

# The Blind Relief Fund of Philadelphia

*Annual Report for the year ended March 31, 2006*

*For 19 years in all kinds of weather, I have daily visited the blind of Philadelphia, and owing to loss of family income and increased unemployment among seeing relatives, the number needing help has doubled since I started.*

Written by Mary Flood, home visitor for The Blind Relief Fund of Philadelphia,  
in her Report to the Board of Managers in 1940

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# Our Past



**Isabel W. Kennedy**  
**Founder and President, 1909-1952**

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.



**Frank W. Harris, Jr.**  
**President, 1952-1968**

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.



**Nelson G. Harris**  
**President, 1968-2000**  
**President Emeritus, 2000-present**

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 Fund works closely with other agencies to intervene on behalf of blind clients whose health or safety is threatened. Further, there is a deeper awareness that the blind are confronted with a host of interconnected financial, emotional, and social issues. Resolving that tangle of problems and bringing hope and comfort to the city's most disadvantaged group of people remains our moral obligation.



# Our Present

This is our 97th year of service to the disadvantaged blind community of Philadelphia. Our mission continues to support each client's struggle to live independently in their current home and neighborhood.

Many of the problems that plague this impoverished group today are similar to the problems they faced eighty to ninety years ago. In support, Mary Flood's report to The Blind Relief Fund Board of Managers in 1940 provides a historical perspective.

The Flood report observed that the number of blind adults requiring assistance continued to increase because sighted family members were unable to provide financial assistance. Today, few clients receive financial assistance from their families. Even more disturbing is the fact that many of our clients have little or no social interaction with family members.

Four years ago, we suspected that many clients were becoming isolated in their homes because they lacked support from their families, were unable to use public transportation, and feared venturing out into their neighborhood. Since hundreds of clients fit this profile, we attempted to identify those clients most at risk emotionally from this isolated life style. The home visitation and telephone visitation plans prioritize contact with this distressed group.

Five of the six clients featured in this report have boarded up houses on their block. Last year our annual report featured a blind woman who was caring for her paraplegic son. Both were murdered in their home in the middle of the night for no apparent reason. The deterioration of our clients' neighborhoods and the rampant crime that plagues the city of Philadelphia has its greatest impact on the city's disadvantaged and disabled citizens, confining them to their homes.

Another disturbing trend affecting our clients is that more and more of elderly clients are assuming the financial responsibility to raise their grandchildren. Four years ago employees and friends of The Blind Relief Fund arranged to buy holiday presents for children living in the homes of our clients. Initially, locating eligible children took some effort. Last year we were swamped with choices.

In December of 2005, five of the children selected to receive gifts were being raised by a single mother, Rebedica. In addition to her five and twelve year old girls, she assumed legal custody of her twin three year old nephews and her four year old niece. Their mother was unable to care for them and Rebedica did not want the children placed in the child welfare system. When the assistance promised by her family failed to materialize, Rebedica sought help from The Blind Relief Fund.

We responded to Rebedica's need with a plan to keep her family together. Arrangements were made to move the family into a shelter and place their furniture in storage. The next step was to qualify for PHA subsidized housing that required all outstanding rent and utility obligations be satisfied. The Blind Relief Fund worked with the realtor to forgo three months of unpaid rent and the shelter worked out a repayment schedule with the utility company. Rebedica and her children are now on a waiting list for a subsidized home.

75% of Blind Relief Fund clients are supported by subsidized housing and an average monthly income of \$600 from Social Security. After 25% to 30% is deducted for rent, all clients juggle their remaining monthly bills. Rent is always the first bill paid, even when the remaining funds are insufficient for food and medications. Efforts to persuade clients to



relocate to a safer neighborhood or improved living quarters are rarely successful because visually impaired adults fear the difficulties associated with learning how to function in a new environment.

Our founder, Isabel Kennedy, and her home visitor, Mary Flood, addressed the emotional and financial needs of the impoverished blind community. Today, the financial assistance that we provide is directed to support our clients' effort to continue to live in homes and neighborhoods with which they are familiar. Our telephone visitor, home visitor, transportation service, and client social events address many of the emotional needs that confront all of our clients and particularly our most isolated clients.

**Stephen J. Harris**  
**President**  
**The Blind Relief Fund of Philadelphia**

## An historical perspective...

Chance have also given grateful thanks.

he two Benefits held on ing coal and Easter gifts.

PHIA ORCHESTRA  
mission tickets and several e donated by two ladies and ber of blind musicians and

, 1937, and is still meeting in from 7:30 P. M. until about ation and also an opportunity ht players, all of whom are ne games.

, Jr., provides 100 adult and 25 Gardens and \$10.00 towards the e distributed to different families ays most convenient to them.

DAY  
nvited us to send blind guests and ea and Entertainment in April and l of whom were given special care elves thoroughly.

