

### Chapter 1 : Adoption Scams: Be Aware, Not Paranoid - My Adoption Advisor

*The SEC and the CFTC recently issued final rules requiring certain regulated entities that qualify as either "financial institutions" or "creditors" to adopt programs to identify and address the risk of identity theft (so-called "red flag rules").*

What to Look for and What to Do One of the best ways to invite a four-legged-friend into your life is through adoption. There are millions of animals looking for homes. By adopting one, you give it a chance at love and life. The process of adoption does require research, thought, and care. Other dogs have been raised in abusive or uncaring environments, or even without owners at all. These behaviors can include: Signs of Negative Behavior While these specific behaviors may be tough to spot at the adoption center, you can sometimes see the signs. Here are a few things to look out for while in the shelter: The dog barks at you excessively, growls, or lunges – It may have trouble adjusting to new and strange people and situations. The dog remains at the back of its cage, whimpering and shaking – This may mean that it is afraid of people. The dog barks happily and acts very playfully – This could indicate that the dog is friendly but needs training. Ask to take the dog for a walk, and see how it reacts around others. If a pup exhibits red flags, should you avoid it at all costs? Here are a few tips for eliminating negative behaviors. If your dog is fearful of others, give it have some space – Some pups take a bit of time to warm up to new owners. Try crate training in order to reduce separation anxiety. Remember that no dog is perfect, but with appropriate behavioral training and guidance, your rescue dog has great potential. Do some research before going to the shelter , and keep your eye out for negative behaviors that can be made positive! The following two tabs change content below. Our veterinarians are highly trained, experienced, and compassionate when it comes to giving your pet the care they deserve. If your companion is in need of emergency care, a dental cleaning, grooming, or just a check-up, we would love to see them! Call to make an appointment quickly and easily.

### Chapter 2 : Red Flags Identity Theft Prevention Program | Office of Risk Management

*A Certified Open Adoption Practitioner, Caldwell is the founder of Lifetime Adoption Center, LLC., established in Caldwell has assisted in over 1, successful adoptions. She was one of the first adoption professionals on the Internet.*

Meet the winner , Zofia, and the finalists. One of the great fears one has when entering the adoption process, especially if the route chosen is domestic adoption , is the risk of having an adoption failure. In my search for adoption statistics, I found at most domestic agencies, the rate of these failed adoptions was around 20 percent. That sounds risky, right? Well, when I got married, the odds of a divorce were 50 percent. For three years, while I was trying to conceive, the risk for miscarriage of a healthy woman in my age groupâ€”to 30 year-oldsâ€”was 20 percent. Put the numbers in context, and then, know that sometimes in life you have to look beyond the statistics and follow your heart no matter what. Moving Past Fears of an Adoption Failure My husband, Paul, and I knew the risks of an adoption failing when we selected domestic adoption. We just ended our infertility journey with a miscarriage. But Paul and I came away from it a stronger couple, and knew we could make it through whatever obstacles we were to face in the adoption process. For our first adoption, everything was textbook perfect. Finding a Adoption Match When we pursued domestic adoption for our second child it took nine months before our profile was selected. The situation was very similar to our previous adoption. There was still two more months left in the pregnancy for us to get to know the potential birth parents even better. I talked to the potential birth mother directly on the phone at least once a week for those two months. Over the course of those discussions I got a feeling that the relationship between the potential birth parents was rocky. Without them telling me directly, I eventually figured out this was the main reason they chose adoption for their baby. Keith was only two years old and oblivious to the purpose of our trip, which was a blessing in disguise looking back on the situation. Our weekend was lovely as we spent time with the potential birth parents discussing everything under the sun. By the end of the weekend, all of my possible fears of things not working out were laid to rest. I was sure it was all going to happen. I knew I was going to be back with these birth parents in a month to get a new son. I happily told everyone that I was expecting a new son soon. I continued to talk to the potential birth mother every couple days to see how she was feeling as it was near her due date. I would jump whenever my cell phone rang. The Phone Call That Changed it All I was out with friends on a play date at a local museum when I received a phone call from the potential birth mother. But I need to tell you something. I am sure you will love your baby with all of your heart. I pray that you have an easy delivery, that he is healthy, and that you will all be very happy. It was all over in about 60 seconds. When I hung up, my legs gave out from under me and I collapsed to the floor. All my emotions came out and my body began heaving from my crying. My friends had no idea what had happened on the phone. My friends followed my car to make sure I made it home safe. Paul was home by then, waiting for me. For the rest of the day we just held each other and Keith and cried and cried and cried. It was all we could do. Mourning Our Loss Before going through a failed adoption I would have assumed it would have felt just like a miscarriage. Sure, there were similarities of shock, anger, and sadness. Yet the reasons for those feelings were not for a death as with a miscarriage. In a failed adoption there is still a living child in the world and you are grieving that that particular child is not in your home. With a miscarriage you do not know if you will ever get pregnant again. Adoption has a percent success rate if you stick with it. Even if you experience a failed adoption, you know that you will still end up with a childâ€”just not the one you anticipated this time. I knew there was nothing different I could have done to change the outcome of this failed adoption. I looked back for red flags, but could not find any. It was just the way it was meant to be. Logically, I knew all of this, but my heart was aching. I kept secretly hoping the birth parents would be overwhelmed with the baby, realize their mistake, and call us to come take the baby home. This thought consumed me for at least a month after the phone call with the birth mother. I knew I had to clear my mind. With the money Paul and I saved to use to travel for our adoption, we spontaneously traveled to Mexico for a week to be pampered at a five-star all-inclusive resort with Keith. It was the best cure for us. We reconnected and appreciated the family we currently had. We returned home ready to move on with life and pursue our second adoption.

