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MEDONEONE

ISSUE NO. 24



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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Warm Wishes this Holiday Season from Med One Capital

Med One to One and Med One Capital would like to wish all of our vendors, customers and supporters a very Happy Holidays and a Happy New Year.

Insignificantly Significant

LETTER FROM THE EDITOR / BY TROY TAIT

This time of year is generally a time of reflection, a time to review the past year and make goals for the New Year. Many of us will pledge to make this the year we stick to that workout and lose those extra ten pounds. For others, it may be the year we learn a new skill or take that class you have always wanted to take. Other goals may include getting more sleep, simplifying our life or even drinking more water. Then there are the goals to get more organized, get out of debt or take that perfect vacation. Yes, this could be the year.

As I was contemplating my list of 2011 goals, I had a change of plans. This change occurred after a discussion I had with an individual who made the following comment to me, “The insignificant little things you do throughout your life are what make up the significant moments and memories in someone else’s life.”

I don’t know if she made this up or was quoting someone but the phrase really made me stop and think. In my mind, I

quickly began to run through a typical day, focusing on those simple, insignificant activities that may have had some type of impact on someone else. Then I began to think about my interaction with others and what simple, insignificant activities had occurred that turned into significant moments and memories in my life. I was amazed at how many times throughout the day, a small act by someone else made a big difference in my day. Opening the door, a simple hello, a passing smile or even taking two minutes to ask, “How are you?”

As you take the time to reflect and plan out your resolutions, give some thought to this quote. I know it has made me more aware of the importance of the little things in life.

Best wishes for a happy, healthy and prosperous 2011!



“The insignificant little things you do throughout your life are what make up the significant moments and memories in someone else’s life.”



A Question of Value

LETTER FROM THE OWNERS / BY LARRY STEVENS



The growers wouldn’t budge on their pricing because they could sell all they could produce locally at their desired price. The Montana folks were used to paying the going rate for poorer quality melons being produced in the area and so didn’t see a compelling need to pay any more. The brother, who was good at numbers, crunched them every way possible to see what could be missing in their formula. Neither brother wanted to give up on the business, but it seemed unlikely that they could survive the next season without determining how to fix the equation. Eventually, the brother who was good at marketing came up with an idea. “What we need,” he said, “is to just buy a bigger truck!”

This illustrates a fundamental dilemma that we face each day at Med One. Our product, however, is not watermelons, it is money - money used to buy equipment to lease, rent or sell to customers who choose to do business with us.

Since 1991, we’ve done a pretty good job of demonstrating how we bring value to our market place. We’ve tried to stay in our niche; we have faithfully tried to explain that what we do is different than what other companies do. We’re very proud of the way we serve our customers, and we are honored by the number of hospitals and equipment manufacturers who have chosen to do business with us. We don’t win every transaction that we go after, and I am sure that there are more medical equipment sales companies in the market who don’t use our services than do.

In recent years, we have experienced extraordinary volume increases in our equipment leasing and rental business. With those volume increases comes extreme pressure to lower our pricing and compete in the same arena that every other leasing company plays in, not to mention most of the major banks and traditional commercial finance companies in the country. There is a significant



There once were two brothers who decided to go into business together. Their business plan was very simple: purchase watermelons from local growers in Green River, Utah and transport them to Great Falls, Montana for sale to merchants and consumers. With enthusiasm, determination, and an old 1972 pickup to haul the watermelons, they began their venture at prime harvesting time. Throughout the watermelon harvest season, they purchased every watermelon that they could load into the pickup. Green River after all is world famous for great watermelons. With the shortened growing season in Great Falls, watermelons don’t seem to do as well. They had no problem selling every watermelon that they brought into the area because they clearly had superior watermelons to sell. At the end of a very busy first season in the business, they sat down together to settle up and divide the profits. Much to their dismay, there were no profits to divide. In fact, they didn’t have enough cash to pay their outstanding bills. As they investigated the results of their operations, they discovered that they had been paying 20 cents a pound to the Green River growers and they had been selling to the good folks in Montana for 15 cents a pound.

tendency in our market to try to ascribe too much emphasis on money costs and interest rates and forget the other important elements of each transaction. Med One’s primary sources of capital are designed to allow us the flexibility to remain innovative, responsive and flexible for our customers - and as a result, there isn’t much room to be able to also offer the lowest pricing. Were we to seek a significantly lower cost of capital, it would be at the expense of most of the other benefits that we offer to our customers. We believe that we bring much more to the equation than simply access to capital. Month after month, this belief is ratified by relevant feedback that we receive from satisfied customers.

