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The Pennsylvania Assistive Technology Foundation (PATF) is a statewide, non-profit organization that provides financing opportunities for people with disabilities and older Pennsylvanians so they can buy the assistive technology devices and services they need. PATF offers cash loans with lower interest rates and longer repayment plans than any commercial bank offers. Individuals who do not qualify for a traditional bank loan may still qualify for a PATF loan by demonstrating an ability to repay the loan.

PATF's program is made possible, in part, by grants from the Pennsylvania Department of Community and Economic Development and the Rehabilitation Services Administration, an office within the United States Department of Education.



Independence is priceless... we help make it affordable.

# NEWS

PATF provides low-interest loans and information about other funding sources so you can buy the assistive technology you need to do the things you want to do.

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## Assistive Technology Aids Older Pennsylvanians

If you're peering through a pair of reading glasses, or holding this page at least 18 inches from your chin, you're probably over the age of 40. Your diminishing ability to read small print — or standard print — may have added minor inconvenience to everyday tasks. But you probably figured out how to compensate for that minor loss pretty easily. Even your grandparents wore bi-focals or eyeglasses. Many books and reading materials now come in large print. And magnifying glasses are routinely handed out to promote businesses.



As you, your friends and family members approach your 50's, 60's, 70's and up, you may be pleasantly surprised to find that you look younger, have more energy, and lead a more active lifestyle than your parents or grandparents did at the same age.

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## PATF has made a difference in my life...

PATF helped me buy my adapted vehicle so I can go to work as well as visit friends and run errands when I want.

-John Tassone

More on the PATF and adapted vehicles in the next issue!



## Greetings from PATF President: Peter Kennedy



In my neighborhood, the first sign of spring is the whirr of the deer—John Deere, that is. The sit-yourself-down 3000 series 50-inch blade lawn mower with a roll bar. A powerful lawn cutting, snow plowing, 44 horsepower machine, but that's not all. Two of my close neighbors are older and have disabilities, so their riding lawn mower works as an assistive device for them. These devices are not cutting edge, but what great assistive technology (AT) for people with disabilities!

Remember Casey Martin, the professional golfer who has a disability and wanted to use a golf cart to compete in the PGA Tour? The PGA took the case all the way to the Supreme Court. The Supreme Court ruled that a golf cart was indeed a reasonable accommodation for someone who has weakness in his legs due to his disability. Most of us don't need the courts to tell us what is or is not assistive technology. We know what works for us. That's why PATF promotes consumer choice. PATF staff doesn't dictate which model or brand of AT you can purchase, or which vendor to use. You know best, but PATF can provide additional resources to help you make an informed choice.

Over the past several months we've been delighted to receive loan applications for everyday items that can serve as assistive devices. Without a doubt, flexibility and consumer choice are the hallmarks of our program.

As the editor points out, those of us from the baby boomer generation begin to hit 60 this year. Soon this group will have an increasing need for AT. We will want as much independence as we can to pursue our need to work, play, stay in touch with our kids, corrupt our grandchildren and bemuse generations to come. Lack of mobility and public mass transportation, less hair and more wrinkles will never keep us down. With our creativity, vast numbers, and increasing variety of AT to assist us in all our endeavors, we'll aim to enjoy life into our 100s.

As we relish this beautiful, but fleeting spring season, we look toward summer and to our celebration of independence. What better time than July 4th, Independence Day, to celebrate the independence that we strive so hard to bring to PA residents on a daily basis? Throughout the next several months PATF will make additional efforts to promote independence. Those efforts will culminate in July at our statewide board meeting.

If you haven't requested a loan or supported the cause, consider supporting PATF now with a donation to help create independence for other residents throughout Pennsylvania.

Enjoy your spring!  
Pete

## PATF presents at WCD Expo



PATF President Pete Kennedy (L), Vice-President Katherine Reim (C) and Executive Director, Susan Tachau (R), meet with Pennsylvania's Congressman John Murtha at the "World Congress & Exposition on Disabilities" held this past December at the Pennsylvania Convention Center in Philadelphia.

