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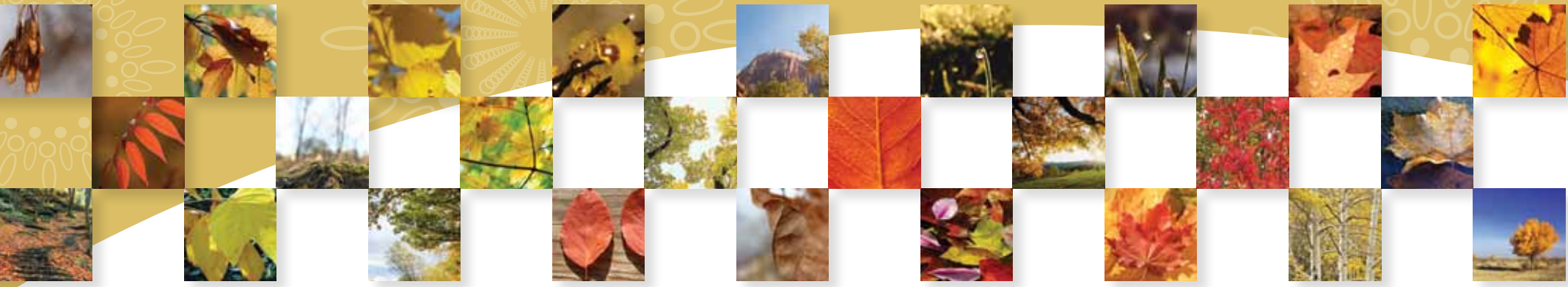


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Med One To One

Med One to One consists of editorials, a message from our owners, testimonials, information regarding our financing solutions, employee spotlights and more. Six issues are published every year and with each comes the most recent and exciting news of Med One Capital.

If you are reading this edition of *Med One to One* you are a part of our team. Med One Capital owes our success to our valued customers and supporters. Please feel free to send suggestions, insights, or comments to editor@medonecapital.com.

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Letter From the Editor

TOO MUCH TIME OR TIME WELL SPENT? **WRITTEN BY: TROY TAIT**

I was recently reading an article about how much time kids are spending playing video games, watching TV, playing outside, doing homework, etc. The basis of the story was kids are not learning the skills they need to succeed in life. They are spending too much time on things that aren't important. The more I read, the more I started thinking about my kids and what they do to fill their time. For the past two months our schedule has been like this:

MONDAY... school/work, piano lessons (all kids), football (son), softball (daughter)

TUESDAY... school/work, football (son), baseball (son and daughter), softball (daughter)

WEDNESDAY... school/work, football (son)

THURSDAY... school/work, football (son), baseball (son and daughter), softball (daughter)

FRIDAY... school/work, football (son)

On average, the kids leave the house around 5:15 in the evening and return about 8:30 pm. Most nights we are all together,



simply travelling from one game to the next. Mixed in all of this are homework assignments, church activities, community activities and other school extra curricular activities. There is also some time spent watching TV, playing video games and other stuff that kids do.

I don't think our schedule is very different from most families. The events may differ but the time commitment is similar. My two oldest children are in the 11th grade and 9th

grade. Both maintain a 3.8 GPA and are members of the National Honor Society. My elementary aged children appear to be doing very well with their schoolwork and high marks are reported when we visit with their teachers. Along with doing well academically, I believe my kids do pretty well socially as well. They don't appear to have any issues resulting from our schedule.

Some people, when they hear our daily routine, think my wife and I are crazy. Others simply say, welcome to the club. The activities my kids participate in are done by their choice. We simply choose to support them in whatever they do. Yes it is crazy at times and does require a lot of scheduling, but we seem to make it work. So I pose this question: In the world in which we live with so much going on, are we putting too much pressure on kids by filling their time or is it time well spent?

Please feel free to send your thoughts and comments to editor@medonecapital.com. We'd love to hear from you!



I recently read an anonymous quote that gave me reason to ponder. "Life should NOT be a journey to the grave with the intention of arriving safely in an attractive and well preserved body, but rather a skid-in-sideways - french fries in one hand, chocolate milkshake in the other - body thoroughly used up, totally worn out and screaming, 'WOW! What a ride.'"

What an incredible attitude to make the very most out of life. It requires unlimited enthusiasm, a ton of drive, and a focused commitment to a dream. But if we channel this energy to our everyday actions, we too can say when it is all over, "WOW! What a ride!"

