



# Courage & resourcefulness.

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## // Our Mission:

To support each  
client's struggle to  
live independently. //

## In times of dire need, why they call us first.

There's a good reason The Blind Relief Fund of Philadelphia tops the contact lists of many providers of services to the blind. Because, when a blind person is in distress, The Blind Relief Fund is often the only organization in the Philadelphia region able to provide immediate assistance.

No red tape. No forms to fill out. No endless referrals. Throughout the year, our people perform thousands of little miracles to provide our blind family with the help, the support and the love they so desperately need.

We're able to provide these vital services because of the vision of our founders nearly 100 years ago and the generosity of our donors – people who give their time, their services and their financial support to help us fulfill our mission.

### A unique approach

The Blind Relief Fund is supported solely through private donations. We receive no funding from the city, state or local government, or from large, community charities like the United Way. This allows us to work independently from other social service agencies to speed help to those who need it – not next week, but today. We value and treasure our role as the provider of last resort.

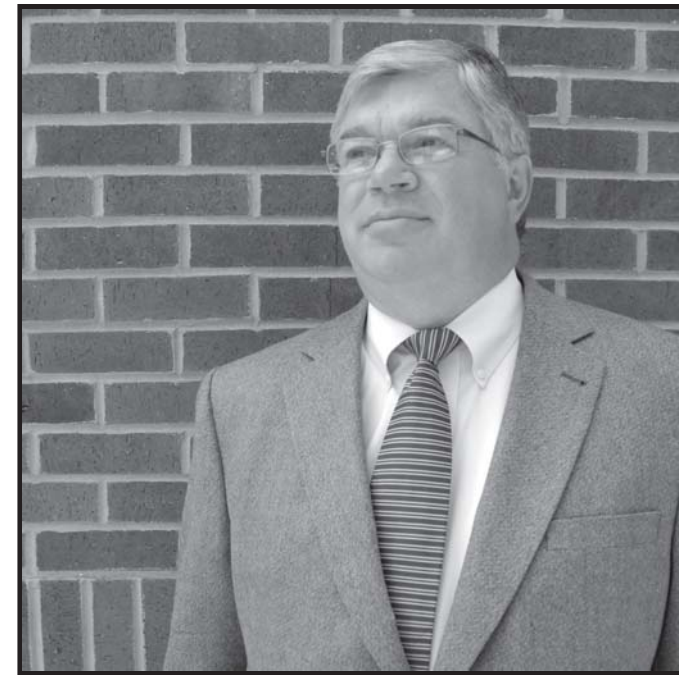
Because of our unique financial structure, with endowment income covering all our administrative and fund raising expenses, every tax-deductible penny that people give to The Blind Relief Fund goes directly to the people in need. Our donors understand that their funds are not serving an abstract cause, but are hard at work every day, helping to make a real person's life just a little bit better.

While we do our absolute best to stretch limited resources, our capabilities are swamped by the enormity of our task. That's because blind people face a broad array of complex, interconnected, intractable problems in their daily lives. They often lack a strong network of family and friends. They're cut off from meaningful work and a fulfilling sense of community. Increasingly they face multiple illnesses in addition to blindness. And their affliction condemns them to a crushing poverty of isolation, desperation and fear incomprehensible to most of us in the sighted world.

### The world of the blind

Imagine being sick and sightless in an often unfriendly, dangerous world – lacking the basic comforts most of us consider necessities. The median income of a Blind Relief Fund client is \$624 a month – \$243 below the federal government's poverty guideline for a single-person household. Unfortunately, among families living in extreme poverty, the assurance of a steady income makes the blind a magnet for other family members and their children, forcing additional responsibilities on people barely able to provide even for themselves.

Nearly three out of four clients live in subsidized housing, which means that one third of their income goes to pay rent. Subsidized housing, where it exists at all, tends to be located in blighted neighborhoods plagued by rampant crime and a dearth of convenient local stores and accessible public transportation. Many of the poorest blind live trapped in their apartments – the telephone their only lifeline to the uncaring world beyond their doorsteps.



Remaining income pays for utilities, food, clothing, medicine, medical co-pays and other routine expenses. When the cost of electricity, fuel and transportation increase, they can be offset only by cutbacks on other basic necessities. Sometimes it's a choice between paying a utility bill or filling a prescription. Or foregoing a doctor visit for a trip to the grocery store.

