

Standing Commission on Social Justice and Public Policy

Membership

Ms. Valarie H. Crosdale, <i>Chair</i>	Long Island, II	2012
Ms. Sarah Lawton, <i>Vice-Chair</i>	California, VIII	2015
Ms. Laura Russell, <i>Secretary</i>	Newark, II	2015
The Rev. Billy J. Alford	Georgia, IV	2012
Ms. Helen Bluehouse*	Arizona, VIII	2015
Mr. D.C. Bradford III	Nebraska, VI	2012
The Rt. Rev. John Bryson Chane	Washington, III	2012
The Rev Geoffrey Curtiss	Newark, II	2015
Ms. Kelly Faynard*	Central Gulf Coast, IV	2012
The Rt. Rev. Alan Scarfe	Iowa, VI	2015
The Rt. Rev. Prince G. Singh	Rochester, II	2015
Mr. Newland Smith III	Chicago, V	2015
The Rev. Bessie Titus*	Alaska, VIII	2015
Ms. Hisako M. Beasley, <i>EC Liaison</i>	Olympia, VIII	
The Rev. Christopher Johnson, <i>Staff</i>		

Changes in Membership

Ms. Kelly Fayard resigned in 2010 and was replaced by Ms. Helen Bluehorse; The Rev. Bessie Titus resigned 2011.

Commission Representation at General Convention

Bishop Prince Singh and Deputy Laura Russell are authorized to receive non- substantive amendments to this report.

Summary of Work

The mandate for the Standing Commission on Social Justice and Public Policy is to identify study and theologically interpret social justice issues facing the United States and their impact on other nations, and to develop and recommend policies and strategies to the General Convention. [Canon 1.1.2(n)(8)] The members of the Commission have adhered to this mandate as it performed its function and prepare recommendations to the wider Church.

The Commission began its work by setting of goals of encouraging and assisting local gospel communities to be engaged with and within their local place and context, including in the public square, in order to build sustainable communities locally and in the world; and identifying and studying issues that are threats to creating and nurturing sustainable communities so that the Church may urge action to address them. Methodology and strategy of obtaining these goals were discussed with an emphasis on developing public policy statements that interacts between theological and biblical understanding, and partners engaged in this work.

Theology Statement

Every generation of Christian people face the question of their engagement with the community around them, at local, state, national and international level. Even though there was a strong belief in the early Church that they lived in the “end times” the apostle Peter nevertheless asked, in 2 Peter 3:11, “Since all these things are to be dissolved, ‘what manner of people ought we to be?’” Similarly, the apostle Paul, after expounding his revelation about God’s work in Jesus Christ bringing about a righteousness that was procured by faith, in his epistle to the Romans, moves from theology to behavior. He reaches a climax in his treatise on justification by exhorting: “I urge you therefore, by the mercies of God, brothers and sisters, to present your bodies to be a living sacrifice, holy, acceptable to God which is our reasonable worship, and be not conformed to this world but transformed through the renewal of your minds proving what is the good and acceptable and perfect will of God.”

Social justice and public policy are seen as natural consequences of responding to the grace of God offered to us in Jesus Christ. We forgive because we are forgiven; we love because God first loves us; we give because we have received. Furthermore, we are invited to follow and pattern our lives and minds on a God who chose to empty self in identifying with the lowest of creation to actually serve them even with His own life in Jesus Christ. We are taught to pray “your Kingdom come, your will be done, on earth as it is in heaven.” It is clear that how we behave socially or in community is determined by who God is revealed to us to be, and by the manner in which God also behaves towards us.

We experience problems, however, as soon as we turn our attention to the complexities of human life and the structures we create to provide meaning and organize ourselves—especially their development over time. In our finiteness, we only see things dimly. We have increasingly realized that we all never quite see things from the same perspective. In fact, we have come to understand that our local context determines our perspective has value. This is particularly important as we consider group interaction across history and across the globe. One could say that each person’s view of life is in fact a mere one sixth billionth of the whole. It takes great energy and commitment to build a truly communal view or common discernment on any of the social issues that make up the given of our common lives. Agreement on who God is and how God behaves towards us becomes itself a source of debate and division. Yet it should not stop us from seeking a fuller community and a lifestyle that follows the behavior and likeness of our Creator. There are others who have more agreement around what are the actions of God than what we believe about God.