So far, our 19+ years at Med One have been an incredible ride. Recently, the economic downturn has raised some red flags of caution and has initiated some concerns for most of us. The news we are constantly barraged with is not good. We face continued threats of future tax hikes. Almost daily, we witness the deficit soaring to record levels. We can't listen to economic reports and not hear about more government stimulus spending. Foreclosures and bank closures are at an all time high. Record unemployment, accelerating bankruptcies... the list goes on and on. We shake our heads and wonder when things will improve. These things can't help but dampen our enthusiasm. The once so

Letter From the Owners

WOW! WHAT A RIDE. **WRITTEN BY: BRENT ALLEN**

prevalent spirit of optimism seems to be waning. We ask ourselves the question, "What kind of ride are we in for next?"

In spite of the pessimism that is so rampant around us, I am still BIG on America. I am personally convinced that things will get better. I believe that there is no better place to be than a part of the

healthcare segment of our economy. I am still very optimistic about the future of Med One and all of our partners. Yes, our time is one of unprecedented change. Change, however, isn't always bad. In fact, change usually ends up being a good thing. In a restaurant, a mother noticed her eleven-year-old daughter staring at a movie

poster on the wall. The picture portrayed Superman standing in a phone booth. The girl's mother whispered to

"What an incredible attitude to make the very most out of life. It requires unlimited enthusiasm, a ton of drive, and a focused commitment to a dream."

her husband, “Doesn’t she know who Superman is?” The husband responded, “It’s worse than that. She doesn’t know what a phone booth is.”

We have come a long way, but not without change. Most change is uncomfortable and awkward at first, but we’ll be happiest learning to embrace this world of change. We must be prepared to deal with change. People who embrace change survive, while those who resist it struggle. Med One will survive as we adapt to our ever-changing economic climate. We will make changes when needed and, in the end, we will continue to be a positive competitor in the health care segment of this great country.

Just because change is ahead, this is not the time to abandon the pursuit of our dreams. Someone once said, “Always follow your bliss.” I recently read about a bus driver in Chicago who

follows his bliss with some surprising results. As he drives the bus, he sings. And he doesn’t sing softly to himself either. He sings so loud that the whole bus can hear. Whenever he drives, he sings.

His bliss is not driving a bus, though that may be a source of enjoyment for him. His bliss is singing. And the supervisors at the Chicago Transit Authority are perfectly happy about the whole arrangement. People actually let other buses pass by so they can ride with the “singing bus driver.” They love it.

Here is a man who believes he knows why he was put here on earth. For him, it is to make people happy. The more he sings, the more he makes people happy. He is living the kind of life he believes he was meant to live. He is following his bliss.

This is America - changing times accompanied by the ability to dream. Each day I awaken, I repeat to myself, “God Bless

America.” I am truly grateful to live in this great country, and I am proud to be associated with a company like Med One. I am confident that Med One will weather the storm ahead. We will maneuver around the bumps in the road, and we will ultimately emerge stronger and healthier than ever before. Together we will continue to echo the words, **“WOW! What a ride.”**

Patient Centric Primary Care

MARKET UPDATE

As a result of the building healthcare crisis, fundamental changes are taking place in the manner in which care is administered. Medical practitioners, governments, and financing entities in the U.S. and a number of other countries are applying patient centric approaches to health care. Patient centric primary care focuses on the patient and defines treatment by the patient’s well-being and the patient’s responsibility for his or her own good health. Patient centric care ensures the patient will have timely access to medical care, be supported to actively participate in their care, and will receive the best treatment at a reasonable cost, while putting into place preventive strategies to maintain good health.

Primary care is not gate keeping or restricting access to care. A primary care practitioner is a partner in care and the person who assumes overall responsibility for coordinating care among all health service providers, always focusing on the best interests and personal preferences of the patient. Advancements in technology continue to transform the exchange of medical information, making care coordination possible and patient centric systems a reality. Also driving patient centric systems are market forces and societies desire to improve the health of our nation, while still reducing health care costs.

www.pcpcc.net



“Go Green” has become a call to action seen everywhere you look - from marketing pieces, advertisements and billboards to products of all kinds and, of course, all over the internet. In fact, Med One Capital just spread the word to ‘go green’ by encouraging all its customers to set up their payments through ACH, which is a paperless billing process.

So what’s the big deal and why should you go green? Think big picture.

It is estimated that the population will grow to over 9 billion by 2050. Unfortunately, the natural resources we have available to us are only decreasing with time. So as time moves forward and our population continues to grow, our resources will become more and more depleted. This lack of resources will not only impact our lives but also the lives of our children and grandchildren. Many of us put much effort into building a foundation for our posterity by saving for medical costs, college educations and weddings, but do we even think about the need to save clean air, water, and other resources for future generations?



