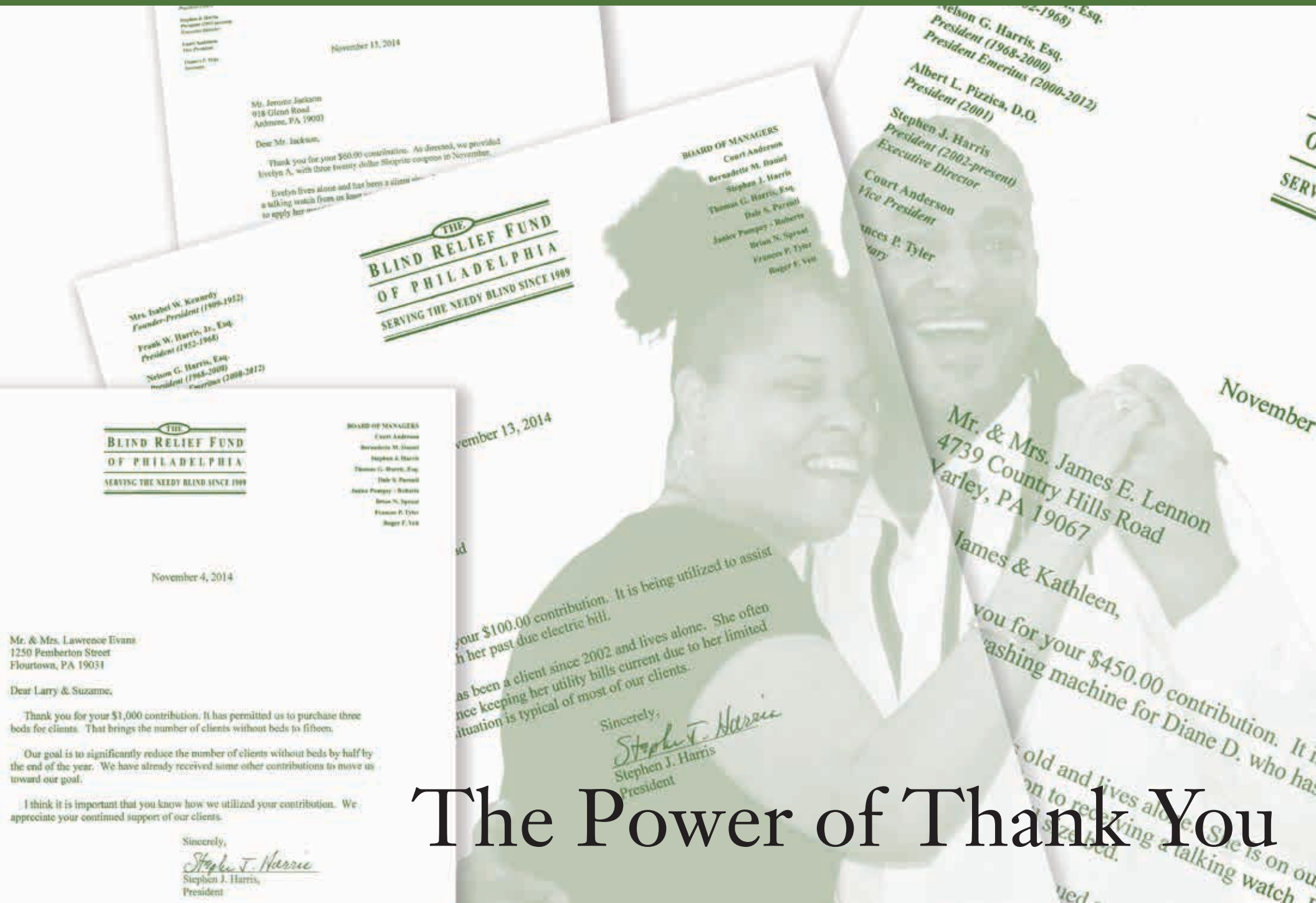


Annual Report for the year ended March 31, 2014



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While the stories in this report reflect our clients' actual experiences, names have been changed to respect their privacy.



