

The Blind Relief Fund of Philadelphia

Annual Report for the year ended March 31, 2017



Things that did *not*
happen in 2017*

** thanks to your generous donations and Blind Relief Fund intervention*

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

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In this report you will meet just a few of our more than 450 clients who received assistance so that potentially disastrous events did NOT happen to them. Your generous donations have made these successful outcomes possible. We thank you and are counting on you for continued support.

It's What *Doesn't* Happen That Counts.

They live on a razor's edge. For the blind, despite extraordinary pride and creativity in making ends meet, the boundary between steady-as-you-go and disaster is perilously thin.

The work of the Blind Relief Fund is at the very intersection of self-reliance and catastrophe. Often it could go either way. But because of our work and your support, together we make sure that very bad things never happen.

The blind are extraordinarily resourceful and resilient. Just consider. The average Blind Relief Fund client figures out how to survive on an average of \$720 per month. For many, the federal poverty line of \$12,000 per year is an aspirational goal. Yet they manage.

But the blind live in constant fear. Panic ensues when an unexpected expense throws the delicate balance of income and expenses out of whack. The options are both perilous and profound. Rent or food? Heat or prescriptions? Homelessness looms ominously as the consequence of unforeseen adversity, impossible choices, and bad luck.

The mission of the Blind Relief Fund is to stabilize the lives of our clients when hardship strikes. Often all they need is a little temporary help. A coupon to buy food. Help with a utility bill. An advocate to assist in navigating government rules.

Our goal is to help the blind stay in their homes, continuing to live independently, with dignity and self-respect. Failure is unacceptable. Care of a homeless blind adult can cost the government upwards of \$250,000 per year. But the Blind Relief Fund has demonstrated that this can be avoided with an understanding ear, a compassionate heart, and the resources to transform temporary problems into continuing solutions.

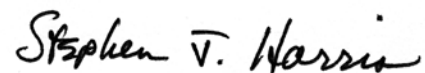
But we need your help. The Blind Relief Fund is an essential lifeline for the blind in the Philadelphia metropolitan area. We're there for the blind when everyone else gives up.

When people come to us, they're at the end of their rope, and there's no knot at the end. We provide food coupons, clothing, furniture, the money to help with rent and utilities – whatever's needed to keep going.

Even the "Help-for-the Blind" agencies come to us when paperwork makes it impossible to assist those in desperate circumstances. We help. Today. And, with your support, tomorrow.

In the following pages are stories about *What Doesn't Happen* because of your continued support and generosity.

Please help us.