## PATF and AgrAbility Join Forces to Help Farm Families Get Assistive Technology

Throughout the state, many farmers and their families face a variety of physical challenges such as arthritis, stroke, hearing loss, amputations, knee and back injuries and other mobility issues that make it difficult or impossible to maintain their family-owned business. In an effort to better serve the assistive technology needs of farmers and farm families, PATF formed a new partnership this past April with "AgrAbility for Pennsylvanians."

AgrAbility is a statewide project that coordinates services to help farmers and their family members with a disability or health condition remain active in farm-related activities. The new partnership will help ensure that farm families get the assistive technology devices they need in their home and the community as well as for their business.

For more information about the AgrAbility project call **866-238-4434** or visit <http://AgExtEd.cas.psu.edu/agrab/> Look for more detailed information about this project in the next issue of *PATF News*.



For people who are blind or who have low-vision, there are computer software programs that can enlarge text on a computer screen or read it aloud. Portable close circuit televisions (CCTVs) enlarge text from printed materials so people with low-vision can comfortably read a newspaper at the kitchen or dining room table. Alerting devices that flash and / or vibrate help people who are deaf or hard-of-hearing live safely and independently by signaling when there is smoke or fire, a baby cries, or the doorbell or telephone rings.

So, if you want to research your options, you need to include "assistive technology" in your internet, phonebook or other search. Although you may not think of your condition as a "disability," you'll find more resources by looking at resources designed for people with disabilities, not limiting your search to resources for aging. Many assistive devices are not paid for, in full or in part, by medical insurance or other funding sources.

Remember that a PATF loan can cover the cost of your assistive technology needs.

### A PATF success story...

Dear Ms. Kelly,

I am writing you this letter to thank you for all the help that you've given me with the PATF Mini-Loan Application. Over the last (6) weeks, your professionalism, customer service, and just plain heart-felt caring, has been great for my health and me.

As you know, for a few weeks, I could hardly get out of bed! But, knowing that you were there helping me with the promise of a better life with this PATF Mini-Loan, made my recovery something to fight harder for. Thanks!

In closing, (if you believe) may God be with you your whole life through.

Bobby Jones

As the baby-boomers begin turning 60 this year, predictions are they will live longer, work longer and enjoy better overall health than previous generations. They are also likely to experience one or more common age-related "disabilities" or "conditions" such as hearing loss, low-vision or diminished mobility due to arthritis or other joint-related degeneration.

The good news is there are increasingly more sophisticated devices, known collectively as "assistive technology," to help with everyday activities and compensate for diminishing mobility and sensory loss. But unless you or someone you know already has a similar condition, you're probably not aware of the variety of assistive technology devices out there, let alone how to shop for or pay for them. It's the sort of topic you research when you have the need. Even then, it's a frustrating process unless you know what you're actually looking for. That's because devices, known collectively as "assistive technology", include many relatively new types of technology, and more sophisticated versions of older technology.



Just as you may already know that Medicare is low-cost health insurance for people age 65 and older and individuals with certain disabilities, it's also helpful to know that assistive technology is the general term for gadgets, devices and services that help us do the things we want to do as we age. This technology continues to multiply and improve.

“...a PATF loan can cover the cost of your assistive technology needs”

For example, if you do not know that there is such a thing as a "seat-lift chair"— a chair that looks like a recliner, but helps a person transition from a seated to a standing position by slowly propelling them up and forward — how would you find one? You would find that under a listing of assistive technology. Maybe you don't know that there is a piece of equipment called a "stairglide" which attaches to the wall above the stairway and transports you in a seated position to the

next level of your home.

Unfortunately, you aren't likely to learn about assistive technology from your doctor, whose main focus is to diagnose and treat the cause of symptoms, if possible, and prescribe medication and therapies to ease pain and other symptoms. However, as many people who have disabilities know, it is equally important to find practical ways to perform everyday activities to maintain a satisfying quality of life.

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# Hearing loss is on the rise

## Assistive technology keeps pace



“An estimated **one in every 10** adults has a hearing loss.”

