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WHAT TO BUY

LETTER FROM THE EDITOR

WRITTEN BY: TROY TAIT



We usually leave the tech talk to our Vice President of IT, Nate Davis. However, this issue I wanted to give my two cents on the world of technology. As we are coming out of the holiday season, many people may have upgraded their current electronic devices, or are still looking to upgrade. While I am definitely not an expert in the field, I have learned a couple of things to consider if you happen to be one looking to make a purchase. With all of the new gadgets it is easy to get caught up in the craziness of the technology world. Shiny new products are released on a daily basis. I don't think a day goes by where one of my kids doesn't come to me asking about a new this or that. The crazy thing is, most of this stuff is really cool and I have a hard time not agreeing with them. Fortunately, the price of the item and the emptiness of my wallet quickly brings me back to reality.

But when we do have everything lined up, how do we make the right purchase? My first piece of advice:

WAIT A DAY OR TWO. This is the most difficult thing for me. Those who know me would say I need to follow my own



phone call to the right person can save you from making the wrong decision.

THIRD: CHECK THE LIFE CYCLE. In the world of electronics, everything has a life cycle. This is the time frame a certain device will be in the market before an update/upgrade occurs. Many manufacturers will list the life cycle of their products. Checking

into this before making a purchase can help you in a couple of ways. For example, a friend of mine recently purchased a new iMac. He did this about 3 weeks before the new unit was released. When I asked if he got the new one, he said, "What do you mean?" I showed him, and he was a little disappointed. Had he checked, he would have seen that a new and improved model was being released. For basically the same price, he could have had all the new bells and whistles. Instead, he paid full price for "last year's model." Now on the flip side, sometimes it pays to go with the older model. Often times, the upgrades are not significant enough to warrant making a change. In this case, you can generally get a great model with everything you need at a reduced price because it isn't technically the newest version.

FOURTH: GO WITH WHAT WORKS FOR YOU. As with everything in life, what may be good for one person isn't always the best option for another. Make sure you take the time to purchase an item that fits you and your needs. Just because it appears everyone else is getting something, it doesn't mean that item is the one you need. Take the time to look at all the options and go with the one that works best for you.

FIFTH: WHEN IN DOUBT, BUY IT! I only give this answer for my own personal gratification. I was cleaning out my closet and came across a number of items that were purchased without following my advice. Looking over the items and associating

the money spent made me feel a little miserable. Since the old saying goes, "Misery Loves Company." That is the reason for my fifth suggestion. Knowing there are others out there who are just buying will at least give me a little company.

I hope everyone has a very happy and safe holiday season. 2014 has been a great year for Med One, and we are blessed to have so many great people associated with our company. It is great to be part of the Med One family and this time of year provides an opportunity to reflect on all of the great people we have the opportunity to associate with. I hope 2015 is a great and prosperous year for you and your loved ones.



advice. That is definitely something I have had to work on, and I can say I have improved slightly over the last year. What I have found is taking an extra day or two before making the purchase provides just enough time to really make sure it is something I need to do. Believe it or not, there is never just one item made and waiting so an extra day or two will not prevent you from getting what you want.

SECOND: ASK SOMEONE WHO REALLY KNOWS. Even though we like to think we know everything about something, chances are there is someone in our circle of friends who really does know a thing or two. Making a quick



DECISIONS DECISIONS DECISIONS

WRITTEN BY: BRENT ALLEN



I recall once seeing a bumper sticker that read—Honk if parts fall off!

Can we relate? Each time I purchase a used car I ask some soul-searching questions: Will this car fall apart? Am I paying too much? Will this be a wise choice?

Decisions! Decisions! Decisions!

As I was growing up, I was frequently reminded by my dad that DECISIONS DETERMINE DESTINY. I didn't fully understand his wisdom until I grew a little older and faced a few decisions of my own. Suddenly, life-changing decisions were staring me in the face. Decisions like going to school, changing vocations, marriage and family, building a home, testing entrepreneurship, moving to a new location, contemplating retirement, etc. It all became so threatening.

DECISIONS DETERMINE DESTINY

Today, I know that each choice we make will determine our destiny. Over the years, I have learned some important lessons. I have learned that it is OK to be afraid, and that we cannot always trust the voice of fear. I have been taught that sometimes we just need to listen to our hearts. I have discovered that the safe path is not always the best path.

Life is all about a series of decisions. Sometimes we may venture into the unknown with a BOLD decision. Hopefully most of our decisions will be good ones. Occasionally, some of our decisions might be labeled as BAD ones. And along the way we may exercise a few NO decisions. But in the end, the sum of our decisions equates to our ultimate destiny. I have learned that we must be wise and prudent in every decision that we make.

