

Sharing

what we have



with those in need...

Contents

- 1 The President's Report – Helping from the Heart
- 2 Longtime contributors explain why they support The Blind Relief Fund:
Harvey Swedloff
Paul Baur
Krista Barkovich
Patrick de Barros
- 6 Your donations make our services possible
- 7 Financial Statements
- 8 Fiscal Year 2010 and 2011 Contributors
- 10 Board of Directors and Staff
- 12 Our History

Helping from the Heart

In this year's annual report we look at the Blind Relief Fund through the eyes of four longtime donors. They tell us why they chose the Blind Relief Fund and why they continue to support us year after year.

While they all have their reasons – eloquently stated – I believe for most of our regular contributors the rationale is quite straightforward. There simply are few endeavors where individual people can have a greater positive impact on a fellow human being through the act of giving. It's impossible truly to understand the plight of the impoverished blind without experiencing an outpouring of compassion, empathy and generosity.

My challenge is not to convince you to give, but to help you perceive the reality of our clients' lives so that you have no other choice. If you see them as I see them, you cannot turn away. Just imagine...

- Your income is approximately \$675 per month to provide food, clothing and shelter, as well as all other necessities.
- Not only is your vision impaired, in all likelihood you have a serious disease like diabetes which caused or contributed to your blindness.
- You have neither the ability to access nor the money to pay for transportation to receive medical care or other services.

- You most likely live in a blighted neighborhood where you are unable to distinguish between those who are friends and those who consider you easy prey.
- You lack any real support network, save a periodic call or visit from the Blind Relief Fund. Your family considers you a burden and visits infrequently if at all.
- You worry about the prospect of reduced government funding for Social Security, Medicare, Medicaid and subsidized housing. While for some these potential cutbacks are hardships, for you they may mean life or death.
- You are alone, helpless and afraid, in a world of darkness where nobody seems to care.

This is not a portrait of exaggerated gloom. It is the reality that many of our clients experience each and every day.

Every dollar you contribute can make a real difference in their lives. Because our administrative expenses are covered by endowment income, all the contributions we receive go directly to someone in need. Every single penny.

As you can see in our financial statements, our grant income is down sharply, due largely to difficult economic conditions affecting large donors. Despite this reduced funding, we've made every effort to avoid service cutbacks. We're committed



to visiting every one of our more than 550 clients at least every 2½ years – at the same time providing more frequent visits for those who require visual assistance to read mail and pay bills.

Regular visitation allows us to observe the changing living conditions of Philadelphia's blind community – helping our clients do all they can to help themselves and making sure they receive the financial assistance, services and benefits for which they are eligible.

However, the need is greater than ever. I cannot overemphasize the dire circumstances faced by many of our clients. Their need far surpasses our resources and ability to help. Your generous donation provides them with companionship, solace and hope.

Please help us.

Stephen J. Harris

Stephen J. Harris, President

Harvey Swedloff

As a contributor to the Blind Relief Fund for over 30 years, Harvey Swedloff has developed a personal

connection with the needs of the blind. Through his association with Art-Reach, Inc., he's helped make it

possible for clients to attend theater and other cultural events throughout the Philadelphia area.

Harvey Swedloff first learned of the Blind Relief Fund in the late 1970s as an employee of the Price Waterhouse accounting firm. The company encouraged charitable giving, and Swedloff was attracted by the idea that all Blind Relief Fund contributions go directly to the people in need.

"When you give to most charities, you never really know what happens to the money – how much goes to fund raising and administration and how much actually reaches the people in need," he says. "The Blind Relief Fund is different. All the administrative and fund raising expenses are covered by endowment income, so you know that everything you contribute goes to helping clients. I like that."

Swedloff spotted a new opportunity for the Blind Relief Fund through his work with Art-Reach, Inc., a Philadelphia area non-profit devoted to bringing arts and cultural opportunities to "under-served" audiences. Each year Art-Reach programs enable over 15,000 people with disabilities or economic disadvantages to enjoy the beauty and richness of the arts.

Among those served are Blind Relief Fund clients, thanks to Swedloff's involvement. "One of the greatest problems among the blind is isolation," he says. "Most blind people are home-bound, and attending a concert or theater performance is a rare and highly cherished opportunity. Through Art-Reach, we can offer free or highly discounted tickets, so clients have a chance to attend and participate in these activities."

"The blind especially need the stimulation and social interaction of cultural events. They may not get out much, but when they do it's an amazing experience!"

In 2001, Paul Baur had it made, with a 17-year career at Tasty Baking Company and a successful landscape business. But Baur wanted something more – a calling ... a higher purpose ... a vocation of helping others.