Thomas G. Dale S. P. Roberts
Janice Pompey - Roberts
Brian N. Sproat
Frances P. Tyler
Roger E. Velt

Mrs. Isabella W. Kennedy
Founder-President (1909-1952)

Frank W. Harris, Jr., Esq.
President (1952-1968)

Nelson G. Harris, Esq.
President (1968-2000)
President Emeritus (2000-2012)

Albert L. Pizzica, D.O.
President (2001)

Stephen J. Harris
President (2002-present)
Executive Director

Court Anderson
Vice President

Frances P. Tyler
Secretary

November 4, 2014

Mr. & Mrs. Lawrence Evans
1250 Pemberton Street
Flourtown, PA 19031

Dear Larry & Suzanne,

Thank you for your \$1,000 contribution. It has permitted us to purchase three beds for clients. That brings the number of clients without beds to fifteen.

Our goal is to significantly reduce the number of clients without beds by half by the end of the year. We have already received some other contributions to move us toward our goal.

I think it is important that you know how we utilized your contribution. We appreciate your continued support of our clients.

Sincerely,

Stephen J. Harris
Stephen J. Harris,
President

Our 110-Year-Old State-of-the-Art Funding Model



I constantly marvel at the myriad schemes that charities use to raise money. There are t-shirts and calendars and return address stickers and branded doo-dads of every description. Often TV ads, direct mail campaigns, and email solicitations chew up incredible portions of the funds they actually produce.

In contrast, our fund-raising approach at the Blind Relief Fund is remarkably and wonderfully simple, and it hasn't changed much in over a century. Let me explain.

The Blind Relief Fund is organized in such a way that all our operating expenses – our office facilities, our supplies, the phone bill, and basic staff salaries – are covered by our endowment. While this forces us to operate frugally in a climate of ever-increasing costs, it sends an important message to our supporters.

Every single penny that's contributed to the Blind Relief Fund goes directly to the people in need.

When you contribute money to the Blind Relief Fund, your money goes directly to people like Diane and David and Mary and Charles, whose stories are told in this report.

Their need is beyond dispute. The tragic truth is that the blind in Philadelphia endure lives of unspeakable hardship, poverty, crime and neglect that are beyond the comprehension of many of our donors. Your dollars provide a financial spark that elicits self-reliance, dignity and independence.

We are unlike any other social service organization serving the blind in Philadelphia, in that we accept no public funds. We are not constrained by

bureaucracy and its often contradictory rules and regulations. In fact, public-funded agencies often come to us when snarls of red tape prevent the urgent actions needed to save families and lives.

In the pages that follow, we detail the actual cost of the services we provide to our family of clients. I encourage you to consider their needs with an open heart and to give generously.

I will also make a promise. For every dollar you contribute for whatever purpose, we will tell you exactly how that money was spent, while of course respecting our clients' privacy.

Our 110-year-old funding model is unique and highly effective.

Please help us.

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

Stephen J. Harris, President

Contribution Card:

Furniture/Appliances

Please check gift amount

- ☐ \$90 Delivery of Donated Furniture
- ☐ \$400 Provide a Bed
- ☐ \$75 Provide a Small Appliance
- ☐ \$450 Provide a Large Appliance
- ☐ Other (fill in amount) _____

Name

Address

City, State, Zip

Phone

Email

Pay by credit card or make checks payable to:
The Blind Relief Fund of Philadelphia

If you would like to contribute, please fill out the information on the coupon above, cut it out and return it in the reply envelope included with this report.

Furniture includes beds, mattresses, sofas, living room chairs, kitchen table and chairs. Most furniture is donated; beds are purchased.

Appliances include refrigerators, microwave ovens, washer/dryer and other small appliances. Most appliances are purchased.

100% of our clients are eligible to receive furniture and appliances.

30% of our clients received furniture and/or appliances in 2014.

Diane D. is 59 years old and has low partial vision. Diane has been a client since 1993. She currently lives on \$803 per month, which covers her rent and utilities with a little money left over for food and other expenses. She lives alone and receives no family support. We helped Diane by replacing her bed due to a recent bed bug infestation.



Approximately half of our clients are on the waiting list or in search of PHA (city) subsidized housing.

HUD (federal) subsidized housing has a 3-5 year waiting list.

