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THE IMPORTANCE OF

FALL / WINTER 2023

ISSUE

Human Capital.

LETTER FROM THE OWNERS

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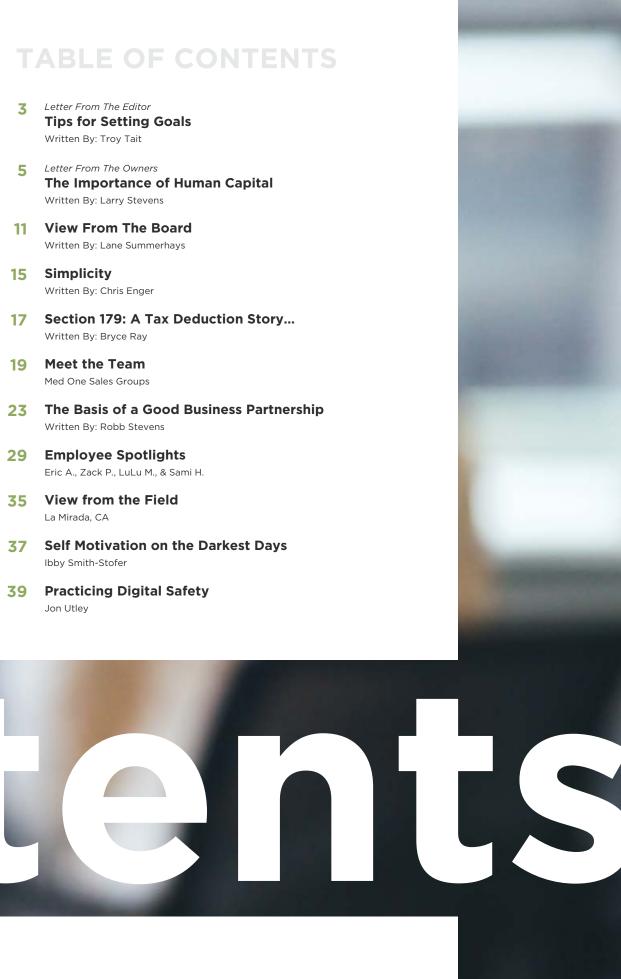
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Med One To One is a Med One Group publication consisting of editorials, a message from our owners and key stakeholders, testimonials, information regarding our solutions, employee spotlights, and more. Four quarterly issues are produced each year. Issues include the most recent and exciting news from Med One.



Tips for Setting Goals

Written By **Troy Tait** SVP Customer Care

> ith the end of 2023 upon us and 2024 just around the corner, many people are probably starting to think about the new year and the annual selection of resolutions that will be the focus for the year (or at least for the first few weeks).

> I don't know about you, but it seems like each year I somehow manage to have the same resolutions as the previous year – lose weight, save more money, eat better, stop some type of bad habit, etc. I guess that means I'm either not doing a particularly good job of accomplishing my goals, or I really need to get more creative about the things I need to change.

While I haven't been particularly successful with some of my New Year's Resolutions, there are several goals which I have had success in reaching. I have a couple of tips that have helped me and thought I would share them. There are probably many things you have heard before but sometimes it is good to have a reminder.

I think the most important tip when setting a goal is to first identify the "why" behind the goal. Throughout my life, I have always heard it is much easier to do something when you have clearly identified and understand the "why." If there is a real purpose, with real meaning to you, chances are you will be more motivated to achieve your goal.

Once you have identified your "why," the next step would be to convince yourself you are willing to make a change. Remember the old saying, "If you want different results, you have to do things differently." I was hopeful this wouldn't be true, but it is. We can't do the same thing over and over and expect different results. Recently, I was working on a goal of losing a few pounds. I was consistent at exercising daily and eating what I would call a healthy diet. However, after I really looked at what I was doing, I realized I wasn't doing anything different. I was doing things that I was comfortable with and still fit into the narrative of working to achieve my goal, but I just wasn't seeing the results I wanted. Once I made a real change, I started to see actual results.

The crazy thing about this goal, was the change I had to make wasn't really that drastic. I was still able to do just about everything I was already doing, but there were a few things that did need to be done differently. For me, change really brought change.

So, identifying your why and committing to change are – in my opinion – the first and most important steps to achieving your goal. In fact, I think you could categorize them as 1A and 1B. Once these two items have been identified it is time to move on to the next step – creating the plan. There is a great quote for this step – "A goal without a plan is just a wish."

I'm not going to spend a lot of time talking about creating a plan, other than to say the plan needs to include a reasonable timeframe, include available resources and be measurable to provide accountability. The plan also needs to be flexible, allowing for modifications and adjustments along the way. Sometimes when we are trying to achieve a goal, real life will get in the way. Rather than adjusting the goal, we can simply adjust the plan. Remember, without a plan a goal is just a wish, and we don't set wishes, we set goals.

Once the goal is identified and the plan created, it is time to start working on the plan. As you are working on the plan, remember there are always going to be challenges that pop up. How you respond will determine your ability to succeed. One rule of thumb I like to follow is this, "Don't sweat the small things, fix them." I have found that it is usually the things that start out as something small and then turn out to be the big thing that derailed success. So, the first part of the old statement, "Don't sweat the small things" is 100% accurate, but don't just let them linger. Take the time to fix them so they don't become overwhelming and unmanageable.

Here is a recap of my tips to successfully achieving your goals – remember, these are just my own thoughts, and I am not a trained professional. I have probably failed more times than I have succeeded, but these tips have been helpful whether I achieved my goal or failed while trying.

1A & **1B** – Identify your "why" and commit yourself to making real change. Truly identifying and understanding why you want to achieve your goal and then committing to do things differently are the key first steps to success.

2. Make a reasonable plan to achieve your goal. The plan should be flexible with reasonable timeframes. Make sure you have the appropriate resources available for the plan. It also needs to be measurable so you can identify if the plan is working or if adjustments need to be made.

3. Work on the plan. Most people are good at creating a plan but sometimes fail to properly

work the plan. That means sticking to the plan even when things get a little challenging. Be determined to work through the process, knowing you can adjust the plan without having to adjust the goal.

4. Don't sweat the small things, fix them. Too often we let the small things linger until they become the big thing that derails success. Fix them while they are small and manageable.

5. The last step was not mentioned above, and it is to be real and honest with yourself. We are all different and that's exactly how it needs to be. Recognize, celebrate, and focus on your strengths. Set goals that will help you improve in those areas and make you a better version of yourself.

There you have it. My five tips to goal setting, and if followed, will absolutely guarantee you a chance (you get to decide how great the chance is) to achieve your goal. Here's to a great 2024 and resolutions that will be meaningful and impactful and bring about the change you are seeking.

GOALS

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THE IMPORTANCE OF

Human Capital

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Written By Larry Stevens President / Owner

> n 2003 the CBS television network ran a story on their "60 Minutes" broadcast that caught my eye (see below for a link to the story if you are interested). I have never forgotten this story, and I reflect upon it often. The story related to one of America's largest business software developers SAS. SAS is a privately held,

independent company located in Cary, North Carolina. They have sales of over \$1 billion per year and they have never had a losing year, nor have they ever had to lay off any employees. The purpose of the story was to highlight the unusual and extraordinary collection of employee benefits they offer to their employees, and the philosophy behind those offerings.

The primary co-founder and CEO of the company is a successful entrepreneur named Jim Goodnight. He founded the company in approximately 1977. SAS has continued and prospered as an independent, privately owned company. They have no stockholders, no board of directors, and have never seen a need to sell or involve additional owners. As far as I have been able to determine, the company is still going strong, maintains an impressive customer list which includes some of the world's most recognizable companies, and is a major force in providing highly advanced business software.



