

Make Yourself At Home

Tabor Community Services:
Housing and Financial Counseling

Forty Years of Rebuilding
Lives and Community

1968-2008

by Jean-Paul Benowitz

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Foreword

Since coming to Tabor, I have found it both instructive and fascinating to study its 40 year history. Understanding the commitments, vision and historical circumstances that have inspired and assisted Tabor has deepened my appreciation for this organization and its remarkable story.

Jean-Paul Benowitz has generously donated the research skills and perspective of a historian to the task of capturing Tabor's first 40 years in this essay. You will find it all here – the commitments of Menno Housing's founders to racial justice; the scriptures that called them to help the marginalized and disadvantaged; the civil rights movement of the 1960's; the federal government's efforts in the years that followed to fight racial discrimination and ensure decent housing for its citizens; the vision of Tabor's leaders that expanded the organization's reach in serving people; the dedication and compassion of the staff who provided that service; and most importantly, the inspiring stories of clients who learned how to help themselves and rebuild their lives with the guidance of Tabor staff.



Our community is a better place and the lives of many of its residents are better for the work Tabor has done throughout its history. And that history is a foundation on which we look forward to building for the years to come.

Robert Thomas
President
Tabor Community Services

Introduction

“Yet at the center of the cities’ housing problem lies racial discrimination. Crowded miles of inadequate dwellings – poorly maintained and frequently overpriced – is the lot of most Negro Americans in many of our cities. Their avenue of escape to a more attractive neighborhood is often closed, because of their color. I shall therefore, present to the Congress at an early date legislation to bar racial discrimination in the sale or rental of housing.” – President Lyndon Baines Johnson, 26 January 1966.¹

Working with the Eastern Mennonite Board of Missions and Charities in 1966, A. Grace Wenger, a Mennonite missionary, author, and English teacher from Eastern Mennonite High School, Lancaster Mennonite School, and Millersville University, attempted to find housing in Lancaster County, Pennsylvania, for two African families from the Congo.² Here begins the story of Tabor Community Services: Housing and Financial Counseling:

“There was the apartment owner in Lancaster who pleasantly assured me, (A. Grace Wenger) when I called in my unmistakably Pennsylvania Dutch voice, that the apartment he advertised was available immediately, that the listed price included utilities and that there was no one ahead of me. As soon as I said, ‘The family happens to be Negro – does that make any difference?’ the owner suddenly became deaf. ‘Sorry, I can’t hear what you are saying,’ he hedged. ‘Will you rent to a Negro family?’ I asked more distinctly. ‘Really, I’m sorry, but I just can’t understand you. There’s so much noise in the office and my hearing isn’t what it used to be,” (indeed it had deteriorated noticeably in less than a minute). ‘They’re Negroes, colored, black,’ I shouted. (That wasn’t quite accurate but you can’t be finicky about details when talking to a deaf man.) ‘Will you rent to them?’ ‘No, sorry. Can’t do that.’ and the receiver clicked.”³

Eighteen years earlier, in 1946, the Housing Authority of Lancaster was established for developing and administering public housing. Lancaster’s first public housing, built and managed by the Housing Authority, was Hickory Tree Heights, presently called Clermont.⁴ In 1999, fifty-three years later, Tabor would be providing residency for formerly homeless families in six of these townhouses, renamed Jubilee Homes at Clermont. To assist eligible low-income families with obtaining home ownership, in 1947 the Truman administration created the Housing and Home Finance Agency. Two years later to eradicate slums and promote urban redevelopment, the Truman administration enacted the Housing Act of 1949.⁵ Addressing affordable urban housing for the elderly, ten years later in 1959, the Eisenhower administration introduced a new Housing Act.⁶ The editors of the *New York Times* argued major changes were necessary, “if the big city is to remain a place for ordinary people to live as well as work, and if the suburbs are to become more than an ugly sprawl and a commuter’s nightmare.”⁷

With the development of suburbia and its impact on cities with regard to racism, in 1962 concerned citizens in Lancaster County organized the Fair Housing Listing Service. This service maintained two lists: the first cataloguing properties for rent or sale available to minority groups outside of the Seventh Ward of Lancaster City and a second list containing the names of minority families desiring to move out of the Seventh Ward, including the types of housing preferred, and what they could afford. The Fair Housing Listing Service assisted minority families in finding realtors and landlords who would rent or sell to clients based on their economic eligibility



“...it is a reflection on our influence in the community that such things can happen.” —A. Grace Wenger

“Minorities want freedom from exploitation by landlords ... ‘If you don’t like it as it is, I can get another tenant’ is a serious threat to a family that has no place to go.”

—A. Grace Wenger

regardless of race or ethnicity. The Fair Housing Committee member who asked one owner, “Would you be willing to rent to a minority family?” received the answer, “No, I couldn’t rent to Negroes. I’m a Mennonite.” Some Mennonites protested the sale of a house to an African executive employed by a local industry in Lancaster County. The Mennonite neighbors heckled the owner who had the courage to make the sale. Writing about these events in 1966, A. Grace Wenger noted, “It is a reflection on our influence in the community that such things can happen.” A sociologist told a group of Lancaster citizens who were concerned about discrimination in housing, “You’ll not be able to accomplish anything because the plain people (Mennonites and Amish) have the money that controls the power structure.”⁸

In an effort to address these problems, a group of alumni from Eastern Mennonite University and Goshen (Mennonite) College, most of whom having worked internationally with community and business development for the Eastern Mennonite Board of Missions and Charities and the Mennonite Central Committee, formed the Menno Housing Corporation in 1967. Chartered with the Commonwealth of Pennsylvania for profit, Menno Housing, Inc. focused mainly in the Seventh Ward of Lancaster City. In 1950 the Seventh Ward contained 83 percent of the nonwhite population, and in ten years the figure rose to nearly 94 percent by 1960. According to the 1960 census 88.1 percent of all nonwhite households resided within the Seventh Ward and twenty years earlier, the percentage was 84 percent. The stockholders of Menno Housing purchased properties in Lancaster’s Seventh Ward, bringing dilapidated homes up to code through Mennonite volunteer labor, and then renting the homes to low-income and minority families.⁹

Mahlon M. Hess, editor of the Eastern Mennonite Board of Missions and Charities magazine, *Missionary Messenger*, explained the beginning of Menno Housing: “One group of laymen decided that they would buy a house and do what they had asked others to do – rent to Negroes. They brought together some funds, formed a corporation (Menno Housing) and located a property. Neighbors were contacted and assured that the project is an attempt to improve the neighborhood. The three families chosen have proved to be good tenants and they have been well received in the community. The project has demonstrated that renting to Negroes can be a good investment and that integration can be quietly effected at the grass roots level.

Members of the group are experiencing personal growth through learning to receive members of minority groups as friends.”¹⁰ Writing about the work of Menno Housing, A. Grace Wenger argued, “Minorities want freedom from exploitation by landlords who take advantage of a tenant’s inability to find housing in another area: ‘If you don’t like it as it is, I can get another tenant’ is a serious threat to a family that has no place to go.”¹¹

Responding to these issues, Lyndon Johnson was working on a plan to attack *de facto* segregation with regard to renting and home ownership. Two years earlier in 1965, President Johnson created the Department of Housing and Urban Development. New York Senator Robert F. Kennedy called for a domestic Marshall Plan to attack urban problems, complaining how we “give our money and go back to our homes and maybe our swimming pools and wonder, why don’t they keep quiet, why don’t they go away?”¹² Despite his failures in 1966 and 1967, President Johnson in 1968 once again proposed open housing legislation. Surprisingly, this time Congress enacted an open housing law, the first legislation of its kind in the twentieth century, to become fully effective in 1970. The legislation proposed prohibiting discrimination in the sale or rental of housing. Written largely by the banking lobby, the Housing and Urban Development Act of 1968 contained various measures to expand home ownership among low-income families. This had been a Republican goal, and after some revisions the Johnson administration endorsed federal subsidies to enable low-income families to purchase

their own homes.¹³ On these two principals: defeating racial discrimination in housing and assisting low-income families with achieving home ownership, Tabor Community Services: Housing and Financial Counseling was established.

