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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](mailto:editor@medonecapital.com). To subscribe to an electronic version of Med One To One, please visit [www.medonecapital.com](http://www.medonecapital.com) or send an email to [editor@medonecapital.com](mailto:editor@medonecapital.com).



[WWW.MEDONECAPITAL.COM](http://WWW.MEDONECAPITAL.COM)

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](http://www.medonecapital.com) to request a quote.**

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MAKING MEDICAL EQUIPMENT AVAILABLE

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LETTER FROM THE EDITOR

WRITTEN BY: TROY TAIT



*Troy Tait*

Like it says in the theme song of the Disney Channel animated TV show *Phineas and Ferb*, "There are 104 days of summer vacation and school comes along just to end it." Well August came along and summer at our house is officially over. That can only mean one thing, back to school.

I am sure there are kids all across the US who are dreading this time of year. There are probably also a few who love this time. As a kid, I was one of those who use to dread the end of summer. Not because I didn't love Fall and all the great things that come with it – e.g. football, world series, basketball, etc. Heck, I even liked school. I just wasn't a big fan of homework. As a parent, my feelings about homework haven't changed. I am still not a big fan, but for a different reason. I am no longer able to help my kids with their homework. Once they passed the 3rd grade, my math skills no longer applied. The same is true for science, English, and history.

Kids now days are so much smarter than I could ever dream of being. If you don't believe me, just think back to the last time you had a question with your favorite electronic device. Who fixed it? After many years of receiving my "help," my kids pretty much pass me by when they need assistance. They simply Google something or check out an instructional video on YouTube. Back in my day, Mr. Webster taught all the words and definitions, and if you wanted to learn a little more about something you had to visit a thing called an encyclopedia. If you were looking for info on something that was a little more current, you would actually pull out a newspaper. If your family wasn't the type to keep a week's worth of the newspaper on hand, you had to go to the library and check out a recent issue. I do have to admit; those sticks they kept the papers on were pretty cool.

So here we are facing a new school year. I am not sure who is more nervous—my kids or I? The first weeks have

been very successful. I have only had to give a couple of blank stares when trying to help with homework. What the heck is Circle Math? Of course, the year is very young and most of the teachers haven't gotten into the real, good stuff yet, so I am probably good to go for another week or two. After that, my kids are on their own.

We did have one good learning experience so far. One day after school, my daughter who is now a college freshman shared something her professor talked about in class. I was very impressed by this possible coincidence in numbers and letters and felt this was something that could not only be applied to her schooling, but every other aspect of life. I'm sure it has been around forever, but this was the first time I had seen it. I am going to work on my attitude and see how much better I do in other areas.

ATTITUDE

IF...  
ABCDEFGHIJKLMNOPQRSTUVWXYZ  
EQUALS...  
1234567891011121314151617181920212223242526  
THEN...  
K+N+O+W+L+E+D+G+E      H+A+R+D+W+O+R+K  
11+14+15+23+12+5+4+7+5 = 96%      8+1+18+4+23+15+18+11 = 98%  
Both are important, but fall just short of 100%  
BUT...  
A+T+T+I+T+U+D+E  
1+20+20+9+20+21+4+5= 100%

How you learn math or which years you went to grade school don't matter quite as much as the attitude you held throughout the experience. That is something to remember as subjects are taught, tests are administered, and the year continues. As long as your attitude is one that allows you to learn, you will be set. Have a great year, and good luck to all of you who are starting a new school year!





# PRICE TIME QUALITY

LETTER FROM THE OWNERS

WRITTEN BY: LARRY STEVENS

I have a friend who owned a successful construction company—building and selling luxury homes in Park City, Utah. One day he and I were discussing the elements of success in that business and were focusing on how he priced for what he did.





RICH  
TIME  
QUALITY

“When I am asked to consider a project, I always tell my customers that they get to control two of the elements (their choice), and I get to control the last one.”

RICH  
TIME  
QUALITY  
M

He told me, “There are three elements to every job.”

1 PRICE

2 TIME

3 QUALITY

He continued, “When I am asked to consider a project, I always tell my customers that they get to control two of the elements (their choice), and I get to control the last one.” Puzzled, I asked him to explain. “Well,” he said, “if you get to dictate how much you are willing to

pay and how quickly you want it done, then I get to determine what the quality will be. If you get to mandate the quality and also how long it will take then I get to control how much I am going to charge you. I am comfortable that if I agree to take on a job and I get to have control over any one of the elements of the project, then I can make a profit. But if a customer expects to control all three, I could never survive, and I would never accept a project like that.”

Hmmm, said I. “That is very, very interesting.” I wondered if that same principle would apply in other businesses. As I have thought about it, I have come to the conclusion that in any transaction between two parties, those exact same elements apply and if one is to survive, one must control at least one of them. Consider a lease between Med One and one of our customers.

**Price** What are we going to charge, what is the interest rate, what is the monthly payment? How many payments are required in advance? How much is the purchase option?

**Time** How quickly can we get the deal done? How many hoops does the customer have to jump through before we can give them a commitment? What kind of credit and financial information do we need them to provide for us to complete our underwriting? How long is the lease term?

**Quality** What does our documentation need to be like? How strict are the terms? How financially strong does the customer have to be? How much creativity can there be in the structure or the terms or the payment schedule? Are there any restrictions on the type of equipment? Is there an early termination clause?

If our customer needs a very creative structure; perhaps simplified, uncomplicated, straightforward documentation (Quality), and they need the transaction done quickly without providing any credit or financial information (Time), we can do that...if we get to control what the pricing will be (Price). If, on the other hand, our customer is very price sensitive and wants the lowest possible pricing (Price) and wants

the transaction done quickly, with minimum hoops to jump through (Time), we can do that...if we get to dictate the underwriting requirements and the type of documentation that needs to be used (Quality).

