

PROPOSAL FOR (company name)
ADOPTION BENEFITS POLICY
Submitted by:
Date:

(All blanks in the document should contain the company name. This proposal is geared to companies with more than 50 employees who have very different benefits for biological parents than those offered to adoptive parents. There are many specific examples which may have to be changed to reflect comparisons for your company. There are also personal examples of adoption which may differ for you. This is provided for you to use as a template and to give you ideas for your own proposal. The question to ask is: what benefits are offered to biological parents at your company. Then ask for adoption benefits which are as similar as possible. Please note that my company did implement an adoption benefits policy which provides adopting parents an adoption expense reimbursement of \$5,000 and three weeks paid leave for adopting parents. At least one other Holt parent has been successful using this template; his company implemented a benefit of \$4,000 adoption expense reimbursement and four weeks paid leave. Don't be afraid to educate your company and ask them to consider these benefits! Good luck!)

Proposal

This document, a proposal to _____'s Human Resources department and to _____ executive management, proposes that _____ add adoption benefits for employees which are similar to benefits provided for biological parents; namely:

\$5,000 reimbursement of adoption expenses
Six weeks paid maternity leave

This proposal seeks to overwhelmingly justify the inclusion of these benefits to _____'s employee benefits package.

Overview

There are a growing number of companies in this country that offer some kind of adoption benefits to their employees. A 1995 study of 1,050 companies by the benefits consulting firm Hewitt Associates found that about 23 percent offer adoption benefits, up from 12 percent in 1990. In some cases, it is a financial stipend to cover some or all adoption costs. Adoption may be twice as expensive as birth, costing an average of \$12,000 and as much as \$25,000. In other cases, it is also a policy that allows for adoption leave (similar to maternity or paternity leave) so that the child and parents can have time to adjust to each other. It is important for parents and their adopted children to form the special attachment or bond that parents and their biological children are able to form.

As adoption has gained in acceptance as a way to begin or expand a family, employees and employers have become more interested in adoption benefits. Many prospective parents find it very difficult to adopt without the support of their employers.

While maternity benefits are standard in most health care programs, adoption benefits have a long way to go, yet they are just as greatly needed. In addition to needing financial help, adoptive parents need to know that their employer is committed to family life for all families, and is willing to allow the time necessary for a child and parents to establish and build a healthy, loving relationship. There is a growing recognition that our workplaces should give family concerns a higher priority in order to keep valuable staff happy and productive, and allow them to achieve balance in their lives. Many companies, and I would consider _____ to be one of them, view employees with families as

stable, reliable, hardworking company assets. Unfortunately, however, biological families and adoptive families are sometimes treated very differently in the corporate world where benefits are concerned.

Adoption Benefits Plans

An adoption benefits plan is a company-sponsored program that financially assists or reimburses employees for expenses related to the adoption of a child and/or provides for paid or unpaid leave for the adoptive parent employee. Financial assistance may be reimbursement for specific costs or a set amount of money, regardless of actual expenses. Adoption leave may be paid or unpaid and provides time following an adoption for parents to bond with their adopted child and help the child feel comfortable in his or her new environment. Many companies with adoption benefits offer a combination of financial help and leave time. Often, companies offer adoption-related benefits, but they are not part of a separate adoption benefits plan. They may be offered under general employment leave or maternity/paternity benefits.

Why Would a Company Offer Benefits?

Equity: Two of the most compelling reasons for a company to offer benefits are equity and fairness. Employees who choose parenthood through adoption should receive benefits comparable to those who have children biologically. Chubb & Son Inc., one of the companies listed later in this report which offers adoption assistance, recently increased their benefit from \$2,000 to \$5,000 since they pay an average of \$4,000 to \$7,000 for the medical expenses of birth parents. _____ has always provided excellent maternity benefits, but adopting parents also have certain needs that it is hoped _____ wants to help meet.

