

## Our 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.



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## Determination, Persistence & Sacrifice

The story about Darin and Stephanie in this issue of *Tabor Talk* illustrates several things our staff see regularly with clients. First, the unexpected loss of Darin's job and medical insurance coverage reminds us how vulnerable so many can be in today's economy. And health care costs, if not covered by insurance, can be crippling. Such calamities with very serious economic consequences can and do quickly happen in the lives of people who have what they believe are good jobs, who work hard and have not been financially irresponsible.

Second, recovery from serious misfortunes usually take time and is often incomplete. While Darin and Stephanie were ultimately and fortunately able to save their home from foreclosure and pay off the

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...working out of a situation like Darin's and Stephanie's requires determination, persistence and sacrifice.

-Bob Thomas, President

## "Back to Basics" Brings Success

When the economy took a downturn in 2008, Darin was laid off from a good-paying job in art direction and marketing with a national insurance company for whom he had worked for 10 years. The company had relocated him twice, the last time in 2004 to Lancaster County.

Darin's wife Stephanie worked in retail for a small shop that did not provide health insurance. Stephanie experiences a chronic inflammatory disorder and must take various prescriptions to keep her symptoms under control. When Darin lost his job, the couple also lost their health insurance. They could not afford the COBRA payments to extend their insurance.

The monthly mortgage payments on a new home coupled with having to pay all their medical expenses out of pocket were

daunting expenses without Darin's income. They put their mortgage payments and medical bills on credit cards while Darin looked for another job. Given the economy, he felt fortunate to find another job in 5 months, even though he was earning half what he had been earning previously.

Once Darin was working again, they had to wait 3 months before his health insurance benefit would begin. That was another 3 months of paying for prescriptions and doctor visits with credit cards.

In the meantime, Darin had been calling the mortgage company to explain their situation and try to work out a modification that would reduce their monthly payments. He never heard back from them. Stephanie

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searched the internet for "loan modifications" and, following the links, eventually landed on Tabor's website. "We had never heard of Tabor," Stephanie explains.

They met with Randi Shober, one of Tabor's Financial Counselors in Spring of 2010. She looked over their finances and started making calls. "Randi, bless her heart," recalls Darin, "was able to get to the right person. Just one letter on Tabor letterhead was all it took to get results. It may not seem like a lot,

*Tabor's program lived up to what I hoped it would do."*

but just a couple hundred dollars a month meant being able to purchase medicine or taking the dogs to the vet."

With a successful loan modification, it was time to deal with their credit card debt of nearly \$17,000. Randi put them on a debt management plan (DMP). She laid out the journey for them and told them what to expect ... that it wasn't a quick fix and it would take 5 years to pay off. They had been making minimum payments on their own and getting nowhere. On the DMP, they were able to cut monthly payments in half and actually pay down the debt.

"We made sure we were never late," says Stephanie. She learned to be very organized about their bills.

"She was always organized," offers Darin. "But with the DMP, I became more aware of when bills are due," adds Stephanie. As the debts were paid off, they received a statement from each creditor thanking them for paying off the debt and showing their balance as \$0.

Stephanie remembers being skeptical about getting into the program. In college she had tried to handle her debt through a for-profit program and ended up worse off. She's happy to report that "Tabor's program lived up to what I hoped it would do."

What was important to Darin was "having somebody I can personally have a conversation with. If something came up, we knew who to talk to. It wasn't impersonal or an 800 number."

Darin feels that what they learned is really important for teenagers to learn and understand how to handle their finances. They would "absolutely, without a doubt" recommend Tabor. "Tabor can help anyone," says Darin. "If there is anything that is important, it is breaking the stigma."

"Start out how you mean to go on," Stephanie advises. "It was hard work and it took a lot to stick with it ... a lot of sacrifices that we made. I'm not going to repeat that situation. And now we have a savings account. We got into the habit that if it's not in the checking account, we can't have it."

Darin adds, "It's just going back to the basics. My father used to say 'If you don't have the money, you don't need it.' I like not having that weight of wondering what will be on my credit card statement."

## Determination *continued from page 1*

credit card debt they accumulated while he was out of work and without health insurance, it took significant time to accomplish those things. And the new job he had to take paid half of what he had been earning.

Third, working out of a situation like Darin's and Stephanie's requires determination, persistence and sacrifice. We can be sure their recovery took time, forced them to give up things they were accustomed to having and included

moments of discouragement. But there is no substitute for these strengths, and they would not have gotten to where they are today without them.

Finally, the knowledge and compassion Randi, the Tabor Financial Counselor who helped Darin and Stephanie, provided were key ingredients in their success. This is what Tabor does best – shows people how they can rebuild their lives and provides the support for them to do that.

## Bring Something Special to the World

**Make a gift through your estate that costs nothing during your lifetime.**

To learn about this and other giving options, please contact Phyllis at 717.358.9383 or email PStacks@tabornet.org for more information.



Everence



LANCASTER COUNTY COMMUNITY FOUNDATION

*Thank you very much for the wonderful job Tabor Community Services and its employees are doing.*

*God Bless all of you. I would never be debt free if it wasn't for all of you.*

*-Former Financial Counseling Client*

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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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## ANOTHER SUCCESSFUL YEAR

### Tabor Community Services' 48th Annual Fundraising Banquet

To all our friends who attended, sponsored and contributed to Tabor's 48th Annual Banquet ... Thank you!

Approximately 500 donors and friends attended the event at DoubleTree Resort on April 14.

#### Clients recognized for their accomplishments:

- **Suzelle Benham**, Housing Counseling Client of the Year
- **Jose Matias**, Financial Counseling Client of the Year
- **Fiorella Spidaliere**, First-Time Homebuyer of the Year

#### Community members recognized for their contributions:

- **Craig Smith**, Landlord of the Year
- **Deacon Michael J. Oles**, **Off the Streets** founder, Housing Partner of the Year
- **Barbara O. Breneman**, Volunteer of the Year

The award nominators and recipients were videotaped for the presentation of awards. Filming and editing was provided by **aidem Media Solutions**. Please check out their work at [aidemmedia.com](http://aidemmedia.com).

Guests enjoyed music by **Lancaster New Sounds**. To learn more, visit [lancasternewsounds.org](http://lancasternewsounds.org).

**Homelancaster.org** provided photography services for the event.

Dutchland Rollers and Tabor's own faithful group of volunteers helped with banquet activities throughout the evening.

#### Also recognized were staff members who served with Tabor for:

##### 15 Years

Yvonne Zeiset  
Randi Shober  
Lenara Porter

##### 10 Years

Diahann Beattie  
Richard Musser

##### 5 Years

Guy Boyer  
Diane Brown  
Anthony Tooth  
Steven Pagden  
Curtis Jantzi



### Who are our 2016 sponsors?

You can see exactly who sponsored Tabor's Annual Banquet by going to [www.tabornet.org](http://www.tabornet.org). There you'll find the list of all the businesses, organizations and people who generously sponsored the banquet.

If they have a website, clicking on their logo or listing will take you directly to it, where you can learn more about them.