

MED ONE TO ONE // A MED ONE CAPITAL PUBLICATION // TWENTY FIFTEEN

MED ONE TO ONE



► **LEASE EQUIPMENT** ^{p9}
TO GROW YOUR BUSINESS

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Making Medical Equipment Available

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MED ONE TO ONE CONSISTS OF EDITORIALS, A MESSAGE FROM OUR OWNERS, TESTIMONIALS, INFORMATION REGARDING OUR SOLUTIONS, EMPLOYEE SPOTLIGHTS, AND MORE. QUARTERLY ISSUES ARE PUBLISHED AND WITH EACH COMES THE MOST RECENT AND EXCITING NEWS OF MED ONE CAPITAL. IF YOU ARE READING THIS EDITION OF MED ONE TO ONE, YOU ARE A PART OF OUR TEAM. MED ONE OWES OUR SUCCESS TO OUR VALUED CUSTOMERS AND SUPPORTERS. PLEASE FEEL FREE TO SEND SUGGESTIONS, INSIGHTS, OR COMMENTS TO EDITOR@MEDONECAPITAL.COM. TO SUBSCRIBE TO AN ELECTRONIC VERSION OF MED ONE TO ONE, PLEASE VISIT WWW.MEDONECAPITAL.COM OR SEND AN EMAIL TO EDITOR@MEDONECAPITAL.COM.

LEASING / RENTAL / SALES / SERVICE

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

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LETTER FROM THE EDITOR

WRITTEN BY: TROY TAIT

STOP AND BREATHE



Med One recently held its Annual Meeting at the Montage Resort in Deer Valley, Utah. This meeting provides a great opportunity for the company to get together and reflect on the past

year, gain insight on where we currently stand on our goals and also get a little perspective on where we are heading. I love getting out of the office and really having a chance to focus on the company and the impact I—like everyone else—can have by simply putting forth the effort to be the best I can.

Each year we are privileged to hear from many great, impactful speakers. These people are able to present ideas that will allow us to rethink our own strategies and then make necessary changes in our day-to-day efforts. This year was no exception. Each person presenting, whether they were employed by the company or a guest speaker, shared thoughts and insight that made me stop and evaluate what I was doing. Not just at work, but in my personal life as well.

Alison Levine was our concluding speaker on Friday night. If you have not heard of her or read her book, *On The Edge*, I encourage you to get a copy. Better yet, find out where she is giving her next presentation and if possible, attend and listen to her live. I won't go into a lot of detail about her background but let's just say she has ascended to heights that very few people ever will.

There were two messages that she shared that really stood out to me. The first came as she was telling

about her climb at Mt. Everest. As you are about to reach the summit, you have to stop and breathe. Because of the altitude and the tricks it will play on your body, taking a step then stopping to breathe becomes very important. As she was telling this story, I thought about my own Mt. Everest. Everyone has challenges in their lives. Heck, just living a normal life can at times seem like you are climbing a mountain. The key to her success in making it to the top was taking the time to stop and breathe. This point rang true to me. Whether we are 500 feet from the top of Mt. Everest or just going about our normal day-to-day activities, we need to stop and breathe. It may take a little extra time and might alter our own plans a little, but ultimately it will give us what we need to reach our goals.

The second message is best illustrated in the example of climbing a mountain. In her case, the mountain was Mt. Everest. The phrase she said was very compelling. Basically many people think once you get to the top, you have accomplished your goal. But in reality, you are only half way. She made it to the top of this dangerous climb, but it wasn't over. She had to get down.

Often times in life, we set a goal and once we get there we think it is over. But goals are meant to help us improve and keep moving forward. Just because we made it to the top of a mountain, doesn't mean we can stop and rest on our success. We have to keep climbing. Sometimes we climb back down and other times we find another mountain to take on.



3 SECRETS TO SUCCESS

Early in May we gathered together with our employees for another Med One Annual Meeting which was held up in Deer Valley, Utah. It gave us an opportunity to express our innermost feelings with our team. The following are a few of the thoughts that I shared in this meeting. This will be redundant to our employees, therefore, Med One employees... STOP – PROCEED TO THE NEXT ARTICLE!