Low Cost: Since few employees actually utilize adoption benefits, the cost to the company is low, assuring that cost containment need not be a concern. About 50,000 families in the U.S. adopt each year. Nationally, less than half of 1 percent of all employees whose companies offer adoption assistance actually use it. Michael McDermott, Senior Director of Human Resources, G. D. Searle & Co. in Skokie, Illinois states, "We have found this benefit to be very well received by our employees, and very cost-effective. We currently experience from two to six adoptions per year. I would endorse the adoption allowance to any employer contemplating it."

Moreover, adoption benefits as I am proposing them here, offer _____ an "insurance policy" against high birth costs. They are, in fact, the lowest cost option of providing benefits for adding a family member to an employee family. Many couples contemplating adoption do so because of problems conceiving a child. Some couples choose adoption over sophisticated, expensive fertility treatments even though a fertility specialist may encourage them to continue treatment, and tell them they have a good chance of achieving a pregnancy. Couples make the choice of adoption because the infertility treatment would result in long term risk of ovarian cancer from fertility drugs and high risk pregnancy due to the higher chances of miscarriage and the significantly higher odds of premature and multiple births. The emotional difficulty of undergoing infertility treatment is another reason couples turn to adoption. _____ has only to consider recent costs it has incurred for premature births and multiple births to see what a "bargain" modest adoption benefits really are. However, employees who make the adoption choice are faced with a lack of benefits while employees who choose to take the risks inherent in fertility treatments are provided excellent benefit coverage even if complications and high medical costs occur as a result of their decision.

Good Will: The company receives a lot of good will and positive publicity for its sensitivity to its employees. In addition, workers tend to feel greater loyalty when given this equal consideration. Goodwill usually leads to a lower company turnover rate and higher employee retention.

Social Benefit: Children and families would be the beneficiaries of the company's support of adoption, just as biological children and families have benefited from support of families through birth throughout _____'s history. The benefits may make the difference in a decision to adopt, which may be particularly meaningful for the growing number of available children in foster care in the U.S. or in foreign countries. Everyone benefits from an adoption benefit plan: the community, the company, the employees and their adopted children.

Acceptance by Companies: More and more companies are offering adoption benefits packages and many want to keep pace with their competitors and colleagues. In addition, legal actions have consistently supported the equity consideration. In my research I have learned that several companies have raised the value of their adoption benefits since their first offering. An executive from Xerox's Human Resource Department who adopted says, "As a personnel manager I was well aware of the benefit program and I knew that Xerox was extremely sensitive to adoption as a family option. The fact that they just increased their reimbursement proves that. They also gave me a leave of absence. I can't speak highly enough of management's commitment. It's there whether you adopt or have a baby biologically. The company doesn't just send you a reimbursement check, but a very nice personalized letter. It's an excellent benefit."

Acceptance by other _____ Employees: I have spoken to many _____ employees who were genuinely surprised that adoptive mothers at _____ do not currently enjoy the same paid maternity leave that biological mothers receive. Nearly all of them assumed, as I did, that all employees were treated the same in this regard. I was overwhelmed and moved by the support I received from other _____ parents in pursuing an adoption benefits policy. Many employees even asked me if they could sign something to show their support. The strong feeling I got was that people who support family policies support them for all families, all parents, all employees. And most of them agreed with me that an adopted child is every bit a member of a family as a biological child.

What Expenses Should be Covered?

For domestic adoptions expenses might include public and private agency fees, court costs, and legal fees, counseling fees associated with the placement and initial adjustment associated with the adoption. Foreign adoption fees may include agency and home study fees, translation, immunization and immigration fees.

When are Benefits Paid?

In most cases benefits are paid after the adoption is finalized. Some companies, recognizing the accumulating expenses and the need for a child to live in the home prior to finalization, are providing reimbursement earlier--when the child is placed in the home or as expenses are incurred.

Are All Types of Adoption Covered?

Some companies do not cover adoptions by stepparents, but among plans implemented more recently, the trend is toward including all adoptions. Also, some companies have an age limit on the adopted child that determines whether benefits will be paid. Most of those with age limits specify the child must be under either 16 or 18 years of age.