In 1968 Menno Housing established Tabor Community Services, Inc. as a nonprofit organization with the goal of helping families of moderate income to purchase their own homes.¹⁴ Orie O. Miller was one of the stockholders of Menno Housing. Miller was director and treasurer of the Miller and Hess Company, president of Highland Shoe Company, and treasurer of A. N. Wolf Shoe Company, all located in Akron, Pennsylvania. Miller was Executive Secretary of the Mennonite Central Committee (MCC) concentrating on relief and refugee resettlement work following both world wars. He was instrumental with the Civilian Public Service Program (CPS) providing alternative service for Mennonite, Amish, Quaker, and Brethren conscientious objectors during the Second World War. Miller was a charter member of the Mennonite Board of Education and played a prominent role in founding Associated Mennonite Biblical Seminary (AMBS). He played a significant role in the creation of Mennonite Economic Development Associates (MEDA), Mennonite Travel Service (MTS), and Mennonite Mutual Aid (MMA).¹⁵

Miller suggested the Executive Committee of Menno Housing meet with the Quakers, who already were addressing the issue of fair housing in Lancaster County with their organization, Opportunity Housing. An engineer with the RCA plant in Lancaster, Robert Neuhauser created and was president of what is now the Lancaster Housing Opportunity Partnership. The Quakers created Opportunity Housing focusing on making homes more affordable to moderate and low-income families in Lancaster County.¹⁶ Over the years Tabor has teamed up with the Lancaster Housing Opportunity Partnership on several projects addressing fair housing. At this initial meeting with the Quakers, Orie Miller proposed Menno Housing establish a similar kind of work in Lancaster City, beginning with Executive Committee member, attorney, M. Elvin Byler, providing legal services gratis and chairing the Board of Directors.¹⁷

Name and Vision

Orie Miller proposed Menno Housing's nonprofit agency should be named Tabor Community Services.¹⁸ The name is a reference to Mount Tabor located in Lower Galilee at the eastern end of the Jezreel Valley in Israel. Folklore and oral tradition speculate Mount Tabor was the site of the transfiguration. In the Gospels according to Saints Matthew, Mark, and Luke, while Jesus and his disciples were traveling from Caesarea Philippi to Capernaum, Jesus took Peter, James, and John onto a high mountain to pray. While they were praying, Elijah and Moses appeared with Jesus to the disciples. Peter offered to build a shelter for each person in the transfiguration. Instead, the voice of God countered, the disciples should listen to Jesus rather than build him a home.¹⁹ The Bible does not state the transfiguration happened on Mount Tabor and it is very unlikely Mount Tabor was the site of the transfiguration. The Roman historian Titus Flavius Josephus recorded there was a Roman fortress on Mount Tabor at the time of Christ and hardly an appropriate location for Jesus to retreat and pray alone with his disciples. Furthermore, on their journey they would have passed Mount Meron which is considerably higher than Mount Tabor.²⁰

Despite the lack of scriptural reference and historical evidence about Mount Tabor as the site for the transfiguration, the point of the story as the founders of Tabor Community Services saw it, Peter offered to build a shelter for Jesus, but was told instead to listen to Jesus, which according to their interpretation meant a better way to build for Jesus was building for those who needed housing. Explaining this connection, A. Grace Wenger maintains Jesus summarized this idea in these words, "Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me."²¹ This was the vision of the original stockholders of Menno Housing and Tabor Community Services: "We commit ourselves to work at the combined problems of poverty and racial discrimination in Lancaster City and County, thus meeting human needs giving a witness to the love of Christ and promoting peace in the community by helping to alleviate the conditions which breed hatred, crime, and violence."²²

"The vision that guides us is to eradicate homelessness, for one homeless family is too many."

—Nevin L. Horst, Director 1977-1995

This sentiment was expressed by Nevin L. Horst, the second Director of Tabor (1977-1995), "The vision that guides us is to eradicate homelessness, for one homeless family is too many. I especially want to inspire and challenge the religious community that there is no greater worship or work than to provide for the needs of all of God's children. Part of that work is to provide housing. We do this in obedience to the biblical prophet Isaiah who wrote, 'The fast that I require is to loose the fetters of injustice...share your food with the hungry, and provide the homeless with shelter' (Isaiah 58:7)."²³

This appeal to the religious community for direct action was continued by D. Michael Weaver, third President of Tabor (1995-2006), when he wrote, "We need to show love...mercy gives freely with no accountability. 'Let not mercy and truth forsake thee; bind them about thy neck; write them upon the table of thine heart. So shalt thou find favor and good understanding in the sight of God and man.' Proverbs 3:3-4....join us...pray that new counselors, board members, and fund raising volunteers might keep truth and mercy on the tablet of their heart."²⁴ On another occasion, Weaver compared the work of Tabor to the parable of the Good Samaritan recorded in the Gospel according to Saint Luke (10:25-37) where a man puts aside cultural and religious differences to offer assistance. Weaver wrote, "The story of the Good Samaritan...tells...of how a common man takes responsibility to respond to the cry for community. We need more Good Samaritans to stop letting cultural issues paralyze them...the needs in Lancaster include all economic, social, and cultural strata."²⁵

In the parable of the Good Samaritan, Jesus puts the definition of neighbor into an enlarged context, beyond what people usually thought of as a neighbor. Tabor was created by Mennonites who wanted to put into practice Jesus' definition of being a good neighbor. Over the past forty years Tabor has developed into an ecumenical non-profit housing and consumer credit counseling organization with over fifty employees, hundreds of volunteers, and twenty-four properties, serving families in Lancaster County experiencing financial or credit problems and addressing housing issues ranging from homelessness to foreclosure on their mortgages while revitalizing neighborhoods in Lancaster City through the East King Improvement District, Lancaster City Living, and the Eastern Market.

1968 – 1978

In June of 1967, the Menno Housing Corporation was established with twenty-five stockholders and an Executive Committee composed of: John B. Shenk, M. Elvin Byler, Arthur A. Voth, Orie O. Miller, Delmar Stahly, Luke R. Bomberger, Paul Leatherman, and A. Grace Wenger. Offices were established at the insurance company building of The Lancaster Mennonite Conference: Brotherly Aid Liability Plan, in Salunga, Pennsylvania. Menno Housing Corporation purchased fourteen houses in the redevelopment area of southeast Lancaster City.²⁶

John B. Shenk served as the first Executive Secretary for Menno Housing. A graduate of the University of Pennsylvania, Shenk served in the Philippines with the Mennonite Central Committee and eventually became Chairman of the Delaware Public Integrity Commission.²⁷ Shenk explained the reason why Menno Housing created Tabor Community Services, stating that, “We’ve learned that we might be able to tie into some

housing assistance programs of the federal government if we set up on a non profit basis. We want to help people to acquire decent housing, on both a purchase and rental basis, but at the same time we’re interested in developing a greater sense of rapport with them. The program is intended to provide good housing at rates the occupants can afford for persons desiring to remain where they are, and to help foster orderly integration of other sections of the city and Lancaster County.” According to Shenk, Tabor was created to “purchase and rehabilitate, if necessary, homes in Lancaster County and City for rental or sales to persons of all races and religions, sponsor families who wish to obtain adequate housing in any way possible, including the guarantee of loans or outright advanced money, and to purchase land and construct houses.”²⁸

The Executive Committee of Menno Housing and Tabor were following the lead of Richard Oblender who in 1966 established the Community Action Program of Lancaster County. Based on Lyndon Johnson’s 1964 Economic Oppor-

tunity Act providing for the creation of Community Action Agencies, CAP of Lancaster was established to educate local business and community leaders to find ways to move families beyond the provision of public assistance and to develop a new mechanism to help people become self-sufficient and move out of poverty. CAP renovates homes and expands opportunities for home ownership in Lancaster City with funding from the Lancaster Housing Opportunity Partnership.²⁹

Consistent with what the banking lobby had in mind when writing the Housing and Urban Development Act of 1968 advocating home ownership, Daniel S. Sensenig, the first Director of Tabor (1971-1976) believed the organization always, “stressed the idea of how buying a home was a wise investment.” Eventually offices were established at 320 South Duke Street in Lancaster City with Tabor providing financial education to individuals and families teaching money management skills, assisting them in the transition from renting to home owning, and helping people find ways to avoid foreclosure. In 1972 Marjorie Boots purchased her home in Lancaster City and attributed Tabor with helping her to become knowledgeable about home ownership saying, “Tabor helped me achieve my goals.”³⁰

The work of Menno Housing and Tabor was part of a larger community effort



Duke Street office, Nevin Horst, Tabor's Executive Director/ President (1977-95) on right

and a Johnson administration initiative. In 1967 the Pennsylvania Neighborhood Assistance Program (NAP) was established to improve the lives of low-income people in distressed neighborhoods and communities through the creation of an effective partnership between community advocacy organizations and the business and corporate community.³¹ The labor for renovating the homes, owned and managed by Menno Housing, came from volunteers of local Mennonite churches, and the materials were purchased with government funds, which in turn enabled the corporation to keep the sale prices of the houses affordable.³² Today this is called the Lighthouse Project where properties are donated to Tabor and then rented at below market rates or sold at a reasonable rate to clients. The renovations to the properties are done chiefly by Lancaster Habitat for Humanity.³³

Further assisting Menno Housing's efforts and Tabor's financial counseling, in 1969 the Nixon administration introduced the Brooke Amendment enabling eligible low-income families to only pay no more than twenty-five percent of their income for rent.³⁴ Many families associated with Tabor were able to rent decent homes provided by Menno Housing and several families bought their homes when Tabor assisted them in establishing credit. In the 1970s some houses condemned by Lancaster City could be bought for \$5,000. After renovations the homes could be sold for \$15,000 to \$20,000. Paul Leatherman, former Executive Secretary of Tabor (1968-1976) recalled how several houses were made available to some of the first-time buyers at a mortgage rate as low as \$100 a month for thirty years. In 1968, Paul Leatherman, after serving with the Mennonite Central Committee's Vietnam Christian Service, accepted the position of Executive Secretary of Tabor. Leatherman continued in this role until 1976 when he became Director of the Mennonite Central Committee's program, Self Help Crafts, which was named Ten Thousand Villages, a non-profit Fair Trade Organization (FTO).³⁵ Through the years Ten Thousand Villages and Tabor have worked on mutual projects and fundraisers.