In the construction business, there are three key elements to every job. They are price, quality, and time. Most contractors are happy to let the customer dictate any two of the three as long as the contractor has control over the third. The way this works is simple. If your project requires the highest quality and a fixed completion date, I as the contractor can accommodate you if I have the latitude price the job requires according to those expectations. On the other hand, if quality of workmanship is not the issue and

you just want the job done at the cheapest possible price and by the fixed completion date, I as the contractor will have to deliver lesser quality workmanship in order to get it done in time and at the price we have agreed to. Even if I claim to be able to deliver all three simultaneously (lowest price, highest quality, and shortest completion time) I can assure that I will disappoint you. You will not be happy with how the project turns out and you will probably never let me do another job for you.



These same principles hold true in our business. Pricing is obvious. But we also have the elements of quality and time that we have to deliver to our customers. Time refers to how quickly we can complete a transaction. We’ve always been able to turn

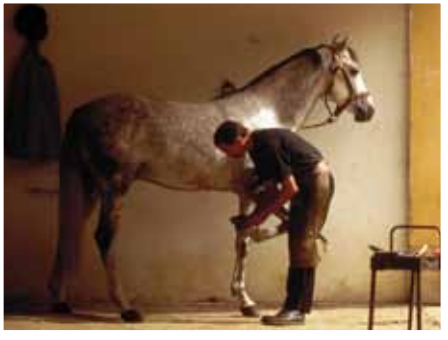
a transaction from beginning to end within 30 minutes or less. This capability always amazes people who are doing business with us for the first time. Quality refers to the numerous elements of a transaction that go into making sure our customer has a good experience with Med One and that their needs are met. At Med One, we not only strive to eliminate the pain involved in “doing a deal”, we also try very hard to give each customer exactly what they want. This takes shape in many ways such as simple documentation requirements, expeditious underwriting procedures, and flexibility in structuring. Given the extreme complexity in the capital markets, it is virtually impossible to offer the “timeliness” and “quality” that we provide and still also always be the low cost provider.

There is a particular manufacturer of a line of equipment that we have always wanted to work with. For many years, we tried to establish a relationship, only to be given the unmistakable message that they weren’t interested. In the later part of 2008, when the capital markets began to implode, we were given an opportunity to offer our services to them. After learning exactly how their procedures needed to be followed, and

agreeing to comply, we were invited to make a proposal. In the proposal process, we were informed that our pricing was much too high and we probably wouldn’t be able to be “players” with them. I guess we made a strong enough case about the other two elements of our offering that they decided to give us a chance (although I don’t think they were convinced at the time). In 2009, we were privileged to do over \$30 million in lease business with their customers. In 2010, we project that we will do over \$40 million. We are frequently told by the relationship manager that Med One is their preferred leasing partner. Our partnership with this company is strong. They have come to appreciate the timeliness and quality aspects of our offering. In a very short time, they have become one of our highest volume vendors. Are we able to do all of their business? No, but what we do for them has become a very important part of the success that they enjoy in their market.

As our relationship has matured, they have shared with us some of the difficulties that they were having with their other leasing partners. Here is the postmortem on some of the low rate providers that they were using. Their two primary leasing partners left them high and dry in January 2009 when

the economy soured. They first raised their pricing to unacceptable levels and then they totally withdrew from the relationship with very little advance warning. Another leasing partner caused them to have to restate their published earnings for a year end



because the leasing partner was not timely in completing and funding several year-end transactions – not a pleasant experience for a publicly traded company.

