

TWENTY TWELVE

MED ONE TO ONE // A MED ONE CAPITAL PUBLICATION

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MED ONE TO ONE

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New Website Released p. 17

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EASY
SPEED
PROFIT
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ABOUT 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. Quarterly issues are published 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 owes our success to our valued customers and supporters. Please feel free to send suggestions, insights, or comments to editor@medonecapital.com.

If you have received this publication and are not currently subscribed but would like to continue receiving *Med One To One* each quarter, please send your name, company and title, and address to editor@medonecapital.com.

For an electronic version of *Med One To One* please send an email to editor@medonecapital.com, or go to www.medonecapital.com/medonetoone

Med One Capital has provided financial solutions for the healthcare industry since 1991. We have done business with more than 2,500 acute care hospitals in the United States. Our focus is on making medical equipment available and we do that by creating the best possible experience for our customers. Whether you need a long or short-term solution, Med One can find an option that will fit perfectly in your budget.

FOR MORE INFO: VISIT THE NEW WWW.MEDONECAPITAL.COM

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Be A Team Player, READ!
Utah Jazz Reading Contest

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TO OUR READERS

Med One To One has a distribution to over 4,000 healthcare and financial professionals across the country. *Med One To One* has recently gone to a quarterly distribution. It will be sent in the months of March, June, September and December. We are excited for the opportunity to provide a better reading experience with improved content. We hope you find your future issues to be bigger and better. Thanks.

-The *Med One To One* Team

CHOICES

Are you doing the minimum?

LETTER FROM THE EDITOR



Written By: Troy Tait



CHOICES: Are you doing the minimum?

Med One Capital is pleased to once again feature an article written by Mike Staver of the The Staver Group. We have been fortunate to have Mike participate in past issues of *Med One To One* as well having him as a speaker at our Annual Meeting. His use of a recent national news story – focusing not on the story itself, but the lesson learned from it – helps illustrate an interesting question that definitely made me stop and think. I hope you find the benefit in reading as well.

I have waited to do this blog for a couple of months. I went back and forth and back and forth again. So much heat has been generated around what happened and is happening at Penn State. I will not weigh in on the debates about what is happening there, nor will I make my opinion known about Joe Paterno's part in it, or his death. However, I do think there is a lesson to be learned from Coach Paterno, and it's probably not what you think it is.

Paying attention and pausing to consider our choices is the lesson. While none of us will likely be faced with the kind of circumstances Joe Paterno had, we are all faced with circumstances that test our judgment.

It appears Paterno did the minimum required of him. As I said, that is not the point of this newsletter. The point is, have there been times in your life when you did the minimum although you could have done more? What about the coworker clearly involved in sniping or mean-spirited treatment of someone? What about the person in your work group not pulling their weight; but you chose not to address it for fear of upsetting the status quo? What about the family member involved in behavior that is destructive to themselves or those they profess to love?

Deciding not to address an issue is a matter of choice, and that choice has an impact. So the best lesson to learn from the tragic circumstances all around the Penn State issue is one of personal responsibility and choice.

Our choice as to how deeply we get involved requires careful consideration. So be mindful! Here are a few steps to think about:

1

Heighten your awareness of the things going on around you and the impact they are having.

2

Determine the impact that your involvement (or lack of it) has on you, those around you, and the greater good.

3

If you decide to step in, say something, or do something, do it with humility.

4

If you decide not to step in (which is sometimes the best idea), don't get mad and/or bewildered about the outcome.

5

Be as quick to recognize good and pure things as you are to point out negative and destructive things.

Mike Staver
The Staver Group



▶ Mike Staver

“Life is the sum of all your choices.”

-Albert Camus



Staying

Written By: Larry R. Stevens

AHEAD of the PACK

AND ABOVE THE ORDINARY

STRATEGY (n)

A careful plan or method devised for achieving a specific goal.

SERVICE (n)

To supply aid, information or work for the benefit of others.

SOLUTION (n)

An action or process of solving a problem; the answer to a problem.

Med One takes great pride in the service and solutions we are able to provide to our customers.

LETTER from the OWNERS



► Larry R. Stevens

A few years ago, I attended a seminar where we were privileged to hear from the late Doctor Oren Harari. At the time Doctor Harari was a highly respected professor at the University of San Francisco business school and a celebrated author and management consultant. His book entitled *Break from the Pack* challenges conventional wisdom, and details how a business can compete and set itself apart in an increasingly copy cat economy. The first sentence in his book sets the tone, "Either you innovate or you're in commodity hell. If you do what everybody else does, you have a low margin business. That's not where you want to be."

His presentation and a subsequent reading of his book struck a particularly strong chord with me. I have often reflected about how Med One has had to

stay ahead of the pack in order to survive and prosper in the past 21 years since we founded the company. I have been reflecting back over those years about some of our unique characteristics as a company and some of the key drivers that have brought us to this point. There are many, many ways we have been able to keep ourselves ahead of the pack. Our business model is unique and our "go to market strategy" is without equal. I have yet to learn of another company that has all of the capabilities we have, or is as focused as we are on the unique customer base we serve.

Two thousand eleven was an excellent year for Med One. We were able to maintain strong revenue growth from all of our various business units. We have been

very successful in broadening our base of business as we have focused on changing the nature of the concentration of our sources of revenue. In looking ahead to 2012 we have to continue to press forward, achieve our goals, and magnify the differences that have kept us ahead of the pack for the past 21 years.

Because of our primary offering to the healthcare services industry, we are closely aligned with the financial services industry. In this regard, our main competitors are banks, leasing companies, investment bankers, and equipment finance companies. As we continue to grow, all of our core businesses are exposed

"Success is to be measured not so much by the position that one has reached in life as by the obstacles which he has overcome."

-Booker T. Washington

to more and more pressure to become commoditized and fall back into the “pack” as one of many who do the exact same thing and are differentiated by virtually nothing – except pricing. As a management group and as owners, we are committed to and focused on preventing that from happening. Continued growth in assets as our employee force continues to expand brings more and more pressure for us to act and operate like everyone else and to try to compete with everyone else on terms they choose to establish. In a nutshell, that is the powerful pulling force of commoditization. The more you grow, the greater need you have to appeal to customers who don’t appreciate or understand your unique offering, and

“When you boil it all down, at Med One we are committed to “staying ahead of the pack,” executing a strategy that will be difficult to duplicate, and creating new and exciting solutions for our customers.”

the less likely they will be to value those differences. As your employee force expands to serve your customers, it becomes harder to get them to understand and commit to those differences.