"Tabor helped me achieve my goals."

*—Marjorie Boots,
former Tabor client*

In 1971 Tabor became an approved counseling agency and received federal funding from HUD through the federal Model Cities program being administered for Lancaster City.³⁶ Strengthening community development block grants, the Nixon administration introduced in 1974, the Housing and Community Development Act.³⁷ The same year, in 1974, focusing on federal advocacy for

affordable housing, Cushing N. Dolbeare founded the Ad Hoc Low-income Housing Coalition, now known as the National Low-income Housing Coalition (NLIHC). The following year, in 1975, the Low-income Housing Information Service (LIHIS) was formed to provide information on housing problems and federal programs, as well as technical assistance and support to state and local housing advocacy efforts such as Tabor.³⁸ The next year, in 1976, Millard and Linda Fuller established Habitat for Humanity International in Americus, Georgia. This international, ecumenical, non-governmental, non-profit organization was created to build "simple, decent, and affordable" housing. The Habitat for Humanity homes are built using volunteer labor and are sold at no profit.³⁹ Over the years Tabor has worked with Habitat for Humanity providing affordable housing in Lancaster County.

In 1976 Tabor began reaching out beyond the city and into Lancaster County, opening an office in Columbia, Pennsylvania assisting families purchasing homes renovated by the Lancaster County Redevelopment Authority. This work also involved helping low-income homeowners with financial counseling and education about bringing their homes up to meet building codes. Some homeowners were falling behind in their mortgage payments, because of medical bills or loss of employment and in many cases Tabor helped these families renegotiate their mortgages. In some cases, through assistance from HUD, their payments were subsidized for up to three years.⁴⁰ The Carter administration in 1977 introduced the Housing and Community Act setting up Urban Development Grants for the elderly and handicapped persons which furthered the work of Tabor in the community.⁴¹

In 1977 Nevin Lehman Horst, former Mennonite missionary with Eastern Mennonite Board of Missions and Charities serving in Ethiopia and Kenya, became the Executive Director of Tabor (the title later changed to President in 1988). Prior to directing Tabor, Horst who was a graduate of Eastern Mennonite University and Princeton Theological Seminary, was pastor of several Mennonite churches and established the Provident (Mennonite) Bookstore (formerly Herr's Bookstore now Berean Christian Stores) in the Park City Center Mall 1970-1973.⁴²

1978 – 1988

Tabor operated very strong rental assistance programs serving as a neutral third party in resolving difficulties arising between landlords and tenants and in helping tenants find suitable housing through referral services. In 1978 Richard H. Martin, former Executive Secretary of Tabor (1976 to 1985), secured government funding to hire a rental counselor at Tabor, a neutral person to show both landlord and tenant how to meet their mutual obligations. “I have seen both landlords and tenants do things not in their own best interests,” recalled Martin. “Reconciliation must take place between the haves and the have nots.” Martin argued, “Just listening to their plight makes a big difference. Low-income people will try harder to keep their financial house in order if they know someone cares.”⁴³ In 1982 Tabor was approved and certified for credit and housing counseling by HUD with funding through Lancaster City and County. In the 1980s the staff at Tabor had grown to include an executive secretary, executive director, a bookkeeper, two counselors for each project, a part-time maintenance office for the city project, and a receptionist/secretary. The Voluntary Service program of Eastern Mennonite Board of Missions and Charities provided Menno Housing and Tabor with volunteers from Mennonite churches working with property rehabilitation, maintenance, and clerical services.⁴⁴ Today, Tabor’s staff is assisted with volunteers through the AmeriCorps VISTA national program. Volunteers in Service to America, AmeriCorps VISTA, was established by President Johnson in 1965 as a domestic version of the Peace Corps.⁴⁵

Under the leadership of Nevin Horst, Tabor’s work was defined specifically to help families select houses for purchase at prices and terms appropriate to the client’s resources: obtain verification of income; collect credit reports; help prepare family budgets; assist in obtaining mortgage financing from commercial sources, using where possible available housing programs; providing maintenance education and assisting when maintenance problems were encountered; serving as a link of communication between sellers and purchasers, and serving as a liaison between lenders and home owners following the purchase; and assisting families with responsibilities in making timely mortgage payments, including the special services required when delinquency or default developed.⁴⁶

In 1982 Nevin Horst made the name Tabor into an acronym assigning the following meaning for each letter: T=Teaches: Giving cash assistance or free housing is not sufficient. By giving limited cash assistance in emergencies coupled with education, TABOR works at preventing the causes of homelessness, teaching the families skills to control personal finances and pay housing costs on time. A=Advocates: Most people would like to ignore the needs of the homeless or do more “band-aiding.” TABOR, being aware of the needs of the homeless, brings these needs to the attention of government, business, and community in ways to effectively meet these needs – being an advocate on behalf of our clients. B=Brothers: The homeless or financially troubled do not need a lecture but an understanding person to “walk” with them, to show the way to break the cycle of dependency. TABOR is a brother. O=Obey: TABOR board and management accepts their mission as being obedient to the Gospel mandate of “giving shelter to the stranger.” Christians are concerned with meeting the total needs of persons. Others best understand the love of God in the context of action. The call to be peacemakers means to help remove the barriers that separate man from man as well as from God. R=Rekindles: Hope is rekindled, people’s eyes light up when they realize

“Reconciliation must take place between the haves and the have nots.”

— Richard H. Martin, Executive Secretary of Tabor (1976 to 1985)

someone cares, someone will help them “house themselves,” and break the downward spiral. TABOR rekindles hope.⁴⁷

In 1982 James and Patty Rouse founded Enterprise Community Partners, Inc., providing capital and expertise for affordable housing, real estate development, and community service.⁴⁸ Following this lead, in 1983 Menno Housing started a new venture called Menno Realty. A real estate broker’s office was opened in the Tabor offices with Charles Hess, a real estate broker and member of the Executive Committee, as the broker of record for this real estate and property management component of Menno Housing. Menno Realty included a computer terminal facilitating a multiple listing service (MLS) and began handling sales transactions of residential property of all price ranges. Menno Realty was not restricted to dealing in housing for low-income families. Profits from Menno Realty supported Tabor’s social services in the community.⁴⁹

Tabor joined with other housing agencies across the Commonwealth to push for legislation for mortgage relief. On December 23, 1983, the first state mortgage relief aid bill was signed into law by Governor Richard Lewis Thornburgh (R-Pittsburgh), aiding defaulting unemployed homeowners to save their homes.⁵⁰ In the same year, Governor Thornburgh introduced the Homeowners Emergency Mortgage Assistance Program (HEMAP) preventing families from losing their homes.⁵¹ Additionally, the Donegal Presbytery of the Presbyterian Church granted funds to Tabor for assisting families facing foreclosure. In 1985 Tabor was approved as the closing agency for HEMAP in seventeen counties of Pennsylvania. Simultaneously Tabor assumed the work of screening families eligible for purchasing properties rehabilitated by the Lancaster County Redevelopment Authority.⁵² In 1985 the Pennsylvania Low-income Housing Coalition, now known as The Housing Alliance of Pennsylvania, was established by a collaborative effort of statewide organizations working to ensure low-income families have access to safe, decent, and affordable homes. This organization plays an important role as an advocate for fair housing influencing the state legislature and bringing attention to the kind of work performed by Tabor.⁵³

Giving incentives for the utilization of private equity, in the development of affordable housing for low-income families, in 1986 the Reagan administration introduced the Low-income Housing Tax Credit under the Tax Reform Act.⁵⁴ The Pennsylvania Housing and Finance Agency (PHFA) is the state agency which allocates low-income housing tax credits and Tabor has worked with grant money from PHFA for homeowner and budget counseling for minority families. Tabor was awarded a contract by the PHFA to provide mortgage loans and place African or Hispanic families with approved mortgage lenders.⁵⁵

In 1986, Tabor was approved as a consumer credit counseling service (CCCS) under the National Foundation for Consumer Credit Counseling (NFCCC). The credit counseling department of Tabor helps clients to design budgets and to set up schedules for the payment of debts. Counselors contact creditors to secure agreements on repayment schedules, and they request a fifteen percent contribution, called an education fee, on the money they receive. Credit counselors at Tabor write letters to each of the client’s creditors explaining how many creditors the client has and how much money the client has left after fixed expenses. Credit counselors suggest a particular amount of money as the creditor’s fair share. If the creditors agree, the client gives a lump sum and Tabor makes the disbursements. For those clients who are serious about paying their debts, many creditors will stop late charges, stop or reduce interest, then accept a suggested payment schedule where the client can pay off the debt in three to four years. For smaller debts, they may allow only a couple of months or a year to pay them off.⁵⁶

Enlisting the support of Mennonites to become involved with ending racial

“Ghettos are expensive for those who suffer in them, and also for every taxpayer who helps to bear the financial burden of crime...”