The company's wide and growing array of employeed benefits was the focus of the story. What caught my attention was the philosophical reasoning behind all the perks. According to their HR director Jeff Chambers, the company does not consider themselves altruistic or philanthropic in offering some major benefits. There is a solid business benefit to the company, derived from each one of the benefits that they offer. For example, the company provides an on-site medical clinic that employees may go to free of charge. "Our studies have shown," says Chambers, "that our employees are much more productive and are away from the office less time by going to our facility than if they had to travel somewhere and wait in a waiting room to see the doctor." Their studies have been able to quantify the savings reducing employee absenteeism which are in the millions of dollars annually. When challenged about the wide array of benefits, Mr. Goodnight was taken aback and responded with a smile, "what's wrong with providing good things for our employees?" He elaborated by making this important statement, "Every night 95% of my single most important business assets and the very heart of this companyour employees-drive out the gate. It is my job to bring them back the next day." It only makes good business sense for Mr. Goodnight to want to do everything in his power to create and maintain a stable workforce.

In an era when the average yearly turnover rate in the technology industry is over 20%, SAS has experienced 26 straight years of double-digit growth and an employee turnover rate of less than 3%. Goodnight's philosophy is simple, "If employees are happy, they make our customers happy, if they make our customers happy, then they make me happy."

Most companies, including Med One, are not as uniquely positioned as SAS to be able to fully embrace this philosophy to that extent. Make no mistake, at Med One we consider our Human Capital to be one of the most important and powerful assets we have in our company. We have witnessed time and time again in competitive situations the power that individuals have in charting a successful course for the companies for whom they work.

Med One brings a lot of reasons to the table for why customers want to and should do business with us and embrace our offerings. We have significant capacity, Every night 95% of my single most important business assets and the very heart of this company-our employees-drive out the gate. It is my job to bring them back the next day.

give caring customer service, excellent competitive pricing, flexibility, and responsiveness in providing a wide-ranging variety of products. The most powerful part of our story, however, is the individual talent and commitment of our employees who have embraced what we do and what we stand for. Our human capital is the engine that makes all our great plans work as they put our story into action.

We recognize that a chain is only as strong as its weakest link. We rely on the hope that when someone joins our team, they are serious and honest about what they truly represent. We expect each of our team members to embrace and demonstrate the qualities they have led us to believe they have. We do not hire people who don't profess alignment with our mission and purpose. We do not retain people who do not demonstrate those qualities every day.

The value that our "human capital" brings to us is difficult to quantify and as an intangible asset, it cannot be listed on our balance sheet. But it is a key driver of Med One's success, nonetheless. There are many striking examples (some of which have been re-told in this publication) of our employees going above and beyond their normally expected duties to serve customers. However, the day-to-day hard and dedicated work of our employees who show up each day and happily do their job and work hard to please our customers is the real value that our human capital brings to us.

One of the misunderstood paradoxes of business is that an effective, efficient system is not the "sum of its parts," it is the "product of their interaction." If you imagined trying to build the perfect car by picking the very best systems and parts from all of the best automobiles in the marketplace and then assembling those parts into your dream car,



would you have a dream car? No, you would have a big mess because that accumulation of all the best parts in the world would not work together or even function, let alone create a dream car. The key is to find the best parts possible that will function together and are contributors to the whole and then leverage the result.

We have not tried to build a company of individual super stars. We have built a company from a wide variety of people who have come together and who share the vision of Med One and who hopefully share a commonality of integrity and desire to see the enterprise succeed. Hopefully, this team of people-our human capitalrecognize that unless the underlying entity (Med One) is successful, their individual accomplishments-no matter how spectacular-will be of little consequence. There is a quote attributed to Albert Einstein that says, "Everybody is a genius. But if you judge a fish by its ability to climb a tree, it will live its whole life believing that it is stupid." I'm not sure Einstein ever really said that, but the point is that systems function best when the individual parts are able to play to their strengths and can succeed based on the value of their individual abilities and talents.

At Med One, we feel that Human capital is one of our strongest and most important assets. Not because we have an accumulation of super stars or geniuses, but because for some fortunate reason, most of our employees have come together as a team that functions as a whole to achieve the worthy goals of Med One and serve the customers who do business with us.

In my mind, a strong Human Capital component is a key driver to the success of any business. Think of the damage done to a business when people not suited to do so interact with their customers. We recognize in our rental division, for example, that the employees who have the highest frequency of customer contact with those who use our services are our drivers who deliver and pick up equipment daily. No other function in our company is in regular contact with our customers more frequently than our drivers and delivery personnel. Customer service teams, sales representatives, and company management would labor in vain to undo the damage that an inept or ill-mannered delivery person or driver can do in a customer account. When we hire anyone in those positions, we are on the lookout for those who demonstrate an interest in what Med One does, a passion for the importance of our mission and desire to help Med One achieve success by pleasing our customers. In like manner, we are always on the lookout to identify those whose attitude, awareness, or integrity are not consistent with the way we want our customers treated.

Sadly, I will say that in some states and under some federal government mandates, it becomes difficult to be able to "do good things" for our employees. Many employment laws and regulations that have been enacted supposedly to make things better for employees cause employers to be more restrictive and less flexible with respect to how employees are treated. In many states, for example, structures have been created that actively encourage every employee to "go after" their employer for a myriad of reasons. In these cases, employees are used only as pawns, and the result is a deteriorating environment for those who want to work hard, get ahead, and contribute as members of society.



Everybody is a genius. But if you judge a fish by its ability to climb a tree, it will live its whole life believing that it is stupid.

Med One is in a very fortunate position to have such a great team of employees who, for the most part, believe in the mission and believe in the company. Success is a long-term play and cannot be accurately measured from quarter to quarter with a short-term view. We have always viewed the opportunity for our success as a 3-legged stool with 3 separate but interrelated constituencies. The three legs represent our customers, our employees, and Med One as an enterprise. We try to give equal attention to each one of the legs to keep ourselves in balance. Unless each one of these legs is strong, healthy, and well taken care of, we cannot be in balance, nor can we hope to be successful. A major contributor to the secret of our success has always been the extraordinary human capital element that has been so vital in executing our strategy.

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Brent Allen co-founded Med One Group in 1991. He is the Senior Executive Vice President of the Company. Prior to starting Med One Group Brent and Larry worked together providing leasing services for multiple Utah banks.

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Written By Lane Summerhays **Board of Directors**

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thought it would be useful to introduce you to Med One Group's board of directors and explain a little about what we do. Board members include:

Larry Stevens co-founded Med One Group in 1991. He is the Chairman, President, and CEO of the Company. Med One has become a national leader in providing leasing, rental, and sales of critical patient care equipment to acute care hospitals. The company serves over 2,600 hospitals throughout the United States, Canada, and the Caribbean Basin.

Andy D'Ascenzo is the Vice President of Sales for ICU Medical which is a worldwide leader of infusion therapy products and medical devices. He has extensive experience in building successful high performing sales organizations for Qualcomm's global Connected

> Health business and BD's Alaris infusion device business.

William Brady is the co-founder and CEO of Troomi which offers smartphones engineered to protect children from the dangers of today's social media environment. He has extensive experience in advertising, public relations, branding, and marketing.

Randy Emery has been a senior executive in the commercial insurance industry for over 25 years. Prior to entering the insurance industry, he was head of commercial lending at First Interstate Bank of Utah, and Citi Corp in Utah. Additionally, he serves on a number of corporate boards.

Robert Gross is a trusted advisor, attorney, organizational executive, corporate governance and leadership consultant, international

diplomat, and corporate director. He was formerly President and CEO of First Interstate Bank of Utah and served as Chief of Staff for Utah Governor Michael Leavitt.