Healing Myself after the Failed Adoption When I thought about another potential birth parent selecting our adoption profile, my stomach turned. Immediately I assumed that the next potential birth parents were going to lure me in and break my heart again. It was then I realized that I was not mourning the loss of the baby anymore; I was mourning the trust that I lost in people. Someone has to work hard for me to lose trust in them. I grew weary and wary of answering the phone for the fear of having to deal with a potential birth mothers. We did not have Caller-ID at the time so anytime I picked up the phone there was the possibility it was our adoption agency. Day by day I took time to try to heal myself. Around two months after the failed adoption, the phone rang and I answered it. Not percent, but enough to move on and be myself once again. We immediately flew to her and had our new daughter in our arms the next day. It was 13 months from the time we turned in our profile until we adopted her. Those months were some of our hardest times, full of more challenges than I could ever had imagined adoption would bring us. From the beginning Paul and I knew the risks and accepted them knowing we could weather through anything. I am so glad we accepted those risks in order to get the children we have today. Do I still think about that baby from that failed adoption? I truly hope that he and his parents are happy. Ask any adoptive parent and they will tell you that their child through adoption was always meant to be theirs. I can look at my beautiful daughter and know that she was to be in our family. We were meant go through that failed adoption to learn about patience, trust, and appreciation of our family. All of those things helped us be better parents. A failed adoption is never an easy situation, whether it is before or after the birth. I have friends who held babies at the hospital, had babies in their homes, or traveled across the world to meet a child, only to have the adoption fail. I, like thousands of others in the adoption community, took this chance, dove in, and I am now reaping the benefits of facing my fear. Being a parent to my children made it all worth it. Related Posts on AdoptiveFamiliesCircle.

### Chapter 3 : Adopting a Dog From Dog Breed Rescue

*Red flag laws - also known as Extreme Risk Protection Orders (ERPOs) or Gun Violence Restraining Orders (GVRs) - enable law enforcement, and sometimes family members and other concerned parties, to petition a judge to remove guns from individuals who pose a threat to themselves or others.*

Tweet Pin People love to tell adoption horror stories that can scare many couples away from choosing adoption to grow their families. As an Adoption Consultancy, I hear these stories all the time. Many of these horror stories are born in myths. But other times, a couple chose a path filled with red flags that ended in a scam. Four adoption warning signs 1. The birth mother has placed for adoption previously Some couples look for birth mothers who have placed a child for adoption in the past, because those mothers know how the process works and what to expect on an emotional level. This can definitely be good for you, but you should still keep your eyes open for warning signs. If she is in a better position to raise the child this time, she may be using her knowledge of how the system works to make money during this pregnancy. The birth mother has an extreme sense of urgency You should be concerned if the birth mother is rushing into and through the process. If the birth mother is in a rush to match with you quickly without being interested in the details of your particular family, you do not want to enter into an agreement with her. She is placing her child for adoption with a forever family, and she should want to know details about the future parents. She may tell you frequently of extreme drama in her life, with urgent and last-minute needs for funds. If you find this happening a lot, and she seems solely focused on finances, be wary of reaching an adoption agreement with her. Directly contacting the birth mother and trying to negotiate the legal aspects of an adoption with her can end badly for both of you. Involve some other entity, whether it is a lawyer or an agency. The birth mother may also say she wants a closed adoption. A few years ago this would have been normal. It can be a legitimate circumstance today, but this is a yellow flag. Almost all adoptions are at least semi-open these days. The less interaction the birth mother has with you via a closed adoption, the easier it is for her if she is scamming you. The birth mother says suspicious things Birth mothers know what adoptive parents want to hear. For instance, she knows many families want twins when adopting. If she says she is having twins without any solid proof of twins, she may be lying. Likewise, you should be suspicious if the birth mother says she found you online but cannot give you details about where, when or why she selected you. Often a supposed birth mother who is running a scam says she is stuck in another country, most commonly Cameroon, and claims she needs money for a plane ticket to get to the U. If this occurs, she only wants to take this money and run. How to choose between domestic and international adoption Five tips for avoiding adoption scams Despite those adoption horror stories, positive adoption stories happen much more frequently. Check the IP address of all online communications. Double-check that they match up with what the birth mother says about her location. Work with reputable adoption professionals with a strong track record. Choose agencies and attorneys that have in-person interaction with birth mothers and try to meet her in person yourself. If you advertise your desire to adopt online, do not have a potential birth mother contact you directly. Instead, have her go through your agency or attorney. When you receive a proof of pregnancy, sonogram picture or photo of the baby or child, search Google images to see if a public image was used. Never send the birth mother money directly. You want any monetary interactions to be handled through a reputable agency or attorney. Mom says newborn son was taken for adoption despite her pleas to keep him Nicole Witt is the owner of The Adoption Consultancy , an unbiased resource serving pre-adoptive families by providing them with the education, information and guidance they need to safely adopt a newborn, usually within three to 12 months. She is also the creator of Beyond Infertility , a community support site and online magazine geared towards families who have gone through infertility.