**Y**ou or someone you know has a hearing loss. If that sounds like a bold assumption, consider the statistics. Hearing loss is one of the most common medical conditions at birth—affecting 1 to 3 of every 1,000 babies born. An estimated 1 in every 10 adults has a hearing loss. Over the age of 65, that ratio increases to 1 in 3. It's easy to see that hearing loss is prevalent among adults, and becomes increasingly so as we age. By the year 2030 the rate is expected to almost double.

Fortunately, hearing loss is a treatable, if not curable, condition. With a little help from technology, people with hearing loss can continue to participate more fully in social and other listening activities.

Gone are the days when people who use hearing aids have to give up talking on the telephone or turn the TV volume way up. Today's technology allows you to increase desired sounds while diminishing background noise, making it possible to enjoy the theater, engage in community meetings and other social gatherings. With all the new "hearing assistive technology" (hearing AT) and the increasing number of people diagnosed with hearing loss, it can seem puzzling that hearing technology is not widely used. Surprisingly, only about 22% of people diagnosed with hearing loss use even the basic technology—hearing aids. Although some people with hearing loss cannot benefit from hearing aids, the vast majority can. Nevertheless, many who purchase hearing aids don't continue to wear them. Why?

"There are many reasons," says Marcia Finisdore, Hearing Loss Association of PA Director Emeritus. (The Association was formerly known as, "Self Help for Hard of Hearing People") "Hearing aids are typically the first line of defense for people diagnosed with a hearing loss," says Finisdore, who also wears a hearing aid. "But they're not easy to get used to."

A variety of new types of hearing aids assist with individual hearing loss needs. But the process of obtaining and

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Hearing AT Ensures Independence...continued from page 12

**Telecommunication Devices** include telephones with special adaptations, as well as devices that are used in conjunction with the phones, such as amplifiers and light signalers that alert a person who is deaf or hard of hearing. Here are some of the common telecommunications devices:



**TTY is a teletypewriter** that allows the user to type messages that are transmitted directly to another TTY or relay service. TTYs work with the standard telephone network.

**Amplified Telephones** amplify sound and is compatible with hearing aids. Many types also include a flashing light for ringing alert as well as large buttons and a speaker feature.

**CapTel telephones** are used like standard telephones. Spoken language from the other party is transcribed through a relay service and captions appear in a window built into the telephone. Users can listen to the other party and / or read captions. (see p. 11)

**Alerting Devices** are typically low-cost, portable devices that signal with a flashing light and / or vibration. Devices are available to alert the user to a variety of everyday activities and include telephone ring signalers, doorbell signalers, fire and smoke signalers, sound signalers for specific sounds such as baby crying, call waiting, door knocking, an alarm clock, and appointment reminders.

## Hearing AT Resources:

**Potomac Technology 1-800-433-2838 (V / TTY) or [www.ptomactech.com](http://www.ptomactech.com)**

**Audio Link Services 1-800-516-6955 or [www.audiolinks.com](http://www.audiolinks.com)**

**Hearing Discovery Center**, located in Delaware County, provides demonstrations of hearing AT and is a branch of the "Pennsylvania Assistive Technology Lending Library" (PATLL) which lends AT to PA residents who want to try a device before purchasing it. Contact Donna Schumacher directly at **610-237-6222 x 56**. Or contact PATLL at **1-800-204-7428**.

For a list of hearing AT vendors visit [www.hearingloss.org](http://www.hearingloss.org). With the exception of many hearing aids, most hearing technology costs under \$1,000 and can be purchased with a PATF mini-loan at 0 % interest.

## Hearing AT Ensures Independence and Inclusion in the Home and Community

The list below is a brief summary of the categories of hearing assistive technology. There are a wide variety of models and types to choose from. To find the device to best meet your individual needs, you will need to look at different models and try them.

**Hearing Aids** can vary significantly in terms of cost, level of technological complexity and where they are worn. Specific models can work better for specific hearing needs.

Higher-tech aids are more flexible because they have additional features that can meet individual needs. Some hearing aids can be equipped with a "telecoil" (T-coil) which diminishes background noise while amplifying desired sounds that come through a telephone or other assistive listening devices.

