

Financing Your Family Planning

*By Jennifer Adams, CFP
Certified Financial Planner Practitioner
Aspire Wealth Management, LLC*

My recent July blog on www.resolve-newengland.org talked about getting a handle on your monthly expenses so you can determine how much you can afford each month to earmark towards Family Planning. Here's a quick re-cap:

Step 1: Gather all credit card and bank statements and make a category for every expense; put the expenses in the categories and tally them up for the month using an Excel spreadsheet or a good, old-fashioned calculator (go back at least three months). Get in the habit of doing this each month to find out where you spend your money.

Step 2: Add all of your payroll deposits for the month and subtract your

monthly expenses from Step 1. If you have money left over, you should be putting this into savings on a monthly basis. If you are short, we need to go back to the expenses and make some changes to your monthly spending.

Step 3: If you do have money left over each month, open a separate checking or savings account at your bank to deposit the funds and label it "Family Planning Account." Redirect these extra funds automatically each month into this account so you don't spend them! If you don't have extra funds each month, skip this Step and go to Step 4.

Step 4: If you don't have money left over each month, take a hard look at your expenses and pick 3 things that you can give up or reduce (remember,

Continued on page 14 >

AUTUMN 2013 ISSUE

Everyone must take time to sit still and watch the leaves turn.
- Elizabeth Lawrence

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RESOLVE NEW ENGLAND'S 20TH ANNUAL CONFERENCE

SATURDAY, NOVEMBER 2, 2013

TO LEARN MORE, VISIT US AT
www.resolvenewengland.org/conference

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*Please do not include borders on business card ads.

We reserve the right to resize ads to fit our specifications.

This newsletter is published triannually (winter, spring, autumn) with a circulation of approximately 1,200.

EDITORIAL POLICY

This newsletter is primarily a vehicle for regional news, events, and articles of interest. Our readers, including professionals, are encouraged to submit comments and articles. The Editor reserves the right to edit all submissions.

SUBMISSION DEADLINES

Winter 2014

Spring 2014

November 15, 2013

February 15, 2014

We welcome newsletter article submissions, especially personal experience articles, via email. Articles should be no longer than 750 words and must be approved by the Editor. Please submit to: admin@resolvenewengland.org



We reach 1,200 members and professionals triannually.

Please call or visit us online for more information about becoming a RESOLVE New England member, or to request information about advertising in upcoming issues.

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Seasons Change and So Do I

As we head into the fall season, I am hopeful for what's to come in the days ahead. The weather is changing along with the leaves on the trees, and with it I too do my best to adjust my outlook on what lies ahead.

Maybe you decided to take the summer off from treatment and you are gearing up for a new cycle. Maybe you are thinking of exploring other options to build your family. Maybe you are just looking to reconnect with your partner and focus on each other. Whatever your situation, I hope the change of the season provides you with the impetus to make a change in yourself for the better.

We at RNE have been hard at work all summer, planning for our **20th Annual Fertility Treatment, Donor Choices and Adoption Conference coming up on Saturday, November 2, 2013**. If you haven't attended in the past, this conference has it all. Over 40 different sessions from experts in their field, talking to you about what lies ahead. Take this opportunity to educate yourself about your options. Page 9 provides additional information on the conference and the full conference schedule can be found on pages 10 and 11. We are also thrilled that Elizabeth Jordan Carr is going to be our keynote speaker. As the first baby conceived through in-vitro fertilization in the United States, she has an amazing perspective "On Being 'Normal'." You don't want to miss this once-a-year opportunity to get all this information in one place – so register today! You can find additional information on our website at www.resolvenewengland.org/conference.

Fall can also be a difficult time of year as we approach the holidays. We know it can be difficult to deal with infertility during the holidays and we want you to know that you are not alone. Be sure to read the article on page 16 by one of our staff members, Beth Smith, and her husband Carl about how they cope with the holidays as a couple, and visit our website for additional tips and tricks at www.resolvenewengland.org.

Finally, while I reflect on the past year at RNE, I am pleased with all that RNE has accomplished. I would like to thank all of you that dedicate your time and energy to helping RNE with donations, volunteering and supporting the work we do! We rely heavily on your support of RNE and we need your support to continue. Won't you consider a donation (see Page 12) or volunteering for us? We greatly appreciate it!

Please do not forget to register now for our 20th Annual Fertility Treatment, Donor Choices and Adoption Conference on Saturday, November 2, 2013.

Fondly,
Erin Lasker
Executive Director, RESOLVE New England

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Connect with RNE online & get the support you need!

We post updates to peer groups, events and the latest information in the infertility world. Visit us. You are not alone.

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By Catherine Tucker, Esq. | www.tuckerlegal.com

With Reciprocal IVF, two women in a committed relationship can have a child to whom they are both biologically related: one through genetics and one through gestation. The ovaries of one partner are stimulated to produce eggs, which are then fertilized in the laboratory to create embryos. One or two of these embryos are transferred to the other partner's uterus so that she can carry the pregnancy. While this technique is an amazing medical development, as often is the case with reproductive technologies, the law hasn't kept up with the science. If you are thinking about forming your family using Reciprocal IVF, here are some things to keep in mind.

You May Not Need a Second Parent or Stepparent Adoption

Many reproductive attorneys recommend that same-sex couples obtain a second parent or stepparent adoption to fully establish the legal tie between the child and the non-biological parent, even when the names of both parents are recorded on the birth certificate. The child's legal relationship to the non-biological parent may hinge upon the recognition of the parents' marriage as valid. While the Supreme Court recently struck down a portion of the Defense of Marriage Act (DOMA), the fact remains that other states and countries do not have to recognize same-sex marriages. Thus, an adoption is an important mechanism to confirm this legal relationship between the child and the non-biological parent.