Several months ago my wife approached me about taking her to a particular movie that was playing at one of our local theaters. I didn't want to see the movie. I suggested that she go with one of our daughters, but that idea fell on deaf ears. After a few minutes of debate, I knew that I was doomed. I soon acquiesced and with my heels dragging in the dirt, I gave into her request. As usual, she was right and I was wrong. The movie turned out to be pretty good and I walked out with a new perspective on life. I came out wiser than when I had gone in. From the movie, I learned 3 secrets to becoming successful.

Secret #1 – HAVE COURAGE

Secret #2 – BE KIND

Secret #3 – EMBRACE THE MAGIC AROUND US

As I reflect on the 24 year history of Med One, I am convinced that these 3 principles have been a big part of the Med One story. I sincerely believe they have been a significant contributor to the level of success we have achieved over the years.

HAVE COURAGE

What exactly does it mean to have courage? John Wayne had his opinion when he said, "Courage is being scared to death and saddling up anyway." I am convinced that if I ask a dozen people to define courage, I will get a dozen different answers. Consistent with this philosophy, I will share my own definition of courage. I believe that courage is not being afraid to make a mistake. Unfortunately, we all make mistakes. Sometimes we can laugh about our mistakes. Other times, we are sickened by them. But the fact remains...we will all make mistakes.



I am reminded of an athlete named Roy Riegels. It was January 1, 1929 – the Rose Bowl championship game in Pasadena, California. A capacity crowd of 65,000+ witnessed the battle between the University of California-Berkeley and Georgia Tech. Roy Riegels played both offensive and defensive lineman for the Berkeley Bears. He was a team captain, had played more conference minutes than anyone on the team, and had made the All Coast team. Of him his coach said, “He is the smartest player I have ever coached.” Midway during the 2nd quarter, the ball was fumbled.

The fumble was picked up by Riegels and he was off. The 30, the 35, the 40, the 45 and he crossed midfield. The 45, the 40, the 35, the 30...all the way to the 5 yard line before he was tackled. Unfortunately, he was not tackled by an opposing player. He was tackled by his

own player. Yes...Riegels was running the wrong direction. He had made a terrible mistake. At half-time in the Cal locker room, Roy put a towel over his head, cradled his face in his hands, and sobbed like a baby.

When Coach Price announced the second-half starters, all but Riegels headed toward the field. “Coach, I can’t do it,” he said, “I’ve ruined you, I’ve ruined my school and I’ve ruined myself. I can’t face the crowd in that stadium to save my life.” Price put his hand on Roy’s shoulder and said, “Roy, get up and get out there. The game is only half over.” During the second half, Riegels played the game of his life. Yes...Roy Riegels made a horrible mistake. But he utilized the ABC method of handling his mistake.

(A) – Acknowledge our error and accept responsibility for it. Don’t try blaming other people or circumstances for it. When we fix the blame, we never fix the problem. Accept responsibility and remember...the game is only half over.

(B) – Be gentle with ourselves. This is not the first mistake we will ever make, nor will it be the last. We are still a good and caring person. We must remember...the game is only half over.

(C) – Correct it and move on. Don’t give up or get discouraged. We must remember...the game is only half over.

BE KIND

How does one define being kind? It is not easy. I believe that from a business perspective, there are two dimensions of kindness. (1) – the way we treat our co-worker and (2) – the way we treat our customers. I

believe that if we want continued success, we’d better learn to perfect both dimensions.

Dimension #1 – How do we treat our co-workers? How can we be kind to those with whom we work? My first response is to treat them with respect. Often, though we are not their direct supervisor, we may disagree with the way some people do their jobs. We may think that we have a better way. However, if we are going to try and change someone’s behavior, we’d better be very careful about how we go about doing it and we’d better not overlook the issue of treating them with respect.

I recall the story of the husband who was critical of his wife...she took too much time to clean up and wash the evening meal dishes. He had a better way. He suggested that she carry more dishes at a time over to the dishwasher, that she keep focused with less distractions and suggested a few other ideas. His friend asked him a week later if his suggestions made a difference. “Oh yeah,” he said. “It used to take her 30 minutes to clean up the evening dishes...now I do it in 10.”

