

MedOne

YOU GOT THIS

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RACE TO SUCCESS

With the start of each new year comes the opportunity to make improvements in our lives – the term most people use to describe this annual phenomenon is “New Year’s Resolutions.” I am one who frequently falls in the category of making a few resolutions, carrying them out for several weeks, and then slowly falling back into my old, comfortable, and familiar habits. I take great comfort in saying, “at least I tried,” and “I can always try again next year.” These phrases have become quite common in the middle of February.

“These bikes are stationary. How can we possibly race?” Then she explained how this would work. We would have 9 minutes to try and reach 3 miles. The first person to achieve this goal would win a prize. I thought, “This will be great. I can just take my time and use the 9 minutes to recover from the last 45 minutes. After all, no one would have any idea how far I went.”

Then she said the magic words, “The winner will get a shake.” Of course, I assumed she meant a real shake, and I immediately thought of a big chocolate chip peanut butter shake from my favorite ice cream shop, but apparently, she meant a shake from the café at the club – so she meant a healthy drink – but all I could focus on was the good shake. Suddenly this reward got everyone excited, and I could see everyone psyching themselves up for this race. As I looked around the room, I began to measure up the competition. There were several who were just like me – brand new participants, trying to enjoy a leisurely

bike ride on a Saturday morning. I figured I could beat most of them. The next group included those who had clearly been in the class for more than a few weeks. They were in a little better shape and weren’t breathing as hard as me. I had a chance, but it would require a little work to beat those in this group. The last and most challenging group were the professionals. Their numbers were small, but I knew they would be tough to beat. They had shoes that clipped to the pedal, special pants, and a jersey that showed which bike club they belonged to. It would take a miracle for me to beat them, but I was still focused on the real shake, so I kind of thought I had a chance.

As we got closer to the start, the instructor gave some final advice – “pretend like there is a truck behind you and they are trying to catch you.” That didn’t seem very motivating to me, so I switched it up and made the truck an ice cream truck that was in front of me. It is amazing what the body can accomplish when the mind is focused – at least, that is what people have said. On this day, I did not have that experience. I almost killed myself chasing after an imaginary ice cream truck while trying to win a race on a stationary bike, with the prize being a healthy drink that was probably made with spinach and other green, healthy vegetables.

As I was sitting on my couch later that day, eating a cookie and watching football, I realized the lesson that I had learned. It is good to challenge ourselves, but we must make sure we understand that sometimes our greatest competition is ourselves. We can’t let our perception of others determine our place or how much effort we need to exert to be successful. Our personal success shouldn’t be measured by where we finish compared to others. We should have a good idea of what we want to accomplish and a plan on how to get

where we want to be. That plan must allow for flexibility and change because sometimes we can be spinning as fast as we can and not go anywhere.

These ideas apply to our personal lives as well as our professional lives. I am grateful to work for a company that has remained consistent for more than 30 years. That consistency has come from an understanding of who we are and our place in the market. We know our strengths and the values we bring. While we are aware of our competition, we never change our values or compromise our way of doing business just to compete. We have maintained flexibility so we can adjust along the way and continue to serve our customers in a positive and meaningful manner. We are very much aware of the prize that we seek – it is real and built on the foundation of helping medical professionals provide the best possible medical care and achieve positive patient outcomes.



Written By **Troy Tait**
SVP Customer Care

"WE CAN'T LET OUR PERCEPTION OF OTHERS DETERMINE OUR PLACE OR HOW MUCH EFFORT WE NEED TO EXERT TO BE SUCCESSFUL."

A few weeks ago, in an effort to accomplish one of my standard resolutions to lose weight and get in better shape, I was attending a cycling class at a local gym. There were several rows of stationary bikes, and the class was completely full. This week, I happened to be on a bike that was in the back corner – side note, this is a really good place for a guy like me, so the instructor can’t see me when I slow down to take a break.

As we were nearing the end of the class, the instructor said it was time to have a little competition, and we were going to participate in a race. I thought to myself,



YOU GOT THIS



It has been over two years since we were first introduced to COVID. Who would have guessed that we would still be dealing with this pandemic? Initially, I believed that it was a “one and done” virus and that we would soon return to our normal lives. How wrong I was. I never dreamed that we would be masked up and social distancing two years after its initial outbreak. I am now convinced that it is here to stay. I am in awe at the fear COVID has instilled within so many...the fear of



Written By **Brent Allen**
Executive Vice President / Owner



sickness, hospitalizations, deaths, and lifestyle changes. Perhaps the biggest fear it has caused for many of us is the fear of loneliness. At first, large gatherings were canceled, family events were discouraged, and many social events were frowned upon. Today, precautions have relaxed, but they have not gone away. The fear of becoming lonely still lurks on the horizon.

Loneliness is not caused by others...it is when your mind tells you that nobody cares about you. A man once said, "I don't have an answering machine. I live alone, and I know that I miss a few calls. My friends tell me that I should get an answering machine, but I won't. I don't want to come home to find the message light not blinking. I don't want to know with such certainty that no one tried to get in touch."

This is clearly one of our biggest fears...finding the message light not blinking. Mother Teresa described loneliness as "the biggest disease of our time" (maybe even bigger than COVID). And she went on to say that the loneliest do not all reside in nursing homes, nor do they all live by themselves.

It is understandable how one weary traveler felt as he sat alone on the edge of his bed in his motel room. He reached for the Bible in the drawer and opened it. Inside was a page that said, "If you are lonely, read Psalms 23 & 27." Just below the reference, somebody wrote by hand, "If you are still lonesome, call Mandy at 255-2567." Well...Mandy is NOT the answer. Over time, loneliness gets inside us, and it doesn't go away.

I recently read about the poet Rupert Brooke. He set out to travel by boat from England to America. Everyone on deck had someone there to see him or her off - everyone except him. Rupert Brooke felt lonely, terribly lonely. Watching the hugging and kissing and good-byes, he wished he had someone to miss him.

The poet saw a youngster and asked his name. "William," the boy answered. "William," he asked, "would you like to earn a few shillings?"

"Sure I would! What do I have to do?" "Just wave to me as I leave," the lonely man instructed.

It is said that money can't buy love, but for six shillings, young William waved to Rupert Brooke as the boat pulled out. The poet wrote, "Some people smiled, and some cried, some waved white handkerchiefs, and some waved straw hats. And I? I had William, who waved at me with his red bandana for six shillings and kept me from feeling completely alone." We are all lonely at times. But here was a man who was strong enough to admit his loneliness.

A lifetime is filled with moments of fear. The big question remains...how do we deal with fear? Many years ago, I owned a corvette. My wife and I enjoyed taking short trips and driving together through the Utah mountains. It was exhilarating taking the narrow curves at high speeds. On one occasion, my wife suggested that I was going too fast, cautioned me to slow down, and expressed that it terrified her. My response to her was, "Then do what I do - just close your eyes!"

Obviously, we can't overcome fear by simply closing our eyes. Closing our eyes will not overcome the fear of speed, nor will it overcome the fear of loneliness. It has been said that "Loneliness is not lack of company...loneliness is lack of purpose." Do we have a real purpose in our life? The Dalai Lama said, "our prime purpose in this life is to help others." Someone else once said, "The one cure for loneliness is to carry the burden of another." Helping others and carrying the burden of another...might this be the solution to overcoming the fear of being lonely?

A folktale tells of a monarch long ago who had twin sons. There was some confusion about which one was born first. As they grew to young manhood, the king sought a fair way to designate one of them as crown prince.

Calling them to his council chamber one day, he said, "My sons, the day will come when one of you must succeed me as king. The burdens of sovereignty are



CARRY THE BURDEN OF ANOTHER

very heavy. To find out which of you is better able to bear them cheerfully, I am sending you together to a far corner of the kingdom. One of my advisors there will place equal burdens on your shoulders. My crown will one day go to the one who first returns bearing his burden like a king should."

In a spirit of friendly competition, the brothers set out together. Soon they overtook a frail and aged woman struggling under a heavy weight. One of the boys suggested that they stop to help her. The other protested, "We have a burden of our own to worry about. Let us be on our way."

So, the second son hurried on while the other stayed behind to help the woman with her load. On his journey to the kingdom's edge, the same young man found others who needed help. A sightless man who needed assistance home, a lost child he carried back to her worried parents, a farmer whose wagon needed a strong shoulder to push it out of the mud.

