

Providing essential services

for daily living...



Contents

- 1 The President's Report – Challenging the tyranny of despair
- 2 Providing Essential Services:
Johanna Mullin – Telephone Visitor
Sheila Hamilton – Home Visitation
Lisa Rivera – Transportation Services
Jerry Tierney – Financial Assistance
Social Activities
- 8 Financial Statements
- 9 Board of Directors and Staff
- 10 Contributors
- 12 Our History

Challenging the tyranny of despair

Few of us have escaped the challenges posed by the most severe economic downturn since the Great Depression.

For the most fortunate among us, the effects are seen in depressed 401(k) balances, deferred expenditures, and postponed vacations. Others have been affected more severely – with lost jobs, struggling businesses, or rising mortgage payments for homes falling in value. As discretionary income vanishes for individuals and corporations alike, charitable giving plunges in lockstep. Indeed, these are difficult times for all.

For the blind, however, a serious recession is a potentially fatal affliction – one that exacerbates poverty and increases the likelihood that the gap between need and wherewithal will lead to a tragic result. The horrible truth is that clients of the Blind Relief Fund are dying at an alarming rate, as desperation turns into disaster. Last year we lost as many as nine clients in a single week.

The reasons are many and varied.

First, the income of our average client is approximately \$630 per month – roughly \$270 below the federal poverty guideline issued by the Department of Health and Human Services. Limited funds can only be stretched so far.

Second, many of our clients are plagued by multiple afflictions like diabetes, where blindness is really a symptom. Even though most clients are Medicaid eligible, transportation options for doctor visits and treatment are costly and cumbersome for those with little or no vision.

Third, subsidized housing is rapidly disappearing as public funding shrinks, and few alternatives are available for those with severely limited means. Finding ways to keep our clients in their homes amid familiar surroundings remains our most critical service priority.

Fourth, the crushing despair of poverty weakens the fabric of family and community. The meager but guaranteed income of the blind is a magnet for family members driven by the desperation of unemployment, drugs and crime. It is not uncommon for our clients to serve as heads of households supporting numerous children and grandchildren.

In 2009 we have worked hard to avoid service reductions. With grant income down sharply, we rely more than ever on the compassion and generosity of individual donors. The Blind Relief Fund is unique in that all our administrative and fundraising expenses are covered by endowment income. Every penny we receive in donations goes directly to blind people in need.



Because we receive no government funds, we're able to operate independent of bureaucratic restrictions and red tape. Unlike other service providers, we're able to provide help immediately, when and where the need is greatest.

These are difficult times for us all, but especially for the impoverished blind. Today the very survival of our clients is at stake.

Please help us.

Stephen J. Harris

Stephen J. Harris, President



“Many clients wouldn’t normally ask for help. Because we talk regularly on the phone, we have a relationship – so they tell me what’s *really* going on.”

Grady Camps looks forward to his weekly phone conversations with Johanna, one of the few calls he receives. “It helps me to know there is someone on the other end of the phone that really cares about me. I know I am not alone.”



It’s part of Johanna Mullin’s job to make sure every Blind Relief Fund client receives a birthday card – a special card with embossed letters so recipients can feel the letters. For some, it’s the only card they get.

The birthday cards are an extension of Johanna’s role as a Telephone Visitor. For eight years she’s made 15 calls every day to make sure clients are okay. Sometimes it’s the only call a client receives from someone who really cares. Twenty clients receive calls on a regular basis, because Johanna is their only connection to the sighted world.

“I love my job,” she says. “It’s a huge responsibility to have so many people depending on me. Many clients wouldn’t normally ask for help. Because we talk regularly on the phone, we have a relationship, so they tell me what’s *really* going on.”

Fortunately, the majority of problems clients report to Johanna are fixable. “The blind are extremely resourceful in taking care of themselves,” she says. “Unfortunately, their finances are so tight there’s just no margin for error. Our assistance with food coupons allows our clients to use their remaining income for rent, utilities, and other essentials. Sometimes they need a new cane – if you’re using a cane to get around, it’s going to get pretty beat up.”

“We can take care of the little problems,” Johanna says. “But it all starts with taking the time to listen.”

Because the Blind Relief Fund accepts no funding from local, state or federal governments, or from community charities like the United Way, we have the flexibility to respond immediately to clients in

need. While service requests often take days, weeks or even months to work their way through cumbersome bureaucracies, we’re able to make decisions immediately and speed help to those who need it. We value our

reputation among social service agencies serving the blind as a provider of last resort – able to act quickly to solve problems and avert disaster.

Home Visitation

Sheila Hamilton

For the sighted, reading mail and paying bills are sometimes-annoying chores to be tolerated and endured. For the blind, these basic responsibilities of daily life are impossible challenges that can be managed only with help from others. And that's where Sheila Hamilton comes in.