How Do Adoption Benefits and Maternity Benefits Compare?

While most companies recognize the need for fairness to all employees, adoption benefits have not even begun to keep pace with maternity benefits. Since regulations require that pregnancy be treated as any other disability, reimbursements through medical plans have risen dramatically. This has not been the case for adoptions, since an adoptive parent is not "disabled" by

parenthood. Yet, there are companies that try to parallel maternity benefits by steadily increasing the adoption reimbursement. At least one company, Time, Incorporated, bases its maximum adoption benefit on the latest average of pregnancy costs in the area.

The argument that companies offer biological mothers a leave because childbirth requires a medical recovery, while adopting a child does not, is a faulty one. Certainly most new mothers are not disabled for six weeks after childbirth. Perhaps it is more accurate to say that maternity leave is to provide new mothers the chance to bond with and breast feed their new babies as much as it is for their own physical recovery. Granted, some new mothers do have a difficult recovery, but we all also know the new mother who was back in aerobics class just seven days after delivery! Certainly adoptive mothers who receive a new baby into their lives need and deserve the same chance to bond and form a mother-baby attachment. It is true that an adoptive mother does not have a physical recovery, but they do lose sleep during a baby's sleepless nights, and do not have the advantages of bonding through breast feeding and physical contact with their baby from the moment of birth. The initial bonding period an adopted child shares with his or her new parents may be the most critical time in their early development.

In the case of my husband and I, our baby will come from _____, half a world away, and will have spent the first four to six months of his life in a foster home or orphanage hearing the _____ language. The time my husband and I spend together with our son or daughter when we are united will be critically important to us and to him or her. Moreover, I have read cases and heard personally from mothers that there is an emotional recovery after an adoption that is similar to the emotional recovery of mothers who give birth. An insightful analogy is that adding a family member is like adding an object to a mobile. At first the balance is upset, and it takes some time for the mobile to slow down and return to normal. These adjustments are faced by all families. (Use your own personal example here, if you wish)

All companies of _____'s size must offer new mothers at least six weeks leave without jeopardy to that employee's job. The question is whether that leave is paid or unpaid; this is the company's decision. At _____, biological mothers receive a paid leave, but adopting mothers receive an unpaid leave under the Family and Medical Leave Act.

In Omaha, according to the OBGYN Group and Methodist Hospital (my doctor and hospital), average physician fees and hospital costs of delivery are as follows:

Physician Fees	Hospital Fees	Total Costs	Employee pays	ACI pays	
Normal vaginal delivery, 1 day hospital stay	\$ 2,255	\$ 2,700	\$ 4,955	\$ 586	\$ 4,369
Normal vaginal delivery, 2 day hospital stay	\$ 2,255	\$ 3,500	\$ 5,755	\$ 676	\$ 5,079
Cesarean delivery, 4 day hospital stay	\$ 3,143	\$ 6,800	\$ 9,943	\$ 1,094	\$ 8,849

_____ 's insurance coverage provides for a 2 day hospital stay, so on the average, _____ would pay \$5,079 for a normal delivery with no complications for me if I gave birth. (give your company example here).

I am unable to get average delivery figures for multiple births, but because multiples are often born prematurely and require longer hospital care after they are born, costs for twins, triplets or quadruplets would undoubtedly be many times higher than the costs given above. Furthermore, the costs for multiple births cannot be contained. _____ pays costs for premature births, multiple births or complications after a maximum out of pocket expense by the employee, with no limit (the limit may be \$1mm).

_____ employees, with Option 1 PPO coverage pay only a \$100 deductible, and then only 10% of their costs for having a child, with an annual out-of-pocket limit of \$1,000. All expense over \$1,000 are paid by _____ with virtually no limit. (use your company example here).

Furthermore, ____ provides six weeks of paid maternity leave to female employees who deliver a child. Sample values of this benefit are: (use your company example here).