### Chapter 4 : Red Flags When Adopting a Dog: What to Look for and What to Do

*A red flag law is a gun violence prevention law that permits police or family members to petition a state court to order the temporary removal of firearms from a person who may present a danger to others or themselves.*

Laws for Companies Operating Overseas American companies operating overseas are conducting business in a highly challenging regulatory and enforcement environment. Despite the worldwide economic downturn, the US government expects companies to maintain all regulatory compliance with US laws, regulations, and rules, while also bolstering internal financial and accounting controls and processes. Stricter oversight, tighter accountability, and tougher regulations are being promulgated for virtually every industry sector. Employees need help keeping up with the legal and regulatory requirements that affect their jobs. Generally, this law makes it a federal crime to promise, offer, or make a bribe, directly or indirectly, to a foreign government official in order to obtain or retain business or secure an improper business advantage. It also requires U. Export control laws govern the export and re-export of US goods, software and technology from the US to certain end destinations, for certain end uses, and by certain end users in order to advance US national security, homeland security, anti-proliferation, and economic goals. These laws and regulations prohibit US companies from supporting a boycott that is not sanctioned by the US government; namely, the Arab League Boycott of Israel. Companies are required to report boycott requests to the US Department of Commerce BIS, and taxpayers are also required to report such requests with their tax return filings. The customer or purchasing agent is reluctant to offer information about the end-use or end-user of the item. The item ordered is incompatible with the technical level of the country to which it is being shipped e. The customer is willing to pay cash for a very expensive item when the terms of sale would normally call for financing e. The customer has little or no business background. Routine installation, training, or maintenance services are declined by the customer. Delivery dates are vague, or deliveries are planned for out of the way destinations. The shipping route is abnormal, non-economic, or circuitous for the product and destination. Packaging is inconsistent with the stated method of shipment or destination. Firms or individuals from foreign countries other than the country of the stated end-user place the order. When questioned, the buyer is evasive and especially unclear about whether the purchased product is for domestic use, for export, or for reexport. It also placed new requirements on certain US industries to develop a compliance program designed to detect, monitor, and punish money laundering and terrorist financing. Party is vague or illusive about source of funds for transaction or activity. Party provides information that is irrational or irregular for the business or industry regarding the end-use and end-destination of the funds. Party provides incomplete, false, or misleading business contact information. Party has large sums of cash or currency available for the transaction or business activity with no corresponding business that generates the high revenue stream. Party is located in, or regularly does financial dealings in, foreign country with strong public reputation for antimoney laundering, terrorist financing activities, or narcotics trafficking. Due diligence reveals falsified information from party. Party refuses to certify or agree to compliance with applicable laws or your company policies. Party is, or has been, the subject of law enforcement scrutiny for fraud, narcotics trafficking, arms trafficking, or organized crime activities. Contract language or document from foreign business refers to prohibitions regarding Israel. Contract language, form or financial document from foreign company appears to discriminate against a specific race, religion, sex, or nationality. Document sent to your company from foreign company with which your company intends to do business seeks information about business relationships with Israel. Conclusion Criminal and civil penalties can be imposed for violations of the FCPA anti-bribery provisions, books and records provisions, as well as export controls laws, the USA Patriot Act and anti-money laundering regulations, and anti-boycott laws. For more information on this topic, please contact:

### Chapter 5 : Red Flag Laws: Where the Bills Stand in Each State

*Adoption costs little, allows you to fight against puppy mills, and adoption counselors can help find a pup that's the perfect fit for you. The process of adoption does require research, thought, and care.*