Within these parameters, the Standing Commission on Social Justice and Public Policy seeks to present its work. The Commission is also conscious that we need to also ask “where do we live?” John Perkins speaks of a Christian people relocating into areas of risk in contrast to our proclivity to a commitment to the suburbs, which creates a money drain and a brain drain, leaving the poor in increasingly impoverished areas. This also perpetuates a comfort level of homogeneity which can give rise to the belief that one view of God fits all. Perkins says we need to be aware why we choose the neighbors we do. For this reason, the Gospel challenges us at the roots of our choice of “context” for our lives. We tend to become vigilant for the neighbors we get to know. It must be added that there are many of whom choice of living context does not exist, but is defined by place and situation of birth for an entire lifetime. As the Commission pursued the lead of The Episcopal Church from its last General Convention to focus on alleviation of domestic poverty in which we are speaking about structures that create poverty as well as the care of the poor themselves, especially in the Native American reservations, this issue of identifying our neighbor pressed on us. Through partnership with the Native American Ministry of the Church, we were able to grow a little closer to the first generation of neighbors and to increase our sense of vigilance. We also saw God’s Spirit powerfully at work. We will carry this work from the last triennium forward in 2013–2015, as an endeavor barely begun. We also believe it is one which has the potential to transform our Church in society wherever we are planted.

So the question we face is whether we dare engage the systems around us, especially the question of wealth and its distribution, both in the Church and beyond. Social movement always threatens unity and the comfort of an easy commonality. How can we uncover a common mind, the very mind of Christ, even as we accept a common Gospel?

We are called to scrutinize under the glare of the Gospel our multiple allegiances: political parties, national identities, gender issues, economic status, racial attitudes, educational opportunities and the contexts in which we live, move and have our being. The temptation under the excruciating difficulty of looking beyond these things in the light of God’s revelation of love incarnate is of course to abandon the quest, and dive into the extremes of pursuit of economic gain and geographical dominance on the one hand, and at the other losing oneself in the ease of an assured individualist salvation and the internalizing or spiritualizing of human experience and meaning.

In contrast the witness of Scripture is that the life of God’s people is always about the call to intersect the life of the Spirit with the incarnate lives of all people. Whether we recall Isaiah’s question in Isaiah 58 of the true fast God desires—one of religious ceremony or practical care and compassion—or we hear James reminding us that it is insufficient to wish a hungry person God’s blessing while not lifting a finger to provide them with daily bread, the message is constant: our God is one who comes among us in tangible form to serve, and we are called to manifest our faith in our embracing each other and not turning away from one another, and in a tangible way.

A further sampling of Scripture produces a steady call to social responsibility and accountability. We cite the following:

- 2 Corinthians 8:1-9 declares the indivisibility of a people reconciled by God in Christ, and thus identified with one another in material generosity;

- 1 Corinthians 7:4 addresses human sexuality describing it in terms of acts of mutual self-giving, and giving authority over one's own self to each other, stressing that our sexuality is more about the other person than it is about our own self;
- Galatians 3: 27-28 describes the new person in Christ – no longer defined by gender, social status, racial or religious standing;
- Zechariah 8: 4-6 depicts an ideal city where old men and women sit in conversation without fear, and young children play safely in the streets;
- Micah 6:8 reminds us of God's requirements for doing justice, loving kindness, and walking humbly with God;
- Amos 5:24 invites us "to let justice roll like a river and righteousness like a never ending stream";
- Luke 4: 16-19 tells of Jesus choosing in the opening remarks of his public ministry the words of Isaiah 61, defining his ministry as bringing good news to the poor, proclaiming liberty to the captives, recovering sight to the blind, releasing the oppressed, proclaiming a year of Jubilee;
- Matthew 25: 31-46 declares the "big five" of the Christian cause: visiting prisoners, feeding the hungry, clothing the naked, sheltering the homeless, and tending to the sick, only to find Christ in the midst of them all;
- Luke 15 emphasizes through the parables of the lost sheep, the lost coin, and the Prodigal Son how God's eyes are on the lost, the invisible ones of society, and how God prefers to leave the secure places to seek them out;
- Romans 12: 9-21 describes relationships rooted in grace which by faith can grow a mutually honoring community where even enemies are heaped with love;
- Philippians 4: 8-9 outlines the priorities of positive and right thinking when we rest on God;
- Philippians 3:20 presents the dual nature of our citizenship shaped by the grace of the new creation, challenging our ethnocentricity;
- 1 Timothy 6:9-10 warns of the dangers of our economic choices; and
- Revelation 22: 1-5 promises an end vision of cosmic harmony where the icon of divine rule is a "lamb" seated upon a throne, a sign of the essential non-violence of God's power.

Embracing the gift of salvation in Christ, and committing ourselves to the scriptural tradition which Jesus interpreted, we have no choice but to engage in social action. In so doing we participate in the outflow of God's very character as demonstrated in God's engagement of humanity through incarnation and sacrifice. Similarly, just as God's action sets us free from sin, we work in social action for the setting free of humanity from our worse self and the evil it can often incarnate. God invites us to be open to transformation by becoming a Church with porous boundaries. This is the way we walk with one another even if we don't always agree on the ways to address individual issues. God also asks us to be changed by becoming a Church ready to choose neighbors often different from ourselves. Only this way can we grow more vigilant for the least of God's children, and for those most frequently ignored. This is where we find God most often present and it is to this place we are privileged to go.