29% of our clients received assistance with housing expenses in 2014.

David B. is 57 years old and has high partial vision. David has been a client since 2007. David lives alone and receives some financial support from his family. We assist David with his current housing costs while he is on a subsidized housing list and seeking a roommate.



Contribution Card:

Client Housing

Please check gift amount

☐ \$300 Rent Assistance

☐ \$150 Rent Assistance

☐ Other (fill in amount) _____

Name

Address

City, State, Zip

Phone

Email

Pay by credit card or make checks payable to:
The Blind Relief Fund of Philadelphia

If you would like to contribute, please fill out the information on the coupon above, cut it out and return it in the reply envelope included with this report.

Contribution Card:

Visual Assistance

Please check gift amount

- ☐ \$100 Provide a one hour New Client Intake Visit
- ☐ \$100 Provide a one hour Professional Visit
- ☐ \$200 Provide two-hours of Visual Assistance
- ☐ Other (fill in amount) _____

Name

Address

City, State, Zip

Phone

Email

Pay by credit card or make checks payable to:
The Blind Relief Fund of Philadelphia

If you would like to contribute, please fill out the information on the coupon above, cut it out and return it in the reply envelope included with this report.

Visual Assistance includes reading mail, preparing bill payments, filling out certification forms for medical, social security, housing, paratransit and utilities (LIHEAP), and telephone advocacy to handle and resolve disputes or answer questions.

Professional Visits update current client information and re-assess needs.

New Client Intake Visits gather information and assess a new client's needs and family support.

453 clients were paid a Visual Assistance Visit, Professional Visit or New Client Intake Visit in 2014.

Mary R. is 88 years old and has low partial vision. She has been a client since 1999. Mary is widowed and lives alone on an income of \$916 per month. We assist Mary with handling her paperwork monthly.



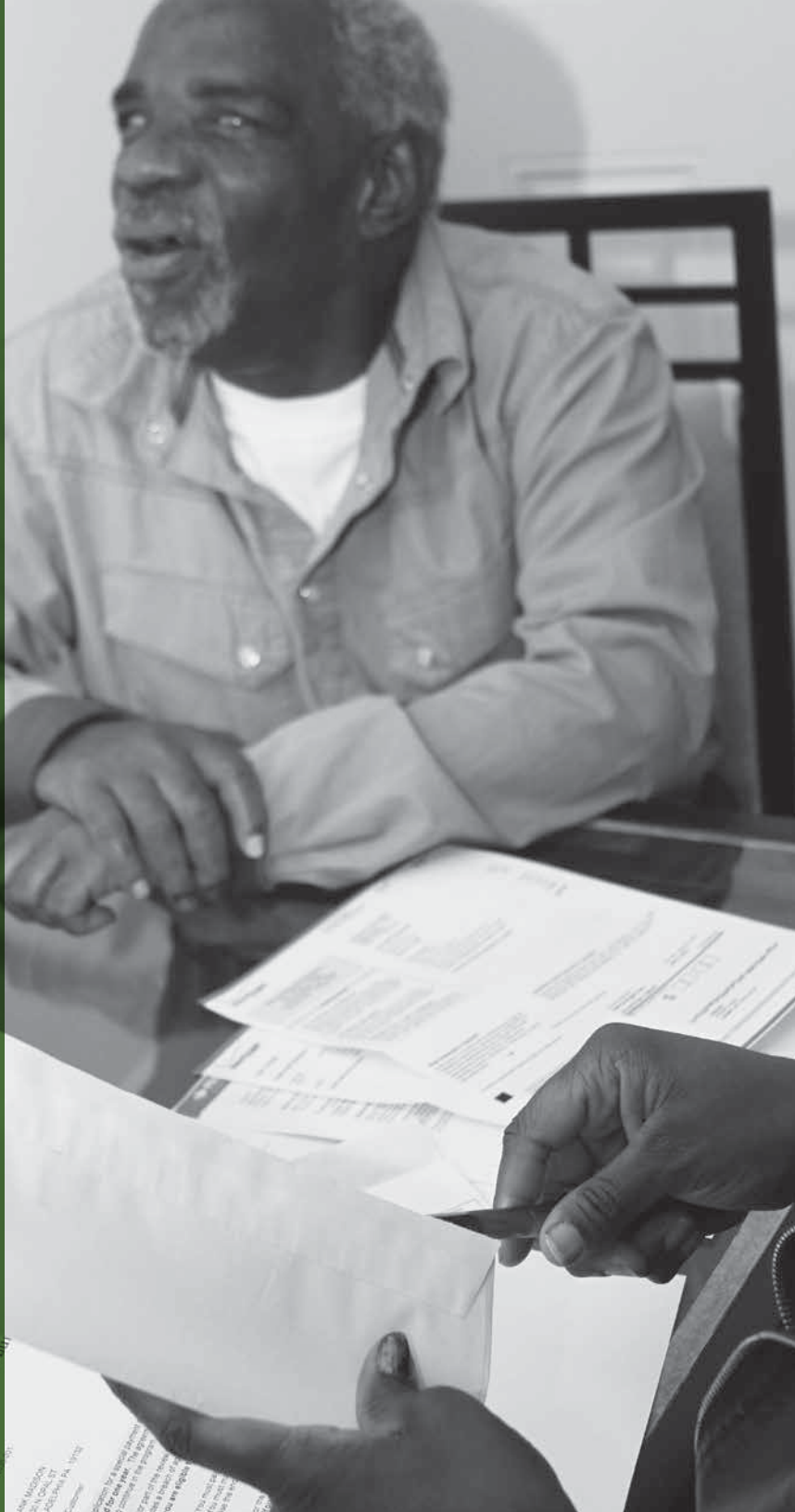
Utility bills include gas, oil, electric, and water.