However, Reciprocal IVF is unique because both mothers have a biological connection to the child. If both of these biological connections are fully recognized under the law, then you may not need to pursue an adoption. Whether both of your biological connections will be fully recognized under the laws relevant to your situation is a complex legal issue and not one you should attempt to tackle without help from a lawyer. For example, in New Hampshire, the laws are written in a way to protect women who conceive their children through egg donation. The unfortunate side effect is that the egg-providing partner in Reciprocal IVF may find herself without any legal connection to the child unless she takes affirmative action to establish this legal connection. In other states, the genetic mother may have stronger legal rights than the gestational mother, or both mothers may have equal rights.

There are Alternatives to Adoption

If you do need to take the legal steps to confirm your child's legal parental ties, there may be alternatives to adoption that could work for you. While an adoption creates a very strong legal bond between parent and child, there are some subtle differences between the rights of an adopted child and the rights of a biological child. For example, inheritance rights and grandparental rights can be different. In addition, the adoption process may involve a suitability assessment of the adopting parent, which can include requirements such as criminal records checks and home studies. When full home studies are required, the costs of an adoption can quickly add up. In some states, a court declaration of maternity can be obtained as an alternative to adoption, providing broader overall protection to your family at less expense.

The Paperwork Hasn't Caught Up to This New Medical Treatment

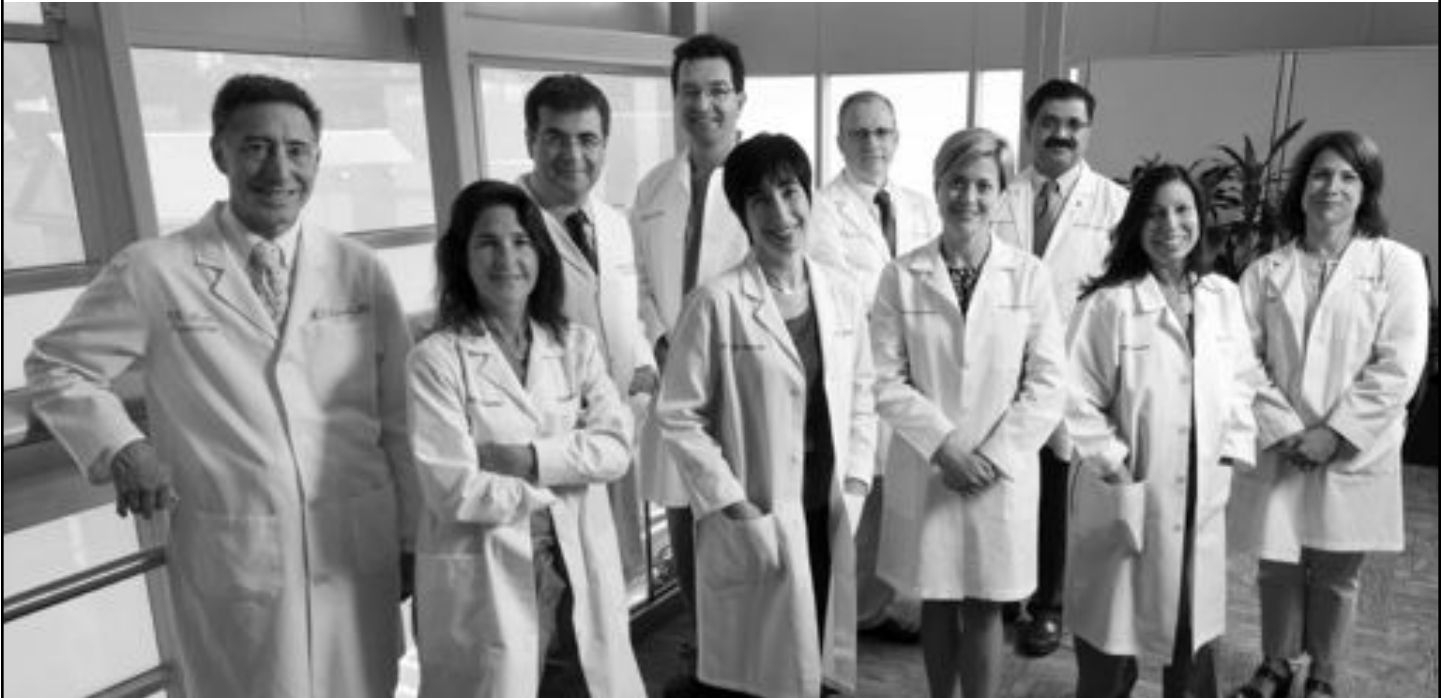
As with many advances in medical treatment, the paperwork hasn't quite caught up. For example, you probably won't find the specific legal forms you need at the courthouse and not all IVF programs have paperwork geared specifically to Reciprocal IVF. **It's important that you sign only paperwork that is applicable to your particular situation. Using paperwork intended for adoption, egg donation or surrogacy can result in an inadvertent relinquishment of your parental rights.**

There have been several court cases involving disputes between the mothers of children conceived using Reciprocal IVF. In these cases, the gestational mothers tried to cut off the legal rights of the genetic mothers by arguing that the eggs were actually donated to them. The courts had to consider whether the paperwork from the IVF programs labeling the egg-providing partners as "egg donors" and providing for a relinquishment of all rights to the eggs was sufficient to terminate the rights of the genetic mothers. It's equally conceivable that a gestational mother could be termed as just serving as a surrogate. Since the law is still developing in this area, the best way to protect your family is to only sign paperwork that accurately reflects your specific circumstances.

This information is provided for general information only and should not be construed as legal advice or the formation of an attorney/client relationship. Please don't attempt to solve your individual problems based on this information as slight changes in factual situations may require a material variance in the applicable legal advice.

Building Healthy Families

At the Brigham and Women's Hospital Center for Infertility and Reproductive Surgery our highly experienced staff will be there for you every step of the way.



If you're having difficulty conceiving, the fertility specialists at the Brigham and Women's Hospital Center for Infertility and Reproductive Surgery (CIRS) can offer you expert and reassuring care. Our physicians, faculty of Harvard Medical School and certified by the American Board of Obstetrics and Gynecology in reproductive endocrinology and fertility, will work with you to provide patient-centered care that is tailored to your individual needs.