My horse shoer gave me the following quote one day when I was complaining that he raised the price he charged me to put shoes on my horses. Bear in mind that he is one of the best farriers in our state and you can’t afford to take shortcuts with a horse’s hoof care:

.....
“It’s unwise to pay too much, but it’s unwise to pay too little, too. When you pay too much, you lose a little money...that is all. When you pay too little, you sometimes lose everything because the thing you bought was incapable of doing the thing that it was bought to do. The common law of business balance prohibits paying a little and getting a lot....it can’t be done. If you deal with the lowest bidder, it is well to add something for the risk you run, and if you do that, you will have enough to pay for something better.” John Ruskin
.....

This principle is extremely hard to visualize, let alone communicate in the financial services arena. Customers tend to want to commoditize what Med One offers, assuming that the whole consideration is the price (interest rate). Our job as a company is to patiently, yet humbly, explain the differences. We constantly strive to differentiate ourselves from the “commodity providers” in our industry. But as a company, we have a much higher obligation as well - to constantly and consistently provide the timely response and high quality service that we are getting paid to provide.



price • quality • time



Leadership: A Gift For All Seasons

IBBY'S POINT OF VIEW / BY IBBY SMITH STOFER

As the season of gift giving arrives I often reflect on the many senior managers and direct bosses I have known over the course of my career and think of the gifts I have received by knowing and working with them. There have been many managers and indirect reporting opportunities over these 30+ years in the healthcare industry. Most managers have been kind and given freely of both their time and coaching. Some have been inspirational, creating a desire in all who worked with and for them to achieve more than they may have individually thought possible. Some have been so focused on their career and goals that they have taken little time to help others and taken as much as possible from colleagues, subordinates and superiors alike.

And there have been those few who have known the value of leadership versus management. These are the truly gifted business leaders and owners who inspire others through their actions, beliefs and traits. They share their vision and create a desire in others to achieve those visions or dreams. They are honest in both their personal and business relationships. They value integrity, hard work and loyalty. They inspire others and create an environment where employees are motivated, loyal and demonstrate personal and professional growth. They tend to be possibility thinkers. They look for opportunities for development and improvement, while others are talking about problems.

Solomon said, "The intelligent man is always open to new ideas. In fact, he looks for them." The aim of a gifted leader is to develop the accepted facts so they can create the new, better or greater "something" that will endure over their lifetime and well beyond, creating a gift that lives on. With the big picture of the desired situation in mind, leaders seek perspective that stimulates new ways of thinking and viewing. This releases energy into planning programs and activities for moving ahead to achieve the desired outcome.

In the same way, true leaders support their team in the direction of their envisioned positive future. They impart their vision,

complete with opportunities for team members to create and contribute to a greater value for customers, employees and stakeholders. Not only do they inspire the team, but they also support each individual so all team members are lined up and happily pulling in the same direction.

Solomon said, "Be careful how you think; your life is shaped by your thoughts." A good leader knows that people respond similarly to how they are treated. When employees feel that they are treated with dignity and respect, they exhibit a much greater sense of loyalty toward their boss and their company. For example, when a coach makes it a habit to teach first, the players tend to respond positively because they feel like their growth and development is an important part of being on the team. Conversely, when the coach does not teach the fundamentals and ensure the desired level of understanding, the perception is that results

or "winning" is more important than our need as individuals to develop and grow. Unfortunately, when leaders lose sight of their role as a coach, mentor, or instructor, the loyalty that inspires employees to stay the course and give that extra effort slips away.

Simply put, when we believe our boss has our best interests at heart, we feel appreciated and we are more inclined to put in the extra effort needed to succeed. Ideally, each of us wants to be a part of something greater. We want the experience of being on a winning team and the pleasure of sharing our success with our teammates. Just like youth sports, we want to participate in activities that we enjoy and those where we have the ability to learn and grow. We want to be challenged and to be proud of our accomplishments. We want to know that our victories were well-earned because we worked hard.

