

Beacon House Adoption Services, Inc.
... lighting the way for new beginnings

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ADOPTION IN A NUTSHELL

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This article is intended to provide a brief synopsis of adoption, domestic and international. Prospective adoptive parents frequently don't realize the number of issues to be considered and the many decisions that will have to be made throughout and adoption process. I hope to present some of the information I believe is important to have in order to make these decisions.

HOME STUDIES

A home study is an important component to adoption. In almost every state, a placement of a child into a home for adoption cannot take place unless they have acquired a pre-placement home study. This applies to both domestic and international placements. A home study is a report completed either by a social worker employed by a social service agency or by an independently licensed social worker after some intensive interviews and background checks. The contents of a home study and the process of how it is done are dependent on the state law of the residence of the applicants and the agency or social worker policies on home studies. In general, there are some requirements that are very similar everywhere:

- 1. Personal interviews with all applicants and any children in the home who are of reasonable age. This means simply that the social worker will talk to the applicant(s) and any children that are old enough to have an understanding that they may soon have a sibling. There will be questions about background, family, health, marital history, education, employment, religion, finances, motivation to adopt, criminal history, and a variety of other subjects that may help the worker get to know the applicant(s). The process is designed not to exclude or limit the opportunity to adopt, but just to assess whether the applicant(s) can and will provide a safe, nurturing environment for a child.
- 2. Supporting documents:
 - a. Birth, death and marriage certificates
 - b. Letters of reference

- c. Verification of good health
- d. Proof of income and identity
- e. Criminal background history check. In many states there is also a background check to determine if any applicant has ever been involved in the abuse or neglect of a child.

TYPE OF ADOPTION SOUGHT

One of the next things adoptive parents need to consider is the type of adoption they are seeking. The first decision will be whether they adopt domestically or internationally. Each has its own risks and rewards, and applicant(s) must consider carefully all factors when making a decision. In particular, prospective applicants must understand that any adoption process will have compromises. The particular compromises each family chooses to make will depend upon their vision of their family.

Domestic Adoption in a Nutshell

Domestic adoption means adopting from within one's own country, so for citizens of the US that means the child is born and adopted inside the boundaries of the United States. This can be adoption of a newborn or adoption of an older child. Regardless of the age, adoption within the US raises certain issues that adopting parents should plan for prior to beginning their process.

Adoption of a newborn raises the issue of open versus closed adoptions. When birth parents live in the same country and perhaps the same state as adopting parents, issues of pictures, letters, personal meetings and phone calls can arise. Adopting parents have to determine where their comfort level lies before accepting a match with a birth mother so that the birth mother is not misled about the adopting parents' feelings and intentions. The worst possible mistake is making promises that are not kept. This leaves the birth mother feeling betrayed and disappointed.

An important issue in domestic adoption of a newborn is the cost factor. State laws vary on adoption costs, and some states allow certain expenses that other states do not. This can drastically affect the ultimate cost of the adoption. There are various factors to consider when assessing the cost of this type of adoption. Many people feel it is worth the investment in their futures to pay for the birth mother's medical costs and provide her with living expenses during her

pregnancy. They believe that as long as they are providing shelter and food for the birth mother, she is more likely to be eating healthy and therefore providing better nutrition for the baby. Providing pre-natal care to a birth mother assures that if there are any problems along the way, adopting parents will be apprised of them rather than have an unpleasant surprise at delivery.

On the other hand, other applicants do not feel comfortable providing this support to a birth mother and would rather rely on state resources such as Medicaid for her medical treatment. Again, this is a decision best made before jumping into the process of adoption. It is recommended that potential adoptive parents find out what medical resources would be available and just what they would cover.

Another decision in domestic adoption relates to the racial background of the child. Transracial and multiracial adoptions are becoming more common, with people integrating a variety of cultural and ethnic backgrounds into their family. Potential adopting parents need to be in agreement as to the ethnic background of the child they seek. In considering transracial adoption, it would be wise to research the issues that arise in these situations and educate oneself on the subject. Most agencies can provide guidance on where to find reading materials and perhaps make referrals to families that have adopted transracially.

The last two types of adoption I would like to mention are older children and special needs adoption. Adopting an older child (any child that is not a newborn) *generally* means that the child will have spent some time in the foster care system in this country. It also means that this child was removed from his or her home for a reason, and generally will carry with him/her some emotional baggage with which adopting parents will have to deal. Consider carefully your background and abilities before taking on this type of child. Children placed in homes for adoption in this way need the highest degree of consistency and continuity in their lives. To take such a child and then return him or her later does irreparable damage to this child.

