

### Contents

- The President's Report
- 2 Estelle Fowler : mother
- 4 Ed Austin: teacher
- 6 Bernie Buckles: musician
- 8 Financial Statements
- 9 Board of Directors and Staff
- 10 Contributors
- 12 Salute Our Past, Support Our Future
- 13 Special Thanks

#### Featured on the Cover:

Ed Austin's fingers nimbly trace over a passage from his braille Bible.

### Our Services

The services of The Blind Relief Fund of Philadelphia are grouped into six programs. These are specifically designed to support needy blind adults so they can live in dignity. The programs provide emotional support to meet basic needs and to help them live independent lives in their homes.

### **Telephone Visitor**

The Telephone Visitor calls clients to check on their emotional, physical, and financial condition. This service helps combat loneliness and isolation.

#### **Friendly Visitor**

The Friendly Visitor meets clients in their homes to assess a complete lifestyle picture from a financial, mental health, physical health, living condition and social support network perspectives. Additionally, the Friendly Visitor provides visual services on a monthly basis to assist clients with reading their mail, preparing bills, insurance forms and government paperwork.

#### **Financial Assistance**

The categories of financial assistance provided to clients are food coupons, furniture, appliances, canes, watches, telephones, clothes, utilities, fuel oil, rent, glasses, minor home repairs and medication.

#### **In-Home Assistance**

Our in-home assistant does basic household chores like cleaning kitchens and bathrooms, vacuuming and laundry. This service is provided to clients who not only lack the vision to perform these tasks but also lack the social support network of family and friends from whom they could receive assistance.

#### **Transportation**

Transportation services consist of escorting clients to doctors, food stores, and clothing stores in a mini-van provided by The Patricia Kind Foundation.

#### **Social Activities**

Two large social events are sponsored annually, each for 200 clients and guests. Each Spring we entertain our clients on The Spirit of Philadelphia for a boat ride on the Delaware River that includes lunch, entertainment and dancing. Every December we provide a holiday luncheon with music, singing and dancing.

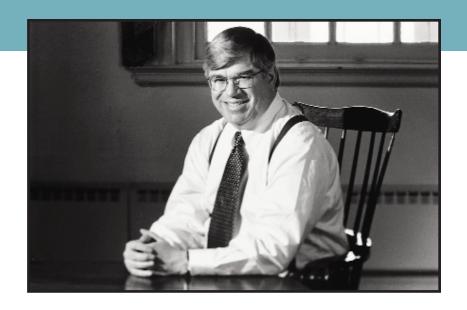
### The President's Report

The Blind Relief Fund is in its 96th year of providing assistance to the poor blind community of Philadelphia. We have continued the tradition of visiting each client in their home. This approach is still the most effective way to determine how our services can best be utilized by each client.

I am pleased to report that this organization continues to be financially sound. We have succeeded in keeping on budget at a consistent level for the past several years while services to our clients continue to expand. For example, we now actively provide furniture and appliances to our clients. More than 50 clients benefited from this service last year. That number will double in the upcoming year.

Several of our services have evolved over the years. For example, our Friendly Visitor, who visits clients in their homes, now utilizes a visitation schedule based upon need. During the past several years we have evaluated the social support network of each client. Although the numbers fluctuate each year, 50 clients live without any support from family or friends. Another 150 clients have unreliable support.

Numerous clients without a social support network are now receiving monthly visual assistance from the Friendly Visitor to read mail, pay bills, and assist with government and insurance forms and issues.



This organization has always been concerned with the emotional needs of the blind community. Since 1912 The Blind Relief Fund of Philadelphia has sponsored large social outings. A photograph is displayed in my office that depicts a client outing from 1914 at Willow Grove Park. I was taken aback by the formality of everyone's attire until I saw a recent PBS documentary on amusement parks that noted that Willow Grove Park guests not wearing a coat and tie were escorted out of the park. Oh, how times have changed.