Hearing Aids are worn in several different ways:

- In-the-ear (ITE);
- In-the-canal (ITC);
- Completely in the canal (CIC);
- Behind-the-ear (BTE);
- Body (carried in a pocket, for most severe hearing loss)

**Assistive Listening Devices (ALDs)** amplify desired sounds, while diminishing background noise. They also reduce the effects of distance between the sound source and the listener and are useful in a variety of listening situations such as in a classroom, public auditorium, movie theater, church, and on the telephone. ALDs come in a variety of models. Each type is designed to work in specific types of listening situations. Many ALDs can be used with or without hearing aids. If used with a hearing aid, they stretch the performance of the hearing aid.

**Personal Listening Systems** are a portable type of ALD that directs sound from the speaker directly to the listener, eliminating or minimizing environmental sounds. Some work best for classroom or small group use. Others work best for one-on-one conversations. Sound is received through earbuds, headphones, or neckloop for people who have T-coils in their hearing aids.

**Auditorium Type Assistive Listening Systems** are installed in public facilities and transmit sound to a receiver provided by the facility. However, sometimes users pay a fee for the receiver. Some systems can be used without a hearing aid, others can only be used with a hearing aid.

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Hearing loss is on the rise...continued from page 4

adjusting to hearing aids takes time. To ensure a good fit and optimum benefit, new hearing aids typically require several adjustments by an audiologist after they've been worn for a while. When you first begin to use hearing aids, you must also learn to adjust the aids for different situations, and acclimate to sounds you may not have heard in years.

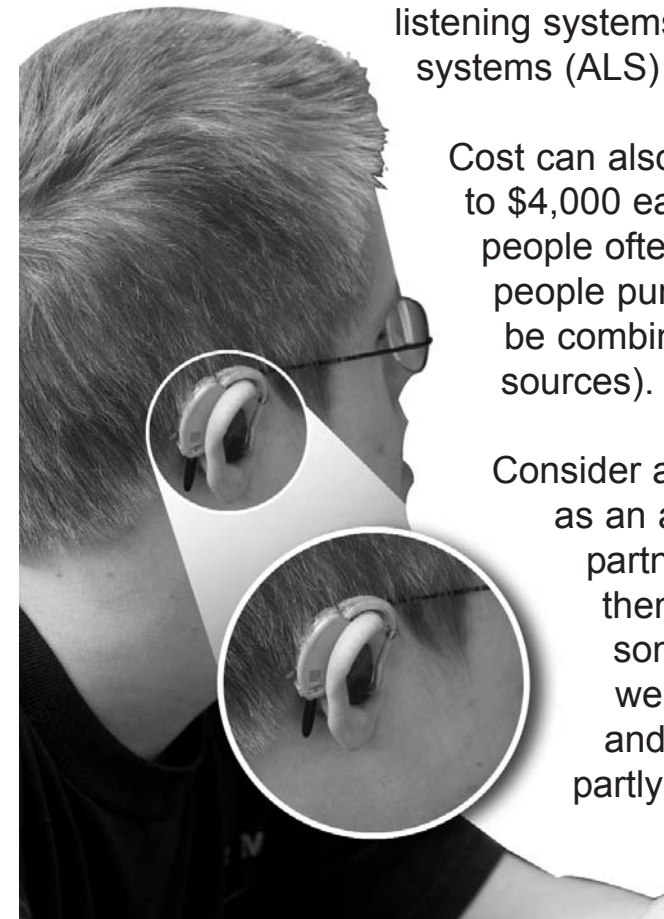
"Just as it takes some time to get used to someone's speech who comes from a different part of the country, it will take some time for you to adjust to the amplified speech "dialect" coming through the hearing aid," says Dr. Mark Ross, Ph.D. in his article titled "Helpful Hints to the New Hearing Aid User" in the *Hearing Rehab Quarterly* (1994). Dr. Ross advises people to start out wearing the aids for short periods of time and gradually work up to a full day, if that's what is ultimately recommended.

Part of the problem may be that people are not sufficiently warned about the adjustment period. Finisdore notes it takes a considerable time to sell a hearing aid to one person with the evaluation beforehand and follow-up adjustments. So it may not be realistic to expect audiologists to provide the additional education and support that's needed.