### Courage and resourcefulness

Despite severely limited resources and options, blind individuals often approach their challenges with the kind of courage and resourcefulness that would win admiration, praise and – in all likelihood – a respectable income in the sighted world.

Perhaps most important of all, the blind are resolutely independent – making full use of all their remaining senses and intellectual skills – hearing, touch, smell, taste and memory – to master their physical surroundings and to function on their own. To move a

blind individual to new surroundings is perilously disorienting and confusing.

In addition, an increasing number of our clients have encountered blindness relatively late in life, as a consequence of illnesses such as diabetes. Some are single parents of young children who want desperately to keep their families together and to avoid the threat of separation. They are moms and dads who can no longer see with their eyes, but still see vividly – with their hearts – a future of hope and opportunity for their sons and daughters.

#### Commitment to home visits

Unlike typical agencies which ask blind clients to come to them, all The Blind Relief Fund's services are linked to our policy of periodic home visits. This allows our case manager to evaluate each client's individual situation, to coordinate services and care with other providers, and to identify specific areas where we can provide assistance.

Our case manager becomes a trusted friend with whom our clients share their deepest concerns and collaborate to find answers. Sometimes the greatest challenges have the simplest solutions.

- Helping to pay bills or sort out insurance claims.
- Arranging transportation to keep a doctor's appointment.
- Helping out with an overdue utility payment.
- Replacing an old, worn walking cane.

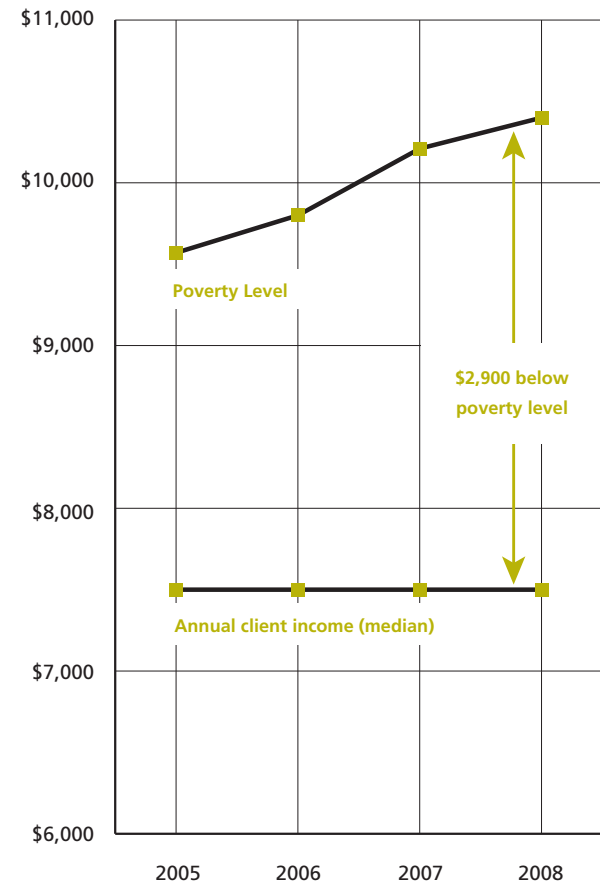
- Providing furniture so visiting family members have a place to sit (and perhaps visit more often).
- Making sure clients are using whatever technology is available, from cell phones to voice-enabled computers and scanners that allow the blind to read books.

In addition to home visits, we maintain regular telephone contact with our clients – with special emphasis on those who have no social support network. These are blind individuals who are totally isolated, with no one else to call in an emergency. In a very real sense, The Blind Relief Fund is their family.

#### The challenge continues

Likewise, the clients of The Blind Relief Fund also comprise a family. At no time is this more evident than at our periodic social events, where clients throughout the Philadelphia area join us for a rare afternoon of camaraderie and fun. It's at times like these when the individual personality emerges from behind the disability to participate in the celebration of life and love to which every man and woman is entitled.

It was with great sadness that I was forced to cancel one of our social events this year because of lack of funds. Indeed, the need to raise money to replenish our resources remains our constant challenge. Words cannot capture the true dimensions of the dire situations we confront every day as a provider of last resort to the impoverished blind of Philadelphia. Every contribution, however small, provides comfort and support to the least fortunate in our community.