____ employee salary	Six week paid leave
\$ 20,000	\$ 2,500
\$ 30,000	\$ 3,750
\$ 40,000	\$ 5,000
\$ 50,000	\$ 6,250
\$ 60,000	\$ 7,500

If medical expenses and value of paid leave are added together, one gets a good view of ____'s generous maternity benefit for biological mothers. For example, the total benefit for a female employee with a \$40,000 salary who has a normal delivery requiring a two day hospital stay, is \$10,079 (\$5,079 in ACI-paid expenses and \$5,000 in paid leave). Even a female employee earning only a \$20,000 salary realizes a total benefit of \$7,579 (\$5,079 in ACI-paid expenses and \$2,500 paid leave) under the same circumstances.

Are Benefits Taxable?

A law passed in August of 1996 makes employer contribution of adoption expenses non-taxable provided the adopting couples' adjusted gross income is \$75,000 or less. Over this income level the benefit is gradually taxed and the tax benefit phases out at AGI of \$125,000. This is great news for adopting parents and companies.

(There is also a \$5,000 tax credit-please see IRS documentation or your CPA for details. You may claim the \$5,000 federal tax credit, and receive any employer reimbursement tax-free if your actual adoption expenses are great enough, and depending upon your income.)

Adoption Leave--How Prevalent Is It?

Some companies provide adoption leave on an individual basis, at the supervisor's discretion. Often, adopting parents can use personal leave time when the child joins the family or they may use vacation time even though no formal adoption leave exists. A bill (HR 3681 IH) was introduced on June 19, 1996, by Ms. Eleanor Holmes Norton of the House of Representatives which, if passed, would require an employer providing leave to a parent for a birth, to provide the same leave to a parent for an adoption. To use ____ as an example, this would mean that ____ would provide both biological mothers and mothers who adopt the same six weeks paid leave. If the leave benefit for biological mothers were increased or decreased, similar changes would be made to the adoption leave benefit. The bill was referred to the Committee on Economic and Educational Opportunities and re-introduced in 1997 by Ms. Norton. Surely it is only a matter of time before parental leave is made equitable among all employees. It is hoped that ____ will recognize the advantages of adoption benefits on their own merits, and institute an equitable policy before being required to by law.

With the passage of the Family and Medical Leave Act in 1992, employers with 50 or more employees, including the Federal Government and the Congress, must offer both male and female employees up to 12 weeks of unpaid leave upon the birth or adoption of a child. The employee is guaranteed his present job or one considered equivalent and the employer is required to continue health benefits during the leave period. However, in the interest of equity, adopting families should not be limited by provisions of the Family and Medical Leave Act if biological parents are also given paid maternity leave in addition to the unpaid leave provided by the Family and Medical Leave Act, which is the case at ____.

Some states that require employers to offer parental leave to adoptive parents include: Connecticut, District of Columbia, Maine, Massachusetts (female employees only), New Jersey, Oregon, Rhode Island, Washington, and Wisconsin. In addition to these states, Colorado and New York, while not mandating employers to provide parental leave, do require them to offer leave to adoptive parents if they offer it to biological parents. Kentucky's parental leave law specifically applies only to adoptive parents.

Types of Adoption Leave

Most companies will allow an employee to take unpaid leave. While companies may offer their employees either paid and/or unpaid leave, the leave may be listed under a heading other than adoption leave.

Paid leave may be defined as: authorized time off, discretionary time, annual or paid personal leave, annual or all-purpose time. The length of paid leave usually depends on the amount of leave time the employee has accrued. In some cases, a maximum duration of paid leave is set by the company. Unpaid adoption leave may be considered personal leave, child care leave, personal hardship leave, or medical leave. Most companies offer limits ranging from 2 weeks to 1 year, with the median at 6 months. Some companies, however, set no time limits, but prefer to be open or negotiable, depending on individual circumstances.

