



# MED**ONE**ð**ONE**

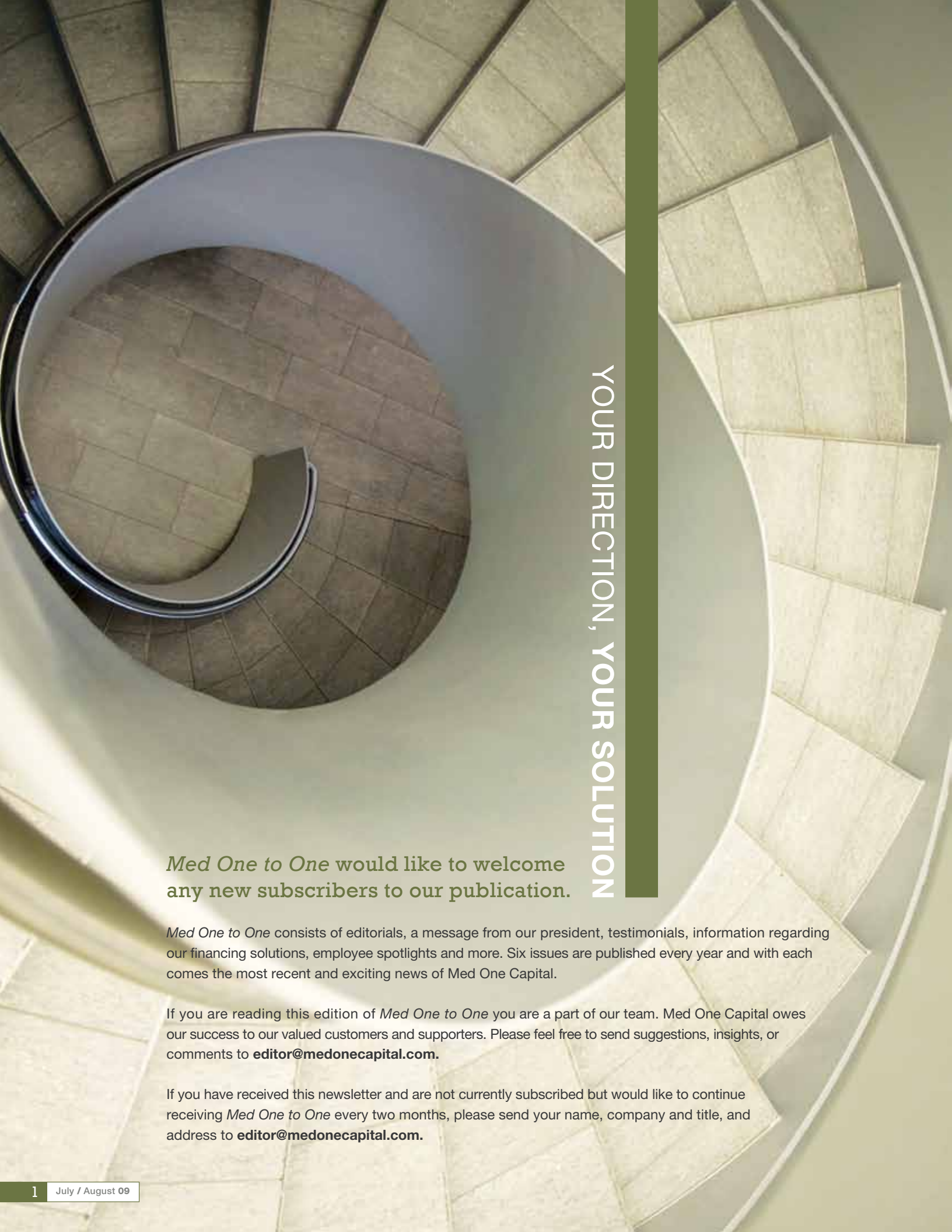
JUL / AUG

09

MEDONEONE2009

issue 16





YOUR DIRECTION, YOUR SOLUTION

*Med One to One* would like to welcome any new subscribers to our publication.

*Med One to One* consists of editorials, a message from our president, testimonials, information regarding our financing solutions, employee spotlights and more. Six issues are published every year 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 Capital owes our success to our valued customers and supporters. Please feel free to send suggestions, insights, or comments to [editor@medonecapital.com](mailto:editor@medonecapital.com).