In the wake of the dot-com implosion and recent business scandals, many are focusing their attention on what otherwise might have remained an obscure psychological disorder. Much of the New Economy bubble seems to have arisen from narcissism run amok: The grandiosity of crooked executives and their haughty contempt for business and accounting procedures; the relentless manipulation of and by investors, analysts, and employees; the utter lack of empathy for others; the complete and total denial of any wrongdoing when everything fell apart. For the most part, this is true. However, those of us employed in the fields of legal ethics, professional responsibility, discipline and client protection recognise this hypothesis as aptly describing the basis for some of the most serious cases of professional misconduct in recent years. We cannot be blind to the fact that trends affecting business and the economy as a whole are naturally and concurrently reflected in the legal profession. When one ponders the reasons behind serious lawyer misconduct and theft of client trust funds, it is often assumed that such conduct arises either out of desperation due to severe financial circumstances, or greed. In most cases, however, such occurrences are only the culmination of longer decline. It is essential that lawyers and regulators delve more deeply into such assumptions to better understand how and why lawyers implode or explode. Recognising the risks at an earlier stage is critical in order to protect the public and the reputation of the legal profession. Having mechanisms in place to effectively address these risks is the foundation of an effective self-regulating body. The paper touched on various loss prevention tools being utilised at that time in North America, Scotland, New Zealand, and elsewhere, and presented the findings of a study I completed identifying common characteristics of lawyers who steal client funds. Identifying these common characteristics is a cornerstone in the foundation of a risk identification and management system. Since that time, we have continued to study and analyse the characteristics of lawyers who engage in serious professional misconduct including theft. Loss prevention, risk identification and management programmes in Canada and other countries such as South Africa, New Zealand, the United Kingdom and the United Kingdom have become much more sophisticated. In this paper, I propose to address three questions: What is risk assessment? What is the nature of these risks? Are there red flags and risk factors of which regulators and members of the profession should be aware which would promote a proactive risk management system? What is the appropriate response by regulators and members to these red flags and risk factors? This paper will also highlight some of the current risk management programmes and tools in Canada and South Africa. Controls and Regulations for Detection and Prevention of Fraud, risk assessment is described as the process by which specific risks are identified which are to be managed in achieving the objective of reduced fraudulent activity and, one could add, serious professional misconduct. The types of risk identified in this paper include: Risk of theft of trust funds by lawyers Risk of abandonment of practice Risk of serious trust account mismanagement Risk of serious breaches of the rules of conduct Risk of damage to the reputation of the legal profession Each of these scenarios presents risks to the public, to the individual lawyer, to the legal profession in general, and to the reputation of the legal profession as a whole. In smaller communities, the impact of one lawyer abandoning his or her practice can be severe. Cases of serious personal misconduct outside the practice of law can have repercussions far beyond the obvious. To illustrate how far-reaching the risks can be, let us consider the lawyer who arrives late for court in the morning, smelling of alcohol, and slurring his or her words. In addition to the risks to the quality of service that lawyer may provide that day to the client, which may lead to a disastrous outcome for the client and give rise to discipline complaints and insurance claims, that lawyer faces potential irreparable damage to his or her reputation before the court, and in respect of members of the public in the courtroom witnessing this conduct, as well as any media representatives and others present. There may be a consequential financial impact for the lawyer, leading the lawyer to abandon his or her practice or become more seriously impaired, thereby depriving a small community of one of the few lawyers available, and restricting access to justice. Too often this scenario