Eventually, he did reach his father's advisor, where he secured his own burden and started home with it

safely on his shoulders. When he arrived back at the palace, his brother met him at the gate and greeted him with dismay. "I don't understand," the brother said, "I told Father the burden was too heavy to carry. How did you manage it alone?"

The future king replied thoughtfully, "I suppose when I helped others carry their burdens, I found the strength to carry my own."

Isn't this the secret to overcoming loneliness? When we help others carry their burdens, we also find the strength to carry our own. It may be a simple phone call or writing a note of encouragement. We will find that our burden will become easier and lighter, and soon we won't even notice if the message light is blinking.

"IT IS MY HOPE THAT, AS WE REACH OUT TO HELP OTHERS, OUR OWN BURDENS WILL BECOME LIGHTER."

I experienced this firsthand a couple of months ago. It had been a very difficult morning. Larry and I had received some very disconcerting news about a Med One issue. I broke away from the office for a quick sandwich prior to an early afternoon meeting. I ordered my meal and patiently waited in the drive-through line. I was feeling a little despondent. Time constraints were haunting me as well as the stresses of life. I think I was beginning to feel a little lonely. As I approached the drive-through window, I held out my credit card. The cashier waved me off and said, "Sir... this is your lucky day. The car ahead of you paid for your meal." I was humbled. I wanted to express my thanks for their thoughtfulness, but the car was gone. This kind gesture made my day. In some small way, it lightened my burden. I quickly decided the only way to say thank you was to "pay it forward." I have repeated this gesture several times since that day. Each time I do it, I am buoyed up, and I know that I have lightened someone's burden.

Lighten a burden and have a purpose - this is what Med One is all about. We have lightened the burdens of many. At Med One, we have a purpose. We improve patient outcomes, and we save lives. We will never know how many lives we have saved with our inventory of medical equipment. We do know, however, that we have made a huge difference. I know that many of our valued employees find real purpose in their jobs.

Our skilled biomed teams play a huge part in helping to lighten the burden of others. They focus on making certain that our equipment is clean, patient-ready, and functioning properly. They make a big difference in helping us save lives. Thank you to our biomed teams for the critical part you continue to play in our success.

Our dedicated delivery drivers also serve with purpose. They, too, help lighten the burdens of many. Day or night, rain or shine, 365 days a year...they remain committed to getting our equipment to patients in need. This team makes a huge difference in saving lives. Thank you to our drivers for your tenacious commitment to serving our customers.

Our operations team serves with a genuine purpose. Their efforts sometimes go without verbal recognition, but their focus is to also lighten the burdens of others. We hope they will never forget that their efforts are also about saving lives. They organize our offices, relocate our equipment, and play a critical role in making certain that we have equipment available. We express our thanks to them for helping Med One "make medical equipment available."

It is my hope that each of us can find purpose in our lives. It is my hope that we can look for ways to lighten the burden of others. It is my hope that, as we reach out to help others, our own burdens will become lighter. It is my hope that we will never fear the message light not blinking. Being alone is good...but being lonely is the worst.

Life's Credit Lessons

Written By **Bryce Ray**
SVP Chief Credit Officer



Making smart, financially responsible decisions is an important part of creating good health, balance, lowering stress levels, and solidifying financial futures. This life credit lesson story is focused on "living within your means," and unfortunately for many individuals is easier said than done.

The pictured brown 1970 Ford-250 4x4 truck turned 50 years old in 2020 and represents the only credit decision mistake of my parents' past. You see, in 1970, my young, newlywed parents were just 20 years old and, on a whim, purchased this brand-new truck from Anderson Ford in Brigham City, Utah, without having the appropriate means to fully cover the payment on an ongoing basis. This situation pushed them to "live beyond their means" and was a life lesson never to be repeated as they struggled for a while to cover

the payment. Fortunately, with help from family and hard work, they made the payments and kept the truck. However, the "live within your means" lesson was forever ingrained into our family's way of life.

Fifty years later, I am grateful for my parents' struggle because I was taught young to be fiscally responsible, and in 1991, I inherited this old truck, and it is one of my most favorite possessions. As Suze Orman has said, "Live below your means but within your needs." This concept allows us to use credit wisely when needed but not at the risk and potential expense of our financial futures.

Credit, if used responsibly, is a great tool allowing us to stretch for those most important life purchases. Understanding our own debt to income levels and maintaining good credit helps us create appropriate boundaries, provides peace of mind, and, if correctly planned, a safe landing if disaster unfortunately strikes. Bottom line - if you are currently living beyond your means: stop now, make a budget, save, spend less, check your credit score, and get back on track.

“Live below your means but within your needs.”

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Meet The Sales Team

Sales

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EQUIPMENT LEASING



Robb Stevens SVP / Director of Equipment Leasing

Robb Stevens began his career at Med One in January 2002 as part of the leasing sales group and was appointed as SVP and Director of Equipment Leasing in 2012. He has been a top contributor to lease originations, vendor development, creating strong relationships with customers, and successfully blending all aspects of the leasing sales process to maximize returns.



Doug Green SVP / Director Of Corporate Development

As SVP - Director of Corporate Development, Doug is active in finding and developing new vendors for our leasing division and developing opportunities for rental with new and existing customers, organizations, equipment providers, and manufacturers. He is also looking for additional opportunities in our equipment sales area as well as exploring new markets and revenue-generating capabilities for the company.



Spence Tueller Account Manager / Equipment Leasing

Spence Tueller is a part of the Med One Equipment Finance Sales team. He works with and manages some of Med One's top medical equipment manufacturers and vendor partners. He has extensive experience developing custom finance solutions and vendor programs to help our valued customers close more business. Spence graduated from BYU with a degree in health science and business administration.



Brian Nappi Equipment Finance Sales Executive

Brian brings more than 20 years of industry experience to the team. He earned his degrees from Penn State & Texas A&M University. He understands that his customers are busy and prides himself on quietly listening and accurately defining their requirements and subsequently offering satisfying solutions that allow them to quickly acquire the equipment they need.



Amy Vizanko Equipment Finance Sales Executive

Amy Vizanko joined Med One with 15+ years of medical device and capital sales experience. Prior to Med One, she gained experience by working at both Philips and CareFusion (now BD). She earned her bachelor's degree in biomedical engineering from Marquette University and thrives in solving complex customer problems. Amy is passionate about family, friends, new adventures, and leading an active lifestyle.



Carter Allen SVP / Strategic Account Manager

Carter Allen has been in the financial industry for more than 20 years and has been with Med One Group since 2002. He appreciates the opportunity to provide solutions for hospitals that allow them to gain access to much needed equipment. Carter manages strategic accounts that are essential to Med One's success. His experience with healthcare leasing provides customers with valued solutions.



Tim Loftis Equipment Finance Sales Executive

Tim Loftis is the West Region Equipment Finance Executive serving AZ, CO, NV, and NM and has been part of the Med One team since 2014. With 20+ years in financial services and an MBA from the University of Utah, Tim has a passion for people, and he loves getting to know his customers and helping solve their needs. When the sun is shining, you'll find him sailing or outside with family and friends.



Al Mugno Equipment Finance Sales Executive

Al joined Med One as an Equipment Finance Sales Executive in 2017. Al graduated from Iona College with a bachelor's degree in business administration, majoring in marketing. Al has worked as a sales executive in the healthcare industry for over 25 years and has an extensive medical device and healthcare IT background. Al enjoys golfing and spending time with his wife and two sons.



Richard Hedderman Equipment Finance Sales Executive

Richard Hedderman brings over 20 years of experience in medical equipment sales, business development, and sales management. Richard graduated from Texas Tech University with a bachelor's degree in business administration, majoring in marketing. He has a background in infusion therapy, radiology, and vital signs monitors. He enjoys the occasional round of golf and spending time with his family.



Randy Gregory Equipment Finance Sales Executive

Randy is a graduate of GVSU in Michigan, where he played football and received his degree in marketing. He has over 15 years of experience selling solutions and products in the healthcare industry. His passion is his family and creating memories with his wife and three kids. He loves to travel, golf, exercise, and attend football games. Randy is all about loyalty and helping others.