On this basis, the Commission members asked what some primary issues of the present age are for consideration by the General Convention. The Commission has been moved by engagement with the Native American communities within the Church, and a number of proposals ask the Church to continue the process begun in 2009. Secondly, the Commission is very aware of the inequities existing around the topic of wealth, and believes the Church has something to say about economics and the quality of life; as such, there are resolutions regarding credit issues, and mortgage reforms. These are new areas of concern for the Church, but the Commission reminds that Jesus had more to say on economics than any other social topic. Thirdly, in terms of issues Jesus named in Matthew 25, "the big five," the Commission sees reform of the criminal justice system as pressing especially as it concerns the rehabilitation of prisoners and the deployment of alternative sentencing. The Commission acknowledges that the tragedy of HIV/AIDS continues to present, and urges renewed energy and updated resourcing on the part of the Church in AIDS ministry. Finally, the Commission believes that social justice and public policy should be tackled at the most local of level. One way is to present resolutions by promoting individuals and congregations involvement in social change by serving those in prison, giving a specific number of hours service per month working with those seeking to alleviate poverty, or by twinning between congregations across racial, ethnic or cultural lines in an action of choosing new neighbors.

At a time when civic discourse is abrasive and polarized, it is essential the Church provide a third way, even if it be way which shows that disagreeing brothers and sisters can walk together in unity and love. Currently, discourse intends to acknowledge the loudest screams to be studied and acted on. Individuals are limited in what each can do, and all need to pursue passionate spirituality with thoughtful engagement. While we are called to bring attention to our discerned areas of passion, we must be careful not to unintentionally exclude the voiceless. We need pathways and structures to move ahead as community without creating more of a polarizing "us-them" culture. As passionate advocates we end up

creating such dichotomy unintentionally without communal accountability. When we hold individual responsibility and communal discernment in balance we may become more of an empowered beloved community reflecting the justice and peace of God.

We are a people who have always recognized that we become what we pray. The Commission invites the Church to bring into daily use the prayers for the social order, found on pages 826-828 of the Book of Common Prayer. These prayers could shape faith communities over the next triennium. Connecting with those prayers, we pray:

O God our heavenly Father, you have blessed us and given us dominion over all the earth; increase our reverence before the mystery of life; and give us new insight into your purposes for the human race, and new wisdom and determination in making provision for its future in accordance with your will; through Jesus Christ our Lord. Amen.

The Commission took action on four resolutions referred by the 76th General Convention. Resolution 2009-A163 was referred to the Executive Council Committee on HIV/AIDS, to determine what accounting there has been for this AIDS tutorial. The Commission also commends the National Episcopal AIDS Coalition (NEAC) for their educational materials, and encourages dioceses and parishes to use their resources as they continue to remember AIDS is still growing in the United States and around the world. The Commission also encourages congregations to raise awareness of HIV/AIDS, and affirm their continued support of World AIDS Day.

Criminal Justice

The 76th General Convention referred Resolution 2009-A109 to the Commission; after review and investigation, the Commission presents the following resolution.

Resolution A077 Model Prisoner Ministry

Resolved, The House of _____ concurring, that the 77th General Convention commit to the Biblical call to “proclaim release to the captives” and to set the prisoners free,” and be it further

Resolved, that justice must be done for victims and offenders alike; and be it further

Resolved, that The Episcopal Church is firmly committed to a system of justice that seeks to provide prisoners with assistance both before and after their release, including alternatives to prison where appropriate, and programs in prison offering offenders the chance to learn job skills and complete education; and be it further

Resolved, that The Episcopal Church seek to address the concern of prisons built in remote areas resulting in further separation of families thus making the situation for juvenile offenders particularly difficult; and be it further

Resolved, that The Episcopal Church develops a social statement on prison reform and The Death Penalty; and be it further

Resolved, that The Episcopal Church commit the sum of \$100,000 to develop and implement a model program based on the above resolve in this Resolution, in partnership with interested others, at an appropriate penal facility in the United States; and be it further

Resolved, that The Episcopal Church recognize and express its gratitude to the many ministries of the church, including those of prison chaplains, volunteers, parishes and dioceses that work to support prisoners and their families; and be it further

Resolved, that the General Convention request the Joint Standing Committee on Program, Budget and Finance to consider a budget allocation of \$100,000 for the implementation of this Resolution.

