

TaborTalk

A publication of Tabor Community Services | Rebuilding Lives & Community

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2017

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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Counseling Agency

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MISINFORMED ASSUMPTIONS

At Tabor we know a common, if misinformed assumption about the people who need help from an organization like ours is that many, if not most of them have probably made poor choices in their lives. Some assume many of our clients abuse alcohol or drugs, for example. Perhaps they haven't bothered to acquire skills needed to get a better paying job or have

Assumptions like these are frequently inaccurate, certainly unfair, but unfortunately not uncommon.

become overly dependent on support provided by someone else. In short, as

their thinking goes, they are to blame for the difficult circumstances dominating their lives, and they still expect someone else to bail them out.

Assumptions like these are frequently inaccurate, certainly unfair, but unfortunately not uncommon. And the story about Jean in this issue of Tabor Talk illustrates how wrong they can be. When she was working full-time and married to someone who had a good job, Jean did not have to worry about money. And she probably could not have imagined that later in her life she would be on her own financially and then lose her job in a recession. To her credit,

See **Assumptions** on Page 2

-Bob Thomas, *President*



Changes

Jean didn't plan to come out of retirement and end up on a new career path, but at the age of 63, that is where she is today.

Earlier in her life, money wasn't an issue. Her husband was successful, and she was working full time even while raising their son. Financial hardship came through divorce and a layoff during the Great Recession. Jean didn't realize how much money it took to start a new vocation when she was accepted into the Master of Divinity program at Lancaster Theological Seminary, nor did she have the skill set to be financially self-sufficient and independent. She just knew she was called to ministry and Lancaster Seminary reached out to her with open arms.

Over her years in seminary, Jean accrued an unmanageable level of credit card debt. A financial aid counselor at the Seminary referred her to Tabor Community Services. She is now working with Yvonne, a financial counselor with The Ann B. Barshinger Financial Empowerment Center for Lancaster County, to reduce the credit card debt she accumulated during this time. In the past she managed her credit card debt, but having been retired unexpectedly with no income and with no more offers of zero percent financing on her go-to credit cards, she made a number of late payments. Jean's biggest obstacle was

See **Changes** on page 2.



PIANO & VOICES

A BENEFIT CONCERT FOR TABOR COMMUNITY SERVICES

A special thank you to Dr. William Wright for coordinating and putting on such a wonderful benefit concert for Tabor on February 25.

Also, thank you to our event sponsor:



Personal Wealth Advisory, LLC


Changes *continued.*

breaking herself of the habit of staying afloat using credit cards.

In the process of working with Yvonne, Jean is learning how to plan a workable budget by tracking expenses. This is still a work in progress. "There is nothing easy about these changes," she says. One change is that Jean invited a friend to move in with her, so Yvonne helped Jean learn how to work with her on sharing the bill payments. Rather than dining out, both women cook and share their creations, which has helped the budget and their friendship.


According to Yvonne, "Jean is very motivated to change and to changing her financial lifestyle. She is studying to be a pastor. She is not only taking care of herself, but what a great example she will be to those around her and to her parishioners. Way to go Jean. I'm proud of you."

Jean's goals for the future are to work her way through her financial "mess" with Tabor's help, live within a budget and plan for emergencies. She will graduate in May 2017 and begin the process of Ordination so that she can become who she was meant to be.

Her advice to others who find themselves in a similar situation is to recognize the problem and reach out for help. 

Assumptions *continued.*

she learned, with the help of Yvonne, her Tabor counselor, financial skills she never needed before, made changes in her life to accommodate her new circumstances and pursued further education needed for a new career. No one could ever say Jean lacks determination or ambition.

Jean's story also reminds us how unexpected events that have serious impact on our lives – a job loss, losing a spouse through death or divorce, serious illness – can force us into circumstances we could not have imagined for ourselves in the past. These kinds of things can happen to any of us, and if they did, some of us might need the help of an organization like Tabor. I think that simple truth is worth it for all of us to remember. 

50 for 50: Ensuring Tabor's Future



A. Grace Wenger

1919-2012



- ☐ I would like more information about planned giving. Please call or email me to set up an appointment to discuss my planned giving options.
- ☐ I have already made a planned gift to Tabor and would like to be included in the Grace Wenger Society.

Name _____

Address _____

City, State, Zip _____

Phone _____ Email _____

**Please cut out this section and return it in the enclosed envelope*

A good idea!

“It’s a good idea,” is what Pati Frey would tell someone who was considering making a planned gift to Tabor. “We just believe in what Tabor is doing in the community ... affordable housing ... everything they do is just so wonderful that we would encourage people to do it.”

Her husband Phil agrees. “A planned gift gives an organization a much longer horizon and not working just day to day to get pledges and donations in. So a planned gift helps them plan ... helps them have stability.”