As this year ends and a new one begins, take time to reflect on your leadership style. Regardless of the title you hold, aspire to be a forward thinker and the inspirational team member who instead of focusing on the negative, looks for ways to change, improve and solve by utilizing the resources of your organization and leading all of you to even greater success in 2011.

Thank you for a terrific year. Med One Capital is very proud to be your associate and we hope we will continue to inspire all of you to face each upcoming challenge and opportunity with a desire to lead the way, wherever it takes you.

"People ask the difference between a leader and a boss... The leader works in the open, and the boss in covert. The leader leads, and the boss drives."

-Theodore Roosevelt

"If your actions inspire others to dream more, learn more, do more and become more, you are a leader."

-John Quincy Adams

"The task of the leader is to get his people from where they are to where they have not been."

-Henry Kissinger

"Do not follow where the path may lead. Go instead where there is no path and leave a trail."

-Ralph Waldo Emerson

"A sense of humor is part of the art of leadership, of getting along with people, of getting things done."

-Dwight D. Eisenhower

"Leadership and learning are indispensable to each other."

-John F. Kennedy

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.



Where we Stand

MED ONE CAPITAL	AUG 2010	2010 YTD	AUG 2009	2009 YTD
NEW EQUIPMENT PURCHASED	\$7,045,998	\$184,056,266	\$18,243,467	\$130,283,816
NUMBER OF NEW LEASES	40		62	
TOTAL CUSTOMERS		2,270		1,807
TOTAL EQUIPMENT LEASED		\$374,474,638		\$287,796,242

MED ONE EQUIPMENT RENTAL	AUG 2010	2010 YTD	AUG 2009	2009 YTD
TOTAL RENTAL REVENUE	\$640,273	\$7,381,752	\$769,940	\$7,708,857

Falling With Style!

BY ROBB STEVENS / ASSISTANT VICE PRESIDENT OF SALES

My 4-year-old son loves the “Toy Story” movies. At the end of the first movie, Buzz Lightyear and Woody (the two main characters), are trying desperately to catch up with the other toys that are in a moving van headed down the street. In the process, the spaceman and the cowboy get shot high into the air by a rocket strapped to Buzz’s back. Once they separate from the rocket and begin to fall from the sky,

at all times. Yes, even if we stumble and fall from time to time, we hope to do even that with style like Buzz and Woody!

One purpose of this section of *Med One to One* is to share a success story or two. As I’ve thought about this, I’ve realized that in some way, every deal we do is a success story of its own! That may sound disingenuous, but it’s absolutely true. Each deal whether large or small, contributes to our overall success and gives us an opportunity to form a new relationship with a vendor or end user or to strengthen an existing relationship. Our hope is that each of these interactions have been and will continue to be undertaken with utmost style and professionalism.

I want to personally thank all of you - equipment vendor and hospital alike - that have chosen to work with Med One Capital. We greatly value your business and appreciate the relationships we have with each one of you. Our success as a company is built one relationship at a time and in some cases, these relationships have been many years in the making. One opportunity in particular that we’ve made great strides with in 2010 has been literally eight years in the making. In 2002, I made a cold call to a vendor that I thought would be a great fit for Med One. I got a positive response at the time and have been working ever since to build it into a strong vendor relationship for our company. This year was finally the breakthrough year as we were able to put together some key meetings that solidified the relationship. In addition, we were given an opportunity to provide financing for several large deals with them in 2010. I share this experience to point out that persistence and hard work really does pay off! Legendary football coach Vince Lombardi once suggested that the only place where success comes before work is in the dictionary. How true that is!

A couple of years ago, I tried out road biking for the first time and it quickly

became one of my favorite hobbies and sources of exercise. It wasn’t too long before I realized that one of the rites of passage for cycling is to do a 100-mile ride or “century ride” as they call it. So in June of this past year, I took the challenge and did a century ride! This century ride was one of the most difficult things I’ve ever done. It may sound completely crazy, but in the same breath, I’ll say that I can’t wait to do it again.