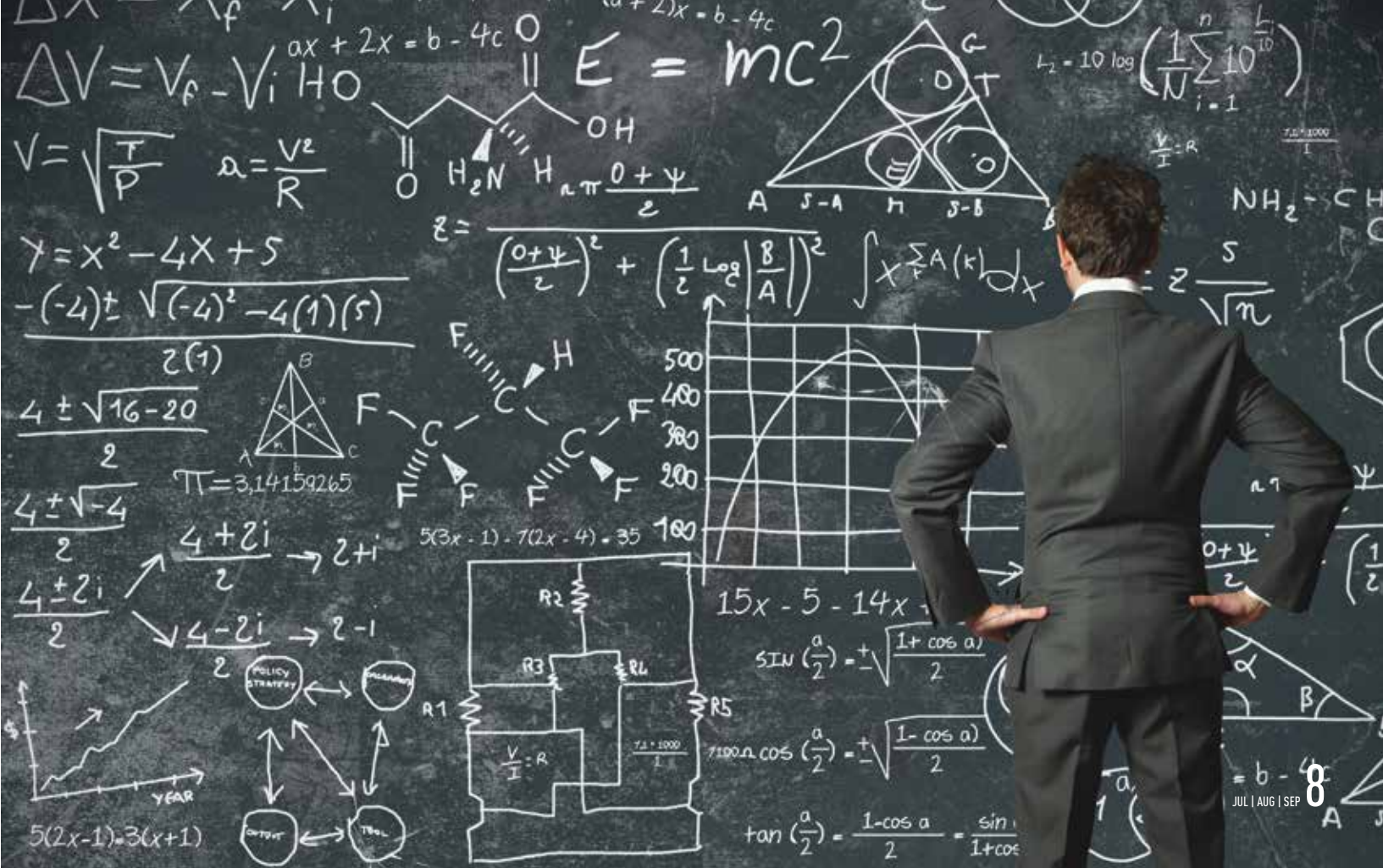
From the very inception of Med One, we have placed our focus on providing a real and meaningful service for our customers. We do not offer programs. We try to provide solutions. In every case, it is our intent to create solutions based on the needs and the desire of our customer. The mission statement of Med One is, “Making Medical Equipment Available.” Implicit in that statement is the fact that we will strive to meet the specific needs of our customers by listening to them, hearing what their needs are and then offering solutions based on those needs. Our slogan has always been, “At Med One we do one thing really well...whatever it takes.” We take that slogan seriously and honestly strive to do whatever it takes to serve our customers and help them solve their specific problems or at least meet their specific needs in the situation at hand.



The price, time, and quality equation doesn’t get specifically discussed every time we offer a solution or make a proposal, but it is the principle that always guides our ability to respond to the needs of our customers. This approach to what we do has allowed us to have some truly remarkable experiences over the years. It is gratifying to reflect on how many times Med One has been a central player in helping to solve a problem for a customer that at the outset seemed “unsolvable.” One of my favorite experiences is to hear reports from our team members on a regular basis about how they helped one of our customers solve a problem.

It seems that most of the traditional participants in this market place focus only on the pricing portion of the equation. The equipment leasing business has been somewhat commoditized and the philosophy seems to be that pricing is the only consideration. We seldom see an emphasis on quality or time in the structuring of transactions.

It is very gratifying to work with a dedicated team of people who have dedicated themselves to carrying out our mission here at Med One. We work diligently to help everyone understand that “canned programs” and self-serving responses are not sufficient for us to be able to serve the community that we want to serve. We never want to put ourselves in the precarious position of creating policies and procedures that suit our needs but not necessarily the needs of those we serve. That will continue to be our commitment to the market place.







# Converged Lease Accounting Standard with the FASB and IASB

WRITTEN BY: JEFF EASTON



During the month of June, the chairman of the Financial Accounting Standards Board implied that a converged lease accounting standard with the International Accounting Standards Board (IASB) would probably not be announced until 2015. After that implication, while speaking at the Institute of Management Accountants' 95th Annual Conference and Exposition, Russell Golden added, "It probably won't be done until the latter half of 2015."

