



Focused on Meeting Basic Needs...



Isabel W. Kennedy
Founder and President, 1909-1952



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



Nelson G. Harris
President, 1968-2000

The origins of The Blind Relief Fund of Philadelphia can be traced 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. Mrs. Kennedy was so moved by the people she met and the conditions in which they lived, she began concentrating her efforts on finding financial relief for them.

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. So she took it upon herself to become a fund-raiser for the needy blind.

Mrs. Kennedy was able to secure a number of small donations, and in 1909, with a \$50 gift from a friend, she 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. To help with their social and emotional needs, Mrs. Kennedy organized various recreational activities and an annual summer outing. In 1920, her dream was realized when an investment account was established from an anonymous gift of \$10,000 in securities.

In 1952, Frank Harris, took the reins of leadership. Under his guidance, The Blind Relief Fund grew in scope and resources. Without the guidance and perseverance of Frank Harris, there would be no Blind Relief Fund, much less the vibrant organization that exists now. Indeed, The Blind Relief Fund owes much to the Harris family. Nelson Harris, who succeeded his father Frank Harris as president of The Blind Relief Fund in 1968, served in that capacity for 32 years. As did 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.

Today, The Blind Relief Fund is fortunate to have as its president, Stephen 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 this organization. Under the guidance of Mr. 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 500 members of Philadelphia's needy blind community.

Some things have changed with time, however. The Blind Relief Fund still supplies food, clothing, and other basics but its role has expanded in today's more complex society. For example, The Blind Relief 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 mission and our moral obligation.

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The President's Report

**To Friends of the
Blind Relief Fund of Philadelphia**

This annual report is my first as president, a position that has been filled by my father and his father before him for nearly half a century. I look forward to continuing our commitment to serve the impoverished blind community of Philadelphia.

As for our financial footing, I am pleased to report it is sound and our work continues apace. Because of an increase in bequests, total giving last year was way up from the year before. Every penny of those contributions went to help the needy blind because our administrative costs are paid in their entirety by our investment account.

We serve 542 blind clients, all of whom are poor, many without a soul to turn to for help. Half of our clients live alone; of that group 190 lack reliable assistance from either a family member or a friend. Forty-five clients who live alone have absolutely no one to contact for financial or emotional support: we are their first call, their only call. This scenario places an awesome responsibility on our staff to maintain contact with vulnerable clients and be prepared to respond to emergency situations.

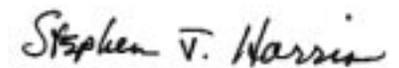
While writing this letter, a blind woman (not a client) called our office desperate for help. She had recently been discharged from a hospital to find her home in shambles because it had been vandalized. For several days, without food or money, this woman had been calling organizations for help with no success. Eventually someone referred her to us because we have the unique ability to respond immediately. The woman informed our

Telephone Visitor of her situation and that the government support, for which she had previously qualified, was at least two weeks away. Our Telephone Visitor offered to provide food coupons and provide transportation to take her shopping. The lady responded that she did not feel well enough to go out and that she was too embarrassed to have someone come into her home. Our Telephone Visitor went shopping for some necessities and had the food and food coupons dropped off at this woman's door and scheduled her visit for a later date. In addition to assisting this woman we found a way to respect her dignity. Respecting the dignity of our clients has been a goal of this organization since its inception in 1909 as evidenced in the early board minutes that have survived.

Because we are called upon to deliver more services to more clients, I am taking several initiatives to maximize our current and future resources.

All of the activities that benefit clients have been organized into six primary activities that are described in this report. This new structure is not only the basis for our accounting/management system, but it is also the basis for our solicitation of funds. This approach will extend our ability to determine client needs as well as enhance our ability to plan, track, and report on the disbursement of all funds budgeted for client activities.

As these changes are incorporated into the operation, our staff will have the capacity to do more for the disadvantaged blind community of Philadelphia. In the event that we are fortunate enough to receive additional funds in the future, The Blind Relief Fund is positioned to assist the needy blind in an efficient, meaningful, and caring manner.