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

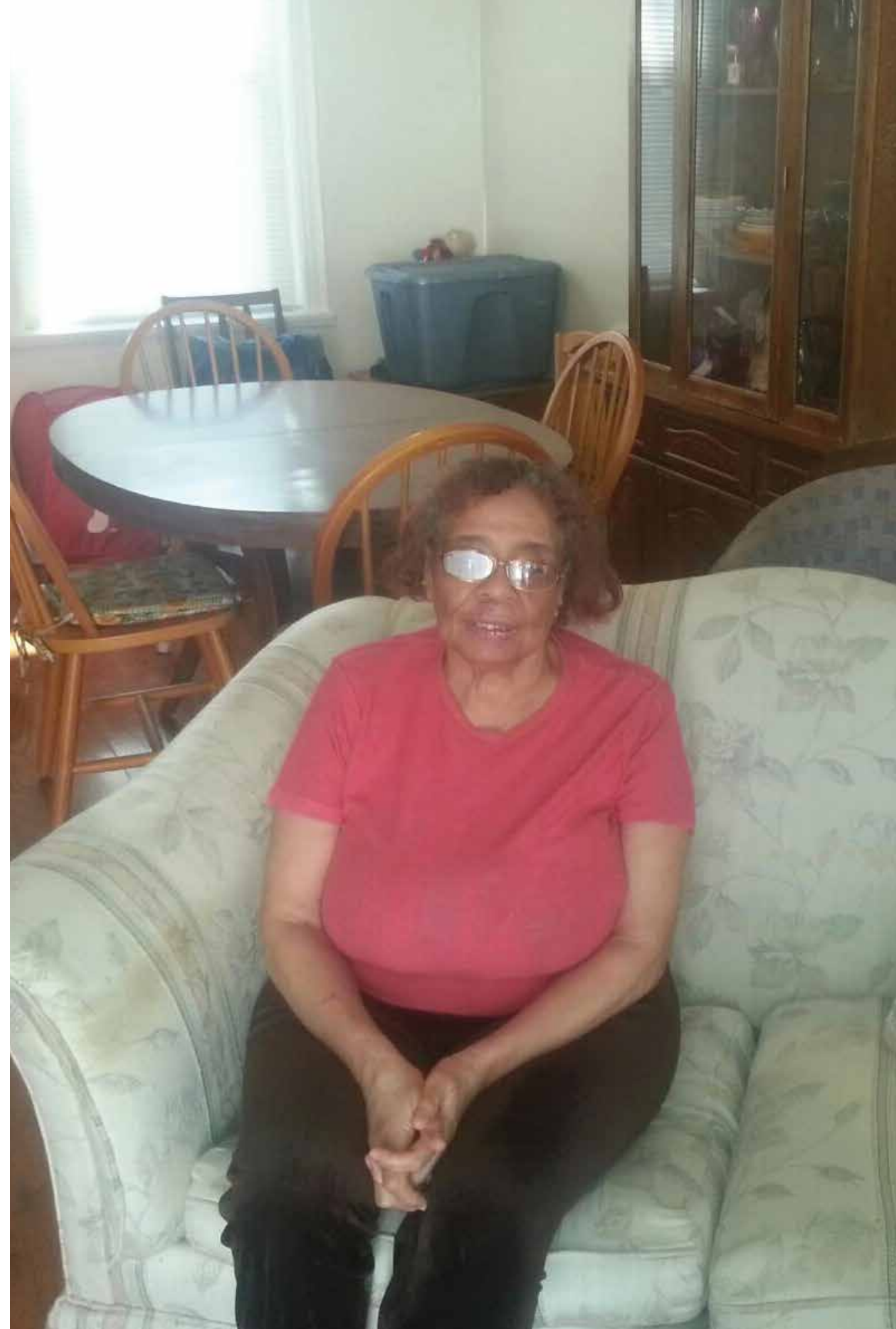


Janice did not lose her home.

Your generous donations enable the Blind Relief Fund to help people like Janice with rent assistance, so they don't fall behind with payments and risk eviction. In 2017, we provided \$1,722 in rent assistance for our clients.

Approximately half of our clients are on 3- to 5-year waiting lists for federal- or state-subsidized housing. With a median income of \$720/month, housing expenses can easily consume most of their income – with little left for food, utilities, and prescription medicines.

Your gift of \$300 would help 2 clients with rent assistance.





Ray did not have his utilities shut off.

Like the vast majority of our clients, Ray is eligible for Blind Relief Fund assistance with utility bills – including gas, oil, water, and electric. In 2017, we provided \$2,445 in utility bill assistance for clients who had received shut-off notices, so they would not face service interruption.

Even with help from programs like LIHEAP (the Low-Income Home Energy Assistance Program), utility assistance dominates client requests. In these cases, immediate action is required and provided.

Your gift of \$275 would pay for 100 gallons of heating oil.

Marie did not have to choose between buying medicine or groceries.

Marie is a widow who lives alone. As is typical of most Blind Relief Fund clients, her monthly income does not meet her expenses of rent, utilities, food, phone, and medicines. Particularly at the end of the month when their government food stamps

are used up, clients choose to go hungry so they can make ends meet.

We send Marie and other eligible clients up to \$60 per month or \$180 per year in supplemental food coupons to help stretch their regular food stamps – at a total cost of \$25,000 per year.

Your gift of \$180 provides three months of food coupons.





Andre did not lose benefits for which he was qualifed.

Navigating the recurring paperwork that's required to receive benefits from Social Security, subsidized housing, utility assistance programs, food stamps, Veterans Administration, SEPTA paratransit service and more ... all require the assistance of a sighted person.

Our case manager visited Andre to help him resolve a mistake made at the Social Security Administration which prevented him from receiving the benefits he qualified for. She also helps clients with reading mail, reviewing medical bills or utility statements, and preparing bills for payment.

Your gift of \$80 would pay for 2 hours of visual assistance.