Explanation

The commission discussed extensively its past financial issues and to what facilities, federal, state, temporary or permanent these finances should apply and whether the Bishop Suffragan for Federal Prisons should be asked to create a model that can be replicated at the state level. Based on this discussion it was decided that the requested amounts should remain the same.

The Standing Commission on Social Justice and Public Policy recognizes that the funding requested in the last General Convention was not available and may not be in the next Triennium. However, as Federal, State and local governments cut back on the incarceration of non-violent prisoners the need for a model program will be critical. That program could bring together public and private partnerships already working in the areas of addiction, domestic violence, health care, child welfare, employment and poverty. The call to ministry could be made by this General Convention for a gathering of individuals interested in developing the model and moving it forward. Those answering could be brought together electronically. The cost could be held to a minimum and once the model was developed funding could come from many sources.

Education

The 76th General Convention also referred Resolution 2009-A110 to the Commission. The Commission found that it was not able to undertake the request made in this resolution without the resources and capacity needed to fulfill it. The Commission does acknowledge that the information requests can be helpful to the Church, and asks the Church to consider how this information can be obtained.

Genetics

Members of the Commission met with Mark Diebel from the Diocese of Albany, who gave a presentation in support of a resolution referred by the General Convention. The Commission was unable to agree on an appropriate action and have decided to present it for consideration by the 77th General Convention.

Resolution A078 A Right to Human Identity

Resolved, the House of _____ concurring, That the 77th General Convention of the Episcopal Church urge all dioceses to adopt the following statement:

Personal history is a fundamental human right and knowledge of one's entire parentage should be assumed as part of a person's natural property.

And be it further;

Resolved, That the 77th General Convention urge all dioceses to adopt the following statement: That all state legislatures be urged to establish procedures that would enable adoptees (upon reaching legal age) to secure current information regarding their historical heritage, medical history, and genetic derivation without the necessity of court action.

Explanation

The Episcopal Church has had little formal conversation on issues related to the advances in genetic engineering, and their impact upon our daily lives. At the 76th General Convention, such an opportunity was missed as a similar resolution to this was submitted. Though the resolution passed for debate, it did not get out of legislative committee in time for consideration by General Convention. The Standing Commission on Social Justice and Public Policy believes that a general debate is timely and of increasing importance to the wider Church. It is of note that the Evangelical Lutheran Church in America, in its 2011 Churchwide Assembly received a social statement paper on Genetics.

Adoptees in the United States are not necessarily granted knowledge of their parentage because state law in forty eight states seals their original birth certificate. There are no laws that protect the identity history of children born using artificial reproductive technology. Sperm, egg, and/or embryo donations may not be disclosed to the children so conceived. Similar concerns exist for children born of surrogacy parenting.

Theological grounds for knowledge of one's origins maybe seen in scripture: a) Old Testament scriptural testimony is structured around genealogical narratives; b) the theological concept of adoption witnessed by Paul incorporates knowledge of one's origins; c) Jesus' birth narratives incorporate genealogies; d) the concept of fatherhood is retained in the New Testament. Furthermore, Church history has testified to the importance of blood line in canon law. The theological concept that a person may become a "child of God" by the "Will of God" does not negate other origin narratives, but fulfills them. Narrative theology emphasizes the importance of the human narrative on personal and social levels.

The Episcopal Church has also declared in Resolution 1982-D082 that state legislatures be urged to establish procedures that would enable adoptees, upon reaching legal age, to secure current information regarding their historical heritage, medical history and genetic derivation without the

necessity of court action and with sufficient safeguards provided for the protection of all parties in the adoptive triangle: the adoptee, the adoptive parents, and the biological parents.

The Commission also, based on its visits, meetings, and review of social justice issues, presents the following resolutions to the 77th General Convention for action:

Resolution A079 American Civil Liberties

Resolved, That the House of _____ concurring, That the 77th General Convention, in light of its call to “promote a culture of nonviolence which values love, compassion, and justice, and rejects violence as a means of solving problems” (General Convention Resolution 2000-D022, “Support the UN’s Decade for a Culture of Peace and Nonviolence”) and its call “That each congregation of the Episcopal Church become a model for peacemaking in our violent society by encouraging its members to commit themselves to nonviolent and peaceable behavior in their relationships with others” (General Convention Resolution 2000-A058, “Encourage Congregations to Adopt a ‘Pledge of Nonviolence’”), express its concern about recent attacks on public, peaceful political activists and their organizations who speak out on human rights issues which may conflict with foreign policy of the United States government; and be it further

Resolved, That the General Convention express its concern of the use of the Antiterrorism and Effective Death Penalty Act (1996), the Patriot Act, and the Supreme Court decision, “Holder vs. Humanitarian Law Project” (June 2010), which allowed the FBI to issue Grand Jury subpoenas to twenty-three peace and anti-war activists in the Fall of 2010 by citing federal law that they provided material support or resources to designated foreign terrorist organizations; and be it further

Resolved, That the General Convention express its concern that these FBI Grand Jury subpoenas have a chilling effect on God’s call to peacemaking; and be it further

Resolved, That the General Convention express its concern that these FBI Grand Jury subpoenas have unduly impacted the Arab, Palestinian and Muslim communities of the United States; and be it further

Resolved, That the General Convention commend those Episcopal congregations for their work on interfaith bridge building, especially between Christian and Muslim communities; and be it further

Resolved, that the Secretary of General Convention send this resolution to President Barack Obama and Attorney General Eric Holder.

