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MED ONE TO ONE consists of editorials, a message from our owners, testimonials, information regarding our 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. To subscribe to an electronic version of *Med One To One*, please visit www.medonecapital.com or send an email to editor@medonecapital.com.

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MAKING MEDICAL EQUIPMENT AVAILABLE

LEASING // RENTAL // SALES // SERVICE

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At Med One we make medical equipment available, and we do it by creating the best possible experience for our customers. We offer Lease and Finance options, Rental, Sales, Asset Management and Repair Services on a variety of medical equipment. Please visit www.medonecapital.com to request a quote.

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Good Things Come to Those Who Wait

I had an interesting experience during a recent trip to an amusement park. During our day at the park, I was doing what all good dads do—watching the bags while the family goes on the roller coaster ride (no, it had nothing to do with the fact that I am getting old and rides that go upside down and through a cork screw make me sick). As I was sitting there soaking up the sun, I noticed a group of teenagers. It was a group of 6 or 7 and they were standing near the ride. They were excited to experience this ride but were a little disappointed when they saw the sign indicating there would be a 30-minute wait.

As they came closer to me, I could hear their conversation. Half of the group wanted to leave and go do something else. The other half wanted to wait in line and go on the ride. They stood there for about 15 minutes debating on what they should do. As they stood there, the line continued to increase. Eventually the majority ruled and the group moved to a different part of the park deciding they would try their luck later in the day. I'm not sure if they ended up going back, but I do know the wait time never did decrease. In fact, it continued to increase throughout the day.

When my family returned from the ride, they all had huge smiles on their faces. They had a great time and claimed it was the best ride at the park. For the next 20 minutes they talked about the ride and how great it was. They even convinced me to try it later. As I listened to their excitement, I couldn't help but wonder about the group I had watched. What did they miss out on because they didn't want to wait 30 minutes? The ironic thing is they spent 15 minutes standing there trying to decide. So in reality, had they waited only 15 more minutes, they could have experienced the ride.

As I think about this experience, a familiar phrase keeps running through my mind, "Good things come to those who wait." However, everything around us seems to contradict this concept. Think about it, everything we want seems to be right at our fingertips—news, scores, friend updates, music, movies, etc. So is this technology-filled world in which we live, making this phrase obsolete? In my example with the ride, the kids missed out because they didn't want to wait.

Although they spent 15 minutes debating, the reward at the end wasn't worth another 15-minute wait.

What are we missing out on because we aren't willing to wait for it? Have you ever taken a bite of something that hadn't cooled all the way or judged someone before you actually got to know them? It may be as simple as missing out on something that's perfectly delicious because you don't want to wait, and go as far as missing out on a life-long friend because you didn't take the time to get to know them.

It's true that it's sometimes frustrating to wait, especially when you're not certain of the outcome, but when the reward can be so great, it is important to focus on that. I'm sure many of you have heard of

“Good things come to those who wait. However, everything we want seems to be right at our fingertips—news, scores, friend updates, music, movies, etc. So is this technology-filled world in which we live, making this phrase obsolete?”

a study that was done in 1992 at Stanford University. Four-year-old kids were given a marshmallow with a proposition; they could either eat the marshmallow in that moment, or wait for 15 minutes and receive two marshmallows. Some children quickly ate the marshmallow in front of them, some waited for a couple minutes before giving in and eating it, and some waited for the full 15 minutes and were able to enjoy two marshmallows. When these children became teenagers, the researchers met them again. Through the study, researchers found that the children who waited to receive two marshmallows were less prone to impulsive behavior and more likely to be well adjusted. Even just the act of waiting can have an important impact on our lives and behavior.

With that in mind, it's important to focus on the second marshmallow, or the best ride in the park, or whatever reward it is. It's usually worth the wait. It is often hard to see the end goal or end result, but with determination and focus, something great may come.

LETTER FROM THE EDITOR

WRITTEN BY: TROY TAIT



TROY TAIT



CAPITALISM'S ROLE IN OWNING A BUSINESS

LETTER FROM THE OWNERS

WRITTEN BY: LARRY STEVENS



LARRY STEVENS

In 2008 we experienced a near meltdown of the world's financial markets, a major decline in our stock market, and the beginning of historic unemployment as the country entered into a serious recession. Following the harrowing ride to the "bottom of the trough," the recovery process of the entire world economy has been anemic at best. It has not been a pretty picture and many, many lives have been disrupted in the process. Many pundits suggest that this is the "new normal" and we had best get used to it and recalibrate our expectations. A major irritation for me during this difficult time has been to observe the unchallenged assertion being made by members of the media as well as many opponents of the free market system that this situation was caused by capitalism run amok and by the lack of government regulation.

Whenever I hear or read these absurd observations about the "failure of capitalism," I fear that my head is going to explode or that my ears are about to catch on fire. It is disappointing to witness our society reach the point that so many of our fellow citizens allow themselves to be sold this absurd notion without even so much as a whimper of objection. As one of



the principal owners of a business that started with nothing more than an idea, no capital, and no safety net and that has subsequently grown over the past 24 years to an impressive level of success—it is my intent to stand up for and defend the principles of capitalism that have allowed this amazing country to

“I firmly believe that a major factor in building this great nation has always been the economic system that allowed common men to privately own and build assets... Benjamin Franklin said, ‘Those who sacrifice liberty for security deserve neither.’”

produce the highest standard of living in the history of the world. The 23-year history of Med One stands as a primary example of the power of the great free market economy upon which this country was founded.

