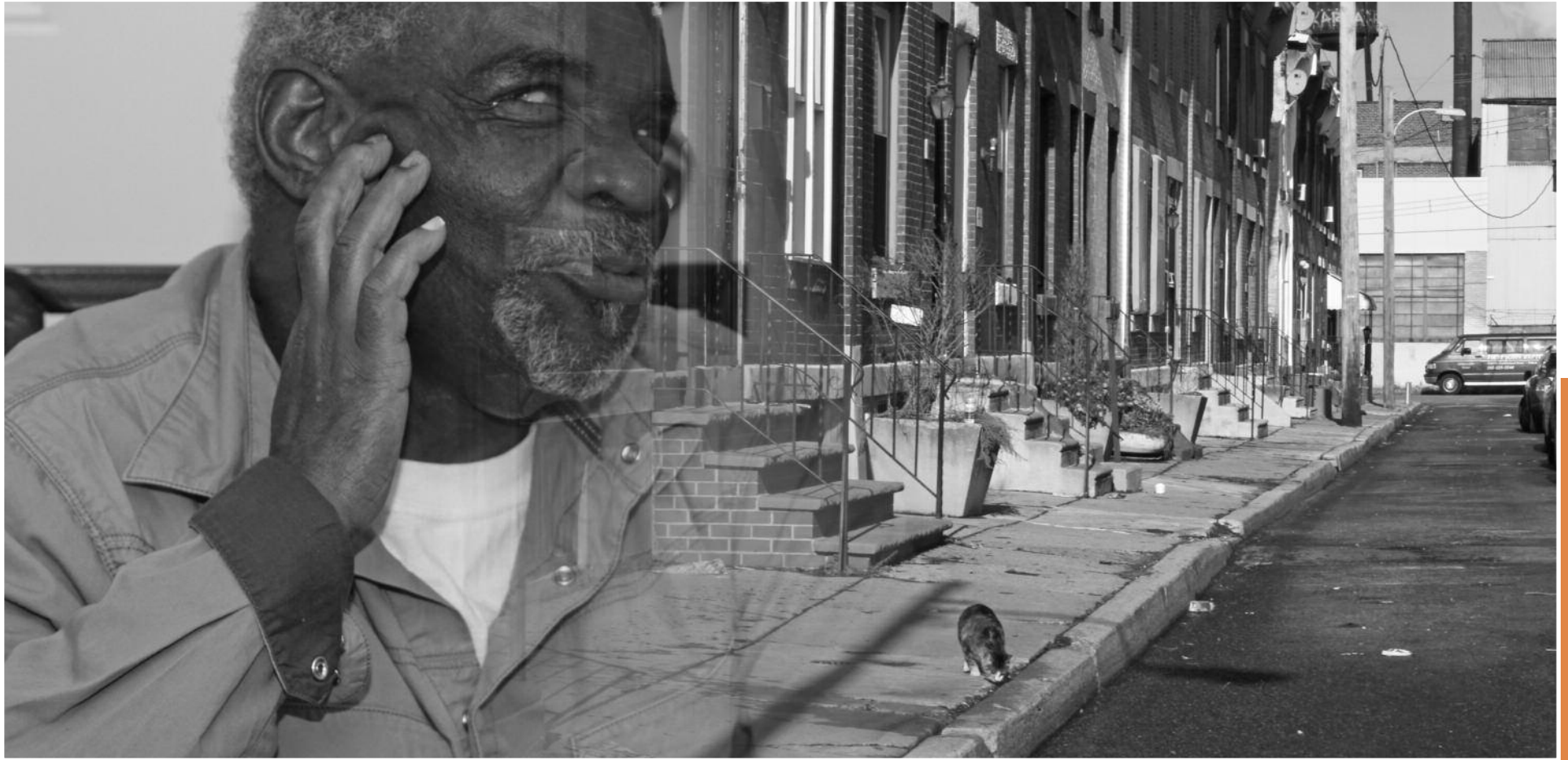


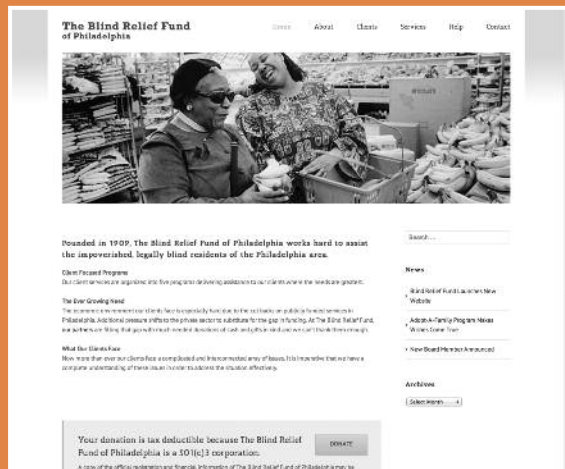
# Your help, their hope



*... see it working!*

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In 2012 The Blind Relief Fund relaunched it's website with updated information about our clients and our services.

Regular features each month will highlight a particular need or a client success story.

Online donations are now accepted directly from our site using PayPal.

www.blindrelieffund.org

# Offering a lifeline to safety, solace and stability

Once again we come to you on behalf of Philadelphia's blind community, asking for your help.

The Blind Relief Fund serves a critical need as the only independent organization providing direct and immediate services to the impoverished blind population of Philadelphia.

Let me explain. When blind people are alone, penniless, and living in fear, we provide a lifeline to at least a measure of safety, solace and stability. Funded solely by people like you, we're able to take action in hours instead of the days, weeks and months required by government-affiliated agencies with their bureaucracies and red tape. We displace despair with love, friendship, and a helping hand.

## **Your help becomes their hope.**

All this is set against a background of growing desperation in the blind community. As joblessness and poor economic prospects ravage the urban landscape, our clients are among the most helpless and least capable of adjusting to an increasingly hostile environment.

Three trends are especially troubling. First, because the blind often receive a small but consistent income, children and grandchildren come to them

for help. The blind often support entire extended families – depleting their already meager benefits, usually less than \$700 per month.

Second, even in these extended family situations, our clients lack reliable assistance in meeting the demands of everyday life – tasks where vision is essential, such as reading mail, paying bills, and shopping for food.

Third, the blind are increasingly isolated – living in subsidized housing within blighted, crime-infested neighborhoods. They fear venturing into the streets, and lack transportation even to keep essential medical appointments.

In this year's annual report we look at the inner workings of The Blind Relief Fund and how we fulfill our vital mission:

- We examine the steps we take to evaluate carefully the multiple needs of new clients who come to us for assistance.
- We review the range of services we provide to our clients to help them deal with the necessities of everyday life.