What has not changed since the inception of this organization is the poor blind community's need for affordable housing and an income level to cover basic necessities. Each month many of our clients are forced to choose between food and medication. At this point utility bills go unpaid. This predicament afflicts most of our clients at some point during each year. Currently we have numerous clients living without utilities.

A few things have changed for the better. Our clients appear to be receiving more visits from their family and friends who previously stayed away. Our efforts to provide clients with housekeeping assistance coupled with comfortable seating and a small table on which to eat is having the desired effect; a more hospitable environment in which to receive guests.

I find it most remarkable to see the clients we assist turn around and offer assistance to others. On the following pages you will meet three individuals who are doing just that. Together we can support their efforts.

Staphen V. Harris

Stephen Harris President The Blind Relief Fund of Philadelphia







Although she can barely see them, a collection of family photos fills Estelle's living room. They depict weddings and family gatherings and include several mummers portraits. Her son John, 18, was a member of a mummers band before being severely injured in an automobile accident.

## Estelle Fowler

Despite significant

visual impairment,

Estelle's love and

devotion are evident

as she cares for her

disabled son, John.

The first thing you notice when you step into Estelle's tiny Port Richmond row house is the feeling of warmth and love created by the abundance of family photos and memorabilia which occupy every available space.

The sounds of the hip-hop music coming from the CD would be her son, John's, choice more than her own. Paralyzed in an automobile accident two years ago, John is confined to a hospital bed in the living room, which Estelle has made as comfortable as possible in the crowded quarters. John spends his time listening to the music which he loves and watching Eagles football games.

With help from visiting nurses Estelle is able to attend to most of John's needs, but that leaves only The Blind Relief Fund to look after Estelle. Since most of the family's limited resources are tied up with meeting her son's medical expenses, The Blind Relief Fund is able to help her with utility bills and food coupons and our Friendly Visitor reminds Estelle to get her regular vision check ups.

Last fall, The Blind Relief Fund received generous contributions for the adopt-a-family program, providing selected clients and their children with holiday gifts from their wish lists. Estelle was thrilled that we were able to fill John's wish for a Walkman, CDs and an Eagles jersey.

They say love is blind, and in the case of Estelle and her son, that is literally the truth.

Since the workplace accident that left him blind, Ed has led a full and active life. He loves to prepare his favorite meals with the special ingredients he purchases at the Italian market. He not only reads and writes braille, but teaches others as well and is a faithful member of his church.







At 50, he's able to find the humor in every situation. That's fortunate because, although Ed routinely loses his way while attempting to negotiate the public transportation system, it doesn't deter him from making the trips to the numerous activities he enjoys.

Blinded in a work related accident 18 years ago, Ed has met every challenge with determination and a positive attitude. He has become very proficient at reading and writing braille, and takes particular pleasure in reading from his braille Bible. Ed in turn makes the weekly trip from his West Philadelphia apartment to volunteer at the Associated Services for the Blind where he teaches braille to others.

Another frequent destination is Ed's church where he is an active parishioner. Although he lives in subsidized housing and gets by on his disability check, Ed never fails to put something aside for the church offering basket.

As independent as Ed is, there are some things he can only accomplish with our assistance. Ed loves to cook and our van occasionally takes him shopping in the Italian market for the "special" ingredients he needs to prepare his favorite meals. Our Friendly Visitor helps by reading his mail while he takes notes with his braille stylus. And over the years we have helped out with several pieces of furniture.

Ed doesn't take time to reflect on the loss of his eyesight; he's too busy putting the rest of his abilities to good use.

## Edward G. Austin

Ed takes pleasure in sharing his skill of reading and writing braille by teaching others like himself who are totally blind.











Newlyweds, Bernie, Marsha, and faithful guide, Luke, have been searching hard for a new apartment. Every morning bright and early you can find them along with their singing group, Sounds of Harmony, performing in *A Cappella* style for commuters in Suburban Station.