—A. Grace Wenger

discrimination in the Seventh Ward of Lancaster City and addressing the issue of crime, A. Grace Wenger wrote in 1966: "According to President Johnson's nineteen-man commission on Law Enforcement and Administration of Justice, the incidence of crime is higher among Negroes than among whites because crime develops in the ghettos of the inner city into which embittered, underprivileged nonwhites are crammed. However, the commission's study shows that with economic equality the difference between crime rates of whites and nonwhites disappears. The commission concludes that 'a community's most enduring protection against crime is to right the wrongs and cure the illnesses that tempt men to harm their neighbors.'"⁵⁷ Twenty years later Menno Housing and Tabor were put to the test on this very issue. An atmosphere of neighborhood upheaval developed in the immediate surroundings of a bar located near Tabor's office in Lancaster City. The owner of the bar and numerous others were convicted of drug related offenses. In some Menno Housing houses the tenants were apparently intimidated by criminals and actually forced from their homes by drug offenders who took over the properties including the tenant's belongings. Tabor needed to file for possession of three of the properties in court, and suffered substantial loss in damages to the properties and loss of rent.⁵⁸ An interesting dilemma faced by Menno Housing and Tabor in 1987 in light of what A. Grace Wenger wrote about in 1966, "Ghettos are expensive for those who suffer in them, and also for every taxpayer who helps to bear the financial burden of crime, increased police protection, court proceedings, prison maintenance, all these cost money."⁵⁹

One of Tabor's many fundraising projects was launched in 1987, called the "Quarters for Shelter Campaign" featuring cardboard houses with the slogan, "Can You Take A Roof Over Your Head For Granted?" The boxes were placed in local restaurants and grocery stores to collect donations from the public.⁶⁰ Twenty-one years later in 2008, Ted Williams, financial advisor with Ameriprise Financial and a member of Tabor's board of directors, introduced a similar fundraiser featuring green plastic banks shaped like houses. This was an effort to raise money and public awareness of Tabor's programs while celebrating its fortieth year anniversary.⁶¹

Federal funding to address homelessness increased in 1987 when the Reagan administration introduced the Stewart B. McKinney Homelessness Assistance Act giving help to communities dealing with homelessness and Tabor benefited from this funding.⁶² Affordable housing was also addressed in 1988 with the Reagan administration introducing the Housing and Community Development Act providing for the sale of public housing to resident management corporations; later this would make Tabor's Jubilee Homes at Clermont a reality.⁶³

In 1987 Tabor formalized its work in property rehabilitation with a training program teaching maintenance skills to homeowners. The home maintenance program was designed for the handicapped, elderly, and eligible low-income families. One of the maintenance counselors was Assefa Haile who came to Lancaster from Ethiopia to study industrial arts. Haile began doing the repair and maintenance projects for Tabor clients, and then incorporated the idea of teaching the clients how to care for their homes.⁶⁴

1988 – 1998

By 1989 Menno Housing and Tabor dispensed with Nevin Horst's acronym for TABOR and returned to the name identification with Mount Tabor. The cover of the annual report for 1989 features a photograph of Mount Tabor focusing on the road to the top of the mountain with this caption, "Hairpin turns mark the ascent to the isolated peak of Mount Tabor, long identified as the 'high mountain apart.' The Road to the top is tough but those who struggle survive."⁶⁵ The emphasis at Tabor was on community service and consumer credit counseling, thus assisting people with their struggles to survive, or put another way, reaching the mountain top. An example of Tabor helping people in the struggle of life is the story of Cal Mack. A chef employed by the Meadia Heights Country Club, Mack was battling alcoholism. The club manager, Marty Blefko, promised Mack that he could keep his job if he went to rehabilitation for his addiction. Following alcohol rehabilitation at St. Joseph's Hospital, Mack went to Tabor to pay his bills and get his life back on track. Signing over his paychecks to Tabor was difficult at first until he saw the positive results. "That was a wonderful feeling. When we first started at Tabor, we had a really long list of bills, now we only have like six left. I'm really happy about it," said Mack and added, "Now I can tell people I've come from being an alcoholic to being a workaholic." Consistent with the mission of Tabor in the 1990s, Lin Mack, Cal's wife said, "Everyone at the [country] club and Tabor was so good to us. I'm thankful to the Lord, it's neat how we can't begin to see him working, but everything falls into place."⁶⁶

In 1990 Tabor adopted this motto: "Helping Families House Themselves Since 1968," referring to Tabor's original tasks of refurbishing properties, management and sale of real estate, and financial counseling.⁶⁷ Tabor's theme for 1991 was, "A Bridge to A Brighter Tomorrow." The annual report provided this explanation of the slogan, "Tomorrow is a brighter day for counseled families as they cross the bridge from emergency shelter to affordable, permanent housing, from the high cost of renting to the dream of homeownership, from misunderstanding to mediation of the problem between a tenant and landlord, from overextended finances to planned budgets, from harassing phone calls to negotiated repayments with creditors." The word "bridge" was a deliberate move away from Nevin Horst's acronym for TABOR where B stood for "Brothers." The Horst acronym for Tabor was used from 1982-1986, then in 1991, a whole new acronym was designed for TABOR: T=Tabor, A= Advocating, B= Bridging, O=Obeying, R= Renewing Hope.⁶⁸

"Stick to the plan, and you will see results."

—Linda King, former Shelter to Independent Living Program coordinator

As Tabor and similar agencies improved blighted neighborhoods, the federal government began addressing the rehabilitation of older federal housing properties. In 1992 the Bush administration established the HOPE VI program, distributing grants to redevelop failed modernist public housing projects into mixed-use, mixed-income communities. Tabor has collaborated with similar agencies on such development projects.⁶⁹ Assisting low-income families with the goal of homeownership, the Bush administration introduced the Federal Housing Enterprises Financial Safety and Soundness Act of 1992 and created the Office of Federal Housing Enterprise Oversight, mandating HUD to set goals for lower income and underserved housing areas for the Government Sponsored Enterprises (GSEs) Fannie Mae and Freddie Mac.⁷⁰ This is when Tabor offered additional workshops called "Pre-Purchase Housing Counseling," for low-income families focusing on building people's income and credit ratings as well as explaining the mechanics of mortgages, inspections, appraisals, and title insurance.⁷¹

In 1992 Tabor launched The Shelter to Independent Living Program counseling people referred from homeless shelters making the transition into renting and eventually buying properties. Tabor helped clients design a financial plan based on the client's family size, income and expenses, employment status and rental history. Linda King was the program coordinator meeting with clients and searching with them for prospective apartments. Landlords who were reluctant to rent to a tenant with a less than perfect credit record could also take advantage of Tabor's Protective Payee Program, in which the tenant's income was sent directly to Tabor and a budgeted amount set aside for the rent and other bills.⁷² Reflecting on her work at Tabor, King said, "It is not easy, but it is the difference between staying stable and becoming homeless again." Part of the process was for King to assist clients in developing a strict budget and she would encourage tenants not to give up saying, "Stick to the plan, and

you will see results.” Explaining Tabor’s financial counseling philosophy, Nevin Horst remarked, “It seems insensitive on our part to ask a client to cut up and dispose of his credit cards before he leaves our office, but we believe this is the first step in fiscal accountability.” By 1992, Tabor distributed \$1.4 million of clients’ money to their creditors with satellite offices operating in Columbia, Chambersburg, Lebanon, and Coatesville.⁷³

In 1993 Tabor purchased the building being rented by the Pennsylvania Department of Environmental Regulation and the Department of Health at 439 East King Street in Lancaster City. Reserving six thousand square feet for the Tabor offices, the rest of the building was converted into twenty-six apartments, unveiled as Tabor Place, providing residency for low-income elderly families. Tabor Place Apartments was financed through the Department of Community Affairs under the Neighborhood Assistance Program (NAP). Tabor solicited funds from corporations which were able to receive a substantial state tax write-off for contributions.⁷⁴ The annual report for 1995 featured this subtitle: “Since 1968, Tabor has saved families in the city and county of Lancaster from: bankruptcy, homelessness, foreclosure, eviction.”⁷⁵ In 1996 Tabor introduced a new program called Bright Hope for Homeless Families. The Shelter to Independent Living Program asked churches to collect cleaning items deposited into a laundry basket. When a family moved into their apartment or house, Tabor presented them with the laundry basket filled with cleaning supplies.⁷⁶ Further assisting families in the Shelter to Independent Living Program, in 1996 residents at the Mennonite Home established the Coupon Clippin Club. Members of the club cut out coupons from local publications to satisfy a list of food and household needs of Tabor’s clients.⁷⁷

Nine years after Tabor experienced the impact of crime in their clients’ neighborhoods, the Clinton administration began to address the issue of crime in federal housing communities. In 1996 the Clinton administration introduced the Housing Opportunity Program Extension Act giving public housing authorities the tools to screen out and evict residents who might endanger other existing residents due to substance abuse and criminal behavior.⁷⁸ This legislation resulted in bringing an even greater burden to Tabor’s work with homeless and low-income families. These challenges in the lives of Tabor’s clients were reflected in the annual report of 1996 featuring this motto, “Climb the Mountain.” A subtle, but vague reference to Mount Tabor, “Climb the Mountain” was in many ways a return to the 1989 slogan about life as a struggle to the mountain top and Tabor’s work helping families reach the goals of economic independence.⁷⁹

Reflecting the times, Tabor’s theme for 1997 was, “The Cry for Community.” D. Michael Weaver, former President of Tabor, explained the purpose of this theme was to establish relationships with people in the community and thus fulfill Tabor’s mission.⁸⁰ An example of fulfilling this theme was the work of Mel Risser, known to Tabor clients as, “The Furniture Man.” Mel collected used furniture which he refurbished and then stored in his barn until he found a family in need. Through the years many of Tabor’s clients had beds, dressers, tables, and chairs when they move into their homes because of the kindness and craftsmanship of the Furniture Man.⁸¹

In the summer of 1997, Tabor released a video entitled *Secrets to Successful Budgeting*. The Tabor staff created and produced the documentary based on almost three decades of credit counseling. The project was funded by a grant from the Pennsylvania Power and Light Company.⁸² In 1997 the Better Business Bureau of Eastern Pennsylvania awarded the Crystal Award as well as a \$500 donation to Tabor for its outstanding ethical business practices.⁸³



Mayor Janice Stork cuts the ribbon at the opening of Tabor Place Apartments at 44 Grant Street, Nevin Horst assists.

