

TaborTalk

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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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Admirable Perseverance

Even though I am at Tabor every day and regularly hear about the challenges and circumstances of our clients' lives, the story about Pablo in this issue of *Tabor Talk* made an impression on me. First, he inherited responsibility for caring for his mother when his father passed away and later when she became ill. Many of us face similar challenges in our lives, and we are not always prepared for them just as Pablo was not. His story reminds all of us they can come whether we are ready or not.

We can see too that the outlook Pablo brought to the challenges he faced was a very important part of the success he had in meeting them. His attitude as reflected in his persistence, his willingness to change the ways in which he managed money and his health, and

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Many of us face similar challenges in our lives, and we are not always prepared for them just as Pablo was not.

-Bob Thomas, President

Getting healthy, wealthy and wise

Pablo (not his real name) always walked by Tabor but did not know what Tabor did. A friend that lived across the street from Tabor pointed to the building and said, "Pablo, if you want help with your credit cards, that's the place to go."

Pablo worked many years at a well-paying job, but was never really a saver. "If I had money, I spent it," he explains. Weighing about 400 pounds, his health was also at risk. Eventually, chronic pain caused him to be unable to work and he started collecting disability.

When his father died, Pablo moved in with his mother to take care of her. Packing up his things to move and arranging for his father's funeral was a very stressful experience. He couldn't

imagine going through that again so he also pre-arranged funerals for his mother and himself so his mother would not have to deal with it should he pass on before her. The cost for the funerals were all put on his credit cards at high interest.

A year later, Pablo's mother got very sick and fell into a coma. When she woke up from the coma, Pablo had to help her learn to walk and talk again. Pablo's life involved taking care of his mother and her house and worrying about debt he thought he would never get out from under. Pablo felt he'd have to get a lump sum to handle all the debt. "I called one card and got the interest down to 5%," he

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says. "I thought I could do that with all of them, but it wasn't that easy. ... I didn't want to do bankruptcy."

Pablo says he came to Tabor "at a time when I couldn't see a light at the end of the tunnel." He met with financial counselor Kristine Forry who explained what Tabor offered. He began a debt management plan (DMP) in April, 2012 to pay off 9 credit cards totaling over \$17,000. He looks forward to being completely debt free this June.

No one is ready to lose a job, get sick, have a loved one pass on, transportation lost, and no means to replace these things ...

Pablo remarked that another benefit of the DMP is Tabor's financial services newsletter, Climbing the Mountain, that is included with each monthly statement. "Everything that I read in your letters, I utilized," he says. "I saved

a lot of money, and everybody is healthy." The newsletter contains timely tips on managing household finances. Pablo took the advice provided for setting up a food pantry with healthy bulk food on sale and buying fresh food in season—and lost 140 pounds!

"Your program did a lot of good for me," says Pablo. "It was a blessing. It has taught me a big lesson. I have a good credit score, but I don't even want a debit card now. People in their twenties and renting ... all they need to do is find out what it is to manage their money. What if you just get a house and then you lose your job? What if you don't know how to save? A lot of people would benefit from using your services."

Pablo now plans to work on his and his mother's wills. He wants to set up a trust so that his mother will be taken care of if anything happens to him. And he may be coming back to Tabor to look at the debt his mother has. "It's not a lot," he admits.

In the Tabor client survey that Pablo returned, he eloquently wrote, "You taught me an incredible lesson in life. No one is ready to lose a job, get sick, have a loved one pass on, transportation lost, and no means to replace these things ... May you be a blessing to someone else who can't see their way out." ■

Perseverance continued from page 1

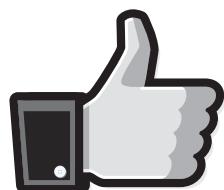
how he learned new behavior patterns were very impressive. We all know it can be difficult to make big changes in our own lives, and I believe Pablo's ability to do that deserves respect.

Finally, this story is still another reminder that the most enduring way to help people is to show them how to help themselves. Kristine didn't give things to Pablo but she had a much greater impact on his life by showing him a path for improving it and encouraging him to pursue that path. And in the end, his attitude and determination in doing that made all the difference. ■

FINANCE FRIDAYS

The Ann B. Barshinger Financial Empowerment Center for Lancaster County, a division of Tabor Community Services, is trying something new called Finance Fridays! Every Friday **on Facebook**, we will be posting financial information that we feel is current and helpful to you.

Please like Tabor Community Services to receive this valuable information.



Love for humankind

Philanthropy, literally, means love for humankind. In everyday terms, it means making gifts ... gifts for ministries, churches, hospitals, human services and much more. They are gifts that transfer our love into action. In our country's recent past, we have seen generous outpourings of philanthropy generated by the love for humankind.

So, why do you give to the organizations you do? Love for the charity and its mission? Love for the ultimate use of the gift by the charity? Or, maybe you desire to reduce income or estate taxes? Studies have ranked the prior three reasons to give the highest.

No matter your motivation for giving to an organization, your planned gifts show your love for humankind and keep ministries like Tabor financially healthy. Your planned gifts enable Tabor to help people learn to help themselves by providing housing counseling for those

experiencing homelessness, financial counseling for people working their way out of debt; mortgage counseling for those facing foreclosure; and financial education to anyone who wants to achieve financial stability.

Planned gifts come in all shapes and sizes: from bequests, wills and gift annuities to charitable trusts, IRA's, life insurance and even gifts of real estate, crops and/or livestock. Tabor has partnered with Mennonite Foundation of Everence and Lancaster County Community Foundation to help you and your family decide which avenue is best for your financial picture and how you plan to leave your legacy.

To make a planned gift to Tabor or get more information, contact Phyllis Stacks at Pstacks@tabornet.org or 717.358.9383.



PIANO & VOICES

Thank you to everyone who attended and helped make Piano & Voices a success on February 28. Dr. William Wright, Brenten Megee, The Franklin & Marshall College Chamber Singers and members of the Lancaster Symphony Chorus put on a beautiful concert in support of Tabor Community Services.



See more photos from the event on Facebook



CAR DONATION PROGRAM



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



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LAST CHANCE TO REGISTER FOR...

Tabor Community Services' 48th Annual Fundraising Banquet

— Thursday, April 14, 2016 —

6:00 pm - Reception

6:30 pm - Dinner & Program

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

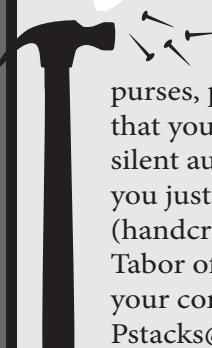
Master of Ceremonies, Anne Shannon of WGAL TV-8



April 7th is the deadline for reserving your seat(s) for the banquet. Event is free, but *reservations are required*. Contact Nate at 717.358.9377 or NLammey@tabornet.org, or mail the enclosed reservation form in the courtesy envelope provided.

The evening includes a silent auction and live music. Donations will be accepted at the event. All proceeds from the evening will go to serving clients in need of housing and financial solutions. Join us to review accomplishments and honor the achievements of our clients and the contributions of our partners and staff as Tabor moves forward in our 5th decade of serving the Lancaster community. We look forward to seeing you there!

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.

BE A BANQUET 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 \$248 to \$4,800. 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.

SPONSORSHIP DEADLINE: April 4

DONATE ONLINE

Donate Now



Go to www.tabornet.org and click on "Donate Now." If you prefer mailing your donation, use the envelope enclosed. And **thank you** for your support!