Explanation

American government surveillance and oppression of people who challenge United States policy has a long history, including FBI surveillance of civil rights movement leaders: Martin Luther King, Jr., in particular, and Puerto Rican independence advocates. Anthony D. Prince wrote in The People’s Tribune, “the harassment intensified after King publically condemned the war in Vietnam, denouncing the U.S. involvement as irreconcilable with economic and social justice for American’s poor...his assassination came on the heels of an internal FBI report that labeled King a ‘direct threat to American security.’” The FBI’s surveillance program, which became known as COINTELPRO, targeted not only Martin Luther King, Jr. but also the Southern Christian Leadership Conference, the Black Panther Party, the American Indian Movement and many other individuals and organizations. Since September 11, 2001, the Bush and Obama administrations have brought Palestinian, Arab and Muslim activists before Grand Juries, including Dr. Abdelhaleem Ashqar, Dr. Sami al-Arian, and Ghassan Elashi of the Holy Land Foundation. Most recently on September 23, 2011, ten Muslim students who had been arrested for protesting Ambassador Michael Oren’s February 8, 2010 speech at the University of California at Irvine, were found guilty of misdemeanor charges and were sentenced to 56 hours of community service and three years’ probation, to be reduced to one year after the completion of the community service. In late July 2011, FBI training material which contained bigoted and inflammatory views on Muslims came to light.

In the fall of 2010, twenty-three anti-war and peace activists, including Columbian and Palestinian solidarity workers, have been subpoenaed by the FBI as part of what the United States government is calling an investigation into “material support” for groups the United States Department of State has declared “foreign terrorist organizations.” The Antiterrorism and Effective Death Penalty Act of 1996 created this new category of prohibited activity, namely “material support.” Five years later, as one result of September 11, Congress approved the USA Patriot Act which broadened the provisions of the Antiterrorism and Effective Death Penalty Act. Then in June 2010 the Supreme Court’s decision, “Holder vs. Humanitarian Law Project,” according to the Center for Constitutional Rights “marks the first time that the Supreme Court has held that the First Amendment permits Congress to make pure speech advocating lawful, non-violent activity-human rights advocacy and peacemaking a crime.” In summary, the Center for Constitutional Rights contends that “these material support provisions violate the First Amendment as they criminalize activities like distribution of literature, engaging in political advocacy, participating in peace conferences, training in human rights advocacy, and donating cash and humanitarian assistance, even when this type of support is intended only to promote lawful and non-violent activities.” (1) In early October 2010, seventeen organizations and ninety-six individuals signed the “Chicago Faith Community Statement on FBI Raids and Grand Jury.” It reads in part:

“We are people of faith and conscience who condemn the recent FBI raids in Chicago as a violation of the constitutional rights of the people and organizations raided. They are a dangerous step to further criminalize dissent. The FBI raids chisel away and bypass fundamental constitutional rights by hauling activists before grand juries under the guise of national security. An overly broad definition of “material support for terrorism” in the June 2010 US Supreme Court ruling concerns us as people of faith who continue to be actively engaged in humanitarian work and peacemaking... we believe that peacemaking is a sacred commandment...we refuse to remain silent in the face of the latest efforts of the FBI to chill dissent against war by invading homes of peace activists and calling a grand jury with sweeping powers to manufacture fear. We denounce the use of fear and the far-reaching labeling of critical dissent as “terrorism” that tramples on not only our right, but our duty to dissent as people called to a moral standard of justice for all.”

Resolutions on Economics (Tax, Usury, Mortgages, Credit Reporting, and Credit Unions)

Introduction

Recognizing the recent issues facing this county, it has become clear that The Episcopal Church must become a prophetic voice for some of the government practices that assisted in our the United States’ current fiscal situation. After a review of resolutions from past General Conventions, the Commission realized there was dearth of resolutions regarding some key fiscal issues that the United States government faces. This information, coupled with the current debates in the United States on issues of spending, lending, and fiscal management, caused the Commission to contemplate certain issues that the Church needed to speak on. The next sets of resolutions allow The Episcopal Church to have a prophetic voice on some of the most pressing issues of the day.