is played out, where assistance, outreach or mandated remediation could have occurred allowing this lawyer to maintain a successful practice. Many of us are attuned to recognise red flags in other situations, for example, if an older child comes home from a party hyperactive and with red eyes; when a white van with no markings pulls up in front a playground; or when you are approached by a gang of unruly teenagers on a dark street. These types of red flags normally cause us to instinctively assess the situation or information and react in some way, and it seems natural for us to do so. Unfortunately, when it comes to recognising red flags and risks in regards to lawyer conduct, and considering subsequent action, many of us are at a loss. Education and awareness is the first step. The red flags and risk factors in this paper fall into five broad categories: Financial “ assignments in bankruptcy, execution of judgments against the lawyer for personal or professional debts, failure to pay professional dues, complaints from creditors, etc. Administrative “ failure to file annual trust account reports, significant or habitual delay in responding to inquiries from the regulator, complaints history, professional liability claims history, etc. Practice type “ sole practitioner, small firm, wills and estates or personal injury practice, very busy or very slow general practice, etc. The following expands on each of these categories. Some may also argue that bankrupt lawyers have demonstrated poor financial management which may extend to their practices as well. In either case, however, such information is usually a strong indicator that the lawyer is in financial distress, and avoiding contact with creditors. As is the case with bankruptcies, as a risk management measure these lawyers are then monitored until the debts are satisfied, usually through the filing of monthly trust account reports. Such lawyers are considered higher risk, and may be the subject of audit more frequently. Lawyers who fail to report judgments pose an even higher risk, as they are failing to adhere to the rules of conduct and are usually avoiding dealing with serious financial problems. Such avoidance behaviour may be an indication of mental health concerns, such as depression. Means for addressing this risk are discussed later. Failing to prepare monthly trust reconciliations allows a lawyer to hide thefts in a manner which may be seen by some as mere disorganisation, but to the trained eye can reveal small but frequent instances of theft. In some cases, poor bookkeeping may be at the hands of staff, who themselves are stealing client funds, and without trust reconciliations, the lawyer is unable to monitor the accounts effectively. However, overdrafts of any nature which remain uncorrected for over one month are a strong indicator that reconciliations are not being prepared, and client funds are in some jeopardy. Where the trust account as a whole is overdrawn, as opposed to an individual client account, then client funds are in serious jeopardy. Even where there is apparent support in the file for such transfers, detailed inquiry is in order, including obtaining confirmation from the client. Aside from that however, frequent claims for errors and omissions may demonstrate a serious problem with lawyer competency. In addition, studies<sup>5</sup> have shown that defalcating lawyers most often have histories of numerous professional liability claims, although one does not necessarily lead to the other. Lawyers failing to respond to communications can be an indicator of avoidant behaviour, as well as pending lawyer crises due to an overwhelming practice or mental health concerns. When a lawyer fails to respond to the regulator, it can almost be assured that the lawyer is also failing to respond to clients. Quality of service often suffers in cases where lawyers are not involved in a file until the end, and lawyers then lose the ability to effectively supervise staff. All of this presents risks to the clients, and to the lawyer losing control of the practice. A disconnected phone is often a sign of financial as well as practice crisis. These situations require immediate investigation. Estate funds, which are normally held over a longer period of time, and often without need of regular reporting back to beneficiaries, frequently become a source for theft. Some estates can be complex to close, and therefore give the lawyer ample excuse for delays in paying out bequests. Where procedures are lax with insurance companies, lawyers involved in negotiating and settling personal injury and other civil claims have the opportunity to obtain funds without the knowledge of the client, and in some cases, provide the client with only a portion of the funds received. Additionally, lawyers with very busy or very slow practices are both at risk of trust fund mismanagement and theft due to financial distress or total disorganisation. Mortgage fraud is emerging as one of the most significant areas of fraud across Canada. A long bull market in residential real estate creates opportunities for fraud, as do reductions in underwriting staff, increased competition to process mortgages more quickly, and the delegation of the mortgage application process to mortgage brokers. Risk factors and red flags which may point to

possible mortgage fraud include: Ontario normally has over cases of mortgage fraud under investigation at any one time. Educating lawyers themselves about these red flags is critical to avoid them becoming a dupe. While a certain amount of narcissism can be healthy,<sup>7</sup> for some lawyers these characteristics may manifest as a narcissistic personality disorder, which is described as an individual: To bridge the grandiosity gap, the malignant pathological narcissist resorts to shortcuts. These very often lead to fraud, financial or otherwise. Information “ albeit often relegated to footnotes ” was available. The charismatic malignant narcissists who headed these corporations were cheered on by investors “ small and institutional alike. Their grandiose fantasies were construed as visionary. Their sense of entitlement “ never commensurate with their actual achievements “ were tolerated forgivingly. Another high risk mental health concern seen among lawyers is avoidant personality disorder APD. This may be seen in conjunction with bipolar disorder or depression. They avoid activities that involve interaction with others because of the feelings and will avoid any risk taking, even minimal, out of fear of embarrassment or humiliation. There are also documented cases of lawyers diagnosed with post-traumatic stress disorder PTSD ,<sup>11</sup> where the PTSD has been found to have a direct nexus to theft of trust funds. High-risk behaviour is also manifested in gambling, prescription or illicit substance abuse, alcoholism, and criminal conduct such as solicitation, assault, driving while impaired and tax evasion. As a matter of principle, lawyers are expected to uphold the rule of law. Where lawyers engage in reckless or abusive behaviour, it is highly likely that the interests of clients have already been negatively impacted. Some of these characteristics are evident in the manner with which a lawyer responds to complaints or to questions during an investigative interview. Other characteristics Studies have found<sup>12</sup> that defalcating lawyers often have certain similar characteristics, including the following: Such a characteristic permits these lawyers to maintain client trust longer and assuage client concerns more easily. While this is an exercise which benefits most from assessment by experienced individuals, even simple risk assessment tools will allow for a level of appropriate analysis and options for action in the public interest. The following are highlights of risk assessment and loss prevention tools utilised by regulators in Canada and South Africa. Canada The Law Society of Upper Canada has implemented a new risk-based audit programme following extensive study of losses and areas of risk.