As the rules stand right now, many operating leases for medical equipment, computers, photocopiers, etc. are kept off the books. In order to achieve transparency when reporting finances, the US Securities and Exchange Commission issued a report in 2005 that recommended changes be made to the current lease accounting requirements. Achieving a global rule in both US Generally Accepted Accounting Principles and International Financial Reporting Standards has taken the FASB and IASB years to do.

"We have been struggling with this standard for many years," Hans Hoogervorst, chairman of the IASB, said at a meeting in Norwalk, Conn., in March. "There is no simple answer."

In their efforts to revamp the rules, accounting standard

setters have gone back to the drawing board many times. A proposed change in 2010 included bringing leases into the books and categorizing them as right of use assets treated like financings. This change was met with skepticism and challenges like cost-to-implement and front-loading lease expenses. Two years later, a two-method approach was proposed which would mean letting companies treat some leases like financings and allowing companies to treat other leases as straight-line expenses.

While speaking at the IFRS Conference this year, Mr. Hoogervorst was confident that between the two boards, a final converged standard would emerge. "While we have reached agreement with the FASB that most leases need to be put on the balance sheet, we have less agreement about how the lease liability should be run off in the income statement," he said. "More work needs to be done. In the next couple of months, we should be able to finalize our work."

During the March meeting in Norwalk, Conn., to get to a resolution more quickly, the boards also generally agreed to eliminate potential changes to lessor accounting from the proposal. The boards had received feedback from investors and analysts that the current lessor model works well and that changes could result in more work. Board members, however, said they wanted to make sure that lessor rules would be aligned with new revenue recognition rules so that companies cannot arbitrage the two in asset sales.

So what does all of this mean? It appears that in the near future (18 to 24 months) we may have a new lease accounting standard. The changes, per the current dialogue that is occurring between the IASB and the FASB, will affect how a lessee of an asset accounts for their leased assets and how this information is presented on their financial statements. The accounting for short-term leases of 12 months or less, per the current discussions, will not change.

These discussions have been going on regarding a new lease accounting standard for almost 10 years. It is possible that in 18 to 24 months we are still in the same spot with no resolution. While the standard may change, Med One will still be working under our guiding principles and will work hard to provide quality equipment and services throughout the nation.

For over 23 years, Med One has been a very unique company that has been successful in a space where we have done everything that we possibly can to benefit our customers. We 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 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.

If you have questions regarding the new leasing standard and how it may affect your equipment acquisitions, or if you have any other equipment acquisition needs, please contact our experts here at Med One. We're more than happy to help answer your questions and provide you with the best possible solutions to acquire the equipment that you need for your operations.

### Information & Quotes:

- <http://blogs.wsj.com/cfo/2014/03/18/rule-makers-still-split-on-lease-accounting/>
- <http://www.accountingweb.com/article/joint-accounting-rule-leases-may-not-happen-2014/223533>
- <http://www.accountingweb.com/article/public-comment-period-lease-accounting-draws-near/222383>

It appears that in the near future (18 to 24 months) we may have a new lease accounting standard.

## Where We Stand

COMPANY NUMBERS THROUGH JUNE 2014

MED ONE CAPITAL	JUNE 2014	2014 YTD
LEASING AND FINANCE		
NEW EQUIPMENT PURCHASED	\$24,013,989	\$82,834,789
NUMBER OF NEW LEASES	54	
TOTAL CUSTOMERS		2327
TOTAL EQUIPMENT LEASED		\$329,942,525
EQUIPMENT RENTAL		
TOTAL RENTAL REVENUE	\$819,182	\$4,707,294



## Beehive Drive 2014



At the end of July, Med One Capital had the opportunity to sponsor Beehive Drive, formerly known as Utah Fast Pass. Beehive Drive is a weeklong, charitable drive through Utah that contributes to local communities along the drive, UHP's Honoring Heroes Foundation, improving education opportunities, and many more charitable organizations.

This year, the route started out at Miller Motorsports Park for a day of registration and driving on the track. That evening, the participants headed to Park City for the night and prepared for the week of events. Throughout the week, the group drove



through and visited several cities in Utah including Helper, Fairview, and Blanding. Each community was given a grant and the cars were parked so community members could interact with and see luxury vehicles like Ford GTs, Ferraris, and Lamborghinis. The route ended in Salt Lake City with a charitable auction at The Grand America.

Med One is always excited and honored to be part of great events like this. We are continually looking for ways to give back to the Utah communities we love so much and to other organizations, and we are looking forward to the success of Beehive Drive in the future.



## EMPLOYEE CRAIG BURTON SPOTLIGHT

WEB DEVELOPER / GRAPHIC DESIGNER

I currently live in Sandy, Utah which is great since my commute to work is usually ten minutes or less. I grew up in Sandy and have lived in Utah my whole life. My wife Lindsay also grew up in Sandy, so it's great to be at Med One where we are close to our families and where we both grew up.

Lindsay and I will hit our ten-year anniversary this November. We met in 2003 and were married just over a year later. We have three beautiful children together. Kayden is eight and was born almost exactly a year after Lindsay and I were married. He will be going into third grade this year and is in a Spanish dual

Information Technology. After finishing up at school, I worked for a small company in Lehi for a little over a year before I joined Med One. I enjoy doing both web development and graphic design and my position at Med One allows me to do both. It has turned out to be an ideal job for me.



Outside of work, I love playing with my kids. I enjoy watching movies and TV, listening to music, playing video games, and



immersion program. He is obsessed with soccer and plays competitively for a new club called AFC Apex. Koby is four and is our very smart and inquisitive boy. He is in preschool and loves to take things apart and put them back together. He also loves soccer and the Power Rangers. Keslyn is our spunky little two-year old. She thinks she is in charge and is right. She loves animals, purses, and anything Disney Junior.