If you have received this newsletter and are not currently subscribed but would like to continue receiving *Med One to One* every two months, please send your name, company and title, and address to [editor@medonecapital.com](mailto:editor@medonecapital.com).

# 16

ISSUE



- LEASE SOLUTIONS
- RENTAL SOLUTIONS
- EQUIPMENT SALES
- BIOMED SERVICES
- CUSTOMIZED OPTIONS

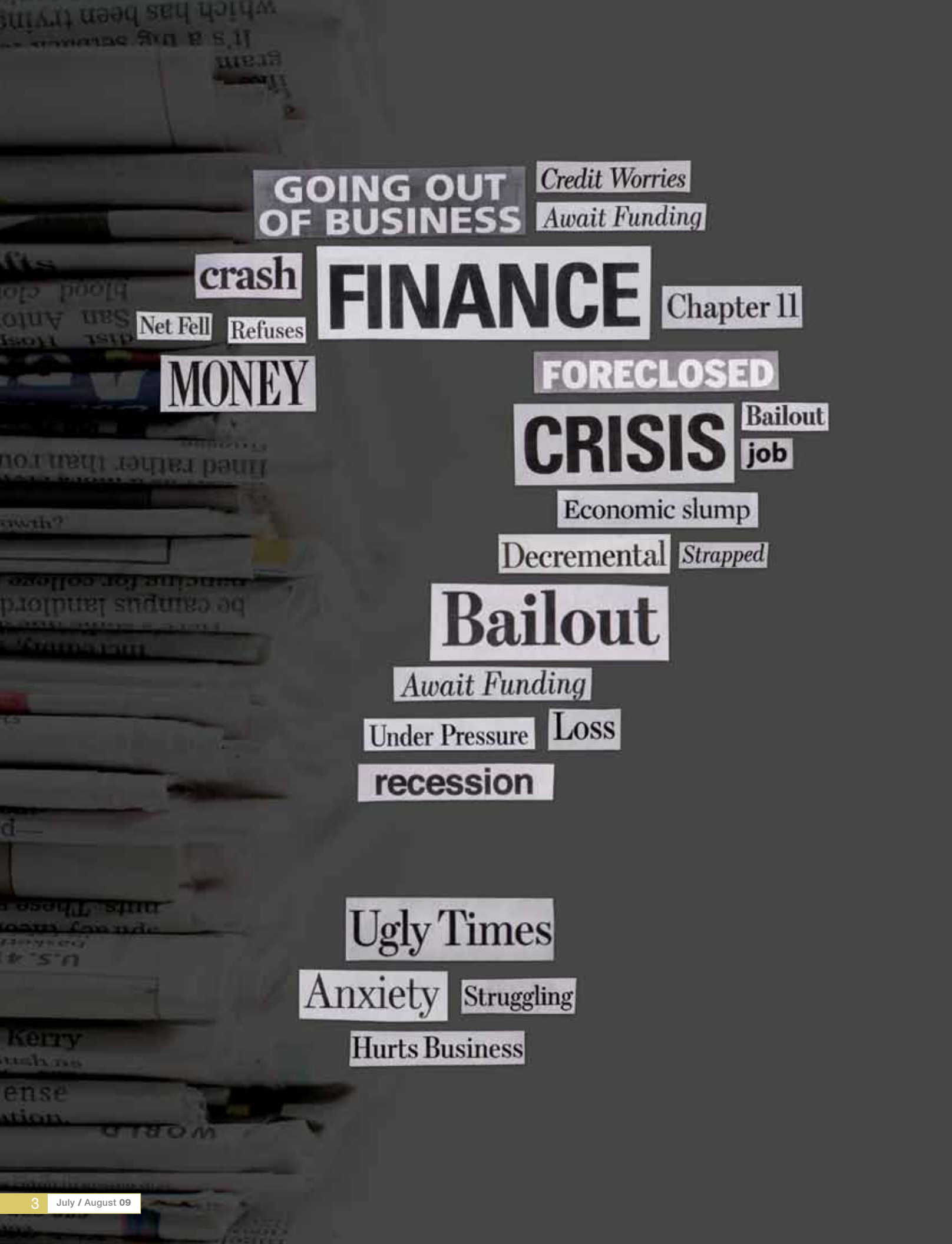
## CONTRIBUTORS

EDITOR TROY TAIT  
 ASSOCIATE EDITOR ANNE McOMBER  
 DESIGNER BRIAN GATES  
 PUBLISHER MED ONE CAPITAL

CONTRIBUTORS  
 LARRY STEVENS  
 TROY TAIT  
 ANNE McOMBER  
 JILL SHAVER  
 SPENCE TUELLER  
 NATE DAVIS

## Table of CONTENTS

- 4** LETTER FROM THE PRESIDENT  
ACCESS TO CAPITAL  
LARRY STEVENS
- 6** LETTER FROM THE EDITOR  
DUCKS QUACK, EAGLES SOAR  
TROY TAIT
- 7** "WOW, THAT WAS FAST"  
SPENCE TUELLER
- 8** WHERE WE STAND  
COMPANY NUMBERS
- 10** ACQUISITION SOLUTIONS
- 11** EMPLOYEE SPOTLIGHT  
JILL SHAVER
- 13** FACING YOUR FEARS  
ANNE McOMBER
- 14** AVOID THE ATTACK  
NATE DAVIS



## Access To CAPITAL

WRITTEN BY LARRY STEVENS



## LETTER FROM THE PRESIDENT

Our experience is beginning to reveal that pricing expectations for very good customers are out the window. In many cases, we have seen turn down ratios sky rocket on previously assumed premium loan requests made by strong borrowers.

A key strategic advantage that Med One has always enjoyed has been a stable source of funding that gives us the flexibility to be creative in structuring programs for our vendor partners. Our responsiveness is directly tied to our stable capital sources. We are still confidently able to turn a transaction around from the time of the first proposal to issuing a purchase order to a vendor in as little as 30 minutes. In this market, that is "LIGHT SPEED."

### 12 MONTH RENEWABLE EQUIPMENT LEASE:

Our hospital customers are facing strong pressure to acquire new and advanced healthcare equipment while at the same time they are being told that there is no capital funding available. Additionally, accounting rules continue to tighten as it relates to being able to keep equipment

We are still confidently able to turn a transaction around from the time of the first proposal to issuing a purchase order to a vendor in as little as 30 minutes. In this market, that is "LIGHT SPEED."

# LIGHT SPEED

The national news is saturated with stories about the global financial system being frozen – rendering many companies access to capital either nonexistent or at best severely restricted. I have seen story after story about how credit worthy borrowers are being denied the ability to borrow funds to support the working capital needs of their companies. In many cases this becomes the reason that companies