We must always remember to be kind. We must be careful not to attack the performance of our co-workers. We must never be demeaning to others or embarrass them in front of their peers. It is all about respect.

Dimension #2 – How do we treat our customers? How do we demonstrate kindness to those who are so valuable to our success? My first response is to never compromise our traditions of honesty and integrity. We live in a world that embraces the philosophy – “Buyer, Be Aware.” Whatever happened to the philosophy – “Seller, Be Honest”? Will Rogers once said, “Live your life in such a way

“We must never be demeaning to others or embarrass them in front of their peers. It is all about respect.”

that you would never be ashamed to sell your parrot to the town gossip.” I sincerely wish that Med One had a company parrot. I would be proud to sell the parrot to anyone. I am proud of our reputation. I am proud of the standards of honesty and integrity that we have maintained over the years. Reputation is what we are in the light. Character is what we are in the dark. I maintain that Med One shines in the dark. As a company, our character is impeccable. We express appreciation to our employees who have worked so hard to define this quality in our company.

EMBRACE THE MAGIC AROUND US

In this case, I believe that MAGIC equates to LUCK. On many occasions, I have expressed and embraced the following philosophy – When we begin any new venture, we start out with two bags. One is an empty bag of EXPERIENCE, and the other is a full bag of LUCK. The secret is to fill the bag of experience before the bag of luck runs out.

There is no question that magic has surrounded Med One during the past 24 years. We have been very fortunate and have dipped deeply into our bag of luck. Hopefully, there is still plenty of luck left in the bag. I am also convinced that today we have plenty of experience in our bag. We sincerely believe that



our experience and expertise has separated us from our competition and is a compelling reason for our customers to do business with Med One.

During the past 24 years, we have learned many things. We have learned what it means to have COURAGE. Yes...we have made plenty of mistakes along the way, but we have emerged a better and stronger company because of them. We have learned not to be afraid of making a mistake. We have made every effort to be KIND. Each quarter we attempt to share the benefits of our success with our employees. We have embraced the principles of honesty and integrity when it comes to dealing with our customers. We have learned that there is no exception to showing respect and acting with honesty and integrity. This is what kindness is all about. We are eternally grateful for the magic and luck that has surrounded us along the way. We express our heart-felt thanks to our customers and employees who have made this journey so meaningful.

THE BENEFITS OF LEASING FOR YOUR COMPANY



WRITTEN BY: JEFF EASTON

Leasing offers many different benefits, especially in today's ever-changing economic climate. There are many reasons why your company should choose the option of leasing, and one of those is it reduces your initial out-of-pocket expenditures. Leasing could be the right choice for your company, and here is why.

Our available programs vary in their structure and in almost all cases we offer 100% financing and also include "soft" costs such as warranties, service, supplies, and installation. For the last 24 years we have worked on making this process as simple as possible for our customers.

Being able to lease equipment without making a large down payment allows you to keep more of your cash in the bank. You can use the cash to make additional purchases or use it for operating expenses. The idea of leasing can reduce your costs of expansion and provide you with the cash flow you need to expand.

If you finance assets through our different leasing programs, you avoid issues that can arise from being stuck with obsolete equipment. The idea of having the right equipment is more relevant today than ever before. Technological advancements are being made in practically every type of equipment. If you have a leased asset that you are able to walk away from at the end of your committed term, this could give you a great advantage over your competitors who over that same committed term have paid more for the equipment and are forced to stay with that piece of equipment due to the capital outlay that was made. If you have the traditional loan or bought the equipment outright, the best you may be able to do is take depreciation on your taxes and try to dispose of the equipment.

Many companies feel that leasing equipment simplifies the whole accounting and taxation process. Depending on the type of lease these expenses may be treated as simple company expenses.

Overall, the lease option allows you to grow your business faster. We are very proud of our quick decision-making ability and customer service. This will save your company crucial time.

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 24 years. We ensure the experience our customer has with us makes their job easier and reduces the amount of pain that occurs in their specific duties.

"Overall, the lease option allows you to grow your business faster."

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 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.