1998 – 2008

Thirty years after the creation of Tabor, in 1998 Tabor introduced the slogan, “A Key to Stronger Community.”⁸⁴ This idea harkened back to what A. Grace Wenger wrote in 1966 – “By forming friendships with Negroes and Puerto Ricans, visiting in their homes and inviting them to dinner as a friend to friend we can announce clearly

“To rebuild communities by serving as the premier housing and credit counseling agency in Central Pennsylvania.”

—Tabor’s vision statement

to every neighbor that we disapprove of discrimination. Ordinary people like you and me may be the ones who can do the most. Civil Rights laws are necessary and good, but love can’t be legislated. To assist the cause of peaceful integration in each neighborhood is the greatest consideration we can show to our...neighbors. Violence erupts when somebody gets desperate.

Injustice invites rebellion. Anyone who fears rioting, or distrusts sit-ins, marches, and picketing should go to work changing the conditions that lead to protest. To do nothing is to ask for demonstrations, for protest, for violence. Concerned action is the way to avoid trouble; indifference is the most certain way of stirring it up.”⁸⁵ Consistent with Wenger’s ideas, D. Michael Weaver announced the theme for 1998 was a “Call for Diversity,” which he explained, “refers to the call for us to get to know someone outside our economic class, social circle, giftings, race, and family status.”⁸⁶

In 1998 Pennsylvania Governor Thomas Joseph Ridge (R-Erie) announced a state program called the “Family Savings Program.” Under the program eligible low-income families would agree to save ten dollars a week for as long as eighteen to twenty-four months and Pennsylvania would reward the saver with fifty cents for every dollar. With partial funding from the Lancaster County Foundation (established in 1924), Tabor hired a program coordinator to administer the program for Lancaster area agencies engaged in similar work.⁸⁷ Tabor’s Family Savings Account program required low-income families to save ten dollars a week for at least twelve months toward a personal goal of a first-home purchase, starting a business, continuing education, or some other asset-building goal. Upon reaching their savings goal, the family received a fifty percent match, with a maximum six hundred dollars toward their goal. Additionally, clients were required to attend six economic literacy workshops.⁸⁸

Through funding from the High Foundation and The United Service Foundation, in the summer of 1998, Tabor renovated its office space to include seven new counseling offices and a Learning Resource Center featuring a classroom to facilitate workshops and seminars.⁸⁹ In November of 1998, for the second consecutive year the Better Business Bureau of Eastern Pennsylvania awarded Tabor in the non-profit category for ethical practices as a charity.⁹⁰

In the summer of 1998, Tabor participated for the first time in the fourth annual Dream Ride for Lancaster County. This is a one hundred and seventy-six mile bicycle race produced by Dream Ride Projects. Various Lancaster charities recruit cyclists who raise financial pledges to support these worthy causes.⁹¹ Another fundraiser for Tabor was introduced in the fall of 1998 called Sav-a-Tape Program. People who shopped at the supermarket chain Redner’s Warehouse Market were asked to save their receipt tapes and send them to Tabor. Redner’s Markets, Inc. would donate one percent of the value of all the receipts turned in with the money designated to help Tabor fund their housing and counseling programs.⁹² In the fall of 1998, Tabor introduced a Christmas charitable program called “Adopt A Family.” Appealing to church groups, friends, and individuals, Tabor requested people to give gifts of clothing, footwear, household

Tabor's Timeline

1968

Tabor Community Services organized as a non-profit agency



Buys, renovates (with mostly volunteer labor) and sells 27 houses

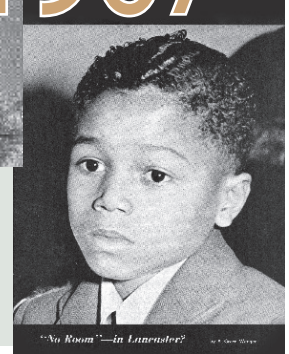
1968-75



1967



"The seed is planted" with a series of articles by A. Grace Wenger reprinted together in *"No Room"—in Lancaster?*



"No Room"—in Lancaster? by A. Grace Wenger

1971



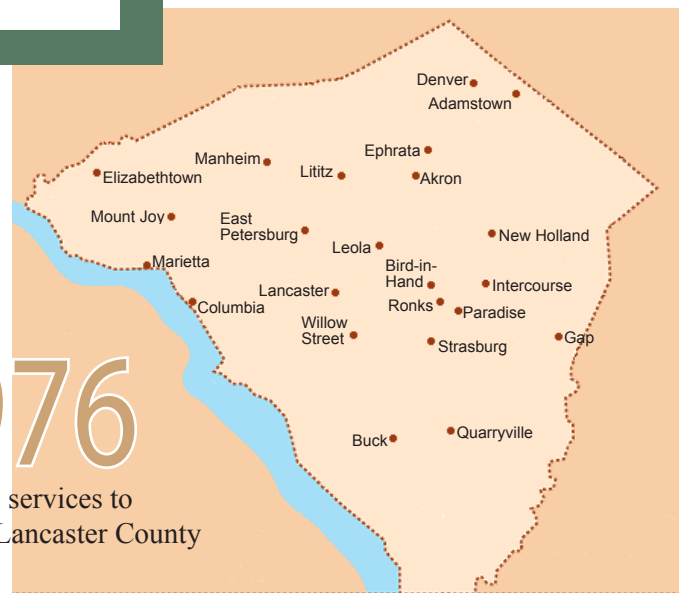
1972



Homeownership Counseling starts

1976

Expands services to include Lancaster County





1984

Approved as counseling agency for HEMAP, the Homeowners Emergency Mortgage Assistance Program in three counties

1986

Approved as a Consumer Credit Counseling Services agency



1991

Purchases large office building at 439 East King Street and moves offices there



1992

Creates Shelter to Independent Living program

1993

Renovates 26 apartments for low-income and disabled people at 439 E. King Street



1997



Family Savings Account
program opens

1998



2000



Begins administering the
Family Self-Sufficiency
program for the city
and county housing
authorities;

Jubilee House opens



2003



**HISTORIC
EAST SIDE**
EAST KING IMPROVEMENT DISTRICT

Supportive Services
provided at affordable
housing complexes;

East King Improvement
District (EKID) is
launched



2005



Transitional Living Center
(TLC), formerly Harb Adult,
merges with Tabor;

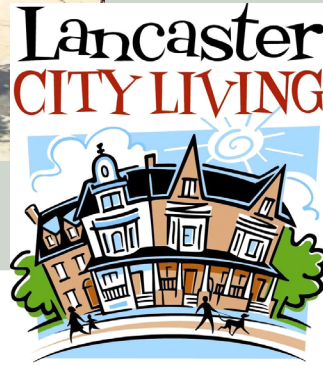
Tabor purchases, refurbishes and
moves to historic Eastern Market
building, 308 East King Street



2006



Beth Shalom House of Peace merges with Tabor;
Tabor opens Market View Apartments;
Launches Lancaster City Living



www.lancastercityliving.org

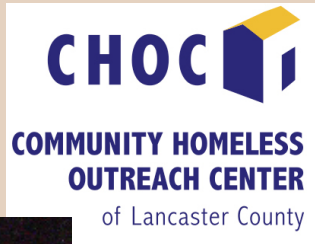


2007

Opens Beth Shalom House of Peace, the V. Ronald & Diane L. Smith "Home for a New Start";

Launches Community Homeless Outreach Center;

TLC becomes home to Veterans' Victory House



YEARS OF REBUILDING LIVES & COMMUNITY

1968-2008

2008

items, and toys to families in Tabor's housing programs.⁹³

In 1999 the annual report had the slogan, "Together We Can." Tabor developed a vision statement: "To rebuild communities by serving as the recognized premier housing and credit counseling agency in Central Pennsylvania." Simultaneously, this mission statement was adopted by Tabor: "To empower people to solve their housing and financial problems through effective use of community resources and personal achievement."⁹⁴ True to this vision, in 1999 Tabor unveiled three of its properties with the name "Jubilee Homes." Referencing the biblical concept of emancipation of slaves every fifty years, the term Jubilee was selected to emphasize Tabor's mission of helping people establish a new beginning in life, emancipation from debt and poverty. The three Jubilee properties were: "Jubilee Homes at King," an apartment building with five units providing transitional housing for women and children from residential substance abuse programs (opened March 2000),⁹⁵ "Jubilee Homes at Clermont" (formerly Hickory Tree Heights), consisting of six town houses, providing residency for formerly homeless families; and "Jubilee Homes at Tabor Place" (Formerly Tabor Place) an apartment building with 26 units serving disabled and elderly residents.⁹⁶

