

TaborTalk

www.tabornet.org

Winter 2015

Mission

To help strengthen the Lancaster County community by giving people the tools and inspiration to meet their housing and financial challenges and by revitalizing our surroundings.



MEMBER

Knowing the difference can make all the difference.



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Bullish ... for whom?

A couple of weeks before Christmas I attended the Lancaster Chamber's annual economic forecast breakfast at the Convention Center. This year's speaker was the same Federated Investors equity strategist the Chamber has invited for several years. She has returned by popular demand because her remarks are always insightful and her predictions for the coming year have usually been on target. She has even managed to present complex economic trends in easily understood, even entertaining, ways – no small task given her subject matter.

I have made a point of attending this event in the past few years because it's been helpful in understanding what the economy might bring in the new year and how that could affect funding for Tabor's programs.

In this year's presentation the speaker was quite bullish about 2015 and the stock market in particular.

See **Bullish** on page 2.

"... we are at our best as human beings when we share our good fortune ..."



— Bob Thomas, President

Looking back ... moving forward

Checking in with a former client

Marcie was featured in our *Tabor Talk* in 2009. A mother of four boys, she had been in an abusive relationship for nearly 17 years. Near the end she made some bad decisions that caused her to be imprisoned for 99 days. After her release, she got a job, riding a bike to work until she could afford a car. She and her boys stayed with family and friends as long as possible, then moved to a motel room, then to Water Street Mission when she could no longer afford the room. The mission is where she became involved with Tabor Community Services.

Marcie recalls, "At the shelter, I was at wit's end. I was skeptical when I went to Tabor. You have people telling you what to do and how to do it. Jackie [Marcie's case manager] helped *me* figure out what to do."

Tabor, and specifically, Jackie, assisted in getting Marcie and her four sons out of the shelter and into their own apartment.

See **Marcie's story** on page 3.



Marcie with younger sons, 2009

Bullish *continued.*

She predicted consistent economic growth for the next several years, robust corporate profits and urged her audience to invest in the market. In all, her presentation buoyed the spirits of the audience before the holidays and inspired confidence about the prospects for investing in the New Year.

As I left the Convention Center that morning and walked to Tabor's office, however, I saw several people on King Street who were not likely to have funds invested in the stock market or feel bullish about the coming New Year. Indeed their faces had the blank, worn expressions we often see on people who are struggling to survive.

The contrast between the optimism I had just heard at the Convention Center and the outlook I imagined the people I saw had could not likely have been more stark. When I got to the office and a Tabor colleague asked me what the speaker's forecast was, I replied the future looks good ... *if you have money to invest.*

We are a country with many blessings, where many of us are very fortunate to have financial resources and the security and opportunities they give. The people I saw on King Street that morning were a reminder though of why Tabor exists – to reach out to people who are struggling and help them develop the knowledge and motivation they need to rebuild their lives and have more security. And we are at our best as human beings when we share our good fortune and support efforts to do that. ■■

Recent notes to two of our Certified Financial Counselors

Randi,
Thank you so much for spending two hours with [us] yesterday afternoon. I learned so much from you!...
Thank you again for your dedication to working with individuals with financial questions! This is such a valuable service to the community!

Richard,
I want to thank you so much for helping me get my financial life back into a healthy perspective and allowing me to actually see there is a light at the end of this tunnel I am in.
You made everything very simple and easy to understand which is important to many people who don't have the education or knowledge you possess.
I thank God every day for the people at TLC and Tabor. Your work is keeping people off the streets and I wanted you to know how grateful we are for these services you provide.

Giving through a bequest

When making a will or living trust, you might want to consider making your favorite charities — in addition to your family members — part of your estate plan. You can do this by simply indicating in your will that a portion of your assets should be left as a bequest to a foundation. Then, inform the foundation of your recommended charitable causes you would like to support with your bequest.

- Simplify your estate.
- Support multiple charities with a single bequest.
- Revise distributions without changing your will.
- Reduce estate and inheritance taxes.

Upon your death, the executor of your estate will transfer your bequest to the foundation. They then distribute the assets to approved charities you have recommended.

Another option for large bequests is to ask the foundation to hold the funds, invest them for a certain period, and then distribute only the net income to charitable causes. This multiplies the effect of the gift over a period of time. This service is available for a nominal fee.

Tabor has partnered with Mennonite Foundation of Everence and Lancaster County Community Foundation to help you make planned giving decisions while respecting your wishes and being sensitive to your faith and values.



Everence



LANCASTER COUNTY
COMMUNITY
FOUNDATION

If you would like to support Tabor through a bequest, please contact Phyllis Stacks at pstacks@tabornet.org or (717) 358-9383. Or go to www.tabornet.org > **How Can I Help?** > **Planned Giving** to learn more. ■■

Car donation program

Donate your car, boat, truck, RV, jet ski or snowmobile to Tabor and receive a tax deduction.

This no-cost, no-hassle process begins when you contact our fundraising

partner, Donation Line LLC, at 877-227-7487. Be sure to ask for Tabor Community Services.



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TaborSlice

Tabor recognized by PHFA

Tabor Community Services and a Tabor staff member received a total of three awards at the 2014 Housing Counseling Awards Luncheon the Pennsylvania Housing Finance Agency (PHFA) hosted in Harrisburg.