Richard Madsen is a Director and Shareholder in the Salt Lake law firm of Ray Quinney & Nebeker P.C. and manages all of the firm's associate attorneys. He has been included on the list of The Best Lawyers in America in Banking and Finance Law. He has served as Med One's corporate counsel for 12 years.

Mark Oligshchlaeger has extensive knowledge of multiple industries gained by executing acquisitions, divestitures, and restructurings. He is the founder and currently the President of Eider Capital. Mark was President and Chief Operating Officer of the Buckner Company, a leading regional property, and casualty insurance agency.

Leslie Snavely is the President of CHG Healthcare which is a leader in providing healthcare staffing nationwide, including placing physicians in temporary assignments. Her prior business experience includes branding, sales and marketing, and digital strategies. She is Vice Chair of the Board of the Women's Leadership Institute.

Lane Summerhays serves on a number of corporate and community boards. He is formerly the President of WCF Insurance and has 45 years of experience in the insurance industry. He is a CPA and worked for two international public accounting firms.

Sheri Thomas is an Associate Professor, School of Accountancy, Brigham Young University. She has extensive experience in public accounting and consulting specializing in Enterprise Resource Planning. She was VP, Finance and Accounting for Coherex, a subsidiary of Johnson and Johnson.

Steve Weber has many years of experience as an executive and leader in the Information Technology Industry. Steve's current position is President of Steve Weber & Associates, a strategic technology and leadership consulting firm. His expertise in cybersecurity and information technology has allowed him to advise CEOs, CFOs, and CIOs of many businesses.

This is a highly accomplished group with diverse backgrounds and experiences. We work with the company's owners and Senior Executives to identify and prioritize strategic objectives, then leave the day-to-day execution to Med One's management.

During the Utah Jazz-Chicago Bulls NBA finals in 1998, an avid Jazz fan went to the Delta Center for the crucial game six and felt fortunate to buy an upper bowl ticket from a "scalper." He settled into his seat and instantly became absorbed in the hotly contested game. Even though he was really grateful to be in the arena, the upper bowl is a long way from the floor and it's hard to really see the action very clearly.

THIS IS A HIGHLY ACCOMPLISHED GROUP WITH DIVERSE BACKGROUNDS AND EXPERIENCES.

During the first quarter he noticed an empty seat on the front row. What a shame. He continued to watch the seat to see if anyone came-no one did. By half time he was completely absorbed with the possibility of sitting in that seat. Did he dare try?

Finally, he made his way to the floor and approached the man sitting next to the empty seat.

"Is anyone sitting in this seat?" He sheepishly asked.

"No" the man replied and then added, "You are welcome to take it."

The Jazz fan was overwhelmed with his good fortune but curious, "Why isn't anyone sitting here?" he asked.

"Well, I have had these seats since the arena was built. My wife and I have never missed a game." The man explained.

"Why isn't she with you today? This is such a big game." He asked.

"Well," the man said sadly, "She passed away."

"I am so sorry," he offered and then asked, "Couldn't you get a friend to come with you?"

"No, they are all at the funeral," He concluded.



As in life, companies are faced with many challenging circumstances and choices. The Board meets quarterly with Senior Management to review the prior guarter's results and discuss challenges and strategic issues. Major strategic issues include succession planning, revenue growth, product diversification, enterprise risk management, and national economic conditions. Succession planning includes identifying potential replacements for all Senior Executive positions, but more importantly the transition of overall management from the current owners to the next generation. This is a major challenge to every family-owned business, and Med One is preparing for this eventual transition. We also spend one-on-one time mentoring the Company's Senior Executives.

The current economy has been and continues to be challenging to the nation's healthcare system. Low reimbursement rates for patient care, labor shortages, high interest rates and other factors have resulted in lower profitability for hospitals. These are Med One's primary customers and as a result we share in their challenges. Strategically, we are seeking new sources of revenue and ways to help our existing customers solve their problems.

The Board members are divided up to participate in committees including:

Audit and Risk Committee selects and contracts with outside certified public accountants to perform the company's annual financial audit. The committee also works closely with selected members of Senior Management to oversee the company's Enterprise Risk Management program. This important function identifies and develops plans to mitigate major business, financial and environmental risks that could threaten the company's ongoing viability.

Information Technology Steering Committee helps with overall prioritization of the company's software development and hardware needs. It also monitors the company's response to cybersecurity risks.

Human Resources Steering Committee reviews best practices for operating procedures, succession planning for key positions and overall compensation methodologies.

It is an honor and privilege to serve on Med One Group's board of directors. We take our responsibilities seriously and work hard to provide effective oversight and input to improve the company's future.

Simplicity

ast fall I had the opportunity to visit Devon, England and to see the summer home of Agatha Christie. The party I was with had a tour guide who went into detail about the home, Agatha's life, and her success amongst other details during the visit.

While we were traveling there, our guide mentioned his favorite Agatha Christie thriller, The Murder of Roger Ackroyd. The hook to get me to read it was, "You'll never guess who did it." Instantly I knew I had to read it. I've only read one Christie book and The Murder of Roger Ackroyd was my first experience with her famous detective Hercule Poirot.

The book was engaging, and our guide was right, I didn't guess the culprit. What I did take away from the book wasn't just the great story but how the detective operated throughout the story. Poirot focused on the facts, analyzed alibis, and carefully examined the evidence. Poirot often dismissed nonessential information that did not logically contribute to solving the mystery, thereby indirectly applying a form of Occam's Razor-the idea that the simplest solution is often the correct one.

Poirot's detective work in The Murder of Roger Ackroyd is a classic example of his ability to cut through the noise and complexity to find the truth. His keen observation, attention to detail, and logical deductions lead him to the simplest and most plausible explanation, revealing the identity of the murderer in a surprising twist.

The deductive principles demonstrated by Poirot in the novel, especially the principle that the simplest solution is often the correct

Written By Chris Enger National Director of Training



one, resonate beyond the realm of fiction. In the realm of business, the pursuit of simplicity can be transformative in many ways.

One of the benefits of working for and with Med One is their ability to simplify business strategies. Business strategies often muddled with complexity, can benefit immensely from that simplistic approach. By focusing on straightforward, clear-cut solutions and eliminating unnecessary complications, businesses can make more efficient decisions, foster better communication, and achieve objectives more effectively.

Focusing on the principle of simplicity will help us to find more effective solutions. Over the last couple of years, I've been writing about the Med One Way. Applying every principle shared in the Med One Way is how we pursue the simple and use it as a beacon, leading us towards more effective solutions.





OBSERVANT LISTENING

UNITED TEAMWORK

It takes all of us to make a happy customer

RESPONSIVENESS* Unprecedented service builds customer loyalty

ABOVE AND BEYOND Taking pride in going the extra mile

GENUINE RELATIONSHIPS



EVERYDAY - DO IT RIGHT The first time, and every time





SIMPLICITY*



Doing one thing very well - "whatever it takes"

A unique philosophy - what does our customer really need?

A huge secret to getting repeat business

OUTSTANDING INTEGRITY

The principle upon which Med One was built

Perseverance - we will never give up

Making it easy for a customer to do business with us



SCORE CERERAL HALLANA HALLAN

"Who doesn't want to reduce their tax liability?"

SECTION 179 a tax deduction story

BY BRYCE RAY



Written By Bryce Ray **SVP Chief Credit Officer**

am not a tax expert, in fact the thought of taxes has always given me anxiety, but there is something special about the Section 179 Tax Deduction of the U.S. Tax Code. Who doesn't want to reduce their tax liability?