**Stephen J. Harris
President**



Telephone Visitor



- calls to stay in touch
- calls to check on needs
- calls to alleviate loneliness
- calls to arrange outings
- calls to follow-up previous services

Our 542 clients are not only blind and poor, they are alone. At least half of them live alone. For them, a ringing telephone can be a delight, rich with the promise of a loving voice.

We are that voice.

More specifically, Lois Holmes is that voice. Lois, herself blind, is The Blind Relief Fund's Telephone Visitor, a position created more than 20 years ago to help alleviate the oppressive isolation that burdens so many of our clients. Lois lives on the telephone, making thousands of calls a year to hundreds of Blind Relief Fund clients. Clients find the calls emotionally sustaining, a lifeline of care and support.

As is so often the case in work like this, the scope of duties is shaped by the incumbent as much as by the job description. During the last 17 years that Lois has been our Telephone Visitor, she has done her share of shaping.

In addition to phoning her long list of regular clients, Lois calls new clients to provide immediate support and discover acute needs. She is a self-contained outreach program, a de facto liaison with the Philadelphia blind community. She is also an administrator who helps to organize the logistics of activities as diverse as food coupon distribution, transportation services, and social outings.

Most of all though, Lois is a friendly voice. A voice that sustains.

Friendly Visitor

- **in-home visitation**
- **emergency assistance**
- **furniture and appliances**
- **home repairs**
- **vision aids**



The tradition of providing a friendly visitor to service the blind community dates back to the organization's inception in 1909. Friendly Visitors have always gone into the homes of blind Philadelphians to combat their loneliness and isolation. At the same time the Visitor could evaluate and provide any financial assistance that was needed in a tactful manner that was considerate of each client's sense of dignity.

As the blind community has evolved over time, the function of the Friendly Visitor has changed. Since all clients now have telephones, our Telephone Visitor spearheads our effort to maintain continuous contact with our blind clients.

Other things don't change. Food, clothing, and adequate shelter are still in short supply for people impoverished by blindness. There is still no substitute for one on one contact to observe all aspects of each client's home environment.

The Friendly Visitor's time is increasingly devoted to resolving emergency situations that often require an immediate need for food, a functioning appliance, or negotiating with a utility company to keep the power on. It may mean contacting other agencies on behalf of the client to get bureaucratic wheels turning and benefits flowing. Often the service provided to a blind client by the Friendly Visitor does not result in a cash outlay on the part of The Blind Relief Fund. However, these non-cash services usually require significant time commitments.

The work of the Friendly Visitor is circumscribed only by the need of the client. While the scope of this activity is free form, the financial benefit to our clients, for the categories shown, is constrained only by our limited budget.

In partnership with government agencies, we spend \$12,000 each year to keep utilities on.

In-Home Assistance

- **vacuuming**
- **cleaning up**
- **local shopping/errands**
- **reading the mail**
- **laundry**
- **preparing a meal**



Vacuuming.
Laundry.
Shopping.

Day-to-day chores that make homes pleasant and livable are all but impossible for the elderly blind to do on their own. This need is even more acute for clients who are totally blind. So, whenever we can, we do those chores for those with the greatest need.

Sadly, almost every client has a need for this service in one way or another.

As of now, this three-year old program is provided by only one full-time employee who serves about 13 clients a week. For the clients that we assist, household chores are never done and they must be revisited every two weeks or so. The total number of clients we currently service is limited to fewer than 40.

This in-home service is not a cleaning service that you would see in the affluent suburbs. It's a service that supplements the independent nature of many blind clients in their effort to be as self sufficient as possible. For example, we perform light housekeeping chores to clean up food that spills when blind clients prepare their own meals.

The elderly blind have great difficulty in coping with everyday needs that might otherwise go unfulfilled; paying a bill or buying milk and bread is often a major undertaking. Our in-home service worker helps with these tasks and many more.

Financial Assistance



- food
- furniture and appliances
- canes/watches/telephones
- clothes
- utilities
- rent and security deposit
- glasses
- home repair
- financial aid
- medication
- medical visits

You and your spouse are both blind. You need chemotherapy; your spouse needs kidney dialysis. You have three grandchildren living with you, two school age, one under three. You live on less than \$800 a month and you have an electric bill of \$370 which you can't pay.

