As much as possible, efforts should be made to purchase supplies and services from local sources with high sustainability and social justice rankings.

- www.betterworldshopper.org
- <http://www.goodguide.com/>

7) *Environmentally friendly flooring*

As much as possible, efforts should be made to purchase environmentally friendly carpet, carpet padding, and wood (including bamboo).

8) *Environmentally compatible and sustainable remodeling methods and construction*

As much as possible, efforts should be made to ensure that supplies employed at all levels make maximum use of recycled and environmentally friendly materials and that used building materials are recycled.

- www.greenamerica.org/programs/responsibleshopper/learn_hub.cfm
- www.betterworldshopper.org
- <http://www.goodguide.com/>

9) *Sustainable technology and furniture*

As much as possible products should be purchased from companies with high sustainability ratings and items that are no longer needed should be shared in-house, offered to other users, or recycled.

- www.betterworldshopper.com/r-computers.html
- <http://www.betterworldshopper.org/r-cellphones.html>
- <http://www.goodguide.com/categories/332304-cell-phones##products>
- <http://www.goodguide.com/categories/314607-lighting-products##products>

10) *Responsible airline travel*

As much as possible, patronize companies with high sustainability and social justice rankings, along with purchasing carbon offsets for each flight taken.

- Rankings:
www.greenamerica.org/programs/responsibleshopper/industry/airlines.cfm;
www.betterworldshopper.com/r-airlines.html
- Carbon offsets: www.renewablechoice.com/reduce-your-flight-impact.html

11) *Just financial practices*

As much as possible use banks, credit card companies, and other financial institutions with high sustainability and social justice rankings. Prioritize companies with significant local investments and care for those living in poverty.

- Banks:
 - www.betterworldshopper.com/r-banks.html;
 - www.greenamerica.org/programs/responsibleshopper/industry/banking.cfm

- Credit Cards:
 - www.betterworldshopper.com/r-creditcards.html

12) *Promote peaceful practices*

As much as possible, purchase products and services from companies that serve and invest in peacebuilding programs. As much as possible, avoid purchasing products and services from companies that are top suppliers to institutions that profit from violence. For example, as much as possible avoid companies in the top 100 contractors of the Department of Defense.

- www.bga-aeroweb.com/Top-100-Defense-Contractors-2012.html

Key Resources and Rankings:

- www.greenamerica.org/programs/responsibleshopper/learn_hub.cfm
- www.betterworldshopper.org
- <http://www.goodguide.com/>

Other Resources:

Gonzaga University (Catholic) Sustainability Initiatives: <http://www.gonzaga.edu/Campus-Resources/sustainability/initiatives.asp>

Investment Policy Statement

*Drafted by CMSM’s Justice and Peace Committee

Mission of _____ (org.):

The purpose of this Investment Policy Statement is to establish a clear understanding between (relevant committees), and the Investment Manager(s) on the issues regarding objectives and policies applicable to the investment portfolio.

PHILOSOPHY AND PURPOSE

The _____ (org.) commits to a socially responsible investment policy designed to advance our mission and help usher in the fullness of the Reign of God. All financial gain is at best secondary to this primary mission.

In an effort to meld values and an investment policy in a socially responsible manner, portfolio investments will be sought in organizations where products, services, and business practices meet _____ (org.) general investment criteria:

- Promote health, human dignity, and life
- Protect human rights
- Support employee empowerment and lessen economic disparity
- Protect the environment

- Address the culture of violence.

Investments will be consistent with the policies and principles established by the US Conference of Catholic Bishops, *as well as* meeting each of _____ (org.) socially responsible guidelines below. The process may also include cooperative efforts with the Interfaith Center for Corporate Responsibility (ICCR) and particular religious orders, etc. Such cooperation may involve selected proxy voting, co-sponsorship of shareholder resolutions, op-eds, and divestiture of specific equities. The _____ (appropriate position/person) votes the proxies in accordance with the _____ (org.) criteria stated above and below.

At times, _____ (org.) *may* allow the short-term inclusion of investments (in small dollar amounts to meet the minimum ownership requirements of the securities exchange commission,) which do not meet its social criteria and guidelines in order to address issues through effective shareholder activism

SOCIAL RESPONSIBILITY GUIDELINES

The purpose of our investments is to advance our mission and help usher in the fullness of the Reign of God. All financial gain is at best secondary to this primary mission. Thus, we require our investment manager to evaluate our portfolio in keeping with the following specific criteria*:

1. We encourage ecological balance, care of the environment, development of renewable energy sources and the use of recycled materials.

We will invest in companies which:

- a. prioritize the production and use of renewable energy;
- b. develop explicit, substantive green policies.