While the government-specified poverty level has increased in recent years, our clients' median income has remained static. At the same time, the cost of food, fuel and other necessities has risen dramatically, placing additional strain on clients' resources.

The urgency of our plea is exceeded only by our gratitude for your continued support.

*Stephen V. Harris*

Stephen J. Harris  
President

# How your donations will help enhance our services.

As the gap between the poverty level and our clients' income increases, so does the need for our services. Following are a few specifics on how you can help.

Food costs continue to rise. Clients are currently eligible to receive our supermarket coupons three times a year. **A gift of \$300 would enable five clients to receive an additional month's worth of coupons.**

Funds earmarked for utility bills are often redirected to pay medical expenses, leading to shut-offs. **A gift of \$250 would enable a client to catch up on past due utility bills.**

Canes, talking watches and other necessary visual aids are in constant demand. **A gift of \$100 would provide several clients with these aids.**

Refrigerators, stoves, washers, dryers and microwave ovens go a long way toward making our clients self sufficient. **A gift of \$450 would provide a client with a refrigerator or other major appliance.**

Most clients now have a bed, but many still lack a small table on which to eat their meals. **A gift of \$125 permits us to provide a client with a bed or a table with chairs.**

Many clients are not only visually impaired, but have other physical handicaps that prevent them from maintaining a clean, safe and healthy home. **A gift of \$100 would enable a client to have their home cleaned twice in one month.**

Clients that own their homes are often behind on taxes, so much needed home

repairs are neglected while they struggle to keep up with payments. **A gift of \$500 would complete a major repair project for one client in need.**

Due to physical and emotional issues, many clients are unable to use public transportation. In cases where extra assistance is necessary, The Blind Relief Fund is often the only agency that escorts a client to a seat in the doctor's office. **A gift of \$100 will provide gas for one week of client transportation.**

**Here are four ways you can contribute:**

- 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

*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.*

Each contribution  
to The Blind Relief  
Fund of Philadelphia  
makes a difference,  
because 100% of  
all contributions  
goes to the client.





“I don’t know how much time I have to teach these children. I want them to be independent, so they can take care of themselves no matter what happens.”

# Rebedica Hand: Willing to persevere

# courage

She can no longer tell her daughters apart by the sound of their voices, but she can differentiate the touch of their hands and the shape of their bodies. She knows them by the way they walk through the rooms of their four-bedroom apartment in Southwest Philadelphia.

Keeping her family together is a constant concern for 45-year-old Rebedica Hand, a single parent raising her two daughters, ages 14 and 8, as well as twin 6-year-old nephews and an 8-year-old niece – all adopted to preempt their placement in foster care. Her monthly income is \$1,032 per month – \$630 for herself and \$402 for the kids, plus \$330 in food stamps – well below the federal government's poverty line of \$2,366 a month for a family of six.

Rebedica's been legally blind since 2003, a victim of proliferative diabetic retinopathy – a progressive disease that will one day, in all likelihood, leave her sightless. Her greatest challenge is to prepare her children for that day.

"I can't plan ahead," she says, "because I have no idea what the future holds for me. I don't know how much time I have to teach these children. I want them to be independent, so they can take care of themselves no matter what happens."

Rebedica became a client of The Blind Relief Fund in 2005, before she was forced into a public shelter because she couldn't afford the rent. She languished in the shelter for two years because of the difficulty of finding affordable housing for large families. Regular visits from case manager Sheila Hamilton kept Rebedica focused on her goal of finding a permanent home for the family. When acceptable housing was located, The Blind

Relief Fund assisted by providing home furnishings, air conditioners and moving expenses.

"Sheila makes me feel that I'm not alone," Rebedica says. "She's always there for me. When I have a problem, I know she'll get back to me that day. She's given me hope that I can overcome my disability and keep my family together."

"She helps me more than she really knows. Sheila is my angel."



Rebedica's home has become a favorite neighborhood gathering place and is always filled with children's laughter. Despite her daily struggles, she's determined to set a good example for her children as they assume greater independence and responsibility.

## Linda Madison: Daring to dream

# resourcefulness

To look at Linda Madison, you'd never know she's blind. Without her dark glasses, the 55-year-old widow, partially blind since 1965 with retinitis pigmentosa and diabetic retinopathy, is often mistaken for a sighted person. She recounts the time not long ago when a stranger in her apartment lobby became indignant when she failed to respond to her conversation – not realizing she was blind.