I recently had an interesting and very surprising conversation with an individual who has been a particularly strong competitor for us in several of our most important accounts. Strangely, he said to me, “We admire your go to market strategy. We have tried to duplicate it in order to compete with you in the (name withheld) account. While we can easily offer better pricing, we are unable to match your service, flexibility, and responsiveness. We are probably going

to withdraw from this market segment and concentrate our efforts elsewhere.” I was to say the least, stunned by that phone call and his subsequent revelation to me.

As I think of some of the things we have done during the past 21 years in order to aggressively and appropriately serve some of our business partners, it made me realize how hard we have had to work to stay out of “commodity hell.”

1. We have looked at every relationship we have with a long-term view of how we can serve and provide solutions to specific problems of that partner. Often times this is a standard solution, but often it is completely unique to that particular business partner.
2. We have been involved in helping create unique programs aimed at facilitating product launches for new types of equipment. We have been willing to modify and in fact change the entire scope of our customer agreements in order to accommodate specific business practices of a partner or vendor.
3. We have provided our publicly traded business partners with tools and opportunities by increasing revenue that complies with Sarbanes Oxley regulations (governing publicly traded companies). This has always been one of the major benefits of keeping Med One private and closely held.
4. We have consistently increased our capacity to do business. The resources we are able to bring to the marketplace have made it possible for us to never have to back away from any transaction due to size.

5. By focusing on the healthcare segment of the market, and particularly on acute care hospitals, we have been able to strengthen our underwriting expertise and virtually never have to turn away from a transaction due to underwriting issues.
6. During the national economic downturn (that we are still in) we have never hesitated about anything we’ve been asked to do by one of our business partners. We are aware of many of our competitors that abruptly exited the market in 2008 leaving their business partners high and dry – only to want to get back in when the economy began to right itself.
7. In many instances, we have provided the resources to help our business partners deal with quality control or regulatory issues pertaining to their products and have proved to be a significant factor in helping them maintain commitments to their own customers.

Interestingly, none of the initiatives I can think of have anything to do with the price we have charged for our services. In the past 21 years Med One has grown to the point that we are able to broadly serve the entire gamut of our marketplace. We provide significant capital to the market by offering lease and financing options for new equipment acquisitions. We maintain a substantial inventory of rental equipment to help

facilitate our customers’ needs during temporary spikes in census that require the use of specialized equipment that does not necessarily justify a capital acquisition. We sell a significant volume of equipment to the secondary marketplace. This equipment usually comes available from our lease customers, and we offer warranties and servicing for all of the equipment we sell.

In recent years, Med One has been able to enter the world of asset management within the hospital setting. We currently serve our customers who have taken advantage of our asset management capabilities by lowering operating costs, improving utilization, offering cost effective biomed servicing of equipment, and providing solutions for infection control. We are pleased with the results of our current offering to the market and are very excited for the opportunities we are seeing to better serve our customers.









When you boil it all down, we at Med One are committed to “staying ahead of the pack,” executing a strategy that will be difficult to duplicate, and creating new and exciting solutions for our customers. We fully understand and have felt the pull backwards to be like everyone else. Our survival depends upon never letting that happen.

- Entrepreneur Facts:**
1. Self-employment is one of the fastest growing segments of American business.
 2. Between 1996 and 2004 550,000 small businesses were formed every month.
 3. Only 45% of new businesses are alive five years after they open.
 4. Over 95% of entrepreneurs have a bachelor’s degree and 47% hold more advanced degrees.
 5. Less than 5% of entrepreneurs said the inability to find employment was an important factor in starting a business.



Is your Healthcare Facility suffering from some of the following symptoms?

LET MED ONE HELP YOU CURE YOUR FINANCIAL AND EQUIPMENT ACQUISITION ILLS. CONTACT US TODAY TO LEARN MORE.

SYMPTOM		CURE	
	CFO losing hair from worrying about how to tell the product review committee the request for capital was turned down.		Dependable business partner who is willing to help with bridge to budget options.
	CNO suffering sleeplessness from wondering if the clinical staff have the technology safety net they need.		Business partner who can provide cost effective pre-owned equipment as well as new technology through many offerings.
	CNO experiencing nausea from having to manage mixed technology usage, training and risks.		Creative solutions to standardize technology of choice via budget friendly options tailored to your needs.
	CFO developing headaches from trying to balance patient safety and cost reduction budget.		Business partner who will work through your concerns and customize your solution to help your budget and improve patient safety.

Where We Stand / Company Numbers / QTR 4 2011

MED ONE CAPITAL	DEC 2011	2011 YTD
NEW EQUIPMENT PURCHASED	\$20,803,339	\$200,336,714
NUMBER OF NEW LEASES	70	
TOTAL CUSTOMERS		2533
TOTAL EQUIPMENT LEASED		\$427,138,072
MED ONE EQUIPMENT RENTAL	DEC 2011	2011 YTD
TOTAL RENTAL REVENUE	\$972,704	\$10,059,859

Acquisition Solutions

▸ Custom Solutions

Each solution offered by Med One can be customized to best fit the needs of the customers. We have over twenty years of experience working in the healthcare 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 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.

▸ 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

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, Imaging, 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 simple agreement 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.

CREATIVITY

It is very easy to complicate the simple, but few are able to simplify the complicated. That's creativity. That's Med One Capital.

FINANCE
ACQUIRE CREDIT
FUNDING
CAPITAL
LEASE
BUYOUT
PURCHASE

Written By: Jeff Easton

The Value Of Our Sandbox

Another year has come and gone and the GREAT year of 2012 is here. We here at Med One Capital are very excited for the new year that is before us as we celebrate our 21st anniversary. Two thousand eleven was a great year for Med One, and we are so thankful for each one of our customers, each one of our vendors/manufacturers that we work with, and each one of our capital partners. All of you have played and continue to play a role in the success of Med One Capital and our ability to Make Medical Equipment Available.