We provide up to 100 gallons of oil per year to our eligible clients; each client will use 400+ gallons during winter months.

74% of our clients are eligible for assistance with utility bills.

46% of our clients received assistance with utility bills in 2014, averaging \$288/client.

Anslem C. is 57 years old and has high partial vision. He has been a client since 1992. Anslem currently lives alone on \$610 per month. We assist Anslem with the large utility bills for electric, gas and oil that are beyond his means.



Contribution Card:

Utility Bills

Please check gift amount

- ☐ \$250 Utility Assistance (gas, electric & water)
- ☐ \$350 Oil – 100 Gallons
- ☐ Other (fill in amount) _____

Name _____

Address _____

City, State, Zip _____

Phone _____

Email _____

Pay by credit card or make checks payable to:
The Blind Relief Fund of Philadelphia

If you would like to contribute, please fill out the information on the coupon above, cut it out and return it in the reply envelope included with this report.

Contribution Card:

Food Coupons

Please check gift amount

- ☐ \$60 Food Coupons for 1 Month
- ☐ \$180 Food Coupons for 1 Year (3 months max.)
- ☐ Other (fill in amount) _____

Name

Address

City, State, Zip

Phone

Email

Pay by credit card or make checks payable to:
The Blind Relief Fund of Philadelphia

If you would like to contribute, please fill out the information on the coupon above, cut it out and return it in the reply envelope included with this report.


**Eligible clients receive
\$60 food coupons
3 times per year.**

**74% of our clients are
eligible for food coupons.**

**38% of clients received food
coupons in 2014.**

Tyrina M. is 32 years old and is totally blind. She also battles multiple sclerosis. She has been our client since 2001. Tyrina is a single mom raising three sons under the age of 10 on \$697 per month from SSI and \$538 per month in food stamps. In addition to other assistance, we provide Tyrina with Food Coupons three times per year.





Each year we treat our clients to a Holiday Luncheon and Dance. In a typical year 200 clients attend at a total cost of approximately \$5,800.

Charles M. is 57 years old and is totally blind. He has been a client since 2003. Charles lives on \$720 per month to meet his \$816 monthly expenses. Charles has attended our Holiday Luncheon and Dance for eleven years in a row.

Contribution Card:

Social Outings

Please check gift amount

- ☐ \$30 Send a client to the annual holiday party
- ☐ \$50 Provide a holiday gift/door prize
- ☐ \$300 Send 10 clients to the holiday party
- ☐ Other (fill in amount) _____

Name

Address

City, State, Zip

Phone

Email

Pay by credit card or make checks payable to:
The Blind Relief Fund of Philadelphia

If you would like to contribute, please fill out the information on the coupon above, cut it out and return it in the reply envelope included with this report.