Well, the exciting thing about all of this is that there is hope. We, individually, can make a difference! It’s pretty easy to see that our planet is becoming more and more interconnected- from people to plants to animals and ecosystems; we are all intertwined. Therefore the effects of our actions will eventually impact our planet – good or bad. Bottom line: It benefits everyone on the planet to go green!

Now, before you get overwhelmed, it’s important to realize that it is simple and easy to make a positive impact. Embracing a greener lifestyle begins with one action at a time. There are countless ways, big and small, that we can save our planet. Here are just a couple ideas to get you started.

Go Green

WRITTEN BY: ANNE McOMBER

- Wash your laundry in cold water
- Turn down your thermostat
- Turn off your computer at night
- Change to fluorescent bulbs
- Turn off your lights when you’re not using them
- Shorten your shower
- Turn off the water while you brush your teeth
- Print on both sides of paper
- Fill a reusable container with water rather than using bottled water
- Recycle, recycle, recycle!
(Visit earth911.com to find recycling centers near you!)
- Use matches instead of lighters
- Get rid of junk mail
- Go to paperless billing
- Use reusable bags when you go shopping
- Carpool or use public transportation
- Avoid letting your car sit in idle when it’s unnecessary
- Inflate your tires
- Grow a garden
- Start a compost pile
- Plant a tree



Things Are Not Always As They Are Advertised... Trust Me!

IBBY'S POINT OF VIEW WRITTEN BY: IBBY SMITH STOFER



I recently had to make a last minute trip for work. I needed a hotel near the airport and it was on the weekend so calling our travel agent was out. "That's okay," I thought, "I can handle this." I made my flight arrangements and only had one stop. Not bad. The airlines offered hotel booking as well so I thought they would know the area better than I did, and I wanted to stay close to the airport anyway to meet a colleague in the morning.

I looked at the hotel choices on their site, ranking them first by star ratings and then by costs. The airfare was going to be expensive, so I wanted to be considerate. The cost for the 5 star rated hotel was only \$10 more than the 3 star hotels; not a bad deal. So I booked the 5 star rated hotel near the airport and away I flew.

I arrive and grab a shuttle to the hotel. It is cold in Buffalo and it is only September. I guess I have forgotten that part of my youth. I get to the hotel and it looks okay as far as multi story hotels go. I check in and they give me a key card and send me on my way. They forget to tell me where the elevator was so I have to ask. As I wander down a hallway, I notice how worn the carpet is and begin to wonder what I have done. The elevator is a bit worn as well but safely gets me to my floor. As I put the card in the door, it doesn't open. I try again. No luck. I check the card, yup it says 743. Walk back to the elevator... no phone around to call the desk. Go back down, get to the desk and the young clerk says no, the room number is 745. I tell him that it sure looks like a 3 and there is no apology nor hint of one.

Back to the room. I need to go get a sweater. It is cold in Buffalo. I wander down again to see if there is a shopping mall near by and by chance do they have a shuttle service. After all, it is the only 5 star

hotel in the area. "You can go out that door, walk across the parking lot and there is a mall there." When I ask again about a shuttle back after telling him again how cold I am, he says just call us and we will send someone. "Could you please give me a phone number to call?" I ask. As I am walking out, I run into two young women with shopping bags. I ask them if the mall is far and how the shopping was. They proceed to tell me that they have spent the full afternoon at the mall because their room had mosquitoes and when they complained to the

not buy that sweater, I did have two hours outside the hotel and that was rewarding. Dinner in the hotel or mall? Call me stupid, I deserve it. I ate in the one restaurant on site. The scallops were old and tough and the coffee was cold, but it definitely met my low expectation.

As I checked out, I asked the front desk when they had received a 5 star rating and neither of the employees had any idea. The manager came along as I waited for my colleague and when they asked him he too claimed no knowledge



manager and made him come see for himself, he told them he would spray the room if they went out. They told him they would prefer another room and he did not accommodate them. They, needless to say, could not wait to talk to their airline about the 5 star hotel they were told to stay in.

Feeling a bit nervous and wondering why I ever booked this hotel, I brave the parking lot walk to the mall and while I do

but wondered why a guest would ask that. Needless to say, the company will be getting a letter and as soon as I uncover who rates hotels, they will get one too.

So, what does all this have to do with you, our business partners and customers? Well, I made decisions based on advertising and claims and thought those were good reasons. As you can see, they fell far short of the ideal last minute business trip.