I earned my Bachelor's degree in Digital Media from Utah Valley University. Digital Media is a broad program that covers a variety of topics, but I emphasized in Internet Technology. I continued my education online through Arizona State and got a Master's Degree in Graphic

design. I am also a huge fan of consuming just about any type of media. I also like going to Real Salt Lake and Utah Jazz games. Electronics are a big part of my life; I am a gadget geek and love just about any kind. Although I love technology and media, I also enjoy traveling, going hiking, going to amusement parks, and many other kinds of outdoor and thrilling activities.

Med One Capital has been a great company to work for. I have had the opportunity to work with a lot of great people here and have been able to improve my skills as a developer and designer. I look forward to many more years of work and hope I can make a positive impact on the company and the people I work with.



# FIGHT OR Flight

WRITTEN BY: ROBB STEVENS



Most romantic comedy films seem to be built from a standard template: An unlikely (and often unrealistic) circumstance puts boy and girl together, they quickly fall in love through a series of equally unlikely circumstances, everything looks good, then a relationship bomb drops into the plot throwing the relationship off course – usually because of a communication failure or an unmet expectation. With the relationship (which in movie time is only a week or two old) on the rocks, one or both people involved make a spur of the moment decision to quit their job, pull up stakes, and move to a new city to “pursue their career dreams” since their romance was just crushed to pieces. Somehow, the departing person heading out of town is able to get all their affairs in order in a matter of hours, sever all ties to their current life, sell their place, secure new employment or entrance into their dream school, and head off into the sunset. We all love a happy ending, so typically these movies also involve a frantic chase scene in which the relationship is saved at the last minute by a pursuing significant other and the love-struck couple patches things up to live happily ever after as the credits roll. The plots vary, but they all seem to have the common element of a broken-hearted person heading out of town to escape their “pain.”

Where am I going with this mockery of fight or flight responses? Simply this: The movies give the false idea that if things don’t go your way, you can simply throw up your hands, walk away, and forget it ever happened. In the real world though, it doesn’t work that way. Challenges happen, stress happens, conflicts arise. That is part of life! Unlike kids sports, we don’t get a participation trophy simply because we showed up! As I’ve written about before, success comes from doing hard things. Sometimes that means having a difficult conversation or swallowing our pride long enough to see another’s point of view and maybe, just maybe recognize and even admitting the other person is right.

One of Stephen R. Covey’s 7 Habits of Highly Effective People is, “Seek first to understand, then to be understood.” If we all followed that advice, most communication failures would virtually melt away. Most people listen to others with the intent to reply rather than to understand. If you walk away simply because a conversation or situation is not going the way you hoped it would, you may completely miss a learning experience, a business opportunity and yes, even a cherished relationship. By walking away, joint positive results are not even a possibility! Adults have to stand up and fight sometimes, that’s just the way it is.

Steve Clark made the statement, “There is no comfort in a growth zone and there is no growth in a comfort zone.” Fighting for things can be hard and definitely takes you out of your comfort zone. Often it means swallowing your pride and admitting that something really is important to you. It may mean embarrassing yourself or maybe hurting yourself in the process. But standing for something, putting yourself in that vulnerable spot in a cause worthy of your passion is worth whatever it takes, and in the end, will make you a better, stronger person. In the end, the winners in life are the ones who didn’t stop fighting, who never gave up, and who outlasted the rest.

So here are a few things that to me are worth fighting for:

## Your Reputation

*“It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you’ll do things differently.”*  
-Warren Buffett.

Whether it’s the way people remember you or what you’re known for, keep your reputation guarded and close to your heart. How do people talk about you when you’re not around? Do you give them reasons to say good things about you, to feel warmth or trust from you? Are you dependable? Or do you instead create a

Steve Clark made the statement, “There is no comfort in a growth zone and there is no growth in a comfort zone.” Fighting for things can be hard and definitely takes you out of your comfort zone.

feeling of uneasiness, distrust, or frustration? Part of standing for something means that not everyone will agree with you all of the time or even like you all of the time, but if you are dependable, trustworthy, and respectful, generally others will give you the same consideration and more importantly, you’ll maintain a solid reputation.

## Freedom

As an American and a student of our country’s history, I place tremendous value on the freedoms I enjoy. Freedom is not free. Many people I’ve never met have fought long and hard to maintain it because they stand for the same things that I do. It’s been said that freedom is never more than a generation from extinction. Each of us need to stand up for freedom and all that it represents. Your freedom is the most basic right you have and refusing to fight for it is like dying before your heart stops beating. Never give up your right to freedom, which is your right to be, do, and see anything you want. You are as free as you fight to be.



### Health and Well-Being

As someone once said, "If I'd known I was going to live so long, I'd have taken better care of myself." Others may take the more cynical view of "Eat right, exercise regularly, and die anyway." While we cannot predict exactly what injuries or ailments are going to plague our lives, we can certainly take positive steps everyday to live a healthy and active life. I find that when I am consistently pursuing healthy habits, I definitely feel better physically, mentally, and emotionally. In a fast paced world, we'll be much better equipped to deal with the everyday stresses of life and have better balance if we are fighting everyday to maintain a healthy lifestyle. Furthermore, the human instinct to keep on living and fighting each day no matter how difficult the circumstances is something that most of us take for granted, but I so admire the fighting spirit of so many individuals in this world who are hit with debilitating illnesses or disabilities. Their efforts are absolutely inspiring. Check out the story of Pete Frates

all better are my most helpless moments in life. Like true friendships, family is definitely worth fighting for! In reality, our best friends should be our immediate family anyway. I'm grateful that is the case for me. These are the people that I'll fight to protect and even die trying if necessary. They see you at your worst, you see them at their worst, but together, you also see the best of each other. No one else knows me like my wife and children and yet through good and bad, they love me anyway! That is simply priceless.