Our Sales Team is comprised of experienced professionals for the specific purpose of Making Medical Equipment Available for hospitals and healthcare facilities across the U.S. We also work with the largest equipment manufacturers in the healthcare industry. Our sales reps are experts in equipment finance, rental, and sales.



Julie Harrison Equipment Finance Sales Executive

Julie Harrison joined Med One in 2018 as an Equipment Finance Sales Executive for the Midwest region. She brings with her 20 years of medical device experience, primarily in the anesthesia market. Julie appreciates the challenges of being in sales while developing valuable relationships and continually working on personal growth. She enjoys her four kids and all of their activities.



Dal Holman Equipment Finance Sales Executive

Dal Holman joined Med One in 2019 as part of our equipment leasing team. He graduated from Weber State with a BS in technical service and sales. Dal has 15 years of experience in sales and finance and has worked for companies like Wells Fargo Bank and the Utah Jazz. Dal enjoys developing meaningful relationships and providing solutions to his clients needs.



Nate Farnsworth Equipment Finance Sales Executive

Nate Farnsworth joined Med One Group in 2019 as part of the Equipment Finance Sales Team, although he has worked extensively with Med One as one of their funding partners since 2010. Nate has an extensive background in finance and banking, including healthcare finance. He is a graduate of the University of Michigan.



Steve Roth Equipment Finance Sales Executive

Steve Roth joined Med One in 2019 as an Equipment Finance Sales Executive. With a degree in business administration, he brings more than 30 years of experience in the finance, consumer products, and medical device industries. Steve understands the complex issues facing the healthcare community and applies his experience to better serve customers with creative and effective solutions.

EQUIPMENT SALES



Jeremy Quick National Sales Manager / Equipment Sales

Jeremy Quick joined Med One in August 2009 with an extensive background in sales and marketing. Jeremy's responsibilities include the sale of new and refurbished medical equipment to hospitals, clinics, nursing schools, EMS companies, and research facilities. He enjoys spending time in the outdoors, including skiing, mountain biking, hiking, and running, along with watching his favorite sports teams.



Casie Woolston Account Manager / Equipment Sales

Casie Woolston brings with her over 15 years of experience in several different sales roles. Specializing in inside sales, she is a great asset to the Med One Equipment Sales team. Before joining Med One in December 2018, she worked to transform a customer service team into a profitable inside sales team. Her energetic and happy attitude brightens the day of both customers and coworkers alike.



Julie Pitcher Account Manager / Equipment Sales

Julie Pitcher has 16 years of customer service experience. Before joining Med One, she worked in the health care industry. She has a Bachelor of Science in psychology from the University of Utah. Currently, she is an Account Manager with Equipment Sales. She is enthusiastic about creating and maintaining relationships with coworkers and customers. She loves time with her family and her dog Randy.



Annholland Bennett Territory Sales Manager - Smart-C

Annholland Bennett joined Med One in 2021 as the Regional Sales Manager focused on C-Arm sales in the Midwest. Annholland has a background in healthcare and medical sales in the Denver, CO, area. She is originally from Alabama, where she graduated from Auburn University with a degree in communication and business. Annholland enjoys mountain biking, snowboarding, fly fishing, and camping with her husband and dog Emmylou.

INTERNATIONAL SALES



Susan Mingle Director of International Sales

Susan Mingle joined Med One in 2017 as a Director of International Sales bringing 14 years of medical/capital sales experience, with previous experience at BD and Abbot Labs. Susan has a degree in both education and nursing. Her nursing focus was Neonatal Intensive Care. She is passionate about Georgia football, gymnastics, and enjoys traveling and spending time with her daughter and two grandchildren.

Sales

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EQUIPMENT RENTAL



Brad Johnson SVP General Manager / Equipment Rental

Brad Johnson is the General Manager of the rental division and has been working at Med One Group since 1994. He oversees all equipment purchases and works with senior management in opening new rental locations. Brad graduated from the University of Phoenix with a bachelor's degree in business and accounting. He enjoys playing golf, fishing, hunting, and spending time with his family.



Bill Varley Regional Sales Manager / Northwest Region

Bill Varley has over 40 years of experience in marketing and sales. Prior to working at Med One, he worked at several different medical device companies in management positions specializing in imaging applications, cardiology, and infusion. Bill has worked all over the US and internationally to provide better solutions to hospitals and healthcare facilities.



Karen Raven Vice President / Eastern Region Sales Manager

Karen Raven is the leader of the Med One International Sales Team and Eastern Regional Sales Team. Karen has over 30 years of experience and has worked in various roles, including direct sales, national accounts, and as a Regional Director. Karen has a background in infusion, vital signs monitors, and enjoys focusing on customer needs and helping them with better solutions for patient care.



Brian Smiley Regional Sales Manager

Brian Smiley has been a part of the Med One team since 1999 and serves as a Regional Sales Manager focused on equipment rental. He received his bachelor's degree in finance from the University of Utah and is also certified on the CareFusion and Smiths Medical equipment that Med One works with. He enjoys spending time with his family and working in his yard and garden.



Mike Daniels Regional Sales Manager / Southwest

Mike Daniels has over 30 years of experience in sales and management, marketing a variety of medical equipment from movable medical equipment to specialty support surfaces — both medical equipment rentals and capital sales. During his off time, he enjoys spending time with his family, church, surfing, and any outdoor activity.



Braden Mackay Territory Sales Manager / Northern California

Braden Mackay joined the Med One team in August of 2018. He has over a decade of experience in sales and marketing in a variety of industries, most recently in a blend of Non-Profits, Pharmaceuticals and Tech. Born in Johannesburg, South Africa, he moved to California at the age of 11. He completed his education in Sacramento before moving to the Bay Area in 2015. A golfer and motorsports fan, he often spends his weekends on the fairway or at a racetrack.



Skip Horton Territory Sales Manager / Carolinas

Skip Horton joined the Med One Rental Division as a Territory Sales Manager in June 2017. He brings over 30 years of experience in the healthcare industry, with previous experience at Eli Lilly, DuPont, and BD. Skip graduated from East Carolina University with a bachelor's degree in life science. Skip enjoys working skiing, snowboarding, and mountain biking when not helping his customers.



Jay Thorley Territory Sales Manager

Jay Thorley joined the Med One Team in 2015. Prior to Med One, Jay worked in the mortgage industry for 12 years. He enjoys working with customers to make sure that they have the equipment they need to care for their patients. Jay enjoys spending his time with his wife, son, and two boxers.



Kyle Smelser Territory Sales Manager / Southern California

Kyle Smelser joined Med One in 2018 as a Territory Sales Manager in Southern California. He graduated from Indiana University with a bachelor's degree in finance and brings 10 years of experience in Equipment and Rental Sales. Before Med One, he most recently worked to provide hospitals and surgery centers rental solutions for cataract surgery. Kyle enjoys lifting weights and playing board games.



Jay Cantiberos Territory Sales Manager / Northern California

Jay Cantiberos graduated from the University of Arizona with a bachelor of science degree and an associate degree in respiratory therapy. Jay joined the Med One team in 2019. He brings over 20 years of experience in the medical device industry as well as a clinical background. He enjoys that every day at Med One is new and exciting.



Bryan Dabney Territory Sales Manager / Georgia

Bryan Dabney has over 30 years of experience as a respiratory therapist. Bryan was born in California and lived there until advancing his schooling at Ricks College. Bryan finished his schooling at Weber State University and graduated with his bachelor's degree in respiratory therapy. Bryan loves traveling, camping, fishing, and water and snow skiing with his family.



Ben Erickson Territory Sales Manager

Ben Erickson joined Med One in 2019 as a Territory Sales Manager covering the Northeastern United States region. He has many years of customer-focused sales experience, as well as an education centered on communication. He is very passionate about providing an outstanding experience for his customers. Outside of work, he enjoys spending time with his family, reading, and strength training.



Lisa Woods Territory Sales Manager / Southern California

Lisa Woods graduated from the University of La Verne with a degree in business accounting. Prior to Med One, she worked in sales and marketing for about 25 years traveling all over the world as an international buyer. Lisa was the Director of Sales and Merchandise overseeing 3 sales divisions before switching industries into the medical equipment rental field. She likes to spend her free time with friends and vacationing.



