



My home,

my neighborhood,

my life.

- 1 The President's Report
- 2 Essential Services
- 4 The Stuff of Life
- 6 A Roof of Their Own
- 8 Financial Statements
- 9 Board of Directors and Staff
- 10 Contributors
- 12 Giving Information
- 13 Special Thanks



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



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

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



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

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 568 members of Philadelphia's impoverished blind community.

The President's Report

To our friends and benefactors

Helping people stay in their homes and neighborhoods is one of the most important things we do.



The good work of The Blind Relief Fund of Philadelphia continues as it has for the past 93 years. While many of the goods and services we provide fill an ad hoc need, the pattern of support we provide brings stability to the lives of needy blind. Without our help, many clients could not live independent lives; they would be uprooted from the homes they know and thrust into a new and uncertain world.

Relocating is rarely a desirable option for a blind adult. Learning the intricacies of a new home and new neighborhood is especially daunting to a visually impaired individual. Helping people stay in their homes is our mission.

In keeping with the wishes of our founder, Mrs. Isabel Kennedy, The Blind Relief Fund continues to be privately funded. Therefore we are not a United Way organization nor do we receive grants from city, state, or federal agencies. All donations received by The Blind Relief Fund go directly to support client programs.

Although our roster of activities hasn't changed over the past year, certainly our management, accounting, and administration practices have. Accounting is now done on a functional basis with all costs allocated across six service programs, administrative, and fund raising categories. Activity based accounting is of

particular importance to grant providers, many of whom earmark their support for specific purposes.

Additionally we are able to schedule our Friendly Visitor for over 600 in home visits per year because: (1) a service coordinator now assists with scheduling and paperwork; (2) the bookkeeper arranges deals with vendors and contractors, and (3) our most needy clients, who require two to four visits per month are now serviced by our In-Home Assistant.

In addition to being able to respond immediately to a client emergency, The Blind Relief Fund is capable of providing the specific type of assistance required by each client to improve their quality of life. For example, we have supplied tables and chairs for clients who did not have a place to sit and eat a meal. Such desperate poverty is common among our clients because most subsist on a Social Security income of less than \$600 a month.

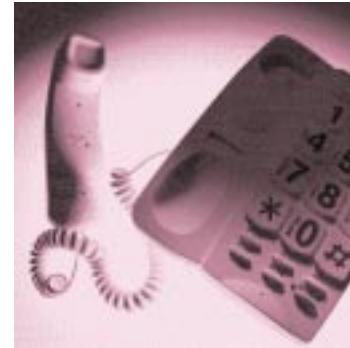
The downside of this improved efficiency and broader reach into the blind community is that we see even more need without a corresponding increase in the funds to meet those needs. Because those needs are great, we have embarked on a broad scale and methodical effort to solicit grants from philanthropic foundations. That effort, a first, along with the more formal management practices that we now employ, gives me great confidence that The Blind Relief Fund will be able to do more for the city's needy blind, and do it more efficiently, than at any time in the past.

We are committed to delivering that result.

A handwritten signature in black ink that reads "Stephen J. Harris". The signature is written in a cursive, slightly slanted style.

Stephen J. Harris
President and
Executive Director

The services of The Blind Relief Fund are grouped into six programs. These are specifically designed to support needy blind adults so they can live in dignity by providing emotional support and financial assistance to meet basic needs and to help them live independent lives in the homes and neighborhoods they know.



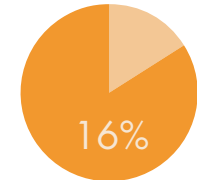
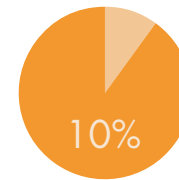
Telephone Visitor

The Telephone Visitor calls clients to check on their emotional, physical, and financial condition. This service helps combat loneliness and isolation. Additionally, the Telephone Visitor coordinates the transportation service and the distribution of food coupons.

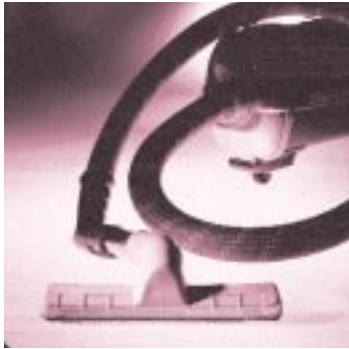


Friendly Visitor

The Friendly Visitor meets clients in their homes to determine their eligibility for financial assistance, to assess pressing needs, and to help those clients apply for benefits from other agencies for which they may be eligible. The Friendly Visitor makes over 600 client visits every year.