Have you ever relied on information to make a decision about a company you are going to do business with only to be disappointed? Would having talked with someone who knew that company from personal experience either confirmed or changed your direction? Here at Med One Capital we don't want to ever have any partner nor customer experience be only a one or two star event. If we are not living up to your expectations then we are failing. Our success depends on you being our advertisers, our sponsors and our repeat customers.

We ask you to take a moment and answer the following questions about how we are doing in meeting and even exceeding your expectations. If you would send these back to us via email at editor@medonecapital.com or leave us a message response at 800-248-5882 ext 6761, we will be very grateful.

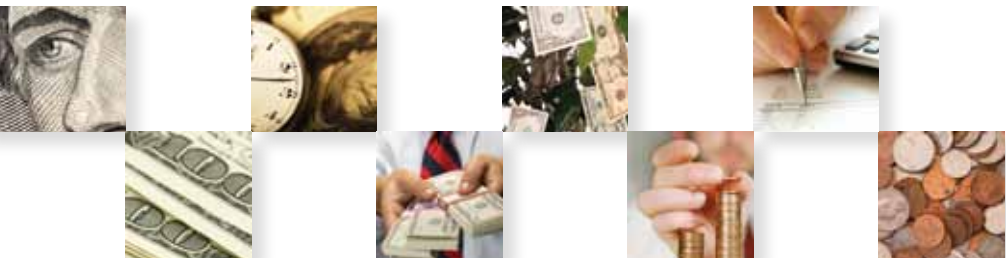
- How are we doing in meeting your needs?

- What else can we do to assist you?

- What could we do differently to make this a more pleasurable and beneficial experience?

We are trying to make each of our customer interactions a 5 star experience and their thoughts and feedback will help us achieve that goal. Upon receiving your feedback, we'd like to send you a token of our appreciation, or should you choose to remain anonymous, we'll respect that as well.





Acquisition Solutions

Each solution offered by Med One can be customized to best fit the needs of the customers. We have nineteen years of experience working in the health care industry. Our simple documentation, quick turn around time and customer service have no comparison within the industry.

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 simply a matter of signing a 2 page proposal document 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.

Rental Rewards

Simply issue a 1 month renewable purchase order 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 towards 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.

Equipment Services

As a division of Med One Capital, Med One Equipment Services can handle a single department's repair needs or the needs of an entire facility. **Services include:** Refurbished Equipment, Biomed Service, Equipment Sales and Purchase, Equipment Rental and Leasing. **Available Equipment:** Infusion, Oximetry, Monitoring, Imaging, Respiratory, Sleep Study Equipment, and more.