### Chapter 6 : Coffman Cosponsors â€™Red Flagâ€™™ Gun Safety Bill | U.S. Representative Mike Coffman

*-- The fourteen, yes fourteen! types of adoption -- Selecting the right attorney -- Independent adoption -- Agency adoption -- Selecting the right agency -- International adoption -- Strategies for finding a baby to adopt -- A key factor: the power of three -- Risky adoption red flags -- Working with the doctor and hospital -- Legal issues.*

Common risk factors include prenatal exposures, familial history of mental illness or depression, incest, and unknown birth father. We will talk about how adoptive parents can evaluate the common risk factors and know whether to accept this birth mother match. Join our guests Dr. What health conditions are inheritable? What are the pregnancy risk factors that would indicate problems for the fetus? What if the birth mother has epilepsy? Will the child inherit that condition? How great a risk factor is it if the birth mother has a very low IQ or is mentally challenged or mentally handicapped? What is the risk to the child if the birth mother has hepatitis B or C? What are the health risks to the child conceived of incest? Can a tendency towards violence be inherited? What are the health implications to the child of a mother who has chlamydia or herpes? Fetal Alcohol Spectrum Disorder and the adopted child Does the timing of alcohol consumption during pregnancy affect the impairment to the child? Does the pattern of drinking make a difference in how much the baby is impacted? Does age of the mother change the likelihood that her child will be negatively affected by alcohol consumption during pregnancy? Does obesity in the birth mother affect the health of the baby? What do we mean by a legally risky adoption? What happens if the birth father is unknown? What are some of the red flags that an expectant woman may not follow through with the adoption plan? Subscribe to Creating a Family Radio: Subscribe, rate, and review in iTunes.

### Chapter 7 : Red flag law - Wikipedia

*They are less emotionally involved and they have the experience to identify red flags and help you manage the risks. Informational Resources. Creating a Family is a non-profit organization that provides information about infertility and adoption.*

This is NOT one of those times! Take this course and adopt more safely. Adoption fraud refers to any form of intentional misrepresentation or an illegal act in the area of adoption. Prospective birth families, adopting parents, and adoption professionals are each capable of adoption fraud: A prospective birth mother may promise her unborn child to multiple adopting families and accept money from each family while having no intention to make an adoption plan for her child. Adopting parents may promise a certain level of openness and not follow through on their commitment. Each of these has occurred and although adoption deceit and fraud are not the norm, they do happen. The purpose of this article is to help adopting parents avoid being defrauded by prospective birth families. Even though these situations may be difficult for adopting parents, they are not examples of deceit or fraud. When it comes to avoiding true fraud, we believe the advice given by Kelly Kiser-Mostrom, author of the book *The Cruellest Con*, is both simple and right on: Although she was defrauded by a facilitator and the book was published in and a lot has changed since then, her advice still holds true. Educate Yourself on Adoption Scams Educate yourself about common tactics that scammers use, how to research prospective birth families, and ways to protect yourself from being defrauded. We listed just a few things you should consider below, but you will find even more helpful ideas in the Informational Resources section. Look for information on Facebook and other social media platforms, too. If a prospective birth family shares their phone number, do a reverse lookup to get the name and address associated with the number. Regardless, getting this information can help you verify facts that the caller shares with you. If someone electronically sends you a picture, right-click on the image to get the file name and then do an Internet image search on the name. Some scammers will take images from the Internet including ultrasound images and use them as their own. Not only will you learn about additional scam tactics, but you will also hear about scams that are active. Protect your privacy and do not share confidential or identifying information until you are ready to do so. This includes your last name, where you work, your home or regular mobile phone number they can do a reverse lookup on your number just as easily as you can do one using their number, and your home address. Either pay a provider directly e. Make sure you get bills and receipts of payment. Remember, some expectant parents make adoption plans when red flags are waving all over the place and other adoptions fall through when no one noticed any red flags at all. The point, however, is to emotionally and financially protect yourself by being aware and by managing your expectations. Know Who You Are Working With If a potential birth parent tells you that she is pregnant, sends you a picture of herself so you can see that she is pregnant, and sends you an ultrasound image of the baby even with her name and a recent date on the image, that is not enough proof. Ask expectant parents who contact you to meet or speak with your attorney or social worker. Someone who is truly interested in learning about adoption and making an adoption plan should be open to doing this. Obtain real proof of pregnancy from a doctor or clinic and then verify that it is authentic. If someone says they will do this and always has a reason why they have not done so yet, they may not be pregnant. Remember that you and the expectant parents should not share the same attorney. A great source for finding an experienced adoption attorney is the American Academy of Adoption Attorneys. Prior to speaking with an attorney, consider researching adoption laws yourself. The Child Welfare Information Gateway is a great place to learn about adoption law because the website makes it easy to select a specific state and particular aspect of adoption law. Some important areas to understand include: You cannot have a placement without the match and you cannot have a match without a lead so you should definitely celebrate each step, but it is also true that not every lead will result in a placement. Finally, if you take only one thing from this article, then let it be this: They are less emotionally involved and they have the experience to identify red flags and help you manage the risks. Informational Resources Creating a Family is a non-profit organization that provides information about infertility and adoption. The guests included an adoption attorney

and an adoptive mother and victim of an adoption scam. The adoptive mother shared some great advice, much of which is in an article she wrote titled Adoption Scammers: It was done several ago, but the advice is still good: Groups that is moderated by ABCAdoptions. Members of the groups share information about potential and real scammers. You can learn from others and use this group to research potential birth families who contact you. There is a Facebook group called Avoiding Adoption Scams that people use to share emails and photos and other identifying information of scammers.