Will We Dare To Make Some BOLD Decisions?

Sometimes the bold decisions prove to be the better decisions. Our lives are filled with scary moments. Managing the fear sometimes means letting go and just doing it. Often, it's the only way to move ahead. Someone once compared life to a man swinging on a trapeze. Back and forth he went. The bar was his whole life—back and forth, back and forth. He hung on tightly and felt secure. He knew nothing other than swinging on the trapeze—back and forth.

Then one day another bar came into view and he faced a dilemma. What was he to do? Should he reach for the new bar? Should he take the chance? Abandon the security he'd always known and venture forth to a new place? He felt excited, and a little scared.

The moment of truth dawned, however, when he realized that, in order to reach the new bar, he would have to let go of the old one. The thought terrified him. But he knew that he could never move ahead unless he left the place where he was. So it is with us. Sometimes we just need to leave our comfort zone and venture out into uncharted territory. We just need to let go and do it. Often, we will be glad that we did.

Starting Med One was a BOLD decision. It was a leap into uncharted territory. There were no clear paths to follow and there was no compass to keep us on course. The voice of fear was echoing loudly in our ears. Bold as it may have been, it was the best business decision we have ever made. I am a believer that BOLD decisions pay large dividends. Med One is proof. I am proud to be part of a company like Med One.

Will We Make Enough GOOD Decisions?

Hopefully, the answer is yes. It is too bad that we don't have a crystal ball to help us with our choices. I have been told that good decisions are made with both our heads and our hearts. Cool heads and warm hearts can solve almost any problem. Nothing is more satisfying than looking back and recognizing that we made a good decision. I have always been humored with the following story:

A young man seemed to take an unusually long time to place his order at the flower shop. When the clerk asked how she could help, he explained that his girlfriend was turning 19 and he couldn't decide whether to give her a dozen roses or 19 roses—one for each year of her life.

The woman put aside her business judgment and advised, "She may be your 19-year-old girlfriend now, but someday she could be your 50-year-old wife."

The young man bought a dozen roses. From the male perspective, he clearly made a GOOD decision.

How good it feels to be able to look back and take inventory of the good decisions we have made throughout our lives. As each year ends and another begins, we frequently gaze into the rear-view mirror and count our Med One blessings. We have discovered that many of our decisions have turned out to be good ones. But we also acknowledge that luck has been on our side. For 23 years, there has been a strong wind at our backs as we have negotiated through turbulent and stormy times.

Will We Limit Our BAD Decisions?

We have all experienced making a bad decision. My life is punctuated by decisions that did not turn out the way I had hoped. I make bad decisions all the time when I buy stocks. Someone once said that October is one of the riskiest months to buy stocks. The other dangerous months are January, February, March, April, May, June, July, August, September, November, and December. I agree.

I once read a story about another bad decision. It was about an elderly carpenter who decided that it was time to retire. He told his employer, a building contractor, of his plans to leave the house building business and live

a more leisurely life with his wife enjoying his extended family. He would miss the paycheck, but he needed to retire. Somehow they could get by.

His employer was sorry to see his long time friend and a very good worker go and asked if he could build just one more house as a personal favor. The carpenter was reluctant but finally said yes. It was easy to see that his heart was no longer in his work. He had lost his enthusiasm and had resorted to shoddy workmanship. He even resorted to using inferior materials. It was an unfortunate way to end his career.

When the carpenter finished his work and his boss came to inspect the new house, the contractor handed the front-door key to the carpenter.

"This is your house," he said, "my gift to you."

What a shock! What a shame! What a bad decision he had made. If he had only known he was building his own house, he would have done it all so differently.

So it is with us. As we build our lives, we unfortunately get distracted. We don't give it our best efforts. Then with shock, we look at what we have created. When we look back we wish that we had done it differently. We will all make mistakes. When we do we must decide that we will do things differently next time, forgive ourselves, and move on.

What about BAD decisions at Med One? The worst decision we ever made at Med One was not venturing out sooner. The time has passed way too quickly. Reality tells us that in a few short years, we must pass the baton to a younger generation. We are confident that they are being prepared, and when that transition takes place, it will be seamless. It has been a wonderful ride and we are confident that there are many wonderful times ahead.

Can We Avoid The NO Decision Trap?

What if we are indecisive? Baseball great Casey Stengel once said, "I've made up my mind, but I made it up both ways." Years ago, a city family bought an American cattle ranch and moved to the wide-open country. After a month, friends visited the family in their ranch house. "What did you decide to name your ranch?" they inquired.