Aditya Mehta Territory Sales Manager / Northern California

Aditya Mehta joined Med One Group as Territory Sales Manager in 2021. Aditya has four years of experience in sales as well as a solid background in customer service. Aditya enjoys working at Med One Group and being able to help meet customers' needs on a daily basis. Outside of work, he enjoys spending time with his dog (Miko) and spending time with his family.



Mike Schmitt Territory Sales Manager / Northern Florida

Mike Schmitt has over 20 years of experience in sales and marketing in the healthcare and logistics industries. Mike joined Med One as a Rental Territory Sales Manager bringing significant knowledge in healthcare sales. He enjoys working with hospitals and healthcare facilities to make sure that they have the equipment they need to care for their patients. Mike has a bachelor's degree from the University of Central Florida and enjoys spending his time with his wife, four sons, and three dogs.



Garrett Jensen Territory Sales Manager / Central

Garrett Jensen joined Med One in June of 2020 as part of the Equipment Rental team. Garrett has worked exclusively in sales since 2015. He received his bachelor's degree in business administration and management at BYU-Idaho. His free time is spent with his wife and two sons; they enjoy the great outdoors. His favorite hobbies include camping, hunting, dirt biking, snowmobiling, and skiing.



Victor Garcia Territory Sales Manager / Southern California

Victor graduated from the University of Southern California in 2015. Before joining Med One, he spent five years working in medical device sales, focusing on orthopedics. Victor enjoys being part of the healthcare industry and being able to facilitate solutions to issues our healthcare professionals face every day. During his time off, he enjoys spending time with his family and being outdoors.



David Coulter Territory Sales Manager / Arizona & Nevada

David has nearly 30 years of experience in branch operations and medical equipment/support surface rentals and sales, focusing on superior customer service and solutions to ensure his customers can provide the best outcomes for their patients. David has been married for over 31 years and has one daughter. He enjoys traveling with his family, attending baseball games, and off-road driving adventures.

| WE ARE |





WHY EQUIPMENT LEASING MATTERS

IN A VOLATILE ECONOMY



Written By **Robb Stevens**
SVP Director of Equipment Leasing

The complexities of equipment acquisition seem to be growing by the day based on unrest in the world, employee shortages, and supply chain issues. Adding to that is the growing reality of inflation, which will likely be with us for the foreseeable future. What does that mean for all of us? Over the next few years, we're going to pay continually higher prices for just about everything. The impact of that reality on a business is this: the lowest price for any needed assets is right now. As the price of everything rises, the purchasing power of tomorrow's dollars will continually diminish.

Think about interest rates too. Right now, they are still historically low, but the Federal Reserve is considering *multiple* increases over the next year to combat inflation. While this counterbalancing approach has proven effective in the past, it also tends to have a slow burn impact - over the course of months and likely even years, *especially* since current inflation is heavily influenced by the pandemic. When you add inflation, pending rate increases, and supply chain and labor pool issues together, it's likely going to be a long-term challenge for us all. One strong takeaway that I see is this: Since prices are going steadily and even sharply up for a while, now is the time to buy. Furthermore, this is also the best time to take advantage of low interest rates before they begin to steadily increase.

A report issued by the Equipment Leasing & Finance Foundation in June 2018 has interesting relevance to the realities of today's economy - perhaps even more relevance than it did four years ago when it was published. The report points out that "For over a decade, the economy

has sat in a realm of consistently low inflation, low interest rates, low market volatility, and modest to moderate economic growth. Understandably, many equipment finance professionals have grown accustomed to this status quo..."

Certainly, many lessors and lessees have been lulled into a belief that these metrics are less important than they used to be, but as reality sets in on rising inflation and interest rates, those content with the status quo may well be in for a rude awakening. To some, inflation and interest rates may seem like broad macroeconomic indicators that have little relevance to equipment leasing. In reality though, the highest rate of inflation in four decades coupled with rates set to rise, will have a real and lasting impact on daily decisions made by U.S. businesses in all economic sectors for many years to come.

This quadruple threat of labor shortages, supply chain issues, inflation, and interest rates will certainly set the stage for a bumpy road ahead if consumers are not just informed but ready and willing to utilize important tools like leasing to their advantage. For businesses looking to invest in new equipment, how does leasing help navigate through such tricky economic waters?

In the inflationary economy we are now in, future rents for equipment acquired through a lease based on today's price will be paid in inflated dollars. A lease provider (lessor) can access capital funds on a customer's behalf that shield it from inflationary trends, thus passing this protection onto the customer in the form of fixed-rate lease payments.

With the current lower, fixed-rate payments available, equipment leasing enables deferred cash outlays that don't come into play with an upfront purchase. Inflation will then lessen the cost of future lease payments since the payments will be made with "cheaper" dollars. By making monthly payments to the leasing company with ever-inflating dollars during the term of the lease, the cost of financing is actually reduced in real dollars.

CONSIDER THE FOLLOWING EXAMPLE:

If an asset acquisition cost today is \$100,000, 7% inflation will increase that price up to \$107,000 if only a few months go by before a purchase decision is made. What might seem like small numbers will add up quickly as the compounding of inflation can be as fast as the compounding of interest.

THREE WAYS LEASING WORKS AS A HEDGE AGAINST PRICE INFLATION:

1) BUY LOW: Buying equipment today will cost a business less than it would to buy the same equipment tomorrow. How equipment is paid for also impacts how much it will ultimately cost. In short, by utilizing financing solutions, decisions can be sped up and a lower equipment cost locked in when an order is placed by a lessor on the lessee's behalf.

2) BUY MORE: A decision to buy more of a product now rather than incrementally over time helps a buyer address supply chain shortages and protects a larger amount of their purchasing dollars utilizing current pricing rather than future inflated pricing. Buying incrementally during high inflation exposes a buyer to greater price increases at the time of future orders. Leasing solutions become the perfect remedy to a larger purchase commitment that exceeds available cash flow or budget allocations. A fixed-rate lease empowers a purchaser to borrow in today's dollars and pay with tomorrow's less-valuable dollars, hedging inevitable increases in price due to inflation and stabilizing cash flow so it can be put to work on other important business priorities.

3) LOCK IN A LOW RATE: The window of time in which rates remain low while inflation continues to trend upward will not last much longer. Many economists are now expecting the Federal Reserve will likely raise interest rates 8-9 times over the next 12 months. If there was ever an ideal time to use leasing to your advantage, that time is now! A lease signed today locks in the current rate as well as today's equipment price. Unlike lines of credit and variable rate loans, leases are typically fixed payments based on fixed interest rates. Financing solutions also offer more flexibility on term length than typically exist through other lending options. By locking in a 2-8 year term with historically low rates before they go up, you lock in a lower fixed payment than will be available next year, next quarter, or even next month.

Rising inflation and interest rates are certain to erode margins and even feasibility for new equipment purchases. If business revenue and costs rise at a similar rate, changes to margin may not be that noticeable, but if revenue goes down or stays the same while costs continue to rise, buyers will most certainly feel the impact. A reliable hedging strategy can help reduce the sting of higher-than-normal inflationary pressure and help make a business stronger than ever.

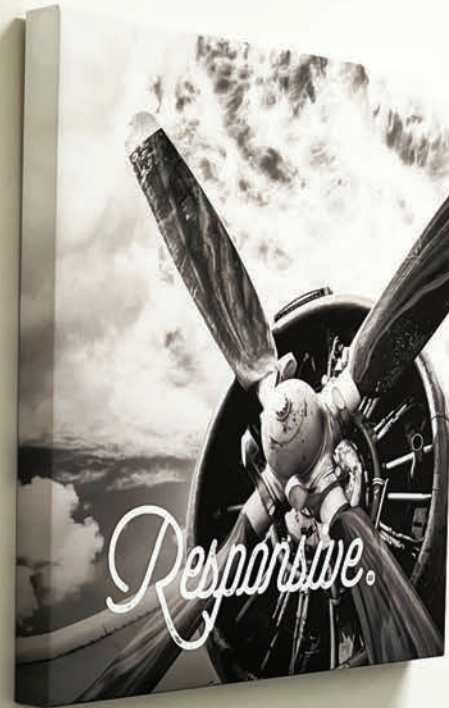


“...AS REALITY SETS IN ON RISING INFLATION AND INTEREST RATES, THOSE CONTENT WITH THE STATUS QUO MAY WELL BE IN FOR A RUDE AWAKENING.”