In 2000 the annual report included this statement about Tabor's heritage, "In 1968 Tabor was created by the Mennonite community to help low-income families manage their finances and to assist them in buying their first home. Since that time Tabor has added an array of services that help people solve their budget and housing problems."⁹⁷ Among the services added to Tabor was the Family Self-Sufficiency Program in 2000. Beginning in 1994, Lancaster local housing authorities provided rental assistance to eligible low-income families, supplementing rental costs exceeding thirty percent of a family's income. In granting this assistance, families were encouraged to set personal goals to become self-sufficient within five years. The program was administered by Community Action Program (CAP) until Tabor took over case management in January 2000. Eligible families receiving Section 8 HUD funding were encouraged to enroll in the Family Savings Account program to save toward an asset-building goal such as a down payment for purchase of a first home. Financial literacy workshops offered by Tabor helped families to manage income effectively to achieve self-sufficiency.⁹⁸

The first person to graduate from the Family Savings Account (FSA) was Robbin Lannan in 2000. Lannan joined the FSA program on November 7th, 1998. Saving twenty dollars a week, in two years Lannan saved \$1,200 qualifying her for \$600 in matching funds from Tabor. During the two-year period Lannan completed an engineering program at Thaddeus Stevens College of Technology, attended all of the FSA workshops offered by Tabor and purchased her own home. Her motivation for saving money in the FSA program was to assist paying for her son's college education. About her experience with Tabor and the FSA program Lannan said, "The weekly habit of going to the bank to deposit in my FSA account is now part of my routine that I look forward to doing. I feel so lucky to have discovered Tabor!"⁹⁹

In 2001 the annual report featured Tabor's mission, "To rebuild communities by helping families solve their housing and financial problems."¹⁰⁰ The same year Tabor appealed to its contributors to consider planned giving. Tabor joined with the



Representative Mike Sturla and Tabor President Mike Weaver hold the ribbon for Commissioner Ronald Ford at opening of Jubilee House for women coming out of drug rehabilitation with no place to go, and their children.

Leave A Legacy Lancaster County, a program administered through The Susquehanna Valley Planned Giving Council.¹⁰¹ In 2001 Tabor introduced the Demolition Derby Program. A two-year project, Demolition Derby invited youth groups and organizations to donate a day working on refurbishing various Tabor properties.¹⁰² Through a grant from the Lancaster Foundation in 2001, Tabor was able to improve its home maintenance workshops as well as pair maintenance mentors with first-time homeowners.¹⁰³

In the spring of 2001, North Star Marketing and local printing companies donated \$15,000 in services to create a new marketing logo for Tabor. “Tabor’s new look truly reflects its mission,” said Kae Groshong of North Star Marketing in Santa Barbara, California. The new logo for Tabor featuring building bricks was put into effect on July 9, 2001, appearing on employee business cards, letterhead, brochures, envelopes and all marketing materials.¹⁰⁴ Reflecting on the design of Tabor’s new logo, Groshong said, “It’s a mission focused on rebuilding: communities, families and people’s lives through housing and financial care. It is this sense of caring – from providing bricks and mortar in the form of housing to care in consumer credit counseling that we have used as the basis for Tabor’s new design and look.”¹⁰⁵ In 2001 Tabor was named National Foundation for Consumer Credit National Pace Award Winner – 2001 Agency of the year.

The 2002-2003 annual report included this definition of Tabor: “...a non profit organization that teaches skills and disciplines that empower clients to become productive, responsible members of our community. We commit to helping our clients make long-term change and we hope you do as well.”¹⁰⁶ An example of this work is the story of Russell Edwards. A recovering drug addict from Delaware, living at the Water Street Rescue Mission in Lancaster City, Russell relocated to temporary housing at Harb-Adult where he was referred to Tabor. In one year with Tabor, Russell saved enough money to rent an apartment and pay off his debt, back bills, and broken leases. Acquiring a CDL license Russell was hired by C&S Wholesale Grocery Delivery and said, “On the way to work I pray. [Driving] from Lancaster to York I give thanks.” Within the year Russell met and married his wife Linda who said about Tabor, “Since we came here, we haven’t had to ask anyone for anything. I am so proud of us.” Reflecting on his success Russell said, “A lot of things have changed since coming to Tabor. I am really happy. I never knew life could be this good.”¹⁰⁷

“A lot of things have changed since coming to Tabor. I am really happy. I never knew life could be this good.”

—Russell Edwards, former Tabor client

Tabor changed its mission statement in 2002 to read, “To rebuild communities by helping families find housing and financial solutions.”¹⁰⁸ Since 1997 Tabor’s mission statement was, “We provide non-discriminatory service in the areas of housing and financial counseling. We teach skills that empower our clients to become productive, responsible members of our community. We support our clients’ efforts to meet their individual goals with compassion, respect, knowledge and confidence. Tabor and our clients share a commitment to create long term, positive change.”¹⁰⁹

In 2002 Tabor launched a joint venture with Ten Thousand Villages. Originally known as Self Help Crafts of the World, a program of the Mennonite Central Committee, Ten Thousand Villages is a nonprofit fair trade organization marketing handcrafted products by disadvantaged artisans worldwide. Usually around the holidays Tabor and Ten Thousand Villages hosted events where fifteen percent of every dollar spent on merchandise from Ten Thousand Villages would go to Tabor.¹¹⁰

Tabor, together with the Lancaster County Housing Authority, participated in 2002 with the Section 8 HUD homeownership program. Eligible low-income families could use their Section 8 voucher subsidy to help meet monthly mortgage payments instead of confining them to rental payments. With financial counseling from Tabor, families participating in this program were empowered for the first time to leave subsidized housing.¹¹¹

During the Bush administration, in 2003, the Federal Home Loan Mortgage Corporation (Freddie Mac) announced a three-year initiative to purchase mortgages issued to new homeowners locally through the Bank of Lancaster County and Waypoint Bank. Tabor and the Lancaster Housing Opportunity Partnership agreed to provide homeowner education and counseling services to help eligible low-income families achieve homeownership.¹¹²

In 2003 Tabor hosted a fundraising event called Tour de Tabor featuring a presentation by professional cyclist Floyd Landis. The event was held at Landis’ alma mater Conestoga Valley Middle School. A dinner was held with Landis, prior to the event, at the Leola Family Restaurant (incidentally the location for Menno Housing and Tabor’s annual meeting and banquet in the 1970s and 1980s. At the Tabor annual fundraising banquets

awards are given to the creditor, landlord, volunteer, and client of the year celebrating the achievements of the organization and its clients).¹¹³ Leola Family Restaurant and Oregon Dairy Farm Market sponsored the Tour de Tabor (Landis worked at Oregon Dairy bagging groceries while growing up in Lancaster County). Landis, a former Mennonite, grew up in Farmersville and his parents were loyal supporters of Tabor for many years, to this end, the proceeds from this program benefited Tabor.¹¹⁴ In 2005 Landis was the featured speaker at a similar fundraiser held at the Yoder's Restaurant in New Holland.¹¹⁵ Tabor presented Landis' parents with a banner reading, "We Support Floyd Landis: Tabor Community Services of Lancaster County Pennsylvania USA Wishes Floyd the Very Best www.tabornet.org." The banner traveled with Paul and Arlene Landis as they followed their son through the 2005 Tour de France. Lance Armstrong, professional cyclist who won the Tour de France seven consecutive years from 1999-2005, and Floyd Landis signed the Tabor banner which was auctioned, along with signed bicycle helmets, at a Tabor fundraiser auction held at the Landis home in Farmersville.¹¹⁶

Tabor developed another fundraiser in 2003 called "A Tabor Gift From the Heart." With a contribution of \$25 or more, "A Gift From the Heart" certificate with the recipient's name inscribed acknowledged that a contribution was made to Tabor.¹¹⁷ Also in 2003 the Tabor gift shop became available online featuring artwork and note cards with all proceeds going to Tabor.¹¹⁸

In 2004 the Federal National Mortgage Association (Fannie Mae or FNMA) invested one million dollars in the Keystone Housing Initiative, a public/private partnership designed to organize state agencies, lenders, and nonprofits to provide potential homebuyers with opportunities to learn about responsible borrowing and ways to avoid risky loans. The South Central Assembly for Effective Governance, an inter-municipal nonprofit agency addressing social issues, gave money to Tabor and the Housing Agency of York as part of a program to prevent predatory lending.¹¹⁹ Fannie Mae tapped Tabor to launch an anti-predatory lending program in Lancaster County. Tabor partnered with M&T Bank, Wachovia Bank, and Citizens Bank to make the loan program possible. After refinancing, Fannie Mae took ownership of the mortgage loans.¹²⁰

