



Contents

- 1 The President's Report
- 2 Assistance comes in many forms
- 8 Financial Statements
- 9 Board of Directors and Staff
- 10 Your donations make our services possible
- 11 Fiscal Year 2013 Contributors
- 12 Our History
- 13 Special Thanks

More of our clients' stories can be found on our website:

www.blindrelieffund.org



ON THE COVER: Ronald, 60, was one of the top dancers at the Blind Relief Fund Christmas Party. He never missed the annual event until he suffered a stroke, which slowed him down only temporarily. Partially paralyzed, he

attended the next year's party and asked for his wheelchair to be pushed to the center of the room so he could enjoy the music. A resident of the Nicetown neighborhood, Ronald requires around-the-clock agency

services that consume most of his income, and he relies on the Blind Relief Fund for furniture, visual aids, clothing and food coupons.

Ronald

This year it was bedbugs ...



Every year, it seems, The Blind Relief Fund of Philadelphia encounters a new and different kind of challenge – a challenge that may seem like a mere annoyance to our sighted friends, but which spells catastrophe for the blind, mostly poor people we serve.

When John called us about his bedbug problem, he had nowhere else to turn. (That's the common characteristic among everyone we serve.) Living in substandard housing in an

impoverished neighborhood, he was trapped in a world of darkness crawling with nasty invaders. John needed immediate help.

Fortunately we were able to provide assistance. We removed his infested furniture, cleaned and fumigated his apartment, and provided replacement furnishings. John could again live in reasonable comfort, free of fear.

John's story is not exceptional. It's typical of many of our clients' stories – people with an isolating handicap attempting to eke out an existence in desolate, crime-ravaged communities. Their incomes average less than \$700 a month. Even minor emergencies require tradeoffs, whether it's eating less, foregoing a needed prescription, or not paying a bill.

They never forget the ever-present risk of reaching a tipping point from which there's no return.

The Blind Relief Fund is a haven of last resort when one of our more than 400 clients runs out of options. When government and social service agencies are unable to provide service

or cannot act fast enough, they turn to us for help. They know that we will provide immediate, compassionate assistance – free of bureaucratic delay and red tape.

We're able to do this because the Blind Relief Fund accepts no public funds and is accountable only to our donor base. Because our overhead expenses are paid for by our endowment, all donations go directly to the people in need.

Your contribution is a selfless act of compassion and generosity to provide a small measure of hope and comfort to proud people who need much but ask little. You can read some of their stories in this year's annual report.

In a difficult economy with shrinking resources for vital services for the blind, your involvement ... your engagement ... and your support is more important than ever.

Please help us.

A handwritten signature in dark ink that reads "Stephen J. Harris". The signature is written in a cursive, flowing style.

Stephen J. Harris, President

Because our overhead expenses are paid for by our endowment, all donations go directly to the people in need.

Services in the Home

Ever since the Blind Relief Fund of Philadelphia was founded by Isabel Kennedy in 1905, all our services are grounded in the home. It's only by face-to-face interaction between our clients and our Case Manager that we're able to assess each individual's specific needs.

Every new client relationship begins with a home visit in which we assess the individual's capacity for independent living, evaluate the client's living environment, and probe the depth and reliability of the blind person's support network.

Once we address immediate safety, security and health concerns, we determine a long-term course of action. Many of our clients are remarkably resourceful and self-sufficient, and we maintain contact with regular telephone visitations. The clients themselves alert us when needs arise.

Other clients require regular home visitations for visual assistance. Our Case Manager helps clients read their mail, pay their bills, and balance their checkbooks – all the while answering questions about the routine necessities of everyday life that sighted people take for granted.

One of the most important services we provide is serving as an advocate for our clients – making sure they receive all the benefits to which they are entitled. Many of these benefits require filling out detailed application and renewal forms, and maintaining constant contact with the relevant agencies. For blind individuals without a reliable support network, home services provide a vital and essential link to the world.

We serve as an advocate for our clients – making sure they receive all the benefits to which they are entitled.





Anna, age 87, lives in northeast Philadelphia with her 51-year-old disabled son. She has a close and loving relationship with her family. A daughter who lives 1½ - hours northwest of Philadelphia visits regularly and assists with her care. However, even with all this love, she can't escape the reality that her life is becoming more difficult financially.

A Blind Relief Fund client since 1999, she's received food coupons and assistance with her utility bills. A proud and independent woman, Anna rarely acknowledges her low partial vision to others and avoids conversations because she can't see faces clearly.



Anna relies on our Case Manager, Sheila Hamilton, to review her monthly bills and paperwork.