## Bernie Buckles

Accompanied by his faithful guide dog,
Bernie and his singing group brighten the day for countless commuters

with their songs.

The regulars say that they like to start every day by listening to the "Sounds of Harmony" before heading off to the office. Others murmur their appreciation as they pass by or drop a few dollars into a container.

Together for more than a dozen years, Bernie Buckles, John Sutton, Agnes Dutill, and most recently Marsha Buckles, all clients of The Blind Relief Fund, have that special chemistry which translates into a captivating performance. Daily, no matter the weather, they make their way to Suburban Station just in time for the morning rush hour where the a cappella ensemble performs from their substantial repertoire. Bernie's guide dog, Luke, sits patiently by seeming to enjoy the music as well, before leading them all back to the bus stop for the ride home.

Bernie acknowledges, it's nice when the tables are turned and they can relax as part of the audience. This happens at least twice a year when they are guests of The Blind Relief Fund for the annual holiday jazz luncheon and the Spirit of Philadelphia spring boat ride. In addition to these much-anticipated Social Activities, The Blind Relief Fund has provided Bernie and Marsha with warm winter jackets making the daily trip to Suburban Station somewhat more comfortable.

Although they have achieved a certain degree of recognition and celebrity among the daily commuting public, what really drives Bernie and his group to perform are the love of the music, each other, and the hopes of providing a calming start to someone's otherwise stress-filled day.

# 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, 2005 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 6, 2005.

Years ended March 31	2005	2004	Increase (Decrease)
Support and revenue:			
Cash contributions	\$ 83,260	\$ 69,863	\$ 13,397
Non-cash contributions	37,934	39,917	(1,983)
Annual contributions from estates, bequests, and trusts	52,562	329,245	(276,683)
Income from grants	71,800	29,000	42.800
Dividend income	57,470	44,709	12,761
Interest income	60,042	60,714	(672)
Net investment assets utilized in operations	195,400	113,436	81,964
Total support and revenue	558,468	686,884	(128,416)
Operating expenses:			
Program services	419,427	334,434	84,993
Management and general	87,065	95,937	(8,872)
Fund raising	60,141	50,570	9,571
Non-cash expense	37,934	39,917	(1,983)
Total operating expenses	604,567	520,858	83,709
Excess of support and revenue over expenses before investment gains (losses)	(46,099)	166,026	(212,125)
Investment gains (losses):			
Net gains on sales of investments	51,746	65,440	(13,694)
Less: net realized investment gains used in operations	(195,400)	(113,436)	(81,964)
Unrealized investment gains (losses)	150,595	593,637	(443,042)
Total investment gains (losses)	6,941	545,641	(538,700)
Increase (decrease) in net assets	(39,158)	711,667	(750,825)
Net assets, unrestricted:			
Balance at beginning of year	3,583,909	2,872,242	711,667
Balance at end of year	\$3,544,751	\$3,583,909	\$ (39,158)

### Board of Directors









< Left to Right:
Stephen J. Harris,
President
Nelson G. Harris, Esq.,
President Emeritus
Thomas G. Harris, Esq.,
Vice President















< Left to Right: Thomas M. Hyndman, Jr., Esq. William Z. Suplee, III Roger F. Veit

Not Pictured Donald R. Kurz Ralph S. Sando, M.D. Brian N. Sproat

Sheila Hamilton,
Friendly Visitor

Johanna Mullin,
Client Service Coordinator

Elaine C. Resta,
Secretary/Assistant Treasurer

Karon Lee Scheeler,
Assistant to the President

Edith White,
Office Manager

Wanda Woodson,
In-Home Assistant/Transportation

### **Contributors**

#### \$10,000 or more

Alice B. Cooper Charitable Trust
Connelly Foundation
Joseph B. and Bertha Wurts
Godwin Memorial Fund of
The Philadelphia Foundation
The W.W. Smith Charitable Trust

#### \$5,000 - \$9,999.99

Davenport Family Foundation Nelson G. and Rita S. Harris The Nelson Foundation The Philadelphia Foundation Leonard J. and Alice Roberts Estate of Hans J. Stocker Tasty Baking Foundation

#### \$2,500 - \$4,999.99

The William D. and Marie
Steuber Fund of the Board
of Directors of City Trusts
Bright & Christella Erichson
Charitable Trust
Dolfinger-McMahon Foundation
McMaster-Carr Supply Co.
Joseph Kennard Skilling
Foundation

#### \$1,000 - \$2,499.99

Walter T. Beach

Fred C. Aldridge, Jr.