- Finally, we explore the increasingly difficult task of maintaining relationships with our more than 500 clients throughout the city.



What you must understand is that none of this is possible without your support. Your gift, no matter how small, directly benefits the clients – the people – we serve. Without your gift, someone's need will go unmet.

**Please help us help them.**

*Stephen J. Harris*

**Stephen J. Harris, President**

# In-home assessment identifies client needs

All clients participate in a rigorous needs assessment to determine the specific services they require. Often this review is the first time their needs have been systematically evaluated by a social service professional experienced in working with the blind.

Since 1909 there have been only three requirements to become a Blind Relief Fund client. You must live in Philadelphia, be diagnosed by a doctor as legally blind, and provide proof of income.

All clients are interviewed in their homes before they become eligible to receive financial assistance. The home visitations also explore a range of questions concerning the client's individual capabilities, resources and living conditions.

**What are client's sources of income?** Most clients receive some form of Social Security payments, but we also explore the potential for disability insurance, unemployment compensation, legal settlements, veterans' benefits, and other income sources. We help make sure the client is receiving all the benefits to which they are entitled.

**What are the client's major expenses?** We prepare a list of major expenses such as rent, utilities, healthcare, prescriptions, and transportation. Then we match income with expenses in a basic household budget.

**What is the client's lifestyle, and what everyday tasks must be performed?** Tasks include house cleaning, meal preparation, laundry, transportation assistance for shopping and doctor visits, reading mail and bill preparation. There are three areas of concern:

- Which tasks can the client perform?
- Which tasks are performed by others?
- How reliable are the individuals providing support?

In addition, we examine the client's mobility and whether they are taking advantage of tools and devices designed to help the blind function better both inside and outside the home.

**What are the client's housing conditions?** We look at whether there's adequate furniture and appliances, as well as their condition. An appraisal of the neighborhood looks at safety and the proximity of stores and basic services.