This specific tax benefit addresses and assists in recouping the cost of property or equipment by deductions for depreciation. According to the IRS, "Depreciation is an annual income tax deduction that allows you to recover the cost or other basis of certain property over the time you use the property. It is an allowance for the wear and tear, deterioration, or obsolescence of the property." In order to take advantage of this benefit, the following must be true about your property.

1. YOU OWN THE PROPERTY OR EQUIPMENT.

- 2. IT MUST BE USED IN YOUR BUSINESS.
- **3. IT MUST HAVE A DETERMINED USEFUL LIFESPAN.**
- **4. THE LIFESPAN SHOULD BE** MORE THAN A YEAR.

If you own or operate a business and you have equipment or assets that meet that criteria, make it a point to discuss IRS Section 179 with your Accountant or Tax Advisor ASAP. Likewise, if you sell equipment, educate your customers about this special tax deduction.

To illustrate this point more clearly let me share a hypothetical example. Imagine a medical practice called M Medical just purchased a

new state-of-the-art ultrasound system used 100% for business purposes and patient care at a total cost of \$250,000 and no salvage value. Normally without the Section 179 deduction, M Medical would take that ultrasound system and depreciate it over the course of 5 years at \$50,000 each year. If M Medical takes advantage of IRS Section 179 M Medical may depreciate/ write-off the entire equipment cost of \$250,000 in the current year thus reducing M Medical's current year taxable income.

In 2023, (taxes filed in 2024), the maximum Section 179 deduction is \$1,160,000 - keep an eye out for 2024's figures. Capital type equipment (new or used) is usually considered deductible expenses within Section 179.

Either way please consult with your tax advisor or accountant for the applicability to your business so that you can lock in this special tax deduction and get capital equipment for your business.

Below is the link to IRS.gov for additional reference.

https://www.irs.gov/publications/p946

Meet The Sales Team

Our Sales Team is comprised of experienced professionals for the specific purpose of Making Medical Equipment Available for hospitals and healthcare facilities across the U.S. We also work with the largest equipment manufacturers in the healthcare industry. Our sales reps are experts in equipment finance, rental, and sales.

EQUIPMENT LEASING



Robb Stevens SVP / Director of Equipment Leasing Robb Stevens began his career at Med One in January 2002 as part of the leasing sales group and was appointed as SVP and Director of Equipment Leasing 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 SVP / Director Of Corporate Development

As SVP - Director of Corporate Development, Doug is active in

finding and developing new vendors for our leasing division and

developing opportunities for rental with new and existing custom-

ers, organizations, equipment providers, and manufacturers. He is

also looking for additional opportunities in our equipment sales area as well as exploring new markets and revenue-generating

capabilities for the company.



Carter Allen SVP / Strategic Account Manager Carter Allen has been in the financial industry for more than 20 years and has been with Med One Group since 2002. He appreciates the opportunity to provide solutions for hospitals that allow them to gain access to much needed equipment. Carter manages strategic accounts that are essential to Med One's success. His experience with healthcare leasing provides customers with valued solutions.



Brian brings more than 20 years of industry experience to the team. He earned his degrees from Penn State & Texas A&M University. He understands that his customers are busy and prides himself on quietly listening and accurately defining their requirements and subsequently offering satisfying solutions that allow them to quickly acquire the equipment they need.



Richard Hedderman Regional Sales Director Richard Hedderman brings over 20 years of experience in medical equipment sales, business development, and sales management. Richard graduated from Texas Tech University with a bachelor's degree in business administration, majoring in marketing. He has a background in infusion therapy, radiology, and vital signs monitors. He enjoys the occasional round of golf and spending time with his family.



Al Mugno Regional Sales Director

Al joined Med One in 2017 as part of our equipment finance team. Al graduated from Iona College with a bachelor's degree in business administration, majoring in marketing. Al has worked as a sales executive in the healthcare industry for over 25 years and has an extensive medical device and healthcare IT background. Al enjoys golfing and spending time with his wife and two sons.



Spence Tueller Vendor Portfolio Manager Spence Tueller is a part of the Med One equipment leasing team. He works with and manages some of Med One's top medical equipment manufacturers and vendor partners. He has extensive experience developing custom finance solutions and vendor programs to help our valued customers close more business. Spence graduated from BYU with a degree in health science and business administration.



Dal Holman Vendor Portfolio Manager Dal Holman joined Med One in 2019 as part of our equipment leasing team. He graduated from Weber State with a BS in technical service and sales. Dal has 15 years of experience in sales and finance and has worked for companies like Wells Fargo Bank and the Utah Jazz. Dal enjoys developing meaningful relationships and providing solutions to his clients needs.

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SMART-C SALES

Annholland Bennett Territory Sales Manager - Smart-C Annholland Bennett joined Med One in 2021 as the Territory Sales Manager focused on C-Arm sales in the Midwest. Annholland has a background in healthcare and medical sales in the Denver, CO, area. She is originally from Alabama, where she graduated from Auburn University with a degree in communication and business. Annholland enjoys mountain biking, snowboarding, fly fishing, and camping with her husband and dog Emmylou.

INTERNATIONAL SALES



Susan Mingle Director of International Sales

Susan Mingle joined Med One in 2017 as a Director of International Sales bringing 14 years of medical/capital sales experience, with previous experience at BD and Abbot Labs. Susan has a degree in both education and nursing. Her nursing focus was Neonatal Intensive Care. She is passionate about Georgia football, gymnastics, and enjoys traveling and spending time with her daughter and two grandchildren.



CONT.

EQUIPMENT RENTAL & SALES



Brad Johnson SVP General Manager / Equipment Rental Brad Johnson is the General Manager of the rental division and has been working at Med One Group since 1994. He oversees all equipment purchases and works with senior management in opening new rental locations. Brad graduated from the University of Phoenix with a bachelor's degree in business and accounting. He enjoys playing golf, fishing, hunting, and spending time with his family.



Skip Horton Territory Sales Manager / Carolinas Skip Horton joined the Med One Rental Division as a Territory Sales Manager in June 2017. He brings over 30 years of

experience in the healthcare industry, with previous experience at Eli Lilly, DuPont, and BD. Skip graduated from East Carolina University with a bachelor's degree in life science. Skip enjoys working skiing, snowboarding, and mountain biking when not helping his customers.



Lisa Woods Territory Sales Manager / Southern California Lisa Woods graduated from the University of La Verne with a degree in business accounting. Prior to Med One, she worked in sales and marketing for about 25 years traveling all over the world as an international buyer. Lisa was the Director of Sales and Merchandise overseeing 3 sales divisions before switching industries into the medical equipment rental field. She likes

to spend her free time with friends and vacationing.



Victor Garcia Territory Sales Manager / Southern California Victor graduated from the University of Southern California in 2015. Before joining Med One, he spent five years working in medical device sales, focusing on orthopedics. Victor enjoys being part of the healthcare industry and being able to facilitate solutions to issues our healthcare professionals face every day. During his time off, he enjoys spending time with his family and being outdoors.



Ed Ruano Territory Sales Manager / Southern California Ed is a former U.S. Army First Lieutenant and medical equipment delivery driver for Med One. He brings exceptional leadership and operations experience to the sales division. Ed enjoys learning about military history, healthcare, space, and personal development. Hiking, beach days, pool days, traveling, and adventure-seeking are a few of the things Ed and his family enjoy doing in their spare time



Mike Daniels Regional Sales Manager / West Mike Daniels has over 30 years of experience in sales and management, marketing a variety of medical equipment from movable medical equipment to specialty support surfaces both medical equipment rentals and capital sales. During his off time, he enjoys spending time with his family, church. surfing, and any outdoor activity.