VIEW

FROM THE FIELD

Med One has opened several new offices across the country within a few short years. These offices function primarily as rental inventory distribution sites. With an effort to beautify these facilities, here are a few pictures that show some of the custom art within our offices.





Written By **Randy Emery**
Member of the Board

TACKLING FEAR & ANXIETY

We have all faced a fear of something, and 1 in 5 individuals have suffered from anxiety. While this can often be a minor hindrance or disruption in our life, it can also manifest into a completely debilitating disorder, but one that can be conquered. I can speak from personal experience. In April of 1989, I found myself the victim of a major panic attack caused by a progressive fear of flying. I share this because it's important to speak out and let others know they're not weird or defective human beings because they have fears and anxieties. What is truly unfortunate is when they don't seek out help and develop the necessary coping skills. All too often, our solution is to simply avoid. Of course, if your fear is that of heights, you could easily avoid standing on the edge of a cliff. What if it impacts and changes the trajectory of your daily life? Not addressing it can make the world smaller and limit your opportunities.

If you are one of the fortunate who fears nothing or doesn't suffer from some level of anxiety, odds are you know someone who does. When this is a loved one, someone you want so desperately to help, it can be beneficial if you know how. I can assure you simply trying to rationalize why fear or anxiety is unwarranted is not the answer.

MY STORY:

Somewhere in the late '80s, for no known reason, I developed a discomfort and modest fear of flying. The only horrible (or what I thought was a close call) flight was a four-passenger private charter flight that took

"It had become clear to me that avoidance was not going to work. My world was becoming smaller, as were my opportunities and potential experiences. I needed to solve this."

place in the middle of a winter storm. As I drove to the airport that morning, I was convinced we would not be flying due to the weather. It was a flight I did not want to be on, but I succumbed to the pressure so that a client could close a transaction prior to the year-end. It was a tense two hours that while sitting beside the pilot, I tried to make some nerve-settling conversation to take my thoughts off the lightning, but he wouldn't talk. I guess he was focused on something else, like getting us safely to our destination.

Was this the original trigger? I don't know. What I did realize was that as the years progressed, I became more and more fearful of flying. While I continued to fly for business, my anxiety before every flight became more intense as the flights got closer and closer. My anxiety became so bad that upon landing on return flights, I would feel 20 pounds lighter and elated that I had survived such a tremendous feat. It was almost euphoric.

Then in April of 1989, the bank I was working for sent me on a two-week assignment to Phoenix that would evolve into a promotion and relocation. I was to meet a co-worker from Chicago for dinner that Sunday evening before we started the project the next day. My flight was scheduled for noon on Sunday. Still unclear to me, that Saturday night around midnight,



I was literally in the fetal position having an irrational, full-blown panic attack. Yuck! One thing was for sure; I needed to control my circumstances. So, by 3:30 a.m. that morning, I was in my car on my way to Phoenix.

Fast forward a year. I had just started a new business with the help of a couple of partners four months earlier. These were not former friends or associates. They were new members of my world who invited me to join them in a new business opportunity. They knew my experience and skill set, but not me. So, when we had planned a trip to Denver to meet some of our insurance carriers, I was a bit apprehensive, to say the least. On the night before the flight, I was so anxious I called each of my new partners to let them know I wasn't going and exactly why. It was not a comfortable conversation. I just couldn't imagine what they thought that night or what they were discussing on the plane the next day.

But what I did know was that it had become clear to me that avoidance was not going to work. My world was becoming smaller, as were my opportunities and potential experiences. I needed to solve this. Of course, before this point, I had done all the rational research. Your odds of dying in a plane crash are 1 in 7 million versus 1 in 114 in a car wreck. There is roughly one fatal plane crash in every 16 million flights. A fully loaded 727 would have to crash every day of every week to equal the number of auto fatalities. Anxiety is an irrational emotional response to an irrelevant fear.

I had to move beyond the embarrassment and admit, document,

and understand the specifics of my anxiety of flying in order to find a solution. I sought out multiple sources of professional help: psychology, psychiatry, meditation, hypnosis, books, audio tapes, and even medication. I was not leaving any stone unturned. However, I quickly concluded that medication was just a band-aid and not a solution. My problem was not physical; it was mental.

In the end, it took time, and while each of these resources provided some help, I needed to confront it head-on. I needed to actually jump off the cliff over and over, utilizing the knowledge and coping skills I gained to actually experience the safety of flying so much that it dissipated. It's not an overnight fix, and it does take continual work.

In the years since, I have probably flown a million miles traveling all over the U.S. and internationally. We have been to Australia, New Zealand, Fiji, Italy, France, Germany, Austria, the Netherlands, Ireland, Hungary, and the Czech Republic, and several of them multiple times. For the past 20 years, we have done at least one, if not two, international trips per year. Unfortunately, the pandemic has canceled four trips that we will have to catch up on later. Thankfully, today, flying is pretty much a non-event.

One of the things I learned through my experience is that these are not always isolated events. If an individual has anxiety, it can manifest in different areas of life during different times. Through my understanding of anxiety, I concluded that my running started out of fear. My father died when I was 20 from heart disease while I was in college, which was when I became a very ardent runner. I can well remember my first run through the University of Utah campus and Federal Heights, eight miles, I figured.

With running, I believed I had solved that risk of dying young of a heart attack until the day Jim Fixx (*The Complete Book of Running*) died while out on a run, no less. It shattered my world. Not that I felt bad for Jim, but that running was not enough. My point is that if someone is prone to have anxiety, it can manifest in other areas at different points in their life, but finding the solution can result in positive outcomes. Don't let it cripple you. Use it to help you move forward to better things.

Fear and anxiety are not good, and I wouldn't wish them on anyone. But looking back, I believe I gained something from it. I have learned to build the muscle

of encouragement and optimism to find solutions through research, determination, and facing the devil head-on. It's like most everything in life - you will never build muscle until you get in the gym and do the hard work. I would encourage anyone who faces fear and anxiety to consider the five steps I followed:

1. ACKNOWLEDGE IT. You can't find solutions to things you don't acknowledge. Get past the embarrassment. If you keep that wall up, you will never break through to the other side. Talk to your loved ones and share what you're dealing with. Don't expect them to solve it, but only to understand and support your journey.

2. SEEK PROFESSIONAL HELP. We don't hesitate to see a doctor when we are physically ill, so why do we when we have a mental health disorder? Again, drop the embarrassment. This is where you're going to learn the coping skills that work for you.

3. GET HEALTHY with diet and exercise. A healthy body is good for a healthy mind. Eat right and minimize caffeine and sugar - they can turn up the volume on anxiety. Exercise. It's not only a great distraction, but it will kick in the endorphins that improve your mood.

4. GET CONTROL. Find at least one or two things that you can have complete control over in your life. Exercise is one that worked for me. I never finished a hard run or workout that I regretted.

5. LEAN IN to your fear. It's like learning to play an instrument. So difficult at first, but with enough practice and exposure, you no longer have to think about it. It just happens.

As for those who have loved ones with anxiety, help them through the process. Don't force it, and don't try to fix it. They need to find a solution that works for them with your help, support, and encouragement to reach out and utilize the resources available.

THE BOARD



PICTURED: (LEFT TO RIGHT) MARK OLIGSCHLAEGER, RICH MADSEN, LANE SUMMERHAYS, SHERI THOMAS, BRENT ALLEN, LARRY STEVENS, LESLIE SNAVELY, ROBERT GROSS, RANDY EMERY, BILL BRADY

The Productivity Of Silence

Written By **David Normandin**
President and CEO at Wintrust Specialty



Mr. Normandin is an industry veteran and is currently the President and CEO of Wintrust Specialty Finance. Over his 25-year career in the equipment leasing industry, David has founded bank and independent leasing companies that have been featured in the Monitor 100 and Bank 50. He is a Certified Leasing and Finance Professional and has served as President of the CLFP Foundation, Treasurer and Board Member of the NEFA, Past Business Counsel Steering Committee Chair for the small ticket sector of the ELFA, and currently is an ELFA Board Member. David has Six Sigma Certification, Richardson Sales Coaching Certification, and has a long track record of success in building highly productive teams. David resides in Monarch Beach, California, and enjoys sailing, skiing, and scuba diving.