Indeed, it is a challenge to increase awareness about hearing loss and the new hearing technology. Most hearing AT is not covered by health insurance, but is sold through specialized catalogues or hearing medical professionals. Consequently, the general public has limited exposure to the technology or needs of people with hearing loss. "Many people who wear hearing aids don't even know about the variety of assistive listening systems available," says Finisdore. Assistive listening systems (ALS) enhance the performance of hearing aids.

Cost can also be a factor. Hearing aids range in price from \$500 to \$4,000 each. There are limited funding sources available, so people often pay out-of-pocket. PATF loans have helped many people purchase hearing aids and other hearing AT, and can be combined with other funding. (see p. 8 for more funding sources).

Consider also that most people who experience hearing loss as an adult have their hearing evaluated only after a partner, family member or employer has strongly urged them to do so. Why is there so much reluctance to do something about hearing loss? Embarrassment about wearing hearing aids? Cost? Inconvenience? Family and friends often think it is stubbornness, but it may be partly due to lack of awareness about hearing loss.



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## Looking for a New or Used Accessible Van? Don't Know Where to Begin?

**D**isabled Dealer Magazine, a monthly publication, lists private sellers & commercial vendors of new and used accessible vehicles throughout PA. You'll also find wheelchairs, scooters, homes & more. Disabled Dealer also includes informative feature articles about disability related topics. Call 888-651-0666 or visit [www.disableddealer.com](http://www.disableddealer.com).

### Why Choose PATF Loans Over Other Vehicle Loans?

- Lower interest rates than a traditional bank—all borrowers get the same fixed low-interest rate.
- Extended repayment plans: new vehicles = 7 years to repay; used vehicles = 6 years to repay.

When your bank says "no", PATF looks at your ability to repay, not just your credit report.

### Hearing loss is on the rise...continued from page 5

Many people assume their hearing is fine because they still hear sounds. However, hearing loss often involves the loss of some sounds, but not all. Some words fall off. Parts of words aren't heard.

And that makes it difficult to interpret what is being said. In other words, it's hard to know what you didn't hear, if you don't know you haven't heard something. It's also easy to assume that some people just don't speak clearly, because that's how it sounds.

To help increase public awareness, Finisdore believes it is important for people to use ALSs in public and ask for the devices when they are not available. "If we don't have representation, others will not understand what we need," she says. Using the technology in public also allows others to see how easily it is incorporated into daily activities.

What happens when people who have a hearing loss are summoned to serve on a jury? "They generally don't serve," says Finisdore. Most courtrooms are not equipped with assistive listening systems. "What happens," Finisdore asks, "if a judge loses his hearing?" She also notes that people with hearing loss typically do not serve on mainstream committees. With the technology available today, movie theaters, live theater, auditoriums and other public venues are easily made accessible to people with hearing loss.

Considering the statistics, you or someone you know has a hearing loss. Wouldn't it make sense to learn more about the symptoms and treatments? For more information about hearing loss, hearing AT, links to related websites and vendor websites, visit [www.hearingloss.org](http://www.hearingloss.org). (Some of the information for this article was provided by [www.hearingloss.org](http://www.hearingloss.org) and [www.marchofdimes.com](http://www.marchofdimes.com)).

## Captioned Telephones Provide More Convenience and Clarity Over Traditional Relay Systems

**T**alking on the telephone has become easier for many people who have hearing loss. With the new captioned telephones called "CapTel," you simply dial the number of person you want to speak with. CapTel phones automatically connect with a relay service that transcribes the spoken words of the other party, and displays them onto a screen built into the phone.

The general consensus among CapTel users is that these phones are a vast improvement over traditional relay telephones. The delay between the spoken word and the transcribed caption is almost imperceptible.

Like the TTY, the relay service for CapTel is free to the consumer. The Pennsylvania Public Utility Commission (PUC) adds a monthly surcharge on all residential and business landlines to fund this service for any PA resident who needs it. No special equipment is required and no additional expense is incurred to have this service. Consumers just need to pay for a standard telephone service through the carrier of their choice. Digital phone lines, found in many businesses, will not work with the CapTel, but most residential (analog) phone lines will. CapTel is also compatible with DSL lines.