Comparison of Maternity Leave Policies at ACI

Female employees of ___ who give birth to a child receive six weeks of paid leave. During this time, none of her employee benefits are affected by the leave. These employees may then take paid vacation time if they wish. After paid vacation is used, they may take unpaid leave under the Family Medical Leave Act as long as their total paid and unpaid leave does not exceed twelve weeks. If the employee chooses to take only six weeks paid leave, they keep whatever vacation time they have accrued to use at their discretion throughout the fiscal year for rest, recreation or travel to visit relatives. By taking maternity leave and vacation, a biological mother may have a maximum of eleven weeks of paid leave (six weeks of maternity leave and five weeks maximum vacation) without any negative impact to her salary or benefits whatsoever. (use your company example here)

In sharp contrast, a female employee of ___ who becomes a mother through adoption, does not receive any paid leave. She is required to exhaust all accrued vacation, and then may take a leave under the Family Medical Leave Act of up to 12 weeks. All salary and benefits except for medical coverage are suspended during the leave under the Family Medical Leave Act. A mother through adoption must use vacation time, intended for rest and recreation away from work, as maternity leave, for a maximum of five weeks before salary and benefits are severely impacted.

Typical Company Plan

Given the differences in the size and economics of companies, there is no single adoption benefit plan that fits all companies. Some companies offer only paid leave, some offer only some reimbursement of expenses, but the most progressive companies offer a combination of paid leave and reimbursement. Appendix I is a list of many companies in the U.S. who offer adoption benefits. Companies in the Omaha area or in similar industries to _____ are italicized. For some of the companies, actual benefit provisions are not given, due to the research required to get these details. (I've left companies in the Omaha area italicized; adjust for your area)

Summary

Adoption has become an accepted method of building a family. Employers sensitive to family issues recognize the importance of adoption benefits and the need for equitable employee treatment. Many companies find that offering monetary assistance and/or leave benefits creates good will and a sense of employee equity within the company, incurs minimal costs in the scheme of employee benefits, and creates a positive public image. It is my sincere hope that after reviewing the information in this proposal, ___ will seriously consider an adoption benefits package including adoption expense reimbursement of \$5,000 and six weeks of maternity leave for women at ___ who adopt. Please note this proposal does not request a leave for men at ACI who adopt, because paternity leave is not something that ___ currently offers to biological fathers. It is my intention to promote adoption benefits that most closely resemble benefits for biological parent employees at ___.

Enclosed is an information packet for employers from Adoption and the Workplace, National Adoption Center, a group in Washington committed to furthering adoption benefits in the workplace. The Adoption and the Workplace project is made possible through a grant from the W. K. Kellogg Foundation as part of its Families For Kids initiative. The National Adoption Center and the Dave Thomas Foundation for Adoption are working together to promote adoption benefits and provide information to employers committed to supporting adoption.

(Please contact this organization to receive a packet).

The appendix that follow provides two lists of companies offering adoption benefits. The first part of the list provides details regarding the amount of expenses reimbursed and length of paid maternity leave. The second part of the list has companies who offer adoption benefits, but lacks specific details.