### True Love

When I was engaged to my wife, a friend of mine made the statement, "Marriage is the ordeal necessary for the refinement of the soul." That sounded pretty cold and negative at the time, but I've since found it to be very accurate and insightful. It's unrealistic to hope that your soul mate will solve all your problems or meet all of your expectations to perfection. True love, however exciting, cannot last without mutual effort and commitment. That person worth fighting for is worth it not because they're perfect, but because they're imperfect in all the ways that are right for you. You compliment each other's flaws in a way that allows your two spirits to unite and operate more efficiently as one. Through this person you will find the very best in yourself and yes, refine your soul!

Finally, to bring this back to a business application, one of the things I love most about working for Med One is the high level of commitment we have among those that work here. The owners of the company have always shown not just willingness, but a passionate desire to fight for this company. Through thick and thin, they have fought to keep Med One strong and maintain the vision that made us a company in the first place. That passion is contagious to the point that many, if not most, of the employees here at Med One don't just enjoy working here, but share in their passion. To me, Med One is a company and indeed a cause worth fighting for. I love coming to work each day because I can hold my head up high knowing that the work we do benefits many people across the country by putting critical medical technology to work in healthcare institutions. Med One has consistently exhibited a fair and ethical approach to doing business that reflects my own values as well, so I don't have to compromise my own standards in any way to do my job. I'm motivated by the zeal of our owners and I share the zeal of many that I rub shoulders with every day.

The owners of the company have always shown not just willingness, but a passionate desire to fight for this company. Through thick and thin, they have fought to keep Med One strong and maintain the vision that made us a company in the first place.

who suffers from ALS and was the inspiration behind the Ice Bucket Challenge, you'll see one such example.

### True Friendship

"There is nothing better than a friend, unless it's a friend with chocolate!" Friendships become harder to maintain the older you get. I am lousy about keeping in touch with even my very best friends from over the years. I've found though, that when opportunities arise to reunite or reconnect with lifelong friends, I quickly remember why they are counted as such. The connection that made us strong friends in the first place is typically still there once seeing each other again, and it's like we simply pick up where we left off without missing a beat. Some of our best memories in life are experienced with our friends and they have great influence on our lives. "Friendship is unnecessary, like philosophy, like art... It has no survival value; rather it is one of those things which give value to survival." [C.S. Lewis]

### The People You Love Most

If you were to ask me my biggest fear, I would tell you it's the thought of my wife and/or children in pain or in danger and having no ability to help them. Watching my wife go through painful labor or my children suffer through illnesses or pains knowing that I can't make it

# Reaching New Heights with Services and Solutions

In 1991, Med One started out primarily as a financial group that provided funding solutions for hospitals in need of equipment and became known as a medical equipment lessor serving acute care hospitals. Med One did this by working with manufacturers to get their equipment into facilities and working with facilities and manufacturers to provide financing options for the equipment. While we still dedicate a major part of Med One to the finance side of the medical equipment industry, we have since introduced other options to our customers like equipment rentals and sales and biomedical services. In this way, we have become a multi-faceted company that can cover a wide variety of medical equipment needs.

The first facet of Med One is finance and leasing. After more than 20 years of experience in the industry, we have done business with over 3,000 hospitals and work to create unique terms specific to the needs of each facility. One of the greatest benefits of working with an independent leasing company like Med One is the innovation within the financing solutions. If a facility instead chooses to enlist a bank to help finance equipment, there are generally far more regulations and terms that could perhaps hinder a specific solution that facility seeks. Med One, on the other hand, keeps documentation simple and has the ability to be flexible when working with a vendor or facility.

Capital leases, operating leases, equity rental, renewable, deferred, and step-up options can all be customized and include a single page quote with an agreement that is only a couple of pages. Along with the simple process and creative solutions, leasing benefits include low monthly payments, updated and managed equipment, and possible improvement of the financial status of a hospital.

Leasing is a great option for many and financing continues to be a staple of the company, but the Med One team soon realized that there were other avenues in which we could directly help hospitals and medical facilities acquire equipment and related services. Because of this realization, Med One introduced equipment sales, rentals, and other options like biomedical and asset management services.

Rentals are often options that are utilized for peak season needs, but can be used during any time of the year. Equipment sales can also occur when a facility would

rather purchase equipment instead of renting or leasing. Our National Sales Team includes representatives based across the country and our distribution centers, including our Southern California and North Carolina centers, help to expedite the rental and purchasing needs of our customers. With the help of Med One experts, off-site representatives, and several distribution centers, renting and purchasing has become increasingly easy and flexible.

Along with solutions and convenience, Med One also has a wide variety of pre-owned and new equipment in our large, in-house inventory. We specialize in infusion, respiratory, monitoring, and oximetry equipment and offer equipment from leading manufacturers like Alaris, Sigma, Hospira, Respireonics, Puritan Bennett, Hamilton, Maquet, and many more. Additionally, Med One is an authorized rental partner for Alaris/Carefusion and has one of the largest inventories of the Alaris System available today. Either our main office or one of our distribution centers can get equipment to the doors of a facility quickly and efficiently.

Med One's equipment services also offers biomedical services for facilities and provides maintenance on our inventory of equipment. Med One houses a certified biomed team with several offsite certified biomed technicians. Our technicians are Alaris trained and certified and conduct preventative maintenance on equipment as well as making sure all equipment we send out is patient-ready right out of the box.

What started out as a finance group became a company that offered leasing solutions as well as equipment rentals, sales, and services.

While these solutions and services are only a small overview of what we do at Med One, it is easy to see how quickly the company has risen. What started out as a finance group became a company that offered leasing solutions as well as equipment rentals, sales, and services. We hope to continue to grow and reach new heights, offering even better service and expanding to new territories. As we work to anticipate and meet the needs of our customers and partners, we hope to grow from our guiding values and from the lessons we have learned over twenty years of making medical equipment available.