"Well," the husband replied, "I wanted to call it the Flying W and my wife wanted to name it the Suzy Q. One of our sons liked the Bar J and the other preferred the Lazy Y. So we compromised and call it the Flying W / Suzy Q / Bar J / Lazy Y."

"I see," said the visitor. "And where are your cattle?"

"None of them survived the branding," said the rancher.

I also recall an interesting story I once read about Joseph Henry. Joseph Henry was an American scientist who served as the first Secretary of the Smithsonian Institution. He used to tell a rather strange story about his childhood. His grandmother, who raised him, once paid a cobbler to make him a pair of shoes.

The man measured his feet and told Joseph that he could choose between two styles: a rounded toe or a square toe. Little Joseph couldn't decide. It seemed to be such a huge decision; after all, they would become his only pair of shoes for a long time.

"Sometimes the bold decisions prove to be the better decisions. Our lives are filled with scary moments. Managing the fear sometimes means letting go and just doing it."

The cobbler allowed him to take a couple of days to make up his mind. Day after day, Joseph went into the shop, sometimes three or four times a day! Each time he looked over the cobbler's shoes and tried to decide. The round-toed shoes were more practical, but the square toes looked more fashionable. He continued to procrastinate. He wanted to make up his mind, but he just couldn't decide!

Finally, one day he went into the shop and the cobbler handed him a parcel wrapped in brown paper. His new shoes! He raced home. He tore off the wrapping and found a beautiful pair of leather shoes—one with a rounded toe and the other with a square toe.

I think there is a lesson to be learned here...a lesson about decisions. If we don't make decisions ourselves, others will probably make them for us. Chances are that we will not like the decisions they make in our behalf. The correct decisions are crucial and we had better make them ourselves.

BOLD decisions, **GOOD** decisions, **BAD** decisions, and **NO** decisions...it is our choice. But my father was absolutely right—DECISIONS DETERMINE DESTINY. It has been accurately said, "Your decisions determine your direction, and your direction determines your destiny." Put another way, "The decisions you make, make you."



Med One's Unique Approach to the Healthcare Market

WRITTEN BY: JEFF EASTON

During the 4th quarter I attended the 53rd Annual Equipment Leasing and Finance Association convention. It was a great opportunity to be with and see many great associates in the industry and to spend great quality time with our capital partners. In addition, we have an opportunity to hear what others think and how others feel about the present and future condition of the leasing industry. There were speakers and sessions that talked about everything from national security interests, to our national and world economy, to merger and acquisition activity, to electronic signatures, to operational effectiveness and efficiencies, to the role social media plays in leasing, to the regulatory environment, to taxes, to leadership, to risk management, and many others. Although the one I found very interesting and pertains to a large piece of what Med One does, was "Strategies for Healthcare Funding."

As I sat in the presentation and have since reviewed the slide deck numerous times, I could not help but think what a great opportunity for Med One and for the healthcare industry to take advantage of what Med One has to offer.

The air in the room was thick with pessimism as the healthcare industry was being discussed. Discussion revolved around many issues including out-of-control spending in the United States, the growth of healthcare spending from 1960 until now, slowed revenue growth over the past decade, declining profit margins, increasing number of providers reporting losses, changing of inpatient/outpatient admissions (with outpatient growing and inpatient decreasing), shifting of the payer mix among Medicare, Medicaid, commercial, and self-pay, intense reimbursement and cost pressure, the cost of chronic diseases expected to double by the year 2020 in the United States, and diabetes to double over the next 10 years.

Also discussed was the increased amount of mergers and acquisitions, how different people are responding to the Affordable Care Act, and many other hurdles that healthcare providers have to address. I continued sitting and pondering about how different of an entity Med One is and our unique approach and what we think of the healthcare market. We believe strongly in the healthcare industry and the professionals who provide wonderful treatment to each of us as users of the



healthcare system. I hope that each of our customers is able to have such a positive involvement with Med One that they walk away wanting to have the experience again and again and are telling their friends in the industry about the Med One experience.

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 for over 23 years. 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.

"With its sole emphasis in the medical industry, Med One has an understanding of the specific challenges healthcare professionals face."

Med One conducts business under the guiding values of dedication, accessibility, accuracy, loyalty and expertise. Med One 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 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.