► Jeff Easton
Senior VP / CFO

I have now been here at Med One Capital for 4 1/2 years. In that time we have more than doubled our portfolio size, in our Rental Division we have more than doubled our revenue, our employee count has grown by over 40%, and there are many other wonderful things that have occurred. I do not bring up these statistics to "toot our own horn," but I bring it up to illustrate a point that is very close and important to Med One Capital, and what is at the core of Med One and who we truly believe we are. The last 4 1/2 years for many companies have not been easy, in fact the exact opposite has occurred, it has been very hard. Many of us are aware of family members, close friends and others who have lost jobs or the respective companies they have worked for have gone

away. The economy has struggled mightily and we all hope the economy can get back on its feet, and that companies may become successful and begin employing more people. We are grateful Med One has continued to grow and develop despite the tough economic climate.

We understand our "Sandbox" and this is the only sandbox we transact business in. We have learned over the past 21 years what it is we do and what we do BEST. Being disciplined and conducting business under the guiding values of dedication, accessibility, accuracy, loyalty and expertise over these last few years of rough global economic times has allowed Med One Capital to service our customers, vendors/manufacturers, and capital partners to the best of our ability.

I recently sat down with a banker who is well respected on a national basis. We were discussing Med One Capital, our business, our approach to customer service and what it is that we do. I began the discussion with we Make Medical Equipment Available. We then discussed many different items and ideas, and at the end of the discussion he said, "Why aren't you in other areas? You have a proven business model and success." I then reminded him of our expertise in the medical space. We understand the customers, the vendors/manufacturers, and we have expertise in that specific space. We do not have a desire to play in other sandboxes. We understand what it is we do well and we are here to provide a service to Make Medical Equipment Available. I know when we as a company or someone working inside of a company does what we do best and works together as a team, great things happen. Med One Capital has made medical equipment available for the past 21 years, and for the next 21 years that is exactly what we will do: Make Medical Equipment Available. We don't try to do anything else; we know and understand what we are good at and this is all we do.

Those of you who know and have dealt with Med One Capital know we provide exceptional customer service, speed in the completion of transactions (lease, rental, biomed services, or sale of equipment), and we provide the appropriate follow-up. For those of you who have not done business with Med One, we invite you to find out for yourselves what it is like to conduct business with an organization who understands its customers and vendors/manufacturers

and will do whatever it takes to provide the appropriate solution to support you and your business.

Med One Capital exists for the sole purpose of Making Medical Equipment Available to the medical industry with innovative, creative, responsive and flexible equipment acquisition solutions.

"We understand our "Sandbox" and this is the only sandbox we transact business in. We have learned over the past 21 years what it is we do and what we do BEST."

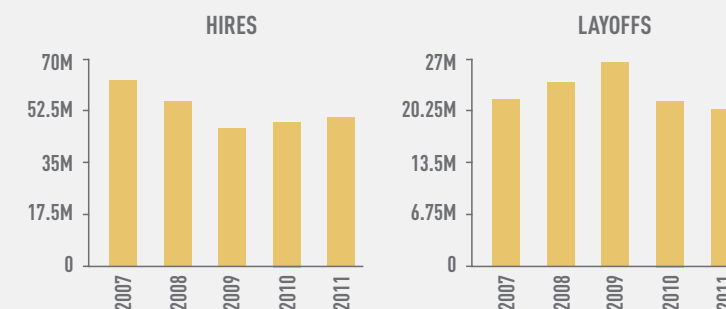
Innovative: We have the experience to understand the needs of our customers. With this in mind our innovative acquisition and customer service solutions are designed to adapt to those needs.

Creative: We customize solutions that will work for you. Each transaction that we process has the Med One Capital touch. We understand that an off-the-shelf solution does not work in most situations. We understand what a customer or vendor/manufacture needs to support them, and we customize solutions to meet that need.

Responsive: We generally will complete a proposal in 30 minutes or less. When you call Med One, you become a top priority.

Flexible: Our simple and timely processes allow us to create the solution that will work for you.

ECONOMIC TRENDS (Information from The Bureau of Labor Statistics)



With the U.S. adding 227,000 jobs in February, and layoffs on the decline, things are beginning to look up for Americans on the job hunt. The unemployment rate held steady at 8.3 % down from the 9.0% in 2011.

"Out-Deserve"

The Competition

Written By: Robb Stevens



Here are six key factors that can help you out-deserve competitors, whether you're providing financial solutions, selling a tangible product or taking care of patients.

A few years ago, I heard someone say: "We must out-deserve our competition through our total commitment to service." You will probably not find the term "out-deserve" in the dictionary, but what a great concept! A myopic company or sales person may think they deserve all the business they pursue simply because they personally believe in the product or service they are selling. That's fair enough, but if you and all your competitors feel entitled to the existing customer base, it then becomes an issue of who earns the business and how they earn it. In our industry, many businesses incorrectly assume low rates will always win the day and will be the primary determining factor in who wins a deal. At Med One, we have learned over and over that there is so much more to out-deserving competitors than simply offering the lowest rate. Here are six key factors that can help you out-deserve competitors, whether you're providing financial solutions, selling a tangible product or taking care of patients.

1. TALK IS CHEAP. If you tell a potential customer you will provide great service, they may believe you, but why should they? Anyone can say that, so they'll likely dismiss it as trite. If you can show them examples of others who have experienced what you're claiming, well now you're getting somewhere. That will get their attention. Word of mouth, testimonials and referrals are all great things and can go a long way to convincing a customer you really are committed to what you are saying. However, a customer will never really understand why you or your business is any different or any better than your competitors unless they can

experience it for themselves. This is why car dealers offer test drives, yogurt shops let you taste before you buy, and so forth. The "try before you buy" concept works so well because the ultimate goal is not just to sell a product or service, but to create a customer experience.

2. BE COMMITTED, NOT JUST COMPLIANT. In a bacon & eggs breakfast, the chicken may be compliant, but the pig is committed! To win over a customer requires more than just telling them what they want to hear in a purely self-interested approach. Rather, being committed means serving the customer because it's the right thing to do. If you truly care about their experience more than winning their business, it will show. Commit yourself to provide the kind of service you would hope to receive if you were the customer.