# EQUIPMENT ACQUISITION

Growing Solutions

## LEASING & FINANCE

*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.

### 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.

### 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.

## MAKING MEDICAL EQUIPMENT AVAILABLE

## RENTAL, SALES AND SERVICE

*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 Rental

Our Equipment Rental division is an authorized rental dealer for Alaris Systems and Sigma Pumps. We carry equipment from leading manufacturers and our refurbished medical devices are patient-ready, include a full warranty, and are factory tested. Equipment Available to Rent: Modular Systems, Syringe Pumps, Infusion Pumps, Patient Monitoring Systems, Pulse Oximeters, Smart Pumps, SCDs, Ventilators, Bi-pap Machines and much more.

### Equipment Sales / Services

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

**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.

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# Before The Ice Bucket Challenge...

## There Was Lou Gehrig

WRITTEN BY: DOUG GREEN



I'm sure you have all seen or heard of the Ice Bucket Challenge. The challenge consists of either dumping a bucket full of ice-cold water over your head or donating to the ALS Association. The phenomenon is sweeping America through social media. Everybody from my nephew Jake to former President George W. Bush to mega super star LeBron James has taken on the ice bucket challenge. Everyday a new crop of famous athletes, musicians, movie stars, politicians, leasing professionals (I'm sure someone at Med One has done it), and a whole bunch of other people from all walks of life are taking a bucket of ice cold water and dumping it on their head.

I freely admit that anytime I see somebody get doused with cold water, I find it amusing. I admire what these people are doing to bring awareness to and help defeat ALS. However, as a long time fan of baseball and American history, I can't help but think of the man, long before the ice bucket challenge ever existed, who brought attention to ALS. Of course, I'm talking about

the "Iron Horse" Lou Gehrig. Lou Gehrig has always been one of my heroes in life, and while I did not even come close to having the talent to play baseball like he did, his approach to work and life is something that I have always tried to emulate.

For those of you unfamiliar with Lou Gehrig here's a quick snap shot of him:

Lou was born on June 19, 1903 in New York City to German immigrants, and his parents struggled financially. His father suffered from poor health and had trouble finding and maintaining work. His mother did everything she could, primarily doing laundry and cleaning houses, to put food on the table. His mother was dedicated to helping Lou get ahead, and through her sacrifice and Lou's hard work, he received a football scholarship to Columbia University in 1921. During the summer of 1921 Lou decided to pick up a bat and play summer baseball. It only took until 1923 for the most storied franchise in baseball history, the New York Yankees, to sign him to a contract. After a short stint in the minors, Lou stepped out on the field as the starting first baseman of the Yankees in 1925. It took 13 years and the debilitating disease of ALS to finally get the Yankee captain out of the starting lineup.

Lou spent the first half of his career playing in the shadow of Babe Ruth. The second half of his career was spent playing second fiddle to Joe DiMaggio. Lou was never the biggest draw in the Bronx, but it never stopped him from playing hard every day. He didn't seem to mind that Babe Ruth or Joe DiMaggio got most of the attention from the media and fans. As a matter of fact, many people say he preferred it that way. Lou was known just as much or even more for his humility than his accomplishments on the field.

Here are just a few of his accomplishments:

He has a career batting average of .340. By comparison, Derek Jeter's career average is .311 and Albert Pujols is .318. He amassed 2,721 hits. He had 534 doubles, 163 triples, 493 home runs, 1,995 RBI, and 102 stolen bases (15 of which were of home). He won the Triple Crown in 1934. He holds the career record for 23 grand slams. He holds the American League record for 184 RBI in a season. American League MVP in 1927 and 1936. He started a tradition in sports of being the first athlete to have his number retired. Since 1939 his #4 has been part of the famed Monument Park in Yankee Stadium.

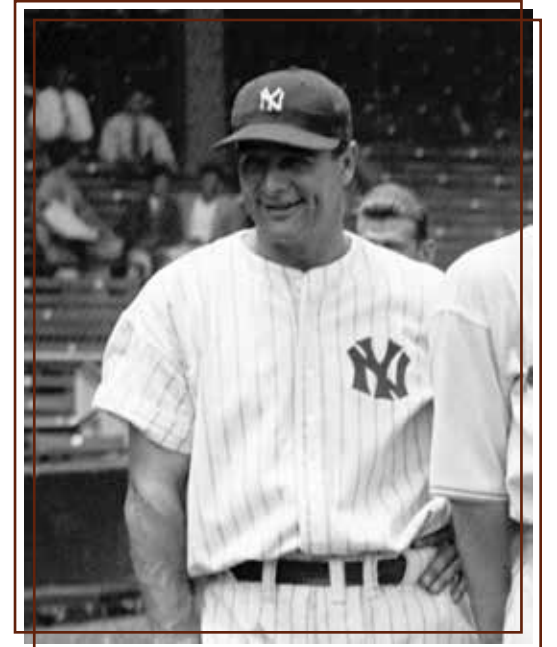
To me, his biggest and most admired accomplishment was lacing up his cleats and playing every day for 2,130 consecutive games. 17 fractures in his hands, lumbago, severe back pain, and various other random minor injuries couldn't take him out of a game for over 13 years. It wasn't until the 9th game of the 1939 season

that Lou Gehrig, showing the deterioration of his body that would later be diagnosed as ALS, shuffled out to home plate and gave the umpire the lineup card without his name on it. To a stunned and saddened crowd at Yankee Stadium, the loud speaker bellowed, "Ladies and gentlemen, Lou Gehrig's consecutive streak of 2,130 games played has ended."

75 years ago on July 4, 1939, Lou stepped up to a microphone in front of 62,000 tearful fans and delivered what has become known as *The Luckiest Man on the Face of the Earth* speech. In his short but poignant remarks, he remembered even the groundskeepers.