Finally, many people in this country are seeking special needs adoptions. Children in the foster care system are often considered special needs placements, which just mean that it is more difficult to find a home for the child than for a "healthy white newborn". This could be because of emotional damage, but also physical handicaps. These children are mainly placed various state departments of social services. As with other issues in domestic adoption, adopting parents need to assess their own vision of their family to determine if this is the type of

adoption for them.

Some people prefer the idea of domestic adoption for a variety of reasons. Obviously, no international travel is necessary. Many people believe that adopting parents should be providing homes for the child in need in this country rather than going to other countries. As a general rule, medical information and history will generally be more accessible in domestic adoptions. Finally, many people believe it is better that the child have easier access to birth relatives in his/her adulthood. The risks inherent in this type of adoption lie with the decisions of the birth parents, whether the birth father will consent or oppose the adoption and whether the birth mother will change her mind after delivering the child.

International Adoptions in a Nutshell

International adoption simply means that the child is born in a country other than the United States. International adoption has become very popular in recent years, and there are many countries that have orphans available for adoption to citizens of the United States. Persons or organizations that have direct contacts with the foreign governments facilitate the adoptions and contract with US agencies to locate potential adopting parents.

There are a variety of reasons to choose an international adoption. First, in many cases the children are more readily available than in the US. Eastern Europeans countries have children of all ages living in orphanages, so for the family that wants a Caucasian child without the risk of a domestic adoption, this may be a good choice. With international adoptions, there is no risk of a birth parent changing his/her mind at the end of a pregnancy. Parental rights have already been terminated in the foreign country. In many cases, the cost is more predictable. Reputable programs have set fees for these adoptions so there are no unexpected costs.

International adoptions require an extraordinary amount of paperwork. The paperwork starts in the US with the United States Immigration and Consulate Service with the I-600A (Petition to Adopt an Orphan). In order to be approved to travel to a foreign country and bring back an adopted child, the INS must approve you by means of an application, a fingerprint clearance through the FBI and review of an approved home study. In most states the process takes 60-90 days from start to finish, assuming the home study is also complete and sent to INS.

There are many agencies from which to choose that are providing international adoption services. In addition, there are facilitators that are not licensed agencies, and may or may not be providing good services to applicants. Before choosing the agency or facilitator, it is again in your own best interest to research the possible candidates and determine what you are seeking. Know whether you need a licensed agency to adopt from a particular country. Factors you might want to consider include:

- (1) The sufficiency of the information about waiting time, the process of locating a child, documentation;
 - (2) The ability of the agency to provide references;
- (3) The size of the agency and how you feel about this are you seeking a large, impersonal agency or a smaller, more personalized agency;
- (4) The ability of the agency to provide all your needed services it sometimes becomes difficult to use one agency for a home study and another for the adoption if the agency has all services available, the process may be more streamlined for you;
- (5) How long the agency has been licensed and working in your country of choice for Russian adoption in particular, it is important to choose an agency that is accredited in the Russian Federation;
 - (6) The knowledge and professionalism of the staff.

The risks inherent in these types of adoptions generally revolve around the health status of the children. In many countries, the medical history of the birth family is lacking and the actual health may or may not be fully known. Even in the countries such as Guatemala, where the health of the children tends to be very good, information we take for granted in this country is missing. It can be frustrating to have a picture or a video of a child and feel a pull to adopt him or her, yet have a medical report undecipherable to American doctors.

Most reputable agencies or organizations will do their best to obtain the most accurate information for you prior to any commitment. Even in the unusual event that you travel to the foreign country and the child is not as represented, the responsible programs will try to alleviate your disappointment by locating another child immediately. However, this is a question that should be asked before committing to any agency.

Once your agency and country are chosen, the foreign country then requires adopting parents to submit a dossier. This is just a file of paperwork that has been collected, notarized and authenticated by your state government. Most

countries require proof of income and employment, verification of birth, marriage, divorce and your approved home study. In addition, adopting parents have to provide petitions to adopt, copies of passports, proof of good health and often a power of attorney.

ADOPTION AGENCY, ATTORNEY OR FACILITATOR?

This question often arises in a preliminary discussion about adoption. People are confused about what services can be provided by agencies versus attorneys, and what role facilitators play in the adoption process. The first thing to note is that neither facilitators nor attorneys are "licensed adoption professionals". Providing adoption related services is not the same as being a licensed adoption professional. Being licensed generally means that some governmental entity has assured that certain standards of service are being met.