Jay Cantiberos District Sales Manager / Northern California Jay Cantiberos graduated from the University of Arizona with a bachelor of science degree and an associate degree in respiratory therapy. Jay joined the Med One team in 2019. He brings over 20 years of experience in the medical device industry as well as a clinical background. He enjoys that every day at Med One is new and exciting.

Kyle Smelser Regional Sales Manager / East

Kyle Smelser joined Med One in 2018. He graduated from Indiana University with a bachelor's degree in finance and brings 10 years of experience in Equipment and Rental Sales. Before Med One, he most recently worked to provide hospitals and surgery centers rental solutions for cataract surgery. Kyle enjoys lifting weights and playing board games.



David Coulter Territory Sales Manager / Arizona & Nevada David has nearly 30 years of experience in branch operations and medical equipment/support surface rentals and sales, focusing on superior customer service and solutions to ensure his customers can provide the best outcomes for their patients. David has been married for over 31 years and has one daughter. He enjoys traveling with his family, attending baseball games. and off-road driving adventures.



Andres Regalado Territory Sales Manager / Northern California Andres Regalado attended DeAnza Community College and then began at Med One in April of 2023. He has over eight years of sales experience, with a recent focus in the medical field. Although the industry is relatively new to Andres, he is excited to learn more and gain experience while helping customers obtain the equipment they need. Outside of Med One, his interests include ultra-running, power lifting, and studying nutrition.

Creativity. Simplicity. Responsiveness.



Brian Smiley Regional Sales Manager / Central Brian Smiley has been a part of the Med One team since 1999 and serves as a Regional Sales Manager focused on equipment rental. He received his bachelor's degree in finance from the University of Utah and is also certified on the CareFusion and Smiths Medical equipment that Med One works with. He enjoys spending time with his family and working in his yard and garden.



Jay Thorley Territory Sales Manager / Utah & Colorado Jay Thorley joined the Med One Team in 2015. Prior to Med One, Jay worked in the mortgage industry for 12 years. He enjoys working with customers to make sure that they have the equipment they need to care for their patients. Jay enjoys spending his time with his wife, son, and two boxers.



Tyler Lawrence Territory Sales Manager

After attending Southern Utah University, Tyler Lawrence joined the Med One Team in March of 2023. With over 9 years of sales experience and 3 years in medical sales, he has a passion for working and communicating with people. He finds solutions and creates value in anything he does. In his spare time. Tyler enjoys sports, hunting, coaching high school basketball, and spending time with family.



Zack Poray Territory Sales Manager / Carolinas Zack is a graduate of CSU San Bernardino and has been with Med One for over four years. Previously, Zack managed and trained

employees in several Med One offices throughout California. As a Territory Sales Manager, he enjoys exceeding customer expectations and easing their chaotic demands. In his spare time, he enjoys carpentry, construction, outdoor activities, and weightlifting,



Tracy Neskorik Territory Sales Manager

Tracy Neskorik graduated from Georgia Southern University and has been in medical equipment rentals and sales for over 30 years. His favorite part of working in the industry is knowing that the services we offer make a difference in the quality of patient care in facilities throughout the country. Outside of work, he enjoys golf, duck hunting, gardening, and spending time on his farm.





Jeremy Quick Territory Sales Manager / South Central Jeremy Quick joined Med One in August 2009 with an extensive background in sales and marketing. He is a graduate of the University of Utah with a degree in healthcare. Jeremy's responsibilities include

the rental and sale of medical equipment to hospitals, clinics, nursing schools. EMS companies, and research facilities. He enjoys spending time in the outdoors, including skiing, mountain biking, hiking, golfing, and running, along with watching his favorite sports teams.



Casie Woolston Territory Sales Manager / Northeast Casie Woolston brings with her over 15 years of experience in several different sales roles. Specializing in inside sales, she is a great asset to the Med One Equipment Sales team. Before joining Med One in December 2018, she worked to transform a customer service team into a profitable inside sales team. Her energetic and happy

attitude brightens the day of both customers and coworkers alike.



Bryan Dabney Territory Sales Manager / Georgia Bryan Dabney has over 30 years of experience as a respiratory therapist. Bryan was born in California and lived there until advancing his schooling at Ricks College. Bryan finished his schooling at Weber State University and graduated with his bachelor's degree in respiratory therapy. Bryan loves traveling. camping, fishing, and water and snow skiing with his family.



Garv McKee Territory Sales Manager / Florida

Gary McKee is a graduate of FAU with a degree in Business Administration and joined Med One in March 2023. With over 21 years of sales experience including real estate investments, medical device sales, and work with Johnson & Johnson and Stryker Orthopedics, Gary is excited to continue to build relationships with accounts and improve lives in the healthcare space. His hobbies include riding dirt bikes and spending time with his family outdoors.

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Not Pictured:

Garrett Wetsel / Utah Shawna Oliver / Northern California

THE BASIS OF A GOOD BUSINESS PARTNERSHIP



Written By **Robb Stevens** SVP Director Of Equipment Leasing

presented itself.

vendor partner.

customer who thought highly enough of their leasing experience with Med One to seek us out for additional leasing support on other capital acquisition projects.

Anytime a customer's new lease request involves

a company we've not worked with previously, an

opportunity to develop a new vendor relationship has

This exact scenario has played out dozens of times

over the years. To me, one of the highest compliments

any customer can pay us is to bring additional business

our way, entrust us with financing their capital needs,

and give Med One an opportunity to develop a new

As a privately held, independent equipment lessor, Med One's deliberate focus on health care leasing has always been driven by key relationships with equipment manufacturers/distributors, or what we commonly call vendors. As I think about the vendor relationships I've worked on during my Med One career, there are many common threads that made them successful, sustainable, and mutually beneficial.

Almost every longstanding vendor relationship that I've had any part in working with has originated from a satisfied and engaged hospital While not all of these exchanges go as well as expected or have long-term staying power, many have grown into excellent partnerships that have been integral to Med One's ongoing success for many years.

When a buyer comes to us directly for leasing support, there is a high probability of that deal getting done, so those inquiries grab our full attention. As the buyer and user of the equipment, they have direct interest in making it happen, and they see Med One as a means to do it, so customerdirect deals become an immediate priority.

When a customer introduces us to a supplier or vendor that we've not worked with before, we have a golden opportunity to pivot to that new vendor and offer our services to them for their other customers as well. It would be easy to assume that each vendor relationship evolves and functions the same way and can be cultivated in a fairly cookie cutter way. Afterall, its simply one company paying another on behalf of an end user, so what could possibly stand in the way?

The most common challenge that arises is when vendors have an active leasing partner. This could either be a captive lessor (a subsidiary or joint venture with a leasing company to provide direct leasing solutions to customers), a vendor program agreement, or a simple "handshake" agreement. Either way, when such entrenched relationships exist, the incumbent lessors generally get "right of first refusal" on any lease deal that arises. When that is the case, our only way in is to out-perform and out-deliver those we're competing with and demonstrate why Med One could be a better choice for them.

Other challenges exist when an asset a vendor sells is not necessarily a great fit for financing. Perhaps the assets are too specialized or obscure, the useful life of the equipment is too short, or a sales cycle is too long. At times it also becomes quickly apparent that the sales process and organizational structure of some companies is just not accustomed to using financing solutions. This may be due to sales people and sales leadership that don't think they need customer financing, so they do not embrace it or promote it. I suspect that often, sales people don't take the time to understand leasing enough to become comfortable discussing it with their customers. When that is the case, the opportunity to promote leasing is limited. Sometimes Senior leadership and accounting teams choose not to

ex S(A) A Or are to

NOT SURPRISINGLY, OUR BEST PARTNERSHIPS HAVE GROWN WITH THOSE COMPANIES THAT HAVE A CLEAR UNDERSTANDING AND VISION OF WHY LEASING CAN ENHANCE THEIR SALES EFFORTS.

accommodate a third party lessor either, despite what a sales person may choose to promote.