A few short years later, Lou succumbed to ALS in 1941. Eleanor Gehrig, Lou's wife, said this about him, "I would not have traded two minutes of the joy and the grief with that man for two decades of anything with another."

You may ask yourself...what does any of this have to do with leasing or renting medical equipment? The answer is that at Med One, we simply try to embody a dedication to service and a formula for success. Many



**At Med One, we simply try to embody a dedication to service and a formula for success. Many of these qualities can be found in Lou Gehrig.**

of these qualities can be found in Lou Gehrig. Our customers and partners appreciate a person and a company that will consistently be there for them, play through the pain, and always be ready to go because they love what they do. Our customers and partners appreciate consistent performance and a partner that routinely delivers. Finally, our customers and partners appreciate a team player, a company that, like Lou, doesn't mind playing in the shadows when needed and has not forgotten about the often-lost attribute of humility.



# 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.



**Ethan Peavey** *Financial Solutions Account Manager*  
Ethan Peavey joined Med One as a Financial Solutions Account Manager in the Sales Department under the direction of Doug Green. He comes to Med One with more than 10 years of experience in healthcare sales as a representative in medical devices, capital equipment, and software technology. His most recent position was working with Omnicell as a Sales Director for the Intermountain Region.



**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.



**Tim Loftis** *Financial Solutions Account Manager*  
Tim Loftis joins Med One as a Financial Solutions Account Manager with over 15 years in sales and business development with Morgan Stanley, JP Morgan Chase, and the Economic Development Corporation of Utah. Tim received his MBA from University of Utah and a BA from Occidental College. He is proud to serve our partners in the medical community by providing simple and effective financing solutions in a responsive, consultative, and friendly manner and supporting long-term relationships.

## NATIONAL EQUIPMENT RENTAL AND SALES



**Tom Lindsey** *Senior Vice President National Director of Rental*  
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.



**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.



**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.

**Sunnie Ortega** *Southern Cal*  
Sunnie Ortega has 18 years of experience in the healthcare industry specializing in respiratory care and has the ability to build, operate, and educate on various types of medical equipment. She is also a Certified Respiratory Therapist and is ACLS, PALS, and NRP certified. Sunnie currently services the California area and enjoys working effectively with medical personnel to provide outstanding service and quality equipment.



**Karen Raven** *Vice President of National Sales*  
Karen Raven is a leader of the 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 father's 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.

## 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.

Based out of Salt Lake City, Utah, Med One has distribution centers in Southern California, Northern California, Texas, North Carolina, Florida, and Massachusetts. We work with the largest equipment manufacturers in the healthcare industry.

## ALTERNATE SITE



**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.



## 3 BIG Patient Trends Healthcare Providers Should Know

A lot has been said about the challenges we are collectively facing as our entire healthcare system experiences a dramatic shift on a number of fronts. At the top of the list for healthcare providers is the shift in financial responsibility for healthcare payments from payers to consumers.

As William Fox, SVP of Payment Strategy for Emdeon, said recently in an article for the Healthcare Information and Management Systems Society (HIMSS), "Healthcare providers and payers are rapidly moving into a new ecosystem—one in which providers get paid directly by

"It's time for healthcare to join the consumer centric revolution for its own good."

consumers with high deductible plans and payers compete in a marketplace where switching plans is as easy as going online to an exchange." He concludes his article with a rallying cry, "It's time for healthcare to join the consumer centric revolution for its own good."

With this rallying cry in mind, here are the three biggest consumer trends that I see impacting healthcare providers now and in the future:

### 1. The Demand for Increased Price Transparency

J.P. Morgan predicts that out-of-pocket patient payments are expected to top \$420 billion by 2015—a 68% increase in just five years. Enrollment in high-deductible health plans has tripled since 2009. I don't know about you, but as the size of my out-of-pocket responsibility continues to increase, I'm going to scrutinize my healthcare purchases more and more. New technologies are set to bring price transparency to the forefront in the coming years and healthcare providers who miss adopting these technologies are going to suffer. The healthcare consumers of the future

will decide to spend their healthcare dollars where they see the most value for the care they want or need.

### 2. The Shift to Mobile

In a recent global survey, FICO found that 80% of people would like the option to use their smartphones to interact with healthcare providers. According to another recent report, the number of mobile health (mHealth) apps has doubled to 100,000 since 2012. This is no surprise: as the rest of the world shifts to mobile, consumers are wanting to have mobile interactions with healthcare providers. Mobile devices are already facilitating medical consultations, pre-admissions and scheduling, financial arrangements to pay for large out-of-pocket expenses and much more. As more consumers adopt mHealth technology, things like mHealth devices and wearables that diagnose, communicate, and track your health will become more mainstream and will feed the consumer demand for a mobile experience with healthcare providers.

### 3. The Need for a Consumer-Centric Experience

When was the last time you were "wowed" by the customer service at your primary care provider or local hospital? As consumers, we have come to accept the fact that although our healthcare providers care deeply about our health and well-being, they may not have the best way of taking care of the intangibles (or tangibles for that matter) that make for a great consumer experience. As consumers move further into the spotlight of payment responsibility, healthcare providers are recognizing the need to become more like Nordstrom and Zappos in creating a company culture that is laser-focused on the consumer. This isn't as simple as adding more call-center reps, online chat, or a tablet-based check-in system, although those things may help. Healthcare providers are going to need to undergo a massive culture shift in order to truly become consumer-centric and stay ahead of the mounting revolution.