Contribution Card:

Visual Aids

Please check gift amount

- ☐ \$100 Purchase 5 Canes for the Blind
- ☐ \$65 Purchase 5 Talking Alarm Clocks
- ☐ \$75 Purchase a Talking Bible
- ☐ \$300 Prescription Eye Glasses
- ☐ Other (fill in amount) _____

Name _____

Address _____

City, State, Zip _____

Phone _____

Email _____

Pay by credit card or make checks payable to:
The Blind Relief Fund of Philadelphia

If you would like to contribute, please fill out the information on the coupon above, cut it out and return it in the reply envelope included with this report.

Visual aids include canes, talking alarm clocks, big button phones, magnifiers, talking books and prescription eye glasses.

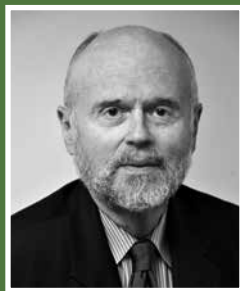
100% of our clients are eligible for visual aids.

54 clients received visual aids in 2014.

Donna M., 63 years old, has high partial vision. She has been a client since 2000. Donna lives alone on \$871 per month. She is studying Braille so she can read to her grandchildren. In addition to other assistance, we provided Donna with a cane.



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
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

Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2014	2013
Support and revenue:		
Contributions	\$ 22,053	\$ 25,070
Annual contributions from estates, bequests and trusts	71,809	43,748
Special events (net of direct expenses)	9,605	16,008
Income from grants	34,762	7,800
Total support and revenue	138,229	92,626
Operating expenses:		
Program services	411,270	439,381
Management and general	112,610	106,812
Fund raising	54,419	43,545
Total operating expenses	578,299	589,738
Increase (decrease) in net assets before other income (expense)	(440,070)	(497,112)
Other income (expense):		
Net gains on investments	165,944	149,772
Dividend and interest income	45,218	60,170
Increase (decrease) in fair value of split-interest agreements	23,189	10,177
Total other income (expense)	234,351	220,119
Increase (decrease) in net assets	(205,719)	(276,993)
Net assets:		
Balance at beginning of year	\$ 2,341,956	\$ 2,618,949
Balance at end of year	\$ 2,136,237	\$ 2,341,956

The financial statements of The Blind Relief Fund of Philadelphia as of and for the years ended March 31, 2014 and 2013 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 July 10, 2014.

2014 Contributors

\$10,000 or more

Alice B. Cooper Charitable Trust
Connelly Foundation
Helen H. Fritz for Veterans Trust
Joseph B. and Bertha Wurts Godwin
Memorial Fund of
The Philadelphia Foundation

\$5,000 – \$9,999.99

Bright & Christella Erichson
Charitable Trust

\$2,500 – \$4,999.99

Green Tree Community Health
Foundation

\$1,000 – \$2,499.99

Court Anderson
The William D. and Marie Steuber
Fund of the Board of Directors of
City Trusts
Bernadette Daniel
Philip W.J. Fisher
Stephen J. and Mariellen C. Harris
Harris, Esq., Thomas G. and Pamela V.
Haverford Trust Company
Impact Thrift Stores
Samuel P. Mandell Foundation
Northwest Lions Club
Thomas and Nancy O'Connor
Michael F. and Amy Papera
Emidio and Dale Parenti
The Phillies Organization
Edward F. III and Heidi C. Sproat
Mrs. Edward F. Sproat, Jr.
Harvey B. Swedloff
John Talone
Union Benevolent Association

\$500 – \$999.99

George Beppel
Kathleen Carmen and
Raymond Cochard
Nicholas DeBenedictis
Drumcliff Foundation
Healy, A.J.
Margaret M. Healy
Thomas M. Hyndman, Jr.
Raymond E. & Dorothy M. Ix, Jr.
Donald R. Kurz
John B. McGowan, Jr.
Steve and Diane M. Miller
Robin and Holly Pierce