### Chapter 8 : Evaluating Health and Legal Risk Factors for Domestic Adoption | Creating a Family

*After completing the data collection process and reviewing the personal and family history, including pertinent tests and findings from the physical examination, all data should be synthesized and reviewed for red flags that are suspect for disease risk.*

Both the process of finding the right pup and bringing home a new furry friend are exciting, and filled with joy. What better excuse to visit and play with as many puppies as possible? Taking the time to research and find a good, reliable breeder is vital. Ethically-bred and well-trained puppies are far more likely to fit in with your family and are less likely to have health or behavioral problems down the road. Unfortunately, not every breeder has the same approach to their dogs. For backyard breeders and puppy mills, the main concern is volume. They breed as many puppies as possible, selling them off without much thought. These less scrupulous breeders pay very little attention to important variables like genetics, parental behavior, and reliability of the line, making it a very risky choice for potential pet owners. Simply put, housing and breeding dogs is a costly process – often extremely so when you factor in vet bills, food, and care – and some of that money is naturally passed on to the customer. How can this particular breeder afford to do that when no one else can? Very often, the answer is that the breeder is cutting back on care aspects, like early needles, neuter, or even just regular vet appointments. Ask them to verify the papers, too. This is a common tactic for backyard breeders, whose kennels may be dirty, poorly maintained, or overcrowded. Good breeders know that vet attention is important, and going without it would mean that they are adopting out dogs without having a real picture of their overall health. Either way, always verify the information personally. This is reasonably accurate, with the exception being that puppies – much like humans – develop at different rates. Some may need an extra week or two to mature, while others may be raring to go right at eight weeks. Anywhere within this spectrum is a fine time to bring a puppy home, but adopting before eight weeks can be a disaster waiting to happen. Until about the eight-week point, puppies are still learning to socialize via play with both parents and siblings. Take them away too early and you may incite behavior or even health problems down the road. If the breeder is asking you to meet in a public space, counter and ask them to provide their facility address and vet info.

#### One Or More Dogs Are Sick

The idea of a sick dog is something that strikes fear into the heart of every ethical breeder. Good breeders understand that even one incidence of illness is just cause to halt adoption in all but the mildest cases, especially when the illness is a contagion or zoonotic. When you visit the breeder, look for signs of health in all the dogs, not just your puppy. Are their eyes bright and clear? Do they have healthy coats? Are the puppies energetic, or at least awake and alert? Can you see overly loose stools scattered around the property? If so, it may be a sign that the dogs have been exposed to either contagious illnesses or genetic diseases. Spending time finding the right breeder is time well-spent. So go forth, potential new puppy owner, armed with the knowledge needed to shy away from the shady and find the fantastic.

### Chapter 9 : Step 2: Identification of Risk Assessment of Red Flags | Nurse Key

*In the future we will pay more attention to red flags, and keep them in mind as we proceed with the adoption. At this point my husband and I consider certain red flags to be pretty perilous (ie: birth grandparents set against adoption), while other's are just worth noting.*

Practitioner names and claims Any related personal medical information "Identity Theft": A fraud committed using the identifying information of another person. Any clinic operated and managed by NSU which offers health care services. Any person with a covered health care account. A pattern, practice, or specific activity that indicates the possible existence of Identity Theft. This policy and protection program applies to employees and students at NSU, including all personnel affiliated with third parties. Program Purpose Under the Red Flag rules, NSU is required to establish an "Identity Theft Program" with reasonable policies and procedures to detect, identify, and mitigate identity theft in its covered accounts. The risk to NSU, its employees, students, customers, and patients from data loss and identity theft is of significant concern to NSU and can be reduced only through the combined efforts of every employee and vendor. This program is intended to identify, detect, prevent, and mitigate opportunities for identity theft at Nova Southeastern University. This policy enables NSU to protect existing employees, students, customers, and patients, reduce risk from identity fraud, and minimize potential damage to NSU from fraudulent new accounts. The program will help NSU: Identify risks that signify potentially fraudulent activity within new or existing covered accounts; Detect risks when they occur in covered accounts; Respond to risks to determine if fraudulent activity has occurred and act if fraud has been attempted or committed; and Update the program periodically, including reviewing the accounts that are covered and the identified risks that are part of the program. The Program Administrator shall exercise appropriate and effective oversight over the Program and shall report regularly to the President on the Program. The Program warrants the highest level of attention. The Program Administrator is responsible for developing, implementing and updating the Program throughout the NSU system. The Program Administrator will be responsible for ensuring appropriate training of NSU staff on the Program, for reviewing any staff reports regarding the detection of Red Flags and the steps for identifying, preventing and mitigating identity theft, determining which steps of prevention and mitigation should be taken in particular circumstances and considering periodic changes to the Program. The Program will be periodically reviewed and updated to reflect changes in identity theft risks and technological changes. After considering these factors, the Program Administrator will determine whether changes to the Program, including the listing of Red Flags, are warranted. The Program Administrator shall confer with all appropriate NSU personnel as necessary to ensure compliance with the Program. The Program Administrator shall annually report to the President on the effectiveness of the Program. The Program Administrator shall present any recommended changes to the President for approval. Covered Accounts A covered account is generally a consumer account designed to permit multiple payments or transactions. These are accounts where payments are deferred and made by a borrower periodically over time such as a tuition or fee installment payment plan. See, definitions of covered accounts. Red Flags generally fall within one of five general types of Red Flags. Although some Red Flags can appear harmless on their own, they may signal identity theft when paired with one or more others. The following are relevant Red Flags, in each of the listed categories, which employees should be aware of and diligent in monitoring for: Alerts - alerts, notifications, or warnings from a consumer reporting agency including fraud alerts, credit freezes, or official notice of address discrepancies. Suspicious Documents - such as those appearing to be forged or altered, or where the photo identification does not resemble its owner, or an application which appears to have been cut up, re-assembled and photocopied. Suspicious Account Activity or Unusual Use of Account – such as material changes in payment patterns, notification that the account holder is not receiving mailed statement, or that the account has unauthorized charges. Alerts from Others - notice to NSU from a customer, victim of identity theft, law enforcement authorities, or other entities about possible identity theft in connection with covered accounts. Additional Red Flags Specific to Health Care Clinics – such as failure to produce an insurance card or other physical documentation of