CIRS offers all available procedures and services to treat infertility, including in vitro fertilization, pre-implantation genetic diagnosis, IVF with donor eggs, and ICSI (intracytoplasmic sperm injection) with assisted hatching.

We also have expertise in robotic surgery to address fertility issues caused by reproductive disorders such as endometriosis or fibroids.

Brigham and Women's Hospital is a leader in women's health, ranked second by *U.S. News and World Report*. CIRS is part of this leading, comprehensive OB/GYN program. Our physicians see patients at five locations throughout the greater Boston metropolitan area.

Call 1-800-BWH-9999 for an appointment or visit us online at www.brighamandwomens.org/cirs



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HEALTHCARE

By Kristen Bachorowski, RNE Peer Group Leader

My name is Kristen Bachorowski. I am a RESOLVE New England peer support group leader for women who become pregnant after dealing with infertility. Our group meets once a month at the UCONN Health Center Facility in Farmington, CT. (Additional Pregnancy After Infertility support groups meet monthly in RNE's Waltham, MA office – see www.resolvenewengland.org/support for details.)

I know first-hand how the power of a peer group can support this next phase of the family-building journey. Finally getting pregnant after years of trying to conceive, you would think that I would be on “cloud 9”! However, it was just the opposite. I was anxious, paranoid and unable to enjoy the typical excitement that most newly pregnant woman experience. This was just one of the reasons that I wanted to start a support group for women who become pregnant after infertility. The infertility support group I belonged to helped me manage the emotions I felt each month that I was not able to get pregnant. All of the women around me could relate and help provide support. Then, once you become pregnant and are not able to attend the meetings anymore, you feel alone again. Based on my experience of being around women who get pregnant easily and those who get pregnant after infertility struggles, the next phase of the journey can be a lot more stressful without support. Having a support system in place with others who understand that the road to getting pregnant is a challenge is important.

In that spirit, I'd like to share my story with you. My husband and I started trying to conceive in 2004. I had just turned 32 years old. I was eager to get started and hoped that I would be pregnant sooner rather than later. I wanted to have two kids before I turned 36. After six months of trying without success, I went to my doctor to see if we could have some testing done. They started with the simple procedures of blood work, semen analysis and ultrasound. Everything came out normal, so we went on trying for a few more months without success.

We were referred to a program in Boston and started having more testing done including a hysterosalpingogram (examination of fallopian tubes) and tried two cycles using the drug Clomid. We then moved on to an artificial insemination cycle using injectable drugs. I responded very well to the drugs, but experienced hyper stimulation with that cycle. Again, no positive pregnancy tests. I was at this point where I was very anxious, stressed, depressed, and searching for answers and support. The clock was ticking and it

had been over a year now since we started trying to conceive. I had no patience for the waiting game and I felt like every month was torture. The emotional roller coaster was so intense and the crash at the end always left me feeling hopeless.

In September of 2005, I found an 8-week program that provided support for those experiencing infertility. I learned so much and met women who could relate to everything I was going through. Some of these women are still my closest friends today.

Over the next few years, I completed six IVF cycles with the fourth one resulting in a chemical pregnancy. Throughout those difficult cycles, I still did not have any answers as to why we were not getting pregnant. We had excellent results, except for the first cycle which seemed to be more of an experiment. When we exhausted our insurance benefits, we decided to take a break. We needed time to heal and figure out what and where we wanted to go in our journey. We moved to Connecticut in 2010 and we thought maybe we would move on with our lives child free. I was finally feeling some motivation to get back to a normal life and we needed to focus on our relationship.

PREGNANCY AFTER INFERTILITY Peer Support Groups

Join us!

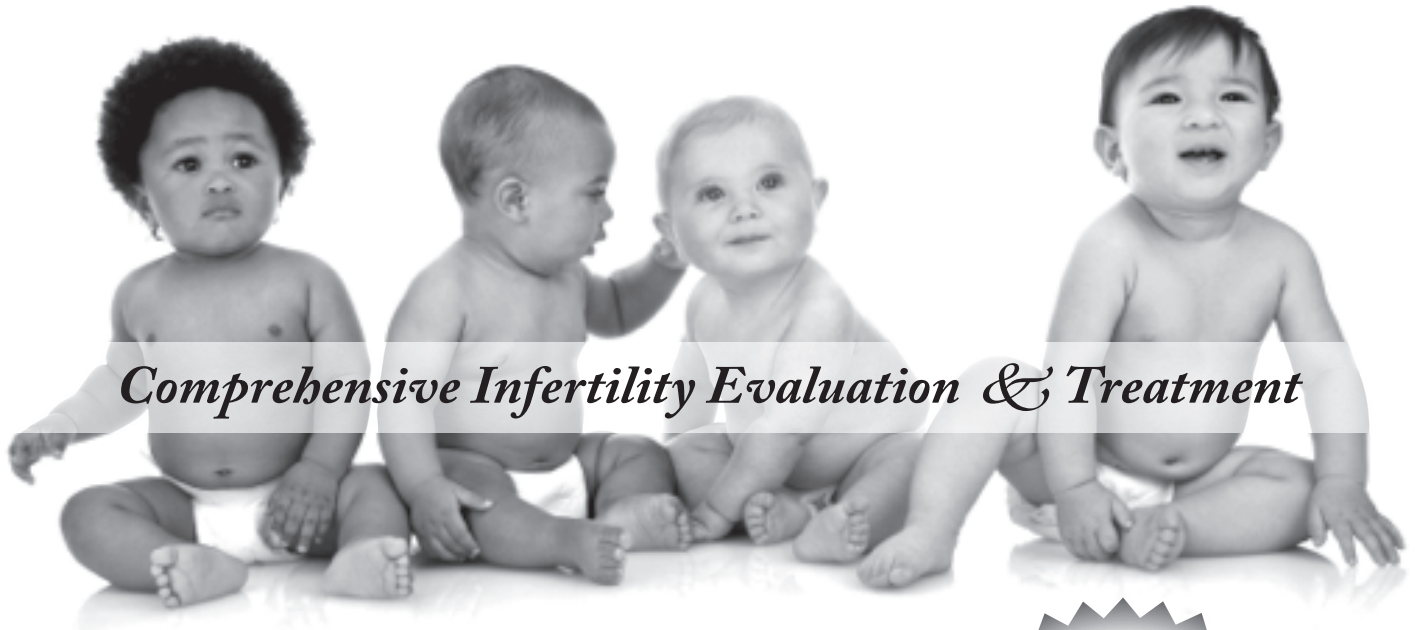
Oct 21, Nov 11 and Dec 9 | 7:00 pm
UCONN, 263 Farmington Ave., Farmington, CT