So Baur decided to leave his career and sell his business to open a non-profit thrift store in the former Santarian's department store in Hatboro's town center. The idea was to take in used furniture and household goods, sell it at reasonable prices, and donate the proceeds to local charities. The results exceeded his wildest expectations. Today Impact Thrift Stores has three locations, generates over \$1 million in revenues, and provides financial support to 16 charities, including the Blind Relief Fund.

"The Blind Relief Fund serves a niche that's often overlooked by social service agencies," Baur says. "Nobody else provides direct, immediate services to the blind – allowing them to continue living in their own homes in familiar surroundings. There's direct human contact, with regular visits and help with shopping and transportation to medical appointments. They know their clients and excel in meeting their needs."

Impact Thrift Stores provides not only ongoing financial assistance, but also a range of household furnishings. "Most people don't appreciate the desperation of a blind person with low income," Baur says. "I'll get a call from the Blind Relief Fund about a client who doesn't have a mattress and who's sleeping on the floor. Can we help? We check out inventory and soon that person has that mattress and a bed to go with it.."

"Working together, we get results."

Impact Thrift Stores, a growing network of three non-profit thrift stores in suburban Philadelphia,

donates both dollars and furniture to assist Blind Relief Fund clients. For Impact CEO Paul Baur,

helping the often-neglected blind community is an expression of compassion and a labor of love.

Paul Baur, Impact Thrift Stores

Paul Baur stands among the chairs and tables at his Impact Thrift Store in Montgomeryville. A contributor of both furniture and cash to The Blind Relief Fund for more than ten years, Paul knows his donations have a direct impact on people's lives.



“Nobody else provides direct, immediate services to the blind – allowing them to continue living in their own homes in familiar surroundings... They know their clients and excel in meeting their needs.”

Client Shawn James shows off the refrigerator she received through a donation from Krista Barkovich's "Adopt a Family" program and the bed that came from Paul Baur's Impact Thrift Stores. The Blind Relief Fund improves their clients' quality of life by providing small appliances and furniture.



“Thanks to the refrigerator given to me by The Blind Relief Fund, I am able to store fresh fruits and vegetables, and I can now receive food from Meals On Wheels who require you to have a freezer.”

Krista Barkovich

Seeking a direct and personal connection with blind people in need, Krista Barkovich pioneered the

Blind Relief Fund's "Adopt-a-Family" program, where donors are matched with clients in need. Barkovich

likes knowing her contributions make a real difference in the life of a real family like her own.

Krista Barkovich first became aware of the problems of the blind when her grandmother in Pittsburgh became a victim of age-related macular degeneration. With macular degeneration, eyesight gradually deteriorates, ultimately leading to blindness.

"It was heartbreaking because, as she lost her vision, she became unable to do all the things she loved," she says. "As an elderly person living on a fixed income, she faced all the problems encountered by Blind Relief Fund clients."

Then a resident of Philadelphia's East Falls neighborhood – close to the Blind Relief Fund's Roxborough headquarters – Barkovich was delighted to learn of an organization providing the services and support her grandmother was unable to obtain in Pittsburgh.

"What I like about the Blind Relief Fund is the personal attention the people receive. The clients have a lifeline to people who really care and who have the knowledge and the resources to help," Barkovich says. "I knew I had to get involved."

But Barkovich wanted to do more than make an anonymous donation. She wanted to understand how her contributions were helping real people with real names and faces. So the "Adopt-A-Family" program was born. Each year Barkovich fulfills a specific need for a specific client or family. Last year she purchased a refrigerator for a client family, and the Blind Relief Fund arranged for delivery.

Today Barkovich and husband Nino Tripodi have moved to Seattle, but their support continues. "Human need recognizes no geographical boundaries," she says. "The Blind Relief Fund provides a unique service, and it's our privilege to offer our support."

As a mechanical engineer, Patrick de Barros brought an analytical mind to the task of choosing a charitable organization to support. He'd been taught at an early age the importance of "giving back" and helping others, and he approached the challenge as an investment opportunity. He would contribute his dollars where they were likely to achieve the greatest return.

"I chose the Blind Relief Fund in part because they're doing significant and important work," de Barros says. "Of all the disabilities I can think of, losing one's eyesight seems like the worst, because it compromises your ability to perceive and navigate your surroundings. The Blind Relief Fund has amassed the skills to help people deal with these problems, and they've been doing it for over 100 years. That kind of longevity tells you something."

He's also impressed by the fact that the Blind Relief Fund accepts no financial support from the local, state or federal government. "When you take government money, you also take on the responsibility of justifying everything you do, and sometimes filling out all those forms gets in the way of providing the help that people need right away," he says.