3. GET REAL. So much of business is about building relationships. To do this effectively, you have to be real. You must mean what you say, and say what you mean. One hundred percent of human frustration is a direct result of unmet expectations in some way. So if you can effectively manage customer expectations, you'll be well on the way to eliminating their frustrations. No one will ultimately respect you for making a promise, but they will certainly respect you for keeping a promise.

4. LET AGGRANDIZEMENT TAKE CARE OF ITSELF. If you're good at what you do, the results will speak for themselves. Perform at a high enough level to deserve business from customers so that your own

If you wish to make comments on this or an other article you may read in Med One To One please email them to editor@medonecapital.com



positive attributes will naturally elevate you. In my opinion, it rarely does any good to trash competitors. In fact, it's more of a turnoff than anything else. The last time I bought a car, I switched dealerships simply because the first one spoke negatively about the second one (who I ultimately bought from). If a competitor doesn't measure up to a customer's expectations, their results will also speak for themselves. To paraphrase Napoleon, "Never interfere with the enemy when he is in the process of destroying himself." As they dig their own grave, the customer will most likely do all the burying. When the burying is done, guess who wins? You do, and you never even had to pick up a shovel!

5. LISTEN TWICE AS MUCH AS YOU TALK. In most sales situations, your job is to guide a customer through the process, educate them on options and help them understand why using your product or service will benefit them. Ultimately, your goal should be to help

them get what they want rather than selling them what you want. If you listen twice as much as you talk, you'll do a much better job of understanding their needs and succeed in helping them have a great experience by getting what they want.

6. BE THE SOLUTION. Successful sales people, and businesses for that matter, are constantly searching for new problems to solve. It feels good to help someone, especially when you do it with your solution! When you're solutions-minded, the customer will view their purchase not as an expense, but as a worthwhile investment. There's a big difference.

*How do you out-deserve the competition?
We would love to hear some of your ideas.
Email them to editor@medonecapital.com*

The Merit Of Good Customer Service

Written By: Bill Varley

However good your product or service is, the simple truth is no one will buy it if they don't want it or believe they need it. And you won't persuade anyone that they want or need to buy what you're offering unless you clearly understand what your customers really want. Once you know what the customer wants, you can use this knowledge to persuade potential and existing customers that buying from you is in their best interest. Knowing and understanding customer needs is at the center of every successful business, whether the company sells directly to individuals or other businesses. Efforts to better understand the customer, i.e. vendors, hospitals or individuals gives Med One Capital a view on business that puts customers at the center of our business decisions.

The old adage that customers are the lifeline of a business is indeed true. They define the business, and the company depends upon their needs for most of the sales and marketing activities. The secret to a solid and successful business is to place your customers in the heart of the business and make them feel they are the most important ingredient of your company. An effective way to do this is to find out what they want, and understand and meet their needs. Business starts and ends with the customer, and if they feel they are the first priority they will keep coming back. Understand their needs and do everything you can to satisfy them. Satisfied customers are an extremely effective marketing tool and are often the best source of new customers and information for improving your business.

In sales the customer needs are at the center of the effort to bring the customer, Med One Capital and the vendor together. This philosophy spans across the whole Med One organization. Clearly knowing the customer allows Med One to better meet the customer's needs and allows the customer to view and participate in the Med One culture. At Med One Capital we sell customer service every day in the way we respond to and treat our customers. As we work to make them a priority, we hope they will realize our commitment to their satisfaction.

Customers who find it easy to do business with your company will know that your business knows what customers need and expect from you. Med One Capital works hard to be knowledgeable about our products and services. Customers expect to interact with business people who know what they are doing and are knowledgeable about the product or service

they are promoting. Surprisingly, not all companies know and understand their customers well. Some companies fail to take time to get to know their customers and relate to them. Whether or not companies value their customer relationships can have a negative or positive impact on their business. A 5% reduction in customer loss can increase profits by 25% to 125%, and 58% of customers will often pay more for a better experience. Companies may offer lower prices, but if their service is below average, customers may be reluctant to return.

Customers appreciate a company that offers them options and alternatives, especially when the company's representatives makes the customers feel like they received the best solution to their problem or need. Making the customer the center part of business and providing them with exceptional service every time they contact us is a major key to Med One Capital's continued success. Med One is a business that employs people who like what they do, and this attracts customers and gives them a positive impression. Customers want to do business when they receive genuine, responsive and accommodating service from a company.

ELFA Top 10 Equipment Acquisition Trends For 2012

To help businesses with their strategic equipment acquisition plans:

1. New equipment acquisition will gradually, but steadily improve. The equipment finance industry is forecasting nine percent growth in investment in equipment and software for 2012, indicating that equipment acquisition by businesses in many industry sectors will increase this year.

2. Replacement needs will continue to drive new equipment acquisitions. Aging of equipment and replacement needs will be the main drivers of new equipment acquisition, as businesses await stronger signs of economic improvement before expanding their equipment investment.

3. Uncertainty over proposed changes to lease accounting will have businesses playing a waiting game. The resolution of proposed changes to lease accounting standards by the Financial Accounting Standards Board (FASB) and the International Accounting Standards Board (IASB) later this year will have businesses waiting to find out how their balance sheets, earnings and other financials will be affected. Meanwhile, industry advocacy will continue to mitigate the negative impacts of lease accounting changes on U.S. businesses and the economy. The good news is that the primary reasons to lease equipment will remain intact, from maintaining cash flow, to preserving capital, to obtaining flexible financial solutions, to avoiding obsolescence.

4. Used equipment prices will rebound in many, but not all, market segments. The collateral value of many categories of equipment that "bottomed out" over the last few years will rebound in 2012. Car and truck values will be particularly strong, and construction equipment also will hold its value. Certain segments, such as corporate aircraft, will remain at relatively lower values.

5. Equipment finance companies will enhance customer relationship and support capabilities to build competitive advantages. End users of equipment will benefit greatly from the efforts of banks and captive and independent finance companies to grow. They'll be providing specialized areas of expertise and value-added customer services that will be a win-win for both lessors and lessees.

6. Credit availability will enable equipment acquisition for eligible businesses. Last year credit approvals for the equipment finance industry remained above 75 percent. In 2012, businesses seeking financing for equipment acquisitions will often find credit approvals higher in the equipment finance industry than from bank loans.

