



*Don't even hear  
a murmur of a prayer*

**It's not dark yet,  
but it's getting there.**

# Our Services

Since 1909 The Blind Relief Fund of Philadelphia has evaluated client needs through personal interviews conducted in their home. We attend to their financial and emotional needs through a variety of services.

## Home Visitation

Our case manager meets clients in their homes to assess a complete lifestyle picture that consists of their financial condition, mental health, physical health, living conditions, and social support network of family and friends. Because so many clients have no one they can trust, they turn to The Blind Relief Fund for visual services such as reading and preparing bills, insurance forms and government paperwork.

## Telephone Visitation

This program was designed to maintain telephone contact with those clients who live alone and lack any social support network. The objective is to alleviate the feelings of loneliness and isolation many of our clients experience. Those who are most at risk from a physical, financial, or mental perspective receive the most attention.

## Financial Solutions

There are ten categories of Financial Assistance that we provide: Supermarket Food Coupons, Furniture, Utilities, Visual Aids, Home Repair, Housing Expenses, Appliances, Cleaning Services, Clothing and Miscellaneous.

## Transportation

Clients are escorted to doctor's offices, food stores, clothing stores and various other locations as needed.

## Social Activities

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

*So long as we love,  
we serve. So long as  
we are loved by others,  
I would almost say  
we are indispensable;  
And no man is useless  
while he has a friend.*

Robert Louis Stevenson

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On the cover:  
Quote taken from the song "Not Dark Yet" by Bob Dylan.

# The President's Report

We have completed our 98th year of continuous service to the disadvantaged blind community of Philadelphia. Our client base continues to hover around 530 blind adults.

Our investment account remains strong and continues to provide the bulk of our operating funds. To enhance our future efforts we have retained a consultant to develop new sources of revenue.

During the past five years our services to the blind community have increased dramatically, particularly in the areas of home visitation and furniture delivery. Our expenses during this timeframe have not increased. Our full time staff, that has not changed in the past five years, is able to do more each year.

In recent years, we have observed two trends within our client base: the average age of our adult clients is decreasing; and many clients are assuming the financial burden of housing their adult children and grandchildren.

The average client age is decreasing because many of our older clients are dying or being forced into nursing homes since they no longer can afford to live independently where they would be eligible for our services.

Social Security payments to blind adults place them 35% to 50% below the federal poverty level. Five years ago our clients received essentially the same level of income they receive today. Since 2002 the fixed

incomes of all clients have been unable to absorb the increased cost of utilities, medical care, medication, transportation, and food.

This scenario has forced clients to skip doctor appointments, go without medication, or cut back on food purchases. In other words, their meager incomes have forced them into unhealthy lifestyles.

Each year we attempt to identify those clients who are most at risk because they live alone, lack family support, and are in poor health. Regular contact is maintained with these clients via our telephone visitation program. The size of this group is about 50 each year. We support their ability to keep doctor appointments, purchase medication, and purchase food. Our goal is to keep these clients healthy and in their homes.

The support that we are able to provide to this “at risk” group of clients makes a difference for about half of them. The remaining group does not fare as well, hence the title of this annual report: *Don't even hear a murmur of a prayer it's not dark yet, but it's getting there.* This references the scenario of a client being forced into the unfamiliar terrain of a nursing home. This change results in a complete abdication of a client's sense of independence, affecting their will to live.

This year's report describes three client situations in which their adult children and young grandchildren come to live with them. We follow this trend closely because in 2003 we received contributions earmarked



to purchase toys for the children and grandchildren of our clients. At that time we struggled to identify ten eligible families. This year we are swamped with eligible families.

The client descriptions on the following pages demonstrate how financially unworkable this situation has become.

With your help, we continue to enhance our programs, striving to meet the growing needs of our clients. Every year that our efforts keep two clients from moving into a nursing home, the government saves an amount equal to our entire annual budget.

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

# Living in the shadows of poverty

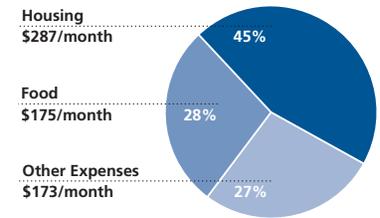
*The destruction of the poor is their poverty.*

Old Testament Proverbs: 10:15

Approximately 300 of the 530 Blind Relief Fund clients are represented by the graphs shown here. On average, these clients would require a 34% increase in income to reach the federal government's 2007 poverty level.