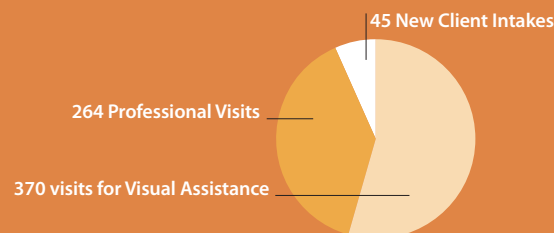
**What are the client's living arrangements?** Is the client living with other people? Is our blind client the principal source of income and housing? Are family members or others able to provide reliable assistance?

The needs assessment becomes part of the client's permanent file with The Blind Relief Fund, and is generally updated every two years or as services are requested.

In many cases the key requirement to become a Blind Relief Fund client is a referring phone call from a blind services agency, hospital, social worker, utility company or existing client.

The Blind Relief Fund takes pride in its hard-earned reputation as the "go-to" organization for emergencies involving the blind. Because we are independent and accept no funding from government-affiliated agencies,

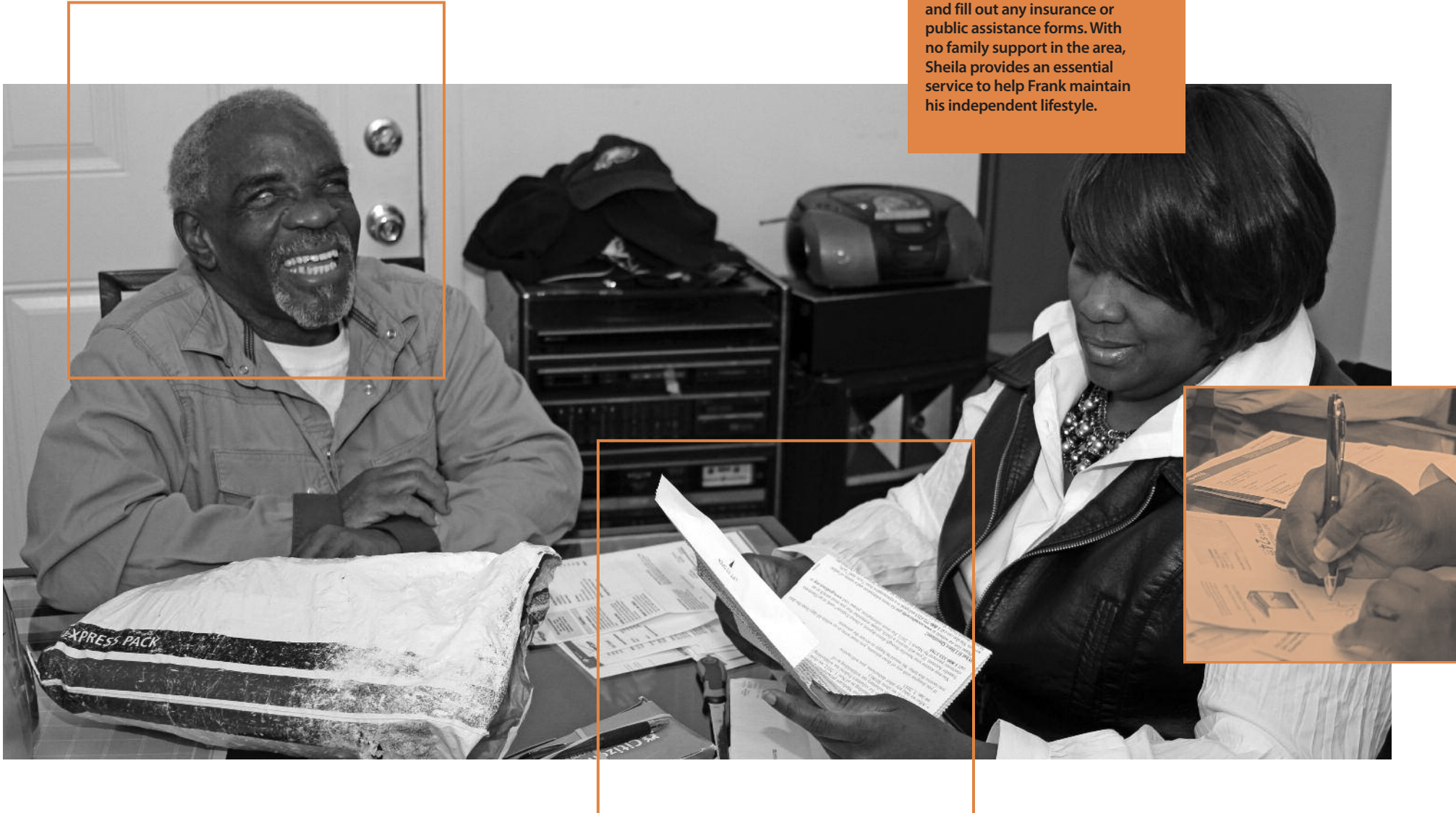
we're able to take immediate action to assist new clients. Once the emergency is averted, the more thorough assessment begins.