ARE YOU AN EXPLAINER OR AN EXPLORER?



WRITTEN BY: MIKE STAVER

Little kids ask a lot of questions in a single day. By the time we become adults, we ask very few questions. Most of the reason for that is we have been taught that answers get us A's. Answers prove we are smart. Answers make us feel certainty and certainty builds confidence.

There is no issue with any of those facts as long as there is balance. If you are primarily an explainer, you find yourself focused primarily on telling. Telling the story. Telling the answer. Knowing and sharing information. Often that is the best strategy, but being an explorer is equally as important. Explorers ask good questions. Explorers first focus on understanding. Explorers are sincerely interested in what others have to say. Explorers are open and reflective.

Being either an explorer or an explainer all of the time is annoying. Balancing the two is critical to building credibility and understanding. Being balanced also helps you keep more friends. The idea of being both is hard for some people. It seems that creating an appropriate level of both is challenging. Here are some ways to do that...

1. Ask some friends to give you an idea of which side of the equation you seem to be on - Explorer (asking great questions and being sincerely interested) or Explainer (telling facts, teaching concepts, building a story).
2. Begin developing the side you prefer less. If you are more of an explainer than an explorer, then ask questions. Pause before you jump in. Focus on understanding and clarity.
3. Whichever side you fall on most often, learn to listen intentionally. Intentional listeners are totally focused on the other person instead of getting ahead or forming answers in advance.
4. Consider all perspectives. Be sensitive to how others receive what you are asking or sharing.
5. Ask questions that matter, not just questions for questions' sake. Hyper-askers are annoying.
6. Practice and get feedback.

Where We Stand

COMPANY NUMBERS THROUGH MARCH 2015

MED ONE CAPITAL	MARCH 2015	2015 YTD
LEASING AND FINANCE		
NEW EQUIPMENT PURCHASED	\$9,040,648	\$15,647,338
NUMBER OF NEW LEASES	35	
TOTAL CUSTOMERS		2003
TOTAL EQUIPMENT LEASED		\$283,311,151
EQUIPMENT RENTAL		
TOTAL RENTAL REVENUE	\$1,225,879	\$3,520,486





THE POWER OF BREVITY



WRITTEN BY: ROBB STEVENS

Brevity is the quality of expressing much in few words, so for obvious reasons I'm going to keep this short.

One of the most powerful and memorable speeches ever given was Abraham Lincoln's 270 word *Gettysburg Address*. Notably, history rarely makes mention of the speaker who preceded Lincoln on that day, former U.S. Sen. Edward Everett. Everett's speech lasted two hours! Lincoln's was only two minutes. Everett himself recognized the brilliance of Lincoln's speech in a note he sent to the president shortly after the event. He wrote, "I should be glad, if I could flatter myself that I came as near to the central idea of the occasion, in two hours, as you did in two minutes." Lincoln's famous speech was direct and to the point. He called upon God and he called upon the memory of the people and their patriotism and service to their country. Then he sat down.

Have you ever walked out of a meeting that went shorter than expected and thought, "I wish that had gone longer?" Neither have I. Keeping things simple, direct, and to the point often provides for a much greater opportunity for the listener and/or the reader to remember and learn from what was said. There is less to remember and digest when care is taken to ensure clarity of speech and language and it is thus much easier for a listener to grasp the key point being made. Brevity, while not always completely possible or practical depending on the setting, is a skill that takes effort and practice. Most people have a tendency, especially when not prepared, to say more than is necessary to cover all the bases and make sure they are being clear. However in the process of trying to eke out every important detail, they may very well lose not just clarity, but the audience in the process.

Preparation and organization can help overcome long-windedness. As one man once said, "I have only made this letter longer because I have not had the time to make it shorter" (Blaise Pascal). In a scenario where a meeting goes past its scheduled ending, most people mentally disengage and hear very little of what is said beyond the time the meeting is supposed to be over. When done correctly, a well organized meeting or presentation can and should be concise, engaging, and to the point. There is certainly a place for open-ended brainstorming sessions in which a flow of ideas can create wonderful things from a collaborating group, but that's a much different scenario than a formal meeting that is specifically scheduled for an hour and then goes on for 90 minutes.