Some attorneys belong to one or more professional organizations designated as "adoption attorney organizations", but these organizations do not serve the function of licensing these attorneys as "adoption lawyers". Facilitators do not yet have any such organizations. Adoption agencies, on the other hand, are licensed by one or more states, which means they have met the standards set for provision of adoption services.

Adoption agencies generally provide the most comprehensive services to birth and adopting parents. Most agencies have personnel that can complete home studies and post-placement supervision (monitoring the placement after the child is in the home). Agencies that are providing domestic services can provide counseling for all parties to the adoption triad, can arrange for pre-natal care, can accept placements from parents of toddlers and older children, can gather all documentation necessary for an adoption, approve adopting parents, monitor birth parents on an ongoing basis, work with appropriate agencies for interstate placements of children and provide adopting parents' attorney with everything necessary for finalization of the adoption.

In the international arena licensed agencies can generally assure better access to reliable international adoptions, oversee the process and maintain better control. Foreign governments are less suspicious of licensed entities than of individuals who may be attempting to procure children for adoption. If there are problems, licensed agencies have a better chance of being heard by the foreign government to rectify the problem for their clients.

A CAVEAT ABOUT THE INTERNET

The internet has become a tool of everyday use for many people. We are able to locate information in milliseconds that previously may have taken days or weeks. While there is a lot of good information to be found, there is also a lot of **misinformation** as well. Chat rooms, bulletin boards and similar "places" on the internet are mainly filled with rumor and opinion. These are not facts, and should not be treated as such. Websites are designed to be marketing tools. This means that every website you see is essentially a sales pitch to obtain your business. Do not assume what you read to be necessarily truthful or accurate, until you have a chance to check it out.

SUMMARY

It was my intention to provide potential adopting parents with some basic information about issues they need to consider when they are deciding to adopt. This is the most fundamental information people should have. Once the preliminary decisions have been made, there is more information waiting in the form of reading material, videos, tapes and conversations with one's adoption professional. At each stage of the process, there are things to question, decisions to make and paper to process. I hope that this article has provided some insight into the possibilities that await in adoption.

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GENERAL INFORMATION: INTERNATIONAL ADOPTION PROCESS

The following information is general in nature and applies to all international adoptions from all countries. It is not specific to any particular agency or program, and certain agencies or programs will certainly have additional information to supplement it.

- 1. International adoptions are unique in that you, the adoptive parents, are bringing a child from another country to the US.
- 2. In general adoptive parents are required to have a home study completed by a licensed child-placing agency rather than an independent social worker.
- 3. In addition to a home study, there is a significant amount of other paperwork that must be completed.
- 4. Documents for all foreign adoptions generally must be authenticated this means that they have to be notarized locally and certified by the Secretary of State for your state and/or the US. Specific instructions are always available for a particular program or country.
- 5. All intercountry adoptions require the approval of the US Citizenship and Immigration Services (formerly Immigration and Naturalization). This is accomplished by filing the I-600A [Petition to bring an orphan into the country] along with a money order for the fee charged. Currently this fee is \$565.00 plus per person fingerprinting charge (\$70.00).* Some INS offices will accept fingerprints done by local police but some will not check before you take any action.
- 6. US Immigration requires copies of your home study and birth or marriage certificates to issue approval.
- 7. Form I-864 is a federal immigration form that must be completed before you bring a child into the country. Generally this is completed in the Embassy of the foreign country before returning home you will need three (3) years of tax returns to file this form.
- 8. You must have a passport to travel overseas.
- 9. Start your paperwork right away! Apply for a passport, get your home study and apply for your INS clearance don't wait to do these things, as all take some time to complete.

*Fee quoted is accurate as of 6/06; subject to change by USCIS.

COUNTRY PROGRAMS

<u>RUSSIA:</u> A LITTLE ABOUT RUSSIAN ADOPTION

Adoption from Russia is subject to the laws of the Russian Federation as governed by their family code. At present, international adoption may be accomplish d by what is known as "independent" adoption or with the assistance of an adoption agency that is accredited in the Russian Federation (Beacon House has been accredited since January 2001, and anticipate 2007 re-accreditation subject to the laws of Russia),. The agencies that are able to obtain the status of accredited in Russia are a special group that provide legal, ethical services in that foreign country.

It is important for adoptive parents to recognize that working with an agency accredited in Russia provides a better chance that they will be well-prepared for their adoption, as well as avoiding any difficulties raised in Russia by working with an entity not recognized by the Russian Federation as one permitted to provide adoption services.