Monthly income for this group of clients consists of \$620 from social security and an additional \$15 in food stamps. Utility bills for telephone, gas, electric, and water average \$100 per month. Food costs per month can be as low as \$175 when clients have working appliances such as refrigerator, stove, and microwave.

On average, \$40 per week is all that remains to cover other necessary expenses such as transportation, medical co-pays, clothing, toiletries, kitchen paper products, and

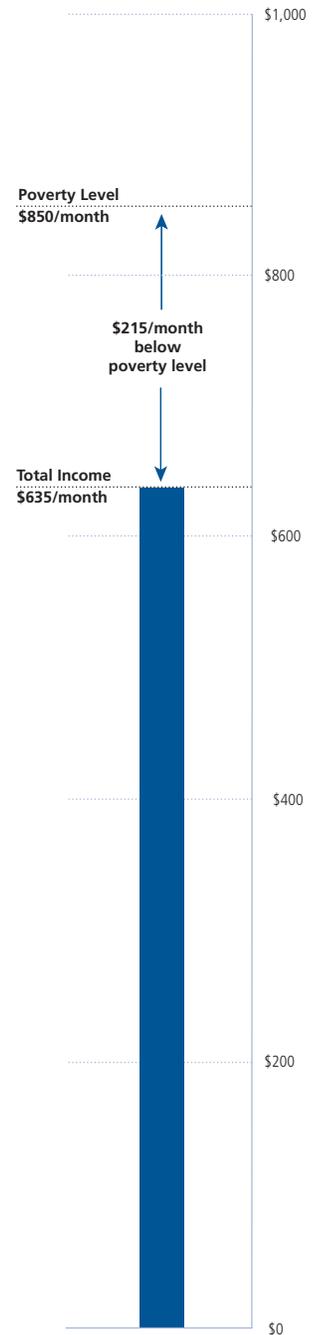


After putting money towards food and housing expenses, a typical client is left with only \$39.92 each week to spend on other necessary expenses.

household cleaning products. It should be noted that food stamps cannot be used to purchase any of these products. Blind Relief Fund coupons can be used to purchase any item in designated supermarkets.

How do clients make ends meet? They don't. They juggle or do without. Every month many clients must choose between food and medication, or skip a utility payment to cover the unexpected expense of appliance repair or uninsured medical supplies.

The three client scenarios that follow represent an increasing trend: each year more clients assume the care and financial responsibility of their adult children and grandchildren.



# Camille's Story

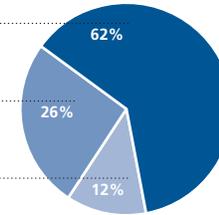
Single female  
52 years old  
High, partial vision  
Client since 2004  
Two dependents

Monthly income \$760

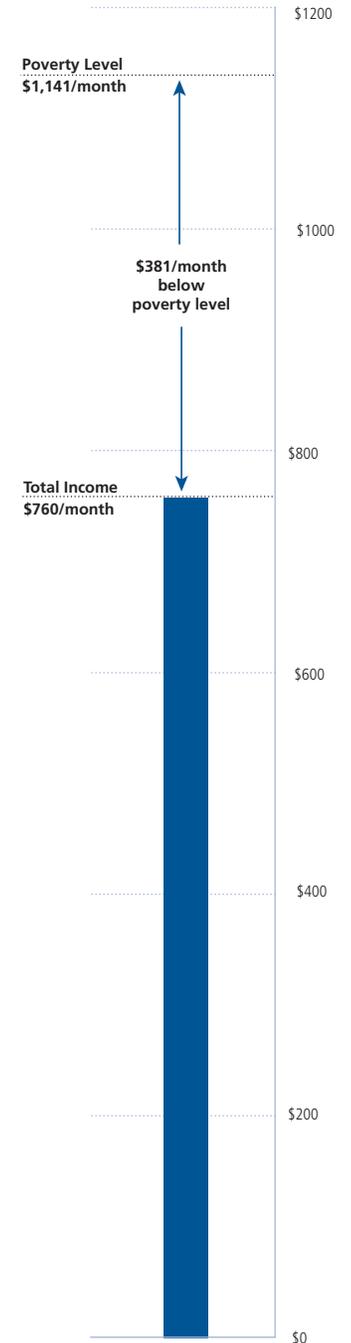
Housing  
\$470/month

Food  
\$200/month

Other Expenses  
\$90/month



After putting money towards food and housing expenses, Camille is left with only \$20.76 each week to spend on other necessities, such as school supplies.