EEK FOR THE BLIND  
e year we participated in the Annual d, which gives all organizations the hat is being done in Philadelphia for eateful to Messrs. Gimbel Brothers and rman, Mr. Ellis A. Gimbel, for the gen- he store given so freely for these an-

ember that it was our own President, d Mr. Ellis Gimbel in the past to permit e annual weeks.  
e promptly and gratefully acknowledged. ble to the Blind Relief Fund of Philadel- rrspoon Building, Philadelphia, Pa.  
STEPHEN MASON,  
Secretary.

### FRIENDLY VISITOR'S REPORT

For 19 years in all kinds of weather, I have daily visited the blind of Philadelphia, and owing to loss of family income and increased unemployment among seeing relatives, the number needing help has doubled since I started.

During the past year, I paid 1,592 visits to 750 blind persons to their own rooms, homes, hospitals, county home and other institutions, and 875 visits on their behalf. Every Friday was devoted to our colored branch now at 1722 Latona Street, where I distributed grocery orders, clothing and carfares. One Saturday each month is spent with 45 elderly blind residents in the County Home, taking each a treat, generally provided by one of my friends.

At the Thirteenth Annual Week for the Blind, I was in charge of our booth as usual, and thank those ladies of the Board of Directors who helped.

Our Annual Outings are to many of the blind their one opportunity to meet old friends, and I am kept busy all day hunting up people and bringing them into congenial groups.

The Buttercup Guild at Mt. Airy, of which I am a member, continues to contribute \$12.00 a year to the Fund and its Junior Branch, the Pansy Guild, \$6.00. The Women's Service Club of my Church, \$5.00, besides various small sums given to me from time to time, which in all, added \$103.40 to the General Fund last year.

If I had the time and ability, I would write a book, "How the Poor of Philadelphia Live," and it would amaze you. Just let me give you a sample:

Only the week before last, during those heavy rains, Mrs. Kennedy was obliged to insist that the Housing Bureau at City Hall investigate the neglect of owner and agent after many appeals from the tenant of a little home. Mrs. Kennedy reported that the roof was liable to fall at any time. That was Friday, April 26th. She was told that as Saturday was a half-day, no one could go until Monday. On Monday, I saw for myself the ceiling down on the second floor, both side walls cracked open from roof to cellar and walls bulging. The tenants had been there seven years and it was useless to move, for agents only put the low-price tenants into other dilapidated little houses, with promises to repair, which are rarely fulfilled until an organization like our own makes positive demands.

The work was finished last week after a fashion and the small family of mother, father and blind son were thankful to have a roof over their heads. What is needed is real slum clearance and very modest, sanitary living quarters of three rooms with closet shower-bath, at a rent not to exceed \$14.00 to \$16.00 per month. It can be done by private enterprise.

Excerpts printed in Mary Flood's Report to the Board of Managers in 1940 reveal that the difficulties faced by our clients today are surprisingly similar to those in years past.

Today, The Blind Relief Fund continues to provide a number of services which parallel those of the past. These services, highlighted on the following pages, include Home Visitation, Telephone Visitation, Financial Solutions, Transportation Services, and Social Activities.





Learning the intricacies of a new home and neighborhood is daunting to a visually impaired adult. Nancy faces just such a problem. Accumulated back real estate taxes have placed an enormous financial burden on her. Sheila, our home visitor, is in the process of helping Nancy prepare the documents necessary for a reverse mortgage. We will continue to assist her, in any way we can, to assure that she is able to remain in the neighborhood that she knows and loves.

### Home Visitation

- Use visitation plan as guide to select clients
- Review client requests for assistance
- Provide visual services
- Document life style and living conditions
- Communicate Blind Relief Fund services
- Utilize services from other organizations
- Visit all new clients

## *A helping hand...*

Through our home and telephone visitation programs, we are able to focus on the particular needs of a client – whether it be scheduling rides, help reading mail, advocacy services or food coupons. An Annual Visitation Plan is developed to address client situations that could interfere with their ability to live independently, such as little or no family support, degree of blindness, physical and mental health issues, living alone, living expenses exceeding income, and/or an unsafe living environment.



Vivian receives visual assistance from Sheila on a bi-weekly basis to read her mail and prepare her checks. Sheila organizes and files Vivian's mail and correspondence in monthly, alphabetized binders.

## *A lifeline of support...*

For the elderly blind community, a ringing telephone can be a delight, rich with the promise of a loving voice. After making initial contact with a potential client, our telephone visitor is able to identify clients who are most at risk mentally or physically due to their isolated living arrangements and lack of family support. Through our telephone and home visitation programs, clients are evaluated for the level of support they receive – reliable, unreliable, or none. Clients with unreliable family support may have difficulty scheduling a doctor's appointment or regularly shopping for food. Clients with reliable family support are reluctant to overly burden their families who are often also struggling financially. Twenty-seven of our clients receive no support at all.