Operating Lease

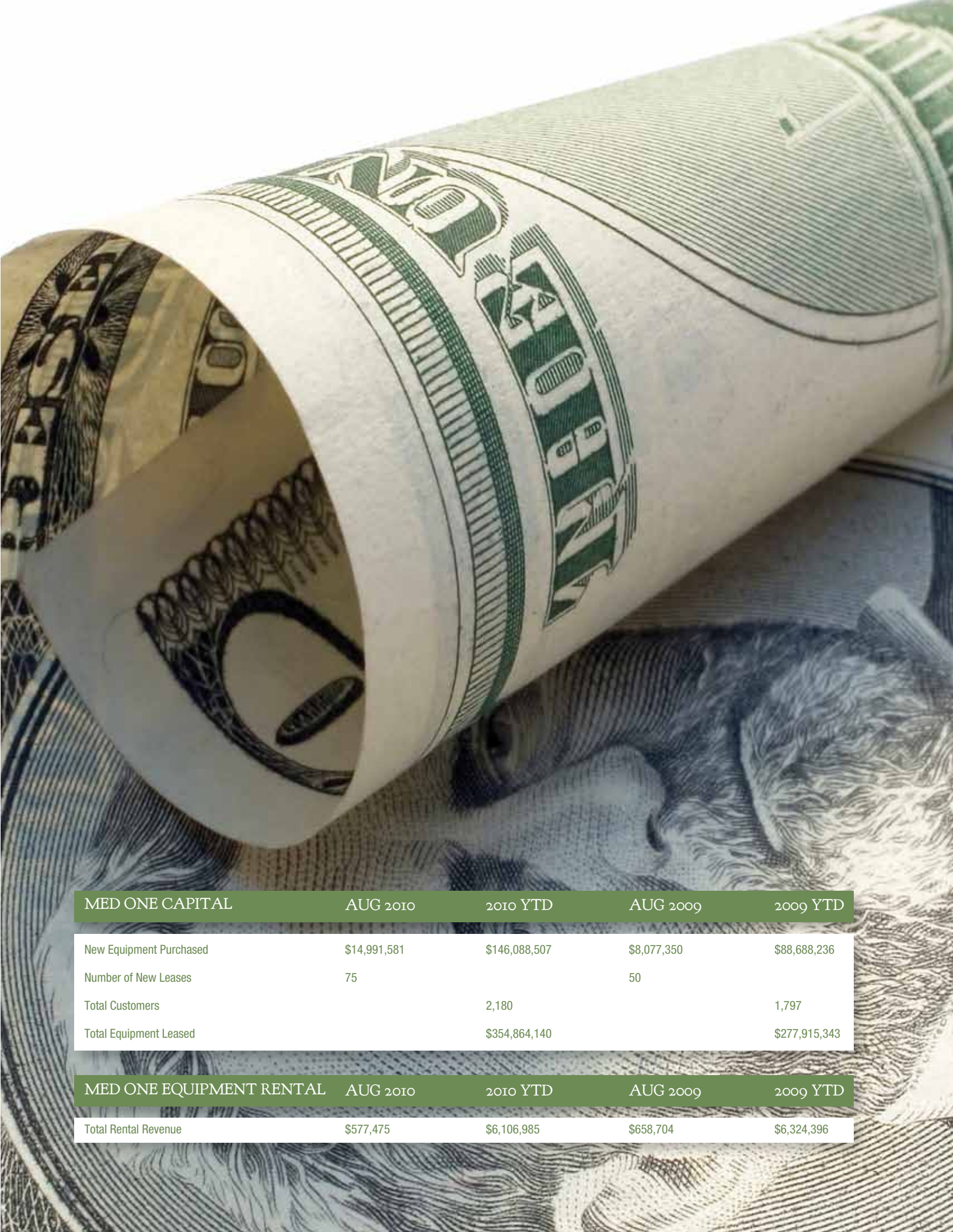
Customer commits to make monthly payments based on an established term. When the term ends, the equipment can either be purchased based on its fair market value, rented for an additional 12 months, or returned to Med One Capital with no further obligation. Completing an operating lease through Med One is simply a matter of signing a 2 page proposal document and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One.

12 Month Renewable Option

Typically, an operating lease deal is done on a term of 36 - 60 months. At times, a customer may have difficulty committing for an extended length of time. If so, we can present a short-term renewable option. The intent is to provide a 3 - 5 year lease payment structure in which the customer is only committed for 12 months at a time and can renew after each 12 month period until the total lease term is met. After any 12 month period, the standard end of term options are also available, so this option will always qualify under the FASB-13 guidelines.

Equipment Rental

Med One Equipment Rental 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:** Modular Systems, Syringe Pumps, Infusion Pumps, Patient Monitoring Systems, Pulse Oximeters, Smart Pumps, SCD's, Ventilators, Bi-pap Machines and much more.



MED ONE CAPITAL	AUG 2010	2010 YTD	AUG 2009	2009 YTD
New Equipment Purchased	\$14,991,581	\$146,088,507	\$8,077,350	\$88,688,236
Number of New Leases	75		50	
Total Customers		2,180		1,797
Total Equipment Leased		\$354,864,140		\$277,915,343

MED ONE EQUIPMENT RENTAL	AUG 2010	2010 YTD	AUG 2009	2009 YTD
Total Rental Revenue	\$577,475	\$6,106,985	\$658,704	\$6,324,396

Spence Tueller

EMPLOYEE SPOTLIGHT ACCOUNT EXECUTIVE



Utah is home. I was born in Salt Lake City and raised in Sandy, Utah. I graduated from Brigham Young University with a degree in Health Science. My wife Ali and I have four busy and wonderful children. My family is the joy of my life. Here is one small example. I was recently at my youngest sons soccer game. He is 5 years old and playing in a community league for only the second time. During the first season, as a 4-year-old, every time he got into the game he would stand like a statue in the middle of the field. We spent most of the season cheering for him to run or even just move. During one game late in the season after much coaxing, he finally took off running. We were so proud! Only to see him run off the field and to the sidelines where the “team Mom” was preparing to pass out the half time treat! We laughed and laughed. Needless to say, this season he is doing much better and has realized you can move and even kick in soccer.