Oct 28, Nov 18, Dec 16 | 7:00 pm
395 Totten Pond Rd, #403, Waltham, MA

To register and find out more, please visit:
www.resolvenewengland.org/support

After about five months in Connecticut, I started having some abnormal spotting that lasted all month for three months. I went to my doctor and they were concerned so I had a sonohysterogram. The results showed “something” in my uterus. I was referred to UCONN and in the winter of 2011 where I had a laparoscopy and hysteroscopy which

Continued on page 15 >



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ADOPTION THROUGH FOSTER CARE

By Nancy Kinder
MA Department of Children & Families

When considering adoption, adoption through foster care has proved to be a great option for many people looking to expand their families. Making the choice to adopt a child from foster care is a decision that requires people, and families, to understand their strengths and determine whether or not they are prepared to adopt a child who will have a history of abuse and neglect. Children adopted through the Department of Children and Families (DCF) will also have additional supportive services and resources available to help them and their adoptive families work through any issues together that may arise.

For families who decide adoption from DCF is an option they wish to explore, there are several factors to take into consideration:

- There are children of all ages, both male and female, and children of various ethnic and racial backgrounds. However, many of the children awaiting adoption through DCF may be older or part of a sibling group.
- All families must attend MAPP (Massachusetts Approach to Parenting Partnerships).
- All families must complete a home study conducted by DCF.
- There is no charge for the MAPP training or home study.
- Families must meet general requirements in terms of safety standards and available bedroom space.
- Once the eligibility, training and home study are established, the family will then be considered as a waiting family.

- It is important for families to understand that we match the child to your family and we are looking for permanent matches that will continue on throughout life.

- When it is determined to be in the best interest of the child, DCF seeks to maintain relationships between the child and his/her birth family; we seek adoptive families who will also support that goal when appropriate.

Many children across the Commonwealth are in need of permanent, loving families and if you are interested in learning more, please call 1-800-KIDS-508 for more information. Social Workers are available to speak with you and answer questions. Following this discussion, many people choose to attend an informational session to learn more about the adoption process. Adoption informational sessions are scheduled regionally and throughout the month for convenience.

Upcoming Information Sessions:

Department of Children and Families, Boston Region

Every 3rd Wednesday of the month, 4:00-6:00 pm
DCF Boston, 451 Blue Hill Avenue, Dorchester, MA
CONTACT: Marsha Donovan, LCSW, 617-989-9209
No registration required

Department of Children and Families, Western Region

First Tuesday of every month, 4:00-6:00 pm
140 High St., 5th floor, Springfield, MA
CONTACT: 413-452-3369

Department of Children and Families, Southern Region

Thursday, October 24, 2013
Thursday, November 21, 2013
Thursday, December 19, 2013, 6:30-8:00 pm
Morton Hospital, 88 Washington St., Taunton, MA
Margaret Stone conference room

For additional information, please visit the Department of Children and Families website at www.mass.gov/dcf. For families who are exploring various adoption programs, DCF welcomes inquiries to help families evaluate whether a foster care adoption is right for your family.

Nancy Kinder, Supervisor, DCF Southern Regional office, has been with DCF for 19 years and has supervised the Regional adoption program for the last 9 1/2 years. Her team of eight social workers works with families who would like to build their family through a foster care adoption.

ADOPTION CHOICES

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This November 2, 2013 marks our 20th year offering the largest infertility conference in the United States. Many attendees say it is a “life-changing event.” Sounds like an extreme claim, doesn't it? Yet our experience has shown that this is a common response from our conference attendees, and we'd like to suggest reasons why you are likely to feel the same way when you attend:

Many attendees have never before seen – in one place, at one time – so many people also struggling with infertility. Last year over 300 attendees gathered in the conference center ballroom to hear the keynote address. Dispersing to various meeting rooms, they passed each other in the hall and met in smaller groups for informative workshops. They gathered together for lunch, chatting in the buffet line and at lunch tables. In sessions on adoption, infertility treatment, donor conception and more, attendees met others like themselves traveling the same journey – searching for information, hope, and a satisfying resolution to infertility. Where else could you find such strength in numbers?

Many attendees are deeply touched and usefully informed by the presenters. With 40 workshops, and presenters including reproductive endocrinologists, embryologists, urologists, social workers, nurses, attorneys, psychologists, complementary medicine practitioners – all experts in the variety of family-building options – we can almost guarantee that one of them will make a lasting impression on you. Some presenters will offer factual information, with slides or overheads which summarize years of

practice in their field – compressed into a one-and-a-half hour session. Others will focus on the options for realizing your dream of a family and will touch your heart. Whatever the focus of the workshop, all the presenters share a compassionate approach and deep commitment to helping individuals and couples create a family. Get all of your questions answered!

Many attendees are moved by conversations with other attendees or parent panelists. RNE believes strongly in the importance of peer-to-peer support, especially the kind you receive in person. Who else but a peer can truly know and share the pains and struggles of your experience? We affirm that sharing with peers can bring a sense of being truly understood at last.