In 2012, we made 679 In-Home visits. 15 of our clients were seen on a monthly basis with 6 of them seen twice a month and 1 seen weekly.



Frank Madison receives regular home visits by our case manager, Sheila Hamilton. Sheila helps Frank read his mail, pay his bills, and fill out any insurance or public assistance forms. With no family support in the area, Sheila provides an essential service to help Frank maintain his independent lifestyle.



*“I’m often surprised by the outlook of our clients. They feel truly blessed, and stay so positive despite their difficulties. Frank’s positive outlook is an inspiration to all our clients.”*



Each month Johanna Mullin distributes Supermarket Coupons to our growing base of eligible clients. Unfortunately less than half of those eligible actually receive this essential financial assistance due to our budget constraints.

*“Our Supermarket Coupons may be used to purchase paper products, cleaning supplies and other items which government food coupons exclude.”*

# Distributing services when and where they're needed

With limited resources and staff, The Blind Relief Fund is unable to provide personal assistance to all our clients on an ongoing basis. However, our staff is experienced in helping clients become as self-sufficient as possible, and – with our guidance and support – our clients demonstrate remarkable resourcefulness in learning to help themselves.

We learn about clients' service needs through home visits, telephone visitations, and phone calls directly from the clients. All services are scheduled from The Blind Relief Fund office and are approved by the Executive Director.

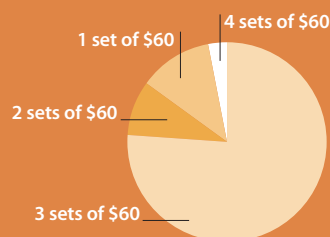
The need for most of our services is the result of our clients' tight budgets, based on fixed incomes that cannot be stretched. With no savings to fall back on, virtually any out-of-the-ordinary situation – from high utility bills ... to illness, to the unexpected need for repairs – can mean financial catastrophe for a blind client of severely limited means.

Assistance can take many forms:

- **Utility bills and rent invoices** are paid directly to the provider, usually in conjunction with a partial payment from the client.
- **Food coupons** are mailed monthly in increments of \$60. These coupons are highly valued by our clients, since – unlike government-provided assistance – they can be used to purchase paper products and other necessary household goods.
- **Furniture and appliances** are obtained and delivered by a Blind Relief Fund associate. With severely limited resources, the blind routinely live without accommodations that most people would consider necessities – like bureaus, kitchen tables and chairs, and microwave ovens. The need for furniture and appliances is generally assessed during the initial home visitation, or as the result of a specific client request.
- **Visual aids** – such as talking watches, talking alarm clocks, big button telephones, and canes – are delivered by our home visitation staff members, who instruct the client in their use.

Every effort is made to avoid having clients become dependent on Blind Relief Fund services. However difficult it may be, clients are encouraged to live within their limited means – utilizing our services only to meet unexpected contingencies.

In 2012, we provided Supermarket Coupons to 168 clients, valued at \$60 to \$240 per client.



Our most frequent contact with clients is through "telephone visitations," where we check in with clients on a regular basis to make sure their needs are being met.

A telephone visitation is a friendly "hello," and much, much more. Case workers are experienced at spotting small problems before they can become major issues.

Often these phone calls are the only contact our clients have with people concerned about their well-being. To our clients, we are far more than a service provider – we are a trusted confidant and friend.

