



SINCE 1909 WE HAVE ASSISTED  
THE POOR BLIND COMMUNITY OF PHILADELPHIA  
AND WE THANK YOU FOR YOUR SUPPORT.



1909



1952



1968



2002

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## Our History

The Blind Relief Fund of Philadelphia traces its origins to 1905, when Isabel Kennedy began working with The Pennsylvania Home Teaching Society and Free Circulating Library for the Blind. Her work took her into the homes of blind Philadelphians, where she learned of their struggle for the basic necessities of life.

Although there were agencies devoted to educating the blind, Mrs. Kennedy was unable to locate any organization engaged in assisting the impoverished blind for basic human needs.

In 1909, with a \$50 gift from a friend, Mrs. Kennedy founded The Blind Relief Fund of Philadelphia. During that first winter, the Fund distributed coal, groceries, clothing, and small amounts of money to 75 needy blind persons. Out of concern for their social and emotional needs, Mrs. Kennedy organized various recreational activities and social outings.

In 1920, Mrs. Kennedy was able to establish an investment account after receiving an anonymous gift of \$10,000 in securities. At this time Mrs. Kennedy articulated her vision that The Blind Relief Fund be a privately funded organization and not become dependent upon funding from government or public agencies. This position enables The Blind Relief Fund to side step the bureaucracy and red tape that often impedes an agency's ability to immediately 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 Directors since 1979 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,  
2000-2012



**Stephen J. Harris**  
President, 2002-present

# Every penny donated goes directly to our clients.



The Blind Relief Fund has completed 106 years of continuous service to the impoverished blind community of Philadelphia. Currently we serve 450 clients; more than half of whom live alone.

Our unique characteristics include our commitment to visiting each client in their home and our ability to respond immediately to a client emergency of eviction or utility shut-off notice. Our numerous other services are outlined in this Annual Report.

The tradition of visiting clients in their homes began in 1909. It has provided us with a unique insight to the struggle for survival of each client. All clients require someone to assist them to read their mail, prepare bills, and complete forms for government income, housing, and medical benefits. Over the past decade we have witnessed a significant decrease in the assistance that our clients receive from their family and friends.

This deteriorating client support network consumes 70% of our home visits that we refer to as visual assistance as opposed to new client visits and client update visits. Ten years ago visual assistance represented 20% of home visits. Additionally, this lack of support adversely affects the ability of clients, who live alone, to food shop, keep their homes clean, and prepare their food.

Almost all of our clients want to continue to live in a home and neighborhood with which they are familiar. It is daunting for visually impaired adults to learn the intricacies of a new environment. Exceptions include safety issues and housing discrimination.

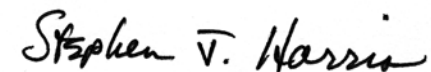
The mission of The Blind Relief Fund has always been to support each client's struggle to remain in their home. Most of our financial assistance is geared toward this goal.

All clients perform a juggling act with their income and expenses each month. The median monthly client income is \$750. After one-third is allocated for rent, about \$500 remain to cover the cost of food, utilities, medical, transportation, clothing, kitchen, bathroom, and other housekeeping expenses.

The level of our financial assistance is not adequate to solve this client predicament, therefore our efforts support this juggling act with a modest 3-month income stream of food store coupons and emergency assistance for utility and housing emergencies. This approach works since few, if any, clients have ever been evicted.

Communication with our donors continues to be a priority. Donors may continue to direct their contributions to a specific service or product. Doing so reinforces our commitment that every penny donated goes directly to our clients.

Please help us.



Stephen J. Harris, President  
The Blind Relief Fund of Philadelphia

# Who are our clients?

Our clients are adult, legally blind, Philadelphia residents living at or below the poverty level.

We assisted **450 CLIENTS** in 2015.



The average age of our clients is **52 YEARS.** 10-15% of our clients are 65+.

The median income of our clients is **\$720/MONTH** or \$9,840/year.

Poverty level for a single person is \$11,770/year.

75% (338) of our clients live in **SUBSIDIZED HOUSING.**

25% (112) do **NOT** live in subsidized housing yet are eligible.





Most clients have significant **HEALTH ISSUES** in addition to their blindness including AIDS, multiple sclerosis, diabetes, and renal failure.

**FEW** clients receive any **FINANCIAL SUPPORT** from their families.



**MORE THAN HALF** of our clients receive **NO ASSISTANCE** of any kind from their families for basic living tasks such as assistance with shopping, house cleaning, food preparation, reading mail, and paying bills.



# What are their challenges?

Our clients' **LIMITED INCOME** often requires choosing whether to pay for food, rent, utilities, or prescription medicines.