That client is real as is the electric bill. We know, we paid it.

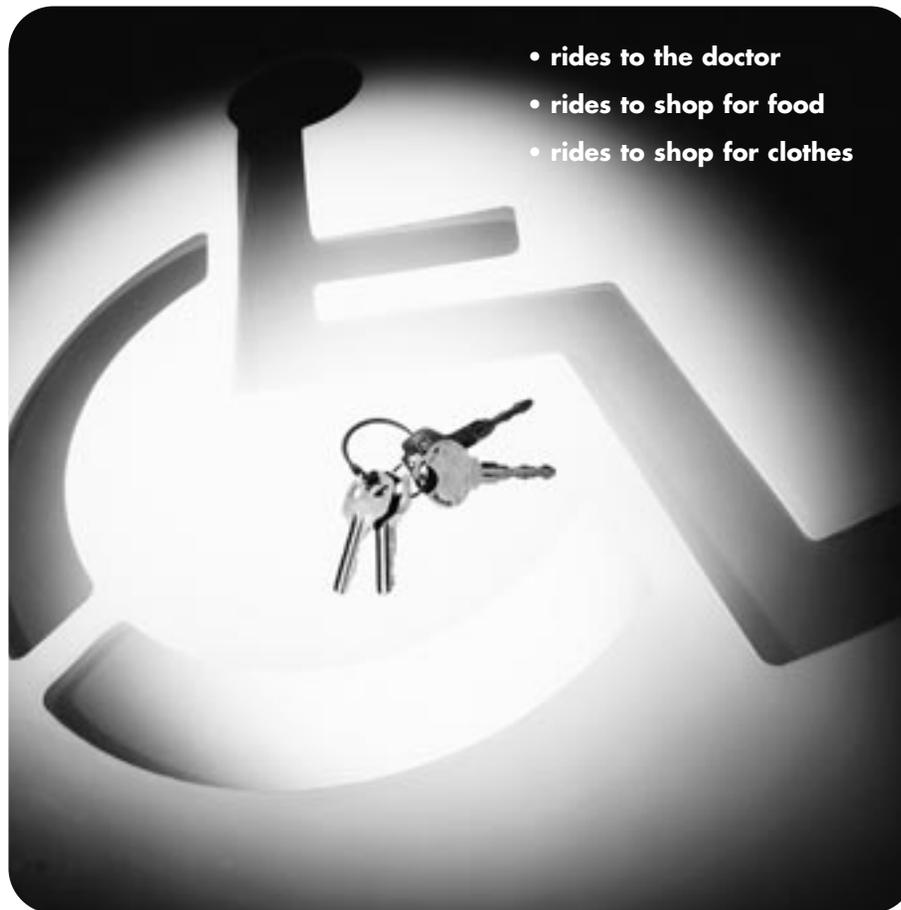
The needy blind often find themselves pressed by bills they cannot pay and are forced to choose between equally untenable options. Food or medicine is one example. Rent or utilities is another. We don't have the resources to pay our clients bills. We do, however, step in when a client's back is against the wall and a small infusion of cash can solve a basic and pressing need.

Food is an example. More often than you might think, the blind do not have enough money to buy food. That is why each year we supply \$20,000 in food coupons to our clients. The coupons can be used at local super markets much the same as cash. Last year we helped buy food for 383 blind clients.

We help clothe clients. We help buy furniture for their empty living quarters. The need for appliances (washers, dryers, and refrigerators) is endless. In order to stretch our resources, we provide reconditioned appliances that are also serviced by our supplier. We also buy small appliances like fans to help clients survive heat waves. The amount we spend in support of a given client would scarcely be a blip in the budget of a typical American household. For people with the barest of resources, the financial assistance we provide is a prayer answered.

\$20,000 is spent annually on food items and coupons to ensure our clients have enough to eat.

Transportation Services



Time was, city living meant the world was only a walk away. Times have changed.

