

## Earth Stewardship Committee

Adopted April 9, 1992  
Supersedes WCR 1211

1224.

**Whereas**, The protection of the environment is a concern of critical importance for which the church should give significant attention; and

**Whereas**, The 1990 World Conference in response to this concern adopted WCR 1211 (Stewardship of Ecology), which assigned “the study and development of recommendations related to the stewardship of preserving and enhancing the ecology of the planet” to the World Peace Committee, WCR 1212 (Towards More Environmentally Sound Practices) for the implementation of which the First Presidency created the Environmentally Sound Practices Committee to monitor the operations of the World Church headquarters and to “develop more holistic approaches to our support of life on this planet, specifically by providing resources to help increase our advocacy for and commitment to Third World poverty and justice issues as well as life-promoting actions locally,” and WCR 1213 (Our Common Future—A Sustainable Global Perspective), which mandated that the World Peace Committee prepare “a major statement to the 1992 World Conference concerning the role of the church, including Temple ministries, in response to the 1987 Brundtland Commission Report,” but which provided for no continuing study beyond such report; and

**Whereas**, An Earth Stewardship Committee should be created to avoid duplication of effort and to further the work of the church toward the protection of the environment; and

**Whereas**, The church should continue to be in the forefront of those who would mediate the needless destruction of the environment (Doctrine and Covenants 150:7); therefore, be it

**Resolved**, That an Earth Stewardship Committee be established as a standing committee to consider issues of environment and development and to give guidance to the church; and be it further

**Resolved**, That WCR 1211 be rescinded; and be it further

**Resolved**, That the responsibilities delegated to committees pursuant to WCR 1212 be delegated to the Earth Stewardship Committee, and that the Environmentally Sound Practices Committee be dissolved.

## Opposition to Predatory Loan Practices

Adopted June 10, 2016

1312.

**Whereas**, The Hebrew Bible in several instances speaks to the immorality of high usury, e.g., Nehemiah shouts out, “Let us stop this taking of interest” (Nehemiah 5:10 NRSV); and

Whereas, Genesis 7:23 (IV) says, “And the Lord called his people, Zion, because they were of one heart and of one mind, and dwelt in righteousness; and there were no poor among them”; and

**Whereas**, Doctrine and Covenants 163:4a says, “God the Eternal Creator weeps for the poor, displaced, mistreated, and diseased of the world because of their unnecessary suffering. Such conditions are not God’s will...”; and

**Whereas**, Doctrine and Covenants 164:6a says, "...God the Creator of all, ultimately is concerned about behaviors and relationships that uphold the worth and giftedness of all people and that protect the most vulnerable"; and

**Whereas**, Around the world various predatory loan practices flourish; and

**Whereas**, Each year predatory loans catch countless people in a "debt trap" by making short-term, high-interest loans at triple-digit interest rates, driving households into sustained poverty; therefore, be it

**Resolved**, That Community of Christ condemns predatory lending practices as immoral and sees them as a threat for luring vulnerable individuals and families into a debt trap that often pulls them into poverty; and be it further

**Resolved**, That Community of Christ partner with other faith groups and community organizations to advocate for reform of short-term, high-interest loans (such as payday and title loans) at national and sub-national levels around the world; and be it further

**Resolved**, That Community of Christ work with other faith groups, non-profit organizations, and financial institutions to create new options for individuals and families to get affordable, small loans for justifiable emergency expenses and to develop training for these individuals to help them effectively manage their financial affairs; and be it further

**Resolved**, That members and friends of Community of Christ be encouraged to use their time, talents, and treasures to develop and support resources for small loans with affordable interest rates and terms and to recognize this as work that pursues the mission of Jesus Christ; and be it further

**Resolved**, That the First Presidency be requested to collect success stories from the worldwide church to be reported periodically in the Herald and other church Page 75 of 83 media to create moral economy models for others to follow and to help members and friends recognize the blessings of ministry to those who are most vulnerable financially; and be it further

**Resolved**, That Community of Christ's leadership be requested to look for ways to assimilate these success stories into a model that can be replicated by congregations and communities throughout the world as appropriate.