

The Blind Relief Fund of Philadelphia

*Annual Report for the year ended March 31, 2004*

# Seeing the need



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## ON THE COVER

In her second year with The Blind Relief Fund of Philadelphia, Sheila Hamilton, The Friendly Visitor, is the individual who makes home visits to assess each client's health and living conditions, their ability to function independently, and their eligibility for financial assistance. Sheila visits well over 500 clients a year. Her eyes are our connection to the needs of the poor blind.



# The President's Report

The Blind Relief Fund mission seeks to support the effort of visually impaired adults to live independently despite their disadvantaged circumstances. As we know from first hand experience, the blind find ways to cope with even the most challenging living conditions because the alternative of moving to another location is rarely an option. Learning the intricacies of a new home and neighborhood is daunting to an elderly blind adult. Occasionally when a client's safety or financial survival is at risk The Blind Relief Fund will assist a client to move because our goal is to support independent living.

All Blind Relief Fund services are geared to improving the quality of life of the blind poor, combating the isolation that confronts them, and easing the economic stress and uncertainty that threatens their ability to live as they choose.

That's no small task.

The people we serve mostly live in impoverished, rundown neighborhoods. They are often in poor health, and living in isolation. Currently, we serve 575 visually impaired adults. Most have monthly incomes of less than \$600. Most live alone. And more than half of our clients are women over the age of 60.

About 130 clients live without reliable support from a family member, neighbor, or friend. Of that number, 55 totally blind clients have no one to call in an emergency except us. The range of relief services

we provide allows us to solve many, in fact, most, of the problems brought to our attention. Moreover, this organization is unique in its ability to respond quickly, even immediately. No other agency is so organized.

A recent experience illustrates this point.

On a Thursday morning not long ago, I received a phone call from a social worker seeking help from any public agency or private charity. Her client, a legally blind high school student, was to graduate from a diocesan high school the very next day – if, but only if, her tuition, some \$2,200, was fully paid. This girl, living nominally with parents, in fact supported herself with her monthly disability check. That money was used to fund the family's basic needs. Nothing was left for a luxury like tuition.

Despite the best efforts of the social worker, none of the other agencies that help the blind was able to help this time, certainly not with the immediacy the situation required. But we were. By that afternoon, I was able to meet with all the people involved – the school principal, social worker and of course, this brave young girl. On entering the meeting, I told her that I was there to see that she graduated. The intense emotional release was almost palpable and dry eyes were in short supply. The Blind Relief Fund ended up paying about half the bill, the remainder coming from her school and Catholic Social Services. She graduated, with honors, the next day.



That is the nature of our work and the reason we fill a unique and important role for Philadelphia's poor blind community.

On the following pages we describe the process we follow that allows us to effectively meet a variety of individual needs. And, as always, we owe a debt of gratitude to the people who support our work and, in doing so, support poor people who have nowhere else to turn.

**Stephen Harris**

**President**

**The Blind Relief Fund of Philadelphia**



# Seeing the need



## No chair for a friend to sit on

Frank Madison has been a client for more than 20 years, receiving assistance with food shopping and reading his mail. On this visit to his home, I notice the lack of furniture. In fact, other than the bed, there is no place for either of us to sit and review his circumstances; not an inviting situation for potential guests.

## Limited mobility

## Cannot read mail and pay bills

**Needs transportation to medical appointments**

**Difficulty keeping bathroom and kitchen clean**

**Virtually no outside support**

**Needs help to relocate**

The door to The Blind Relief Fund is opened by the Friendly Visitor. This important role is capably filled by Sheila Hamilton. Sheila is our feet on the street, so to speak, the person who goes and looks, who talks with clients face to face, who sees the need and the lack of resources.

The trust that Sheila builds with clients emanates from her gracious caring manner and the long record of commitment by The Blind Relief Fund to Philadelphia's poor blind community. Without these special

relationships many of our services would not be received by our clients.

Her assessment considers housing and health conditions as well as previous ongoing services. The clients most at risk live alone with no support or unreliable support from family and friends. Other considerations include client mobility and functionality both inside and outside the home.

The information Sheila gathers is recorded on a comprehensive checklist that she brings back to our offices for entry into a database.