Emma is a 76 year old diabetic who lives alone. She does receive some support from her daughter, however, Emma requires daily care from a Bayada Nurse to dispense her medications. Emma is a very social woman and goes out most days using a shopping cart as a walker. She considers calls and visits from The Blind Relief Fund a blessing, and is so appreciative of the support we provide that she often writes letters of thanks on whatever scrap paper she can find.



The telephone is Mary's contact with the outside world. She lives alone, and due to physical limitations – she requires a walker and wheelchair to get around – rarely leaves her apartment. She looks forward to calls from Johanna, our telephone visitor. In addition to needing the sound of a friendly voice, Mary receives food coupons from The Blind Relief Fund for a three month period each year to offset the overwhelming cost of her utility bills.

### **Telephone Visitation**

- Identify clients who are most at-risk
- Keep in touch
- Process client requests
- Mail food coupons to eligible clients
- Mail birthday cards to clients

## *A glimpse of hope...*

Since its founding days, The Blind Relief Fund of Philadelphia has provided clients with emergency financial assistance. Today, we continue to do so, but have adjusted our focus toward more permanent solutions. One such solution is providing home furnishings.

One of our goals is for each client to have a bed, a small table and chair on which to eat a meal, and one comfortable chair for a guest. Simply providing a chair may seem like an easy, quick fix. But for our clients, almost 60% of whom live alone, it is hoped that family or friends will start to visit, or visit more often, when a comfortable place to sit is available.

Through our work with various organizations and the generous donations of private individuals, our clients are receiving the items they need to support their independence. Since 2003, furniture ranging from a single piece to completely furnishing a small apartment, has been delivered to more than 250 clients. When the program began, many clients lacked a bed. This year, 72 clients have requested furniture – only 6 are still in need of a bed.

### **Financial Solutions**

- Food coupons
- Furniture and appliances
- Utility bills
- Visual aids such as canes, talking watches and and big button phones
- Minor home repairs
- Various housing expenses including rent, security deposits, and moving expenses
- Clothing
- Miscellaneous household items

Donna, who is raising two small children, needed an immediate roof repair before the onset of the next rain storm. Edie, our office manger, contacted the City of Philadelphia on Donna's behalf, but the City no longer provided emergency repairs and she was placed on a waiting list. The Blind Relief Fund was able to immediately protect the roof with a temporary tarp that was secured hours before a severe rain storm. The roof was repaired the following week. Six months later, the City contacted our client to schedule the roof repair. The immediacy of our support allowed Donna and her boys to remain in their home.



## *A patient companion...*

City living requires mobility. For the poor blind, the complexities of travel are manifold and daunting. To go food shopping or to a doctor's office, not only requires a vehicle but also requires assistance. The driver becomes a fundamental part of the transportation equation. The Blind Relief Fund of Philadelphia is able to provide our clients with something other transportation services cannot – a helpful and patient companion to negotiate unfamiliar terrain.



In addition to her low partial vision, Cathy suffers from numerous ailments. She is unable to use Septa services due to her need for an escort. The Blind Relief Fund provides her with rides to her appointments, and our driver, Pierce, provides the perfect escort – both assisting her in and out of the doctor's office and making sure that she is signed in.



Affectionately referred to as the “three blind mice” by their peers, Paul Rossi (left), Walter Conlen (center), and George Westwood (right) are transported to the Veterans Administration in Southwest Philadelphia each month. This outing is an important social occasion for the three friends, and without transportation from The Blind Relief Fund would not be possible. Paul, who will soon be celebrating his 90th birthday, served in the European theater of WWII, Walter served in the Pacific theater of WWII, and George served in Korea.

### **Transportation Services**

- Shopping trips for food, clothing, and other necessities
- Rides to doctor and social appointments
- Deliveries to client homes

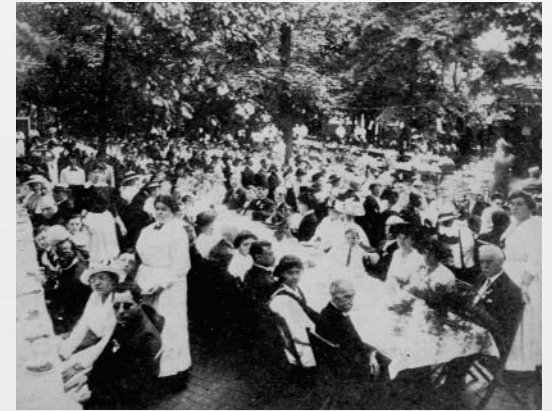


## *A chance meeting...*

Getting out to socialize once or twice a year may not seem like much, but for so many of our clients The Blind Relief Fund's annual outings provide the comfort of human contact, and, more importantly, offer our clients the dignity of being in a position to host a friend: most clients attend our events with a guide, often a family member or friend. Our social activities provide many of the blind with their one opportunity to meet old friends and make new ones.