Children who are available for international adoption are those who are determined to be "orphans" by virtue of any of the following: voluntary relinquishment of parental rights, involuntary termination of parental rights, or death of parents. In addition to these factors, the child must be placed on the national Russian databank databank for children without parents for at least eight months, and must not have been adopted by Russia citizens. As with all countries, Russia prefers its own citizens to adopt the children, but the overriding concern is the welfare of these orphans.

As a result, children often live in institutions (orphanages) for periods of time. Naturally, as with all living situations, there are effects of living in an orphanage. The effects may differ for each child and from orphanage to orphanage, but potential adoptive parents must understand that there are effects on these children. Some are short-lived and easily remedied, and some have longer ramifications. Adopting from Eastern Europe requires certain educational, cultural, medical, and mental health awareness in order to prepare for the possible issues that may arise (1) once you are presented with a possible referral, and (2) once adoptive parents are home with their child. Expectations play a large role in the success or failure of any international adoption, as well.

For these reasons and others, Beacon House requires adoptive parents to engage in educational programs which further their understanding of international adoption, the

children being adopted, identifying their own expectations, reviewing medical issues, addressing cultural differences, and other areas which, if prepared, significantly increase the transition of the child into the family and thus the success of the adoption. The Beacon House program is modeled on the well-known "Abroad and Back" educational program so well received by experts.

Our facilitators are trained by those who originally developed the "Abroad and Back" curriculum, and can move participants through the class to a fuller understanding of the issues presented. Classes are offered 4 times each year in both Louisiana and Florida. Check our website for the next class dates and times.

PROGRAM PARTICULARS

Children Available

Age: 10 months to 15 years Gender: Both boys and girls

Health: Many children are healthy, some have minor correctable issues and

some have special needs

Adoptive Parents

Married couples and single women can adopt. Couples should be Status married at least one year. Previously divorced persons can adopt. Age: Singles must be at least 25 years old. In general, the child adopted

must be no more than 45 years younger than the youngest parent.

Children: No limitations on other children in the home.

Travel: In general, two trips are required, the first time to meet the child,

the second to finalize the adoption.

Timeframe: The timeframe for any adoption depends on several factors,

including how quickly you are able to complete paperwork, the region your child is in, how fast you receive INS approval, and how soon you identify a child. Many parents are able to complete

their adoption through this program in 12 months.

Referrals: Referrals are officially made by the MOE in Russia. BH

representatives may only unofficially identify a region where a

child may be available, and parents travel without prior

information on any particular child.

RUSSIA PROGRAM FEES

Non-Refundable application	\$	250.00
Agency fee	\$	4,250.00
Educational training	\$	1,230.00
Dossier preparation and assistance	\$	3,000.00
Administrative	\$	3,700.00
Foreign country fee	\$	9,820.00
Total fees	\$2	22,250.00

Fees include the following:

Overhead; administrative and education preparation; fee paid to representatives in Russia; review, translation, legalization, transfer and submission of all documents required for a legal adoption in Russia, including authentication in US; review, translation, legalization and submission of four (4) post adoptive reports during the 36 month period following the adoption; salaries/fees of Moscow and US personnel; administrative and operational agency costs in US and abroad; communication with client [phone, fax, postage, federal express], time and expenses involved with communication with baby homes, local representatives, main office [Moscow], overall coordination and monitoring of adoption process in US and abroad; arrangements for travel in the foreign country; information on medical and adoption issues, and information on medical consultants for clients to choose; transfer expenses to foreign country, educational preparation of clients, salaries, taxes, and expenses in US and abroad; salaries of foreign representatives [NOT including driver and interpreter in Moscow and in the region], coordination of all aspects of adoption in foreign country, interaction with government officials and courts, cost of invitations, expenses of obtaining child's documents in country.

The fees above do not include: travel expenses and costs, spending money, home study fees, post placement report fees, post placement escrow deposit, medical exams, the child's passport, immigration fees, or costs associated with a driver and interpreter in the region.

**When choosing an agency for a Russian adoption, be sure to compare the services covered by the fees charged. Agencies structure fees differently and some agencies do not include services such as translation of the dossier and legalization of documents in the foreign country [about \$1,100.00], cost of authentication/apostilles [\$500 - \$1500], or the cost of invitations {about \$450.00}. These fees are included above.

Rev 6/06 Fees subject to change in event of changes in foreign country

GUATEMALA

Beacon House is working with several entities in Guatemala to locate and provide referrals for adoption. ASAMI is a legal medical organization that owns/operates both an orphanage and private foster homes. The director is a medical doctor and the children he works with are beautiful and healthy, and referrals come quickly.