Where We Stand

COMPANY NUMBERS THROUGH SEPTEMBER 2014

MED ONE CAPITAL	SEPTEMBER 2014	2014 YTD
LEASING AND FINANCE		
NEW EQUIPMENT PURCHASED	\$5,970,873	\$113,058,084
NUMBER OF NEW LEASES	46	
TOTAL CUSTOMERS		2257
TOTAL EQUIPMENT LEASED		\$320,281,325
EQUIPMENT RENTAL		
TOTAL RENTAL REVENUE	\$898,255	\$7,360,027

AIM
COMPETE
EXCEL
EXPANSION
DEVELOPMENT
INNOVATE
GROWTH

ADVANCE
RISE

SUCCESS
ENHANCE
INCREASE
COMMUNICATE

DELIVER
DIRECTION
NETWORK
AMBITION
CHANGE

IMPROVEMENT
EVALUATE

SURGE

BOOST

EVOLUTION

RESPONSIVE
ENGAGEMENT

LEADERSHIP
TEAMWORK

GAIN

HEADWAY

CHALLENGE

STRETCH
PROGRESS

BREAKTHROUGH
TOGETHER
PROFIT

2014 WAS A SUCCESSFUL YEAR FOR MED ONE CAPITAL AND ITS ASSOCIATED COMPANIES. WE EXPERIENCED GROWTH IN ALL OF OUR CORE SERVICES INCLUDING EQUIPMENT LEASING, RENTAL, SALES, AND SERVICES.



Deserve vs EARN

A prevalent tactic used in advertising is an over-use of the line, “You deserve [fill in the blank].” I cringe every time I hear this because I cannot think of too many things that any of us actually deserve. Now in fairness, we live in a time in which people’s attention spans are shorter than they’ve ever been. We communicate in sound bites via text, email, or social media, (most of you have stopped reading already because I’ve gone past 70 words). That presents a major challenge to an advertiser trying to move product or a politician trying to win votes. Whatever they say has to grab consumers’ attention quickly and prompt them to act. The play on entitlement resonates to so many people who actually do believe they deserve free stuff without lifting a finger to earn it. In advertising and political rhetoric, the word *deserve* is certainly one of the most popular and overused words in the dictionary.

Here is a simple definition:

deserve (transitive verb): *to acquire or earn a rightful claim, by virtue of actions or qualities; to become entitled to or worthy of (reward or punishment, esteem or disesteem, position, designation, or any specified treatment).*

Words that jump out to me in that definition are earn, action, qualities, and become. It should stand to reason then, that to get something, should mean that I must do something. Becoming something means specific actions on my part either negative or positive. I enjoy playing golf and the goal on every hole is to get a par or less. With me, that rarely happens. Pars are just plain hard to come by! If I hit good shots and they go toward the hole as planned, then I will likely earn a par on my scorecard, and I deserve that score because of what I did to earn it. On the other hand, if my shots are not hit well on a particular hole and it takes me well beyond par to get the ball in the hole, then I do not deserve a par because my actions have not earned it for me.

A pivotal question in any market-based society is “What do we deserve?” In other words, for our learning, natural talents, and labor, what rewards and entitlements are just? How much of what we get is fair or unfair, and why?

Based strictly on the definition, there are justly some things that are deserved or in some cases undeserved. A worker who fulfills his responsibilities deserves to be paid. A soldier who performs a heroic act deserves a medal. A student who refuses to study deserves to fail. A serial killer deserves to be removed from society. Every child born into this world deserves love and care from its parents. Some of the founding principles of our country are that all men are created equal and have a right to life, liberty, and the pursuit of happiness.

Because deserve implies that a person has earned something by effort, it is thus puzzling when used in examples like these:

“We strive to provide you with top-notch service and make the return process hassle free so we can give you the perfect-fitting pair of pants you deserve.”

“Join our [fitness club of your choice] and we’ll help you acquire the power, energy, and body that you deserve.”

“Every child deserves a college education.”

“Every child deserves a dog.”

“You deserve a new car”

“You deserve a luxury vacation”

“Spoil yourself with this new mattress – you deserve the best.”

“In a world of flat-screen TVs and other gadgets, you deserve an energy-saving light bulb.”

“A quality razor deserves a luxurious cream that protects your skin and helps your blades glide smoothly. We blend natural ingredients to deliver the comfort and performance that you deserve.”

Students may think that because they show up and take a test, they deserve a good grade. Some colleges and universities, especially the more elite ones, often have a problem with students and parents who think they deserve good grades simply by forking over the tuition and showing up on campus. \$40,000 a year in tuition should mean straight A’s right?

At what point did we collectively start thinking that our mere existence on this earth entitled us to anything? What did we do to deserve any blessings, good fortune, or freebies? This attitude seems to show up everywhere. A couple of years ago the Concordia cruise ship ran aground off the coast of Tuscany bringing a horrifying end to what should have been a wonderful vacation for over 4,000 passengers. Many of the passengers filed lawsuits against the owners because “nobody deserves to have to be in those conditions.” But what makes those passengers special? Why did they deserve not to be in those conditions while victims of natural disasters like Hurricane Katrina or Hurricane Sandy were in a worse situation? What about the billions of people around the world that live in lousy circumstances every day? Granted the passengers paid money for the trip, and expected something different and better, but people affected by natural disasters presumptively paid for their homes, supported their communities, and expected something better of life. Every person

is subject to unexpected and unpleasant surprises in life. None are exempt from it. (As a side note, the cruise line did provide compensation to its passengers.)