"I didn't know she was talking to me," Linda says. "She wouldn't believe I was blind and just thought I was being rude. I was told she actually threw money on the floor to see if I'd go for the bait. It's those little insults that can make some blind people very bitter."

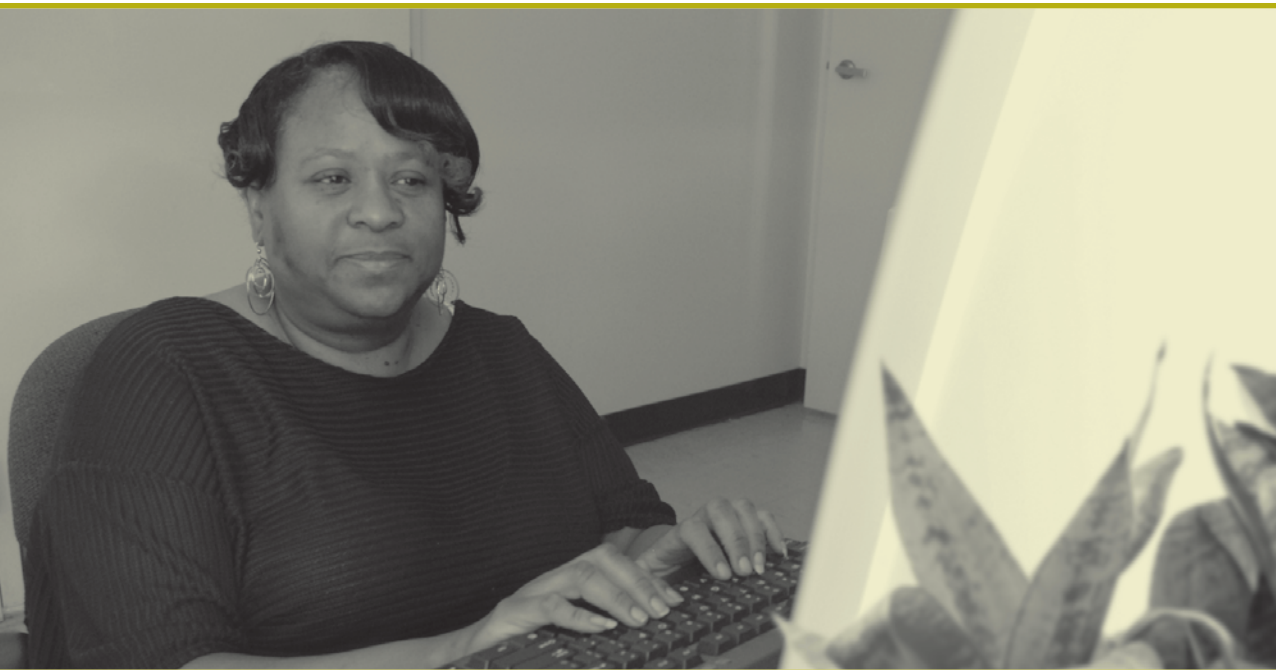
Bitter, however, is the last word anyone would use to describe Linda Madison. Recently ordained as an evangelist in the Ebenezer Lamplighter Ministry, Linda's long-standing religious faith

provides a solid foundation for her positive attitude and her determination to overcome adversity and make a better life for herself.

"The only thing I can't do is serve the grape juice for communion and pick out the minister's robes. I concentrate on what I can do instead of what I can't," she says proudly. Linda conducts research for her church using a computer equipped with JAWS, a "talking" program that translates text data to voice so she can navigate the Internet.

Linda receives \$664 per month in Social Security disability payments, using \$186 of that to pay the monthly rent for her small, one-bedroom apartment in South Philadelphia. A client for 25 years, The Blind Relief Fund has helped Linda manage unexpected challenges – providing furnishings for her apartment, hiring a locksmith, fixing her computer. All were relatively small expenses, but with her meager fixed income, Linda has little money left over for such unplanned necessities. A Blind Relief Fund visual assistant visits twice a month to help Linda go through mail and pay bills.

"They've always been there for me," Linda says. "They don't see me just as a blind person; they see me as someone who has dreams and the desire to reach my goals. They listen to me and take my needs seriously. And they help me to help myself."