Board of Directors



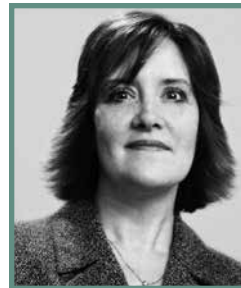
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emeritus

A Tribute to Edie White



On June 28, 2017, The Blind Relief Fund lost a valued member of our family. Edie White of East Falls was the bookkeeper for Blind Relief Fund for 18 years. Edie was the wife of long-time volunteer, John 'Jack' White, and together they contributed directly to many Blind Relief Fund activities and the well-being of our clients. Edie's spirit and sense of humor made her a favorite with our clients and all who knew her. She will be remembered fondly.

Statements of Revenue and Expenses

The Blind Relief Fund of Philadelphia

Years ended March 31	2017	2016
Support and revenue:		
Contributions	\$ 28,843	\$ 22,265
Annual contributions from estates, bequests and trusts	154,146	45,902
Income from grants	2,370	6,160
Total support and revenue	185,359	74,327
Operating expenses:		
Program services	371,108	385,700
Management and general	83,906	109,999
Fundraising	29,460	46,865
Total operating expenses	484,474	542,564
Increase (decrease) in net assets before other income (expense)	(299,115)	(468,237)
Other income (expense):		
Net gain (loss) on investments	—	(19,044)
Dividend and interest income	1,442	24,889
Increase (decrease) in fair value of split-interest agreements	18,789	(80,495)
Total other income (expense)	20,231	(74,650)
Increase (decrease) in net assets	(278,884)	(542,887)
Net assets:		
Balance at beginning of year	\$1,320,196	\$1,863,083
Balance at end of year	\$1,041,312	\$1,320,196

The financial statements of The Blind Relief Fund of Philadelphia as of and for the years ended March 31, 2017 and 2016 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 29, 2017.

2017 Contributors

\$10,000 or more	\$100 – \$499.99	Up to \$99.99
Alice B. Cooper Charitable Trust	Steven Amelang	Mary Avant-Dargan
Joseph B. and Bertha Wurts Godwin Memorial Fund of The Philadelphia Foundation	Court Anderson	Mrs. Joseph Beardwood, III
	Stephen W. Bajus	Brendan & Sarah Carmen
	Joseph Bartolomeo	Patricia Y. Coleman
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	Green Lawn Fertilizing LLC (Matt Jesson)	William Rastetter
	Victoria Harris	Sheila M. Spence
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	Robert D. & Jennifer Leininger	Shirley Waxman
	Angela Ludovici	Paige West
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	Janice Pompey	
	Leonard & Patricia Rayca	
	Andrew & Lisa Schwartz	
	Patricia A. Sidders	
	Robert & Serap Smith	
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	John Talone	
	James R. Thompson	
	Your Cause, LLC Trustee for Vanguard	
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\$2,500 – \$4,999.99	\$1,000 – \$2,499.99	
The William D. and Marie Steuber Fund of the Board of Directors of City Trusts	Bright & Christella Erichson Charitable Trust	
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Michael S. Hess		
Thomas M. Hyndman, Jr.		
Raymond E. Ix, Jr.		
Colin & Lauren Leary		
Thomas & Nancy O'Connor		
Roger Veit		

If you wish to target your donation, please refer to this list for the costs of many common client services.

Furniture/Appliances

- \$90 Delivery of Donated Furniture
- \$400 Provide a Bed
- \$75 Provide a Small Appliance
- \$450 Provide a Refrigerator

Client Housing

- \$300 Rent Assistance
- \$150 Rent Assistance

Food Coupons

- \$60 Food Coupons for 1 Month
- \$180 Food Coupons for 1 Year (3 months max.)

Utility Bills

- \$250 Utility Assistance (gas, electric & water)
- \$275 Oil – 100 Gallons

Visual Assistance

- \$40 One hour visual assistance from our case manager
- \$80 Two hours visual assistance from our case manager

Visual Aids

- \$100 Provide 5 Canes for the Blind
- \$65 Provide 5 Talking Alarm Clocks
- \$300 Provide Prescription Eye Glasses

Please support our client services by returning your donation in the envelope provided or by credit card at www.blindrelieffund.org

Donor Information

Please return your contribution in the envelope provided.

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
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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:

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