We will not invest in corporations which:

- a. have been cited for land, water and/or air pollution using for example the EPA Toxic 100, and have not taken corrective measures;
- b. dispose of hazardous materials improperly based on regulatory filing in EPA;
- c. do not have a shareholder resolution against it for failing to use recycled materials where possible
- d. *do not use available energy conservation methods;
- e. manufacture hazardous/toxic chemicals, ecologically destructive herbicides as and/or pesticides as defined by the EPA, or tobacco products used for personal consumption;
- f. produce fossil fuels such as coal, oil, and gas; particularly the top 200 publically traded companies;⁴
- g. utilize hydraulic-fracturing;
- h. *utilize production methods which increase the cost of water or encourage privatization of water supplies, especially in developing countries.

⁴ See: <http://gofossilfree.org/companies/>

2. We encourage world peace through the production of peace-making products and services. We strongly support the efforts made by corporations engaged in military production to convert to peacetime work.

We will invest in corporations which:

- a. produce products and services focused on education, health care, and sustainable development;
- b. support nonviolent conflict transformation, unarmed peacekeeping, and restorative justice;
- c. participate in intercultural exchanges and encourage cross-cultural understanding.

We will not invest in corporations which:

- a. produce lethal weapons or parts of such weapons, whether they are firearms for the consumer market or the range of weapons used by the Pentagon or other related agencies;
- b. are in the top 100 Pentagon contractors (except health care), or the top 10 oil companies that profit significantly from war,⁵ or in any corporations which are major contributors to global militarism or manage nuclear weapons facilities;
- c. engage in research and development which contributes to the production of lethal weapons of any kind.

3. We value the life and dignity of every person and strive to ensure that all people have the opportunity to develop their full potential and to thrive in their communities.

We will invest in corporations which:

- a. establish policies in employment and production which recognize the importance of families and local communities to the common good including providing paid sick and family leave, flexible work arrangements, and childcare support;
- b. produce goods and services which increase the health and well-being of their employees and their communities;
- c. adhere to social codes of conduct including human trafficking codes and human rights codes.

We will not invest in corporations which:

- a. develop, manufacture, or distribute instruments used for the torture or execution of human beings;

⁵ See: <http://www.bga-aeroweb.com/Top-100-US-Government-Contractors-2013.html>

- b. operate or advocate for private prisons, especially detention centers holding immigrants including CCA and the GEO group;
 - c. actively participate in production, distribution, or administration of products that threaten (or prevent) human life, including the unborn.
4. We promote the protection of human dignity and human rights in the workplace achieved through practices including: the right to organize, adequate benefits, safe working conditions, empowerment of employees through training and development, and participatory decision making.

We will invest in corporations which:

- a. as much as possible guarantee that their products and supply chains are clean and free of slave labor;
- b. develop cooperative business models which foster shared decision-making and provide for more equitable distribution of profits;
- c. are transparent in their dealings with both employees and investors.

We will not invest in corporations which:

- a. are known to be discriminatory in their policies relating to hiring, wages, promotions and governance due to prejudice in the areas of race, religion, sex, ethnicity, disability, or sexual orientation
 - b. are facing a substantial ongoing boycott, strike, or other labor action, particularly if related to serious human rights violations.
5. We expect corporations to conform to truth in advertising, provide consumer protection and product purity.

We will invest in corporations which:

- a. are honest (truth, non-deceptive, candor) and transparent in their dealings with investors and regulators;
- b. contribute to the enhancement of the quality of life of the community.

We will not invest in corporations which:

- a. have a recent pattern of adverse policies/practices in relation to consumers;
 - b. carelessly place their costumers at risk
6. We advocate the responsible use of monies by all companies, especially financial institutions and insurance companies.

We will invest in financial institutions and insurance companies which:

- a. promote local community development as well as international development;
- b. form cooperative banks or credit unions.

We will not invest in financial institutions, insurance companies or any companies which:

- a. systematically refuse to invest in local projects;
- b. take advantage of those living in conditions of poverty through unfair lending practices including payday lending;
- c. contribute to increasing inequality and growth in the wealth gap, such as being in the top 50 list of largest gaps between CEO and average worker pay

*For those criteria which are impossible to find quantitative measures or adequate information, we understand that the asset manager will do their best. For example, if we discover information related to these criteria for a particular company, we will inform our asset manager and seek appropriate action to meet our criteria.

Contact Info:

Eli S. McCarthy Ph.D.

Director of Justice and Peace

Conference of Major Superiors of Men

301-588-4030

emccarthy@csm.org

Twitter: @emccarthy3

www.csm.org

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