# Annual reviews ensure that client needs are met

Keeping track of more than 500 clients throughout the City of Philadelphia – most of them in dire financial situations and many in poor health – is a major challenge for The Blind Relief Fund. Every February the annual review process begins, and every single client is re-assessed and re-qualified for the services and assistance they receive.

Utilizing a detailed profile, all active client files are examined by a Client Review Committee led by the Executive Director. Each file is individually presented, and the Committee makes recommendations about whether the client needs to receive food coupons, Visual Assistance, transportation, house cleaning, or other services. Home visits are scheduled to complete the qualification process when the last visit was more than two years ago.

During the review process, records are reviewed to make sure the most recent income data from Social Security is on file and up to date, as well as current information on the client’s health. Health information is important because many clients have progressive conditions or additional problems in addition to their vision loss, such as diabetes.

The review is also essential in determining total demand for various services, so that needs can be prioritized and budgeted. Unfortunately, like client budgets, The Blind Relief Fund’s resources are limited, and decisions must be made to allocate funds where they will produce the greatest benefit.

For example, more than 60% of the Case Manager’s time is currently spent providing Visual Assistance – helping clients sort through and read mail, pay bills, and handle paperwork from various agencies and service providers. While this is a vital service that’s critical for many clients, the time required for individual cases is highly variable and hard to predict.

However, the need for Visual Assistance is likely to increase in the future as support systems break down and clients become increasingly isolated. Likewise for house cleaning services, which is a relatively minor service today, but is also likely to increase in importance as clients’ support networks deteriorate.

All these service trends are evaluated in the context of The Blind Relief Fund’s budget during the annual review process.

How important is Visual Assistance? Recently a client was involved in a dispute with the Philadelphia Housing Authority over eligibility for subsidized housing. With the help of the Case Manager, the client

submitted multiple copies of information the PHA had requested, but the information was lost and resulted in a series of eviction notices that the client was unable to read. What would have been a headache for any

sighted person was a potentially life-threatening nightmare for the client. The Case Manager was able to resolve the dispute, but only after many hours of investigation.

In 2012 we provided transportation services on 343 occasions.

223 Transportations Services for clients

118 deliveries of Visual Aid products

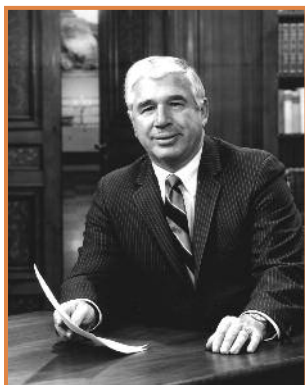


During annual staff meetings every one of our client's files is reviewed to ensure that information is up to date, that client's situations have not worsened, and that the services we provide are meeting their current needs.



*“I’m so proud of the job our staff does on a daily basis. 100% of the donations to The Blind Relief Fund go directly to client services... services that can’t be delivered by any other organization.”*

# Nelson G. Harris: *A lifetime of service*



Nelson G. Harris  
1926-2012

The Blind Relief Fund lost a valued and distinguished leader with the passing of Nelson G. Harris, 85, on January 10, 2012. Mr. Harris was actively involved with The Blind Relief Fund for

more than 42 years, and served as President for 32 years, from 1968 to 2000.

Following service in the United States Navy during World War II, Mr. Harris received a Bachelor of Science degree from The Wharton School of the University of Pennsylvania in 1948 and his Juris Doctor degree from Temple University School of Law in 1953. He was admitted to the Bar in 1954 and he achieved accreditation as a Certified Public Accountant in 1955.

Mr. Harris was associated with the Tasty Baking Company for more than 31 years. During his tenure he held the positions of

Secretary and Treasurer, Vice President of Finance, President and Chief Executive Officer, and Chairman and Chief Executive Officer.

As one of Philadelphia's most active leaders, Mr. Harris had served as a director or officer of numerous non-profit, civic and cultural institutions such as The Allegheny West Foundation, The Historical Society of Pennsylvania, Settlement Music School, Boy Scouts of America, Pennsylvania Ballet, The United Way, The Greater Philadelphia Chamber of Commerce, Woodmere Art Museum, Greater Philadelphia Urban Affairs Coalition, and The Variety Club..

At the behest of Governor Casey and Mayor Rendell, Mr. Harris developed and implemented The Philadelphia Plan, a program funded by large corporations to expand home ownership throughout Philadelphia. The success of The Philadelphia Plan served as a model and inspired other Pennsylvania cities to follow suit.