"Everyone supports spending money wisely," de Barros emphasizes, "but it's also important to be quick and responsive when urgent needs arise. What may take a government agency days, weeks or even months, the Blind Relief Fund can do immediately. While everyone else is figuring out what to do, Blind Relief Fund has the freedom to act."

"For a results-oriented guy like me, that makes a real difference."

Long dedicated to the ideal of "giving back" to the community, Patrick de Barros sought a charity having a

significant impact on people's lives. In the Blind Relief Fund, he found an organization with an acute

understanding of the problems of the blind – and the ability to move quickly to meet those needs.

Patrick de Barros

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 \$550 would provide a client with a refrigerator or other major appliance. A gift of \$70 would provide a client with a microwave oven.*

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.*

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.*

Social Activities

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. *A gift of \$100 would enable three more clients to attend our holiday party.*

Adopt a Family

A prospective donor asks the Blind Relief Fund for a list of clients who have specific needs that usually include large appliances and furniture. The donor then makes a selection from the client list and coordinates the purchase and delivery with the Blind Relief Fund.

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	2011	2010
Support and revenue:		
Contributions	\$ 29,860	\$ 50,844
Annual contributions from estates, bequests and trusts	101,158	40,281
Income from grants	29,100	13,300
Total support and revenue	160,118	104,425
Operating expenses:		
Program services	406,833	380,521
Management and general	109,281	88,065
Fund raising	34,319	39,927
Total operating expenses	550,433	508,513
Increase (decrease) in net assets before other income (expense)	(390,315)	(404,088)
Other Income (Expense):		
Net gains (losses) on investments	252,531	548,837
Dividend income	83,363	70,296
Interest income	–	17,794
Increase (decrease) in fair value of split-interest agreements	55,499	173,955
Other income	4,711	1,035
Total Other Income (Expense)	396,104	811,917
Increase (decrease) in net assets	5,789	407,829
Net assets:		
Balance at beginning of year	\$ 2,832,707	\$ 2,424,878
Balance at end of year	\$ 2,838,496	\$ 2,832,707

The financial statements of The Blind Relief Fund of Philadelphia as of and for the years ended March 31, 2010 and 2011 have been audited in accordance with auditing standards generally accepted in the United States of America by the certified public accounting firm of Ragone, Lacatena, Fairchild & Beppel, who issued their unqualified opinion thereon dated August 3, 2011 and July 28, 2010.

2010-2011 Contributors

\$10,000 or more

Alice B. Cooper Charitable Trust

The Estate of Anna O. Burk

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

The W. W. Smith Charitable Trust

\$5,000 – \$9,999.99

Paul Baur/Impact Thrift Stores

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

**Bright & Christella Erichson
Charitable Trust**

Nelson G., Esq. and Rita S. Harris

Henkels and McCoy, Inc.

Estate of Ms. Hickman

Tasty Baking Foundation

Judith M. von Seldeneck

\$2,500 – \$4,999.99

The Nelson Foundation

\$1,000 – \$2,499.99

Court Anderson

Patrick L. de Barros

Helen H. Fritz for Veterans Trust

The Phillies Organization

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Michael F. and Amy Papera

Ronald Rubin

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Stradley, Ronon, Stevens & Young

Harvey B. Swedloff

\$500 – \$999.99

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George Beppel

Comcast Spectacor Foundation

Digital Realty Trust, L.P.

Gerald and Susan Dowling

Samuel P. Mandell Foundation

Patricia A. Sidders

Edward F. III and Heidi C. Sproat

Marilyn Ware

\$250 – \$499.99

Wilbert O. Abele

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Annenberg Foundation

Krista L. Barkovich

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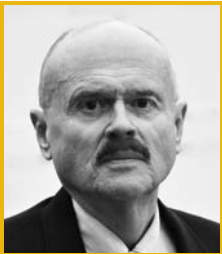
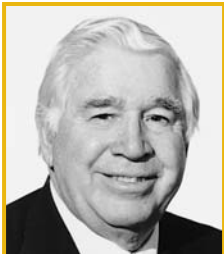
John Talone

Woody and Casey von Seldeneck

Up to \$249.99

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Bernadette Daniel
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Brian N. Sproat
Frances P. Tyler
Roger F. Veit, Vice President

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Pictured Left to Right:

Edith White, Office Manager

Stephanie Harris, Grant Administrator

Johanna Mullin, Client Service Manager

Sheila Hamilton, Case Manager

Lisa Rivera, Transportation

Stephanie Dabrowski, Client Service Coordinator

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 respond 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 32 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

The Rotary Club of Philadelphia

Judith M. von Seldeneck

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THE

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OF PHILADELPHIA

SERVING THE NEEDY BLIND SINCE 1909

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