Fortunately, the stars do align sometimes. When they do, we're able to cut through any existing obstacles, and the process evolves smoothly into a new vendor partnership. The ideal vendor scenario is one whose sales process already involves leasing as a sales tool. They actively use it, promote it, and maybe even lead with it. Individual salespeople have prior experience with leasing, understand how it can help them increase their sales, and the company's AR/ AP is open-minded enough to align with Med One as a payor and facilitator of their business. Often, we arrive on the scene at just the right moment when customer and/or vendor is dissatisfied with their existing leasing options.

SO, THE QUESTION IS WORTH ASKING: WHY DO SOME WORK AND OTHERS DON'T?

Once we identify a good vendor opportunity, there are many things that can be done and must be done to make it a long-term mutually beneficial relationship, but the formula for getting there is simply this:





STEP 1:

Close lease deals with active vendor partners and their customers who then become Med One's customers.

STEP 2:

Provide "white glove" service on every single interaction with a customer, building credibility and trust.

STEP 3:

A customer's positive experience with Med One as their lessor will include: simple documents, responsiveness to their needs and expectations, direct access to seasoned lease professionals with their best interest in mind, ease of doing business, and a customer friendly and flexible approach to accounts receivable.

STEP 4:

Once a customer has a positive experience with Med One, at some point after a lease commences, a decision maker - often a supply chain professional, remembers their

experience with Med One and reaches out for help with another acquisition project.

STEP 5:

Embrace the opportunity to pivot from an indirect introduction to a supplier we have not previously worked with, then take the new relationship as far as possible.

STEP 6:

Provide white-glove service to the new vendor as well. This is an ideal opportunity to show rather than tell a company how we do business. When we show well, there's an opportunity to do more.

Not surprisingly, our best partnerships have grown with those companies that have a clear understanding and vision of how leasing can enhance their sales efforts. They correctly see it not as an enhancement to their sales process rather than a hindrance to it. Some companies have this vision well before they meet Med One, so it's then a matter of showing them what we can do and demonstrating that we can give them something better than they might be getting from another source. When the basic understanding exists, most often an institutional structure also exists at the company to accommodate a 3rd party lessor like Med One.

With this base understanding and efficient collaboration in place between Med One and a vendor. good business partnerships thrive. We have been lucky to foster many good business partnerships since our inception and have continued to build upon those relationships for over thirty years. By providing customers and vendors with positive experiences and white-glove service, key relationships have emerged, and because of that, Med One is able to offer our signature, quality service to good business partners in the future.



Creative Solutions

Med One offers the most creative leasing and rental programs designed specifically for healthcare facilities.



Capital Lease Equity Rental **Deferred Payments**

Rental Equipment: Pumps, Ventilators, Support Surfaces, Monitors, and More

Simple Process

You have enough to worry about... Med One's services are straightforward to make your life easier.

Minimal Paperwork

Hospitals love to work with Med One because of our extremely simple lease document with no hidden fees.

Responsive Service

With personal leasing and rental executives, you can have confidence in timely transactions and service.



We have fast credit approvals with flexible pricing so you are able to get the equipment you need when you need it.

Why Med One?

Equipment Rental & Sales

Operating Leases Step-Up Payments **Customized Options** Peak-Need Rentals Rent-to-Own **Committed Rentals**



Relationships are extremely important to Med One. Your dedicated account manager will help keep things simple.



Quick Turnaround

Whether it's a lease transaction, equipment delivery, or pick-up, we value your time and make you a priority.





Bienvenidos, welcome to a glimpse of my life. I'm Eric Alcocer, and I am the Lead Medical Equipment Delivery Driver for Med One Group.

Working for this company has been a great asset in my life and improved my quality of living simply because it's something that I really enjoy doing. I am a firm believer that we should all love what we do.

I grew up in Southeast Los Angeles and became known to be a man of integrity. A few of my hobbies consist of spending time with family, especially spending time with my kids.

I also like watching sports—all kinds, and I of course love driving down Whittier Blvd with my Dodge.

One of my strongest traits is the ability to be very motivational inwardly, but also to be able to motivate the rest of my team members. I always strive for a positive outcome and like to stay focused on that.

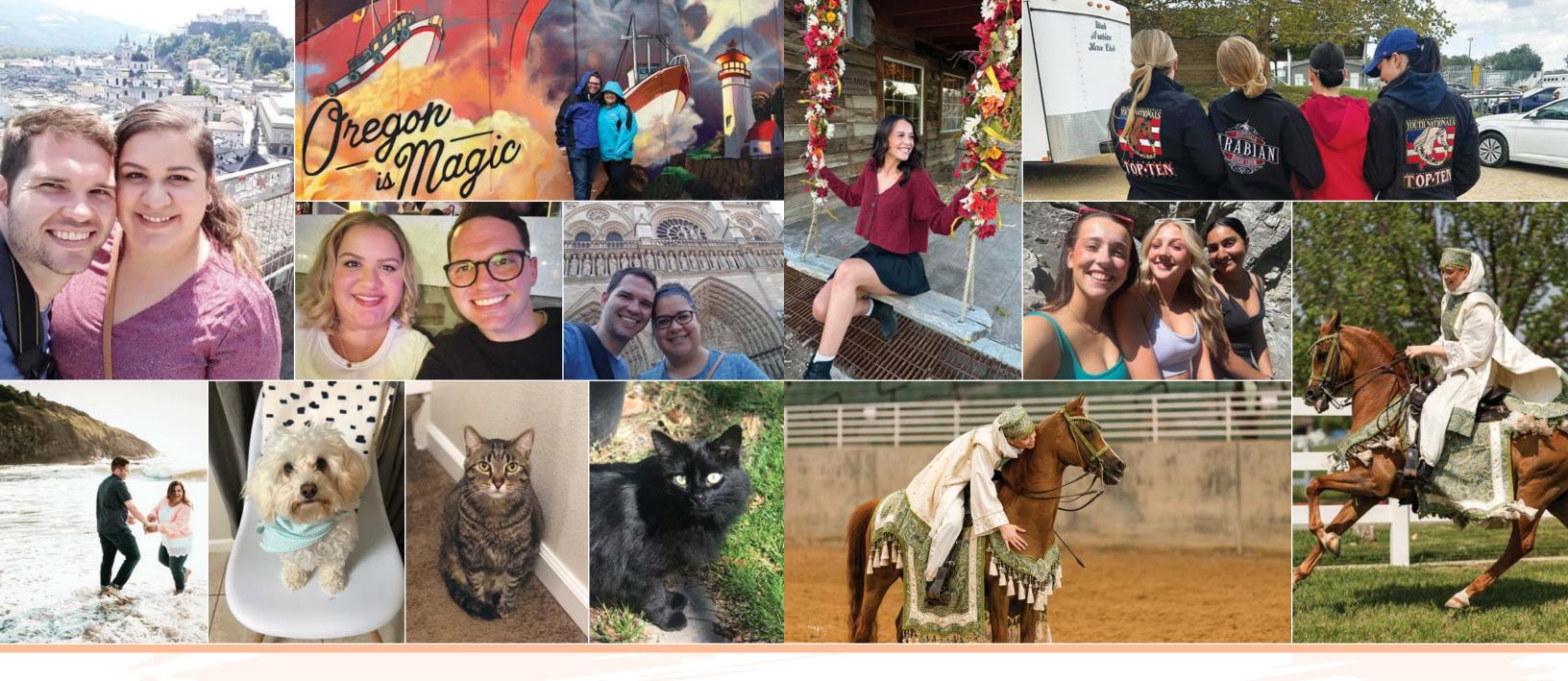
Thank you, Med One Group and all of our customers and partners, for the opportunities, and I look forward to a busier and brighter future.