I love sports. So does my family. Playing, coaching and attending sporting events is fun and often what I do with my spare time. Basketball is probably my favorite. I worked for the Utah Jazz for several years as a ball boy. It was fun to get to know the players and to sit on the court by the bench. I probably enjoyed it too much or at least for too long. The Jazz players started calling me “ballman” and giving me a hard time for being older than the rookies. I don’t know what they were thinking; it was only my 9th season.

One of the great things about living in Utah is the mountains! I enjoy camping, hiking, boating and fishing. In spite of having lived most of my life within 40 minutes of some of the greatest snow and skiing on earth, I have only been once. So, this upcoming winter, I hope to hit the slopes and maybe even give snowboarding a go.

I am currently working as an Account Executive at Med One and absolutely love it! It is a privilege to work at Med One. Each day offers challenge and opportunity. I work with great people including many of you. It has been said that, “The motive behind good successful business is the sincere desire to serve.” I have seen that demonstrated in many ways over the years and look forward to working and serving together for many years to come.

The economy is recovering... right? I think it's recovering... isn't it? We are seeing signs pop up here and there indicating that we may be on our way out of this thing but is that recovery showing up everywhere? Let's take a look at what we are seeing in the healthcare arena, specifically hospitals.

According to a study conducted by the AHA, the numbers aren't reflecting the recovery we would hope to see within hospitals. 65% of hospitals are reporting an increased percentage of patients that are covered by Medicaid, CHIP or other programs. 70% are reporting depressed overall volumes. 72% report a depressed number of elective procedures and 87% report an increase in bad debt and charity care. (See graph)

Most of the equipment manufacturers we deal with have been out there in the trenches and have seen this first hand. The hospitals that seem to have had money, still have money. They are just sitting on it waiting until they feel it is time to move forward. While simultaneously, those that didn't have access to cash before the recession are in the same state; they still don't have cash and are hoping to get their hands on some through traditional lending sources. There are a couple of catches here too; 74% of

What's Happening Out There?

WRITTEN BY: MIKE KROG

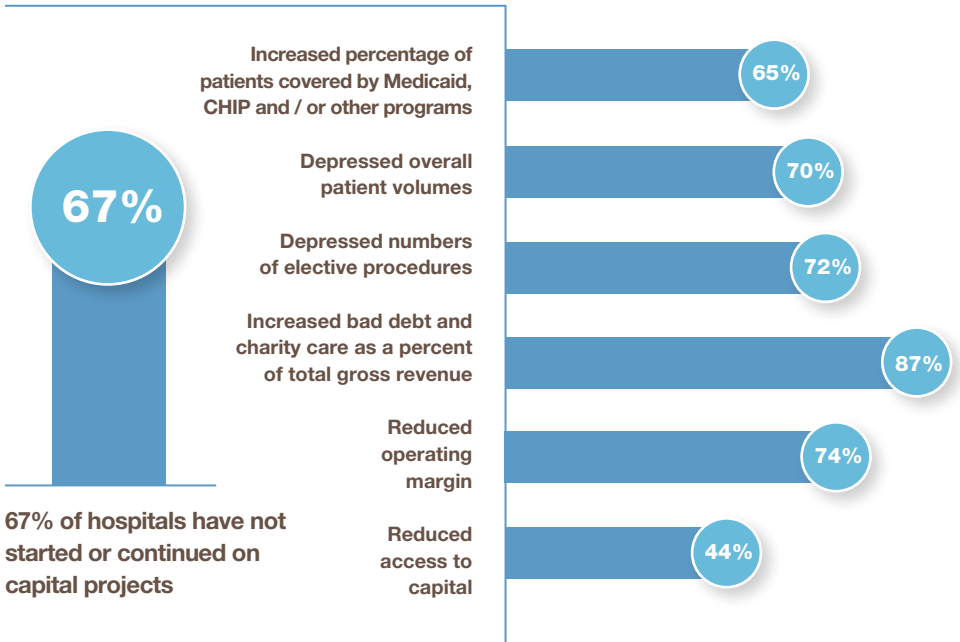


hospitals in this study reported a reduced operating margin (money they bring in by treating patients). But hospitals make money elsewhere, don't they? Not as much these days. When stocks and other investments are sliding, hospitals feel those effects too. In this study, half of the hospitals reported decreased non-operating income. The biggest issue out there is that 44% are reporting a reduced access to capital. This can refer to their cash reserves, as well as the lingering effects of the credit crunch. That crunch has changed the game for a lot of lending institutions out there. In an effort to thwart another credit crisis, the regula-

tors have been sharpening their pencils and enforcing tighter regulations, which can make a hospital with iffy credit before, appear to be impossible credit today. What this does is tighten the vise a little bit on the task that hospitals have to be in compliance with new regulations coming down the pipe. How are they going to meet their EMR requirements if they can't get the capital to put those systems in place? Government money? When has that been easy to acquire? This doesn't seem like a recovery to me, at least not yet anyway. It seems that most hospitals feel the same way too. In fact, 67% of hospitals in this study report that they have not started or continued on capital projects that were put on hold since the economic recession began. (See graph)