7. Organizations seeking ways to cut costs and increase operational efficiencies will look to technology innovations. The flexibility, scalability and relative costs associated with cloud computing and shared services will begin to compete with new IT equipment purchases for many businesses.

8. The continuation of a limited bonus depreciation will allow businesses to plan for equipment upgrades or expansions. The continuation of the depreciation bonus will allow businesses to write off 50 percent of the cost on new equipment purchases in 2012. It remains to be seen whether the 100 percent bonus depreciation rate that expired at the end of 2011 will be restored.

9. Global financial pressures will continue to add uncertainty to U.S. investment in equipment. The fallout from the euro-zone crisis and other international financial instability will be a wild card in how much U.S. capital investment picks up this year.

10. Individual equipment markets will see steady growth slightly below 2011 rates. Investment in agriculture, computer and software, industrial, medical and transportation equipment will be positive, but may not match 2011 growth rates. Construction equipment investment is likely to slow in the immediate near term, but could be buoyed by the energy and housing sectors later in 2012.

About ELFA

The ELFA is the trade association that represents companies in the \$628 billion equipment finance sector, which includes financial services companies and manufacturers engaged in financing capital goods. ELFA members are the driving force behind the growth in the commercial equipment finance market and contribute to capital formation in the U.S. and abroad. Its over 550 members include independent and captive leasing and finance companies, banks, financial services corporations, broker/packagers and investment banks, as well as manufacturers and service providers. ELFA has been equipping business for success for more than 50 years. For more information, please visit www.elfaonline.org.

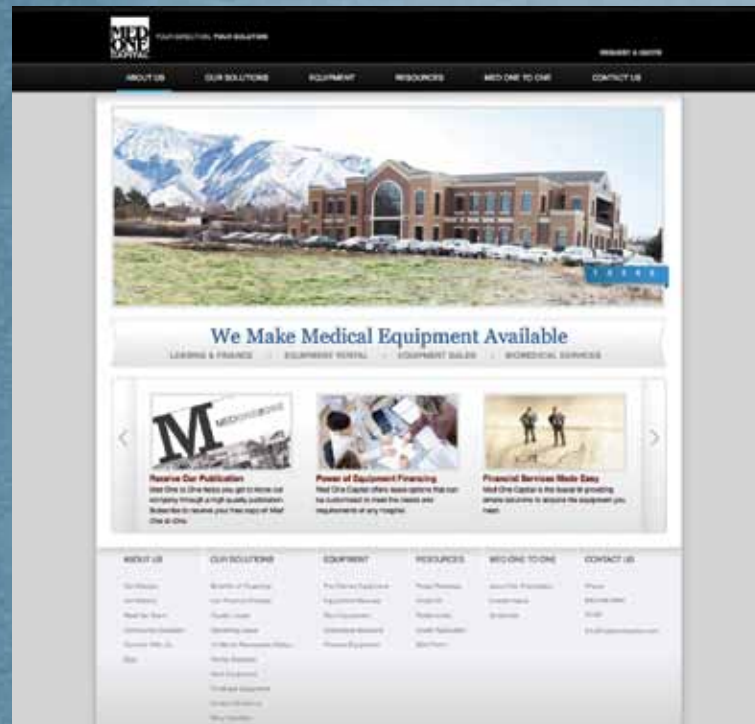
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We are proud to announce the new Med One Capital website. This website includes many new features and enhancements that will hopefully improve your experience with Med One. With the internet being a central place for communication, we have made our website a place where you can learn more about us, and communicate with us through different methods. A few of our new enhancements are listed below. We welcome your thoughts and questions as we try to make this website an effective tool for our customers. Please send comments and questions to info@medonecapital.com.

► **Request A Quote:** With one click, you can access a form that allows you to ask questions and get answers. Fill out the form and receive a response from one of our professionals in less than 24 hours.

► **Med One To One Made Digital:** All editions of *Med One to One* are now online in an easy-to-read format. You are now able to read our company publication anytime, anywhere.

► **Community Involvement:** Learn about Med One's charitable contributions and how we give back to the community where we live.

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► **Learn About Us:** Hear what other people are saying about Med One through our testimonials, and learn how we help customers overcome acquisition roadblocks through our custom solutions.

► **Equipment Manuals:** Need an equipment manual or Biomedical assistance? Equipment manuals are available in PDF format, as well as information about our high skilled and well-trained biomed team.



Request A Quote



View Our Simple Process



Med One To One Made Digital



Community Outreach

These are only a few of the awesome upgrades. Visit www.medonecapital.com today to see our new look and learn about all the new and exciting features our website has to offer. Please visit our site and tell us about your experience. Send your comments to info@medonecapital.com.

In my last article, I highlighted our new build pipeline and the process we were going through to build it; in essence defining processes that create software. Today, my mind is caught up in how that experience has been going. First off, it has not been easy. Isn't that the way it goes though? The things that are the most beneficial to us are never the easiest. When things got tough, I found myself questioning if it was even worth all the hassle so that things can be consistently built the same way.