Beacon House also partners with a humanitarian organization that supports more than one orphanage in Guatemala. As an additional help to the children there, this organization works with adoption.

Travel to this lovely Central American country is short, only a few days, after the legal processes in-country are complete. In order to provide the most secure adoptions, DNA testing is done and the adoptions are processed through the family courts in Guatemala.

We are receiving referrals regularly and pictures are available, as well as full information the child prior to commitment. We obtain medical information, background history (this varies), and birth certificates.

Adoptive Parents

Married couples and single women can adopt. Couples should be Status married at least one year. Previously divorced persons can adopt.

Age: Singles must be at least 25 years old. .

Travel: Once you have accepted a referral, you can expect to travel in

approximately 3-7 months. The trip is short - 3-6 days, and only

one parent has to travel!

Referrals: Referrals of children are made upon submission of completed

paperwork, including approval from USCIS. Referral time is very

short once paperwork is done!

Misc: Medical histories, pictures available

GUATEMALA PROGRAM FEES

Non-Refundable application

\$ 250.00

Agency fee

\$ 5,000.00

Includes administrative and operational agency costs, communication with client (phone, fax, postage, Federal Express), communication with foreign officials and employees, cost of transferring documents to foreign country, overall coordination and monitoring of adoption process in the US and abroad, information on adoption and medical issues.

Guatemala fee

\$22,000.00

Includes attorney fee in foreign country, expenses of foster care or orphanage, court fees, Includes translation and preparation of documents, notarization of documents by foreign country, attorney fee in foreign country, submission of documents in foreign country, administrative and operational expenses of foreign program, preparation of documents for court, coordination of all aspects of adoption in foreign country, coordination of travel while in country, interaction with government officials and courts, as well as the American Embassy, expenses of obtaining child's documents in foreign country (birth certificates, decrees), appointments in foreign country and arrangements for child's physical prior to departure.

Initial payment due with contract:

Agency fee \$ 2,500.00

Upon submission of dossier:

\$ 2,500.00

Upon acceptance of referral:

Attorney fee ½: \$11,000.00

Upon finalization of adoption:

Attorney fee \$11,000.00

Other fees and charges to be expected:

DNA testing \$ 470.00 Document authentication costs \$ 1,200.00

Travel \$varies with origination point

 Home study
 \$ 1,000.00 - \$2,000.00

 Post Placement
 \$ 200.00 per visit

CHINA

Beacon House Adoption is excited to add another international alternative to our growing list. Through a cooperative agreement with <u>Our Chinese Daughters</u>

<u>Foundation</u>, we are able to bring you the opportunity of adopting a beautiful Chinese orphan. This program is extremely stable and has functioned well. OCDF is well-respected in the adoption community and we are fortunate to be among the few agencies selected to participate in this networking program.

This program through OCDF is an incredible opportunity to learn about your child's heritage. When you travel to China, you will participate in a two-day orientation which includes seminars on Chinese history, ideology, tradition and culture. In addition, you are afforded the chance to tour Chinese sights. Sightseeing includes the Great Wall and Summer Palace, the Forbidden City, Peking Acrobat, Tiananmen Square and the Temple of Heaven. The purpose of this is to educate you with regard to your child's heritage and culture.

Children Available

Age 8 to 18 months is the median age, some younger, some older, some

with special needs

Gender Almost all girls

Health The children are healthy and are well cared for in orphanages

Adoptive Parents

Marital Status Married couples only, please. Must be married at least one year

Previously divorced persons may adopt

Age Must be between 30 and 55. The couple's age together must not

exceed 109. Couples under 45 will be referred younger infants.

Travel Once you have accepted a referral, you can expect to travel in 4-6

Weeks. While we encourage both parents to travel, only one is

required to make the trip. The trip is about 12 days.

Referrals Referrals of children are made by CCAA upon submission and

acceptance of required paperwork, including approval from

USCIS.

Misc Referrals include 3-5 pictures, medical information, daily routine,

Some personal and developmental information.

CHINA PROGRAM FEES

Non-refundable application fee \$ 250.00

Beacon House agency fee and foreign fee \$11,585.00

Includes administrative and operational agency costs, communication with client (phone, fax, postage, Federal Express), communication with foreign officials and employees, overall coordination and monitoring of adoption process in the US and abroad, information on adoption and medical issues, translation and preparation of documents, cost of transferring documents to foreign country, submission of documents in foreign country, administrative and operational expenses of foreign program, donation to orphanage, preparation of documents for court, coordination of all aspects of adoption in foreign country, coordination of travel while in country, interaction with government officials and courts, as well as the American Embassy.