Gerald and Susan Dowling

Exelon Helen H. Fritz for Veterans Trust Haverford Trust Company Margaret M. Healy Thomas M. Hyndman, Jr., Esq. Independence Blue Cross Ruth E. Kean Donald R. Kurz Samuel P. Mandell Foundation The Phillies Organization Charles P. Pizzi/Tasty Baking Company The Quaker Chemical Foundation Ronald Rubin Edward F., Jr. and Doris R. Sproat Stradley, Ronon, Stevens & Young Harvey B. Swedloff Judith M. Von Seldeneck

#### \$500 - \$999.99

Wilbert O. Abele ALCON Foundation, Inc. ALLERGAN Stephen W. Bajus Paul Baur (Impact Thrift Stores) Philip J. Baur, Jr. The Philadelphia Contributionship Nicholas DeBenedictis Francis L. Genuardi Stephen J. and Mariellen C. Harris Ellen L. Kohler Christine Kurfis Merck & Co., Inc. Thomas Pappas The Rotary Foundation Ralph S., MD and Joyce Sando Fred A. Shabel **STUDLEY** Harriette S. and Charles L. Tabas Foundation Roger and Caroline Veit Marilyn Ware/American Water Works

William P. Zimmerman, Esq.

#### \$250 - \$499.99

Annenberg Foundation Erich H. Beerer H. Leonard, Sr. and Delores Brown F. Eugene Dixon, Jr. Myron S. Gelbach, Jr. Betsy Gemmill John C. Haas Betty Henze Michael Hess INSPIRE Pharmaceuticals, Inc. Robert S. Krutsick Robin Kramer & Green, LLP Brian G. Pierce John and Elaine Resta Robert G. Sheridan Patricia A. Sidders William Z. Suplee, III Harold B. and Shirley G. Waxman

#### Up to \$249.99

Steve V. Amelang Dennis Arias Alphonse P. Arminio Esther Ashe Albert E. Balilonis Nick D. and Margaret Y. Ballistreri Krista L. Barkovich Joseph R. Barnes Danita R. Bates Mrs. Joseph Beardwood, III Peter A. Benoliel/Quaker Chemical George Beppel William E. Bierlin, Jr. Scott J. Bingham C. John Birkmann, Jr. Patricia A. Blackman-Hill Jack W. and Gail P. Boorse, Jr. Edmund D. Bowman, Jr. Elizabeth J. Breish Bernard and Eleanor Brody Regina G. Brown Stephen T. Burdumy E. Margaret Carson Susan W. Catherwood Thelma Chua Clifford Churchwell, Jr. Margaret Cicala John A. Clifton

Frances Cocco

### Gifts in kind

#### (continued)

Patricia Y. Coleman Frank and Jane Congdon

Walter J. (Helene) Cowan, Jr.

Edith S. Davis

Peter Day

Patrick L. DeBarros

Nirolay Derbis

Robert Desipio

Jonathan B. Detwiler

William J. and Linda M.

Donaghy

Philip and Claire Eitzen

Kenneth D. and Jane C. Farragut

Joseph Ferrero

John B. Fleming

Harriet Forman

Diane Lynn Franzoni

William C. and Joy M. Frayer

John F. and Margaret Fricko

Louise C. Freer

June M. Fry

J.P. Fullerton

Darlington L. Galtogbah

Helen German

Estate of Margaret Gibson

Thomas Goldkamp, Jr.