Notwithstanding the fact that popular sentiment seems to suggest that capitalism has run its course and has become outdated, I think that there are some important facts about the cause and effect of the current recession that need to be pointed out. It is not at all clear that what happened in 2008 was the result of insufficient government regulation or of a flawed economic system. In my opinion, there is compelling evidence that the financial crisis was caused more by government regulatory policies than by a lack of regulatory oversight.

Consider this brief review of history. In an effort to “level the playing field” and mandate fairness into the financial system, our government determined that the underwriting standards for home mortgages were discriminatory and unfair. To promote an agenda of social engineering, congress enacted



“affordable housing goals” for the government sponsored secondary home loan market. For years, experience has shown that effective underwriting standards have kept home loan delinquencies and defaults low. These standards require 10% to 20% down payments, good credit histories, and low debt to income ratios. For years from the 1950s through the 1980s these standards have kept the delinquency and default rates of home mortgages under 1%. At the same

time, home ownership in the United States has been stable at the level of 64% for the 30 years between 1964 and 1992.

In recent years, community activists have argued that the underwriting standards were so tight that they were keeping many low and moderate income families from buying homes. The affordable housing goals enacted by congress in 1992 required that lenders meet a quota of 30% of their total loan portfolio being made to low and moderate income borrowers. In the ensuing years, the department of Housing and Urban Development (HUD) caused that this goal be raised to 42% in 1996, 50% in 2000, and 56% in 2008. Think about that. Government pressure and regulation forced the financial system to fill their loan portfolios with loans that would not have met fair and free market underwriting standards. This increased pressure to extend the opportunity for home ownership to everyone and anyone caused the fundamental underwriting standards to be severely watered down and compromised. This resulted in a category of lending known as *sub-prime* loans. Predictably, these altered underwriting standards spread far beyond the

The 23-year history of Med One stands as a primary example of the power of the great free market economy upon which this country was founded.

low-income borrowers that the relaxed standards were intended to help. Many borrowers who could have qualified under the former prime lending standards began to use the lower standard requirements to purchase larger homes with smaller down payments.

Not only did the government push for these relaxed standards, they supported the secondary market through Freddie Mac and Fannie Mae, thus providing liquidity and loss protection to enable the lenders to significantly increase their loan volumes (coupled with huge revenue increases) through a proliferation of sub-prime lending. This resulted predictably in a significant deterioration of the loan quality that had been in place since the 1950s. Just prior to the crash of 2008, 56% of all mortgages in the U.S. were sub-prime or otherwise low quality. The predominance of these loans (76%) were on the books of, and supported by government agencies or institutions and were controlled by flawed government policies.

All of the money being made available for sub-prime mortgages created an increased demand for houses and resulted in a significant and rapid run-up of housing prices. When the unprecedented housing bubble finally topped out in 2007 these inflated housing prices began to fall rapidly. Housing bubbles tend to suppress delinquencies and defaults while the bubble is growing. This happens because borrowers are able to refinance or sell their houses at a profit and thus avoid facing their underlying delinquency. With falling prices on real estate, however, it becomes impossible to refinance or sell a home when the mortgage is higher than the appraised value. This also causes lenders to pull back, thus making it difficult for legitimate would-be buyers to obtain financing. This further exacerbates the downward spiral. Delinquencies began to increase, defaults and foreclosures accelerated. “Fair Value” accounting rules caused the lending institutions to write down their loan portfolios and absorb huge losses in capital positions on their balance sheets. The resultant deterioration of financial institutions’ balance sheets caused a rapid and radical withdrawal of liquidity from the market—that was the financial crisis.

Thus the crisis of 2008 was not caused by insufficient regulation, nor was it caused by a fundamental unstable financial system. It was caused by government mandated housing policies that forced

the dominant players in the housing market to reduce their underwriting standards, thus leading to an enormous housing bubble and a financial system in which well over half of all mortgages were sub-prime. When these loans failed in unprecedented numbers, a full-scale financial panic ensued and liquidity disappeared.

It may seem strange to discuss such a subject in this publication. The point is that not only did we suffer (and continue to suffer) through a significant financial crisis and a deep recession, the after effects seem to have created a full frontal attack on the free market system—a perfect invitation to consider increased government oversight and regulation as the panacea to insure that such a thing “never happens again.”

To me the Med One story is the very essence of capitalism. I firmly believe that a major factor in building this great nation has always been the economic system that allowed common men to privately own and build assets, a system that allows a person to take risks and be rewarded when those risks pay off, a system that demands that customers have to be satisfied—or you lose them. Our economic system has improved the lifestyle of every person in this country. Our free market has resulted in providing the highest standard of living in the history of the world. Med One was founded upon and has succeeded because of these important free market principles.

Capitalism: Economic system based on private ownership of the means of production, in which personal profit can be acquired through investment of capital and employment of labor.

Benjamin Franklin said, "Those who sacrifice liberty for security deserve neither." Day after day in this country our political leaders are passing laws or issuing regulations that have the result of diminishing our fundamental and personal freedoms in exchange for the security that some erroneously suppose can be derived through government regulations and benefits. This country would

"Our free market system of capitalism has always provided opportunities and has always rewarded excellence. Our country will never be able to return to the greatness that it once enjoyed until we return to our foundational roots of freedom and capitalism."

be stronger and our opportunities would be greater if we had a little less protection and a little more freedom. The popular thesis of the day seems to suggest that we should diminish and mistrust our free market economic system. The big government advocates contend that it is an unfair system which creates large disparities and inequalities and is fundamentally unfair. They contend that we need more regulation and oversight in order to level out the playing field and ensure that no one ever fails.