APPENDIX A

Companies Offering Adoption Benefits

Company	Business	Expense Reimbursement per child	Paid Maternity Leave
Eli Lilly	Medicines	\$10,000	
Microsoft Corp.	Software	\$ 5,000	12 weeks
MBNA America Bank	Bank	\$ 5,000	4 weeks
Dupont Merck	Pharmaceutical	Drug maker	\$ 5,000 4 weeks
Fannie Mae	Home mortgage funds	\$ 5,000	4 weeks
Millipore Corp.	Purification systems	\$ 5,000	4 weeks
Applied Communications, Inc.	Software	\$ 5,000	3 weeks
Merrill Lynch & Co.	Financial services	\$ 3,000	5 weeks
Dow Chemical	Chemicals	\$ 3,000	4 weeks
Dain Raucher	Broker	\$ 4,000	4 weeks
Sara Lee Corp.	Consumer products	\$ 2,000	4 weeks
Chubb & Son Inc.	Insurance	\$ 5,000	
Cavert Group	Mutual funds	\$ 5,000	
Fel-Pro Inc.	Automotive products	\$ 5,000	
Hallmark Cards	Greeting cards	\$ 5,000	
KPMG Peat Markwick	Accounting	\$ 5,000	
Domino's Pizza	Restaurant	\$ 4,000	Paid Leave (?)
Patagonia	Outdoor apparel	\$ 2,500	8 weeks
Lotus Development Corp.	Computer Software	\$ 2,500	4 weeks
IBM	Computers	\$ 2,500	2 weeks
Providence Centralia	Hospital	\$ 2,500	2 weeks
CSG Systems	Cable billing	\$ 2,000	6 weeks
Ben & Jerry's	Frozen desserts	\$ 2,000	2 weeks
Eddie Bauer, Inc.	Apparel	\$ 2,000	2 weeks
Hill, Holliday, Connors	Advertising		8-12 weeks
Arnold & Porter	Law firm		6-12 weeks
Genentech, Inc.	Pharmaceuticals		6 weeks

Book of the Month Club	Book sales	\$ 4,000	
Borden, Inc.,		\$ 4,000	
Builders Square	Builder supplies	\$ 4,000	
Colgate Palmolive	Personal products	\$ 4,000	
Dispatch Printing Company	Printing Services		\$ 4,000
Donnelly Corporation		\$ 4,000	
FMC Corporation (Far East Motors, Inc.: Nissan)		\$ 4,000	
Gallup Organization	Polling	\$ 4,000	Paid Leave
Hasbro, Inc.	Toys	\$ 4,000	Paid Leave
Little Caesar's	Restaurant	\$ 4,000	
Owens-Coming Fiberglas		\$ 4,000	
PSE&G		\$ 4,000	
Quad/Graphis Inc.	Printer	\$ 4,000	
Johns Hopkins University	University	\$ 4,000	Paid Leave
Silicon Graphics		\$ 4,000	
Stanley Works		\$ 4,000	
State of South Carolina		\$ 4,000	
Texas Instruments	Semiconductors	\$ 4,000	
University of South Carolina		\$ 4,000	Paid Leave
American Management Systems	MIS consultants	\$ 4,000	
Motorola	Cellular phones	\$ 4,000	
U.S. Surgical Corporation		\$ 4,000	
Wendy's International	Food chain	\$ 4,000	
Texaco	Petroleum	\$ 3,000	
Aetna Life & Casualty	Managed health care		\$ 3,000
Amgen	Medicine	\$ 3,000	2 days
Bankers Trust New York	Bank	\$ 3,000	
Blue Cross & Blue Shield	Health care		\$ 3,000
Chase Manhattan Bank	Bank	\$ 3,000	
CMP Media Inc.	Publisher	\$ 3,000	
Johnson & Johnson	Health care products	\$ 3,000	
Lancaster Laboratories	Lab services	\$ 3,000	
Leo Burnett Company	Advertising	\$ 3,000	
Price Waterhouse	Accounting	\$ 3,000	
LucasFilm	Films	\$ 3,000	
SAS Institute	Computer software	\$ 3,000	
Xerox Corporation	Document processing	\$ 3,000	
Cigna Corporation	Health care	\$ 2,500	1 day
Allstate Insurance	Insurance	\$ 2,500	
Coopers & Lybrand	Accounting	\$ 2,500	
Baptist Hospital of Miami	Hospital	\$ 2,500	
Gannett Co., Inc.	Publishing	\$ 2,500	
Glaxo Wellcome Inc.	Pharmaceuticals	\$ 2,500	
Hewlett-Packard	Computers	\$ 2,500	
Hoechst Celanese Corp.	Chemicals	\$ 2,500	
INTEGRIS Health	Health care	\$ 2,500	
Life Technologies	Biotechnology	\$ 2,500	
3M	Industry products	\$ 2,500	
Prudential Insurance	Insurance	\$ 2,500	
USWest	Telecommunications	\$ 2,500	
Phoenix Home Life	Insurance	\$ 2,000	2 days
First Data Resources	Credit card processing	\$ 2,000	
Mattel	Toymaker	\$ 2,000	
Avon Products Inc.	Cosmetics	\$ 2,000	
American National Can Co.	Containers	\$ 2,000	
Barnett Banks, Inc.	Bank	\$ 2,000	
Corning Inc.	Glass & ceramic	\$ 2,000	