HUD (federal) **SUBSIDIZED HOUSING** has a 3-5 year waiting list.  
PHA (state) subsidized housing has 85,000 people on the waiting list.

**CO-PAYMENTS** to primary doctors is \$15-20/visit.  
Co-payments to specialty doctors is \$50/visit.  
Co-payments for medicine is \$5-20/prescription.  
Medical, social security, housing, and utility assistance programs require submitting proper **PAPERWORK**.



Most of our clients are **DEPENDENT** on others for assistance with basic needs such as shopping for food or clothing, housekeeping, reading mail, preparing bills, and food preparation.

And most importantly, they **REQUIRE HELP** with recertifying for housing, Social Security and public assistance.





Our clients face **ISOLATION**. Health and safety, transportation and mobility present enormous challenges that prevent our clients from everyday interactions with people that most of us take for granted.

Many of our clients lack refrigerators which means they can't make **HEALTHY FOOD CHOICES** such as fresh produce and milk. In addition meal delivery programs require clients to have a refrigerator.

With dependence comes **VULNERABILITY** to those who may try to take advantage of their position of trust.



# How do we address those challenges?

We provide **VISUAL ASSISTANCE** including reading mail, preparing bill payments, filling out certification forms for medical, social security, housing, and utilities (LIHEAP). We also provide **TELEPHONE ADVOCACY** to handle and resolve disputes or answer questions regarding housing, health, and utility issues.

Eligible clients receive \$60 in **FOOD COUPONS** 3 times per year. This helps the client stay current with other expenses such as utilities and housing.

We provide our clients with **VISUAL AIDS** including canes, talking alarm clocks, big button phones, magnifiers, and prescription eye glasses.

When possible, we assist our clients with **FURNITURE** including beds, mattresses, sofas, living room chairs, kitchen table and chairs.

When possible, we assist our clients with **APPLIANCES** including microwave ovens, vacuum cleaners, fans, refrigerators, washers and dryers.







Each year we treat our clients to a **SOCIAL OUTING** such as the annual Holiday Luncheon and Dance which is typically attended by 200 clients.

We assist clients with their **UTILITY BILLS** including gas, oil, electric, and water. Shut-off notices dominate client requests for assistance. Immediate action is required and provided.

We provide up to **100 GALLONS OF OIL** per year to our eligible clients; each client uses 400+ gallons during winter months.

We provide assistance to eligible clients towards their **HOUSING EXPENSES** to prevent eviction which would lead to being homeless.



# How do we collect our information?

Visual Assistance Monthly Activity – Fiscal Year 4/2014-3/2015

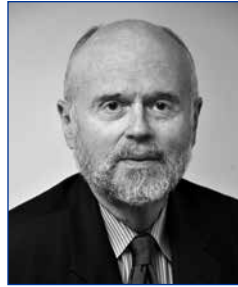
**SHEILA HAMILTON**

| CLIENT VISITS       | APR       | MAY       | JUN       | JUL       | AUG       | SEP       | OCT       | NOV       | DEC       | JAN       | FEB       | MAR       | TOTAL      |
|---------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| Visual Assistance   | 24        | 23        | 21        | 28        | 22        | 22        | 24        | 22        | 22        | 23        | 24        | 24        | 279        |
| Professional Visits | 12        | 18        | 0         | 17        | 14        | 13        | 17        | 6         | 5         | 12        | 17        | 16        | 147        |
| New Client          | 3         | 0         | 2         | 4         | 1         | 3         | 1         | 4         | 2         | 2         | 1         | 0         | 23         |
| Deliveries          | 1         | 0         | 0         | 0         | 1         | 3         | 1         | 1         | 0         | 3         | 4         | 0         | 14         |
| <b>TOTAL</b>        | <b>40</b> | <b>41</b> | <b>23</b> | <b>49</b> | <b>38</b> | <b>41</b> | <b>43</b> | <b>43</b> | <b>29</b> | <b>40</b> | <b>46</b> | <b>40</b> | <b>463</b> |

We are the only agency serving the blind community that **VISITS CLIENTS IN THEIR HOMES** so we can personally assess their living conditions and level of support, determine their needs and how we can best help them.