*Nick Sorensen is the Co-Founder and Chief Operating Officer of American HealthCare Lending, the nation's premier Patient Financing company and creators of the Financing as a Service™ (FaaS™) model. Surgical centers, physician groups, hospitals, and clinics throughout the country subscribe to American HealthCare Lending's online patient financing platform in order to help their patients pay for elective surgeries, high deductibles, and large out-of-pocket medical expenses. Follow him on Twitter: @americanhcl*



SEE YA LATER OLD TIME KEEPERS

## TIME FOR SMARTWATCHES

WRITTEN BY: NATE DAVIS

I find the progression of technology very fascinating. In talking about portable devices that make our lives more connected, we started with bulky cell phones, they went smaller and smaller until we wanted them to grow back up in size. Now, we are seeing a burst of wearable tech. Smartwatches are the first to market in this category. Pebble was one of the first smartwatches. It started in a Kickstarter campaign and gained some major traction. With a 7 day battery life, it really is one to watch.

Android based smartwatches entered the market next. The G Watch, Gear Live, and recently the Moto 360. These devices have limited battery life, although they are getting better and better with each release. There are some really sleek designs, like the Moto 360 with its circular display. These devices pair with your Android phone and sync information via Bluetooth.

Just a few weeks ago, Apple announced their Apple Watch. By all accounts I have read, it appears to be a hit in the market. It will not be released until sometime in 2015. Developers need time to work on the Apps, and Apple has a bunch more kinks to work out. Tim Cook (Apple CEO) mentioned it would have



an all day battery life. Which I hope Apple can fine tune it to run longer than just a single day. The major feature that sets it apart from the other watches is the collaboration with ApplePay. This will allow you to use your watch to pay for items at touchless kiosks.

I am a fan of the haptic feedback for notifications and for sending messages to those around us. This is a really cool technology.

These smartwatches are the wave of the future. We want larger screens to consume our media and smaller screens for our notifications and for helping to decide when we should pull our large phone out of our pockets. It's ironic how full circle we have come with our portable devices. I suspect we will go full circle again before it's decided what we really want. I for one look forward to the ever changing landscape. It's exciting, and it's only going to get better!



# How Many Languages Do You Speak?

WRITTEN BY: IBBY SMITH STOFER

**H**ow many languages do you speak? When most of us hear that question we begin to think of other countries' native tongues that we may have mastered or wish that we had mastered. But what if there is another set of languages beyond French, Spanish, German, or other country based languages that we need to master if we have chosen a sales career? What if there are not just acronyms of our business, but significant conversational languages that can make an important difference to our success?

What is she talking about? Dont parle-t-elle? De qué habla ella? Worüber spricht sie? О чем она говорит? Maybe she is thinking and speaking about our self-talk? Could that be it? Or maybe she means texting which some consider a separate language?

No, the languages I am talking about are referred to as linguistics. There are actually many forms of language that get used in most situations. Language spoken at the

**“Words come so naturally, we often do not think of the meaning or impact they can have on others. However, words convey our attitude, beliefs, and outlook.”**

different phases of the sales process will vary depending on the audience and your command of sales linguistics. Just as we adjust our language skills when speaking to a child or elder, we need to adapt our business language to the audience, message, and situation.

Words come so naturally, we often do not think of the meaning or impact they can have on others. However, words convey our attitude, beliefs, and outlook. But language also includes non-verbal communications including the well-known body language as well as attention, active listening, or distractive behaviors.

Let's consider the way students of linguistics look at the language of sales. As you read these definitions, think about how confident and comfortable you are with that skill. These definitions are extracted from an article by Steve W. Martin, author and well-known sales trainer and professional speaker.

**1) Word catalog language:** The mind's method for receiving and interpreting information based upon the three sensory channels—visual, auditory, and kinesthetic (feelings and a sense of the body).

**2) Internal dialogue language:** The never-ending stream of communication inside the mind that represents honest, unedited, and deep feelings.

**3) Physical language:** Also known as body language, the nonverbal communication that is constantly being emitted by the body's posture.

**4) Intersecting activity language:** Interests, hobbies, and personal pursuits by which the parties display personality, beliefs, and values.

**5) Technical specification language:** The androgynous, non-personal, and technical communication that is based upon the nomenclature and technical terms of the industry. For example, the computer industry terms RAM, CPU, and megabyte.

**6) Business operations language:** The language that is specific to the daily running of the business and the roles of both parties.

**7) C-level language:** The most powerful trust-based language by which someone explains personal needs, desires, and plans along with the strategy by which they hope to fulfill them.

Consider for a moment your daily interactions with others. Do any of these definitions apply to you in either your business or personal conversations? We all know that often it is not what we say, but rather how we say it and how it is interpreted that allows both parties to have a productive conversation.

Too many of us, regardless of our profession, tend to rely too heavily on one or more of the definitions and forget that technical acronyms or business operations language have a place and that we need to use a variety of language skills based both on our audience, our message, and our intent.

Having spent most of my career within sales or sales related areas studying the various skills, I've noticed very successful sales persons master the skill of using the right method with the right message and of course with the right audience. Mastery of language, or rather subtle adjustments to language skills, is awesome to watch in action. Exceptional sales people can readily adapt their verbal and non-verbal communication styles.

Look around you. Are there individuals you observe using these skills without even realizing they are doing so? Are you fortunate enough to be one of those talented communicators? Selling is part of all our jobs, both professionally and personally. In our private lives we refer to it as influence or persuasion, but it is centered on the same skills needed to succeed in sales. "Sales Linguistics—the study of how the customer's mind creates and interprets language during the decision-making process—is the new sales psychology!" according to Steve W. Martin in his book *Heavy Hitter Sales Psychology*.

As you have your next opportunity to position your idea, product or message, think about these language nuances. Practice adapting and most of all have fun. Language is full of opportunities to delight both your audience and yourself.

Read more about the psychology of sales by visiting Steve W. Martin's website at <http://wp.stevewmartin.com>

<http://wp.stevewmartin.com/heavy-hitter-sales-linguistics-101-advanced-sales-call-strategies-for-senior-salespeople>



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