In 2004 Tabor led the collaboration of the Lancaster Alliance, Housing Development Corporation, Thaddeus Stevens College of Technology, Inner City Group, and the Spanish American Civic Association Development Corporation to create the East King Street Improvement District, a major initiative to revitalize the King Street area improving the working and living conditions of the neighborhood.¹²¹ The East King Improvement District extends from Penn Square to Broad Street just beyond the campus of Thaddeus Stevens College of Technology.¹²² Thomas Wenger, who served for six years with the Mennonite Central Committee in community and business development in Bangladesh, served as the first director of the East King Improvement District for Tabor.¹²³

In May of 2004, Transitional Living Center (formerly Harb-Adult) merged with Tabor.¹²⁴ Located in the former King Douglas Hotel on East King Street in Lancaster City, Harb-Adult was created in 1985, offering fifty-four rooms to low-income families while working with Tabor in transitional housing counseling.¹²⁵ In 2003 Millersville University students majoring in speech communications, served as public relations consultants and initiated a contest to find a new name for Harb-Adult. A resident of Harb-Adult, Tavito Preston, won the contest with his idea to call it: TLC: Transitional Living Center saying "TLC (also an acronym for Tender Loving Care) reminded me of the warm atmosphere and solid structure that gave me back control of my life."¹²⁶

On June 16, 2004, Tabor held a fundraising event for TLC at the restaurant



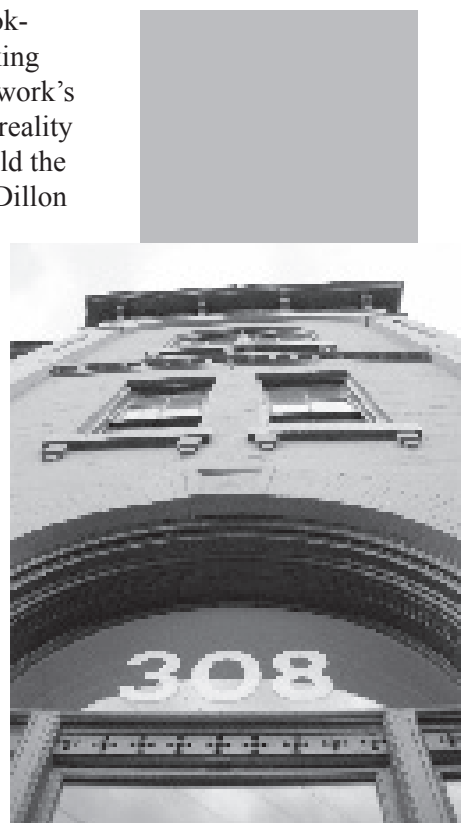
Mazzi Designer Dining in Leola. The event was a cooking contest called “Cooking Battle Royale,” between two professional chefs featured on television cooking shows.¹²⁷ The contest was between Robert Irvine, former host of the Food Network’s television show *Dinner Impossible* and Rocco DiSpirito, formerly of the NBC reality television show *The Restaurant*, with Irvine winning the competition. Tabor held the fundraiser again at Mazzi in 2005 featuring a contest between Irvine and Paul Dillon from the television station CN8 program, *Let’s Cook with Paul Dillon*.¹²⁸ A third Tabor fundraiser cooking contest between Irvine and Christina Pirello of the Public Broadcasting Service (PBS) television show, *Christina Cooks!* was held at the Restaurant at Doneckers in Ephrata.¹²⁹ Tabor held the fourth Cooking Battle Royale in 2007 between Irvine and Dillon at the Hamilton Club of Lancaster with all proceeds going toward TLC.¹³⁰

In 2005 the Bush administration approved \$1.4 billion dollars to address homelessness nationwide. U. S. Senator Richard John Santorum (R-Butler) announced that the federal government was allocating \$78.9 million to Pennsylvania-based agencies working to end homelessness. HUD designated \$603,265 to Tabor to fund homeless services.¹³¹ In 2005 Tabor’s Board of Directors authorized the staff to begin work on a three-year capital fund campaign named “Making Dreams Come True,” to secure gifts and pledges from private and public sources in support of capital objectives to purchase and improve the Eastern Market building and its surrounding neighborhood.¹³² The goal of the capital campaign was to raise one million dollars. The result of the capital campaign was raising \$1,409,000 which paid for the properties, refurbishing the buildings, and facilitated burning the mortgage.¹³³

In April 2005 Tabor moved into new offices at 308 East King Street in the former Eastern Market Building. The Housing Development Corporation was headquartered in this King Street property. HDC is the largest developer and manager of affordable housing in south central Pennsylvania.¹³⁴ HDC offices moved into the former Tabor offices at 439 East King Street locating them closer to two projects it manages: Jubilee Homes at Tabor Place and the King Theater Apartments, an HDC project from 1990.¹³⁵ The move also put the Tabor offices next door to the offices of their East King Improvement District program.¹³⁶ Most of the old Eastern Market building was used as a parking garage. Tabor transformed the front third of the building into three floors of offices.¹³⁷ Simultaneously, HDC remodeled the former Tabor offices.¹³⁸ Tabor and HDC shared space in the Eastern Market building for several months during the renovation projects. Explaining the whole swapping project D. Michael Weaver said, “HDC had too much space, and we didn’t have enough, so we made a deal to trade places. I think it’s working out real well for both of us.”¹³⁹

Phil Wenger, a graduate of Eastern Mennonite University, founder, owner, president, and chief executive officer of Isaac’s Restaurant and Deli, established the organization Lancaster City Living in the summer of 2006.¹⁴⁰ Based on similar principles of Tabor’s former venture, Menno Realty, Lancaster City Living was modeled after LiveBaltimore, an office and website providing potential residents with information about properties for sale, programs offering financial assistance to buy a house, and contractors specializing in rehabilitation of older structures. The Advisory Board hired Michael Sprunger, Tabor’s Director of Consumer Credit Counseling, to serve as the first Executive Director of Lancaster City Living.¹⁴¹ A component of Tabor, Lancaster City Living is a collaborative venture including the James Street Improvement District, the East King Improvement District, the Inner City Group, the Lancaster County Association of Realtors, and the Lancaster Campaign.¹⁴²

Nineteen years after Menno Housing and Tabor wrestled with the issue of a nuisance bar and the effects of drug dealing in their neighborhood, in 2006 Tabor took



Tabor’s new address!

a proactive approach to the same dilemma. The Fairmont Hotel on South Plum Street was a nuisance bar known as a location for drug-related activity. Tabor purchased the property and the duplex next door. Habitat for Humanity rehabilitated the Fairmont Hotel and Tabor leases out the building as a local business establishment with residential apartments upstairs. Habitat for Humanity purchased the duplex from Tabor, rehabilitated the homes, thus providing houses for two Lancaster City families.¹⁴³

In 2006 Tabor, through the East King Improvement District program, re-opened the Eastern Market. In 1883 the Eastern Market House debuted and was one of five farmers markets operating in Lancaster City. The Eastern Market was closed in 1918 and in the 1920s was used as a showroom for Bob Hess Inc. auto dealership,¹⁴⁴ and in the 1960s the Jackson Marine Sales boat dealership,¹⁴⁵ until the Housing Development Corporation established their offices in the building in 1986 before swapping buildings with Tabor in 2006.¹⁴⁶ The goal of the Eastern Market was to bring fresh food to Lancaster residents, stimulate small business opportunities, and create an open, multicultural atmosphere.¹⁴⁷ To advertise the opening of the Eastern Market and enlist the support of the community, chicken eggs were displayed in a temperature controlled crate in the windows of Tabor offices. Tabor held a contest inviting neighbors to guess the date, time, and type of bird to be hatched from among twenty eggs. The winner received a fifty dollar gift certificate to the new Eastern Market.¹⁴⁸

In 2006, after thirteen years with Tabor, D. Michael Weaver resigned as president and Steve Welch, Director of Finance served as Interim President until 2007.¹⁴⁹ While attending Messiah College, Weaver spent a summer working at Tabor balancing accounts in the Consumer Credit Counseling Department. Following graduation Weaver worked from 1991-1993 as an account and business manager for Tabor. Leaving Tabor for two years, Weaver was Manager of Merchandise Service for the Jay Group from 1993-1995. Weaver returned to accept the post of President of Tabor when Nevin

Horst resigned as president returning to Kenya with Eastern Mennonite Board of Missions and Charities.¹⁵⁰ True to the original mission of Tabor and an interpretation of its name, before leaving, Weaver defined Tabor with these words, "From Mount Tabor you can see Judea and Samaria. [These] enemy nations...once formed biblical Israel. So in Tabor we need to be about racial reconciliation. We believe that others best understand the love of Christ in action. Tabor is focused on action."¹⁵¹

When Steve Welch served as Interim President in the fall of 2006, Tabor opened Market View Apartments, a permanent housing program for homeless disabled persons. The buildings at 319 and 321 East King Street were purchased and renovated by Tabor and are staffed with an on-site social worker. Residents are assisted in seeking social services, skills training, financial assistance and chemical-dependency and mental health referrals.¹⁵²

In 2007 Robert Thomas was named the fourth President of Tabor. Thomas worked in college and university administration for thirty-three years.¹⁵³ Explaining the reason for resigning from his position as Vice President for Student Affairs at Millersville University to become President of Tabor, Thomas said he wanted to try, "serving the needs of people who are marginalized."¹⁵⁴ Tabor opened Beth Shalom House of Peace in 2007 providing housing, guidance and support to women coming out of prison and their children. In 2006 Beth Shalom merged with

Tabor. Started in 1987 in a house on North Lime Street, Beth Shalom provided housing for teen mothers and eventually adult mothers until it closed in 2003 and began working with Tabor the following year.¹⁵⁵ Beth Shalom House of Peace is a five-unit apartment building at 430 East King Street.¹⁵⁶ Tabor purchased the building and Habitat for



Welcome Home! One of the front doors to Market View Apartments.

