



Orphans, but "the beauty of a loan is that it allows the money to be recycled. It can help one adopting family after another." Neither organization provides loans or grants for the full amount of the adoption. Lehman said. "We like to be in a matching fund situation, so that our money is matched by money from the local church or other sources. That gets the couple, their church, and others involved in the adoption process."

A major initiative of both Lifesong for Orphans and the Abba Fund is the creation of church adoption funds. An individual church can either hold the funds or use the administrative

mechanisms of either Lifesong or the Abba Fund to hold and administer the money. Contemporary Christian music star Steven Curtis Chapman has established an adoption support group called Shaohannah's Hope. That group will contribute \$2,500 to any church adoption fund that meets its criteria.

"There are only a few of us," said the Abba Fund's Kovacs. "But if we can help churches all across the country duplicate what we're doing, the impact could be huge." Kovacs estimates that there are only a handful of organizations like Lifesong for Orphans and the Abba Fund, and probably less than 100 churches in the country with their own adoption funds. But the good news is that the numbers are growing. According to Kovacs: "The need is so massive that it will not be met by one or even a dozen organizations. It will be met only when the church behaves as the church is supposed to behave, and 'look after widows and orphans,' as Scripture commands." ☩

'True religion'

Adoption funds allow the entire church to care for orphans **by RUSTY LEONARD and WARREN COLE SMITH**

■ When Jason Kovacs and his wife Shawnda were newly married, they developed a strong passion for adopting. "We were convicted by James 1:27, which said that 'true religion' involved looking after orphans," Kovacs said. But as a young couple on the staff at a church—Minneapolis' Bethlehem Baptist Church—the estimated \$20,000 needed to adopt a child was simply beyond their means.

So they turned to the Abba Fund, one of a small but growing number of organizations that provide matching grants and interest-free loans to Christian families that want to adopt. Now, nearly 10 years and two adoptions later, Kovacs is the executive director of the Abba Fund.

Adoption funds are, in concept, simple: They provide grants and interest-free loans to couples who want to adopt but cannot afford the up-front costs associated with adoptions. "Most adoptive couples are relatively young," said Kovacs. "This is a great way for the church to come alongside these young couples to help with the adoption process."

The number of children needing families is all but overwhelming—and highlights the value of adoption funds. The Abba Fund estimates that there are more than 140 million orphans world-

wide. Several hundred thousand of these are in the United States. Many adoption agencies require the adopting couple to be 45 years of age, and many are much younger than that—which means that they may not have accumulated the \$15,000 to \$30,000 in cash needed. And even though the government gives an \$11,650 tax credit to adopting couples, the tax credit is not available until after the adoption takes place. Groups like the Abba Fund provide that cash bridge.

Lifesong for Orphans is another such group. Like the Abba Fund, Lifesong prefers to give zero-interest loans. A cash grant helps one family, said Andy Lehman, vice president of Lifesong for

Funding adoptions

The following organizations offer grants, zero-interest loans, and advice for churches wanting to establish adoption funds.

- ▶ **The Abba Fund:** abbafund.org
- ▶ **Lifesong for Orphans:** lifesongfororphans.org
- ▶ **Shaohannah's Hope:** members.shaohannahshope.org
- ▶ **Family Legacies:** familylegacies.us

The following national adoption and abortion-alternative organizations can link those considering adoption with local organizations that can help with logistics and funding.

- ▶ **Bethany Christian Services:** bethany.org
- ▶ **CareNet:** care-net.org

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