Resolution A080 Income Tax Reform

Resolved, the House of _____ concurring, That the 77th General Convention of the Episcopal Church commit to working towards a just and fair Internal Revenue Code by adopting the following policies:

- Supporting an Internal Revenue Code that is fair to all classes of peoples and that acknowledges taxing the middle and lower income classes so the higher income classes can receive greater benefit is not beneficial to supporting all peoples;
- Supporting an Internal Revenue Code that Equally distributes the financial burdens and benefits of income taxes;
- Acknowledging the positive results of the poverty alleviation programs within the Internal Revenue Code and fostering their continuation and expansion;
- Supporting an Internal Revenue Code that Recognizes the greatest tax burden should not be shouldered by one class of people but should be shared proportionally based on wealth and income; and understand that one class of people should not reap tax benefits to the detriment of others.
- Supporting an Internal Revenue Code that supports the growth and development of small businesses; and

- Acknowledging that supporting and uplifting the poorest Americans should be the greatest goal of the tax code and where we place our most concerted effort.

And be it further

Resolved, the 77th General Convention of The Episcopal Church encourage The Episcopal Church's Office of Government Relations to speak on behalf of The Episcopal Church's commitment that government funds be used consistently for the alleviation of the needs of the most vulnerable in our society; and that the Episcopal Public Policy Network assist local Bishops, Dioceses and Public Policy Networks with this issue at their federal, state and local setting.

Explanation

The Internal Revenue Code (the tax code of the United States) is a conglomeration of special interest carve-outs, tax abatements for the wealthiest of the wealthy and corporate incentives. Coupled with this are small poverty alleviation programs and tax breaks for the lower and middle income. All of this together creates volumes of a code that continues to overtax some, while not taxing others their proportionate share. To completely create a new tax code is not something The Episcopal Church could do, but the Church can make sure new legislation supports a fair and just code: one that understands poverty alleviation can be done well through tax abatements, tax breaks, and tax credits (such as Earned Income Tax Credit); one that recognizes for every tax break, there is a reduction in income to the United States, hence a reduction in programming.

These programming cuts affect the most vulnerable among us. We need to recognize that the current tax code does not serve all classes of people equally. Some are over taxed while others are under taxed; tax breaks have cost associated with them. For every dollar the United States does not receive in taxes, is a dollar not available for poverty programs such as the Supplemental Nutrition Assistance Program (food stamps) and Section 8 housing supplement. We should support a tax code that is fair to all classes of people.

Resolution A081 Call for Reform Certain of Interest Rates

Resolved, the House of _____ concurring, That the 77th General Convention of the Episcopal Church commit to working towards usury laws that consider the following principles:

- Reforming interest rates such that debts can be repaid in a timely manner without crushing the debtor;
- Creating stricter usury laws which continue to establish the idea of a fair repayment schedule;
- Eliminating a carve out of usury laws and other regulations for the most egregious of loans; and
- Working towards a lowering of the maximum interest allowable by law to 12.99%.

And be it further

Resolved, That the 77th General Convention of the Episcopal Church encourage The Episcopal Church's Office of Government Relations to speak on behalf of The Episcopal Church's commitment that interest rates and usury laws need reformation in our society; and that the Episcopal Public Policy Network assist local Bishops, Dioceses and Public Policy Networks with this issue at their federal, state and local setting.

Explanation

Usury is excessive interest. Rates have been consistently going up since the creation of the United States. The founding of our country set interest rates at 6% and in the 1970s the interest rate was 10%. Now, our Nation's legal interest rate is 39.99%. That means a credit card can charge you \$39 to borrow \$100 legally. Furthermore, loan products such as payday loans, check cashing fees, rapid refund tax return schemes and other car-title scams are exempt from usury laws, and their interest can amount to over 100%. Prohibitions against usury go back centuries, even back to the Bible. Prophets decried usury, our founding fathers decried usury. Usury laws put proportion and equity into the relationship between the lender and the borrower. It allows for repayment capacity. It allows for a production of long term wealth, instead of an economy based on the financial misfortune of

others. We must reconsider our usury laws, strengthen them, and allow interest rates that help the debtor be able to repay and the creditor continue to be able to lend.

Resolution A082 Call for Reform of Mortgage Lending Practices

Resolved, the House of _____ concurring, That the 77th General Convention of the Episcopal Church commit to working towards reformation of the mortgage lending industry by supporting legislation that adheres to the following principles:

- Fair-lending community reinvestment policies;
- Micro-financing and micro-lending;
- Programs to enable homeowners to repay their loans in a just way, and allow them to stay in their communities;
- Transparency in the banking industry, in their consumer lending policies and practices; loan servicing policies and debt buying and selling practices;
- Reject residential lending modes such as sub-prime loans, negative amortization loans, adjustable rate mortgages, mortgages with balloon payments and mortgages that only the interest is paid for a period of time; and
- Reject tax payer support for banking models that do not comply with the above principles.