CapTel offers voicemail, volume control and other features of a standard telephone. The phones can be used with or without captioning so only one phone is needed for all members of the household. The phones are compatible with assisted listening devices.

If you are interested in trying a CapTel, now is a good time to do so. WCI is selling the phones for \$99.00 for a limited time. These phones typically sell for \$495.00. If you are not satisfied with your CapTel, you can return it within 90 days for a full refund. If you'd like [more information about CapTel](http://www.captionedtelephone.com), call **800-233-9130 (V/TTY)**, or visit their website [www.captionedtelephone.com](http://www.captionedtelephone.com).



### Special Thanks...

Thanks to New Century Bank, Pride Mobility Products, Inc., Sovereign Bank, PNC Bank, Mobility Works and Accessible Vans and Mobility, LLC for their generous contributions and support to the PATF mini-loan/mini-grant program!



## Celebrate Independence Day!

### Give the Gift of Independence Through Assistive Technology

Assistive technology creates independence. Your gift will help others gain their independence. Help ensure that PA residents will continue to have funding for many assistive devices and services not funded by other sources. Donations can be designated toward a specific PATF program, or the general loan funds. Just complete the form below.

Count me in! Yes, I want to support the good works of the Pennsylvania Assistive Technology Foundation. Enclosed is my tax deductible contribution

\$200  \$100  \$25  Other \_\_\_\_\_

I would like to make a gift in the memory of: \_\_\_\_\_

Donor information:

Title: \_\_\_\_\_ Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip/Postal Code: \_\_\_\_\_

When we receive your donation, we will send you an acknowledgement for tax purposes. THANK YOU!

## A PATF success story...

Dear Gretchen,

You and the Pennsylvania Assistive Technology Foundation are a Godsend. Reeling from sticker price shock and escalating financing terms I was ready to throw in the towel. When you answered the phone at PATF the whole process turned around and ended more positively than I ever imagined.

Because of PATF help with loan application and financing, we have left behind the stone-age and at-risk era of transferring, and Patti has empowerment she has not known in a decade.

You so changed our luck that when I called back to Central Pennsylvania Chapter of the NMSS...I learned about a \$700 grant available for assistance with purchasing this vehicle. You and PATF are even a lucky charm!

Caregivingly Yours,  
Patrick Leer



## CapTels, TTYs, Hands-Free & Other Adapted Telephones: Free to Qualified Individuals Through TDDP Program

**A**re you unable to use standard telephone equipment? If so, you may be eligible for free equipment through the "Pennsylvania Telecommunications Device Distribution Program (TTDP). The TDDP provides technology to people with disabilities to help them access telecommunication services independently. Devices available through the TDDP include, but are not limited to:

- TTYs, CapTel phones
- voice carry-over TTYs
- amplifiers
- hands-free speakerphones
- large button speakerphones
- TTYs with Braille
- light / vibrating ring signalers
- cordless phones
- talking telephones

### To be eligible for this program you must:

- be a PA resident age 6 years or older
- be unable to use standard telephone equipment due to a disability
- have the ability to learn to use specialized equipment
- have telephone service
- have gross individual income of \$19,600 or less\*

\*(Individual income must be at or below 200% of federal poverty guidelines. Does not include family or household income)

If you are unsure which device would best fit your needs, you may borrow these and other devices, free-of-charge, through the Pennsylvania Assistive Technology Lending Library, and "try before you buy." Call 866-227-6810, or email [roberrobin@state.pa.us](mailto:roberrobin@state.pa.us).

"My PATF loan really changed my life. I was able to buy the hearing aids I needed and I paid my loan off in no time.

I feel the program should be shared with others....."

-Pat Leahy

## Want More Information About AT for Age-Related Disabilities?

Check out these resources for more information about AT as well as possible funding sources to use in conjunction with a PATF loan, or in place of a loan.