When we write or speak with brevity, points are made quickly and intelligently. In doing so, words are not wasted and thus time is not wasted by the listener or the reader. Too often, people assume that multiplying

words or using big words improves the quality of the information being presented, but that's not necessarily true. Consider the following example:

"A common misconception when it comes to writing or speaking things that are professional in nature is that a person must write in a verbose manner in order to come across as intelligent and competent." That long sentence could easily be reduced down to: "You don't need to write a lot or use big words to sound smart."

In college, writing assignments like term papers and essays tended to have minimum page requirements. Those nasty page requirements lead to creatively ballooning simple ideas into overly complex ones! Once I got into the real world, it took practice to learn how to effectively write things like a simple press release in which 1 page was the maximum allowable length. In our fast-paced and easily distractible world, we have to get to the point quickly or risk being overlooked or ignored.

Twenty percent of what we say makes eighty percent of the impact, so to figure out what that twenty percent is and focus on it is to hit the bullseye! I still remember one of the best lessons I ever learned in a college public speaking class: "Say what you're going to say, say it, then say what you've said." In other words, begin by providing context to your words, state your objective, then get to the punch line and be done. What do you REALLY think about the topic being discussed? What relevant information or evidence backs up your position? What does your audience need to know to do a job, increase their knowledge or efficiency, save time or money, boost their morale, solve a problem, make a decision or take action? If you aren't sure of your thoughts on a subject, you're likely to ramble when expressing them to others.

Take the time needed to prepare in such a way that brevity can strengthen and improve your writing, your meetings, and your overall speaking. Clarity of thoughts will lead to clarity in your speech. If there are additional statistics, details, or facts that your listeners need to reference, provide handouts and avoid getting bogged down in details that your listeners will forget five minutes after they exit the room. When you finish, how much better it is to have the audience wishing there was more instead of being glad it's finally over!

It was Leonardo da Vinci who said, "Simplicity is the ultimate sophistication." That is certainly true in writing and speaking! In a world often saturated with the complex, simplicity stands out and in the end, brings about great things.

“Brevity is the quality of expressing much in few words.”

Bahamas Medical

WRITTEN BY: KAREN RAVEN



PICTURED ABOVE: BASIL AND MARGOT BARNETT



Med One Capital has had a working relationship with Bahamas Medical since 2012. Med One Capital recently signed a distributor agreement that provides a full range of IV pump equipment and disposable products. Our first pump implementation included a 400+ bed facility named Princess Margaret Hospital. Many projects are underway with Bahamas Medical currently in the Caribbean marketplace.

Bahamas Medical & Surgical Supplies (Bahamas Medical) was incorporated on January 16, 2000 and the offices are currently located on Shirley Street, Nassau, Bahamas. Bahamas Medical is well recognized in the Caribbean market as a distributor of medical equipment, a home care retail store, and a provider of biomedical services.

The owners of Bahamas Medical are Basil and Margot Barnett. Basil served as a financial executive for one of the major insurance companies in the Bahamas for more than 20 years before joining Bahamas Medical. Basil has served on several boards as a financial advisor. Margot has her Master's Degree in Health Services Management from the

University of Manchester in Manchester, England. Margot was involved in the healthcare industry for 19 years before starting Bahamas Medical. During this period, she served as Administrator in the Public Sector.

Bahamas Medical mission statement is to provide customers with the highest quality medical equipment and supplies, to improve the delivery of healthcare in the region, keep the market updated with technology breakthroughs, and to promote product knowledge.

Bahamas Medical & Surgical Supplies Limited (Bahamas Medical) is a leading supplier of a full range of medical and surgical equipment and consumable products. They are an exclusive distributor for the full range of equipment of GE Monitoring products, Johnson & Johnson (including Ethicon and Ethicon Endo-Surgery), Sandoz Pharmaceuticals, and Novartis Companies.