Eastman Kodak	Photographic products	\$ 2,000	
John Hancock	Insurance	\$ 2,000	
Hughes Electronics	Electronics	\$ 2,000	
SC Johnson Wax	Household products	\$ 2,000	
Lincoln National Corp.	Insurance	\$ 2,000	
Mattel	Toymaker	\$ 2,000	
Procter & Gamble	Household products	\$ 2,000	
Salt River Project	Public Utility	\$ 2,000	
Security Benefit Group	Mutual funds	\$ 2,000	
USA Group	Educational services	\$ 2,000	
Campbell Soup Co.	Food	\$ 2,000	
General Mills	Food	\$ 1,500	
Bayfront Medical Center Inc.	Hospital	\$ 1,000	
Bureau of National Affairs	Govt	\$ 1,000	
Deloitte & Touche	Accounting	2 weeks	
General Motors	Automobiles	\$ 1,000	
Marquette Electronics	Medical equipment		3 wks @ 67%
Miami Herald	Newspaper	4 weeks	
Morrison & Foerster	Law firm	4 weeks	
Nationsbank Corp.	Bank	6 weeks	
Neuville Industries	Hosiery	6 wks @ 60%	
Resource Bancshares	Mortgage	Mortgage Loan	6 weeks
Tom's of Maine	Personal care products		4 weeks

Below is information about companies providing adoption benefits where specific information about the benefits is not detailed.

FR = Financial Reimbursement PL = Paid Leave UL = Unpaid Leave

Abbott Laboratories, FR, UL
ACACIA Mutual Life Insurance Company
American Assn. of Retired Persons
American Express
American Can Company
American Home Products Corporation, FR
American Institute for CPCU, PL
Ameritech Corp., FR
Apex Management Group, PL
Apple Computer
Arthur Andersen, FR, UL
ASTRA Merck, Inc., FR, UL
AT&T
A. W. Restaurants Inc., FR
BE&K Engineering and Construction, FR, UL
Bank of America
Banker's Life Company
Barclay American Corporation
Baxter Travenol Laboratories, Inc. (Baxter International Inc.?, FR)
Bell Atlantic, FR, UL
Bell South Corporation, UL
Bergen Brunswig Corporation, FR
BEST Products Co., Inc.
Beth Israel Hospital, PL, UL
Black Entertainment Television Holdings, UL
Boeing Company, UL
Booz, Allen & Hamilton Inc., PL
Bryn Mawr Rehab, PL