Why is there so much satisfaction in accomplishing hard things? Why in the world would I want to put myself through 100 miles of agony again? I’ve often heard runners talk about a “runner’s high.” I guess there is a cycling high too. The point is, when we accomplish something substantial like a marathon or a long bike ride, solidifying a promising account, or closing a large deal, it is absolutely thrilling. The natural reaction is to want to do it again, regardless of the hard work that initially went into it. I feel driven every single day to find the next deal, even if I just closed a big one yesterday. This passion or energy is what leads any individual or company to success and victory. This is true in business and it’s true in life. The drive to continually chase great opportunities must always burn brightly inside all of us. Let us keep running, keep riding and keep creating world-class experiences for all who we come in contact with. As we do, we’ll find that like Buzz and Woody, we can surpass even our own expectations and truly “fly” “to infinity and beyond!”



something amazing happens. Buzz begins to fly! In amazement, Woody exclaims, “Buzz, you’re flying!” To which Buzz says, “This isn’t flying; it’s falling with style!”

One of our objectives here at Med One is to do all we can to give our customers a “world class experience.” This means performing with style and professionalism



tis the season

As we enter 2011, Med

One Capital begins its

twentieth year in business.

This accomplishment was

made possible by great

employees, customers and

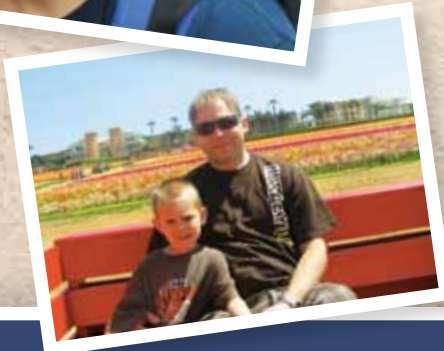
vendors. May this year be

the beginning of many

more years of success.

Employee Spotlight

RYAN BECKSTROM / ACCOUNTING DIRECTOR



My wife Megan and I first met as teenagers growing up in Cottonwood Heights, Utah where we lived across the street from each other. At that point in our lives, my involvement with Megan's family was with her brother (my friend), not Megan. Years later we both found ourselves on service missions for our church in Bordeaux, France. We returned home from our missions around the same time and realized how much we had in common. We soon began dating and were married one year later.

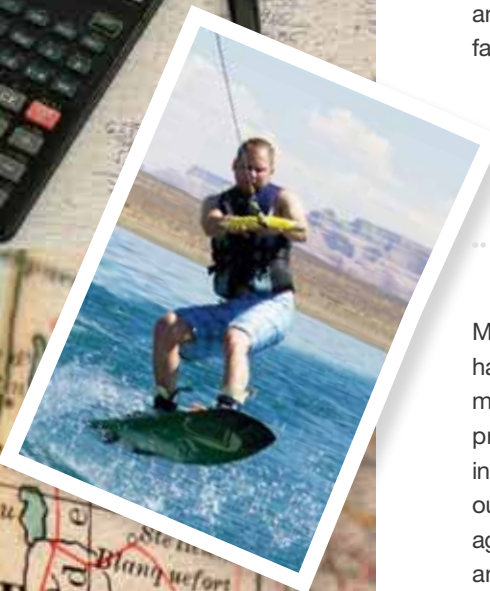
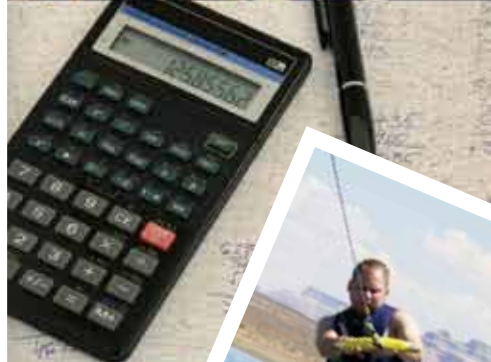
We are the parents of three energetic and fun boys - Luke (7), Jack (4), and Conner (1). I enjoy spending time with my family, whether at home or outdoors. We are an active family and enjoy playing and watching sports. Our kids like to play soccer and baseball, go swimming, and take family bike rides. I enjoy everything from playing golf and basketball, to biking and running. This summer my wife and I ran our first half-marathon.