Camille is raising her two daughters, one in college and the other attending high school.

Social Security provides \$620 of monthly income. Camille also receives \$140 worth of food stamps each month. This level of income is \$381 below the poverty level set by the federal government for a family of two; her daughter in college is over 18 years old and is not included in poverty level guidelines.

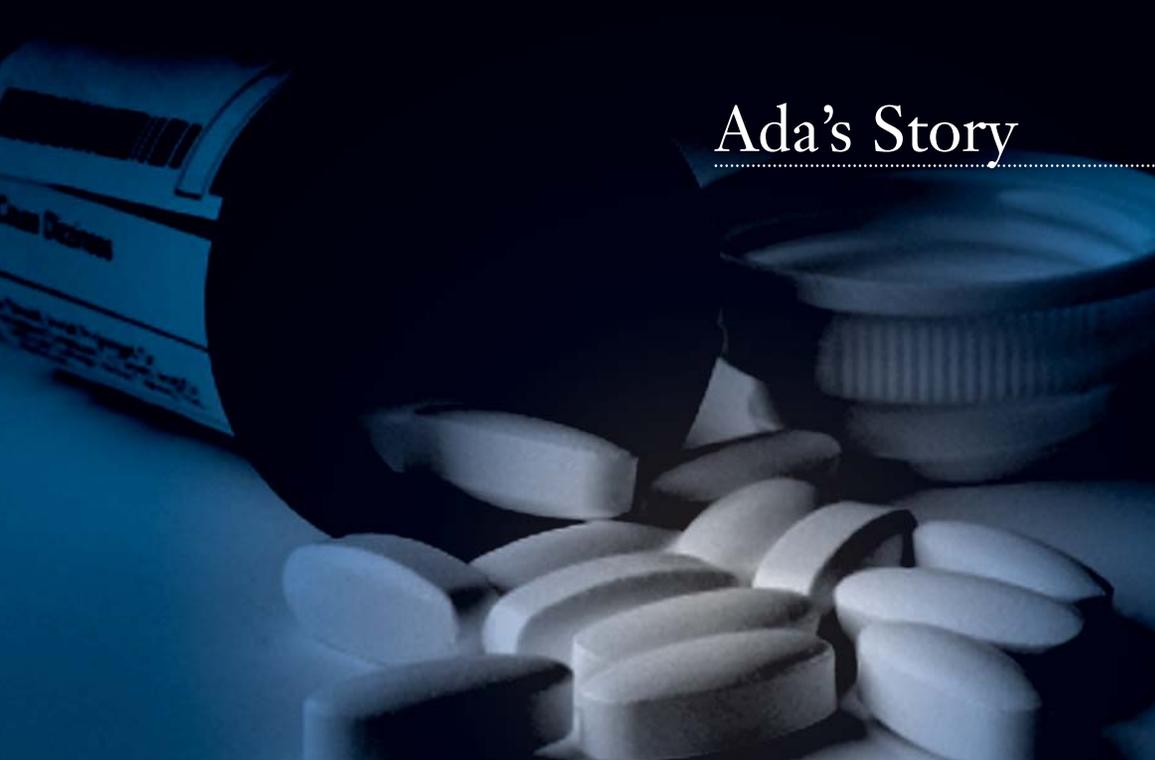
Since housing and food costs eat up almost 90% of Camille's monthly income, she is unable to make ends meet. Each month, she struggles to balance the financial demands of managing her home and two children.

The shoddy work of a contractor made financial matters significantly worse for Camille and her family, resulting in higher food costs and increased utility bills. Extensive electrical and appliance damage prevented bathing in the bathroom and cooking on the stove. Bathing now took place in the kitchen and food was prepared using a deep fat fryer and microwave. Also, a plumbing leak caused by the same contractor severely damaged her furniture.

The Blind Relief Fund has since provided this family with a stove and replaced much of the damaged furniture. Additionally, we have provided Camille with food coupons, transportation services, and visual aids, as well as assistance with utility bills.