Our free market system of capitalism has always provided opportunities and has always rewarded excellence. Our country will never be able to return to the greatness that it once enjoyed until we return to our foundational roots of freedom and capitalism. An honest and objective examination of real historical events will reveal that whatever economic problems may be present in our society are doubtless caused by too much regulation and social engineering and not because of the freedoms that we enjoy. As a citizenry, if we allow the advocates of big government to continue to demonize the free market and advance unchallenged the false notion that our problems are a result of big business greed and capitalism run amok which needs stricter oversight, then we will become slaves to the safety and security that the government claims to be able to provide and in the process, we will virtually eliminate our personal opportunities to succeed.

Many of the details cited above were provided from a speech delivered by Peter J. Wallison of the American Enterprise Institute entitled "The Case for Repealing Dodd - Frank." Printed in the November 2013 issue of Imprimis - a Publication of Hillsdale College.



BE A TEAM PLAYER - READ!

On February 25th, Med One Capital was proud to participate in the Utah Jazz 16th annual "Be A Team Player—READ!" contest. The contest started on January 17th and was a month-long reading challenge posed to around 40 elementary schools in the area.

Each school worked hard to track and improve the numbers of their out-of-school reading minutes. The 10 schools with the most logged minutes would be rewarded with a visit from a player of the Utah Jazz and an ice cream party for the entire school.

Among the winners was Channing Hall in Draper, Utah. Med One Capital had the honor of accompanying Trey Burke to the packed gymnasium, where he read stories to the students and congratulated them on their reading progress. Med One Capital is proud of the success of this reading program and of the students that worked hard to make this possible. We are always more than happy to support the continued reading competition and believe in its efforts to encourage a love of reading and literacy.



Exceeding the Needs of Our Customers



JEFF EASTON

On April 1st, 2014, Med One will celebrate 23 years as an organization. We are very excited about this, and it is truly a pleasure to think about the different people, capital partners, vendors, customers, and employees who have made an impact on Med One throughout the years. I have been fortunate to have been a part of Med One for the past 6 1/2 years and have had the privilege of seeing this great company mature and become what it is today.

In the middle of January here at Med One, we held a meeting with some members of the management team and had some very good discussions and ideas that came from the meeting. As part of the meeting we discussed and challenged different facets of the entire Med One company. We discussed how we can improve different items and be the best company we can be by serving and supporting our great vendors, customers, and capital partners.

Below are some of the items we asked ourselves:

- Why is Med One a unique company?
- What should we continue trying to do?
- What should we offer that is different?
- Review and critique the company processes.
- Review and critique each individual's processes.
- How do we leverage the entire company?

Med One is a very unique company that has been successful in a space where we do everything that we possibly can to benefit our customers and to ensure the experience our customer has with us has made their job easier and has reduced the amount of pain that occurs in their specific duties.

With its sole emphasis in the medical industry, Med One has an understanding of the specific challenges healthcare professionals face. The Med One philosophy is simple: determine and exceed the needs of our customers. With every deal, our focus is to provide for our customers' needs by helping them acquire equipment when they lack the funds to pay for it. Whether it's equipment financing or rental, or equipment sales or services, Med One has solutions that work.

Equipment Financing

Creative financing options available with ability to customize for each specific customer.

Equipment Rentals

Peak need, long term, equity rental, and rent-to-own options available.

Equipment Sales

Off-lease inventory of pre-owned equipment and new equipment directly from leading manufacturers.

Equipment Service and Repair

Authorized service provided by our certified biomed team using OEM parts.

Med One will continue to be the leader of companies in America who offer as a whole the different services mentioned above. We will continue to evaluate and work with our vendors, customers, and capital partners to develop different products and solutions that will enable healthcare professionals to provide the best patient care available.

Med One exists for the sole purpose of Making Medical Equipment Available to the medical industry with innovative, creative, responsive, and flexible equipment acquisition solutions. Med One Capital conducts business under the guiding values of dedication, accessibility, accuracy, loyalty and expertise. Med One Capital guarantees exceptional customer service, speed in the completion of transactions, and appropriate follow-up.

INNOVATIVE

We have the experience to understand the needs of our customers. With this in mind our innovative funding solutions are designed to adapt to those needs.

CREATIVE

We will customize a solution that will work for you. Each transaction we process has the personal and unique Med One Capital touch to make sure you're taken care of.

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.

I look forward to the 2014 year and our 24th year as a company with great anticipation. As a company, we're excited to continue developing quality relationships and making it even easier to conduct business with our current and new customers, vendors, capital partners, and employees.

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

Where We Stand

COMPANY NUMBERS THROUGH DECEMBER 2013

MED ONE CAPITAL	DECEMBER 2013	2013 YTD
LEASING AND FINANCE		
NEW EQUIPMENT PURCHASED	\$11,531,403	\$102,908,098
NUMBER OF NEW LEASES	63	
TOTAL CUSTOMERS		2,426
TOTAL EQUIPMENT LEASED		\$326,174,190
EQUIPMENT RENTAL		
TOTAL RENTAL REVENUE	\$606,447	\$5,308,509

Are you DEPENDABLE?

WRITTEN BY: ROBB STEVENS



ROBB STEVENS

In the final scene of the movie *Hoosiers*, the ultimate Cinderella story unfolds as Jimmy Chitwood, the team's sharp shooter, hits the winning shot as time expires making small town Hickory High the Indiana State Champion for basketball in 1954.

To me, the best part of the ending is the timeout right before the final play. As the team discusses the final play, the players are visibly uncomfortable with coach Dale's decision to use Jimmy as the decoy rather than the shooter. After some awkward silence, Jimmy speaks up in the huddle and simply says: "I'll make it." With that, the coach draws up a new play to put the ball in Jimmy's hands for the final shot. The team and Jimmy had complete confidence that he would come through for them because he had proven many times over that he was dependable. When it came time to hit the game-winning shot, he made it happen!