are forced to declare bankruptcy or lay off workers even in the face of revenue growth and operating profitability. As has been the case in past recessionary cycles, the relationship to actual borrowing rates bear very little resemblance to the perceived cost of funds in the market place. It is fine for the "Fed" to create an arbitrary impression that the prime rate is at a low 3.25% but the facts are most borrowers are unable to borrow at any reasonable rate, let alone an artificially low prime.

In the face of an ever changing and uncertain lending environment, Med One has been able to introduce several new and exciting programs to the health care finance market that have given our vendor partners significant traction in meeting sales goals and revenue targets.

lease transactions "off the balance sheet." Med One's 12 month renewable lease will allow a customer to acquire the use of needed patient care equipment at a monthly payment that is consistent with the monthly payment for most leases that would require 60 months of committed lease payments. The advantage to the

customer is that the actual contractual commitment does not exceed 12 months. The customer has the option to return the equipment and terminate their lease obligations at any time after 12 months. If equipment is still needed, the lease arrangement conveniently renews and the customer has access to the use of the equipment for an extended period. Using this tool, needed equipment can be accessed at highly attractive monthly lease payment levels without impacting balance sheet and debt ratios.

**COMMITTED RENTAL:** Most customers are very sensitive to the costs involved in using short term, peak need rental equipment to solve long term problems. Many customers that have need of additional equipment to meet the demands of increasing patient census have heretofore had no alternative than to utilize rental equipment for extended periods. This becomes very costly and counterproductive in the need to control healthcare costs. Med One has a unique rental program that will provide brand new equipment – delivered from and supported by the primary manufacturer at rental rates that are often up to 50% lower standard rental rates being experienced in the market place. Additionally, a customer would be given the opportunity to purchase that very equipment at a discounted price should capital budget funding be made available. The advantages to our customers are: they have access to brand new, state of the art equipment for their rental needs; they make no more than a 6 month commitment and often month to month; they receive value for rental dollars spent when capital funding becomes available; they are able to reduce rental costs significantly.