*Your donation of \$500 would contribute toward the extensive work needed to repair Camille's home.*

# Ada's Story



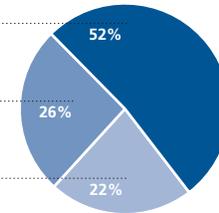
Single female  
48 years old  
Low, partial vision  
Client since 1993  
One dependent

Monthly income \$767

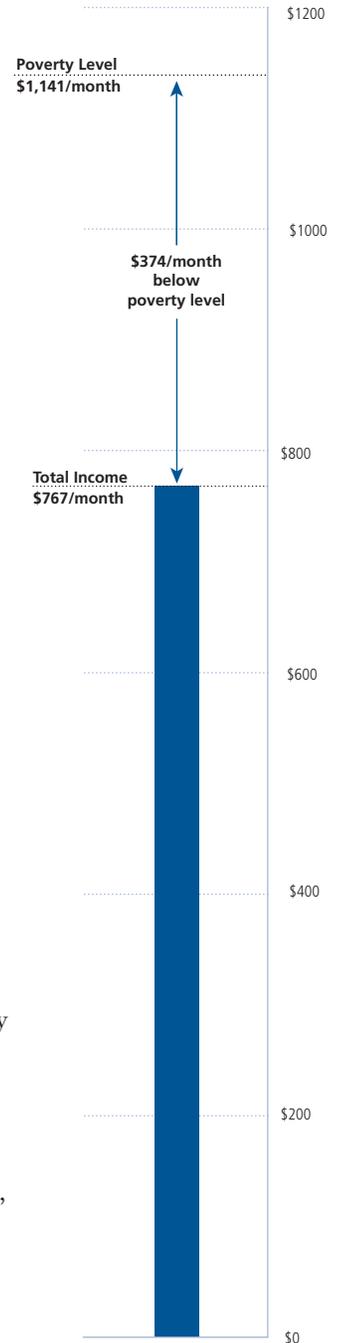
Housing  
\$400/month

Food  
\$200/month

Other Expenses  
\$167/month



After putting money towards food and housing expenses, Ada is left with only \$38.54 each week to spend on other expenses, such as medication.



*Your donation of \$250 would contribute toward the ongoing cost of Ada's cancer treatment.*

For the past thirteen years, Ada has been raising her granddaughter since she was two months old. Until recently, she rented a room from her sister with shared access to a kitchen and a bathroom. When her money began to disappear without explanation, Ada and her granddaughter moved to an apartment of their own.

Social Security provides Ada with \$627 a month for income. She also receives \$142 worth of food stamps each month. Periodically, a niece helps out with telephone and gas bills. Unfortunately, Ada's mother, who had provided Ada with vital financial and emotional support, passed away last year.

Around the same time that she lost her mother, Ada was hit with another hardship. She was diagnosed with cancer. As a result, Ada experienced significant weight loss, dropping ten sizes. The Blind Relief Fund was able to help with a new wardrobe, as well as food coupons to ease the additional expense of her new dietary restrictions and medical needs.

To support Ada's effort to live independently in her new apartment, The Blind Relief Fund has provided numerous pieces of furniture, a refrigerator, linens, and other basic necessities. We've also been able to help with transportation services, visual aids, assistance with utility bills, and holiday gifts for her granddaughter.

# Tisha's Story

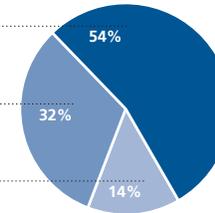
Single female  
54 years old  
Low, partial vision  
Client since 2002  
Three dependents

Monthly income \$950

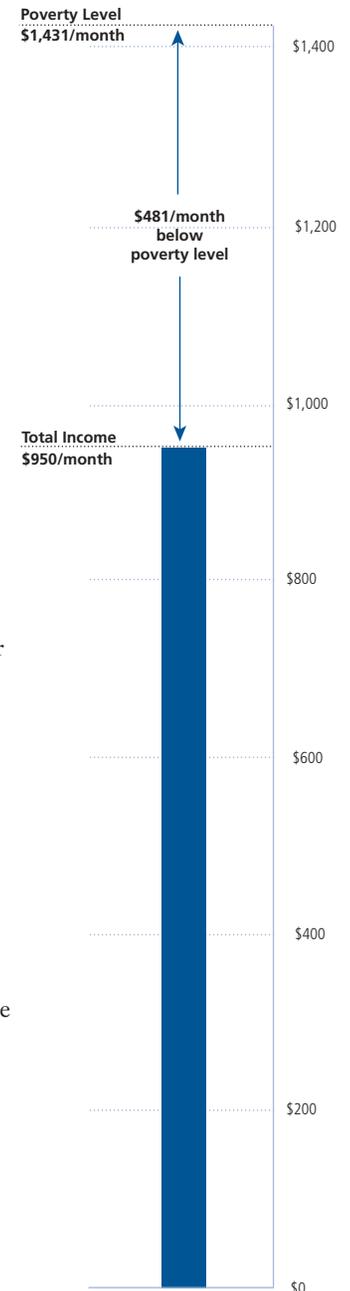
Housing  
\$515/month

Food  
\$300/month

Other Expenses  
\$135/month



After putting money towards food and housing expenses, Tisha is left with only \$31.15 each week to spend on other expenses, such as home repair.