Manager ア 012 Sales Р Territory Zack

I was born in Riverside, CA on horse property. I do have one younger sister, but there was always cousins, aunts, uncles, grandparents and other family around. As a big group, I remember going to Mammoth Mountains in central California, to the Colorado river in Arizona, and on hikes all over California with my grandparents and first cousins.

Growing up, I had chores taking care of the horses, I played baseball, I went hunting and fishing with my dad and his dad. In high school, an art requirement put me in set construction rather than my requested ceramics. That fluke assignment introduced me to a great teacher and mentor and the whole industry around theatrical backstage and production. I followed that success to a bachelor's degree in theatrical production and stage management but more importantly, being around those people and that industry broke me out of my shell and was my first introduction to managing a team.

I started with Med One in early 2020 and moved to NC in June 2020. I have always been an avid reader and recently found a love for podcasts, specifically about history and self-improvement. In August of 2023, I moved into the territory sales position for VA and eastern NC. I love how Med One is patient centered. I love how Med One has challenged me to grow and better myself. I appreciate the opportunities I have been given within the company and in my life as a whole.



I'm LuLu, and I work in the marketing department at Med One. I work on a lot of different things in my role here like writing and editing (including for this publication!), design work, and supporting our salespeople and different branches with whatever marketing materials they need.

I graduated with a bachelor's degree in English from BYU-Idaho in 2013. I was a high school English teacher for six years, and really enjoyed it, but I was getting burned out and decided to make a change.

I have been married for 8 years to my better half, Devin. We met while finishing up our schooling in Las Vegas in 2013, were married there in 2015, and lived in East Vegas for about five years before moving. I grew up in Washington, and he grew up in Oregon, so we love the PNW. We are pretty typical millennial pet parents and spoil our dog Schatzi and two cats Luke Skysquawker and Puff Daddy (their friends just call them Luke and Puff). We both love animals and spent a few years fostering cats and dogs for The Animal Foundation in Las Vegas—a really great place to volunteer if you're in the area and like animals. Other than that, I enjoy traveling, reading, writing, gardening, design, and Nintendo games.

I'm glad I get to work at Med One. I really enjoy working with all of my coworkers and consider them friends, and I enjoy the work I do here.

Sami Hansen Collections Specialist

In case you already didn't know me, my name is Samantha, but I go by Sam or Sami. I have been working at Med One for about a year and a half now, and I absolutely love the culture everyone has built here.

It is so rare that employers really care about their employees, and I would say we are lucky enough to be a part of the few to say that our employers DO care!

I have a couple of hobbies, of which include horseback riding, video games (I should totally be in IT), and I also love being active! I have been riding horses for close to 15 years, and I compete to this day! I do compete less due to the fact that I am also doing college full time, as well as working! I am going to the University of Utah to get a degree in kinesiology.

I want to become a registered dietitian and nutritionist, and even get a license to become a personal trainer which I learned recently is a passion of mine. Researching ways to become healthier really sparked an interest in nutrition for me, and I decided to change my degree from business to kinesiology.



MEDICAL EQUIPMENT FINANCING / RENTAL / SALES / SERVICE

Med One Group exists for the sole purpose of making needed medical equipment available to the healthcare industry. Med One's expertise ensures each customer receives the very best option for them. Med One Group offers exceptional customer service while operating with integrity. Our three pillars include Creativity, Simplicity, and Responsiveness and are guiding principles in helping our customers achieve positive patient outcomes.





31+ Years in Business 50,000+ Units of Rental Equipment **200+ Employees** 100+ Million of Rental Revenue (Since 2015) **13 Offices** (10 new offices in the last 5 years) 100,000+ Deliveries and Pickups (Since 2015) 5,000+ healthcare customers (all time) **100+ Vendor Finance Partners** 1.2+ Billion in Leasing (last 10 years) **30+ Field and In-House Sales Reps**

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HAYWARD, CA 1766 Sabre Street Hayward, CA 94545

TEMPE, AZ

WOODSTOCK, GA 105 Smokehill Lane, Suite 100 Woodstock, GA 30188

BURBANK, CA 3120 S. Potter Drive, Suite 2 2521 North Ontario Street Tempe, AZ 85282 Burbank, CA 91504

AURORA, CO 3449 Chambers Road, Suite D Aurora, CO 80011



LA MIRADA, CA 13955 Valley View Ave. La Mirada, CA 90638

SAN DIEGO, CA 7540 Metropolitan Dr., Ste 103 San Diego, CA 92108

SACRAMENTO, CA 4045 N Freeway Blvd. Sacramento, CA 95834

SANFORD, FL 576 Monroe Rd., Ste 1336 Sanford, FL 32771

MORRISVILLE, NC 1101 Aviation Parkway, Suite D Morrisville, NC 27560

SANDY, UT (Corporate) 10712 South 1300 East Sandy, UT 84094

FORT LAUDERDALE, FL 6600 NW 12th Avenue Fort Lauderdale, FL 33309



LA MIRADA, CA VIIII E VIIII E



Written By **Dillon Morris** Operations Manager

very day in our La Mirada office looks a bit different. Each and every one of our teammates wear several hats to complete our mission—to offer our customers the best service while delivering equipment in a timely response. La Mirada has the reputation for being the proving grounds for our team. Averaging 800 tickets per month and around 100 hospitals to serve, there is never a moment for downtime.

There are so many moving parts within a day to get the job done. Each and every employee plays a vital role in creating the customer's experience a positive and effective one. One of the reasons why La Mirada is efficient is because we do not look at orders as transactions. Each of our employees deeply care for the patients we serve. When a stat order is placed for a sick baby in the NICU department, we drop what we are doing and reroute our orders to ensure that the baby is provided with the quickest service possible during their unfortunate times. Having purpose behind every order is the difference in La Mirada.

Our drivers not only deliver the equipment to our customers, but they are the first line of customer service to fix, assist, and respond to any problems our customers may be experiencing. In La Mirada, having 3 shifts that cover 24 hours a day is essential to our success. Having a Dispatcher and Driver staffed during the graveyard shift ensures that our customers will never have to wait for a crucial order that is needed, day or night. If we are not completing orders throughout the night, you can typically find our drivers decontaminating equipment that was returned earlier in the day. We also utilize this time to conduct transfers with other local offices to exchange equipment that may be needed in the future. Graveyard shifts have helped us plan ahead for any future orders needed in all of our Southern California Offices.

Biomedical Technicians play a crucial role in our operations. Having some of the best Biomed Techs

at our local offices provides us an advantage to go above and beyond for our patients. Typically, in a hospital setting, equipment is required for preventative maintenance once every year. To ensure that we are providing the best equipment, our biomed technicians run operational tests and preventative maintenance every time it is returned from a hospital or facility. We can perform up to 100 operational tests per year on one single medical device. Their dedication and motivation to repair and maintain our equipment is just one of the many ways that our technicians create simplicity for the end user. With La Mirada expanding into a new biomed warehouse, it has provided our technicians with more space to c t t t t y y c c t t t



complete repairs, inventory parts, and have the tools necessary to respond in a timely manner.

Sharing a common goal with an effective plan has built a great camaraderie through working together towards that goal. It is something that we strive for with every task at hand. Being able to build those relationships and that trust with your coworkers is so crucial to the success of Med One and our office. To be able to see that, with your team, you can make it through the chaotic situations and build trust in one another as we continue to service the end-user. Building that trust from within allows us to better build that trust with our clients and hospitals we serve.