Sheila, a seven-year Blind Relief Fund veteran, visits as many as 20 clients a week to provide one-on-one support handling life's routine necessities. "Stated simply, I serve as their eyes," Sheila says. "Most of what I do is pretty mundane – reading mail, paying bills, balancing checkbooks and answering questions about things we usually take for granted. Like 'Do the colors of this outfit go together?'"

Often, though, the stakes are higher – much higher. One of Sheila's most important roles is to serve as an advocate for her clients – helping them maneuver through the ins and outs of a confusing and sometimes hostile world. "Once I helped a client, Ruth Nelson, to gain custody of her eight-year-old granddaughter who had been placed in foster care. She ended up taking parenting classes 30 hours a week to prove she could handle the responsibility. Today the kid's an honor student."

That story had a happy ending, Sheila says. "Sometimes, though, we fight and fight to no avail. The hardest part of my job is when I have to tell a client there's nothing more we can do."



Ruth Nelson needs help reading her mail and filling out insurance forms. "I don't have any family in the area and I don't feel comfortable asking friends or neighbors to review my private papers. I don't know what I would do without Sheila."

"Sometimes we fight and fight to no avail. The hardest part of my job is when I have to tell a client there's nothing more we can do."

Home Visitation is a contemporary approach to the "Friendly Visitor" concept developed in 1909 by Isabel Kennedy, the Blind Relief Fund's founder.

Whereas for many years the role of the Case Manager was to evaluate client needs and coordinate services provided by other agencies, today Home Visitation

provides personal service and advocacy for the neediest among our more than 500 clients throughout Philadelphia.

Lisa Rivera Transportation Services

“They’ve taught themselves to see the world in a different way. They never allow their blindness to define who they are.”



Lisa helps Alice Way with her grocery shopping. They unpack the groceries together so that Alice knows where everything is. “Without Lisa’s help, I have no way to get to the store. Lisa also helps me get my prescriptions from the pharmacy, and takes me to the doctor when I need to go.”

Like the majority of Blind Relief Fund clients, Alice Way lives alone. She relies on Lisa Rivera to provide transportation to go grocery shopping, visit the doctor and dentist, and attend to the necessities of daily life that sighted people take for granted.

Lisa, a single mom with two young children, juggles her responsibilities as a parent with the demands of her extended family of Blind Relief Fund clients. She started as a volunteer ten years ago, learning on the job and assuming greater and greater responsibility as she gained experience. Today she works 30 hours a week, including one day a week shuttling clients back and forth from appointments and routine chores.

“Most of the people I see are confined to the walls of their apartments,” Lisa says. “They’re isolated and sometimes lonely – usually lacking a support team to help out with the basics of daily living. In some cases, I’m the only other person in their lives.”

Despite their sometimes difficult circumstances, Lisa says she’s in awe of how resourceful and ingenious blind people can be. “Almost without exception, they don’t sit around feeling sorry for themselves. The blind are extremely creative – after all, they’ve taught themselves to see the world in a different way. They never allow their blindness to define who they are.”

“My clients – my friends, really – have taught me more about life than you can imagine.”

While services like SEPTA’s Paratransit provide transportation for the blind, the services are costly and require more planning and flexibility than many blind people can muster. Trips cost

\$8.00 for a round trip, reservations must be made days in advance, and long wait times for return trips are typical. In 2009 the Blind Relief Fund established new standards to prioritize the use

of limited transportation resources – focusing on clients who are unable to keep doctor appointments, buy food, or manage other necessities without individual, one-on-one assistance.

Financial Assistance

Jerry Tierney

The Blind Relief Fund is unique among social service agencies serving the blind in that all contributions go directly to the people in need in the form of personal services, food coupons for local supermarkets, and much-needed furniture for clients' apartments. The key gatekeeper for providing furniture and appliances is Jerry Tierney, for whom three years at the Blind Relief Fund has been a fascinating learning experience.

Jerry, or "JT" as she's known, matches client requests with a limited and always-changing inventory of donated beds, tables, dressers and refrigerators. "I learned very quickly," she says, "how many of our clients are engaged in a delicate financial balancing act, where there's no such thing as 'spending money.' All too often they're faced with impossible decisions about whether to pay rent, buy food or fill prescriptions. There's no extra money available – even for emergencies."

Each appliance or piece of furniture has its own plusses and minuses. Refrigerators, for example, are essential – a freezer's required to receive "Meals on Wheels." Air conditioners are another story. "Some of our clients desperately need air conditioners in the hot summer months," JT says, "but they just can't afford the extra utility bills. So they make do with fans."