Med One Capital and Bahamas Medical offer their customers flexible rental options and

service options which have helped meet the competitive cost challenges in the region. In addition, Med One provides experience with education, training, and troubleshooting of IV

“Med One Capital and Bahamas Medical offer their customers flexible rental options and service options which have helped meet the competitive cost challenges in the region.”

equipment and disposables. The effective and efficient implementations of the pumps require an extensive consultation between Med One, the user, and Bahamas Medical. All have strengthened our relationship over the years in providing the customer with the highest quality and best technology IV pump and disposable systems.

EQUIPMENT ACQUISITION

LEASING & FINANCE

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, & 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.

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-five years of experience working in the healthcare industry. Our simple documentation, quick turn around time, and customer service have no comparison within the industry.

MAKING MEDICAL EQUIPMENT AVAILABLE

Quin Campbell

EMPLOYEE SPOTLIGHT

My family moved around when I was little and settled in Utah when I was 7. I have one brother, five sisters, and two loving and patient parents. After some moving around, everyone is back in Utah and we have a lot of fun together as a family.

I started my degree at Utah State and transferred to University of Utah where I graduated with a degree in Marketing. While I was going to school, I met Bree who is now my wonderful wife. We have been married for almost 6 years and have 2 energetic little girls. Lila is about to turn four and Jena just turned two. My family is the most important thing in my life. Nothing brings me greater happiness than being a husband and a father.

Living in Utah has been awesome because of the mountains and everything to do outdoors! I enjoy hiking, camping, backpacking, fly fishing, and rock climbing. I also love to play basketball and enjoy just being active.

I work as a Director of Strategic Development in the Leasing Department at Med One Capital, and it is an incredible place to work. The people I get to work with inspire me daily. I feel really lucky to work for a company that cares so much about its employees and customers. I'm excited for what the future holds and love being a part of the Med One team.



WRITTEN BY: NATE DAVIS

SPAM:

HOW TO PROTECT YOURSELF



I don't know anybody that likes spam. Recently our mail server was bombarded with spam, which necessitated modifying our filter to catch it. We had to tighten our devices and change the amount of email that was getting through. We also had to deploy a Realtime Blacklist, which is a dynamic list of known spam-sending servers. The people that write spam are getting more and more proficient and making their emails appear to be legitimate. The major email providers out there like Gmail, Yahoo, and Outlook have whole departments of people to manage the incoming barrage of spam.

The majority of SPAM senders are trying to trick you into clicking on a link in the email. They want to infect your computer or get personal information about you that they can exploit. I get asked many times what we can do to stay safe. There is a pretty cool website I found recently called staysafeonline.org. It has tips on what you can do to stay safe online.

When it comes to SPAM I always say, if you don't recognize the email, you need to delete it. The thieves in today's world are getting more and more sophisticated. We must always be watching. If we are not careful, we will be compromised.

StaySafeOnline has an education campaign called - **STOP.THINK.CONNECT**

Protect Yourself with these STOP. THINK. CONNECT. Tips:

WHEN IN DOUBT, THROW IT OUT: Links in email, tweets, posts, and online advertising are often the way cybercriminals compromise your computer. If it looks suspicious, even if you know the source, it's best to delete or, if appropriate, mark it as junk email.

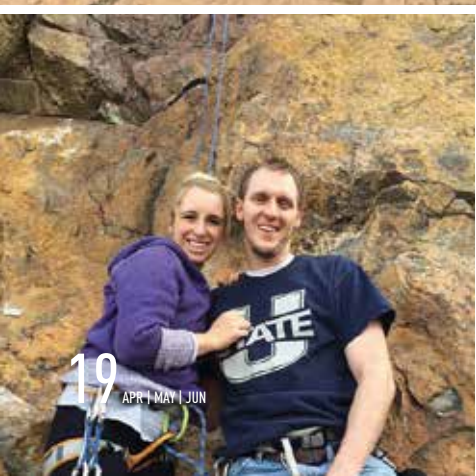
THINK BEFORE YOU ACT: Be wary of communications that implore you to act immediately, offer something that sounds too good to be true, or ask for personal information.

SECURE YOUR ACCOUNTS: Ask for protection beyond passwords. Many account providers now offer additional ways for you to verify who you are before you conduct business on that site.

MAKE PASSWORDS LONG AND STRONG: Combine capital and lowercase letters with numbers and symbols to create a more secure password.