Mr. Harris received many accolades for his work with The Blind Relief Fund. In 1982 he received the third annual William Chapin Award from the Edith R. Rudolph Residence for the Blind for his long record of service to the blind. He received the Louis Braille Award from the Associated Services for the Blind in 1986 and the Wills Eye Hospital Award for Service to the Blind and Visually Handicapped in 1992. Also in 1992, the Pennsylvania College of Optometry awarded Mr. Harris an Honorary Doctor of Humane Letters for his outstanding community contributions to civic and service organizations, the arts, higher education and commitment to people who are blind.

Mr. Harris succeeded his father, Frank W. Harris, Jr., as President of The Blind Relief Fund in 1968. His son, Stephen, succeeded him as President in 2001, and his son, Thomas, currently serves on the Board of Directors.

## In addition to those mentioned above, here are a few of Nelson Harris' other lifetime achievements:

William Penn Award (1993)  
The Union League of Philadelphia (President)  
The Philadelphia Cricket Club (President)  
The United Negro College Fund, Inc. (Corp. Committee Member)

The Wharton School Alumni Society of The University of Pennsylvania (President)  
The University of Pennsylvania General Alumni Society (Vice President)  
Central Philadelphia Development Corporation (Director)  
Penn's Landing Corporation (Director)

World Affairs Council (Board Member & Member of Chairman's Advisory Committee)  
Committee of Seventy (Member)  
Grocery Manufacturers of America (GMA) (Director)  
Greater Philadelphia Urban Affairs Coalition (Co-Chairman)  
Utility Emergency Service Fund (U.E.S.F.) (Board Member)

Phillips & Jacobs, Inc. (now Prime Source Corporation) (Board Member)  
First Pennsylvania Bank & First Pennsylvania Corporation (Director)  
Philadelphia Electric Company (PECO) (Director)  
Marine Corps Scholarship Foundation Semper Fidelis Award (1984)  
American Red Cross Citizen of the Year (1988)

Philadelphia Finance Association, Inc. Stephen Girard Award (1988)  
Philadelphia Business Journal Philadelphia, Inc. Leadership Award (1989)  
Military Order of World Wars Patrick Henry Medallion for Patriotic Service (1992)  
Boys Scouts of America (1990)  
The Philadelphia Council Distinguished Citizen Award

Police Athletic League of Philadelphia PAL Award (1991)  
First Annual LaSalle University Leadership Award (1992)  
Philadelphia Public Relations Association Gold Medal Award (1995)  
The Rotary Club of Philadelphia Award for Excellence in Vocational Service (1996)

# Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2012	2011
<b>Support and revenue:</b>		
Contributions	\$ 43,738	\$ 29,860
Annual contributions from estates, bequests and trusts	46,695	101,158
Income from grants	42,800	29,100
Total support and revenue	133,233	160,118
<b>Operating expenses:</b>		
Program services	437,605	406,833
Management and general	100,273	109,281
Fund raising	40,894	34,319
Total operating expenses	578,772	550,433
Increase (decrease) in net assets before other income (expense)	(445,539)	(390,315)
<b>Other Income (Expense):</b>		
Net gains (losses) on investments	185,318	252,531
Dividend and interest income	75,310	83,363
Increase (decrease) in fair value of split-interest agreements	(34,636)	55,499
Other income	—	4,711
Total Other Income (Expense)	225,992	396,104
Increase (decrease) in net assets	(219,547)	5,789
<b>Net assets:</b>		
Balance at beginning of year	\$ 2,838,496	\$ 2,832,707
Balance at end of year	\$ 2,618,949	\$ 2,838,496

*The financial statements of The Blind Relief Fund of Philadelphia as of and for the years ended March 31, 2012 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 13, 2012.*

# 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 Client

The Blind Relief Fund maintains a list of clients with multiple needs beyond the basic services that our funding allows us to provide. These needs often include furniture or appliances which require a significant contribution. If you wish to "Adopt a Client," please contact The Blind Relief Fund office.

## Here are several ways you can contribute:

- Directly, by check or credit card to our office
- Using PayPal through our website:  
[www.blindrelieffund.org](http://www.blindrelieffund.org)
- By bequest of money, stocks, bonds, or residuary estates
- Through United Way's Donor Choice option (Donor Choice Code 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.