**PA Department of Aging** provides limited funding for home modifications and assistive technology devices. Contact your local Area Agency on Aging (AAA) to find out if you meet the income eligibility guidelines. To find your local AAA, call **1-800-677-1116** or visit their national website [www.n4a.org](http://www.n4a.org), click on "About AAAs" at the top of the page, and then click on "Eldercare Locator" at the bottom of the next page.



**Office of Vocational Rehabilitation (OVR)** has offices throughout the state and provides funding to people who need assistive technology to maintain or obtain employment. To find your local OVR office, type "OVR / PA" into your internet search engine. Click the map on the right for your local OVR office. Then click "Office of Vocational Rehabilitation" when your local page comes up.

**Atmatch.com** is an online market where you can obtain new and pre-owned assistive technology from sellers and donors. Buyer pays the cost of shipping and nominal fee for website advertising. Atmatch offers 16 main categories of assistive

technology and durable medical equipment. Items are auctioned. This is a new website, so check back often as inventory is building. [www.atmatch.com](http://www.atmatch.com).

**EZ2C Products** offers consulting/retail services to assist people with vision loss. Located in Wayne, PA. Call **610-964-7931** [www.ez2cproducts.com](http://www.ez2cproducts.com)

**Health & Wellness Low Vision Products** sells full line of low-vision products. Headquarters in West Chester, PA; 9 service and repair centers in Eastern and Central PA; sales associates in Philadelphia, Lancaster, Allentown and Wilkes Barre. Will buy back devices no longer needed and does sell some used devices. Double warranty on new products. Call **800-210-8008** or [www.lowvision-pa.com](http://www.lowvision-pa.com)

**HearingLoss.org** has a comprehensive website offering links to various hearing AT vendors, funding sources, information about various types of hearing assistive technology and more. [www.hearingloss.org](http://www.hearingloss.org)

**LionsClub.org** offers information about hearing and low-vision assistive technology devices as well as some funding sources. To find your local chapter visit [www.lionsclub.org](http://www.lionsclub.org).

## Resources

**Pennsylvania Assistive Technology Lending Library (PATLL)** is a free service that lends assistive technology devices to people with disabilities so they can "try" a device before purchasing one. This program is available to Pennsylvanians of all ages and all disabilities. Visit <http://disabilities.temple.edu> or call **800-204-7428 (V/TTY)**

**The Hearing Discovery Center** provides educational presentations and demonstrations of hearing assistive technology. The center is also a branch of the Pennsylvania Assistive Technology Lending Library and can lend out hearing AT devices to try out. Devices are mailed to your home free of charge. Call Donna Schumacher, program coordinator, at **610-237-6222 x 56** or visit [www.scs-delco.org](http://www.scs-delco.org).

**REEP (Recycled Equipment Exchange Program)** A free "classified" listing for people who want to buy, sell, donate, or look for used equipment. Contact Nancy at TRCIL: **800-633-4588 (V); 412-371-6230 (TTY) ext 159** for a copy of the listing, or to ask if a specific item is on the list.

**Into New Hands** provides pre-owned equipment to people who do not have insurance coverage for the device they need. The equipment is free. The equipment must be picked up from Three Rivers Center for Independent Living (TRCIL) 900 Rebecca Ave, Pittsburgh, PA. Contact Tom Gressman at **800-633-4588 x 166** for more information.

## Need a Loan for \$100 to \$1,000 at 0% Interest?

Do you need adapted computer software, a portable ramp, hand controls for your vehicle, or a seat-lift chair?

These are some of the more common assistive devices people have purchased through the PATF Mini-loan Program. Less common devices also purchased with PATF Mini-loans include a portable GPS, front-loading washer & dryer, remote automobile starter and a baby crier alerting device. What do they all have in common? They all cost under \$1,000.

Mini-Loans are given in amounts ranging from \$100 to \$1,000 at a 0% interest rate! Like PATF low-interest loans, mini-loans can also be combined with other funding.

If your household income is below 150% of the federal poverty level (\$14,700 for a household of one) you may also qualify for a mini-grant, given in conjunction with a mini-loan. Call 888-744-1938 (TTY / Voice) for more information.