Being active allows us to indulge in another thing we all share - a big sweet tooth!

We love baked goods, ice cream, and anything that will satisfy our sugar cravings.

I earned both my Bachelors and Masters degrees in Accounting from BYU. My family and I are die-hard Cougar and Utah Jazz fans, and we enjoy going to football and basketball games together.

After graduating from BYU, I started my career in California with KPMG. During our time in California I earned my CPA. Three years ago we moved back to Utah and I spent two years at a software company as the Assistant Controller. For the past year I have been the Accounting Director at Med One. My responsibilities include funding lease transactions to ensure that vendors are paid timely and preparing our corporate financial statements. Med One is a fantastic place to work. We have a dynamic workplace that is focused on meeting the needs of our vendors and customers.



The U.S. Falls Behind in Life Expectancy

MARKET UPDATE

In October of this year, a Commonwealth Fund-supported study was published as a Health Affairs Web First. The study, by Peter Muennig and Sherry Glied at Columbia University, examined health spending, behavioral risk factors, and 15-year survival rates of men and women ages 45 and 65 in the United States as well as Australia, Austria, Belgium, Canada, France, Germany, Italy, Japan, the Netherlands, Sweden, Switzerland, and the United Kingdom.

According to the study, American's life expectancy continues to fall behind other nations, despite the high spending in health care. The U.S. has increased survival rates; however, the researchers saw even greater increases in other countries. When comparing risk factors, they found the U.S. had experienced faster declines in smoking than almost all of the other countries; homicides and traffic fatalities (which have accounted for a portion of U.S. deaths over time) hadn't grown enough to account for such a significant change in life expectancy; and finally, obesity didn't prove to be a key factor either. While Americans are more

likely to be obese, this was also the case in 1975, when the U.S. was not so far behind in life expectancy. Not to mention that the countries that pulled ahead of the U.S. in terms of survival, actually experienced a greater increase in the percentage of obese men and women than the U.S. did.

What the researchers did discover was that per capita health care spending in the U.S. increased at more than twice the rate of the comparison countries.

"It was shocking to see the U.S. falling behind other countries even as costs soared ahead of them," said lead author Peter Muennig, assistant professor at Columbia University's Mailman School of Public Health. "But what really surprised us was that all of the usual suspects - smoking, obesity, traffic accidents, and homicides - are not the culprits. The U.S. doesn't stand out as doing any worse in these areas than any of the other countries we studied, leading us to believe that failings in the U.S. health care system, such as costly specialized and fragmented care, are likely

playing a large role in this relatively poor performance on improvements in life expectancy."

"This study provides stark evidence that the U.S. health care system has been failing Americans for years," said Commonwealth Fund President Karen Davis. "It is unacceptable that the U.S. obtains so much less than should be expected from its unusually high spending on health care relative to other countries."

"The good news," she added, "is that the Affordable Care Act will take significant steps to improve our health care system and the health of Americans by expanding health insurance, improving primary care, and holding health care organizations accountable for their patients' overall health and ensuring the coordination of primary care and specialty care to eliminate errors, waste of patients' time, and wasteful duplication of tests and services."

www.sciencedaily.com

Mobile Axis: Working On The Move

BY NATE DAVIS / NETWORK ADMINISTRATOR

Med One Capital's IT department has been working hard these past few months to optimize our sales proposal process. We have developed an in-house application called Axis that allows our sales associates to create quotes and agreements faster with a new standard and simple look. As the name indicates, we hope for this application to serve as a central piece to the success of Med One.

As our sales force travels, the need has come up to allow them to look at quotes and agreements from their mobile devices. Just last month we released Mobile Axis that allows them to view their quotes and agreements that have been

generated right on these devices. This allows them to have more information available to better respond and price our creative solutions when outside the office. Mobile Axis will be extended in the future to allow them to modify and update quotes and agreements on their mobile devices. Thus, giving them more flexibility and better response time to our customers.





MED ONE CAPITAL / 2010

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