Written By **Ibby Smith Stofer** Market Research Director



SELF-MOTIVATION ON THE DARKEST DAYS

May this bring a smile and lift your spirits on the darkest days:

"Yesterday is but a dream, tomorrow but a vision. But today well lived makes every yesterday a dream of happiness, and every tomorrow a vision of hope. Look well, therefore, to this day."

INDIAN PROVERB

ome days are great. Some days are not so great. When they are great, we often find ourselves feeling very energized with the belief that we can accomplish anything! In fact, the advice we were given early n life and in our careers was that the world is our byster. Within this oyster, we are the pearl, or with luck, we will find a pearl.

On other days, though, we must drag ourselves through the chores that lay before us. Work and life in general feel unfair on those days. We can't seem to finish anything, everything seems to go wrong, and we are unable to keep going and moving forward.

It's on days like that when you need to take a break and think about what you have already accomplished and the challenges you have already overcome.

There is a proverb that may bring a smile and lift your spirits on those days.

Yesterday is but a dream, tomorrow but a vision. But today well lived makes every yesterday a dream of happiness, and every tomorrow a vision of hope. Look well, therefore, to this day.

Not every day will be full of sunshine, success, and happiness. Sometimes we will need to find motivation or inspiration, especially on those days where we feel a lack of motivation, or even when we're feeling down for other reasons—whether personal or professional. This is true for all of us. Many choose their faith as that source, others choose family or close friends. For those who feel they need a more obscure way, there are many quotes, podcasts, images, or consultants who are accessible to all.

Working remotely and as an independent team member as well as a distant family member from my siblings and their families, I find comfort in seeking out motivational phrases and imagery so I can turn to that on those days.

Here are a few of my favorites. It would be great to know how others reading this find their motivation and inspiration. But in the meantime, I hope you find these random gems insightful and will take the time to reflect on the messages.

A FEW OF MY FAVORITE QUOTES
The world is your oyster.
You are the pearl.
Remember, today is the tomorrow you worried about yesterday.
DALE CARNEGIE
Your beliefs become your thoughts, your thoughts become your words, your words become your actions, your actions become your habits, your habits become your values, your values become your destiny.
MAHATMA GANDHI
The hardest thing to do is work hard when no one is watching.
RAY LEWIS
When it rains, look for rainbows. When it's dark, look for stars.
UNKNOWN
I am not a product of my circumstances. I am a product of my decisions.
STEPHEN COVEY
Every day is a fresh start.

As you read this, whether today is great for you or is a not so great one, remember that:

Tomorrow will be what you make of it!

Wishing you only great days but know that we are in control of how we react to whatever life gives us day after day.

PRACTICING Digital Safety



Written By **Jon Utley** Director of Information Technology

"A reminder to protect ourselves and also to look out for others in the Wild Wild Digital East and West." ow many of your friends' phone numbers do you have memorized? When was the last time you pulled out a map made of paper to get from Point A to Point B? When was the last time you wrote a check to pay a utility bill? Little by little, every aspect of our lives is being transformed by the digital landscape. Many of these digital frontiers are convenient, efficient, and effective. But as with any frontier, there is also danger. Today I want to give you a few tips on how you can avoid some of these dangers.

I will start with a little story. Six friends who lived in the Noida region of India were approached by a businessperson who asked if they wanted to make some serious money. Their job was to answer the phone and provide tech support to home PC users. It sounded easy enough—they signed on. The businessperson then turned to the amazing company Alphabet Inc., which happens to own this small company called Google. She paid quite a large amount of money to be among the very first results when someone did a Google search for "Geek Squad," the name of Best Buy's technical

support team. Suddenly, hundreds of Americans looking for tech support online were coming across the number for Geek Care in Noida, India. After dialing the number, they'd be instructed by the person on the other end to load remote control software onto their PC, allowing the so-called PC Technician to take over the computer. They would do a few things that would look like PC troubleshooting to most, before quickly concluding that the computer had malware or a virus. The scammer would then tell the victim they needed to purchase PC cleaning software at once. The price of this software varied based on the gut feeling of the tech-how much would this victim pay to "fix" their PC? Ultimately, some paid \$59, some paid \$599, and some even as much as \$1600. All told, over 15 months, these six friends collected \$599,500 from numerous victims. Many of the PCs in question had no infection whatsoever.

One more story. Once, a relative of mine needed to return an item purchased on Amazon.com. He wanted to call them to discuss a refund, so he googled "Amazon customer service." One of the top results looked promising and he called the number shown. The person on the other end of the call said they needed to install some software on his iPhone to issue a refund. The software was installed. Next thing you know, the person had gained control of the iPhone, had installed a Crypto Currency Wallet, and was in the process of having the victim register their bank account with this new "Wallet." Fortunately, another family member came into the room and inquired about what was going on and had him end the call immediately—thankfully before any funds were transferred.

So, why these two back-to-back stories? As a reminder to protect ourselves and also to look out for others in the Wild Wild Digital East and West. Here are a few tips to avoid being scammed:

I wish you a safe and wonderful digital 2024 and beyond.

- Never use a search engine to go to a website. Type Amazon.com into the address bar, not into a Bing or Google search box.
- Only call numbers listed on the site of the company you want to call. Even better, use official email addresses and the return process listed on the business' site.
- Never let someone install software on your machine that allows them to see what you are doing or gives them control.
- Ask your credit card provider about disposable or temporary credit card numbers and CVCs you can give to online retailers.
- Review your credit card and bank statements regularly to ensure there are no unauthorized transactions.

ARTIFICIAL INTELLIGENCE INMEDICINE

ecently, we published an article explaining the general and everyday uses of Artificial Intelligence (AI). To expand on that article, it's important to recognize that AI most definitely has a part in our own industry: Healthcare.

Al has emerged as a revolutionary force in the health industry, transforming the way we approach diagnosis, treatment, and patient care. One of the most significant contributions of AI in healthcare is its ability to analyze vast amounts of medical data quickly and accurately. This has led to more timely diagnoses, ultimately improving patient outcomes. For example, AI algorithms can sift through medical images, such as X-rays and MRIs with remarkable speed, assisting physicians in detecting diseases at earlier stages.

Al also plays a pivotal role in personalized medicine by altering or even creating treatment plans to individual patients based on their unique health history. This not only enhances the efficacy of treatments but could also offer a more patientcentric and differentiated approach to healthcare. Al-driven predictive analytics further empower healthcare providers to anticipate disease trends, allocate resources efficiently, and adopt preventive measures, ultimately reducing the burden on healthcare systems.

As technology advances, the future of AI in the health industry holds even greater promise. We can expect more sophisticated AI models capable

41 FALL/WINTER



Written By LuLu Mecham Sr. Marketing Specialist

of understanding complex medical data, including genetic information, electronic health records, and real-time patient monitoring. Integration of AI into wearable devices and smart healthcare systems will enable continuous monitoring of individuals, facilitating early detection of health issues and proactive intervention.

The future promises even greater advancements, with AI contributing to more personalized, efficient, and proactive healthcare solutions.

The collaboration between AI and healthcare professionals is evolving towards a synergistic partnership. Al algorithms provide valuable insights, augmenting the expertise of medical professionals rather than replacing them. This collaboration not only accelerates the decision-making process but also fosters a more comprehensive and holistic approach to patient care.

Al's integration into the health industry has already made remarkable strides by revolutionizing diagnostics, treatment strategies, patient care, patient data, and more. The future promises even greater advancements, with AI contributing to more personalized, efficient, and proactive healthcare solutions. As technology continues to evolve, the synergy between AI and healthcare professionals will undoubtedly lead to a healthcare landscape that allows providers to be more effective when treating patients.

MED ONE GROUP 10712 SOUTH 1300 EAST SANDY, UT 84094

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