In my humble opinion, it is essential to earn what we have, and it’s unfortunate that the prevailing attitude in society has such a “deserve” mentality. This entitlement syndrome will only hurt our future generations and even damage their self-esteem. Taking pride in our work, pride in our efforts, and certainly in the results of our efforts is a good thing. The entitlement mentality though, tends to strip away the character building satisfaction that comes from accomplishing something

“At what point did we collectively start thinking that our mere existence on this earth entitled us to anything? What did we do to deserve any blessings, good fortune, or freebies?”

and truly earning what we get. The more that happens, the more individuals are susceptible to dependency because it convinces them that they “deserve” far more than they earn. For some, this creates resentment toward those that already have things and have earned them. Then, even the mere suggestion that they should have to work hard to get what they want creates anger and hostility. The essence of the American Dream is that with hard work, effort and determination, we all have an opportunity to succeed. It’s not always easy, but it is possible. Ironically enough, if you drop luxuries from the equation, we live in a time when the necessities of life are more readily available than ever.

The idea that we are entitled, that we deserve what we get, and that we deserve even more than what we already have has a horrible impact on our ability to be grateful and thankful for what we have do have! For those of us in the developed world to claim that we deserve the comparatively abundant life we have while so many in the developing world deserve the humble circumstances and life they have is simply absurd.

The best thing any of us can do is be grateful, to say thank you, and be humbled by the immeasurable blessings we have been given, that we in many cases did not earn, and enjoy what we have without always expecting or even demanding something more. So many people in this country and in this world have been blessed by gifts, by opportunities, by help from others, by luck, by circumstances, and by timing. There is little place for this “deserve” attitude, but there is always space for more gratitude. May we all recognize all the blessings we have been given and go out of our way to say thank you to those that enrich our lives: our families, friends, co-workers, neighbors, and especially our Maker.

WRITTEN BY:
ROBB STEVENS



Kid-Friendly Hospitals

WRITTEN BY: LULU DEHAAN



As nightmarish as it is to imagine taking your child to the hospital, it is often a necessary part of life. Whether they sustain a minor injury on the playground or are fighting a life threatening illness, hospitals are there to treat and often save the lives of many children throughout the world. Because of that, it's no surprise that making a hospital child-friendly is important to

hospitals and parents alike. Here are just a few tips for achieving that safe and kid-friendly environment.

1. Have a Child-Life Specialist

A Child-Life Specialist is a professional that has been educated in the field of child life, child development, or associated fields. These specialists are worth their weight in gold as they can help patients deal with the expected anxiety and fear that usually comes with visiting a hospital or experiencing a new procedure or treatment. They also provide appropriate play and therapy based on a child's developmental stage and can be an extremely helpful liaison between the child, the rest of the care team, and even the parents. While this is only a short summary of what a Child-Life Specialist does, it's easy to see how important their role in a hospital is.

2. Create Spaces for Children

With hospitals especially, the play area, toys, games, and any other kid-friendly objects and activities don't have to stay in the waiting room. Having a dedicated play space for children before, after, and in some cases during a medical procedure can cause a happy distraction and alleviate anxiety, fear, and pain.

3. Thorough Explanations

Children need to know what is going to happen to them. This doesn't mean you have to explain a surgery in

graphic detail or use terms even an adult wouldn't understand. Sometimes the simplest explanation using a picture or a doll can go a long way. Even if it's something as common as an IV, be sure to let them know the basics of what is going to occur and why it's important.

4. Use Technology

Especially for younger generations, technology is an important part of everyday life. Have a TV and movies available in their room, provide wireless internet connection, have music available, let them use their portable gaming device, allow them their cellphones and tablets. These are all things that will make them feel at home, entertain them during down time, and help them to stay in touch with their family and friends. Some hospitals could even have the means to go above and beyond and implement movies or other entertainment during MRIs or other procedures.

5. Frequent Updates

Be sure to update patients, even young children, on where they stand with their treatment. If it's a short visit to the hospital for a one time injury or ailment, let them know if they will be staying overnight, what they need to do after they get home, if they'll need another test, stitch, dosage, etc. If they are in the hospital for a longer stay, perhaps providing a rough timeline of their procedures and treatments would be beneficial. Along with patients, parents should be updated frequently. If a child is in surgery or in a procedure that a parent cannot be present for or if something new is discovered, parents should be updated as much as possible. Their anxiety is most likely sky high, and some updates on the status of their child's health will help.