*Your donation of \$350 would help Tisha cover the costs of clothing and school supplies for her children.*

Tisha's household is constantly growing. In addition to raising her 18 year old son, she recently assumed responsibility for two younger sons when their father died. Tisha's daughter and her two children have also recently joined the household.

Social Security provides \$700 of monthly income. Tisha also receives \$250 in food stamps each month. Her brother used to assist her financially, but, unfortunately, passed away last year. Currently, Tisha is seeking to receive cash assistance for the two younger boys, previously paid to their father. This family of seven is \$481 below the poverty level.

Tisha has been working hard to fix and maintain her home. Unfortunately, she was deceived by contractors into signing an

agreement that transferred ownership of her home to them. Eventually, she was able to reclaim ownership, but had fallen behind in her taxes. The City of Philadelphia tried, unsuccessfully, to take her home.

It is a constant battle for Tisha to make her mortgage payments while supporting her children's and grandchildren's education. Last June, she had to redirect her payment to cover her son's graduation costs. To ensure that Tisha and her family did not lose their home, The Blind Relief Fund assisted with the mortgage payment.

Additionally, we have provided furniture, visual aids, transportation services, holiday meals, and assistance with utilities and telephone bills.

# Bringing the light of hope to our clients

## **Our Mission**

To support each client's struggle to live independently.

## **Our Goals**

1. To supplement our clients' ability to purchase the bare necessities of shelter, food, utilities, and medical supplies.
2. To improve our clients' ability to be more self sufficient.
3. To improve our clients' quality of life.

## **Our Clients**

- Are legally blind.
- Live in Philadelphia.
- Have an average income of \$623/month.
- Most live alone.
- Most lack reliable family support.

Following are the areas in which we would like to enhance our services to meet the growing needs of our clients.

## **Food Coupons**

Food costs continue to rise. Clients are currently eligible to receive \$60 of our supermarket coupons three time a year. **A gift of \$300 would enable five clients to receive an additional month's worth of coupons.**

## **Utility Bills**

Funds earmarked for utility bills are often redirected to pay medical expenses. **A gift of \$200 would enable a client to catch up on past due utility bills.**

## **Visual Aids**

Maneuvering about the city requires a cane (\$25). Talking watches (\$15) and big button phones (\$30) are also in constant demand. **A gift of \$100 would improve the quality of life for several clients by providing them with these aids.**

## **Appliances**

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.**

## **Furniture**

All furniture is donated, so our only cost is pickup and delivery. Since this program began four years ago, 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.**

## **Cleaning Service**

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 \$90 would enable a client to have their home cleaned twice in one month.**

## **Home Repairs**

Many of our clients that own their homes are behind on taxes, so much needed home repairs are often neglected. **A gift of \$500 would complete a major repair project for one client in need.**

## **Transportation**

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.**



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

*Charity is a debt of honor.*

**Immanuel Kant**

# Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2007	2006
Support and revenue:		
Cash contributions	\$ 62,207	\$ 64,336
Non-cash contributions	—	31,664
Annual contributions from estates, bequests, and trusts	42,167	43,411
Income from grants	20,500	33,900
Total support and revenue	124,874	173,311
Operating expenses:		
Program services	378,947	395,126
Management and general	82,681	84,940
Fund raising	39,645	75,914
Total operating expenses	501,273	587,644
Increase (decrease) in net assets before investment gains (losses)	(373,399)	(380,770)
Investment gains (losses):		
Net gains on sales of investments	324,977	173,998
Dividend income	56,651	51,955
Interest income	52,214	51,280
Unrealized investment gains (losses)	(105,779)	(69,121)
Total investment gains (losses)	328,063	208,112
Increase (decrease) in net assets	(48,336)	(172,658)
Net assets, unrestricted:		
Balance at beginning of year	3,372,093	3,544,751
Balance at end of year	\$ 3,323,757	\$ 3,372,093

*The financial statements of The Blind Relief Fund of Philadelphia as of and for the year ended March 31, 2007 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 18, 2007.*