Many things might contribute to your own "Cinderella" story, but nothing will elevate you as quickly or as

lastingly as dependability. To find or become a vendor, an employee or a partner that will consistently do what they say they are going to do is one of the great challenges in life and most certainly in business. My own boss nailed it today when he cleverly stated: "After all is said and done, more is said than done." How true that is. Those that over-promise and under-deliver in the business world whether it be on product quality, customer service or in classiness, are way too common. Ultimately if you want to win in this world, one of the most simple and effective tactics is to be the most dependable.

A dependable person is made up of a number of values like keeping promises and being consistently punctual. A dependable person is trustworthy, responsive, and faithful. Basically it means you can be counted on for anything. If you say you are going to do it, it's going to get done well and on time.

A good reputation always includes being dependable. It is absolutely essential whether it's a car, a sales person, a consultant, a builder, or anyone that has made a commitment to deliver a promised outcome. Being dependable is basically very simple and can be summed up in one sentence: "Say what you're going to do, and then do it." Unfortunately, it's not always that simple. At times, delivering on promises or outcomes gets difficult or even impossible, so part of dependability also means acting with accountability by managing expectations. Mostly this means communicating effectively. For example, if I tell a customer I will have a proposal to them by the end of the day and circumstances of a deal require more time, then I need to communicate that more time is needed to complete the deal. This way, the customer knows that I'm engaged in the project and not simply neglecting them.

The reputation of a business rides on the dependability of its employees, so it is up to every person to perform in a dependable manner to the highest level that the functions of their job allow—especially when those functions involve direct interaction with customers. Every day we must stop and ask ourselves: Am I dependable? Am I strong enough and determined to become the kind of person in whom everyone can have confidence?

We should stop and ask ourselves such questions as:

What is my reaction to little white lies?

How do I feel about honor and integrity?

How much tolerance do I have for suppression or misrepresentation of facts to promote business advantages?

Do I accept the old adage that all is fair in love and war and politics and athletics?

We really need to stop and ask ourselves these questions, and bring out honest answers. It is not enough to be nearly dependable. By definition, dependability has to be 100% or it falls short of its own definition!

From a sales perspective, dependability has to be priority one. I saw an interesting blog post recently that illustrates this perfectly. In a January 2014 blog post by Anthony Iannarino (The Sales Blog), he said the following:

"Ask any salesperson why they lost a deal and you will likely hear a story about a competitor with a lower price, a client that wouldn't perceive the value they created, or something about their pricing structure not taking market conditions and competitor pricing into account. Ask any buyer why they bought from the salesperson and sales organization they chose, and you will hear that the salesperson listened to their needs, collaborated with them around those needs, and developed trust. If they mention price at all, you will often hear something about how the person they bought from wasn't the cheapest, but that they were the best choice."

"A good reputation always includes being dependable."

It is every sales person's challenge to demonstrate value in their product over a competitor's product. This can be done in many ways, but as mentioned above, developing trust comes by a consistently demonstrated ability to deliver on promises, and to be responsive, professional, and reliable in our interactions.

If a buyer doesn't recognize any value in your offering over a competitor's, they are right to not pay more. Why would they? What leads a customer to a greater perception of value? Mr. Iannarino pointed out that when you ask buyers this question, the answers include "listening," "really understanding our needs," "working to make it fit" their organization, and the "feeling like the salesperson will deliver for them."

If you peel back the layers that create value to a customer, you will find dependability at the core. So in a competitive situation (which most sales undoubtedly are), how do you tip the scales in your favor? You exceed expectations and create value before ever claiming any. You take the time to meet with, talk with, listen to people, and really understand what they need to have happen. You go beyond just showing them your solution; you adjust your solutions so they become their solutions. You prove in every way that they can count on you. And finally, you add a touch of class to their experience. When a customer is done with the deal, there should be no buyer's remorse, but instead, excitement for the next opportunity they may have to work with you again.



How to Tip the Sales Scale in Your Favor

Exceed expectations

Create value

Take the time to communicate

Adjust solutions

Prove that your customer can count on you

making
medical
equipment
available

solutions

ACQUISITION SOLUTIONS

Each solution offered by Med One can be customized to best fit the needs of a specific customer. Contact us today to learn how we can help your facility acquire the equipment it needs.

Capital Lease

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

Equity Rental

Simply issue a 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 toward the purchase price. There is no paperwork to sign, payments are made from the operating budget, and the customer may return the equipment at any time.

Operating Lease

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

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 this, the standard end of term options are also available, so this option will always qualify under the FASB-13 guidelines.

ADDITIONAL SERVICES

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.

Equipment Sales & Services

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

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.

Asset Management

Med One Hospital Services works to drive down costs and increase efficiency in hospitals through People, Processes and Technology. We offer creative equipment acquisition options and provide in-house delivery of equipment. Management of equipment and biomedical maintenance provides increased efficiency and better infection control with software analytics that have real-time statistics. We can customize a solution to fit the specific needs of your facility. We are dedicated to reducing costs, maximizing efficiency and improving patient care.

SPECIALIZING IN

Infusion, Respiratory, Monitoring, Oximetry, Imaging, SCD, & More

Med One Capital exists to provide creative equipment acquisition solutions to the healthcare industry. Whether it's equipment leasing or rental, equipment sales or service, we make medical equipment available to our customers.