PHFA is a state wide organization that supports and facilitates affordable home ownership and rental housing for low/moderate income people, seniors and those having special housing needs across the Commonwealth. In addition to providing mortgages to qualifying individuals and investments in multi-family housing complexes, PHFA also financially supports counseling/education services in home ownership, mortgage default counseling and financial education provided by non-profit housing counseling agencies across the Commonwealth, including Tabor. You can learn more about PHFA online at www.phfa.org



Tabor Homeownership Counseling staff from left: Diahann Beattie, Gladys Delgado, Randi Shober, Ann Duval, Lowell Jantzi; with Tabor President Bob Thomas on right.

Tabor, as an organization, won two awards. The first was the PHFA Best Practice Award given to the one non-profit housing counseling organization in the state that has most effectively implemented industry best practices for housing and financial counseling. The second was the PHFA Funder Partnership Award given to the one Pennsylvania organization that has done the best job of raising private financial support for its housing and financial counseling and education programs.

The third award was the Best Housing Counseling Specialist Award for our region of PHFA given to Gladys Delgado, Tabor's mortgage default counselor. Delgado has been a counselor at Tabor for 26 years.

"It's great to be part of an organization that does such good work and does it so well." says Tabor President Bob Thomas. "And it's great to see it recognized." 

Marcie's story *continued from page 1*

"Jackie was absolutely wonderful ... she believed in me." Marcie remembers one incident in particular, "I couldn't get into [a specific apartment] because of my criminal background. Jackie got them on the phone and said 'You need to meet this woman and her family, because she is not that person anymore.' I wasn't used to being treated like that. She fought for me ... she cared about me, I wasn't just a number to her. She is one of the reasons I am where I am today."

Marcie was laid off from her job since we spoke in 2009, but she used the time on unemployment to look for another job and obtain her GED.

And she found a job with higher pay and better benefits. She now works third shift in production for Exide Technologies, a company that makes car batteries, and has been with them for one and a half years.

While her youngest son is still at home, her three older boys have moved out on their own.

Marcie still experiences the struggles of being a single mom on a low income, "I'm still in poverty, trying to survive" ... but she became involved with The Factory Ministries — a school district enterprise that provides resources such as workshops, a food bank, stress management and parenting classes — and its Getting Ahead Workshop. She now co-facilitates workshops, and has presented to people in the fields of assisting those in poverty at national conferences in Oklahoma City and Nashville and to the local Lions Club.

She is also involved in the church community and most recently joined the Together Steering Committee, local residents and business leaders coming together to help people in poverty make a better life for themselves.

"I'm trying to make a difference along the way," she says. "If there is something I can do to help someone in the future, I'm all for trying ... I share my story, give them my experience ... tell them about the people I've met along the way. Every time I tell my story, I mention Tabor, because that was a big step in my life."

Through it all, Marcie credits Jackie and Tabor for providing the tools for her to maintain her housing for herself and her family. "I still live by the basic form of the budget that Jackie and I came up with ... putting the money aside for what bills and when. That budget from six years ago is why I am still here." 

"That budget from six years ago is why I am still here."

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You are invited to ...
**Tabor Community Services'
47th Annual Fundraising Banquet**

Thursday, April 16, 2015

6:00 pm - Reception

6:30 pm - Dinner & Program

Palm Court @ DoubleTree (formerly Willow Valley)
2416 Willow Street Pike, Lancaster, PA

with Master of Ceremonies, Anne Shannon
of WGAL TV-8

Please join us in DoubleTree's beautiful Palm Court for our 47th Annual Banquet.

Anne Shannon will emcee the evening as we review accomplishments and honor the achievements of our clients and the contributions of our partners and staff.

The silent auction will be open through dinner and donations will be accepted at the banquet. All proceeds go to helping the 4,000 family and individual cases that Tabor serves each year ... preventing and responding to homelessness, assisting those who aspire to homeownership, and counseling those struggling with their personal finances.

Event is free, but *reservations are required*. To reserve your seat and seat(s) for your guest(s), contact Lucy at (717) 358-9377, Lmannix@tabornet.org, or mail the enclosed reservation form in the courtesy envelope provided. You can also register on our website: www.tabornet.org.



Be a Sponsor of the 47th Annual Banquet.

Your name or organization's name and sponsorship level will be listed in the program and a table sign with the name or logo will announce your sponsorship. Sponsorships range from \$247 to \$4,700.

New benefit for all sponsors this year: your name or logo will be listed on Tabor's website as a banquet sponsor, linkable to your website.

Proceeds go toward defraying the costs of the banquet, then to serving clients in need of housing and financial solutions. For more information, please contact Phyllis at (717) 358-9383 or Pstacks@tabornet.org.

Are you crafty?

Do you make small furniture (boxes, stools, etc.) or other handcrafts such as decorative purses, pillows, table dressings, birdhouses, or the like that you could donate to Tabor for the Annual Banquet silent auction? Or maybe you received a lovely gift that you just never used. If you have something to donate (handcrafted or new only), you can drop it off at the Tabor offices or we will gladly arrange to pick it up at your convenience. Contact Phyllis at (717) 358-9383 or pstacks@tabornet.org.



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Tabor Talk is a publication of Tabor Community Services
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