Whatever brings you to our conference, we want you to leave with new ideas, insights, and confidence about your options and choices. **Please join us!**

NOVEMBER 2, 2013

**RNE's Fertility Treatment, Donor Choices
& Adoption Conference**

**Best Western Royal Plaza Hotel
Marlborough, MA
8:00 am - 5:00 pm**

**REGISTER BY OCTOBER 15
and receive Kristen Magnacca Darcy's
book, *Love and Infertility*, for FREE!**

www.resolvenewengland.org/conference

NOVEMBER 2, 2013 RNE CONFERENCE KEYNOTE ADDRESS



“On Being ‘Normal’”

with Elizabeth Jordan Carr, the first baby born through IVF in the U.S.

In 1981, Elizabeth Jordan Carr became the first baby born through in-vitro fertilization in the United States. Her parents resided in Massachusetts. Carr, who has spoken about fertility and infertility around the world, is currently the social media marketing manager for The Boston Globe/Boston.com, having previously worked as the senior health and wellness producer for Boston.com. A graduate of Simmons College and former Naughton Fellow at the Poynter Institute in St. Petersburg, Florida, she also currently blogs about her personal fitness journey on Boston.com's Get Moving blog.

SESSION C –

C-9 COMPLEMENTARY AND ALTERNATIVE TREATMENTS: WHAT DOES IT TAKE TO GET IT RIGHT?
This workshop examines scientific evidence for complementary and alternative treatments, including acupuncture, meditation, DHEAS, and Glue to help patients make informed decisions.
Yanushpolsky, MD, Asst. Prof. of Obstetrics and Gynecology, Harvard Medical School and

UFI

1:30-2:45 PM

SESSION D – 3:00-4:15 PM

MINI SESSIONS – 4:20-5:00 PM

THE IVF LAB Embryologists
ons during the care and development
emonstration, they explain
a cycle, including development and
day 2, 3 and 5 transfers. *Alison Finn
ctor, Center for Advanced Reproductive
rlene Davies, Senior Embryologist, TS
enters of New England*

IT'S NOT WORKING Fertility
tly evaluated by managing
when treatment isn't working. This
natives, protocol adjustments to
king and what to expect from a
Reproductive Science Center of New

CARE AND INTERNATIONAL
at the options of adopting
well as what goes into considering
don, MSW, Department of Children &
te Horizons for Children

PTIC INFANT ADOPTION
to guide through the domestic
sion will focus not only on the
but on many of the accompanying
n the process as well. *Dale
loptive Parent Services, Adoption*

ION This session will explore the
munity to build a family through
r adoption. *Samuel Pang, MD,
ce Center of New England, and
Law Office of Catherine Tucker*

2: PSYCHOLOGICAL

IE This workshop discusses
r men and women, secrecy vs.
when to talk with your child and
rm and surrogacy. *Nancy Docktor,
ffman, PhD, Clinical Psychologist,
England*

Y Learn how to create certainty
n the emotional, physical and
ly. *Kristen Magnacca, coach,
ove and Infertility"*

OTIONAL ISSUES AND
orkshop is for individuals who
and those who want to learn how
had a miscarriage. Discussion
miscarriage affects men, cycling
ancy loss and pregnancy after
, Massachusetts General Hospital

D ALTERNATIVE FERTILITY
IS THE EVIDENCE SHOW?
evidence of efficacy of
ility treatments including
Growth Hormone, and Embryo
ad treatment decisions. *Elena
etrics, Gynecology and Reproductive
Brigham and Women's Hospital*

D-1 WHY INFERTILITY SHOULDN'T BE UNEXPLAINED
Learn the importance of an early and thorough evaluation to enable
diagnosis and treatment and review the shortcomings of proceeding
with treatments that are unlikely to be successful when the cause of
infertility is unknown. *Mary Elizabeth Sabatini, MD, PhD, Reproductive
Medicine & IVF, Massachusetts General Hospital Fertility Center*

D-2 ENVIRONMENTAL FACTORS & INFERTILITY Learn about
new research that shows how chemical/environmental exposures and
lifestyle choices can affect fertility, and find out what changes you can make
that may affect treatment outcomes. *Jorge E. Chavarro, MD, ScD, Assistant
Professor of Nutrition, Epidemiology and Medicine, Harvard School of Public Health
and Harvard Medical School and John C. Petrozza, MD, Chief, Vincent Reproductive
Medicine & IVF, Director, Massachusetts General Hospital Fertility Center*

D-3 ADOPTIVE PARENTS PANEL Adoptive parents share
their stories, including how they made decisions along the way and
advice they feel is important to share with others. *Moderator: Amy S.
Cohen, LICSW, Executive Director, Adoptions With Love, Inc.*

**D-4 DEFINING OPEN ADOPTION/WORKING WITH
BIRTHPARENTS** This presentation discusses the spectrum of
adoption openness and shares the myths, realities and benefits for all
involved parties. Also learn how to work with birth parents, from initial
contact through ongoing contact after the adoption is finalized. *Raquel
Woodard, LICSW, BCD, Coordinator, Birthparent and Children's Services,
Adoption Choices with parent panel*

**D-5 DONOR CONCEPTION: PRACTICE AND LEGAL
ISSUES** This workshop provides an overview on how to locate
a suitable donor, how the process works, and potential legal
and financial issues including insurance coverage. *Catherine Tucker,
Managing Attorney, Law Office of Catherine Tucker*

D-6 DONOR AND SURROGACY PARENTS PANEL
A panel of parents through donor conception will talk about their
experiences and answer questions. *Moderator: Julie Richardson, Senior
Director of Egg Donation Services, Tiny Treasures, LLC*

**D-7 DEALING WITH THE OUTSIDE WORLD: FAMILY,
FRIENDS, AND WORK** Gain ideas, support and resources for
coping with insensitive or awkward interactions with friends, family
and co-workers during the struggle and isolation of infertility. *Deborah
Issokson, PsyD, Licensed Psychologist, Counseling for Reproductive Health
and Healing*