Payable as follows: \$7,585.00 due with executed contract for services [\$2,685.00 held for payment with completed dossier, \$900.00 paid to China consultant, \$3,500.00 BH agency fee, \$500.00 shipping deposit held in escrow for shipping costs]

\$4,500.00 payable in China during travel: includes orphanage donation

Sample of other fees and travel costs

Travel [adult airfare] \$ 800.00-1,200.00 PP Infant's ticket \$ 10% of adult fare

Accommodations, transportation
Airfare in country, sightseeing

 Meals for 2 adults
 \$ 2,800.00-3,400.00

 Driver/Translator fee
 \$ 900.00-1,860.00

KAZAKHSTAN

BH program for this country is currently being reworked in accordance with new requirements of that country and a new representative. Information will be available soon.

PANAMA

BHAS is excited to offer this new program in a relatively unknown country of Central America. BH is represented in Panama by an excellent law firm, with one attorney devoting her entire practice to adoption. Panama is a member country of the Hague and has an organized method of approaching international adoption that works in the best interest of the children but at the same time works to benefit adoptive parents.

Children in Panama that have been abandoned by their biological parents are placed in orphanages in several provinces throughout the country. The children are under the supervision of the National Adoption Center [DNA]. Once the child is identified for international adoption, the actual legal proceedings take place through the Children and Minor's Court and the Family Courts.

The ethnic background of the children of this country is the result of the mixing of three cultures: persons of European backgrounds and mestizos [mixed European and indigenous heritage]; the peoples who originally inhabited the land, commonly called Indians; and Afro-Antilleans [descendants of Africans who were brought to the Caribbean hundreds of years ago. The majority of the children available for adoption is mestizo, and varies in appearance from having dark skin and eyes to having mostly Caucasian features.

The process of adoption in Panama is a little different from other countries. Naturally a dossier is required, and upon submission is translated and presented to the DNA. The family can expect a match within several months; depending on the age of the child [older children will be a shorter wait time, see particulars below]. After receipt of a referral, the family reviews the information provided, which will include pictures, a medical history and social information. Assuming acceptance of the referral, the dossier is transferred to the Family Court, and abandonment proceedings are begun for the child.

Upon receipt of the abandonment decree, the family travels to Panama for the Judge interview and temporary custody order [this usually takes 7-8 days]. The Judge makes a determination and orders temporary custody with the prospective parents. This temporary custody period can be done in two ways: either the parent(s) may stay in Panama with the child for the period required [1-3 months] or, more commonly, the attorneys ask that the temporary custody be completed in the parents' country of residence. During this time, the family's home study agency supervises the adjustment of the child and the family.

At the end of this temporary custody period, the agency submits and report to the Judge and the parents travel to Panama a second time to have the final adoption appearance.

PROGRAM PARTICULARS

Adoptive Parent Eligibility: Married couples, single women, age 25 years or older [while there is no upper age limit in the law, generally mid-50's is not eligible for infants]; prior divorces acceptable, at least one spouse must be a US citizen

Time frame: Generally, the entire process takes from 12-18 months, from presentation of dossier to final adoption by the Court authorities, and including the temporary custody period described above.

Referral time frame: 0-3 months for children over 3 years old. 3-7 months for children 0-3 years old.

Referrals: Referrals are made by the DNA after receipt of completed dossiers.

PANAMA ADOPTION FEES

Non-Refundable application

\$ 250.00

Agency fee

\$ 5,000.00

Includes administrative and operational agency costs, communication with client (phone, fax, postage, Federal Express), communication with foreign officials and employees, cost of transferring documents to foreign country, overall coordination and monitoring of adoption process in the US and abroad, information on adoption and medical issues.

Foreign Fee

\$ 8,500.00

Includes attorney fee in foreign country, court fees, translation and preparation of documents, submission of documents in foreign country, administrative and operational expenses of foreign program, preparation of documents for court, coordination of all aspects of adoption in foreign country, assuring medical physicals for child, coordination of travel while in country, interaction with government officials and courts, as well as the American Embassy, expenses of obtaining child's documents in foreign country (birth certificates, decrees), appointments in foreign country.