insurance even though insurance number provided; medical treatment that is inconsistent with a physical examination or medical history as reported by the patient; compliant and inquiries from a patient regarding billing; patient or insurance company report that coverage for legitimate service is denied because insurance benefits have been depleted or a lifetime cap has been reached. In order to detect any of the Red Flags identified above associated with the opening of a new account, NSU personnel will take the following steps to obtain and verify the identity of the person opening the account: The loan check can only be mailed to an address on file or picked up in person by showing picture ID. Existing Accounts In order to detect any of the Red Flags identified above for an existing account, NSU personnel will take the following steps to monitor transactions with an account: Verify the identification of customers if they request information either in person, via telephone, via facsimile, or via email ; Verify the validity of requests to change billing addresses; and Verify changes in banking information given for billing and payment purposes. Methods to Access Covered Accounts In order to prevent unauthorized access to covered accounts, NSU personnel will take the following steps: Refund checks can only be mailed to an address on file or picked up in person by showing photo identification. No request is required. Responding to Red Flags: Preventing and Mitigating Identity Theft In the event NSU personnel detect any identified Red Flags, such personnel shall take all appropriate steps to respond to and mitigate identity theft depending on the nature and degree of risk posed by the Red Flag. When a potentially fraudulent activity is detected, NSU must act quickly as appropriate to protect students, employees, customers and patients. The detection of a Red Flag by an employee shall be reported to their supervisor or designated authority who in turn will report the matter to the Program Administrator following an initial authentication review. The Program Administrator or their authorized designee shall conduct an investigation into the reported suspicious activity and based on the type of red flag, will determine the appropriate response. Updating the Program Periodically This program will be periodically reviewed and updated to reflect changes in risks and the soundness of NSU from identity theft. As part of the review, red flags may be revised, replaced, or eliminated. Defining new red flags may also be appropriate. Staff Training and Reporting NSU employees responsible for implementing the Program shall be trained under the direction of the Program Administrator in the detection of Red Flags, and the responsive steps to be taken when a Red Flag is detected. Staff training shall be provided for all employees, officials and contractors for whom it is reasonably foreseeable that they may come into contact with covered accounts or personally identifiable information that may constitute a risk to NSU or its students or customers. Employees must receive annual training in all elements of the Red Flags Policy, and employees must continue to receive additional training as changes to the program are made. Employees shall follow the procedures for detecting and reporting Red Flags as outlined in the Red Flags Policy. The Program Administrator shall report to the Board of Directors, an appropriate committee of the board, or a designated employee at the level of senior management, at least annually, on compliance by NSU Colleges, Schools, and Clinics with the Red Flag Regulations 16 C. Oversight of Service Provider Arrangements It is the responsibility of NSU to ensure that the activities of all service providers are conducted in accordance with reasonable policies and procedures designed to detect, prevent, and mitigate the risk of identity theft. In the event NSU engages a service provider to perform an activity in connection with one or more accounts, the NSU will take the following steps to ensure the service provider performs its activity in accordance with reasonable policies and procedures designed to detect, prevent, and mitigate the risk of identity theft: A vendor that maintains its own identity theft prevention program, consistent with the guidance of the red flag rules and validated by appropriate due diligence, may be considered to be meeting these requirements. For further information, please contact Elizabeth Guimaraes , Director of Risk Management, at or fax at