UNIQUE ACCOUNT, UNIQUE PASSWORD: Separate passwords for every account helps to thwart cybercriminals.

www.staysafeonline.org





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 SVP and Director of Lease Originations in 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 15 years and has been with Med One Capital for the past 12 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.



Tim Loftis *Director of Strategic Development*
Tim Loftis joined Med One as a Director of Strategic Development 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 serves our partners in the medical community by providing effective solutions in a responsive and friendly manner.



Quin Campbell *Director of Strategic Development*
Quin Campbell joined Med One as a Director of Strategic Development in 2015. He is a graduate of Utah State with a Bachelor's degree in Marketing. Quin brings 4 years of experience in management and enjoys being a problem solver and making sure customers have a great experience.



Spence Tueller *Director of Strategic Development*
Spence Tueller joined Med One as a Director of Strategic Development. He graduated from BYU with a degree in Health Science and Business Administration. Spence also has experience in lease sales as well as a background in general sales and business development.

MED ONE SALES GROUP



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.



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.



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.



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.



Mike Daniels *Southern California*
Mike Daniels has over 25 years experience in sales and marketing and started in the medical rental arena in 1985. Over his career, Mike has worked with everything from movable medical equipment to specialty support surfaces—both rentals and capital sales. During his off time, he enjoys spending time with his family, church, surfing, and any outdoor activity.



Scott Wooster *Northern California*
Scott Wooster has 27 years of experience in medical equipment sales. His specialty is in equipment rentals, asset management, and medical device sales. Scott has also held management positions in several medical companies. Scott enjoys being a customer advocate, helping hospitals find solutions to fulfill their equipment needs, and helping facilities provide the best care possible.

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.

GENERAL LEASING



Dal Holman *Finance Account Specialist*
Dal Holman was born and raised in Kamas, UT and joined Med One in 2015 as part of our general leasing team. He graduated from Weber State with a BS in Technical Sales. Dal has ten years of experience in sales and marketing and has worked for companies like Wells Fargo Bank and the Utah Jazz.



LEASING:

a fresh approach

WRITTEN BY: IBBY SMITH STOFER

Have you noticed anything about automotive advertising lately? When these ads are coming into your home or car, is there something different? When was the last time you saw or heard an advertisement for any brand that indicated the sale price of the vehicle?

Almost every company today is promoting their lease plan. For example, a BMW 5 series is available for only \$713 a month with \$0 in incentives and only one-month payment due at signing. What you don't hear and likely can't see or read on the screen is that these offers are based on a 36 month lease to a person with a credit score of 800+ and you will be facing a greater than 50% residual due at the expiration of the lease should you wish to own the car. Hopefully you have kept the mileage below 45,000 miles and not had any damage, all of which would add extra charges at the end of the lease.

Do you wonder why the auto industry has shifted away from sale pricing and promotion? As a consumer who happens to have extensive experience dealing with leasing, I find the trend most interesting. This is an age of transparency and continuing financial uncertainty. Most manufacturers, automotive or other, do not want their potential customers to go through a mental wrestling match over spending monies they most likely do not have readily available. They would have them select the product and find a way to make it appear affordable. Not that a base price of over \$50K is unreasonable, but most of us would have to struggle with that spend in today's economy. By stressing the very low interest rate they offer, they hope to lure the consumer to the ease of doing business direct, without the hassle of bank or credit union loan applications.

What about medical devices? When you are standardizing usage across a facility or even multiple facilities, that total spend can easily reach hundreds of thousands of dollars. Sure there are the replacement budget dollars but did we budget for the interoperability or the increased demand we are facing with our new affiliations? How should the CFO balance the clinical requests with the decline in inpatient revenues and reimbursement? Is there an alternative that allows the healthcare provider to have access to the latest and often better technology without forgoing other revenue producing projects or having an adverse impact on the balance sheet?

Many medical device companies will provide either direct or third party lease options when the sale slows down. They do not promote or advertise these options in the beginning. They will reach out to a third party at the request of the healthcare provider, if the credit worthiness is below their corporate requirements, or if the company wants a cash sale and not a stream of payments. Representatives will sometimes use the throw-it-against-the-wall proposal approach offering purchase price, 36, and 60 month operating and capital lease payments, and hoping the customer will choose one of them.