**Broken appliances**

**Unable to pay high utility bills**

**Requires assistance to shop for food or clothes**

### Schedule transportation

### Work with an outside agency

### Review budget

Each year we create an operational plan that relates a budget to the anticipated needs of each client as observed through Sheila's visits. Throughout the year the plan is implemented and evaluated at two weekly staff meetings that review previous clients visited, current client service requests and future clients selected for visits. The delivery of each client service, whether it be finding a table to eat on or providing a

trip to the doctor's office, encompasses numerous tasks to be performed by various staff members.

Our small, efficient organization, independent of any government or public agencies, enables us to respond immediately to client needs and emergencies. This unique ability has been a characteristic of The Blind Relief Fund since its inception in 1909.

### Search for subsidized housing

### Arrange for in-home assistance

### Shop for appliances

### Contact local carpenter

# Forming a plan



**Negotiate with utility company**

## **Arrange for pick up and delivery of furniture**

Two days later, at the weekly staff meeting it is decided that, in addition to visits from the In-Home Assistant for help with general cleaning, shopping and mail, we will help Frank purchase a couch. We contact a reliable source for serviceable second-hand furniture, negotiate a good price and arrange for delivery.

**A trip to the food store**

# Making a



## **A couch to sit on**

The couch arrives in a few days. Frank has contributed half the money for the couch himself, something he is proud to be able to do. Later, when I arrive for my follow-up visit, I'm pleased to find Frank sitting on the new sofa chatting with a neighborhood friend.

**A patched roof**

**A ride to the doctor's office**



# difference

The Blind Relief Fund serves more than 575 needy blind clients in Philadelphia. Sheila will make about 900 client visits per year to reassess client needs and to just say a friendly hello. Some clients are visited every month and some only once a year. The visitation schedule is a major component of the operational plan taking into consideration those clients who require the most attention.

In addition to visits from the Friendly Visitor, we provide a number of services to help our clients retain a measure of independence. The Telephone Visitor

maintains contact with those clients that live alone without family or friends. The In-Home Assistant helps with light housekeeping chores like cleaning, laundry, reading mail, and paying bills. Our van provides Transportation to take clients food shopping or to doctors' offices. We offer two annual Social Activities: a boat ride on The Spirit of Philadelphia and a holiday luncheon, both with lunch, singing, and dancing. We provide direct Financial Assistance for furniture, food coupons, appliances, visual aids, home repairs, and clothing.

**A feeling of independence**

**A social outing**

**An air conditioner**

**Affordable housing**

**A clean home**

**A trusted friend – to read mail and pay bills**

# Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

*The financial statements of The Blind Relief Fund of Philadelphia as of and for the year ended March 31, 2004 have been audited in accordance with auditing standards generally accepted in the United States of America by the certified public accounting firm of Hege Kramer Connell Murphy & Goldkamp, P.C., who issued their unqualified opinion thereon dated May 25, 2004.*

Years ended March 31	2004	2003	Increase (Decrease)
Support and revenue:			
Cash contributions	\$ 69,863	\$ 77,741	\$ (7,878)
Non-cash contributions	39,917	41,417	(1,500)
Annual contributions from estates, bequests, and trusts	329,245	319,709	9,536
Income from grants	29,000	53,850	(24,850)
Dividend income	44,709	46,705	(1,996)
Interest income	60,714	63,556	(2,842)
Rental income	—	2,917	(2,917)
Net investment assets utilized in operations	113,436	67,568	(45,858)
Total support and revenue	686,884	673,463	13,421
Operating expenses:			
Program services	334,434	302,711	31,723
Management and general	95,937	100,287	(4,350)
Fund raising	50,570	56,949	(6,379)
Non-cash expense	39,917	41,417	(1,500)
Total operating expenses	520,858	501,364	19,494
Excess of support and revenue over expenses before investment gains (losses)	166,026	172,099	(6,073)
Investment gains (losses):			
Net gains on sales of investments	65,440	12,331	53,109
Less: net realized investment gains used in operations	(113,436)	(67,568)	(45,868)
Unrealized investment gains (losses)	593,637	(376,154)	969,791
Total investment gains (losses)	545,641	(431,391)	977,032
Increase (decrease) in net assets	711,667	(259,292)	970,959
Net assets, unrestricted:			
Balance at beginning of year	2,872,242	3,131,534	(259,292)
Balance at end of year	\$3,583,909	\$2,872,242	\$ 711,667

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## MILESTONES

Lois Holmes, a mainstay of The Blind Relief Fund staff, has retired after 15 years of faithful and dutiful service. During those years Lois not only defined the role of "Telephone Visitor," she broadened its scope and increased its effectiveness. Lois placed thousands of calls a year to blind clients, many of whom would otherwise have had little contact with others.