MAKE IT CUSTOM

Deferred Payments

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

Step-Up Payments

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



Equipment for Education



LULU DeHAAN

WRITTEN BY: LULU DEHAAN

A common problem we all face is what to do with something once it's been used for its intended purpose. We may tuck away extra grocery bags to use them for another day or save kitchen items to use for compost in the garden. Whatever it is we happen to be saving and reusing, it seems like everyone likes to get the most out of the items they have around. This idea is simple enough, but can it be applied to something a bit more serious, something like used medical equipment?

Usually, when medical equipment comes off lease, many vendors don't have a plan of what should be done with it. There are two obvious options, the equipment can either be placed back on the market or it can be disposed of. While it seems like placing it back on the market is simple enough, the truth is, if every single piece of equipment that is made is put back on the marketplace, it creates an environment where used equipment will overwhelm the total equipment available. With a large used inventory available, hospitals and facilities might opt for used equipment because it will have a lower cost than its new and unused counterpart.

However, if facilities are continually choosing the inexpensive, used medical equipment, vendor profits will dramatically decrease, advancement in technology can be stalled, and the risk for equipment malfunction may rise. It's easy to see how potentially placing every device back in the marketplace after coming off lease could be detrimental to all involved in the transaction.

Nevertheless, what is to be done with the off-lease equipment that is still functioning and in demand? There must be a better method of use than simply disposing of it.

In Med One's search for the answer to this question, we have provided a solution that is beneficial for both end-users and vendors. Rather than disposing of off-lease medical equipment or putting every piece back on the market, one of our resources has been selling and renting the equipment to education institutions.

This solution allows another use for medical equipment that could otherwise be disposed of, while making room for new and advanced devices in the marketplace. It also provides a safer alternative since the equipment will be used for demonstration and instructional purposes rather than in actual life or death scenarios.

The vendors can then have peace of mind knowing that used equipment will not threaten the sale of their new equipment, while their off-lease equipment can still be used in another environment. Not only are the vendors offered a win-win situation, but hospitals and educational institutions will benefit from this arrangement as well.



An example of Med One's arrangement is with the Alaris System equipment. With the Alaris System being a popular choice for facilities, it seems imperative for a nursing student to learn how to use these infusion devices before working in a hospital. If students are Alaris trained, educational institutions can boast a more marketable graduate and hospitals would have to do less onsite training.

The last piece of the puzzle is how nursing schools can obtain the Alaris System. Because the equipment is off-lease rather than new, attaining it becomes a much more manageable possibility. As an authorized distributor of the Alaris System to educational institutions, Med One Capital offers quality pre-owned equipment that is

“Hospitals and facilities might opt for used equipment because it will have a lower cost than its new and unused counterpart.”

cleaned, tested, and patient-ready with a one-year warranty. If purchasing is not an option for an institution, we also offer the option to rent with short-term, long-term, and rent-to-own options available.

Can Med One's solution work for your off-lease equipment too? As dedicated professionals with over 20 years of experience in the industry, we are ready to help rent or sell off-lease equipment that vendors would otherwise have no plan for and provide educational institutions with equipment for instruction by offering flexible and innovative acquisition solutions.

Leading the way for this innovative solution is our Alternate Site National Accounts Manager, Jeremy Quick. As a developer of this approach, he has vast experience Making Medical Equipment Available in educational institutions nationwide. For more information about this solution, please contact **Jeremy** at jquick@medonecapital.com or **800.248.5882**.



HOSPITAL EQUIPMENT RENTALS

{ then & now }

WRITTEN BY: TOM LINDSEY



TOM LINDSEY



A few months before graduating from Brigham Young University in 1980, I was excited at the prospect of entering medical school and becoming a doctor, a life-long ambition. I was working in a local hospital in the Respiratory Therapy Department processing and cleaning equipment in between patient use. I noticed an individual who seemed to continually bring more and more outside equipment into the department. This equipment was new and different from that equipment which I was processing every day. Soon, this new equipment outnumbered the older, hospital-owned pieces. I was witnessing the birth of a new business in the Western United

“The rental industry was born out of the need for hospitals to provide the latest and greatest technologies to their patients.”

States—the rental of medical equipment by hospitals. The excitement of this phenomenon soon caused me to forget my former career aspirations.

Today, some 34 years later, this same rental business is still going strong, despite many predictions

over the years that it would disappear. National rental providers have come and gone, been sold and resold, and still, hospital rentals thrive. Why did this healthy industry begin, and why has it survived all the turmoil in the healthcare industry? Equally provocative is the question, “Can a new company come along and successfully compete with older, established companies which have done business for decades and own current market share?” The resounding answer is YES!

The rental industry was born out of the need for hospitals to provide the latest and greatest technologies to their patients. Early rentals almost always centered on new technology that the hospital did not currently possess. As hospital finances tightened over the years, this original purpose has transformed into one of relieving pressure on limited capital budgets and diminishing reimbursements. Hence, what was once technology centered has evolved into a necessary financial tool for hospitals to acquire the continued use of the best equipment within their budgetary constraints.

Med One has entered this hospital equipment rental world, understanding its history and prepared to be a

significant part of its future. Thousands of hospital customers have embraced Med One’s leasing capabilities. These same facilities are now being approached to consider using Med One as their rental provider, also. Many have already accepted our new rental offerings and more avail themselves of our services each day. Now, to the question of why customers would switch to Med One...

Committing to be a provider of hospital equipment rentals is a daunting enterprise. First of all, the varieties and quantities of equipment required by hospitals are legion, and a company must be able to make significant financial commitments to that end. Med One’s financial capabilities allow it to respond to these demands immediately. Second, hospitals demand immediacy and quality in the service element of their rentals. Unlike any other industry, hospital rental equipment must arrive in pristine condition—ready to accurately perform its function on a living, breathing person, and in a timely manner, day or night. Few businesses are set up to meet these heavy demands.