**D-8 WHEN IS ENOUGH ENOUGH? DECIDING WHEN
TO STOP TREATMENT** Use neuroscience, positive psychology
and techniques designed by the presenter to balance intellect and
intuition, ease grief, and choose alternatives. Exercises to do at home
to move through grief so you can speed decision-making. What if you
and your partner disagree? How to make a decision you both can live
with. *Merle Bombardieri, LICSW, Private Practice*

**D-9 FINANCING TREATMENT, ADOPTION AND DONOR
CONCEPTION** Compare adoption and donor conception from a
financial perspective and learn about the costs and finances of each
family building option. *Jennifer Adams, CFP, Aspire Wealth Management
and Shelly Galvin, Director of Communications & Community, IntegraMed
Fertility*

MS-1 ASK THE REPRODUCTIVE ENDOCRINOLOGIST
Come have a chance to talk directly to a reproductive endocrinologist
and get your questions answered! *Vasiliki A. Moragianni, MD, MS,
FACOG, Fertility Solutions, and Elena Yanushpolsky, MD, Asst. Prof. of
Obstetrics, Gynecology and Reproductive Biology, Harvard Medical School
and Brigham and Women's Hospital*

MS-2 TALKING ABOUT MALE INFERTILITY Men – come
get your questions about infertility issues answered. *Angelo Allard,
General Supervisor, European Sperm Bank USA and Robert Oates, MD,
Professor of Urology, Boston University School of Medicine*

MS-3 ASK THE ADOPTION PROFESSIONALS Come with
your questions about adoption and have professionals in the field
answer them! *Dale Eldridge, LICSW, BCD and Raquel Woodward, LICSW,
BCD, Adoption Choices; Penny Rearick, MSW, LCSW, Adoptions From the
Heart; Betsy Hochberg, LICSW, Adoption Resources; Amy S. Cohen, LICSW,
Adoptions With Love, Inc.; Marla Ruth Allisan, JD, LICSW, A Full Circle
Adoptions; and Ava Sarafan, LICSW, Wide Horizons for Children*

MS-4 ASK THE DONOR CONCEPTION PROFESSIONALS
Get your questions answered from professionals who specialize in
donor conception. *Catherine Tucker, Managing Attorney, Law Office of
Catherine Tucker, and Julie Richardson, Senior Director of Egg Donation
Services, Tiny Treasures, LLC*

MS-5 ASK THE SURROGACY PROFESSIONALS Come
with your questions about surrogacy and have professional in the field
answer them! *Victoria T. Ferrara, Principal, Law Firm of Victoria T. Ferrara
and Robert Nichols, Esq., President, Center for Surrogacy & Egg Donation*

MS-6 ASK THE NUTRITION PROFESSIONALS Come with
all of your questions about nutrition and how to enhance your fertility.
*Darlene Davies, Senior Embryologist, TS (ABB), Laboratory Supervisor,
Fertility Centers of New England and Jennifer Ackerman MS, RD, LDN, CDE,
The Nutrition Solution Group*

MS-7 RELAX AND UNWIND WITH YOGA End your day
with a relaxing yoga session led by an expert in fertility yoga. *Lisa
Rosenthal, Founder of Fertile Yoga, RYT-200, Fertility Educator*

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## **So, how much money will you ultimately need to come up with to build your family?**