C.L. Bete Company
Capital Cities/ABC
Cardinal Glennon Children's Hospital, FR, PL
Ceridian Corporation, FR
Chester County Hospital, FR UL
City of Philadelphia
Champion International Corporation
CIT Group, FR
Coach Leatherware, FR, PL, UL
Comerica Incorporated, UL
ComputerWorld Inc., UL
Conde Nast Publications, FR, PL
Consolidated Rail Corporation, FR, PL
Control Data Corporation
Corestates Financial Corp., PL
Covenant Insurance Company
Cranston Print Works, UL
Crozer-Chester Medical Center, UL
CSC Consulting & Systems Integration, FR, PL
Dartmouth College, FR
DDB Needham Worldwide, FR, PL
Delta Dental of Pennsylvania, UL
Deseret Mutual Benefit Association
Digital Equipment Corporation
EDS, FR
Educational Testing Service
Emery Worldwide Corporation
Emett and Chandler Illinois, Inc.
Ernst & Young, UL
Federal Home Loan Mortgage Corporation (Freddie Mac)
Federal Reserve Bank of Kansas City
Felt Products Manufacturing co.
First Chicago NBD Corp., FR
First Pennsylvania Bank
Flagstar Companies, FR
Foote, Cone & Belding Communications, Inc.
G.D. Searle and Company
T. Water Productions Inc., FR, UL
General Electric Co., FR, UL
Glen Cove School District, UL
Gordon Flesch Company, Inc., FR
Goldome Bank of Buffalo
Gtech Corporation, FR
Hanna Anderson, PL
Harris Bank, FR
Harvard University, FR, PL, UL
Herman Miller, Inc.
Hearst Corporation, FR
Hewitt Associates, FR
Hoffman-LaRoche
Holy Cross Shared Services, Inc.
Home Box Office, FR
Home Depot, FR
Honeywell, Inc.
Household International, FR, PL
Howard County, Maryland
Humana, Inc.

Intermetrics
Intermountain Health Care, Ink
International Brotherhood of Teamsters, PL
International Game Technology, FR, PL
Int'l Minerals & Chemical Corp.
ITT Hartford, FR
JM Family Enterprises, Inc.
Johnson Wax
K Mart
Kellogg Foundation, FR
Kemper National Insurance Companies, UL
Leo Burnett U.S.A., FR
Louisiana Tech University, PL
Manatee Community College, UL
MassMutual, FR
MCA/Universal Studios, FR
McDonalds Corp., FR
Mennonite Mutual Aid Association
Mentor Graphics, FR, UL
Meredith Corporation
Miles Laboratories, Inc.
Monsanto Co., FR
Mutual of New York (MONY), FR
NCR Corp, FR, UL
Nabisco, Inc., FR
National Adoption Center, FR
Newly Weds Foods, Inc., FR, PL, UL
Newport Creamery, UL
Nike, Inc., FR
Northern States Power Co., FR
Northern Trust Corp., FR
NYNEX, FR
Omnistaff, Inc.
PMA Group, FR
Pacific Bell, FR, UL
Pacific Gas & Electric, FR
Partnership Group, Inc., FR
Payless Cashways, Inc., FR
Penn Virginia Corporation, PL
Pillsbury Company, FR
Pfizer, Inc., FR, UL
Phelps Dodge
Pitney Bowes FR
Press-Telegram, FR
Principal Financial Group, FR
Providence Gas Company, FR
Red Wing Shoe Company, FR
Resort Condominiums International, FR
Rhone-Poulenc, Inc., FR
Riverside Methodist Hospital, FR
Rockwell International, FR
Rohm & Haas Company, FR, UL
Ryder System, Inc., FR
St. Petersburg Times, FR
ServiStar Corporation, FR, PL, UL
Shibley Company, FR, PL
Signode Industries, Inc.

Simon & Shuster, FR
SmithKline Beecham, Pharmaceuticals, FR
Spiegel, Inc., FR, PL
Sprint, FR
State of Montana, PL
State of North Dakota, PL, UL
State of Utah, FR
Syntex Corporation
Tandem Computers, Inc., FR, PL, UL
Temple, Barker & Sloane
Tenet Healthcare Corp., FR
Time Warner, Inc.
Travelers Companies
USF&G
United Technologies, FR
University of Oklahoma, PL
University of Wyoming, PL
Upjohn Company, FR, UL
Vanguard Group, FR, UL
Voucher Corporation, FR
Victor F. Weaver, Inc.
Volvo of North America
Walt Disney co.
Wang Laboratories
Warner-Lambert Company, FR
Washington Post Company
Watson Wyatt Worldwide, FR
Western Savings of Arizona
Roy R. Weston, Inc., FR
Wheaton College
Work/Family Directions, Inc., FR, PL
Wyatt Corporation Xerox Corporation
Wyeth-Ayerst, FR
Yale University