And be it further

Resolved, That the 77th General Convention of the Episcopal Church encourage The Episcopal Church's Office of Government Relations to speak on behalf of The Episcopal Church's reformation of the mortgage industry; and that the Episcopal Public Policy Network assist local Bishops, Dioceses and Public Policy Networks with this issue at their federal, state and local setting.

Explanation

The mortgage industry is a disaster. Corporate responsibility has been replaced with greed. Lending institutions, knowing they would not be the ultimate owner of the note (mortgage), lent money with wild abandon. Though this has been reigned in, and the pendulum has swung to the other side, it still leaves many current homeowners holding untenable and impossible mortgages. Home Affordable Modification Program and others like it are attempting to fix the wrongs of the past decades. Unfortunately, it is not enough. Lending institutions are still refusing to modify outrageous loans, and communities have more abandoned and foreclosed properties than lived in properties. In some areas, homes are foreclosed upon before one ever sees a Judge. We need more. We need better repayment programs, programs that force banks to come to the negotiation table with real solutions for loan modifications. We need lending institutions to understand that decimating communities so their bottom line looks better is not the answer. We need to regulate lending institutions, making their policies transparent and their practices acknowledge the most vulnerable. We need to think beyond traditional lending, to look for alternatives such as micro-lending and financing and community reinvestment models that are effective.

Resolution A083 Advocate for Reforming Credit Reporting

Resolved, the House of _____ concurring, That the 77th General Convention of the Episcopal Church commit to working towards reformation of the credit reporting industry by supporting legislation that adheres to the following principles:

- Calling for reform of the credit reporting industry such that reports are accurate, fair and used only for the actual benefit of the user;
- Regulating the Credit Reporting industry, so as to require transparent and uniform policies for credit data, reporting and scoring;

- Supporting reform of the industry such that there is an elimination of information that has little relevance to future likelihood of repayment and allowing utilization of reports only for specific purposes; and
- Requiring accountability from this industry.

And be it further

Resolved, That the 77th General Convention of the Episcopal Church encourage The Episcopal Church's Office of Government Relations to speak on behalf of The Episcopal Church's reformation of the credit reporting industry; and that the Episcopal Public Policy Network assist local Bishops, Dioceses, and Public Policy Networks with this issue at their federal, state and local setting.

Explanation

Credit reports can make or break a person. They are utilized for loans, credit card, employment, housing and even bank accounts. A poor credit rating can mean homelessness to a family trying to rent, or joblessness to someone trying to work. Credit scoring is kept hidden to the average consumer. Challenging a credit report is difficult, at best, and usually near impossible. This must stop. Everyone has a credit score, and everyone at some point will need that score for their future. Errors in credit reporting are not just common but the norm. We must ensure that this industry does not continue to progress without regulation. It is currently under regulated and, in some matters not regulated at all. It has for too long been allowed to operate without standards or policies. To ask this industry to be accountable for its errors, omissions and information is but a small step in requiring this much utilized industry to reform.

Resolution A084 Establish Episcopal Credit Union

Resolved, the House of _____ concurring, That the 77th General Convention call upon the Executive Council to authorize the establishment of an Episcopal Credit Union, using existing models like the Federal Credit Union in L.A. and the Chattahoochee Federal Credit Union, that will serve to resource domestic efforts and provide banking in local and marginalized communities; and be it further

Resolved, That the funds of the Economic Justice Loan Fund be incorporated into this credit union; and be it further

Resolved, That the Executive Council report to the Standing Commission on Social Justice and Public Policy on or before August 1st, 2014, for enabling resolutions needed for the 78th General Convention.

Additionally, the Commission considered other resolutions that are important issues of social justice and public policy, which follow.

Resolution A085 Asset Based Community Development

Resolved, the House of _____ concurring, That the 77th General Convention of the Episcopal Church encourage local congregations to participate in the alleviation of domestic poverty through local actions of service as well as advocacy for the poor, the marginalized, and the disenfranchised in their communities; and be it further

Resolved, That the 77th General Convention invite congregations to partner with one another across social and economic boundaries in order to share resources and to engage congregants in the opportunities for service, witness and empowerment; and be it further

Resolved, That the 77th General Convention encourage congregations to use the tools of Asset Based Community Development in our work to alleviate domestic poverty.