Humanity provided the labor to renovate the property with Tabor paying the expenses. Of this and similar Tabor projects President Bob Thomas remarked, "It's impressive to see the extent to which people pull together," and added he was "really impressed by the network of collaborative relationships" existing between Tabor and other social service agencies, business leaders, and government officials in the pursuit of meeting community needs.¹⁵⁷

Another example of this inter-agency cooperation was in 2007, the opening of The Community Homeless Outreach Center, a daytime center for the homeless located at the Water Street Rescue Mission. The United Way of Lancaster County's Homelessness and Affordable Housing Initiative, The Water Street Rescue Mission, the Interagency Council for the Homeless, and Tabor provide medical and dental services for the homeless, and Tabor staffs the outreach center with a director.¹⁵⁸ An additional program addressing homelessness, in 2007 Tabor opened the Veterans' Victory House at 105 East King Street, providing ten transitional rooms and supportive services in the Transitional Living Center facility for homeless veterans.¹⁵⁹

Tabor entered into another fundraising venture in 2007, this time with the Internet. Using the search engine called Goodsearch.com (powered by Yahoo) Tabor supporters can raise one to two cents for each link they select through a search by selecting Tabor as the designated charity. Additionally, while shopping online, many company websites accessed through Goodsearch.com will give a percentage from two to five percent to Tabor.¹⁶⁰

In 2007 Ted Williams, financial advisor with Ameriprise Financial and a board member for Tabor, introduced the fundraiser, "Tabor Rim-to-Rim." At the Grand Canyon in Arizona, many hikers walk the 47.8 mile trail of stones and swamp and 25,500 feet of elevation gain and loss. Williams ran from rim to rim of the Grand Canyon and completed the challenge in just under twenty-three hours.¹⁶¹

In 2008 Tabor joined forces with the Housing Development Corporation and Lancaster Habitat for Humanity to support Pennsylvania's Foreclosure Relief and Affordable Housing Initiative advocating the Pennsylvania General Assembly to make a long-term investment to bring homes currently priced out of the market within the reach of working families, expand the opportunity to enter the residential real estate market at lower price points, and help homeowners whose repair costs are overly burdensome.¹⁶²

Tabor and the United Way Women's Council introduced in 2008 the Individual Development Account. With funding of \$117,500 from the Department of Health and Human Services granted to the United Way, and with an additional \$260,000 raised by the Women's Council, the program enables participants to save a minimum of ten dollars per week and a maximum of \$2,000 and receive up to \$6,000 in matching funds. The participants must save for a specific asset, such as a vehicle, home purchase or repair, small business or educational expenses.¹⁶³

On April 3, 2008, Tabor held its Fortieth Annual Banquet at the Willow Valley Resort Palm Court. The banquet program featured a film presentation documenting the history of Menno Housing and Tabor and presenting oral history interviews with many of the people who have worked on maintaining the organization's founding principle: "We believe that the New Testament teaches Christians to be concerned with meeting the needs of others, that people best understand the love of God in the context of action, and the call to be peacemakers requires us to help remove the barriers that separate us from one another, as well as those that separate us from God. We offer our energies and resources to work at the problems of poverty and racial discrimination."¹⁶⁴



Conclusion

For forty years, Tabor Community Services has been providing housing and financial counseling for people in the city and county of Lancaster, Pennsylvania. Literally thousands of families have made the transition from homelessness to homeownership; from depending on government welfare programs to economic self-sufficiency; from debt and bankruptcy to effective money management and financial independence. In 1731, two hundred and seventy-seven years ago, in Philadelphia, Benjamin Franklin proposed the establishment of an organization called, “The Society of the Free and Easy.” Writing in his autobiography, Franklin explains the meaning of this organization of “persons free from vice and debt, therefore easy in mind and spirit. Free from the dominion of vice and particularly by practice of industry and frugality, free from debt, which exposes man to confinement and a species of slavery to his creditors.”¹⁶⁵ For forty years, Tabor has been educating and assisting people on how to join the ranks of Franklin’s Society of the Free and Easy.

All the people who changed their lives through the services of Tabor have one thing in common. Every one of them achieved their success on their own. Each person made the decision to seek the services of Tabor and all of them followed through independently to reach their goals. “We don’t change people, people change their own lives,” says Kay Moshier-McDivitt, Vice President for Programs, “We just give them the tools and resources.”¹⁶⁶ Moshier-McDivitt explains the relationship between Tabor counselors and clients, “We are not magicians. We don’t give money or handouts. We offer hope. When people come to us, we help them identify, ‘this is where you are. This is where you need to be.’ And together we map out what they need to do to get where they want to be.”¹⁶⁷ Tabor’s annual reports, newsletters, and promotional literature are filled with specific stories of real people who have been empowered through the work of this non-profit community service. Among the many testimonials, the one which best exemplifies the struggle and success of people served by this organization, is the experience of Walter Burkholder, and his story shall serve as the conclusion to this essay recounting the first forty years of

Tabor.



Walter Burkholder was residing at the Transitional Living Center when he was referred to Tabor’s Shelter to Independent Living Program. Because of a learning disability Burkholder did not finish high school and struggled through years of unsteady employment and people taking advantage of him. All my life, everybody told me ‘You’ll never be anything in life, Wally. You’ll never make it.’” With confidence Burkholder exclaimed, “I’m proving them wrong.” Attending GED classes and working thirty hours per week at a local Giant supermarket, Burkholder was in debt for the amount of \$7,634. Determined to make his life better, Burkholder began searching for a second job. “It was tough filling out numerous applications and getting turned down for each one,” Burkholder explained, but with strong determination he would say, “I’m going to keep pounding the pavement until I get another job.” The Friendly

Transportation Company offered Burkholder a job driving a taxi. With this driving experience the Red Rose Transit Authority employed Burkholder as a driver for the Red Rose Access (a bus service designed for senior citizens and persons with disabilities). Eventually Giant Food Stores, Inc. hired Burkholder full-time at the grocery store. Telling his story Burkholder explained, “It really worked out great. All I think about when I get my check is my bills and getting groceries. I found two decent jobs that I like, opened up a 401 (k) with the cab company and an IRA with a bank. I put in about 80 to 90 hours a week at work and am enjoying life finally. I don’t have the pressure of ‘How am I going to get my bills paid?’” Tabor assisted Burkholder in locating and moving into his own apartment and paying \$6,339 off the total of his debt in just over one year. Burkholder has the last word on Tabor and its mission, “If it hadn’t been for TLC and Tabor, I wouldn’t be where I am today. I owe them my life. This should prove to everybody that there is help out there—you just gotta reach out for it.”¹⁶⁸

Acknowledgments

This fascicule is dedicated to Dr. Albert N. Keim (1936-2008), Professor Emeritus of History, Vice President for Academic Affairs and Dean, Eastern Mennonite University and with gratitude to Melody Keim, Executive Director of the East King Improvement District, for inviting me to write Tabor's history. Special thanks to Phyllis Stacks, Vice President for Development, Tabor Community Services, for her patience and cooperation in making available the sources cited in this disquisition.

The Author

Jean-Paul Benowitz earned his Bachelor of Science degree in History at Eastern Mennonite University where he wrote his senior thesis, "'The Dissatisfied Ones': Change and Adaptation with the Old Order Mennonite Church of Virginia, 1901-1991." He earned his Master of Arts degree in History at Millersville University where he wrote his masters thesis, "Community and Conflict: The Structuring of the Old Order Mennonite Church in Virginia and Pennsylvania." He is earning his PhD at Temple University; his doctoral dissertation is based on his forthcoming biography about James Wadsworth Symington (D-MO) former U. S. Congressman, President Lyndon Johnson's Chief of Protocol, and Attorney General Robert Kennedy's Administrative Assistant. Jean-Paul is on the faculty at Elizabethtown College in the Department of History, Lebanon Valley College in the Departments of History and American Studies, and Penn State University Harrisburg School of Humanities and School of Public Affairs. He often enters running and bicycling competitions to raise money for various causes. He and his wife, Amy, have served on the board of directors for several nonprofit organizations and volunteered for many charities in central Pennsylvania.



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Tabor's Administrators

1968-76	Paul Leatherman, executive secretary
1971-76	Daniel S. Sensenig, director
1976-77	Fred Denlinger, director of city program
1977-82	Kenneth L. Pick, director of city program
1977-81	Nevin L. Horst, director of county program
1976-82	Richard H. Martin, executive secretary
1968-91	Arthur A. Voth, secretary; served longer than any other board member
1977-95	Nevin L. Horst, executive director, an office changed to president in 1988
1995-2006	D. Michael Weaver, president
2006-2007	Stephen Welch, interim president
2007-present	Robert Thomas, president



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So call me today at 717.431.0822, or stop by our office for your complimentary *Dream Book*.



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