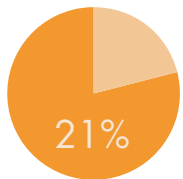


Percentage of total expense by program area. Of the remaining 25%, 19% is allocated to administrative costs and 6% to fundraising.



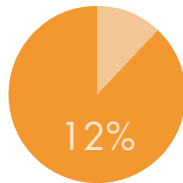
Financial Assistance

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.



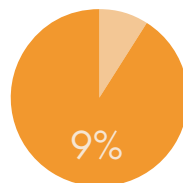
In-Home Assistance

Our in-home assistance does basic household chores, reads the mail, and help clients pay bills for clients who live alone and do not have reliable support from a family member or friend. Most of these clients require multiple visits every month.



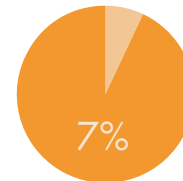
Transportation

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



Social Activities

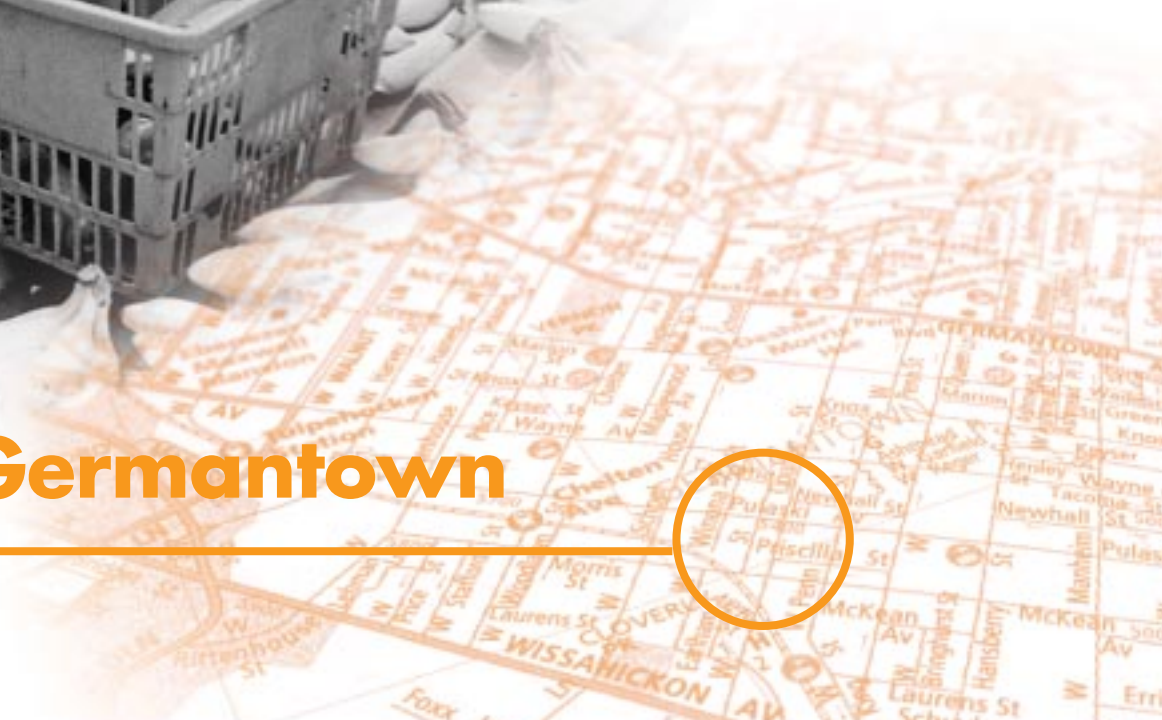
Social activities sponsored by the The Blind Relief Fund of Philadelphia include a spring boat ride on the Delaware River and, in December, a holiday luncheon with music singing, and dancing.



- Currently we serve 581 clients.
- Most clients have monthly incomes less than \$600.
- Housing costs often exceed 50% of monthly client income.
- Half of all clients live alone.
- 190 clients live without reliable support from any family member, neighbor, or friend.
- 55 clients who are totally blind have no one to call in an emergency except the The Blind Relief Fund of Philadelphia.
- Most clients are over the age of 60 and female.