"For me, silence allows time to think, reflect, appreciate, and be grateful."

Silence is underrated. Many equate silence with an absence of productivity and maybe even laziness, but I would argue that silence and the ability to be comfortable and confident in silence is a significant strength of great leaders and just may be the most productive time of all. For me, silence allows time to think, reflect, appreciate, and be grateful.

Like many of you, I live a fast-paced life with a work and personal calendar that is booked a year in advance. Each December, my wife, Sheri, and I build out the next year's calendar of personal and business events. We start with all my work conferences, board meetings, and team events. Then we negotiate out vacations, family visits, holidays, and personal adventures. I love adventures that

create memorable moments with great people in my life, so Sheri embraces my sailboat racing calendar, ski trips, and scuba diving trips as we place them on the annual family calendar. Generally, by the time we are finishing the calendar, we both recognize we have only a few "free weeks" left for unplanned stuff in our lives.

As I run from meeting to meeting or activity to activity, I think in the back of my mind that I am so lucky to have the ability to do all the things that I clamber through day in and day out. Some days feel rewarding with great accomplishments in my work life. Others bring pride for accomplishments in our family and personal life. Yet, many days can feel like they happened to me after a 10-12 hour work day of 10

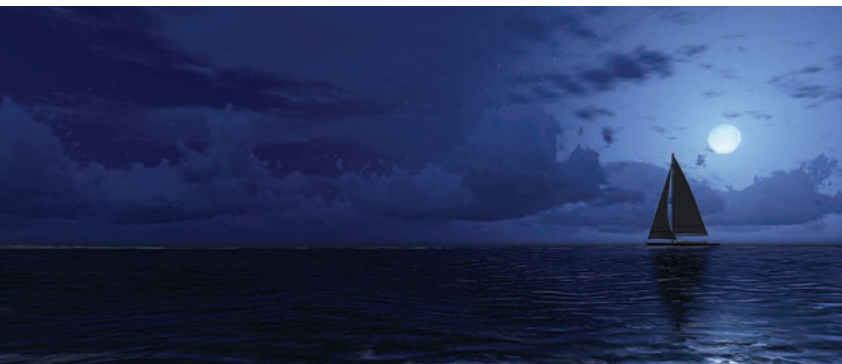
meetings and solving challenges that I was not aware of at the beginning of the day. I often feel exhausted. On those days, I remember the best days that I have planned for silence ahead of me.

For some, silence comes in the form of passive physical activity. It could be sitting and watching a sunset, meditation, or watching an event by yourself. For me, silence comes in the form of an activity. For example, at my core, I love to race sailboats offshore for multiple-day races. I started sailing as a teenager growing up in San Diego, CA. I sailed through high school and college and then started a career, got married, had a couple of kids, and finally started sailing again in my late 30's. There is nothing quite

like it for me as I love the water. I'm intrigued by the wind and enjoy the science behind sailing.

I started sailing and racing again; racing has turned into a passion for me. Sailboat racing is broken into different phases. Once we get through the excitement of the start, find our lane, and race hard through the day, the night phase begins. Nights out in open water are magical. Generally, we are well off of land and out of sight of land and lights. The boat is very dark as we minimize the light on the boat to enhance our night vision. After 30 minutes of almost no light other than the stars and dimmed instruments, it is incredible what you are able to see. The swells that were once not visible, you now see and even hear more clearly. Wind shifts on the water

"One of the many benefits of silence to me is it allows me to reflect and be grateful for the incredible people in my life."



become visible, the reflection of the moon is bright, and the stars look like you could reach out and touch them. The boat also gets quiet at night, as the crew is tired from a long day on the water and will sit on the rail to help keep the boat flat...for hours looking at the sky and the moment comes where I realize that everything else in the world is out of my mind and the calming sense of silence comes over me. It is in these moments that I think most clearly about what is really important, and this clear lens allows the perspective to calmly and unemotionally think through the opportunities and challenges in my life.

Many people struggle with silence. It is common to feel uncomfortable with the deep reflection that silence can provide. Others are so comfortable that they fall asleep. I recall a team-

building event we did with our office where we spent part of the day in competitive activities to enhance communication and connection, followed by lunch and then an hour session on meditation. One of the guys on our team fell fast asleep less than five minutes into the meditation session and started snoring so loudly that the entire team broke their silence and erupted in laughter. Regardless of how you do it, it is valuable to create moments for silence in one's life and to understand what that silence looks like for you, which may be very different from that of others.

One of the many benefits of silence to me is it allows me to reflect and be grateful for the incredible people in my life. I have been in the commercial equipment finance business for around 25 years and have funded tens of thousands of businesses around the United States. Some are very large multi-national corporations, and others are small main street businesses where an individual is building their dream. What I have found is that great organizations are rare. We often hear of companies that have achieved various milestones related to growth, valuation, market cap, and earnings. It is far rarer to hear about organizations that inspire loyalty and excellence through service, discipline, and focus over long periods of time. While these attributes may be less sexy in the world of 24-hour news cycles, what it takes to achieve 30 years of success with these attributes is hard to put into words. I can say that it is only possible with great leadership. For the last ten years, I have been the business leader for several bank-sponsored lending programs. During this time, I have been blessed to partner with one of the rare great organizations in Med One. Additionally, I have gained a deep respect and appreciation for what Larry and Brent have built, the talented team they have assembled, and the legacy that continues to the next generation.

In my times of silence, I recognize how fortunate I am to have amazing individuals like the Med One leadership team as business partners and friends.



EQUIPMENT ACQUISITION

WE MAKE MEDICAL EQUIPMENT AVAILABLE

INFUSION, RESPIRATORY, MONITORING, OXIMETRY, IMAGING, THERAPY, BEDS, & MORE



Leasing & Finance

CAPITAL LEASE

Customer commits to a fixed term of rental payments. At the end of the rental term, customer owns the equipment with a \$1.00 buyout. There is no option to return this equipment. Rather, the point of this program is simply to finance the equipment over several months when cash is not available for immediate purchase. Completing a capital lease through Med One is just a matter of signing a simple agreement and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One. This program is also known as a Rent-To-Own or a \$1.00 Buyout Lease.

EQUITY RENTAL

Simply issue a renewable purchase order (typically 1-12 months) to Med One, and the customer receives brand new equipment direct from the manufacturer. The customer can rent the equipment on a month-to-month basis or, if capital budget is allocated, purchase the equipment with 50% of the rental paid going toward the purchase price. There is no paperwork to sign, payments are made from the operating budget, and the customer may return the equipment at any time.

OPERATING LEASE

Customer commits to make monthly payments based on an established term. When the term ends, the equipment can either be purchased based on its fair market value, rented for an additional 12 months, or returned to Med One Group with no further obligation. Completing an operating lease through Med One is just a matter of signing a simple agreement and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One.

CUSTOM LEASE STRUCTURES

DEFERRED PAYMENTS

Deferred payments allow purchase-minded customers to get their equipment now and pay for it later. Many deals are completed on the basis of a 12-month deferral.

STEP-UP PAYMENTS

A step-up payment scenario provides a customer with a very low initial payment, which increases over time to match the increased flow of revenue generated from the new technology.

Rental, Sales, & Services

EQUIPMENT RENTAL

Our Equipment Rental division is an authorized rental dealer for Alaris Systems and Sigma Pumps. We carry equipment from leading manufacturers and our refurbished medical devices are patient-ready, include a full warranty, and are factory tested. Equipment available to rent: Pumps (Infusion, Syringe, Feeding, Suction), Patient Monitors, Pulse Oximeters, Beds and Support Surfaces, SCDs, Ventilators, Bi-pap Machines, and much more.

EQUIPMENT SALES / SERVICES

Our Equipment Services division includes full time OEM certified technicians who can meet the needs of a single department or the needs of your entire facility. We offer service repair options on a wide variety of equipment, including PM services. Additionally, we have patient-ready refurbished equipment available for sale or rental that includes a warranty. Available equipment: Infusion, Respiratory, Oximetry, Monitoring, Support Surfaces, and more.