What if a company existed that truly understood the issues facing the provider as well as the device manufacturer? What if that company did not supply rate cards to manufacturer reps or end users upon request? What if they offered financial solution training to you or your company's sales teams for free? What if they wanted to truly understand what the needs of the account were related to financial options?

What if that company was willing to talk with your customer directly to gain both insight and understanding? What if they did all this solely for medical devices and did it quickly, competitively, and without extensive paperwork or credit approval delays?

If that company existed would you use them to help close sales? Would you introduce them to your sales or financial executives and your healthcare providers so that all on your team could access their expertise?

In my opinion, that company does exist. They served my former company's representatives well for many years and they continue to do so for not only my former company but for most of the leading medical device companies. Why not pick up the phone and ask Med One what they can do for you and your customer?

Solving challenges is something we thrive on and have developed into somewhat of an art.





WRITTEN BY: LULU DEHAAN

TAKING CHANCES

As we go through life, there are certain instances that make us ask ourselves the question, “What if?” Generally, we make our decisions trying to avoid asking ourselves that question in the future. What if I had made that investment? What if I had cared more for that person? What if I had taken that chance? These aren’t questions we want to ask ourselves.

While I’m still fairly young, I’m happy to say I’ve never had to ask myself questions like that. Recently though, as I face some big life changes and decisions, I have been asking similar questions. What if I had never taken that job? What if I had never met that person? What if I had never taken that chance? Each time the answer is also similar: my life would not be nearly as amazing as it is now if I had not taken a leap of faith and made the harder, better decision. Sure, there have been some struggles and I have failed along the way, but so far, that hasn’t stopped me for too long. So it is with the company I work for, Med One Capital.

As I’m sure you’ve heard, Med One started out in 1991 by two men who decided they could make a difference and start a company unlike any other. During our recent Annual Meeting, one of their wives took some time to tell us about the earlier days of Med One. I won’t go into details about the sacrifices that were made and the faith that was employed, but I will tell you I sat in the meeting wondering how does someone take a chance like that?

Of course, it’s easier said than done. Risky moves are not easy and fear is a powerful thing. While I’m sure you could find thousands of articles online about facing fears and taking chances, I’ll humbly offer the small amount of knowledge I’ve learned.

I’m an avid reader, and recently I picked up *The Alchemist* by Brazilian novelist Paulo Coelho. It’s an old favorite, and I remembered when I first read it as an 18 year old in the car on my way to my new out-of-state university. I could probably quote the entire book in this article as it’s about a boy taking risky and life-changing chances in order to find a treasure he so often dreams about, but I’ll narrow it down to one quote: “The secret of life, though, is to fall seven times and to get up eight times.”

It is almost always fear that prevents us from taking chances and causes us to question ourselves with “what ifs” down the line. So instead of thinking of

failing or losing whatever was risked, think of how you can try again or try something new or stand up that eighth time. I’m sure Med One encountered numerous setbacks and failures and still experiences them, but the fear of failure did not control the decision to take the chance.

Luckily for me, and for several others in the world, that chance paid off, as well as numerous other chances Med One takes. I’m happy that I have had the opportunity to work for a company that embraces innovative new ideas and fosters a sense of community and success

“Med One will take a chance on you. Whether you’re a big-time vendor or an under 100-bed facility, there’s a solution for you here, at Med One.”

rather than one of fear. Each day at Med One I learn more about making hard decisions, letting go of fear, and taking chances.

Med One will take a chance on an agreement with a hospital with extremely tight budget limitations. Med One will take a chance on venturing into new markets like rentals or general leasing. Med One will take a chance on expanding to new territories. Med One will take a chance on you. Whether you’re a big-time vendor or an under 100-bed facility, there’s a solution for you here, at Med One.

It is my hope that Med One will continue to be a great company not only to work for, but also to work with as we continue to take chances and offer creative, flexible, and unique solutions for our customers. Like we always say, at Med One we do one thing really well, whatever it takes—even if it’s taking a bit of a chance.



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