Average cost of IVF: \$18,000

Average cost of Donor Egg: \$35,000

Average cost of Adoption (domestic or international): \$25,000-\$35,000

Average cost of egg/embryo preservation: \$10,000 for stimulation, medication, retrieval and vitrification + \$400-\$800 per year for storage + \$8,000 for egg thaw, fertilization and transfer.

~~~~~

While good, old-fashioned saving is the preferred method of covering the costs, here are some additional ideas that can help you realize your dream of starting a family:

Before applying for a loan, it's a good idea to check your credit. You get one free credit report from each of the three credit reporting agencies each year. Go to www.annualcreditreport.com to view and print your report. Check for any inaccuracies that could affect your credit score. After you get the detailed credit report, you have the option of purchasing your credit score for a small fee (\$8 - \$15). It is this credit score that lenders will look at to determine your interest rate, loan limit, and other terms of your loan.

- 1) Call your medical insurance to find out what expenses (if any) they will cover
- 2) Check to see if your Employer reimburses any costs or offers a pre-tax savings account to save for the expenses
- 3) Apply for a Home Equity Loan (fixed rate) or Home Equity Line of Credit (variable rate) if you own a home/condo

4) Apply for a Grant (google "IVF grants" or "Adoption grants" for a variety of organizations offering grants)

5) Specifically for Adoption – Subsidies are offered for children when adopting through foster care. Adoption assistance information is available on a state-by-state basis and can be reviewed at https://www.childwelfare.gov/adoption/adopt_assistance/

6) Specifically for Adoption – Apply for an adoption loan through National Adoption Foundation at <http://www.fundyouradoption.org/>

7) Ask your local place of worship if they provide any financial assistance; some religious organizations (many for adoption only) offer grants or low-interest loans or provide resource information as listed here (not always specific to a particular religion): www.christianadopt.org/resources/financing-your-adoption/ and www.christianfamilyadoptions.org/financing-adoption.php

8) Ask your fertility clinic what lenders they work with that provide personal loans

9) Check your bank or credit union for low-interest personal loans

10) Consider a Roth IRA withdrawal (check with your accountant for any tax liability)

11) Apply for a 0% credit card (only if you can pay it off before the introductory period is over!)

12) Ask your employer if they offer a 401(k) loan (NOT a withdrawal) – up to 50% of your balance or \$50,000 (whichever is less)

While these steps and options may seem intimidating, take one step at a time and enlist the help of your financial advisor, tax advisor, friends and family. The end result will be worth it! And don't forget – the time before your child arrives can be a valuable and productive time to get your financial house in order so you can protect and save for your family. Don't delay – start today!

This article is not intended to provide specific financial or legal advice. You should discuss issues relating to financial planning with your own accountant, financial planner and attorney.

resulted in the removal of two uterine polyps and endometriosis on the outside of my ovaries as well as unblocking both of my tubes. Two months later, I had a positive pregnancy test!

About one year after giving birth to my daughter, I wanted to get involved in helping others experiencing infertility and I reached out to the RESOLVE organization. Since there was a group that met monthly for those dealing with infertility, I inquired about starting a group for women who got pregnant after experiencing infertility. I would have loved to have access to a support group like this during my pregnancy.

I look forward to meeting any of the pregnant women out there who have gone through all the emotional ups and downs to reach this moment. If you feel like you need some support from others who understand what it means to be pregnant after experiencing infertility, I think this could be a great place to start in helping to manage the stress and worry that comes with each passing week.

Visit <http://www.resolvenewengland.org/support> to register for Kristen's group and to find out about other RNE support groups meeting in your area. Join us!

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Speak directly with our Insurance Advocate, Marymichele Delaney. She will help answer your insurance questions live and one-on-one.

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By Beth and Carl Smith

Here's something you should never, ever, ever do. On Christmas morning. In a house full of relatives.

Don't present your mother-in-law with a "Save the Date" card inscribed with a date eight months in the future. "The day," you announce triumphantly, "when you will become a grandma." You will be engulfed in tears and hugs, and feel slightly guilty when she says "I've waited so long!" So have we, you think, looking over her head at your husband and remembering the surgery and the 'sharps' and the medications crowding your crisper. So have we.

Two weeks later, we had to convey the devastating news that at 10 weeks pregnant, we'd lost the heartbeat of that longed-for child and grandchild.

We are sharing our story with you because we want you to know that you are not alone. Perhaps you've also had a loss around the holidays and you cannot reconcile your grief with the vibrancy of the season. Maybe you find yourself in the middle of a cycle with practical concerns about transporting injectables, scheduling blood tests, or finding an excuse to miss an important family gathering for a retrieval or transfer. Probably, like most of us who continue to work toward building a family, you are dreading the kid-centric, relentless push of the perfect family portrait on display between Halloween and New Year's. Every month seems to bring a reminder that you don't fit in the picture: adorable trick-or-treaters, a smaller box of Thanksgiving leftovers for "just the two of you," a missing chair at the Chanukah table. And do we have to mention those seemingly inescapable matching sweater photo holiday cards?

We get it. And we want you to know that starting right now, you can compose a game plan to help you get through - and maybe even enjoy - the season. We've had 21 years together as a couple, so we've had practice! These tips and tricks have worked for us, and we'll be dusting them off and using them again this year. Feel free to steal and adapt them to your own family gatherings, work functions, or run-ins with a department store Santa.

Most importantly, remember that all those Facebook posts and holiday cards and perfect family photos have one thing in common: they're *staged*. Try re-framing the expectations of your own holiday portrait, and you may be surprised at how much easier it is to survive the holiday season working as a team.

• **Learn how to say no.** You can deliver it politely, with or without an excuse. "I'm so sorry, we'd love to attend your party, but we're away that weekend." Or, when the clinic has just called to say that your transfer will be tomorrow and Great Aunt Mildred expects you to arrive with two dozen cookies and she's **DEPENDING ON YOU**: "Oh, Aunt Mildred, I'm afraid I have to have an emergency root canal tomorrow, it's just awful, I can't even **LOOK** at sugar..." You get the picture. In most cases a dental emergency works as a ready excuse: it's plausibly sudden, it's common, and most people don't want to hear the details. There's also nothing wrong with saying, "No, I'm sorry, we're not available" with a regretful look and leaving it at that.

• **Limit your time.** Agree beforehand how long you'll stay. Like a bumpy ride on the Provincetown ferry, sometimes knowing the end's in sight helps you endure the rough seas. Make the rounds, chat, spend time with the people you really came to see (that's why you're there, right?) and know when to leave graciously. This can be accomplished only if you...

• **Have a signal.** We can't stress this enough. Long before the saving grace of a cell phone call or text message, couples had to collude on something less obvious than a kick under the table or the not-so-subtle widening of the eyes. Devise a gesture that works across a room and doesn't look like you're telling Ellsbury to steal, or come up with an innocuous phrase that is code for "I can't take this anymore and if I don't get out of here soon I'm going to snap this wine glass in half." If the signal fails - and it might take a few cocktail party tries - fall back on "OMG GMO" (that's text for OMG, Get Me OUT!).