Linda's computer is her link to the knowledge and opportunity available to her on the Internet. On one of our regular visits to Linda's home, we became aware that her computer was not functioning properly. Our case manager arranged for Linda to receive the help she needed from a computer technician.



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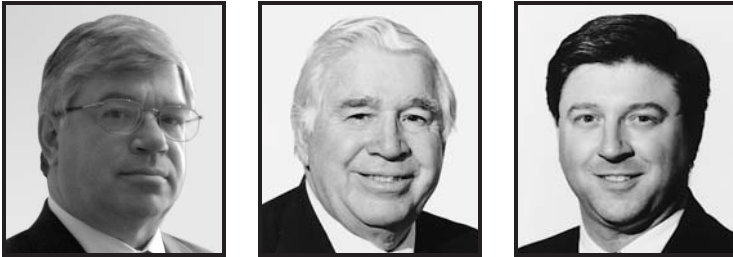
# Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2008	2007
<b>Support and revenue:</b>		
Cash contributions	\$ 71,318	\$ 62,207
Non-cash contributions	—	—
Annual contributions from estates, bequests and trusts	282,434	42,167
Income from grants	51,961	20,500
Total support and revenue	405,713	124,874
<b>Operating expenses:</b>		
Program services	433,468	378,947
Management and general	82,620	82,681
Fund raising	42,034	39,645
Total operating expenses	558,122	501,273
Increase (decrease) in net assets before investment gains (losses)	(152,409)	(376,399)
<b>Investment gains (losses):</b>		
Net gains on sales of investments	(143,638)	219,198
Dividend income	70,872	56,651
Interest income	48,013	52,214
Increase (decrease) in fair value of split-interest agreements	(56,921)	29,562
Total investment gains (losses)	(81,674)	357,625
Increase (decrease) in net assets	(234,083)	(18,774)
<b>Net assets:</b>		
Balance at beginning of year, as previously stated	3,970,750	3,372,093
Prior period adjustment	—	617,431
Balance at beginning of year, as restated	3,970,750	3,989,524
Balance at end of year	\$ 3,736,667	\$ 3,970,750

*The financial statements of The Blind Relief Fund of Philadelphia as of and for the year ended March 31, 2008 have been audited in accordance with auditing standards generally accepted in the United States of America by the certified public accounting firm of Kreischer Miller & Company, who issued their unqualified opinion thereon dated October 9, 2008.*

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 Thomas M. Hyndman, Jr., Esq.  
 Donald R. Kurz  
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### Pictured Clockwise from Top:

Sheila Hamilton, Case Manager  
 Edith White, Office Manager  
 Johanna Mullin, Client Service Manager  
 Jerry Tierney, Client Service Coordinator  
 Pierce Lewis, Transportation  
 Lauren Harris, Corporate Secretary  
 Stephanie Harris, Grant Administrator

# Contributors

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# Our History

The Blind Relief Fund of Philadelphia traces its origins 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 learned of their struggle for the basic necessities of life.

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 human 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. This position enables The Blind Relief Fund to side step the bureaucracy and red tape that often impedes an agency's ability to immediately response to the needs of its clients .

Mrs. Kennedy established the concept of the "Friendly Visitor" and The Blind Relief Fund's longstanding policy of coordinating all services through home visitations by an experienced case manager.

In 1952, Frank W. Harris, Jr., who had volunteered accounting and legal services for 22 years, took the reins of leadership. His financial skills had guided The Blind Relief Fund through the Great Depression, World War II, and the Korean War – all extremely 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. Nelson Harris, also a lawyer and a Certified Public Accountant, continued to provide the astute fiscal leadership to preserve Mrs. Kennedy's dream.

Today, the President of The Blind Relief Fund of Philadelphia is Stephen J. Harris, who has been an active member of the Board of Managers for nearly 30 years and represents the third generation of the Harris family to serve in this capacity. Under his guidance, the Fund works closely with other agencies to intervene on behalf of blind clients whose health or safety is threatened.

The Blind Relief Fund has, over the years, developed a deeper awareness of the interconnection between financial, emotional, and social issues that confront blind adults. Resolving this tangle of problems and bringing hope and comfort to perhaps the most disadvantaged of Philadelphia's citizens remains our solemn moral obligation.



Isabel W. Kennedy  
Founder and  
President, 1909-1952



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



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

# 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

Willow Investment Services

The Rotary Club of Philadelphia

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:

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Philadelphia PA 19128-1742

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