Why are we able to offer this win – win program to the new equipment market place? Med One has an active peak need rental division that is able to utilize any equipment that comes back from this program. We work closely with our vendor partners to identify specific situations that would justify this program. This program has been such a resounding success that

customers rarely send any equipment back – preferring instead to send the peak need equipment back first. This is a win – win program that allows a customer the opportunity to control rental costs, at the same time gaining almost unlimited and universal access to new, state of the art equipment. The program also allows our manufacturer partners to confidently offer cost effective and flexible solutions to their customers who do not have unlimited capital budgets, yet need to acquire important patient care equipment.

These are but two of the numerous exciting, creative solutions that we have introduced to our market place in recent years. The present economic climate has created a critical need for these programs. Our customers have responded by using these solutions to gain increased access to equipment. Our own stable sources of capital have played an enormous role in allowing Med One to be absolutely responsive to our customers and our manufacturer partners. The solutions that Med One brings to the marketplace are having a significant impact on the success of the manufacturers that choose to team up with us. Consider these unsolicited accolades:

*“You guys are so easy to work with, it is*

*a pleasure to do business with you.”*

*“You helped me close a deal for our year end that I didn’t even think I had a chance at when the month began. Thanks for helping me complete a ‘Hail Mary.’”*

*“As usual, I couldn’t have closed this deal without your help, you always come through for me.”*

*“We could not have made our 2nd quarter sales numbers without Med One.”*

*A regional manager to his region – “Give Robb a call, he’s a real good guy and sends out great chocolate chip cookies!”*

**If you are a manufacture that sells equipment to the healthcare industry and you are not using Med One’s solutions, you are leaving business on the table. If you are a healthcare provider and haven’t used Med One’s solutions, you are probably not operating at peak efficiency. Join our team and discover the solutions and opportunities waiting for you at Med One Capital.**

# SOLUTIONS

**Ducks Quack, EAGLES SOAR**  
WRITTEN BY TROY TAIT



## LETTER FROM THE EDITOR

**M**y wife recently sent this story to me. It was one I had heard several years ago but had forgotten about the great message it contained. With the current economic challenges, I think it is more important than ever that customer service becomes a high priority. So what will you be, a duck or an eagle? Remember, the choice is yours.

No one can make you serve customers well. That’s because great service is a choice. Harvey Mackay, tells a wonderful story about a cab driver that proved this point.

He was waiting in line for a ride at the airport. When a cab pulled up, the first thing Harvey noticed was that the taxi was polished to a bright shine. Smartly dressed in a white shirt, black tie, and freshly pressed black slacks, the cab driver jumped out and rounded the car

to open the back passenger door for Harvey. He handed my friend a laminated card and said: “I’m Wally, your driver. While I’m loading your bags in the trunk I’d like you to read my mission statement.”

Taken aback, Harvey read the card. It said: Wally’s Mission Statement: To get my customers to their destination in the quickest, safest and cheapest way possible in a friendly environment...

This blew Harvey away. Especially when he noticed that the inside of the cab matched the outside. Spotlessly clean! As he slid behind the wheel, Wally said, “Would you like a cup of coffee? I have a thermos of regular and one of decaf.” My friend said jokingly, “No, I’d prefer a soft drink.” Wally smiled and said, “No problem. I have a cooler up front with regular and Diet Coke, water and orange juice.” Almost stuttering,

Harvey said, “I’ll take a Diet Coke.”

Handing him his drink, Wally said, “If you’d like something to read, I have The Wall Street Journal, Time, Sports Illustrated and USA Today.” As they were pulling away, Wally handed my friend another laminated card, “These are the stations I get and the music they play, if you’d like to listen to the radio.” And as if that weren’t enough, Wally told Harvey that he had the air conditioning on and asked if the temperature was comfortable for him. Then he advised Harvey of the best route to his destination for that time of day. He also let him know that he’d be happy to chat and tell him about some of the sights or, if Harvey preferred, to leave him with his own thoughts...

"Tell me, Wally," my amazed friend asked the driver, "Have you always served customers like this?" Wally smiled into the rear view mirror. "No, not always. In fact, it's only been in the last two years. My first five years driving, I spent most of my time complaining like all the rest of the cabbies do. Then I heard the personal growth guru, Wayne Dyer, on the radio one day. He had just written a book called *You'll See It When You Believe It*. Dyer said that if you get up in the morning expecting to have a bad day, you'll rarely disappoint yourself. He said, 'Stop complaining! Differentiate yourself from your competition. Don't be a duck. Be an eagle. Ducks quack and complain. Eagles soar above the crowd.'