FOR QUOTE REQUESTS PLEASE VISIT

WWW.MEDONEGROUP.COM

PHONE 800.248.5882 EMAIL info@medonegroup.com

EACH SOLUTION OFFERED BY MED ONE CAN BE CUSTOMIZED TO BEST FIT THE NEEDS OF A SPECIFIC CUSTOMER. CONTACT US TODAY TO LEARN HOW WE CAN HELP YOUR FACILITY ACQUIRE THE EQUIPMENT IT NEEDS. OUR SIMPLE DOCUMENTATION, QUICK TURN AROUND TIME, AND CUSTOMER SERVICE HAVE NO COMPARISON WITHIN THE INDUSTRY.

WHAT ARE PEOPLE SAYING ABOUT YOU?

Several months ago, a story went viral about a company executive accidentally sending a damaging email to the very individual he was making negative comments about. Both the speed of response and the extent of backlash from people who heard about the story were astounding.

The story began when a recent college graduate applied to be a brand ambassador for a small clothing boutique. As part of the application, she had to submit photos of herself as well as give the company access to her Instagram account so the company could evaluate if they would be interested in having her as a brand representative. The vice president composed an email that he intended to be sent to his wife, the founder of the company,

calling the applicant “not that cute.” To his detriment and the detriment of his company, he accidentally sent that email to the woman who applied for the position. She was understandably upset and shared the email in a TikTok video - that video received over 2.4 million views.

If that wasn't damaging enough, thousands of people who saw the video retaliated against the company by leaving 1-star reviews on every available platform they could. Many of those people used the vice president's words against him in their reviews by stating the company's clothing was “not that cute.” They left reviews and comments on Google, the App Store, and all of the company's social media platforms. In less than a week, the company went from having 5-star reviews to having about 1 star. To combat the unremitting onslaught of backlash they were getting, the company had to temporarily make all of their social media accounts private to prevent further damage.

Fortunately for the company, Google was able to remove the negative reviews related to that incident because they could prove the reviews were not coming from actual customers. This is highly unusual since reviews are generally not able to be taken down, but given that all of the incoming reviews were fraudulent, the reviews were removed, and the company now has its original 5-star rating on Google again. However, this is not reflected on all platforms. Their damaged 1-star review is still reflected in the App Store.

This example highlights the importance of a brand's reputation and how quickly it can change. Right or wrong, out of the millions of people who saw the video, thousands took action against the company. Poor public opinion is something that can affect any business. This can be temporary if the situation is handled properly, or it can linger if mishandled.

Written By **Madeline Cheney**
Marketing Specialist



Your company's reputation can be bolstered in the following ways:

1. Reward good customers by going the extra mile.

Customers become even more loyal when the brands they like make an extra effort to do more than what is expected. Rewarding customers can turn an occasional customer into a customer for life.

2. Honor your word.

Uphold offers and agreements that were made to your customers. Attempting to look for loopholes to prevent customers from taking advantage of deals will only harm your business long-term.

3. Act quickly and be transparent.

When situations go awry, don't try to cover them up and make excuses. Even worse, don't try to push blame onto innocent parties. Take ownership of the issue and make sure to let your customer base know what you are doing to fix the situation.

4. Be human.

By definition, companies are not human. Yet, the businesses that are most successful and develop loyal followings often provide the most human experiences for their customers. This means that the company is able to talk on a real level with their customers and also treats each customer like a valuable human.

Above all - take control of your reputation. Developing a strong reputation takes committing to goals and living out your mission every day. When you commit to actively rewarding customers, honoring your word, being transparent, and being human, your reputation will take care of itself.





MED ONE CORPORATE OFFICE / SANDY, UT

PHOTO CRED: CHRIS ENGER



BRANDON MAYO

Medical Equipment Delivery Driver
Corona, CA

I was born in Long Beach, CA but was raised and currently live in Temecula, CA. I enjoy traveling, going to concerts, collecting vinyl, and every now and then, playing or recording music. I like spending my spare time with friends, watching movies, or collecting retro artifacts. I also did some college at Mt. San Jacinto Community College and studied humanities.

At Med One, I am an Equipment Tech/Delivery Driver. I like being a part of something that really matters to everyone. As a part of the healthcare industry, there is a good sense of security, and you just know that this job isn't going away. I enjoy visiting all of our customers and giving them the satisfaction that they deserve from our company. It's definitely nice to know that they know us and trust us for their needs.



DAMARY SALAZAR

Inventory Clerk
Sandy, UT

Hello, I am Damary Salazar! I was born and raised in Venezuela and am the second of four siblings. My whole family still lives in Venezuela. For political and social reasons, I had to emigrate to the United States, where things have gone very well for us. Utah is a wonderful state for our children.

I've been with my husband for 20 years, more or less, and we have two great children: Aaron (the karate boy) and Nathalia (my artist). We love to travel. My parents took me to see new places, and that's the same thing I want to do with my family. I'm always planning our next destination or vacation...beach, here we come!

I have been working at Med One for three years, and I have a great work group. In the corridors, you often can hear our laughter because despite having a lot of work, we always find a way to do or say something funny.



EMPLOYEE SPOTLIGHTS

MIKE SCHMITT

Territory Sales Manager
Sanford, FL

I was born in Chicago and raised in the suburbs of Washington DC in Northern Virginia. I am married to a wonderful, loving wife, and we have been blessed with four amazing boys; a 25-year-old, 23-year-old twins, and an 18-year-old. I have one older brother who lives in Maine with his wife and children, and my parents live in Florida, about 10 minutes from me. I enjoy spending time with my family. To me, family is the most important thing in the world. We love sports, grilling out, and just enjoying each other's company.

I went to the University of Central Florida and graduated with two bachelor's degrees: one in political science and the other in public administration. At Med One, I am a Territory Sales Manager in the rental division, and I cover the great State of Florida! I love that we have the opportunity to make an impact serving our communities with the best and most affordable medical equipment in Florida.

During the pandemic, many people have suffered, but at Med One, we heard from many hospitals that they couldn't have gotten through this without Med One's help. I received frequent messages from hospital executives stating that Med One helped to save numerous lives by providing ventilators, infusion pumps, and other various equipment. It's a great feeling when you have a dedicated and committed team to support everything we are able to accomplish. We have that locally and nationally.





Another Man's Shoes

The chorus of the song "Another Man's Shoes" by Drew Holcomb and the Neighbors goes:

*Everyone's got their own set of troubles
Everyone's got their own set of blues
Everyone's got their own set of struggles
Walk a mile in another man's shoes*

I first met Nancy about two years ago at a care center where I volunteer. Nancy was in a wheelchair and had a lot of spunk (as my wife called it). Over the next two years, we saw her decline in health to the point that she no longer moved on her own and spent more time asleep than awake, and was very rarely coherent, but she still had a smile in her eyes that could make you feel happy and have no more cares. When I attended her funeral recently, I met her children and heard her life story. I was amazed at the life she led and the many talents she had developed as a model, athlete, and mother.

Mary is another woman residing at the care center. Mary has a disease that makes her look extremely old, and she spends most of her time in a recliner

curled up in a ball. She is often awake, but there is little recognition in her eyes. Mary's husband is constantly by her side, and from him, I learned that before Mary contracted the same disease that two of her sisters also have, she was the head of a major, national medical supply company. A very accomplished woman.

From these women, I learned that we can often draw conclusions about people without really understanding their back story. When we meet others that are struggling or annoy us, do we really understand their background and their reasons for how they act or what they do? A good example of this is that I often get very frustrated with drivers that are going much too slow on a one-lane road in front of me. At least I did until I learned Dee's backstory.

Dee has a condition where his blood is very thick, and he must take blood thinners just to survive. Either the thick blood or the medications cause him to feel like he is driving extremely fast in his car when his speed is much slower than it appears to

him. He white knuckles the steering wheel at speeds that, for most, are common and not extreme. So, to be safe, he goes at speeds where he feels like he is in control of the vehicle. I have learned that there is probably a very good reason why the person in front of me may be going slower than I would prefer.

My point in all of this is that we (I speak especially for myself) often judge and condemn others for who they are or for simple, harmless actions that may be annoying to us.