# Board of Directors



**Top Row, Left to Right:**  
**Stephen J. Harris, President**  
**Nelson G. Harris, Esq., President Emeritus**  
**Thomas G. Harris, Esq., Vice President**  
**Joan Flanigan**  
**Margaret M. Healy**

**Bottom Row, Left to Right:**  
**Ronald E. Hinton, Jr.**  
**Thomas M. Hyndman, Jr., Esq.**  
**Donald R. Kurz**  
**Brian N. Sproat**  
**Roger F. Veit**

# Staff



**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**

## IN MEMORIAL



William Z. Suplee, a valued member of the Board of Directors of The Blind Relief Fund for twenty years, passed away on March 23, 2007. He contributed greatly in assuming the role of our investment advisor and, through his expertise, enhanced the value of the investment account. He volunteered to assist clients at every client outing. Bill was a warm, considerate, and well-loved board member.



On October 13, 2007, Ralph Scott Sando died at the age of 60. He was a long time friend of The Blind Relief Fund and valued member of the Board of Directors. As an ophthalmologist, he helped several Blind Relief Fund clients with eye care. He participated on the Development and Contributions Committee and was Chair of the annual Golf Outing Fundraising Event. He is remembered for his consistent civic mindedness.



Lois Holmes passed away on October 23, 2007. For most of her life, she was actively involved with the blind community even after she became legally blind in 1973. She began her career with The Blind Relief Fund in 1989 as our Telephone Visitor. She maintained telephone contact with numerous clients on a regular basis. Additionally, she coordinated the Transportation Services program as well as the two annual social outings for our clients. Lois was the second recipient of The Blind Relief Fund's Humanitarian Award. Even after "retiring" to Florida, she continued to stay in touch with Blind Relief Fund clients. She will be remembered by many as a dedicated advocate for those in need.

# Contributors

## \$10,000 or more

**Alice B. Cooper Charitable Trust**

**Joseph B. and Bertha Wurts Godwin Memorial Fund of The Philadelphia Foundation**

## \$5,000 – \$9,999.99

**Paul Baur/Impact Thrift Stores**

**Bright & Christella Erichson Charitable Trust**

**Nelson G., Esq. and Rita S. Harris**

**The Nelson Foundation  
Tasty Baking Foundation**

## \$2,500 – \$4,999.99

**ALLERGAN**

**Thornton D. and Elizabeth S. Hooper Foundation**

**Henkels & McCoy, Inc.**

**McMaster-Carr Supply Co.**

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

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PECO Energy Co.

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Independence Blue Cross

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Olympus America, Inc.

Francis X. McCoy

Ralph S., MD and Joyce Sando

Patricia A. Sidders

Edward F. III and Heidi C. Sproat

Ann Suplee

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## \$250 – \$499.99

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Annenberg Foundation

Frank J. Antos

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# Our History



**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

The origins of The Blind Relief Fund of Philadelphia can be traced back to 1905 when Isabel Kennedy began working with The Pennsylvania Home Teaching Society and Free Circulating Library for the Blind.

Her work took her into the homes of blind Philadelphians, where she became aware of their struggle for basic necessities. Although there were agencies devoted to educating the blind, Mrs. Kennedy was unable to locate any organization engaged in assisting the impoverished blind for basic needs.

In 1909, with a \$50 gift from a friend, Mrs. Kennedy founded The Blind Relief Fund of Philadelphia. During that first winter, the Fund distributed coal, groceries, clothing, and small amounts of money to 75 needy blind persons. Out of concern for their social and emotional needs, Mrs. Kennedy organized various recreational activities and social outings.

In 1920, Mrs. Kennedy was able to establish an investment account after receiving an anonymous gift of \$10,000 in securities. At this time Mrs. Kennedy articulated her vision that The Blind Relief Fund be a privately funded organization and not become dependent upon funding from government or public agencies.

In 1952, Frank W. Harris, Jr. took the reins of leadership. Since 1930 he had volunteered accounting and legal services. His financial background guided the organization through the Great Depression, World War II, and the Korean War – all difficult times for charitable organizations.

Nelson G. Harris succeeded his father, Frank Harris, as President of The Blind Relief Fund in 1968 and served in that capacity for 32 years. As was his father before him, Nelson Harris, a Lawyer and a Certified Public Accountant, continued to

provide the astute fiscal leadership to preserve Mrs. Kennedy's dream.

Today, the President of The Blind Relief Fund is Stephen J. Harris who has been an active member of the Board of Managers for almost thirty 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.

# 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:

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Nema' Etebar (President and Staff Photos)

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