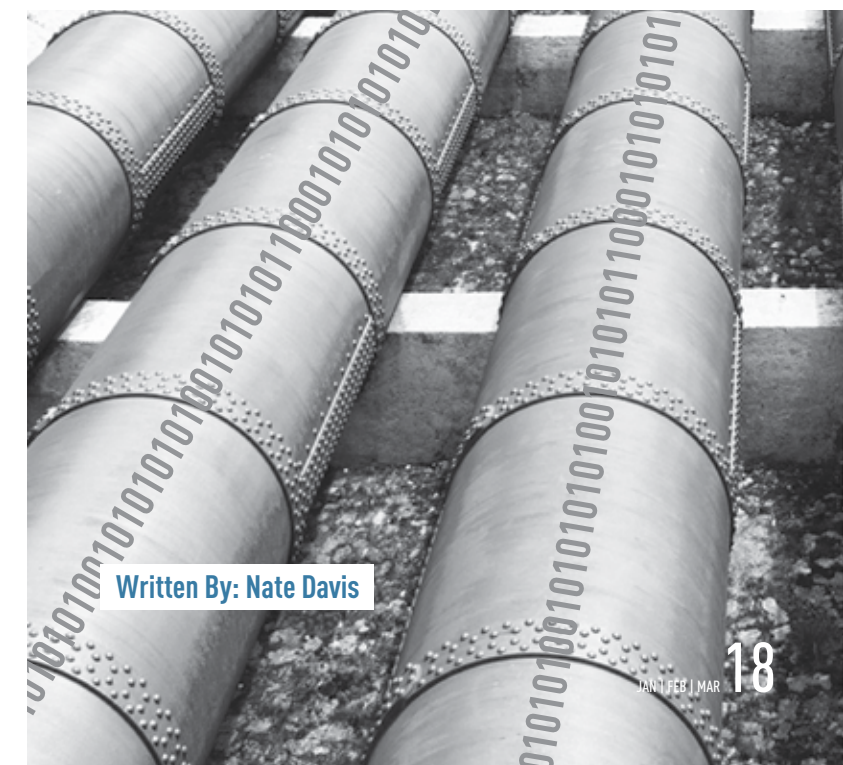
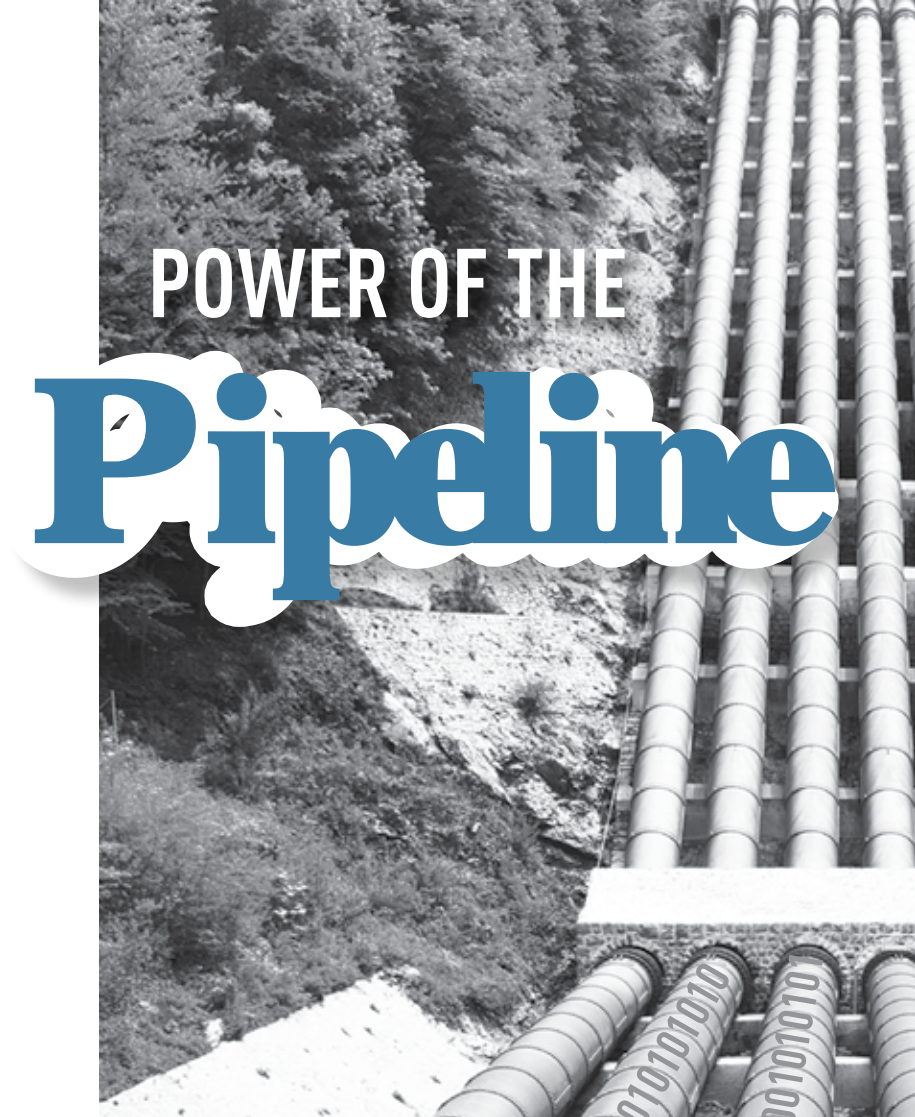
Well I am here to tell you it is worth the hassle. We took the time to architect a better way to manage the source code of the software. In this big undertaking, we have put ourselves in a place of possibility as a department. Now we have room for growth, and the ability to bring on as many developers as we need without changing our new processes.