Expenses

\$ 2,500.00 to \$4,500.00

Includes shipping deposit to BH of \$500.00, couriers, legalization of documents, child's medical exams, translators, travel expenses for attorneys [the amount depends on where the child is located, whether in Panama City or an interior province], any other expenses the attorneys incur while processing the adoption.**

Initial payment due with contract:

Agency fee	\$ 2,500.00
Upon submission of dossier:	
Attorney fee	\$4,250.00
Estimate attorney expenses	\$2,500.00
Upon acceptance of referral:	
Agency fee	\$2,500.00
Upon finalization of adoption:	
Attorney fee	\$4,250.00

THE COST OF ADOPTION

There is no doubt about it – adoption can be an expensive endeavor, and families often wonder how they can afford it. People also wonder how their money is being spent. There are a number of persons or groups that receive portions of the monies paid by adoptive parents beginning with the home study process. A home study is a significant investment of time and work for the social worker completing it. Aside from meeting with the family, he/she is responsible for collecting corroborating documentation and writing an in-depth report on the family. In addition, the social worker has the responsibility of recommending or denying the family. If the worker is employed by an agency, the fact that the home study is being done under the auspices of the agency license has some intrinsic value as well.

In international adoption costs and expenses include things such as translation and authentication of documents, fees to US and foreign agencies, orphanage donations, interpreters and facilitators in the foreign country, foreign attorney fees, immigration fees and travel. In all adoptions there are costs to the agency for operation, administrative and support services. The operational expenses include rent, salaries, office supplies and equipment, insurance, telephone, overnight shipping and postage, etc. There are also costs involved in obtaining and renewing the agency's license, providing training for personnel, providing community service offerings such as informational seminars or support groups, and other similar activities.

The good news is that there is help out there, in places you may have considered and those you may not! What follows is a suggested list of financial sources for you to consider and try – it is by no means exclusive – use your creativity!

- 1. Family resources: Families can sometimes provide financial support in large or small amount that may help to defray some of the costs of adoption.
- 2. Tax credit: Allows a \$10,390 per child income tax credit toward qualified adoption expenses paid or incurred by the taxpayer. Internal Revenue Publication #968 is available by calling the IRS or checking the IRS website. You should check with your tax advisor as to your eligibility.
- 3. Employee benefits: Many employers are providing adoption assistance

in the form of grants, reimbursement or other benefits. A list of employers providing benefits can be found at www.adoptionworkplace.org/employers.html. If your employer is not on the list, ASK! I know of one company that instituted a \$5,000.00 reimbursement when an employee brought the issue to its attention!

- 4. Savings: If you do not already have a savings account, start one. It does not take a lot to open an account, and automatic deposits from your paycheck will mount up fast.
- 5. Military Adoption Reimbursement Program: This program allows reimbursement up to \$2,000.00 per child for active-duty personnel. There are some restrictions on these funds, such as certain expenses that are not covered, and the requirement that a non-profit agency be used for the adoption. For information, see www.nmfa.org.
- 6. Loans: There are several groups that provide loans specifically for adoption. These include the National Adoption Foundation in Danbury, Connecticut (1-800-841-1982); The National Adoption Foundation Credit Card (1-800-932-2775); see also www.nafadopt.org; MBNA in Wilmington, Delaware, which has a variety of programs including low interest loans, home equity loans and low interest credit cards; A Child Waits Foundation (1-914- 962-0886), a non-profit foundation in Pittsfield, Massachusetts that provides low interest loans for international adoption- see also www.achildwaits.org; Jacob Free Loan Foundation (1-413- 737-2601), providing interest FREE loans up to \$5,000.00 to members of the Jewish community.
- 7. Grants: Some organizations providing grants for adoption include the Gift of Adoption Fund in Wisconsin (1-877-905-2367 for information) (1-414-268-1368 for application), see also www.giftofadoption.org; Bright Futures, www.homestead.com; National Adoption Foundation in Danbury Connecticut, www.nafadopt.org; The National Adoption Center in Philadelphia, which provides a list of corporations that give grants for adoption (1-215-735-9988) or www.adopt.org; Love Knows No Borders send a SASA to 500B Monroe Turnpike, Box 4, Monroe, CT 06468 for an application.

Why Choose Beacon House?

- ➤ Beacon House has been providing professional services since 1989; there is an experienced, caring staff at your disposal to address the needs of your adoption experience
- ➤ Beacon House continues to seek out opportunities for adoptive parents to be presented with more choices for their adoption
- ➤ Beacon House has a long history of working with Russian adoption when the Russian Federation instituted accreditation requirements for adoption agencies in 2000, this agency was one of the first to receive accreditation, and has been accredited every year since that time.
- ➤ Beacon House has initiated <u>direct programs</u> wherever possible, and in other cases has chosen to work with the best partners we can find, such as Our Chinese Daughters Foundation.
- ➤ We believe that we provide more stable and economically competitive options to adoptive parents. Full time staff employed in the US and overseas work constantly to improve existing systems and processes to increase the chances of you, the adoptive family, bringing your child home.
- ➤ Our agency works with each family on a case by case basis. We have one person assigned to work your adoption with you, and that person will be updating you on a regular basis with any information you may need.
- ➤ Our programs are constantly growing and expanding, as are our services. Beacon House has expanded its already full service adoption programs to include outsourcing dossier compilations, educational alternatives for adoptive parent preparation, additional sources for referrals, and new countries we are looking for the future.