Mary Washington, Germantown



For Mary Washington, shopping with The Blind Relief Fund's Wanda Woodson at the neighborhood market isn't just a necessity, it's also a welcome outing, a chance to socialize.

The Stuff of Life

Mary Washington lives alone in a tidy, one might say meticulous, apartment in Philadelphia's Germantown section. Well, not quite alone. The Blind Relief Fund is there, too, on those occasions when Mary must venture out for such basic chores as food shopping. While the sighted scarcely give a second thought to a run to the store, for Mary Washington it is one of the few times her preference for self-sufficiency must yield to other considerations: she needs transportation to the nearby Pathmark and a companion to assist in the food shopping. The Blind Relief Fund supplies that transportation and our In-Home Assistant, Wanda Woodson, provides that companionship.

In so doing, we sustain an important part of Mary Washington's life and persona: living securely in the neighborhood she knows so well, close to her church, ensconced in a safe and familiar world. Such a small thing – a trip to the store in our van, a helping hand with the shopping – but such a big result: a woman of dignity and self reliance is able to live her life where and how she chooses.





A Roof of Their Own

The call was about a leaking roof, not the kind of situation that brings most agencies running. But it did bring a response from The Blind Relief Fund. One of our contractor friends went to assess the situation and came back to our offices bug-eyed. The roof was not just leaking it was in danger of imminent collapse.

Would The Blind Relief Fund pay for the extensive repairs needed? Ordinarily, no. With our limited funds, such an expensive repair would usually mean the homeowner, Donna Meisel, an émigré from Poland and a client of The Blind Relief Fund, would have to find housing elsewhere. But these circumstances were not ordinary. Children were involved; Donna is raising two young boys. Bright, obedient and bilingual, the boys and their mother needed support and stability in their lives, stability that would come from lumber and shingles and labor paid for by The Blind Relief Fund.

The unfortunate fact is that some, perhaps most, agencies that might be able to make such repairs, at least eventually, require a lien against the client's property before they will act. The Blind Relief Fund makes no such demand. We do not expect to be repaid for the work we do or the help we give. Our reward is knowing that we have enabled the blind – and their children – to stay in the homes, neighborhoods, and schools they know and love.

Donna Meisel, Parkwood



Being read to by your children may be a role reversal, but the effect is much the same: stronger family ties. Donna and her sons enjoy spending time at their neighborhood branch of the Philadelphia Free Library.

Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2003	2002	Increase (Decrease)
Support and revenue:			
Cash contributions	\$ 77,741	46,552	31,189
Non-cash contributions	41,417	37,830	3,587
Annual contributions from estates, bequests, grants and trusts	373,559	214,880	158,679
Dividend income	46,705	46,133	572
Interest income	63,556	73,286	(9,730)
Rental income	2,917	8,439	(5,522)
Net investment assets utilized in operations	67,568	15,000	52,568
Total support and revenue	673,463	442,120	231,343
Operating expenses:			
Program services	302,711	278,721	23,990
Management and general	100,287	90,732	9,555
Fund raising	56,949	22,068	34,881
Non-cash expense	41,417	37,830	3,587
Total operating expenses	501,364	429,351	72,013
Excess of support and revenue over expenses before investment gains (losses)	172,099	12,769	159,330
Investment gains (losses):			
Net gains on sales of investments	12,331	43,048	(30,717)
Less: net realized investment gains used in operations	(67,568)	(15,000)	(52,568)
Unrealized investment gains (losses)	(376,154)	8,194	(384,348)
Total investment gains (losses)	(431,391)	36,242	(467,633)
Increase (decrease) in net assets	(259,292)	49,011	(308,303)
Net assets, unrestricted:			
Balance at beginning of year	3,131,534	3,082,523	49,011
Balance at end of year	\$2,872,242	3,131,534	(259,292)

The financial statements of The Blind Relief Fund of Philadelphia as of and for the year ended March 31, 2003 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 16, 2003.



Front Row, Left to Right:
Edith White, *Bookkeeper*
Lois Holmes, *Telephone Visitor*
Johanna Mullin, *Client Service Coordinator*

Back Row, Left to Right:
Sheila Hamilton, *Friendly Visitor*
Wanda Woodson, *In-Home Assistant*
Elaine Resta, *Secretary/Assistant Treasurer*

Not Pictured
James B. Mitchell, *Driver*

Front Row, Left to Right:
Edward F. Sproat, Jr.
Stephen J. Harris, *President*
Nelson G. Harris, Esq., *President Emeritus*
Margaret M. Healy
Thomas G. Harris, Esq.