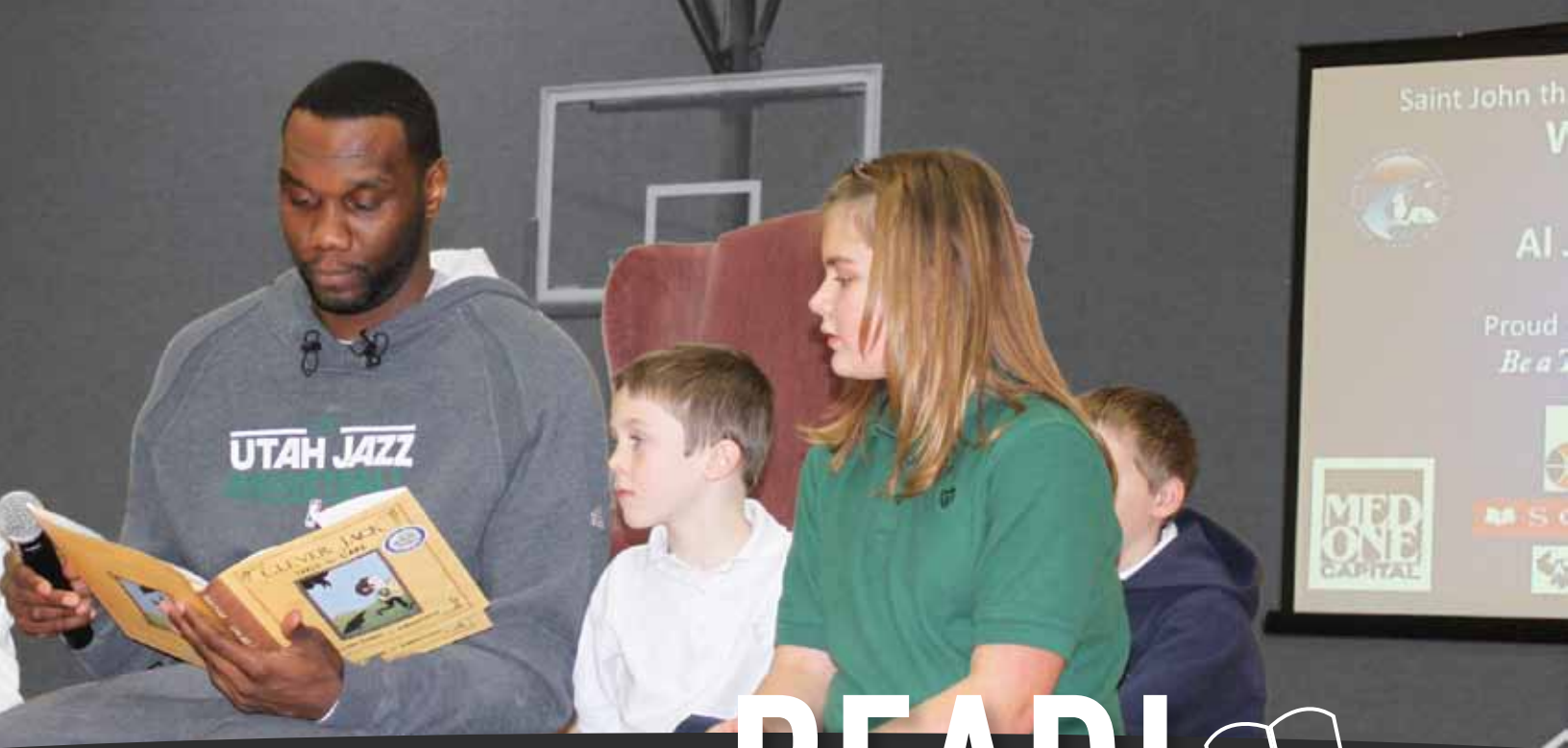
This concept can be taken to really any area of our company and yours. In my line of work, I am making decisions daily. Decisions that affect my possibility to grow. If I take a shortcut and do what is easiest first, there could be far reaching consequences down the road. I have to lay a solid foundation. I need to look at each of my decisions and be able to see the bigger picture all the time. I feel it is this mind-set that has brought me to this point. As a manager of any department, no matter how small, we must always be looking at the bigger picture. Every decision such as, "Should I just use Excel for this report, or should I take the time to build a real dynamic report?" is critical to the future growth of our business. We must define

"We will receive not what we idly wish for but what we justly earn. Our rewards will always be in exact proportion to our service." -Earl Nightingale

processes that allow for scalability. We must think about these ideas now when we are small. Only then can we grow in numbers with more agility and speed without worrying about the stability of our foundation.

Is this easy? No. That is where the growth comes into play. It might take you twice as long to accomplish the initial setup, but the rewards in time saved after that setup are what I have noticed and valued. We have been able to add new metrics onto our existing projects seemingly overnight, allowing us to better see what is going on as a whole. The best part is it will only get better from here. I encourage each of you to really look at what you are doing now in whatever sphere you have control over. See what you can do to streamline or change it. It will take hard work, and as Earl Nightingale once said, "We will receive not what we idly wish for but what we justly earn. Our rewards will always be in exact proportion to our service." The more we put into our processes the more we will get out of them. I have found this to be true.





Be A Team Player, READ!

A local elementary school in Draper, Utah had an extra special story time with an unusual guest. Al Jefferson of the Utah Jazz came to read with the students as part of the Utah Jazz “Be A Team Player, READ!” Contest. The gym erupted with cheers and clapping as Jefferson took the stage and invited some of the students to help him read the story. The students were even more excited, when after reading two books Jefferson took questions from the kids. Students were thrilled to spend their afternoon with an NBA player.

This year students read a total of 18,000,000 minutes. The contest involved 24,600 kids and 38 schools. The ten schools with the most minutes read were rewarded with story time with a member of the Utah Jazz. Med One Capital has sponsored this event for three years now and is proud to support an event that encourages lifelong literacy and learning in children. We hope to be a part of this event for many years to come.



Employee Spotlight: Kelly Sorensen Archives Clerk

I am 24 years old; I was born in San Diego, California, but raised in Salt Lake City. I was adopted when I was one day old. My birthparents were too young to raise me, and they gave me a better life by giving me to a couple that desperately wanted children, but were unable to have children for years. Two years after my parents adopted me they had my sister Miranda. When they brought her home from the hospital, I enjoyed her for a day or two, and then told my parents they could take her back to the hospital. I wasn’t ready to share the attention I had been getting for two years.

I had a fun childhood, growing up with my two younger sisters who now are both taller than me and think it’s funny to use me as an armrest. Growing up I had an assortment of different pets, from rabbits, to guinea pigs, dogs, cats and frogs. I was called Killer Kelly or Kelly Schwarzenegger in grade school because during recess I would beat up the boys; I even gave a kid I had a crush on a bloody nose.

We took a family trip to California when I was 16, this was such a memorable time for me because I had a great bonding experience with my mom that had not occurred before then. We spent plenty of time on the beaches in La Jolla and went to Disneyland, which is always a good time.

My favorite place to vacation is probably Hawaii. I went there in 2008 and I loved it. I cannot wait for my daughter Hailey to get a bit older so I can take her. The warm water and beautiful scenery was so wonderful, I didn’t want to leave. We hiked Diamondhead and kayaked, and spent a lot of time at the beach. I also really enjoy Alaska where I once went deep-sea fishing and I caught a 100-pound halibut.

I have never traveled outside of the US but I would love to visit and backpack through Europe. I would also like to visit Egypt. I have always been fascinated with the pyramids, and I would enjoy learning more about them.

I graduated from Cottonwood High School in 2005. I am currently attending Salt Lake Community College (SLCC), working towards a degree in American Sign Language interpreting. When I was 7 my mother taught my sister and I some sign language because her cousin was deaf, and since then I have wanted to be an interpreter for the deaf. I plan on transferring to the U of U when I complete my degree at SLCC.