Whether or not they had met face to face, Lois and her clients had a bond of true friendship. As friends do,

Lois and her clients knew the details of each others lives – health, families, joys and disappointments large and small.

In her outreach roll, she often had first notice of an unmet need – for food, furniture, transportation, health care, and the hundreds of special difficulties that are all but inescapable for blind poor. Lois was always part of the solution, always a friend in need.

We wish her well in her retirement, but we will miss her greatly.



# Contributors

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# Salute Our Past

The origins of The Blind Relief Fund of Philadelphia can be traced back to 1905 when Isabel Kennedy began working with The Pennsylvania Home Teaching Society and Free Circulating Library for the Blind.

Her work took her into the homes of blind Philadelphians, where she became aware of their struggle for basic necessities. Although there were agencies devoted to educating the blind, Mrs. Kennedy was unable to locate any organization engaged in assisting the impoverished blind for basic needs.

In 1909, with a \$50 gift from a friend, Mrs. Kennedy founded The Blind Relief Fund of Philadelphia. During that first winter, the Fund distributed coal, groceries, clothing, and small amounts of money to 75 needy blind persons. Out of concern for their social and emotional needs, Mrs. Kennedy organized various recreational activities and social outings.

In 1920, Mrs. Kennedy was able to establish an investment account after receiving an anonymous gift of \$10,000 in securities. At this time Mrs. Kennedy articulated her vision that The Blind Relief Fund be a privately funded organization and not become dependent upon funding from government or public agencies.

In 1952, Frank W. Harris, Jr. took the reins of leadership. Since 1930 he had volunteered accounting and legal services. His financial background guided the organization through the Great Depression, World War II, and the Korean War – all difficult times for charitable organizations.

Nelson G. Harris succeeded his father, Frank Harris, as President of The Blind Relief Fund in 1968 and served in that capacity for 32 years. As was his father before him, Nelson Harris, a Lawyer and a Certified Public Accountant, continued to provide the astute fiscal leadership to preserve Mrs. Kennedy's dream. During his tenure, the services of The Blind Relief Fund were expanded to provide Transportation, In-Home Assistance, and Telephone Visitation programs.

Today, the President of The Blind Relief Fund is Stephen J. Harris who has been an active member of the Board of Managers for over twenty years and represents the third generation of the Harris family to serve in this capacity. Under the guidance of Stephen Harris, The Blind Relief Fund continues its vital and unique mission. It remains the only agency of its kind in Philadelphia, a private, non-profit, independent agency serving more than 575 members of Philadelphia's impoverished blind community.

# Support Our Future

Your contribution, large or small, is especially meaningful because it will go, in toto, to the people you want to help. Not one penny of your contribution will be used for overhead expenses or administrative costs. Instead, your money will help buy groceries, or pay a utility bill, or rent, or one of the scores of everyday expenses that the blind, too, must face.

If you are responsible for foundation giving, we welcome your consideration for a grant. Our needs never end and your support may well make a big difference in our ability to help the blind poor in ways no other organization does.

In return for your support, we offer only the feeling of fulfillment that comes from making a difference in the struggle for good. But for many people, and we hope you are one of them, that feeling is priceless.

Here are three ways you can contribute to The Blind Relief Fund:

- Directly, by check or credit card to our offices
- By bequest of money, stocks, bonds, or residuary estates
- Through donor choice, as part of your United Way pledge (donor option number 1087) or the City of Philadelphia Employee's Campaign

To make a donation or bequest, write to:  
The Blind Relief Fund of Philadelphia  
551 Walnut Lane  
Philadelphia PA 19128-1742

*Your donation is tax deductible because The Blind Relief Fund of Philadelphia is a 501(c)3 corporation. A copy of the official registration and financial information of The Blind Relief Fund of Philadelphia may be obtained from the PA Dept. of State by calling toll-free, within PA, 1-800-732-0999. Registration does not imply an endorsement.*

# Special Thanks

**The Board of Directors of The Blind Relief Fund  
wish to offer their thanks to the following individuals  
and organizations:**

**Tasty Baking Company**

**Philadelphia Corporation for Investment Services**

**The Rotary Club of Philadelphia**

**Frank Kane, Kane Studios**

**Kathleen P. Carmen, Esq.**

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