Explanation

Increasing disparities in the United States between communities of wealth and communities of poverty raise important questions for The Episcopal Church as we experience a breakdown of our society into separate and unequal parts. The Standing Commission on Social Justice and Public Policy seeks to foster a common mission that seeks to serve all people in their communities. The biblical tradition has a long witness that people with resources are called to respond to those in our communities who are in need, and called to distribute these resources according to need not greed. Similarly, the biblical witness calls upon the people of God to foster communities that are self-sustaining, nurtured, and dependent upon the presence of God. We are called to recognize that all our assets are from God and that we are called to be stewards of these assets for the good of all. Asset Based Community Development seeks to identify the assets already existing in the community and build from there rather than outsiders seeing a perceived need and imposing their plans on the community.

Resolution A086 Native Communities

Resolved, the House of _____ concurring, That The Episcopal Church recognized at the 76th General Convention the pressing challenges to those living in poverty and the working poor throughout this nation and call for new and innovative strategies to address issues related to nutrition, employment, childcare, education, health care, environment and housing, as well as equal protection under law and cultural affirmations; and be it further

Resolved, That The Episcopal Church commends the community development initiative in Native People's communities in the past triennium, recognizing that Native People live in some of the poorest counties in the United States experiencing increasing disparities in income, economic security, health and health care, and quality of life; and be it further

Resolved, That this development initiative emerging from the visions and voices of the local Native People's communities, address community development opportunities using asset-based community development models, identify key federal, state, and local advocacy issues and access the abundant human and financial resources of The Episcopal Church; and be it further

Resolved, That the 77th General Convention of the Episcopal Church commend the work begun by the Office of Social and Economic Justice and the Office of Lifelong Christian Formation and the Office of Native and Indigenous Ministries in sponsoring asset based community development training held regionally throughout The Episcopal Church hearing the voices of people living in poverty and the working poor who are members of our Episcopal congregations and institutions; and be it further

Resolved, That the 77th General Convention of the Episcopal Church commend the strategic plan that establishes domestic development programs for The Episcopal Church in the 2013–2015 triennium and beyond; and be it further

Resolved, That the General Convention request the Joint Standing Committee on Program, Budget and Finance to consider a budget allocation of \$300,000 per annum in the 2013–2015 triennium for the implementation of this Resolution.

The Commission also considered, and concurred with, a resolution passed by the Diocese of South Dakota to be submitted to Convention.

Resolution A087 Resolution on Wealth

Resolved, the House of _____ concurring, That the 77th General Convention of the Episcopal Church direct the Standing Commission on Social Justice and Public Policy, working with the Mission Program Office, to hold three or more regional hearings during the next triennium to explore the significance of this disparity of wealth, its influence on the Church's ability to worship and serve in local communities, to shape and form the mission of the Church; and be it further

Resolved, That the Standing Commission on Social Justice and Public Policy report the results of these hearings to the 78th General Convention, with guidelines for how to proceed forward as a Missional Church; and be it further

Resolved, That the General Convention request the Joint Standing Committee on Program, Budget and Finance to consider a budget allocation of \$150,000 to implement this Resolution.

Explanation

Studies reveal that Americans have little idea that the wealth distribution is as concentrated as it is. Similarly, there is a critical need for education within The Episcopal Church about how to respond to the incredible disparity of wealth distribution.

This increasing disparity of wealth has a significant impact on our congregational life as well as on the vitality of The Episcopal Church, impacting both our spiritual and common life and forcing congregations in neighborhoods of declining wealth to undertake major cutbacks or even to close their ministry.

The situation is evidenced by a loss of many local communities of their ability to maintain self-sustaining congregations, and is particularly severe in our African-American, Hispanic/Latino, Native American/Indigenous and other ethnic communities, making it difficult for us to sustain institutions in our communities; be it;

Budget Report

The allotted budget for the 2010–2012 triennium was \$45,000. Spending thus far was \$9,933.01 in 2010, \$5,229.15 in 2011 with \$29,837.84 remaining and no further meetings planned. The Commission was blessed with almost full attendance to the meetings that were purposefully held in different and diverse areas, it was still not able to exhaust its budget. There is still a lot of work to be done by the Commission as more issues continue to surface in this already crowded area. Nevertheless, the Commission requests that the budget for the next triennium remain at \$45,000.

It is anticipated that during the 2013–2015 triennium, the Commission will meet approximately four times on budget distribution of \$15,000 in 2013, \$15,000 in 2014, and \$15,000 in 2015.

Conclusion

During the triennium, the members of the Commission met three times: in Washington, D.C., Colorado Springs, Colorado, and Bismarck, North Dakota. The Commission looked not only at issues that were recommended by the General Convention, but also dealt passionately and seriously with some of the social justice issues affecting the Church, the United States, and the world. In response to concerns for the continuing disparity and financial resources, the Commission has presented resolutions to the General Convention that are hoped will encourage the continuation of efforts that will eventually lead to remedies. There is overwhelming evidence that there is much more work to be done by The Episcopal Church.