With the finest equipment available and the service component in place, the final incentive for a hospital to switch to a new rental company such as Med One is price. Med One’s equipment rental prices are

competitive with any in the market and flexible in format. Each hospital’s needs are different. Med One’s pricing formats are adjustable to meet those specific needs. Our sales representatives are not handcuffed by national contracts or fixed prices. They will customize rental prices in a format acceptable to the hospital, including equipment ownership options, if desired.

Med One believes that future rental practices by hospitals will demand a new logistical element from their rental company. A rental company is well positioned to help a hospital manage its own equipment assets as well, allowing the hospital to focus its resources on clinical outcomes. A true rental partner is concerned that its hospital account has the correct amount of equipment, and that it is properly processed in between patient use, just as a rental company must process its equipment between rentals. Med One, with its Asset Management logistical capabilities, can be that partner. Availability, service, price, and logistics should keep the hospital rental business healthy for decades to come.

Can a new player in the world of hospital equipment rentals be successful where two or three national companies have 95% of the market? We’re betting on it. Please give us a try!

MEET OUR SALES GROUP

VENDOR LEASING



Robb Stevens *SVP and Director of Lease Originations*

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



Doug Green *VP of Leasing Sales*

Doug joined Med One in January 2002 as part of the leasing sales team. Prior to Med One, Doug worked in sales and business development at Boise Cascade and Franklin Covey. As Vice President of Leasing Sales, Doug leads a sales team dedicated to providing customer-friendly solutions that allow hospitals and healthcare providers a way to acquire the critical equipment they need.



Carter Allen *VP of Business Development*

Carter Allen has been in the financial industry for 14 years and has been with Med One Capital for the past 11 years. He appreciates the opportunity to provide solutions for hospitals that allow them to gain access to much needed equipment. Carter is also involved in developing new relationships with medical device companies looking to increase their sales by offering creative financial options.



Mike Krog *Director of Key Accounts*

Mike Krog has worked in financing and healthcare for over 13 years. He has a strong understanding of hospital budgets and their approval processes and is an effective partner for closing deals. He works hard to deliver valuable financing solutions in a timely manner. Mike also develops customized price quotes, negotiations, contract language, presentations, and financing solutions for customers and vendors.

NATIONAL SALES AND RENTAL



Tom Lindsey *Senior Vice President - Western US*

Tom Lindsey has over 35 years of experience in the medical sales and rental industry, allowing him to successfully and professionally represent and value products, services, and manufacturers. He graduated from Brigham Young University with a degree in Microbiology, was a former EMT, and is CBEST certified. Tom has been involved with Med One Capital since 2001 and continues to be a valuable part of the team.



Kory Sorensen *Southern Cal*

Kory Sorensen has been involved in the medical equipment industry for over 30 years. Within those thirty years, Kory has obtained his Medical Sales Training Certificate and has proven to be a valuable representative. He enjoys meeting and exceeding customer needs and providing equipment to medical facilities when they need it most. Currently, he is servicing the California area through the new Southern California Med One Distribution center.



Bill Varley *West Coast Region*

Bill Varley has over 25 years of experience in marketing and sales. Prior to working at Med One, he worked at several different medical device companies in management positions specializing in Imaging applications, cardiology and infusion. Bill has worked all over the U.S. and internationally to provide better solutions to hospitals and healthcare facilities.



Paddy McDonald *Central Region*

Paddy McDonald has been a top performer with many outstanding achievement awards throughout his career in the medical field. Paddy graduated from Wichita State University in business administration. He is certified in many different types of selling and is a trainer on some of the most popular ventilators in the market.



Karen Raven *Vice President of National Sales - Eastern US*

Karen Raven leads the new Med One Capital National Sales Team and has worked in the healthcare industry for over 30 years. Karen has worked in various roles including Direct Sales, National Accounts, and Regional Director. Karen has a background in infusion, vital signs monitors, and enjoys working in healthcare because the products sold save lives every day.



Bob Bartko *Central Region*

Bob Bartko has 25 years of experience in medical equipment sales. He specializes in equipment rentals, asset management, and medical device sales. Bob has also held management positions in multiple medical companies. Bob enjoys being a customer advocate, helping hospitals find solutions to equipment needs, and ultimately helping facilities provide the best patient care possible.



Felecia Leckrone *Mid-Atlantic Region*

Felecia loves the medical industry and is following in her fathers footsteps by pursuing medical sales. She has over 16 years of experience in medical sales that gives her significant knowledge about the challenges that medical institutions face. She is excited to be at Med One Capital and looks forward to helping Make Medical Equipment Available.



Marta Sosa *Southeast Region and LATAM*

Marta Sosa has over 20 years of diverse sales management experience. During these years she has primarily represented the Florida and Latin America markets. Her ability to speak fluent Spanish has allowed her to build many lasting relationships in these markets.



Jeremy Quick *Alternate Site Equipment Sales*

Jeremy Quick joined Med One Capital in August 2009 with an extensive background in sales and marketing. Jeremy's responsibilities include creating relationships in the non-acute care market to present Med One's products and services. This allows him to reach out to nursing schools, clinics, research facilities, and EMS companies. He enjoys helping these diverse customers acquire medical equipment to aid in the treatment or instruction of those in need.



BOB BARTKO

Employee Spotlight

I was born in McKeesport, Pennsylvania, and moved to Northwest Indiana when I was five years old. I have a younger sister who is my hero and inspiration for me to be a better person. I lost my father when I was nine years old, so I was raised by the most incredible mother anyone could ask for. When I was seventeen years old, I joined the United States Air Force and served my country for four years as an aircraft mechanic. I have always had a passion for anything that flies. After my service ended, I moved back to Northwest Indiana and began my career in my other passion, sales. I started by selling cars, then I moved on to business machines, and then began in medical sales in 1988.