# 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  | 2015           | 2014           |
|---|----------------|----------------|
| <b>Support and revenue:</b>                                     |                |                |
| Contributions   | \$ 13,904      | \$ 22,053      |
| Annual contributions from estates, bequests and trusts          | 78,993         | 71,809         |
| Special events (net of direct expenses)                         | 16,524         | 9,605          |
| Income from grants  | 55,564         | 34,762         |
| <b>Total support and revenue</b>                                | <b>164,985</b> | <b>138,229</b> |
| <b>Operating expenses:</b>                                      |                |                |
| Program services  | 396,474        | 411,270        |
| Management and general  | 97,075         | 112,610        |
| Fundraising   | 45,531         | 54,419         |
| <b>Total operating expenses</b>                                 | <b>539,080</b> | <b>578,299</b> |
| Increase (decrease) in net assets before other income (expense) | (374,095)      | (440,070)      |
| <b>Other income (expense):</b>                                  |                |                |
| Net gains on investments  | 82,281         | 165,944        |
| Dividend and interest income                                    | 31,215         | 45,218         |
| Increase (decrease) in fair value of split-interest agreements  | (12,555)       | 23,189         |
| <b>Total other income (expense)</b>                             | <b>100,941</b> | <b>234,351</b> |
| Increase (decrease) in net assets                               | (273,154)      | (205,719)      |
| <b>Net assets:</b>  |                |                |
| Balance at beginning of year                                    | \$2,136,237    | \$2,341,956    |
| Balance at end of year  | \$1,863,083    | \$2,136,237    |

The financial statements of The Blind Relief Fund of Philadelphia as of and for the years ended March 31, 2015 and 2014 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 17, 2015.



# 2015 Contributors

## \$10,000 or more

Alice B. Cooper Charitable Trust  
Estate of Harriet Forman  
John B. and Bertha Wurts Godwin  
Memorial Fund of  
The Philadelphia Foundation  
The W.W. Smith Charitable Trust

## \$5,000 – \$9,999.99

Bright & Christella Erichson  
Charitable Trust

## \$2,500 – \$4,999.99

CRW Graphics (Elliot Schindler)

## \$1,000 – \$2,499.99

Court Anderson  
Krista L. Barkovich  
The William D. and Marie Steuber  
Fund of the Board of Directors of  
City Trusts  
Bernadette Daniel  
Philip W. J. Fisher  
Thomas G. Harris, Esq. and Pamela V.  
Stephen J. and Mariellen C. Harris  
Haverford Trust Company  
Donald R. Kurz  
Emidio and Dale Parenti  
Ronald Rubin  
Edward F. III and Heidi C. Sproat  
The Phillies  
Union Benevolent Association

## \$500 – \$999.99

Yuval and Orna Azulay  
Margaret M. Healy  
Thomas M. Hyndman, Jr.  
New Courtland Elder Services  
(Valerie Green)  
Tasty Baking Foundation  
Roger Veit  
Cheryl Walker

## \$250 – \$499.99

David Beeghley  
George Beppel  
Kathleen Carmen and  
Raymond Cochard  
Cummins and Susan Catherwood  
Patrick L. deBarros  
Nicholas DeBenedictis  
Gerald and Susan Dowling  
Marie Fairchild  
Betsy Gemmill  
Hanlon Advisors  
Frank Harris III  
Impact Thrift Stores  
Jack and Maureen Logue  
George and Sue Meschter  
Thomas and Nancy O'Connor  
Robin and Holly Peirce  
Janice Pompey  
Elliot and Marta Schindler  
Robert and Serap Smith  
Ann Suplee  
S. Lee and Kelly Von Seldeneck

## \$100 – \$249.99

Fred C. Aldrige, Jr.  
Philip J. Baur, Jr.  
Peter and Willo Benoliel  
Lynne Corboy  
Donald E. and Patricia T. Courson  
Anthony and Stephanie Dabrowski  
Stuart and Dinah Daughtridge  
Frank Files  
Robert J. Fleischman  
John F. and Margaret Fricko  
Valerie Green  
Victoria N. Harris  
Matthew and Kristy Jesson  
Peggy Ann Kirkpatrick  
McGoldrick Leasing Co., Inc.  
Steve and Diane M. Miller  
David Montgomery  
Carley P. Phillips  
Leonard and Patricia Rayca  
Richard Roode  
Margaret Schramm  
Patricia A. Sidders  
Frances Tyler  
Woody and Casey Von Seldeneck  
Janet White  
Ron and Janet Zawadsky

## \$50 – \$99.99

John and Joan Beiter  
Edmund D. Bowman, Jr.  
Christian and Kathy Harris  
Margaret Kirkpatrick  
Phyllis A. Lennon  
Doris Morgan  
Ross M. Stuart  
Michael Van Buskirk  
Shirley Waxman  
Margaret E. Wooley

## Up to \$49.99

Phyllis and Steven A. Goodman  
William Rastetter  
Sheila M. Spence  
Russell Talone  
Denise Westwood