Phil was born and raised and has lived most of his life in Lancaster County. He is president of B&F Properties and has been a member of Tabor’s Board of Directors since 2008. He also served on the Beth Shalom Fundraising Committee from 2009 to 2014. Pati helps with the Tabor and Beth Shalom annual events by donating many of the items included in the silent auctions. “I like to be involved in whatever my husband is involved in, so it just seemed natural for me to get involved in the auctions,” she explains. She also enjoys attending the banquets and hearing the personal stories of people that have benefited from Tabor’s programs. “It really is an inspirational evening for us.”

Phil and Pati became part of the 50 for 50 campaign by bequeathing money to Tabor because they feel the importance of the work that Tabor does in the community. They want that work to continue when they are no longer here. “We’ve been supporters for a while and thought a planned gift would just complete that,” Phil says.

“Tabor makes it easy to do a planned gift,” he continues. “They have a couple of organizations that will give you professional advice, and pretty much any type of planned gift is available. And professional planning is available so it is an easy process.

“Tabor helps thousands of people a year. They are one of, if not the, lead organizations in housing all different levels for the county, and we hope that our gift, along with the other gifts in the campaign, will help those programs have longevity.”

“Tabor does so many things for the community,” Pati says. “The word ‘Tabor’ doesn’t describe what it does in the community, so I encourage people to go on their website, look at a brochure, because it’s multifaceted. It seems in so many areas it can



help people with needs. One of my favorite stories about Tabor: I was in a store buying things for the auction, and I was telling the lady who was checking me out, ‘I’m buying these for the Tabor auction. Are you familiar with Tabor?’ And she said, ‘I love Tabor. That’s how I bought my first home.’ And I thought, ‘Here’s a person who was probably making minimum wage and she was able to have affordable housing thanks to Tabor.’”

As a member of Tabor’s board, Phil sees how hard the board and staff at Tabor work to raise funding. And he says, “**The 50 for 50 campaign** is a way to have not a piecemeal approach, but a pretty significant approach with 50 bequests and probably more, and we see that as good momentum for the organization.”

Phil also spoke about the challenge of raising money specifically for Beth Shalom: “It’s a unique organization. It’s the only program that Tabor has that does have a faith based component because it’s recognized that without the support of some faith based group, that these women have a much greater challenge of not ending up back in prison. The requirement of the program is that they find a church to attend. For that reason, we cannot get any government funds or grants and it is entirely supported by donations from the community and the community has been super at supporting that effort with money and a lot of volunteer hours.



Everence



LANCASTER COUNTY
COMMUNITY
FOUNDATION

49th Annual Banquet



We have outgrown our previous venue and are moving our Annual Banquet to Shady Maple Banquets & Conference Center. There is a separate parking lot and entrance behind the smorgasbord.

Thursday, May 4, 2017

Brian Roche of WGAL 8 will emcee the evening as we review accomplishments and honor the achievements of our clients and the contributions of our partners and staff.

The silent auction will be open through dinner and donations will be accepted at the banquet. All proceeds go to helping the 4,600 individuals that Tabor serves each year ... preventing and responding to homelessness, assisting those who aspire to homeownership, and counseling those struggling with their personal finances.

The event is free, but reservations are required. To reserve your seat and seat(s) for your guest(s), contact Nate at 717.358.9377, NLammey@tabornet.org, or mail the enclosed reservation form in the courtesy envelope provided. You can also register on our website: www.tabornet.org.

Sponsorship and reservations due: April 20

**129 Toddy Dr
East Earl, PA 17519**

6:00 PM Reception
6:30 PM Dinner & Program

Be a Sponsor

Your name or organization's name and sponsorship level will be listed in the program, and a table sign with the name or logo will announce your sponsorship. Sponsorships range from \$249 to \$4,900.

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

Proceeds go toward defraying the costs of the banquet, then to serving clients in need of housing and financial solutions. For more information, please contact Phyllis at 717.358.9383 or PStacks@tabornet.org.



Are you crafty?

Do you make small furniture (boxes, stools, etc.) or other handcrafts such as decorative purses, pillows, table dressings, birdhouses, or the like that you could donate to Tabor for the Annual Banquet silent auction? Or maybe you received a lovely gift that you just never used. If you have something to donate (handcrafted or new only), you can drop it off at the Tabor offices or we will gladly arrange to pick it up at your convenience. Contact Phyllis at 717.358.9383 or PStacks@tabornet.org.



CAR DONATION PROGRAM



Donate your car, boat, truck, RV, jet ski or snowmobile to Tabor and receive a tax deduction. This no-cost, no-hassle process begins when you contact our fundraising partner, Donation Line LLC, at 877.227.7487. Be sure to ask for Tabor Community Services.

TaborSlice



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