Back Row, Left to Right:
H. Leonard Brown
William Z. Suplee, III
Thomas M. Hyndman, Jr., Esq.
Ralph S. Sando, M.D.
Brian N. Sproat
Roger F. Veit

Not Pictured
Donald R. Kurz



Contributors

\$10,000 - \$45,000.00

**Alice B. Cooper Charitable
Trust**

Estate of Stanley Barchas

The W.W. Smith Charitable Trust

**The Patricia Kind Family
Foundation**

Joseph B. and Bertha Wurts

**Godwin Memorial Fund of
the Philadelphia Foundation**

Estate of Hans J. Stocker

\$5,000 - \$9,999.99

The Nelson Foundation

Tasty Baking Foundation

\$2,500 - \$4,999.99

**The William D. and Marie
Steuber Fund of the Board
of Directors of City Trusts**

Dolfinger-McMahon Foundation

Nelson G., Esq. and Rita S. Harris

Samuel P. Mandell Foundation

McMaster-Carr Supply Co.

Office Depot

**Joseph Kennard Skilling
Foundation**

\$1,000 - \$2,499.99

AT&T Pennsylvania

Philip J. Baur, Jr.

The Quaker Chemical Foundation

M. Walter D'Alessio /

Legg Mason

Diversified Search, Inc.

Gerald and Susan Dowling

Drumcliff Foundation

Exelon

Helen H. Fritz for Veterans Trust

Greater Philadelphia Chamber
of Commerce

Margaret M. Healy

Hewes-Christi Family Foundation

Thomas M. Hyndman, Jr., Esq.

Independence Blue Cross

Estate of Leatha D. Krusen

Donald R. Kurz

Ron Rubin

Edward F. III and Heidi C. Sproat

Edward F. Jr. and Doris R. Sproat

Stradley, Ronon, Stevens & Young

Harvey B. Swedloff

The Phillies Organization

The Rittenhouse Trust Company

The Veit Financial Services Group

Marilyn Ware

Carl S. Watts

\$500 - \$999.99

Fred C. Aldridge, Jr., Esq.

Stephen W. Bajus

The Philadelphia Contributionship

Nicholas DeBenedictis /

Philadelphia Suburban Water
Company

Nicholas and Eileen DeBenedictis

Francis L. Genuardi

Nathaniel P. Hamilton

Ruth E. Kean

Kurz Foundation

Brian G. Peirce

Ralph S., M.D. and Joyce Sando

Fred A. Shabel

William Z. III and Ann Suplee

William P. Zimmerman, Esq.

\$250 - \$499.99

Annenberg Foundation

Erich H. Beerer

George Beppel

H. Leonard Sr. and Delores Brown

Ronald Caplan

Kathleen Carmen, Esq.

Patrick L. and Patricia DeBarros

Mary P. Decina

Jonathan B. Detwiler

F. Eugene Dixon, Jr.

The First Union Foundation

Myron S. Gelbach, Jr.

Betsy Gemmill

John C. Haas

Elizabeth G. Hall

Col. Frank W. III and Marian
Harris

Ellen L. Kohler

Robert S. Krutsick

Jeffrey P. McFadden and Julia
Clements

Harry F. Murphy

William D. Nagle

Thomas and Nancy O'Connor

Michael F. and Amy Papera

Estate of Eleanor M. Pawlick

Rangasamy Pitchai

John and Elaine Resta

Robert G. Sheridan

Patricia A. Sidders

Robert L. Somogyi

Brian P. Tierney

Roger F. and Caroline Veit

Harold B. and Shirley G. Waxman

\$0.01 - \$249.99

Wilbert O. Abele
 Andorra Optometrics /
 Dr. Jeff Brosof
 Efiong Aniatang
 ARINC Charitable Team
 Esther Ashmore Antrom
 Esther Ashe
 Albert E. Balilonis
 Nick D. and Margaret Y. Ballistreri
 Josephine D. Barnes
 Richard D. Bay
 Donald and Fahnya S. Bean
 Mrs. Joseph Beardwood, III
 A. Robert Bellace
 William E. Bierlin, Jr.
 C. John Birkmann, Jr.
 Jack W. Jr. and Gail P. Boorse
 Edmund D. Bowman, Jr.
 Elizabeth J. Breish
 Bernard and Eleanor Brody
 Verna Lee Brown-Tyner
 Frank Bucciarelli
 James F. and Diane B. Burke
 Mark Carneglia, Sr.
 E. Margaret Carson
 Cummins and Susan Catherwood
 Frances Cocco
 John A. Cook
 Donald E. Courson
 Helene Cowan
 Jose L. Cruz
 Margaret J. Cunningham
 Margie Cunningham