# Our clients say it best...

**Thank you** for the color TV and the stand. Also thank you again for the Birthday Card.

Thanks,  
Barry

**Thank you** for being there for my family and myself. We really appreciate all you do for the Blind. God Bless you always,  
Dave

**Thank you** for supporting me and my children in being such a blessing to us, from mortgage payment to Thanksgiving dinner, a wonderful Christmas and Etc. I truly appreciate you all. Let me know if I can be of any help.  
Love,  
Tyrina and the boys

I would like to **thank** the Board of Directors, and the Blind Relief crew in the office. You guys have been nothing but kind to me this year and the previous years. I pray that the Blind Relief will continue to get all they need to help others. **Thank** everyone again for how well you have treated me.  
Randy

I would like to **thank everyone** for all you've done in my time of need and everything during the year. I could not have got through without your help. I also enjoyed the Christmas Party.  
Randy

I would like to **thank you** for your assistance in my time of need. I'm referring to the basement flood I had, and had to get pumps to drain the water out. I wish I could find a better way to say it, but my sincere gratitude is all I can think of. Thanks again,  
Sidnee

**Thank Everyone** at Blind Relief for the gifts provided. They are really appreciated and are making my life a whole lot easier.  
Sincerely,  
Dwayne

**Thank you, thank you.**

I don't have words to tell you how much your kindness has helped me. Words cannot express my gratitude. You're Wonderful,  
Marilyn

*I am writing this note to let everyone know how much your contributions to the blind community is greatly appreciated.*  
**Thank you,**  
Yvonne



# Donor Information

## **Please return your contribution in the supplied envelope.**

All gifts to The Blind Relief Fund of Philadelphia, regardless of size, are significant and represent your commitment to our mission. We are truly appreciative of your support. Your gift is fully tax deductible.

Many companies will match charitable gifts made by their employees, employees' spouses and board members. If you qualify for such a program and desire to implement it, please enclose the appropriate forms with your gift.

Contributions can also be made through donor choice, as part of your United Way pledge (donor option number 1087).

*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.*

# Special Thanks

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

**Joe Bartolomeo**

**Gene Burns Graphic Design**

**Michael J. Engle, Esq.**

**Gary Gondos**

**Haverford Trust Company**

**The Rotary Club of Philadelphia**

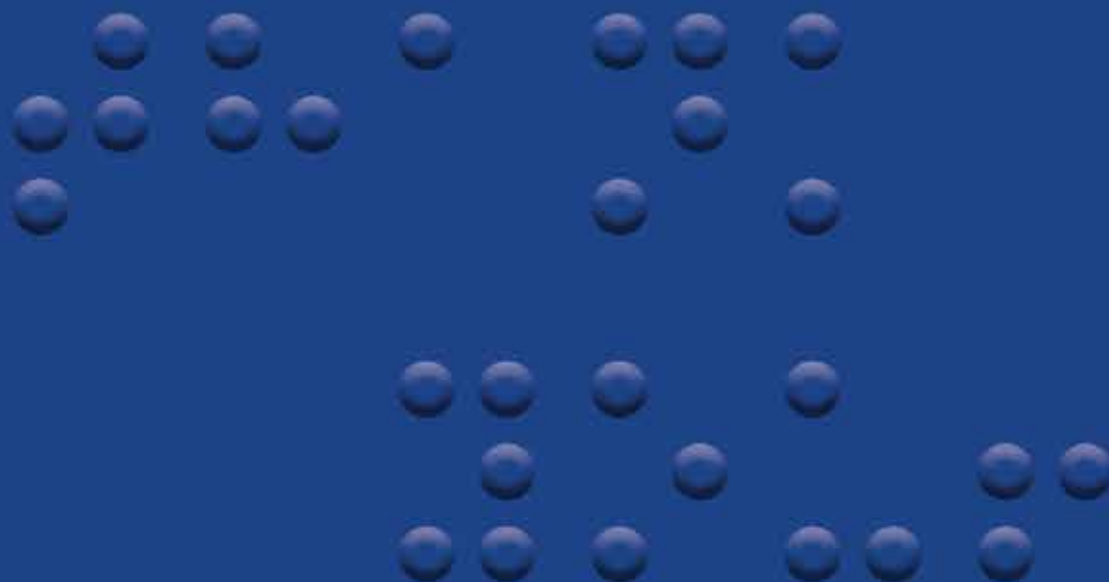
**We are grateful to the following individuals and organizations who donated their time and services in the production of this annual report:**

**Design: Dale Parenti Design**

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Alexandra Tobolsky**

**Printing: CRW Graphics**



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