The most popular furniture items are beds, dressers, and small kitchen tables with chairs, and donated items seldom remain in inventory for long. "One of our clients needed a new mattress because the springs were poking him in the back," she recalls. "When he received his new mattress, he didn't get out of bed for two days!"

Ron Dillard is a long-time Phillies fan. On hot summer nights he likes to relax in the comfortable armchair that JT was able to provide for him and listen to the ball game on his radio. "Hearing Scott and Larry's play-by-play is just as good as being at the game. I really think the Phils could go all the way this year!"



"Our clients are faced with impossible decisions about whether to pay rent, buy food or fill prescriptions. There's no extra money available – even for emergencies."

The Blind Relief Fund Furniture Program relies on donated items in serviceable condition; pick-up can be arranged. In addition, we manage a food coupon program where clients receive \$60 vouchers which

can be redeemed at local supermarkets. Generally, coupons are distributed three times a year, and the program is expanded as donations increase. A portion of the coupons is always held in reserve. Frequently

we receive calls at the end of the month when clients' financial resources have simply run out. In these cases, our food coupons determine whether or not a client will have food to eat.

Blind people are very smart. After all, the average Blind Relief Fund client lives on \$630 a month. Is it any wonder they occasionally need your helping hand?

Social Activities

Blind folks love to dance. It's a fact. Every December, Paratransit buses, taxicabs and volunteer drivers converge with their cargo of Blind Relief Fund clients for our annual Christmas Party. It's a time of fellowship and camaraderie and fun that belies any sense of self pity or sorrow among the 500-plus individuals who make up the Blind Relief Fund family.

Our Christmas party dispels any notion that the blind are different from their sighted peers. For example:

Not only are blind people great dancers, some are also excellent cooks. Some are studious teachers and devout preachers. Many are big Phillies and Eagles fans. Some blind people are good singers. Many aren't. Blind people use computers. They send and receive e-mail. Blind people are the matriarchs and patriarchs of their families. Many provide for their children and grandchildren, even though they can't afford it. We even know a blind man who ventures out on his roof to fix his TV antenna. (Though we have urged him not to, he refuses to listen.) Like all of us, blind people laugh and cry and marvel at the beauty of life.

Blind people are also very smart. After all, the average Blind Relief Fund client lives on \$630 a month. (Try it sometime.) Is it any wonder they occasionally need your helping hand?

In past years, Blind Relief Fund social activities have included a luncheon cruise on the Spirit of Philadelphia made possible with the help of Rotary Club of Philadelphia volunteers who assist our clients with boarding and serving lunch.



Social activities are one of the most important ways our organization serves the blind community. Our social events are among very few opportunities our clients have to meet with their

peers, share experiences, and interact with each other – forming new relationships and friendships that otherwise would not be possible. Unfortunately, aside from the Christmas

party, we've been forced to limit these events because of financial constraints. We're actively seeking sponsors to underwrite these important and highly rewarding activities.

Your donations make our services possible.

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

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.*

Utilities

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.*

Visual Aids

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

Most clients now have a bed, but many still lack a small table on which to eat their meals. *A gift of \$150 permits us to provide a client with a small table and two chairs.*

Home Environment

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.*

Home Repairs

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.*

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.*

Here are four ways you can contribute:

- Directly, by check or credit card to our office
- 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.

Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2009	2008
Support and revenue:		
Cash contributions	\$ 50,272	\$ 71,318
Annual contributions from estates, bequests and trusts	44,298	282,434
Income from grants	27,250	51,961
Total support and revenue	121,820	405,713
Operating expenses:		
Program services	417,702	433,468
Management and general	89,328	82,620
Fund raising	57,369	42,034
Total operating expenses	564,399	558,122
Increase (decrease) in net assets before investment gains (losses)	(442,579)	(152,409)
Investment gains (losses):		
Net gains on sales of investments	(714,097)	(143,638)
Dividend income	84,268	70,872
Interest income	20,158	48,013
Increase (decrease) in fair value of split-interest agreements	(264,041)	(56,921)
Other income	4,502	—
Total investment gains (losses)	(869,210)	(81,674)
Increase (decrease) in net assets	(1,311,789)	(234,083)
Net assets:		
Balance at beginning of year, as previously stated	3,736,667	3,970,750
Prior period adjustment	—	—
Balance at end of year	\$ 2,424,878	\$ 3,736,667

The financial statements of The Blind Relief Fund of Philadelphia as of and for the year ended March 31, 2009 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, 2009.

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Pictured Clockwise from Top:
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Lisa Rivera, Transportation
Edith White, Office Manager
Jerry Tierney, Client Service Coordinator
Sheila Hamilton, Case Manager

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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

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Gary Gondos

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