Okay, we got through the hard stuff. Phew! Take a deep breath. It isn't that bad. Things will get better. The signs of recovery we see out there will find their way into this arena soon (rise in consumer confidence, positive corporate earnings reports, etc.) But for now, today, we can help. Med One Capital is privately owned and operated. We have liberties within our lending structure that most do not. We experienced our best year last year and are on track to repeat that feat again this year. Not to brag, but that's how the sales are happening these days. If you haven't fully integrated our unique and simple financing solutions into your sales cycle and would like to increase your sales (especially in this environment) contact us at 800-248-5882. We will make sure you speak with an experienced representative that will give you quick and easy financing solutions custom tailored to your needs.

Percent of Hospitals Reporting Various Effects of the Recession



Source: AHA analysis of Telling the Hospital Story survey data from 572 non-federal, short-term acute care hospitals collected in March and April 2010.

Can You Admit When You Are Wrong?

WRITTEN BY: MICHAEL STAVER INTRO BY: LARRY STEVENS

By Larry Stevens:

Not long ago, I ran across the following article penned by Michael Staver, a professional keynote and motivational speaker. I think it catches the essence of many company's and employees' difficulty with giving "world class" service to their customers. I believe that customer service is not something that you are trained to do, but it encompasses your underlying principles and philosophy about how people should be treated.

It has been said that, "A good way to judge people is by observing how they treat those who can do them absolutely no good." At Med One, we often express how much we value our customers and those with whom we work. We claim to be a customer-focused company. But we know that in the final analysis, our customer focus as a company will only be as good as the specific individual representing our company in a phone conversation or a business meeting.

We asked Mike if we could share his article in our next issue of *Med One To One*. He has graciously given his permission. I recommend that everyone consider the important principles that he explains in the following paragraphs.

By Michael Staver:

I had an issue with my new laptop. I accessed the Dell customer service chat feature, only to be told 10 minutes

into the chat that my problem had to be handled by a live person and should only take 10 more minutes to resolve.

I called. I was rerouted to the Philippines. The gentleman was nice and did the customer service things and said all the right things - he even told me my problem would be fixed 'in no time' and I would make my dinner plans.

He asked if he could take control of my PC to fix the problem quicker: 2.5 hours later, my computer wasn't fixed and he had messed it up even worse. I know what you are thinking - 'Why didn't you just tell him to forget it and then hang up?'

Two reasons: he had control of my computer and, tired of hearing me ask questions, he put me on hold while he wandered through my machine. After one hour, I asked him if he had any idea what he was doing, to which he said, "Yes, I am an expert!" He wasn't! I finally escaped and figured it out myself two days later.

The point is not terrible customer service, the point is humility. Whether a technical issue or a personal issue, can you actually admit with a humble heart when you are wrong or don't know what you are doing? Do you have that kind of courage or do you get defensive, make excuses or over-explain?