There are many more things a hospital can do to provide an environment that is friendly and comfortable for children, but these five are a good place to start. Just remember that along with these five pointers, a friendly and understanding medical team can make all the difference in a child's hospital experience.



Ken Dohnal



Life is an interesting story filled with learning experiences! I was born in Pendleton, Oregon, and my family moved to a rural farming community in northern Utah when I was seven years old. Opportunities were plentiful for work while growing up. Some of the jobs completed were scraping mink boards, hauling hay, moving sprinkler pipes, and milking cows every morning at 4:00 AM. Learning at a young age the value of hard work has been a blessing throughout my life.

After graduating from high school, I attended BYU for a year before serving a two-year LDS mission to Tennessee. It proved to be a true learning experience as I returned and enrolled at the University of Utah (Go UTES!). It took an extra year, but I finally graduated with a degree in Finance.

Over the years, I've worked in the accounting field for the steel industry and companies providing construction services. Four years were spent as a co-owner of a consulting firm providing claims preparation and legal support for contractors across the country. Most recently, I've owned my own business providing auditing services for insurance companies.

My oldest son, Taylor, works for Med One as the Warehouse Manager. A couple of years ago, during the busy season, he asked me to come help on a part-time basis. It was a wonderful experience working with him and the many great employees of the company. It was an easy decision to come on full-time when the opportunity presented itself. I'm currently working as an Inventory Control Specialist. The people and work environment at Med One are second to none!

In addition to Taylor, his wife Maria and their beautiful daughter, Emma, I have four other children. My daughters, Heidi (Mark) and Alexis (Josh) are both married and live in the Salt Lake Valley. Heidi has two children, Jet and Mya. My other two sons are Brad, who lives with his girlfriend, Malesah, in Kent, WA and Lance who is serving an LDS mission in Sao Paulo, Brazil.

Besides enjoying time with my family, I love any and all sports! Golfing, fishing, and hiking are activities I can never get enough of. Living in the beautiful state of Utah provides ample opportunities to participate, and working at Med One brings a nice balance to the things that are important in life!

EQUIPMENT ACQUISITION



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.

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.

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.

REQUEST A QUOTE AT
WWW.MEDONECAPITAL.COM

10712 SOUTH 1300 EAST, SANDY, UT 84094

P 800.248.5882 **E** info@medonecapital.com

RENTAL, SALES AND SERVICE

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 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.

MAKING MEDICAL EQUIPMENT AVAILABLE

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.

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.

tweet...

WRITTEN BY: CHRIS ENGER



In 2008, I sent my first tweet. I was already sharing way too much information on Facebook, and I was told to try out this new form of social media. At first look, Twitter seems like an uncontrolled fire hydrant of information spewing knowledge 140 characters at a time. As overwhelming as it may initially appear, Twitter allows the user the ability to consume news, converse with brands, and create friendships unlike any other form of social media in the market.

Twitter is simply 140 characters of thoughts or news links that anyone who follows you can read. They can then share that tweet with their followers with a simple click. This sharing of information, commonly known as the retweet, is how many items go viral.

One of the best ways to use Twitter is to consume news. Usually when news breaks, it does so on Twitter first because the access is almost immediate unlike news sites on the internet or across the airwaves on TV. Once a reporter learns something, they can instantly send it to their followers.

Also the outlet allows the user to interact with the reporters directly giving Twitter users even more information and easier ways to access new sites and stories.

This also applies to the world of entertainment. Twitter allows users to send tweets to actors, musicians, and other entertainers as long as they have an account. Depending on the way the entertainer uses Twitter, it gives fans ways to interact with people they think are important and to communicate with them. Twitter gives users a much easier outlet to converse with name brands and companies. With Twitter being so public, companies really watch what is being said about them and respond much quicker than by phone call or email. Whenever I have an issue with a company or need help, the first route I use now is through Twitter because it is so much quicker.

Last month I had an issue with my Dish DVR. I mentioned it on Twitter, and after a couple of messages was sent a replacement. No waiting on hold, no finding an email address and waiting. It felt as though I had sent a couple of texts and the issue was resolved. Companies and name brands worry what is being said about them on public sites, which is why they respond so quickly via Twitter.

Lastly, you can meet some pretty interesting people through Twitter through common interests. The joy of Twitter is it allows you to customize your experience through the accounts you follow and you can customize that information by creating lists.