(continued)

Robert DeSipio
 Bridget Devlin
 Agustin Dimentie
 Harry J. Dom
 Barbara Dooney
 Gretchen G. Duncan
 Robert Duncan
 Beverly L. Edgerton
 Gary and Ginger Edling
 Nancy J. Edwards
 Nicoleta B. Edwards
 Philip Eitzen
 Leonard and Jeanette Fairorth
 Kenneth D. and Jane C. Farragut
 Joseph L. Ferrero
 John B. Fleming
 Harriet Forman
 John Foster
 Liberty J. Francisco
 William C. and Joy M. Frayer
 John F. and Margaret Fricko
 Lucille Garofalo
 Steven A. and Phyllis Goodman
 Marcy J. Graboyes
 Kathleen M. Grim
 Sharlet Grosso
 Margaret H. Harris
 Stephen J. and Mariellen C. Harris
 Thomas G., Esq. and Pamela Harris
 Carl G. and Anna E. Henkel
 Paul M. and Barbara Henkels
 Michael Hess
 Raymond E. Ix, Jr.

(continued)

John W. Jackson, Sr.
 Kathleen Anne Keller
 John Patrick Kelley, Esq.
 Josephine Klein
 Joseph C. Koller
 Harry W. Kramer
 James and Jean K. Kristie
 Dorothy J. Kurz
 Diane L. Kustina
 Denise Lancaster
 Mabel L. Lang
 Mary T. Layman
 Phyllis A. Lennon
 Philip and Nettie Leschinsky
 C. Barry Lewis
 Sheri Linsky
 Elaine Loeb
 W. Thacher Longstreth
 Regina M. Lucas
 William Lutz
 William J. Jr., M.D. and Agnes B.
 MacMurtrie
 Andre McDonald
 McGoldrick Leasing Co., Inc.
 John B. and Stephanie
 McGowan, Jr.
 John P. McNamee
 Jennifer McQuiggan
 Steve and Diane M. Miller
 Gordon Morris
 Betty Murdoch
 Peter J. Neeson
 John R. and Lorraine D. Oster

(continued)

Lambert B. Ott, Esq.
 Overbrook School for the Blind
 Warren Palitz
 Emidio and Dale Parenti
 Edward Patrone
 Jo Ellen L. Peterman
 Michael T. Peterman
 Carley P. Phillips
 Dr. Albert L. Pizzica
 William Rastetter
 J. Permar Richards, Jr.
 Harry W. Rivkin
 Paul A. Rossi
 Marie Rowlands
 Henry James Saloon
 Katherine A. Santos
 Robert E. and Ann M.S. Schultz
 Thomas Scott
 Esther B. Simpson
 Sheridan K. Skura
 Maurizio Spiritoso
 Brian N. Sproat
 William J. Stiehl, Jr.
 Ross M. Stuart
 Talmage W. Sykes
 Harrison and Dorothy Therman
 Ann Thomas
 Joanna M. Trama
 Dorothy B. Vanden Bergh
 L. Wood and Casey Von
 Seldeneck
 Ruthanne Vendy
 Denise Warech

(continued)

David Wechter, III
 Clara A. Wells
 Anita G. Whitmore
 Dawn Y. WilliamsLinda D.
 Williams
 Margaret E. Wooley
 Shirley A. Zakrzewski

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 fundraising 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.

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

Kathleen P. Carmen, Esq.

Barbara Glacken

No money was spent to produce this annual report. We are grateful to the following individuals and organizations who donated their services:

Design: The Creative Department, Inc.

Printing: Pearl Pressman Liberty

Photography: Ed Eckstein

Copywriting: Gerry Reimel

**Paper: Scheufelen North America, Inc.
RIS Paper Company, Inc.**



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

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