When most people met (I will call her Susan) for the first time, they felt she was extremely crazy and annoying. The first time I met Susan, she was telling everyone around her that they needed to get the local university to replace all the lights on campus because they were destroying the brains of the students. She was in her late thirties and was aggressively pursuing 19-year-old students to marry. Because of her aggressive and erratic behavior, others were very cautious when she was around. After several months and a lot of frustration for many, she disappeared. After several days of searching, she was found in the mountains by a small lake where she had taken her life with an overdose of medication. I spoke with her mother later that day, and she expressed to me that Susan was at peace for the first time in her life. From her mother, I learned that Susan had had a traumatic brain injury when she was very young and had been tormented with mental illness problems her entire life. She had a young, 8-year-old son that she could not visit and literally

no friends. During her life, she had tried multiple times to end her life but had been rescued until this last, final time. None of us realized the constant torture Susan was going through.

I am learning that when I am impatient or critical of others, I need to take a step back and realize I don't know what they have been or are going through. My wife often reminds me when I get frustrated with the way others drive. She tells me that I really don't know what they have going on now, so I need to be patient.

I think it is great that we are all so different, but with that comes our own unique challenges and experiences. When we make fun of others, are impatient, or are hesitant to help, do we really know them? Do we know why they are the way they are and do things the way they do them?

I know a woman who grew up in the South side of Chicago and has been working to get out of a toxic life environment. Her experiences help me realize that I don't know much about the challenges of others.

Before we make snap judgments about others, we should recall the final line of the chorus, *"Walk a mile in another man's shoes."*



Written By **Randy Smith**
Director of Information Technology



I think it is great that we are all so different, but with that comes our own unique challenges and experiences.



From Grandma's Cookie Jar to CEO of Your Finances



Written By **Ibby Smith Stofer**
IDN & Health Systems Director

How many of you can remember your grandmother quietly slipping her change into a quart jar or the cookie jar up on the top shelf? Or do you recall the saying to “be safe, just keep your money under the mattress?” As children, many of us were encouraged to save our birthday or Christmas money in the ever so close piggy bank! As we got older, some of us were accompanied to the local bank to meet the manager and open our very own savings account. These activities reflected the values, concerns, and possibly a little distrust of banks (money under the mattress) that our elders had regarding the need to save and put money away for a rainy day.

Over time the piggy banks were forgotten, and the new umbrellas of many for the rainy days ahead became the numerous plastic cards that they carry in their wallets. How many credit cards do you think the average American has? According to

Experian, the average was four and declined slightly beginning in 2020. The report also details this by state and age. All the credit bureaus that track this information say that there is not a magic number of credit cards to have. As you would expect, it is all relative to how wisely one uses these options.

After two years of economic challenges, loss of jobs, and changes to work norms, it is no wonder that many are decreasing the use of credit and possibly reverting to the cookie jar or envelope methods to manage savings and expenses.

As I joined in the search for better ways to improve my family's economic outlook, I read an article published on *New York Times* bestselling author Ramit Sethi's website, “I Will Teach You To Be Rich.” Who could skip over a title like that? The article talks about the core principles of following what he calls the “CEO approach.”

C stands for **cutting costs**. Difficult to do in times of rising inflation but necessary if we are to improve our own financial health. And who among us does not want to be in a better financial position?

E relates to **earning more**. While finding a higher-paying job or asking for a raise may seem unrealistic in today's times, the thought of maximizing a 401K or IRA can actually increase your paycheck. You can use online calculators to estimate the effect of how changing contributions by 1% impacts take-home pay.

O is to **optimize spending**. I really like the suggestion to delay online or in-store purchases for 24 hours to ensure you really need or want to buy the item. Another hint is to discipline yourself to match the amount you will spend by putting that same amount into savings (maybe that cookie jar?). These two ideas can help you see the value of your proposed spending, and it adds to your savings as well.

I have always been a collector of change. Our summer vacations usually included an unbudgeted event or two, and I always had a large amount of change that I would diligently count before our trips. The plan was to use those funds to cover the

unexpected fun adventures we encountered. To be honest, the coins usually accompanied us on the road trips and returned with us untouched. What would Disneyland or Six Flags do when we went to pay with a bag full of coins? So, I would continue to collect and add to the “fun savings” collection. Those coins went in a large plastic bag that was tucked away and never touched. My mistake was not taking the change fund to the bank and converting it to paper money, and putting it in my wallet.

Recently the value of small change became real for me. My friend owns a restaurant, and his bank began charging him for changing dollars into change. In fact, businesses all over town were posting signs asking for exact cash amounts or card purchases due to the shortage of coins. (Or perhaps more accurately, the fees they were being asked to pay for change.) I sold my change more than once over the past year or so and see that even today, it is piling up again. I did follow one piece of the CEO's advice - I took the money from selling my coins and put it into our savings account.

What are your money management ideas? Do you have a cookie jar, a side job? Have you cut out subscriptions or negotiated with companies to reduce your monthly payments? Doing just one thing can put you on course to be the **CEO** of your finances. We cannot change the nation's economic policies, but we can take control of our own.

The CEO Approach

C - Cutting Costs

E - Earning More

O - Optimize Spending



RESPONSIVENESS



Written By **Chris Enger**
National Director of Training

The other day I was searching for an item to purchase. It could be found at various stores and was in high demand, so I kept checking the various retailers' websites or mobile apps. Each retailer had several stores in the area, so I would switch geographic locations to check each individual store's inventory.

As technology would have it, I was notified by one of the apps I was using that the item was in inventory, and I could purchase it for pickup that day, which I did.

Immediate precision.

It made me think about what that type of transaction looked like 30 years ago.

I would have needed to pick up a phone book and find one store's phone number. I would then have to dial that number and wait for someone to answer. Once I did get someone on the phone, if they had any sort of database of wares, they could then put me on hold while they checked their computed database.

If they didn't have a computer, they would put me on hold, get their book out that had hopefully been updated, and then go and look on the shelf to see if it was there. The entire time, I am holding on the phone, waiting for a response. If store A did not have the item, I was on to store B, and the process would begin anew.

Our day is one of instant gratification, of supreme responsiveness. Is it 100% perfect? No, but it is extremely accurate, and the pace at which business is now completed is staggering. Think how you feel if you must wait 30 seconds while a web page is loading.

"RESPONSIVENESS" is not just part of the Med One Way; it is one of its three pillars. When we think about responsiveness, we tend to simply focus on the interactions we as a company have with our customers:

a salesperson receives an email from a customer and responds quickly; credit and finance quickly approve sales and provide funding; even a driver makes a lawful change in their schedule to make a delivery.

Responsiveness dictates how we react to all variables in a situation - that lawful schedule change made by a driver to make a delivery, for example. In some states, Med One is limited by law on how long our employees can work before taking a mandatory lunch break. So, if a driver is making a delivery, they must make sure they take their break at the lawful designated time, even if they are only halfway to their destination to provide immediate care for an infant.

Responsiveness is forward planning by the manager in making sure the driver assigned to drop off the needed equipment has had their appropriate breaks so that their drive may go unimpaired.

Responsiveness is also defined by how we as a company adapt. Larry and Brent starting Med One Rental to accommodate the returned lease equipment is an example of how we respond to market forces around us.

Another example of how Med One has changed how we do business to better respond to the needs of rental customers is the creation of the Med One Rental Portal. This portal is used by several hospitals to order rental equipment online.

Those requests come at all hours, day and night. They are quickly responded to, and the rental needs are taken care of. The portal was created not as a response to an immediate, present need but to be ready for a needed response in the future, and it's now a fine weapon in Med One's arsenal.

Med One will continue to thrive as we take care of this core principle, that we respond to the needs of our customers, both present and future.

THREE PILLARS

M E D O N E G R O U P



THE
THREE
PILLARS
FEATURED
IN OUR LOGO
ARE THE CORE
PRINCIPLES THAT
LARRY STEVENS AND
BRENT ALLEN BUILT
MED ONE GROUP UPON.
THESE KEY PRINCIPLES ARE
CREATIVITY, SIMPLICITY, AND
RESPONSIVENESS. WE BELIEVE
THAT THESE PRINCIPLES SHOULD
BE CENTRAL TO EVERY INTERACTION
WE HAVE WITH OUR CUSTOMERS AND
VENDOR PARTNERS. BECAUSE IT IS OUR
MISSION TO BE THE BEST AT WHAT WE DO,
EVERY MED ONE EMPLOYEE IS CHALLENGED
TO EMBRACE THESE FOUNDATIONAL PRINCIPLES.
WITHOUT OUR THREE PILLARS OF SUCCESS, MED
ONE GROUP WOULD NOT BE WHERE IT IS TODAY.

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