I have been with Med One since November of 2009 as the Archives Clerk. This is the fancy way of saying the file keeper. I scan and organize the documents for the files we have for each of our clients. I send out invoices and other miscellaneous things. I also take my turn answering the phones from time to time. I have enjoyed working for Med One. I have a great boss and team that I enjoy working with along with everyone else in the office. We have a great group of people working here; everyone is so willing to help each other out.

Something that most people don’t know about me is I am obsessive compulsive about things. I have a specific way of doing everything. Dishes have to be done a certain way, all the same cups have to be touching, and the plates, bowls and silverware are loaded the same way. I am also double jointed in my elbows and have tricked more than a few people into thinking I was seriously injured. I am a bit of a jokester.

One of my biggest fears is drowning. I have never learned how to swim, and even though I love the ocean I don’t swim out beyond the point that I can touch the ground.

I enjoy doing outdoor activities, such as camping, hiking, and playing sports. I definitely want to try skydiving, rock climbing, and river rafting. (I know I said my biggest fear is drowning, but the only way to overcome that fear is to face it and beat it.) I also enjoy reading, and watching

movies or TV series with my family. I have a secret liking for the history channel; I love to learn.

I am a new mother of a beautiful girl named Hailey. She was born December 2, 2011, and she has been such a blessing and joy to be around. She only cries when she is hungry or needs to be changed, and she is always happy and smiling. I don’t know how I got so lucky with her. Since her birth, I don’t stress like I use to, I have stopped biting my nails, and I am so much happier. I am also more goal-oriented and focused on what really matters in life. I am very lucky to have a mom who doesn’t have to work who takes care of Hailey while



“I have enjoyed working for Med One. I have a great boss and team that I enjoy working with along with everyone else in the office.”

I am at work, and two sisters who help out when they are home to relieve my mom. Even when I am home and need help, my father is always willing to take her. Hailey makes every day a good day. When I talk to her and her face lights up and she smiles at me, I can never be sad.

I have a yorkie named Pooh Bear. He got his name when he was a few days old and my sisters decided since he had a fluffy bottom they would call him Pooh Bear. He is so cute with Hailey; he follows people around if they walk away with her to make sure they are being good to her. He also cuddles next to her while she naps.

Some goals and hopes I have for my future is to finish school. I would love to do some traveling and learn a different language besides American Sign Language. I am also back at the gym with a trainer working towards getting into shape and being able to run a marathon, which is something I want to do before I get too old.



THE NATIONWIDE FOOD FIGHT

Obesity is the cause for 300,000 deaths annually and costs society an estimated \$100 billion. The Journal of the American Medical Association reported poor diet and inactivity could overtake tobacco as the leading cause of preventable death in the U.S.

The statistics about obesity are overwhelming, but the facts about childhood obesity raise even more cause for concern. Childhood obesity is not a startling revelation or new problem for doctors and health organizations nationwide. Most research and experts in the field say childhood obesity is the result of the increased availability and consumption of processed and fast food, a decrease in physical activity, and an increase in activity with media and technology.

Americans spend over \$110 billion on fast food each year, and kids between the ages of 6 and 14 eat fast food 157 million times every month. Recently, fast food restaurants have added options to kid's meals to promote healthier eating. Milk in place of soda, apple slices in place of French fries; these seem like good substitutes. Milk has less sugar and more nutrients than soda, and it's difficult to argue that eating apple slices is worse for your health than eating french fries. But even with these healthier substitutes, one meal has over 1,000 mg of sodium. This food choice is not bad once in awhile, but it does not provide the necessary nutrients if kids are eating this type of food for the majority of their meals.

Because childhood obesity is not a new issue, many programs have been implemented or are being created to promote healthier lifestyles and educate children and parents. Several states have put physical education mandates in place that require PE for students starting in kindergarten and continuing through graduation. However, many schools face major budget cuts and increased federal mandates for children's academic performance. Academics is the primary concern (which it should be) and when there is not enough money for PE to be taught to all the students, physical education is cut so more resources can be devoted to academics. Schools can continue to fight the obesity battle by trying to provide healthier eating choices and physical education programs, but ultimately a healthy lifestyle starts at home.

The average child consumes 75 hours of media every week. Many children are spending the majority of their time watching TV, listening to music, or surfing the Internet, and consequently spending less time being physically active. This constant use of technology can also affect eating habits. Dinner may be at inconsistent times and not planned, resulting in fast food or take out in front of the TV with little thought for portion size or nutrients. The speed and ease of technology enables the instant gratification attitude even more, and most teens and children probably don't want to wait for dinner to be cooked or cook it themselves.

Many experts stress that fighting the obesity battle is about small, consistent steps. Eating out twice a week instead of seven times, serving another vegetable at dinner, going on a walk instead of watching a TV show, or turning off the TV and eating dinner at the table. These simple steps can pave the way for a healthier lifestyle for kids, and create habits that will hopefully continue into their adult lives. One study found that 80% of children who were overweight at age 10-15 were also obese at 25. By promoting good habits and teaching children the importance of healthy eating, they can form good habits today that will transition to a healthier society in the future.

“Americans spend over \$110 billion on fast food each year, and kids between the ages of 6 and 14 eat fast food 157 million times every month.”

Statistics:

Obesity:

- Childhood obesity affects 12.5 million children and teens in the U.S.
- In 2008 more than one third of children and teens were overweight.
- In 2006, 11% of 10th grade students in one state were overweight with another 14% at risk for being overweight.
- 1 in 7 low-income children is obese.

Exercise:

- 20% of elementary schools have done away with recess to improve student academic performance.
- 8% of elementary schools, 6.4% of middle schools, and 5.8% of high schools provide daily PE to all students.
- Less than 25% of children participate in 30 minutes of daily physical activity.
- More than one third of students don't participate in PE despite state requirements.

Technology:

- The average child spends 75 hours a week consuming media.
- 71% of kids have a TV in their bedroom and 51% have some type of gaming system.
- Less than one third of parents have rules and limits for media consumption.
- 54% of homes have the TV on constantly, even if no one is watching it.

What can be done?

- Be active: Exercise at least 30 minutes every day.
- Eat less processed foods: Try to eat more fruits, vegetables and whole grains.
- Cut down tech time: Spend less time with technology and more time being active.
- Less is more: Decrease portion sizes, and eat more frequent, smaller meals.

SOURCES:

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