Today, even 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. Selecting food items and completing medical forms are definitely beyond the capabilities of most of our clients.

A generous grant from the Patricia Kind Family Foundation has provided us with a van. Through careful planning we are able to provide ten to fifteen visits per week. Visits range from one hour to three hours. The most cost effective manner to utilize this van, or any other vehicle for that matter, is to employ an hourly compensated, part-time driver. From our experience, a full-time employee was not

able to deliver more service since clients often make last minute changes to our prearranged schedule.

The driver is a fundamental part of the transportation equation for obvious and not so obvious reasons. When the blind travel anywhere, for any reason, they need a helpful and patient companion to negotiate unfamiliar terrain and to cope with tasks that only a sighted person could perform. Our driver accompanies clients to the doctor's office, to the post office, and to the supermarket.

Reliable transportation is like gold to blind people. They often are left with no option but to pay for transportation services (usually \$10 per hour). Two trips per month, for most clients, would consume 10% of their monthly income. For many clients we are their only option. That is why providing this service is essential.

Social Activities



- **Spirit of Philadelphia boat ride**
- **holiday jazz luncheon**
- **camp sponsorships**
- **tickets to social events**

Let's party.

Everybody needs to, at least once in a while. Unfortunately for the blind poor, often elderly and isolated, the chance to break out of unrelieved boredom rarely comes along. For many, it comes only by invitation. Ours.

Social outings have been part of The Blind Relief Fund since its inception. In 1912, annual outings to Willow Grove Park were initiated. For the past sixteen years, we have hosted a boat ride on the Spirit of Philadelphia to cruise the Delaware River. In May of 2002 our budget permitted us to entertain 200 clients and guests. Each year this event relies on the support of a dozen Rotarians whose labors make the boat ride not only possible, but a delight.

The Holiday Jazz Luncheon, our other annual event, is also extremely popular with our clients. And thanks to the

coordination of efforts with Philadelphia Para Transit and again, the Rotarians we are able to reach out to more and more clients, who, as always, find their options limited by access to transportation.

We supplement these major events by passing out donated tickets to The Philadelphia Zoo, The Robin Hood Dell, The Mann Music Center, and various local museums. Each year we sponsor a handful of people to attend several local camps that accommodate visually impaired adults.

Getting out to socialize once or twice a year may not seem like much, but for so many of our clients, it provides the comfort of human contact and, even more important, the dignity of being in a position to host a friend; most clients attend our events with a guide who is often a family member or a friend.

Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2002	2001	Increase (Decrease)
Support and revenue:			
Cash contributions	\$ 46,552	\$ 42,304	\$ 4,248
Non-cash contributions	37,830	44,435	(6,605)
Annual contributions from estates, bequests, grants and trusts	214,880	127,860	87,020
Dividend income	46,133	46,911	(778)
Interest income	73,286	70,973	2,313
Rental income	8,439	8,037	402
Net investment assets utilized in operations	15,000	72,000	(57,000)
Total support and revenue	442,120	412,520	29,600
Operating expenses:			
Program services	278,721	259,029	19,692
Management and general	120,735	111,919	8,816
Fund raising	29,895	27,745	2,150
Total operating expenses	429,351	398,693	30,658
Excess of support and revenue over expenses before investment gains (losses)	12,769	13,827	(1,058)
Investment gains (losses):			
Net gains on sales of investments	43,048	19,452	23,596
Less: net realized investment gains used in operations	(15,000)	(72,000)	57,000
Unrealized investment gains	8,194	36,831	(28,637)
Total investment gains (losses)	36,242	(15,717)	51,959
Increase (decrease) in net assets	49,011	(1,890)	50,901
Net assets, unrestricted:			
Balance at beginning of year	3,082,523	3,084,413	(1,890)
Balance at end of year	\$3,131,534	\$3,082,523	\$ 49,011

The financial statements of The Blind Relief Fund of Philadelphia as of and for the year ended March 31, 2002 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 2, 2002.

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Giving Information

Here is an opportunity to do a good thing for people who really need your help: the blind poor of Philadelphia.

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 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.



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