• **Give yourselves a break.** Don't go to the work event / family gathering / friends' party. (See above for tips on declining graciously.) You can say no. If it will be too hard for you to be around kids, or to try answering the well-meaning second question at every cocktail party (after "What do you do?" always comes "How many kids do you have?"), or to dodge the nosy family-planning inquiries of Cousin Robert, stay away. Your sister-in-law may call you to try to lay on the guilt, and your mother may probe your decision, but you have the right first and foremost to take care of yourself. And let's face it, you're exhausted. So consider this:

• **Give yourselves a break - literally.** Take a vacation, just the two of you. Do something you love doing together: hiking, skiing, savoring a meal, catching a play. Even if

Continued next page >

it's just an overnight to recharge in a new place without anyone around who knows you, make time to reconnect. Agree to not discuss the "kid thing" for the entire time. Your family may miss you, and it may seem like a big deal at the time, but they'll get over it. And you'll have some great stories to tell when you get back.

• **Here's a secret: you can have a sense of humor.** There will be times when you just want to hold each other and cry during the holidays. I vividly remember abandoning an armful of gifts and racing out of a store in tears when I heard "Have Yourself a Merry Little Christmas" one too many times. But there will be unexpectedly light moments, too, and sometimes you can make them happen. (This usually comes at the expense of your family, but think of it as their gift to you.) We devised a "Family Phrase Bingo" game. Brainstorm phrases that your family will inevitably use during your holiday visit, and write them down on Bingo cards. Our favorites are: "So, when are you two starting a family?" and "You're not getting any younger" to "Look at that pass!" and "Belichick is a genius." Mark off the phrases you've heard. Bonus points if someone announces their pregnant. As hard as the visit may be, you'll share this secret game and know that you're in this together. And if someone utters your "signal phrase," BINGO! You're free to go home now!



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Infertility & Adoption Peer Support Groups

No matter where you are in your journey toward parenthood, RESOLVE New England can help. Since 1974, we have prided ourselves on our face-to-face support outlets for every stage on the journey to parenthood. We offer General Infertility Peer Support Groups as well as several focused Topic Discussion Support Groups.

General Infertility Peer Support Groups

Open to women and men, individuals and couples dealing with primary infertility (those with no children). Discussion may include treatment, dealing with friends & family, & coping strategies.

Beverly, MA

Fridays, 6:30pm - Oct 4, Nov 1, Dec 6, Jan 3

Farmington, CT

Thursdays, 7pm - Sep 19, Oct 17, Nov 21, Dec 19

Longmeadow, MA

Mondays, 7pm - Oct 7, Nov 4, Dec 9

Nashua, NH

TBD: Please check website for details

Plymouth, MA

Tuesdays, 6:30pm - Oct 1, Nov 5, Dec 3

Portland, ME

Tuesdays, 6pm - Sep 24, Oct 22, Nov 26, Dec 17

Waltham, MA

Tuesdays, 7pm - Oct 1, Nov 5, Dec 3

All groups meet on a monthly basis. Free to all RESOLVE New England members. \$5.00 per person for non-members paid via cash or check. Pre-registration for all groups is strongly encouraged, although walk-ins are welcome.

Topic Discussion Peer Support Groups

Focused on a specific topic, these groups are led by a volunteer leader with personal experience regarding that topic. All Topic Groups meet in our Waltham, MA office (except where noted).

Adoption Decision-Making

Thursdays, 7pm - Oct 10, Nov 14, Dec 12

Donor Egg Decision-Making

Mondays, 7pm - Oct 7, Nov 11, Dec 9

Donor Egg Parents & Children

"Please email for locations & dates"

Pregnancy After Infertility

Mondays, 7pm - Sep 23, Oct 28, Nov 18, Dec 16

Pregnancy & Parenting After Infertility

Mondays, 7pm - Oct 21, Nov 11, Dec 9

UConn, 263 Farmington Ave., Farmington, CT

Pregnancy Loss

Wednesdays, 7pm - Sep 25, Oct 30, Nov 20, Dec 18

Secondary Infertility

Wednesdays, 7pm - Sep 18, Oct 16, Nov 13, Dec 11

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It's easy to become a member of RESOLVE New England. Go to our website and click on "Get Involved."

Household Member Benefits

Household Membership: \$55/year

RESOLVE New England provides compassionate and informed support, education, and advocacy to people in New England who are experiencing infertility and seeking to build a family. Join those who know what it's like to wish for a baby. You are not alone.

Telephone — Call us at 781-890-2250 for information and support from our Member Services Coordinator.

Triannual Newsletter — This publication includes information about our programs and services plus articles of interest.

Insurance Call-in Hours — Call us at 781-890-2225 for one-on-one assistance by phone with your insurance problems. Check our website or this newsletter for scheduled hours.

Educational Programs — Members enjoy reduced fees for various presentations by experts in the fields of infertility, donor conception, or adoption. Day-long seminars providing an in-depth look at one topic are also offered.

Monthly Peer Discussion Groups — Open forums providing information and support to people interested in learning more about infertility and RESOLVE New England. Groups focusing on specific topics are held in our Waltham office.

Discounts — Members can attend all Peer Discussion Groups free of charge and receive substantial discounts on all of our programs and literature.

Annual Conference — Members receive a discounted fee for this day-long educational event with over 40 workshops focusing on infertility treatment, donor conception, and adoption.

Annual Directory of Services — A resource book of infertility, mental health, donor conception and adoption services.

Advocacy — RESOLVE New England advocates for protection of the Massachusetts infertility insurance mandate, implementation of mandates in New England states without a mandate, and continued legislative and insurance reform.

Member-to-Member Connection — Members are matched with member volunteers who share similar experiences or who have a specific area of expertise.

Website & Blog — www.RESOLVENewEngland.org is the premier source of information for the New England Infertility Community on the internet. Our extremely popular blog, directory and calendar of events attract hundreds of visitors each day. It also offers information on our insurance and advocacy efforts and our online Directory of Professional Services.

Social Media — RNE provides up-to-the-minute information on all our services. We also offer a safe space for you and the greater community to communicate with each other and the national infertility community. Our Facebook page (Resolve New England), Twitter (@RESOLVENewEng), YouTube (RESOLVENewEngland) and Blog (resolvenewengland.org/blog) community is active and engaged on a daily basis.

Professional Member Benefits

Professional Membership: \$150/year

We welcome professionals working in infertility, adoption, donor conception, and related fields to become professional members of RESOLVE New England, the only organization providing direct services to people experiencing infertility in New England. RESOLVE New England offers its professional members a number of benefits in addition to those available to our household consumer members, including:

- Option to advertise/list in our annual printed directory
- Option to exhibit/advertise at our annual conference
- Option to write articles/advertise in RNE newsletters
- Discounted pricing to events
- Leadership/volunteer/presentation opportunities
- Indirect benefits: advocacy for preservation of infertility insurance mandates and introduction of new mandates; media efforts on infertility issues
- Basic alphabetical listing in our online professional directory

AS ALWAYS, by purchasing your new or renewed membership through us, **all proceeds stay local** and help us provide services to those experiencing infertility in the New England area.

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We are always looking for new ways to provide benefits and services to our members, both household and professional. If you have any suggestions on how we can better provide for our members, or if there is a feature or benefit you'd like to see, please let us know. And as always, thank you for your support of RESOLVE NEW ENGLAND!



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