As a huge sports fan, Twitter has made it so I cannot watch sports unless it is live. The interaction via the platform has made watching sports "must see TV"

while the interaction feels like being in a room with all your friends as well as the media covering the event. It tends to be surreal.

I must finish with a disclaimer: be careful what you consume and what you retweet. Just like anything else found on the internet, there are hoaxes, pranks, and misinformation. Sometimes the press may be too early in what they share and before they get the correct information, the old news is already being retweeted among its users.

Be mindful and careful what you read and what you share, just like anywhere else. The difference with Twitter is how quickly it can be shared.

"As overwhelming as it may initially appear, Twitter allows the user the ability to consume news, converse with brands, and create friendships unlike any other form of social media in the market."

Also, as my parents always reminded me, remember who you are. It's so easy to feel courageous when the people you're interacting with aren't there in person. Treat users with respect like you would anyone else in person.

There is a learning curve but once you find a way to use it, there isn't anything quite like Twitter.



twitter terminology



Username: Everyone on the service has a unique username. In order to talk to someone on Twitter, you have to address them by their username, preceded by an @ symbol.

Tweet: A public message posted on Twitter. Your message can be just text or include links, videos, or photos.

Retweet: When you repost a message from someone else, you're retweeting it. Usually these messages are preceded by RT, though sometimes you'll see them preceded by MT, or "modified tweet." A modified tweet isn't an exact duplicate of the original; it has been edited in some way, usually for length so the retweeter can add their own commentary or a link.

Reply: If you want to reply to someone who has posted an update on Twitter, just start your message with @username to direct it at them. Remember, though: this isn't a private conversation! People who follow you and the person you're talking to will see this message.

Direct Message: In addition to public tweets, you can also send private direct messages to anyone who follows you (though they won't be able to message you back unless you also follow them).

Twitter Hashtag: Words after a # symbol are hashtags, which can be used to track conversations or topics on Twitter. You can easily search for hashtags to find information or trends.

Follow: You follow people on Twitter to see their updates (similar to friending someone on Facebook), but in this case you don't need their permission unless their Twitter account is set to private.



You can follow Med One Capital at www.twitter.com/medonecapital



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 Green 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.



Tim Loftis *Director of Strategic Development*

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.



Felecia Leckrone *Mid-Atlantic Region*

Felecia Leckrone 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.

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.

MEET OUR SALES GROUP

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.

Staying Safe

ONLINE



WRITTEN BY: NATE DAVIS



Working in the IT profession, I have always been one to make sure I have secure passwords. But recently I was the victim of a horrible attack. My secure password didn't help me.

I have two passwords that I use for most of my online world. They are both "secure" in the sense they have uppercase and lowercase letters, as well as numbers and a symbol. I use these passwords on most if not all the websites where I am required to login.

Fast forward to a few weeks ago. At 2 am, my iPad and iPhone start buzzing. They are in LOST mode, and there is a message on my iPad that reads:

*Hello Nate,
You have been chosen as a lucky winner of satan,
greetings from Slovenia :)*

*If you want access to your things back, and to avoid
any more of your devices being erased we highly
recommend you send a donation of 5 bitcoins to
18QqpXXXXXXXXXXXXXXXXXXXX*

*Failure to do so within 18 hours results in loss
of your products, if you cooperate you will receive
your things back.*

Good luck :)

The moment I read this I panicked as any of us would. 5 Bitcoins is almost \$2,000. I had separate passwords for my iCloud account, as well as my personal e-mail hosted through Google. I attempted to log into my e-mail, and my password had been changed. I attempted to log into my iCloud account, that password had also been changed. I thought, "How is this even possible?" It was possible only because someone had my "secure" password. He must have acquired my password by breaching some other site. That other site stored my password insecurely on their system. When he got the password and e-mail combination, he tried the combination, and it worked.

Because he had control of my email address, and saw my rescue email was my AppleID, he went to iCloud, initiated a forgot-password procedure, and asked for email authentication. Because he controlled my personal email, he could reset my iCloud password without knowing it. Then he locked me out of all my iOS devices and asked for the ransom.

Because I have a custom domain, I was able to use my DNS access to prove I owned the domain and reset my email password. If I had not had a custom domain, which most people don't, and just had a gmail.com email, then I would have been completely out of alternative options. Ransom payment would have been the only possibility to gain access to my accounts. Google doesn't require very much information to sign up for

email, so without some way to prove I owned that email, I would have been out of luck.

After I gained control of my personal email I contacted Apple, and they got me back into my AppleID. Turns out this thief changed my security questions on both accounts as well as the recovery email addresses. After I regained control of my accounts, I thought to myself, "How do I prevent this from happening ever again?" First step I did was to ensure I had a new secure password. Second, was to enable 2 Factor Authentication. 2 Factor Auth is an added security measure that requires information I have on my possession.