I have been with Med One Capital since July of 2013. I really enjoy my position as the North Central Regional Manager, and all of the exciting challenges that come along with the position. I am thankful for the opportunity that Med One has afforded me to do what I love, helping hospitals solve equipment issues.

I was blessed with three beautiful daughters, Brittni, who is now the mother of my only grandchild, Eli-Paul, who just turned one last month. My daughter Jamie

would be 24 years old this year. Sadly, she passed away when she was fourteen years old. Grace, my youngest daughter is a sophomore in high school. She is an honors student, and runs track; she aspires to be an architect one day. The latest addition to my life is "Ico," she is a six-month-old Rottweiler-Lab mix that is a miniature version of Kail, our other dog.

When not working, I enjoy spending time with my family and my girlfriend Brianna. I am an avid sports fan, primarily football and hockey. I play in a recreational men's hockey league once a week. I am an Indianapolis Colts and Chicago Blackhawks fan. I recently became a Jeep owner, and according to Brianna, I am obsessed with my Jeep. I am always looking for the next upgrade, and I get upset when a fellow Jeeper fails to return the "Jeep wave."

I enjoy traveling anywhere warm. I would love to go to Tahiti some day and stay in a cabana suspended above the water and swim off the deck. I also enjoy snow skiing in the winter. I am looking forward to warmer weather so we can cruise in the jeep with the top down.



ALTERNATE SITE

Leasing, Rental, Sales, Service

Our Sales Team is comprised of experienced professionals brought together for the specific purpose of Making Medical Equipment Available for hospitals and healthcare facilities across the U.S. They are experts in equipment finance, rental and sales, and seek to always put the customer's needs first.

MULTIGENERATIONAL

CUSTOMERS,

CO WORKERS,

& FAMILIES

WRITTEN BY: IBBY SMITH STOFER



What does multigenerational mean and is it important?

Maybe you recall a time when the family included parents, children, grandparents, aunts, and uncles ranging in age from the newborn to the octogenarians. Or maybe not, but you most certainly recognize that your work environment is populated by a wide range of ages and experience. Customers, coworkers, and managers are also multigenerational and that too adds to the complexity of our daily interactions and success.

There are several studies that have been done surrounding how to interact, manage, and sell within these environmental settings. Psychologists have presented both positives and negatives about the multigenerational family or the lack of its existence.

Human resource professionals are inundated with articles on the challenges, benefits, and strategies for managing the age mixed work environment.

There are generally four age groups that make up the work environment whether you are discussing an office setting, the hospitality industry, healthcare, or the airline industry.

The seasoned (nice term for aged) population is sometimes referred to as Veterans or Traditionalists. These individuals were born between 1926 and 1946. They grew up knowing the Great Depression, hard work, and the need to save for the future. They now see the retirement of their dreams slipping away and are continuing to work past the age they had planned.

The ones most often in the news today are the Boomers or Baby Boomers born between 1946 and

1964. This group is loyal to the employer, has high expectations, and measures their success with status symbols of home, schooling, cars, and the like. Like their parents, the expectations of the golden years of retirement are appearing to be slipping away.

The Gen X group are those born between 1965 and 1979 and work to live, not live to work. They often have less stuff and are more willing to leave a job if the environment does not feel right.

Gen Ys or Millennials are the youngest category and were born after 1980, are the technology gurus, and want to have feedback on an almost instant basis. They tweet or text over 1500 times per month.

Besides age and birth dates these subcategories have very different values and approaches to work as well as buying styles. Learning about the differences can make you more aware and allow you to tailor your communications and interactions based on the many differences between generations.

Let's look a little deeper at the attitudes, motivational buttons, communication preferences, and values of the groupings and see if understanding can aid in our successful interactions.

Veterans as workers tend to respect authority and are seen as conformers, not shaking the boat or questioning the rules. They see work as a necessity or obligation, and they value feedback that respects their experience and contribution. They communicate

Millennial or Gen Ys are often seen as the fun group. They use every technology available preferring text, instant message, social media, and innovative tools to keep the work interesting. They spend most of what they earn and they are always asking what's next, can be seen multitasking, and have a need for immediate feedback and results.

So as we interact or plan to interact be it selling or servicing, the fact is that we face varying sets of expectations. Communication preferences and values require us to look first in the mirror... am I a Veteran? a Boomer, an Xer, or a Millennial? How do my expectations, communications, and preferences impact my interactions with my coworkers, customers, family and friends? Am I adapting those as I connect? If I did, would my work be more enjoyable? Would those I connect with find more value in our connection?

The landscape of our lives consists of interacting with these four unique generations. Currently the Veterans are diminishing in numbers as they retire, the Boomers represent about 80 million worldwide, with the Millennials a close second at 75 million, and the Gen Xers represent about 49 million. The next time you are watching a commercial consider how it appeals or turns off the various groupings. Are they targeting one generation versus a mass appeal? Not only is it fun to do this, it will help your generational awareness and aide in your communications and messaging when you are more aware of the generational differences in your family, your community, customers and workplace.

"As we interact or plan to interact be it selling or servicing, the fact is that we face varying sets of expectations."

There are many articles on this topic available with some specializing in selling across generations, managing multigenerational

workforce, and patient satisfaction based on generational differences. Articles and studies of the multigenerational family are also found in most major publications on a routine basis.

via a personal call or memo and tend to put work before all else, even family. They usually buy with cash, or they don't buy.