Anna



Lorraine, age 48, lives alone in West Philadelphia. She has low partial vision and refuses to let it slow her down – still cooking full-course dinners and continuing to look for employment. However, she doesn't like traveling alone unless she's accompanied by people she knows.



Lorraine has been a Blind Relief Fund client since 2004, and she's received much-needed furniture and assistance with shopping. Though she has a video mail reader that works well for short documents, she realizes she needs personal help, and receives visual assistance. With no children, Lorraine relies on the Blind Relief Fund as an essential part of her support network.



Lorraine uses a talking scanner that reads printed material

Lorraine



Services in the Community



Our clients face a range of challenges when they venture outside the home. In addition to impaired vision and the obvious dangers of busy sidewalks and streets, their limited incomes often confine them to poor, dangerous neighborhoods where they are easy prey for assault and robbery.

Despite these dangers, the blind must interact in the world for basic necessities like grocery shopping and visits to the doctor and pharmacy. The vast majority of our clients have serious and chronic medical issues such as diabetes and heart disease, which require regular medical attention.

While SEPTA ParaTransit provides transportation for the blind, these services require careful advance planning and cost \$8.00 per round trip – a bargain for many but a luxury on a budget with little discretionary income.

The Blind Relief Fund provides limited transportation services for our clients. However, because of severe budgetary constraints, these services are limited to emergencies and urgent needs. We work with our clients to help them become as independent as possible – helping them establish support networks that take advantage of local community resources.

The Blind Relief Fund also sponsors social activities which bring together the members of our client community in friendship and camaraderie. In 2012 our annual Christmas Party was attended by 210 clients for an evening of good food, conversation and dancing.

We work with our clients to help them establish support networks that take advantage of local community resources.

Financial Services

There are 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.

In the initial home visitation, the Case Manager documents the client's financial resources before they become eligible to receive assistance. Income is matched with expenses and a budget is created to cover ongoing living expenses.

Budgets are stringent and severely limited, with little if any safety margin. Most clients have practically no discretionary income, so any additional expenses must be offset by savings elsewhere, no matter how critical. For example, when the budget for the federal Supplemental Nutritional Assistance Program (SNAP, or more popularly, "food stamps") is reduced, our clients immediately experience the consequences. Unfortunately, many of our clients are unemployable and lack any reasonable way to make up the difference.

Sometimes clients – despite their best efforts – simply cannot make ends meet. In these emergency situations, the Blind Relief Fund provides special financial assistance by providing food coupons for local grocery stores, paying all or a portion of utility bills, engaging services for cleaning or repairs, and providing furniture from our limited inventory of donated beds, tables and chairs, dressers and refrigerators.

We never take on a client's ongoing financial obligations. We encourage self-reliance – even in the most difficult circumstances – and negotiate with clients so that they assume at least a portion of the responsibility.

Sometimes clients – despite their best efforts – simply cannot make ends meet.





George, age 58, is a former U.S. Marine who lives in the Logan section of the city. His vision is “low partial” and he relies on his daughter Bernice as his primary support person.

George recently lost a son to gun violence on the street where he now lives, and he wants to move. His son’s death deeply affected him, and he speaks regularly to people who have lost loved ones to violence.

George has been a client since 1996, and has received food coupons, help with utility bills, and furniture – as well as canes and a watch designed for the visually impaired.



Without access to a gym, George still manages to exercise with a punching bag he rigged on his front porch.



George

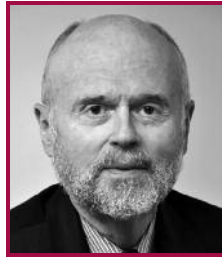
Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2013	2012
Support and revenue:		
Contributions	\$ 25,070	\$ 43,738
Annual contributions from estates, bequests and trusts	43,748	46,695
Special events (net of direct expenses)	16,008	—
Income from grants	7,800	42,800
Total support and revenue	92,626	133,233
Operating expenses:		
Program services	439,381	437,605
Management and general	106,812	100,273
Fund raising	43,545	40,894
Total operating expenses	589,738	578,772
Increase (decrease) in net assets before other income (expense)	(497,112)	(445,539)
Other Income (Expense):		
Net gains on investments	149,772	185,318
Dividend and interest income	60,170	75,310
Increase (decrease) in fair value of split-interest agreements	10,177	(34,636)
Total Other Income (Expense)	220,119	225,992
Increase (decrease) in net assets	(276,993)	(219,547)
Net assets:		
Balance at beginning of year	\$2,618,949	\$ 2,838,496
Balance at end of year	\$2,341,956	\$ 2,618,949

The financial statements of The Blind Relief Fund of Philadelphia as of and for the years ended March 31, 2013 and 2012 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 & Bepfel, who issued their unqualified opinion thereon dated July 10, 2013.