I have now enabled 2 Factor Auth for everything I use that supports it. Some I have setup are Google, Dropbox, Facebook, PayPal, and my Wordpress blog. 2 Factor Auth requires me to login with my password and then also with a "token" - a sequence of digits from a device that you have in your physical possession (like your phone or an issued token) when you login the first time from a new device.

First steps for you would be to make sure you have a "secure" password. Something complex with all the usual things: uppercase letters, lowercase letters, numbers, and symbols if possible. If you have something like this that you use for all your sites, I would recommend you enable 2-Factor Auth on any site that supports it. To enable 2 Factor Auth, you will usually find this under your Account Settings in the Security Section. You can search Google for instructions.

Another measure of security would be to have different passwords for different sites. But, that becomes a management nightmare. So, software has been developed to help you manage these secure passwords.

Software like 1Password, LastPass, Dashlane, and Keepass. I went with 1Password, but any of these services do the job. Just depends on your personal preference. They all use AES encryption to ensure your data is safe. Your data in these vaults is only as good as the password you have set as your master password. Anyone gets that password and access to your secure vault, and they have access to everything.

Let's do everything we can to keep ourselves safe online. It's a hostile world out there, and anyone of us can be a target. In today's world, information is power. So I hope you do something to secure yourself a little bit more online.

For a list of services that support 2 Factor Authentication, check out: www.twofactorauth.org

Have We Earned Your Trust?

WRITTEN BY: IBBY SMITH STOFER



Trust is a gift bestowed to us by others. It is a simple word, but one that is hard to find and very painful to lose. In my opinion, it is one of the most valuable gifts one can receive or give. But trust is not a gift given without first earning the right. We have to earn it through our actions, our words and our intentions.

Why do you trust someone and not others? Have they done something extraordinary to earn your trust? Or did they disappoint you so badly that it is hard to forgive or forget?

Children trust everyone. They are open and receptive to advice, to guidance, to correction and to new ideas. They are eager and willing to reach out to others.

When do we give up these wonders? How do we learn to be suspicious and skeptical? Unfortunately, life presents us with challenges and sometimes hardships as well as rewards us with pleasures and joys. It is through our life's journey that we tend to change our view of who and what we can trust.

I have had my share of challenges and joys during my life's journey. I have met many people and have learned that trust is truly valuable in times of trial. Needing advice to make decisions both personal and professional is something everyone faces. In business, as we face difficult or even sometimes simple decisions, trust still influences our choices.

Whether the issue is personal or business, the key value we rely on is the advice of those we trust based on our past experience and on-going relationship. We would not turn to someone we did not know and trust. If our need is for something we have little or no experience with, we will seek advice from our trusted advisors on their experience or relationships with the companies or individuals who we are considering as providers of the service or product we are seeking.

Med One Capital is fortunate to be considered a trustworthy business partner to both the supplier and provider communities. We take great pride in maintaining and expanding our relationships with both device manufacturers and their sales professionals and with the direct healthcare providers.

In either situation it is trust that is the foundation of our relationship. We work hard to deliver results for our business partners in the device world. We often stretch our financial guidance to find ways to accommodate the needs of the sales organization or the management of our device partners. Our no-agreement-needed approach with the device manufacturers proves that we trust you to work with us based on your word.

“Whether the issue is personal or business, the key value we rely on is the advice of those we trust based on our past experience and on-going relationship.”

Healthcare providers find our no-nonsense approach to our contracts, our responsiveness and the fact that we rarely require financial disclosures refreshing and again demonstrates our trust and belief that our customers will honor their word and we don't need them to provide mountains of paperwork to do the deal.

As our healthcare environment continues to present challenges to all of us, we hope that the foundation of trust and mutual respect that our owners have made hallmarks of Med One Capital continue to resonate with every employee, supplier and healthcare provider as the number one reason to do business with Med One Capital. We hope we have or will earn your trust and continue to do so for a very long time.

TIPS FOR EARNING TRUST

1. Listen to your customer.

Listening is one of the most important things you can do to earn trust. It shows that you care about your customer's needs.

2. Be reliable.

If you make an appointment make sure to be there and to be on time. Respond to messages as quickly as possible. Make every effort possible to be available when your customer needs you.

3. Be honest.

Don't give customers false information in order to close a sale. This will inevitably backfire and will most likely end with the loss of all built up trust.

4. Uphold morals and principles.

Others will notice your integrity and will respect you for upholding your values. It will show in your daily dealings and the trust you have with your customers will continually grow.

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