Enoch, who is totally blind but has an acute sense of hearing, was attending a musical event performed by blind members of The National Federation when he heard a voice that captured his heart. He learned from a friend that the voice belonged to another Blind Relief Fund of Philadelphia client, Vivian. At the next social event for the blind community, our annual boat ride, Enoch tried in vain to locate her. Disappointed, he asked to be seated. The next sound he heard was the voice that had captured his heart long ago. Vivian was seated right next to him! Today they are happily married and continue to make music.



The Blind Relief Fund of Philadelphia began organizing social outings to Willow Grove Park in 1912 (pictured above). In other years, Riverview Park and Woodside Park have been the destination. Since 1984, boat rides on the Spirit of Philadelphia and holiday luncheons have provided welcome social contact for our clients.

### **Social Activities**

- A boat ride on "The Spirit of Philadelphia"
- A holiday luncheon

Both events include an elegant meal, live entertainment, and dancing for 190 clients and guests.

# Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2006	2005	Increase (Decrease)
Support and revenue:			
Cash contributions	\$ 97,899	\$ 83,260	\$ 14,639
Non-cash contributions	31,664	37,934	(6,270)
Annual contributions from estates, bequests, and trusts	43,411	52,562	(9,151)
Income from grants	33,900	71,800	(37,900)
Dividend income	51,955	57,470	(5,515)
Interest income	51,280	60,042	(8,762)
Net investment assets utilized in operations	242,842	195,400	47,442
Total support and revenue	552,951	558,468	(5,517)
Operating expenses:			
Program services	395,126	419,427	(24,301)
Management and general	84,940	87,065	(2,125)
Fund raising	75,914	60,141	15,773
Non-cash expense	31,664	37,934	(6,270)
Total operating expenses	587,644	604,567	(16,923)
Excess of support and revenue over expenses before investment gains (losses)	(34,693)	(46,099)	11,406
Investment gains (losses):			
Net gains on sales of investments	173,998	51,746	122,252
Less: net realized investment gains used in operations	(242,842)	(195,400)	(47,442)
Unrealized investment gains (losses)	(69,121)	150,595	(219,716)
Total investment gains (losses)	(137,965)	6,941	(144,906)
Increase (decrease) in net assets	(172,658)	(39,158)	(133,500)
Net assets, unrestricted:			
Balance at beginning of year	3,544,751	3,583,909	(39,158)
Balance at end of year	\$3,372,093	\$3,544,751	\$ (172,658)

The financial statements of The Blind Relief Fund of Philadelphia as of and for the year ended March 31, 2006 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 5, 2006.



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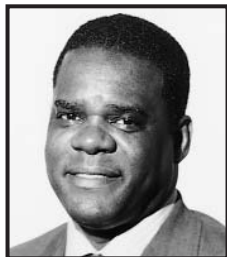
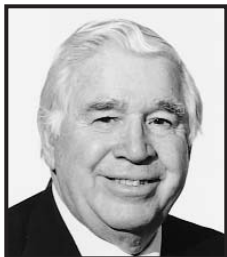
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# Our Future

Please consider making a contribution to 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 four ways you can contribute to The Blind Relief Fund of Philadelphia:

- 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
- Through gifts-in-kind

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

## Adopt-a-family program

In October 2005, The Blind Relief Fund of Philadelphia established an adopt-a-family program to provide selected clients' children with gifts from their wish lists, in some cases providing holiday meals. Now in its second year, the program continues to bring joy to our clients and their families. Please contact us if you are interested in contributing to this program.

*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.*



## IN MEMORIAM

Everyone at The Blind Relief Fund mourns the loss of Estelle Fowler, her son, John, and her husband, William, who died last year in their home. Estelle, one of our clients, was featured in last year's annual report caring for her paraplegic son, John. We would like to extend our sympathies to their family and friends.



*There are pleasant experiences too — the gratitude of the blind is surprising. Last week an old blind lady of 90 gave me \$2.00 for the fund. She said "During those hard months when one daughter had to stay home to take care of me, then my boy lost his job, then my other daughter lost hers, we had nothing at all except what the Blind Relief Fund gave me. Now, I have the \$30 a month pension, my son has work again and we want to show our appreciation by this little gift."*

Written by Mary Flood, home visitor for The Blind Relief Fund of Philadelphia,  
in her Report to the Board of Managers in 1940

## 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

Peachy Kleen Janitorial, Inc.

Kathleen P. Carmen, Esq.

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 Distribution Group  
RIS the paper house

Printed on Creator Silk 80 lb. cover and 100 lb. text,  
manufactured by Torraspapel and distributed  
by RIS the paper house.



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