\$250 – \$499.99

ARINC Charitable Team
Yuval and Orna Azulay
Stuart and Dinah Daughtridge
Patrick L. deBarros
Marianne G. Famous
Betsy Gemmill
Col. & Mrs. Frank Harris, III
Peggy Ann Kirkpatrick
Jack and Maureen Logue
James Nevels
Bernadette and Leon Noel
Janice Pompey
Ragone Lacatena, Fairchild &
Beppel, PC
Patricia A. Sidders
Ann Suplee
Tasty Baking Foundation
Roger Veit

\$100 – \$249.99

Fred C. Aldridge, Jr.
Krista L. Barkovich
Philip J. Baur, Jr.
David Beeghley
Peter and Willo Benoliel
Donald E. and Patricia T. Courson
Dalessandros Steaks and Hoagies, Inc.
Peter and Eileen Day
Bob and Kate DiLullo
John F. and Margaret Fricko
Angela Ludovici
Francis X. McCoy
McGoldrick Leasing Co., Inc.
James and Claire Mullan
Carley P. Phillips
Leonard and Patricia Rayca
Richard Roode
Robert and Serap Smith
Anthony Talone and Carin Talone
James R. Thompson
Woody and Casey von Seldeneck
Cheryl Walker

Up to \$99.99

Josephine D. Barnes
Mrs. Joseph Beardwood, III
John and Joan Beiter
Edmund D. Bowman, Jr.
Bernard and Eleanor Brody
Leonard and Janet Cline
Patricia Y. Coleman
Leonard and Jeanette Fairorth
James Falls
John and Carolyn Friedman
The GE Foundation
Phyllis and Steven A. Goodman
Kathleen M. Grim
Christian and Kathy Harris
Stephen Kaeuper
Thomas Kennedy
James and Jean K. Kristie
Robert S. Krutsick
Phyllis A. Lennon
H. Magonigle, FBO, Lois M. Trust
Eleanor and Joseph McDevitt
Nunzio Morrotta
Donna Moynihan
Mildred S. Ortlieb
John J. and Patricia A. Pacell
William Rastetter
Sheila Spence
Ross M. Stuart
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

Joe Bartolomeo

The Rotary Club of Philadelphia



November 13, 2014

Mr. Jerome Jackson
918 Glenn Road
Ardmore, PA 19003

Dear Mr. Jackson,

Thank you for your \$60.00 contribution. As directed, we provided Evelyn A. with three twenty dollar Shoprite coupons in November. Evelyn lives alone and has been a client since 2011. She also received a talking watch from us last year. Providing food coupons allow Evelyn to apply her monthly income toward her other bills (rent, utilities, etc.).

On a personal note, Evelyn recently became engaged to another BRF client. Thank you for supporting the event. It was great to see Michael again. I hope to see you both soon.

BOARD OF MANAGERS
Court Anderson
Bernadette M. Daniel
Stephen J. Harris
Thomas G. Harris, Esq.
Dale S. Parenti
Janice Pompey - Roberts
Brian N. Sprout
Frances P. Tyler
Roger E. Velt

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, Ed Eckstein, Alexandra Tobolsky

Printing: The Pearl Group at CRW Graphics

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551 Walnut Lane
Philadelphia PA 19128-1742

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

Mrs. Isabel W. Kennedy
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President (2001)
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President (2002-present)
Executive Director
Court Anderson
Vice President
Frances P. Tyler
Secretary

THE
BLIND RELIEF FUND
OF PHILADELPHIA
SERVING THE NEEDY BLIND SINCE 1909

November 13, 2014

Mr. & Mrs. James E. Lennon
4739 Country Hills Road
Yarley, PA 19067

Dear James & Kathleen,

Thank you for your \$450.00 contribution. It is being utilized to purchase a washing machine for Diane D. who has been a client since 1993.

Diane is 59 years old and lives alone. She is on our three month Food Coupon list. In addition to receiving a talking watch, Diane has also received a sofa and a full size bed.

Thank you for your continued support of our clients.

Sincerely,

Stephen J. Harris
Stephen J. Harris

BOARD OF MANAGERS
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Brian N. Sprout
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Roger E. Velt