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

Staff



Pictured clockwise from top left:
Sheila Hamilton, Case Manager
Stephanie Harris, Grant Administrator
Johanna Mullin, Client Service Manager
Stephanie Dabrowski, Office Manager

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.

Social Activities

Our social events are one of the few opportunities that 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 that 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
- 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.

All donations, whether designated or not, are utilized to purchase one of the categories on this page.

2013 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

\$2,500 – \$4,999.99

Thomas G. Esq. and
Pamela V. Harris
Brian Peirce
Mrs. Edward F. Sproat, Jr.
Tasty Baking Foundation

\$1,000 – \$2,499.99

Court Anderson
Helen H. Fritz for Veterans Trust
Stephen J. and Mariellen C. Harris
Kerry E. and T. Roderick Henkels
John Talone
Haverford Trust Company
H. Magonigle, FBO, Lois M. Trust
Samuel P. Mandell Foundation
Thomas and Nancy O'Connor
Emidio and Dale Parenti
Ronald Rubin
Edward F. III and Heidi C. Sproat
Harvey B. Swedloff
Union Benevolent Association
Bernadette M. Daniel, CPA
Board of Directors of City Trusts

\$500 – \$999.99

ARINC Charitable Team
Margaret M. Healy
Thomas M. Hyndman, Jr.
Steve and Diane M. Miller
Ragone Lacatena, Fairchild & Bepfel, PC
Mark and Jackie Hershey
Donald R. Kurz
Judith M. von Seldenick
Philip W.J. Fisher
Christian and Kathy Harris
Col. and Mrs. Frank W. Harris, II

\$250 – \$499.99

Raymond E. IX, Jr.
Patrick and Patricia deBarros
Richard Roode
Peggy Ann Kirkpatrick
Jack and Maureen Logue
The GE Foundation
John and Joan Beiter
Betsy Gemmill

\$100– \$249.99

Fred C. Aldridge, Jr.
Philip J. Baur, Jr.
David Beeghley
Robert and April Brown
Anthony and Stephanie Dabrowski
Peter and Eileen Day
Nicholas DeBenedictis
Marie Fairchild
Marianne G. Famous
Joan Flanigan
Graeme Frazier, IV
Jay and Dale Gress, II
Kathleen M. Grim
Betty Henze
Megan Keating
Josephine Klein
Thermuthis and Nuru Lee
McGoldrick Leasing Co., Inc.
Northwest Lions Club
Donna O'Niell
John R. and Lorraine D. Oster
Philadelphia Cricket Club
Carley P. Phillips
Janice Pompey-Roberts
Patrick J. Potter
Stuart and Dinah Daughtridge
Henry Reichner
Patricia A. Sidders
Robert and Serap Smith
Michael and Eliza Sproat
Claire Strickler
Ann Suplee
Roger and Caroline Veit

Up to \$99.99

Andorra Optometrics /
Dr. Jeff Brosof
Mrs. Joseph Beardwood, III
Edmund D. Bowman, Jr.
Robert J. Fleischman
Phyllis A. Lennon
Francis X. McCoy
Eleanor and Joseph McDevitt
Leonard and Patricia Rayca
Waxman Shirley
Margaret E. Wooley
Ron Zowadsky
Phyllis and Steven A. Goodman
Steven Horr
Joseph Kobsar
Denise Lancaster
Bill & Maureen Menseck
Francis Nguyen
RZ Contracting
Mildred S. Ortlieb
William Rastetter
Sharon Smith
Sheila M. Spence
Ross M. Stuart
David Wechter, III
Denise Westwood
Janet White

Our History



Isabel W. Kennedy
Founder and President,
1909-1952

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.

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 33 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.



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



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

Special Thanks

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

Gene Burns Graphic Design

Michael J. Engle, Esq.

IMPACT Thrift Stores

J-B Termite and Pest Control

The Rotary Club of Philadelphia

We are grateful to the following individuals and organizations who donated their time and services in the production of this annual report:

Design: Dale Parenti Design

**Writing: Brent Rosenberger,
Applied Communications Associates**

Photography: I. George Bilyk

Printing: The Pearl Group at CRW Graphics



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

215-487-1444	phone
215-487-7233	fax
info@blindrelieffund.org	e-mail
www.blindrelieffund.org	website