BEACON HOUSE ADOPTION SERVICES, INC.

...lighting the way for new beginnings

376 West Chase St Pensacola, Florida 32502 (850) 430-4005		2320 14 th St, Ste 202 Gulfport, MS 39501 (228)863-8383 1-888-987-6300		5917 Jones Creek Rd., Ste 100E Baton Rouge, LA 70817		
				(225)753-5551		
	INTE	RNATIONAL AI	PLICATIO	ON FORM		
Date						
Applicant 1						
	Last Name	Fir	st	Middle		
Spouse						
	Last Name	Fir	'st	Middle		
Address						
Email addre	SS		_ Home	phone		
		Applicant 1		Spouse		
Date of curre	ent marriage					
Date of birth	ı					
Place of Emp	ployment					
Employmen	t address					

Employment phone
Employment fax

Occupation

	<u> </u>				
Annual Income					
Amount in savings					
Social Security No					
Number of divorces					
Last date divorced					
Any medical diagnoses					
Any mental health					
history** use addition					
pages if necessary					
Medications					
Criminal convictions					
Arrests					
Tirests					
Passport No					
Passport place of issue					
Passport expiration					
Country of citizenship					
Religious affiliation					
Children: This includes all children in the family, whether or not living in the home, regardless of age, and from all previous marriages					
Name	Age	DOB	Dat	te adopted	Lives where?
	<u> </u>				
Do any others live in the l	nome v	vith you? _		Yes	No
If yes, describe relationship	p				

Do you currently have a home studycompleted orin process?
Name of agency
Address and phone
Caseworker [Name, email address, phone number]
Have you ever been denied approval for a home study?YesNo
Aside from the previous question, have you ever been rejected as an adoptive or foster parent? If yes, please explain, if No, write "N/A" below.
Are you working with any other resource besides BHAS?
Name
Address
Phone
Have you applied for or received CIS advance processing approval?
Yes Date approved No

Applicants may specify gender and/or age of desired child. BHAS will use this information as a guide and attempt to meet your request. The overseas coordinators/office/governmental entities must approve all adoptive placements. Please indicate preferences below.

Coun	try	Preferred age
Prefer	rred Gender	Number of children desired
The fo		vered for your application to be considered
1)	Does either applicant have any l by counseling, treatment, arrest	nistory of substance abuse as indicated or conviction?
2)	Is there any history of mental ill time in the past?	ness or treatment for mental illness at any
3)	Is either applicant taking any m reason it was prescribed	edication? If so, list medications and the
4)		any pre-adoptive educational training at raining, who provided it, how many hours,
5)	Briefly state why you wish to ad	opt a child internationally.

6)	Have you attended	any inf	formation	al seminars	on adoption?	Where and
	when?					

By signing this application I/we authorize BHAS to obtain information about me/us from any and all resources listed above and from all adoption agencies or home study agencies that are now or have in the past provided services to me/us. I/We agree that BHAS is authorized to maintain and display my/our information on BHAS premises, and to provide and share confidential information to my/our home study agency and BHAS coordinators and representatives in foreign countries. I/we understand that laws and regulations of the foreign governments and agencies in countries where BHAS maintains programs may change without notice; that adoptions in any country may be delayed, suspended or terminated at any time without notice; and that consequently, I/we may be subject to changing requirements and/or programs for international adoption. I/we agree that a photocopy of this authorization is as valid as the original.

I/we understand that this application is preliminary in nature and as such application does not guarantee acceptance into a particular program; applicants must meet program criteria as provided by the foreign country or the agency.

I/we further state that to the best of our knowledge, information and belief, all of the information contained in this application is true. I/we understand that in the event that we have misrepresented information to BHAS, our adoption process may be terminated immediately and all fees shall be due immediately.

Signature	Signature

Please return this form along with:

- 1. One photograph of the adoptive couple (may be color copies of passport pictures)
- 2. Non-refundable check or money order in the amount of \$250.00

TO:

376 West Chase Street Pensacola, Fl 32502

Applications not accompanied by the fee will not be returned, nor will they be processed

Mastercard/Visa accepted – call (225) 753-5551 for processing.