# 2012 Contributors

## \$10,000 or more

Alice B. Cooper Charitable Trust  
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  
Board of Directors of City Trusts  
Bright & Christella Erichson  
Charitable Trust  
The Estate of Anna O. Burk  
Keystone Shipping Co.  
Donald R. Kurz

## \$1,000 – \$2,499.99

Court Anderson  
Christian Schrack Fund  
Nicholas DeBenedictis  
Helen H. Fritz for Veterans Trust  
Stephen J. and Mariellen C. Harris  
Thomas G., Esq. and Pamela V. Harris  
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Ronald Rubin  
Patricia A. Sidders  
Edward F. III and Heidi C. Sproat  
Mrs. Edward F. Sproat, Jr.  
Harvey B. Swedloff  
Tasty Baking Foundation  
The Phillies

## \$500 – \$999.99

ARINC Charitable Team  
Peer and Willo Benoliel  
John A. Clifton  
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Betsy Gemmill  
Harriette S. and Charles L. Tabas  
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Philip J. Baur, Jr.  
Patrick and Patricia deBarros  
Michael J. Engle, Esq.  
Betty Henze  
Michael Hess  
Rakesh Khurana  
McGoldrick Leasing Co., Inc.  
Thomas and Nancy O'Connor  
The Philadelphia Foundation

## \$100 – \$249.99

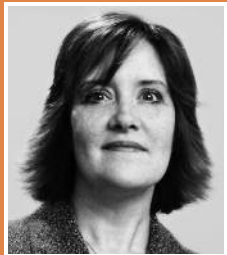
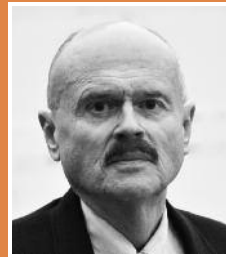
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Theodore Segal and  
Joyce Wasserstein  
Robert and Serap Smith  
John Talone  
James R. Thompson  
Cheryl Walker  
Linda D. Williams  
Woodmere Art Museum, Inc.

## Up to \$99.99

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Josephine D. Barnes  
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Boeing Charitable Trust  
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Edmund D. Bowman, Jr.  
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Daniel Thomas and Linda Flury  
Truist Comprehensive Distribution  
Frances P. Tyler  
Roger and Caroline Veit  
Denise Westwood  
Jack and Edith White  
Janet White  
Margaret E. Wooley

# Board of Directors



Left to Right, From Top:  
 Stephen J. Harris, President  
 Thomas G. Harris, Esq.  
 Court Anderson, Vice President  
 Bernadette Daniel  
 Dale S. Parenti  
 Janice Pompey-Roberts  
 Brian N. Sproat  
 Frances P. Tyler  
 Roger F. Veit



Edward F. Sproat, Jr., vice president and faithful member of the Board of Directors for more than 20 years until 2003, passed away on August 28, 2011. Ed received the Bronze Star during World War II for heroic service and was a long-time member of the Union League of Philadelphia. The Blind Relief Fund gratefully acknowledges Ed for his many years of service. Ed's values are carried on by his son Brian, who actively serves on The Blind Relief Fund Board of Directors.

# Staff



Pictured clockwise from top left:  
 Sheila Hamilton, Case Manager  
 Lisa Rivera, In Home Assistant/Transportation  
 Edith White, Bookkeeper  
 Johanna Mullin, Client Service Manager  
 Stephanie Dabrowski, Office Manager  
 Stephanie Harris, Grant Administrator

# 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 Blind Relief Fund's longstanding policy of coordinating all services through home visitations by an experienced case manager.



Isabel W. Kennedy  
Founder and President,  
1909-1952

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



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

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



Nelson G. Harris  
President, 1968-2000  
President Emeritus,  
2000-2012

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.

## Special Thanks

The Board of Directors of The Blind Relief Fund wish to offer their thanks to the following individuals and organizations:

Ariva  
Gene Burns Graphic Design  
Michael J. Engle, Esq.  
IMPACT Thrift Stores  
J-B Termite and Pest Control  
The Rotary Club of Philadelphia

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The Blind Relief Fund of Philadelphia  
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