Baby Boomer workers are characterized as workaholics, they question authority and yet work well in team settings. They see education as a birthright, and they have little value for feedback; they prefer money and titles. Feedback and communication needs to be in person and center on their value or contributions. This generation buys on credit. They enjoy today and pay tomorrow.

Gen X workers are seen as skeptical yet want direction and structure. They love a difficult challenge and will attack it with vigor. They tend to want a balance between work and family as well as wanting direct and immediate feedback. Unlike their boomer parents, they tend to save and are more cautious and conservative financially and when making decisions.

workforce, and patient satisfaction based on generational differences. Articles and studies of the multigenerational family are also found in most major publications on a routine basis.

Med One Capital, like most companies, includes all multigenerations, and we serve the acute care market and major medical device companies who are also multigenerational work settings. We, like everyone, have had to change and expand our awareness of the multigenerational preferences regarding communications, tweets, and blogs. As a customer of ours, be you the healthcare provider or supplier, we hope we are meeting your needs and preferences. If not please let us know at info@medonecapital.com or 800-248-5882, and we will try to do better.

Are we meeting your needs and preferences? Let us know.

info@medonecapital.com / 800.248.5882

VIRTUAL CURRENCIES\$

WRITTEN BY: NATE DAVIS



NATE DAVIS

Virtual Currencies are currencies that have no physical assets. They are virtual, and there are no actual coins you can hold. So, why are they becoming so popular?

Cryptocurrencies, especially Bitcoin, have been getting a lot of media attention as of late. Ever since the Bitcoin Exchange Mt. Gox shut down, I have been asked a few times if I know much about these Virtual Currencies, so I figured there might be some of you out there that have wondered the same thing.

Virtual currencies are currencies that have no physical assets. They are virtual, and there are no actual coins you can hold. So, why are they becoming so popular?

Bitcoin was the first of many cryptocurrencies. It was launched in Jan 2009 by Satoshi Nakamoto, which is a pseudonym for the unknown person or group of people who designed the original Bitcoin protocol in 2008. The Bitcoin protocol details a way for a system to track electronic transactions without relying on trust. The system is designed in a way so that it is peer to peer. There are no central servers, and no central government; everything is done from a consensus on the "network." There is value to these coins only because other people agree there is some value to them. They are popular because no one controls them, and they can be used worldwide with very small transaction fees (0.1% or less).

At its core, Bitcoin is really just a digital file that lists accounts and balances like a ledger. A copy of this file is maintained on every computer in the Bitcoin network. To send money to another user, you broadcast to the network that your balance should go down, and the receiver's address should go up. The other nodes in the network receive this message and apply it to their ledger and then pass it on. With some encryption, this is really all there is. A system that lets a group of computers maintain a ledger. Trust is not needed at all as you are dealing with anonymous users on the internet. I find the concept pretty ingenious. Using encryption, there are checks and balances to determine which addresses have what balance, and it can't be modified. Transactions are tied to the transactions before them. There are no chargebacks or ways to send the same coins to multiple people.

New coin is introduced in the network by computers that decide the order of the transactions, a term that is called "Mining." Using a bunch of math, it's a race to grab a group of unverified transactions and attempt to solve a specific math problem. If you are the first to solve this problem, you are awarded Bitcoins, and those transactions are then written into the Block Chain. Right now, the block reward is 25 Bitcoins (about \$16,000). A block is found about every

10 minutes worldwide. There will only be 21 million Bitcoins generated. Today there are about 12.5 million that have been mined.

These coins are pseudo anonymous. Because it's decentralized everyone knows about everyone's transactions. The identities of those that control these addresses are very tough to find. Because these transactions are all public, you can pull up blockchain.info and see the transactions happening in real-time right now all across the world.

A Bitcoin address is long. One of my Bitcoin addresses is: 1DLtHTEoWh1246DfcB8rCFhuVzmyNwt9zD So, with that address you can see the balance of that specific address. A person can generate as many addresses as they want.

With the advent of Bitcoin, many people have taken the open source code for the protocol and made their own coins. There are well over 100 coins now in circulation, and anyone can create their own coin. Some of the major players today are: Bitcoin, Litecoin, Feathercoin, AuroraCoin, and many others. You can find a list of cryptocurrencies here: coinmarketcap.com. Litecoin came out two years after Bitcoin, and every coin has their own unique twist to how many coins are generated and how fast.

If you want to venture into having some Bitcoin, check out Tinkercoin.com. That lets you buy \$25 worth of Bitcoin via your credit card. Coinbase is a company in the USA where I buy my Bitcoins (<http://bit.ly/1cC42Tr>). LocalBitcoins.com is another great place to acquire Bitcoins.

Where can you spend these Bitcoins? Well, the list of places that are taking these coins is growing rapidly. Overstock.com will take your Bitcoins for product. Gyft.com is another great place to spend your Bitcoins for gift cards.

I don't see this cryptocurrency craze going away. Will Bitcoin be the end all of cryptocurrencies? That remains to be seen. There might be some other currency that is created that fills the need for a global decentralized currency. I for one am happy to watch and wait and see where all of this will go.

More Info at: www.weusecoins.com or www.bitcoin.org

If you want more information about how Bitcoin works technically, scan the QR code or go to the following link.

<http://www.imponderablethings.com/2013/07/how-bitcoin-works-under-hood.html>



COINBASE.COM



21 million-the maximum number of Bitcoins that can ever exist

20,000+ computers working at mining new Bitcoins

31,000-number of lines of computer code behind Bitcoin

More than 200 businesses held a Bitcoin Black Friday sale in 2013

The value of a Bitcoin was 4 cents a year after its launch

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