Michael Staver

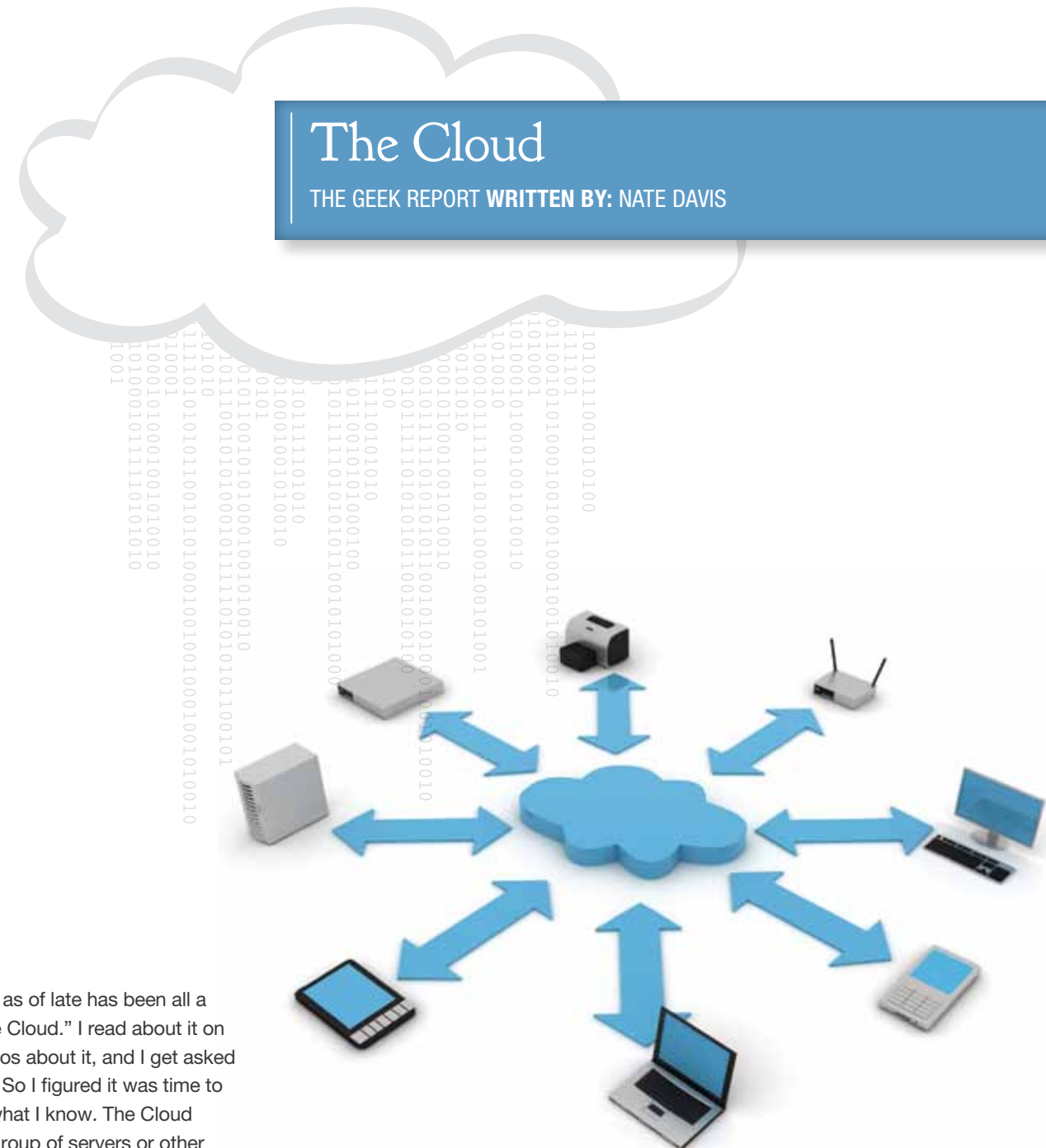
Try this:

1. Acknowledge your limitations
2. Seek assistance or hand it over if you don't know what to do
3. If in a conversation, shock people by acknowledging their perceptions.
4. Be transparent.
5. Humbly and without excuse, acknowledge the impact it had on the circumstances.

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The Cloud

THE GEEK REPORT WRITTEN BY: NATE DAVIS



The IT Industry as of late has been all a buzz about "The Cloud." I read about it on blogs, I see videos about it, and I get asked about what it is. So I figured it was time to simply explain what I know. The Cloud is defined as a group of servers or other technologies that provide services to the users. You can have private clouds and public clouds. Private clouds being what is located in your company server room, and public clouds are what Google, Microsoft, Amazon and Yahoo offer to rent for access and use. Clouds are really just a metaphor for a group of technologies that all work together and present a unified experience.

VMware is a leading virtualization company whose virtualization platform is used by 100% of the Fortune 100 companies and 96% of the Fortune 1000 companies. VMware continues to innovate in this arena. Virtualization has taken the IT industry by storm. Virtualization is defined as abstracting various aspects from the system. Most of the time, virtualization is referring to running multiple operating systems on one physical computer. So, on my Mac laptop, I am running Mac OSX, and then I have a virtual machine that is running Linux and one that is running Windows allowing me

to run any type of applications that might be needed for me to efficiently do my job. The amazing thing about virtualization is that if the servers you have operate by the same cloud standards as another company, then it is relatively simple to move parts of your infrastructure to another cloud.

Hopefully that lends a little light behind the Cloud. Med One Capital is standardizing on a cloud infrastructure to better streamline our agility and prepare for growth. With this technology in place, we hope to be even more responsive to our customers and empowering to partner with.



MED ONE CAPITAL / 2010

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