Phyllis and Steven A. Goodman

Kerry Goodwin

Sharlet Grosso

Elizabeth G. Hall

#### (continued)

Martha P. Hamilton and Bernard

Kolarz

Nathaniel P. Hamilton

Col. Frank W., III and Marian

Harris

Joan Haworth

June A. Higgins

Frederick P. and Leslie Huff

Vincent J. Iacobacci

John J. Inch, Jr.

John W. Jackson, Sr.

Christina M. Kazokas

Susan Kaufmann

Kathleen Anne Keller

Thomas Kennedy

Josephine Klein

Joseph C. Koller

James and Jean K. Kristie

Dorothy Kurz

Diane L. Kustina

Mabel L. Lang

Audrey L. Lapenta

Sabina P. Lemon

Phyllis A. Lennon

Philip and Nettie Leschinsky

Brian K. Lesher

C. Barry Lewis

Elaine Loeb

Frances R. Logue

#### (continued)

William E. Lutz

Lorrie Maguire

William J. Jr., MD and Agnes B.

MacMurtrie

James M. and Patricia A. Mallov

Clifford W. Martin

Keara A. McGlynn

McGoldrick Leasing Co., Inc.

John P. McNamee

Nunzio Morrotta

Elia Mosko

David F. Mowrey

Harry F. Murphy

Julie O'Malley, PhD

Mildred S. Ortlieb

John R. and Lorraine D. Oster

Lambert B. Ott, Esq.

Overbrook School for the Blind

John J. and Patricia A. Pacell

Warren Palitz

Michael F. and Amy Papera

Emidio and Dale Parenti

Michael T. Peterman

Carley P. Phillips

Rangasamy Pitchai

Joseph S. Pizarro

Albert L. Pizzica

William Rastetter

Marie Rowlands

#### (continued)

Patrick and Barbara Ryan

Margaret Sacks

Marian A. Sawchynsky

Conrad E. and Joan M. Schmidt

Robert E. and Ann M. S. Schultz

Thomas Scott

Halimah Scott-Berrian

Michael D. Shaffer, Esq.

Sebastian Silvestri

Sheridan K. Skura

Sheila M. Spence

James F. Stephenson

Rita S. Strassburg

Ross M. Stuart

Ibrahim Tarawallie

Harrison (Dorothy H.) Therman

Mike Torchia

Joanna M. Trama

Doretta Trout

Dorothy B. Vandenbergh

L. Wood Von Seldeneck

Denise A. Warech

Anita G. Whitmore

Claire T. Wilson

Freeman Zausner

The holiday season can be particularly harrowing for the poor blind. In October 2004, The Blind Relief Fund of Philadelphia established an adopta-family program to provide selected clients and their children with gifts from their wish lists, in some cases providing holiday meals.

The following is a list of individuals who contributed gifts to the program:

John Barkovich

Krista Barkovich

Shara Barkovich

**Janet Cline** 

Barbara Glabere

Frank Juliano

Kathleen Klusman

Stephanie LaMonde

Michael McLatchy

**Peggy Senesac** Regina Smyth

Nino Tripodi, Jr.

The staff of The Blind Relief Fund of Philadelphia

### 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 total, 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 of Philadelphia 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.

John C. Barnoski, Esq.

Cozen O'Connor

We are grateful to the following individuals and organizations who donated their time and services in the production of this annual report:

Design: The Creative Department, Inc.

Printing: Pearl Pressman Liberty

Photography: Ed Eckstein

Paper: Domtar, Inc.

RIS the paper house

Printed on Domtar Luna, Silk, 100 lb. cover and 100 lb. text, manufactured by Domtar, Inc. and distributed by RIS the paper house.



The Blind Relief Fund of Philadelphia 551 Walnut Lane Philadelphia PA 19128-1742

215-487-1444 phone 215-487-2024 fax brfop@aol.com e-mail www.blindrelieffund.org website