"That hit me right between the eyes," said Wally. "Dyer was really talking about me. I was always quacking and complaining, so I decided to change my attitude and be-

come an eagle. I looked around at the other cabs and their drivers. The cabs were dirty, the drivers were unfriendly, and the customers were unhappy. So I decided to make some changes. I put in a few at a time. When my customers responded well, I did more."

"I take it that has paid off for you," Harvey said. "It sure has," Wally replied. "My first year as an eagle, I doubled my income from the previous year. This year I'll probably quadruple it. You were lucky to get me today. I don't sit at cabstands anymore. My customers call me for appointments on my cell phone or leave a message on my answering machine. If I can't pick them up myself, I get a reliable cabbie friend to do it and I take a piece of the action."

Wally was phenomenal. He was running a limo service out of a Yellow Cab. I've probably told that story to more than fifty cab

drivers over the years, and only two took the idea and ran with it. Whenever I go to their cities, I give them a call. The rest of the drivers quacked like ducks and told me all the reasons they couldn't do any of what I was suggesting.

Wally the Cab Driver made a different choice. He decided to stop quacking like ducks and start soaring like eagles. How about us?

Smile, and the whole world smiles with you. The ball is in our hands! A man reaps what he sows. Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up... let us do good to all people.

**Ducks Quack, Eagles Soar.**

Have a nice day, unless you already have other plans...

**Where We STAND**

**MED ONE CAPITAL**

**JUN 2009**

**2009 YTD**

**JUN 2008**

**2008 YTD**

New Equipment Purchased	\$21,304,654	\$69,605,717	\$11,141,909	\$71,669,340
Number of New Leases	92		54	
Total Customers		1,685		1,502
Total Equipment Leased		\$256,835,660		\$221,651,649

**MED ONE EQUIPMENT RENTAL**

**JUN 2009**

**2009 YTD**

**JUN 2008**

**2008 YTD**

Total Rental Revenue	\$801,317	\$4,908,508	\$646,002	\$4,120,370
----------------------	-----------	-------------	-----------	-------------



**"Wow, THAT WAS FAST"**

WRITTEN BY SPENCE TUELLER

I have been impressed by the efforts and attitudes of the medical equipment reps that I have worked with over the last few months. In spite of the difficult economic situations they face, and with limited or no hospital capital money available, they continue to push forward finding creative ways to overcome roadblocks to the sell. One roadblock that often presents challenges is a stall or delay within the sales cycle. I had a manager that would often say, "Time kills all deals."

In most cases, when a rep contacts Med One for finance options they are in the final stage of the sales cycle. With the

right finance solution for their customer the deal can be closed. It is in this stage that timing and responsiveness are critical between the hospital, the rep, and Med One.

Recently, I was working closely with a rep on a deal that required several different revisions and modifications as the hospital worked through their needs. Finally, when we thought we had everything just right the hospital requested another change!

Within 15 minutes the changes were made and a new revised agreement was sent to the hospital. The rep's reply to me was, "Wow, that was fast." There was no momentum lost. No unnecessary delay.

It is no secret that one of the major benefits of working with Med One is our ease of doing business. A large part of this is serving you, our customers, as expeditiously as possible so that time doesn't kill any deal.

# CREATIVE WAYS TO ACQUIRE CAPITAL EQUIPMENT

## Acquisition **SOLUTIONS**

### **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 simply a matter of signing a 2 page proposal document and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One. This program is also known as a Rent to Own or a \$1.00 Buyout Lease.

### **OPERATING LEASE**

Customer commits to make monthly payments based on an established term. When the term ends, the equipment can either be purchased based on its fair market value, rented for an additional 12 months, or returned to Med One Capital with no further obligation. Completing an operating lease through Med One is simply a matter of signing a 2 page proposal document and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One.

### **12 MONTH RENEWABLE OPTION**

Typically, an operating lease deal is done on a term of 36 - 60 months. At times, a customer may have difficulty committing for an extended length of time. If so, we can present a short-term renewable option. The intent is to provide a 3 - 5 year lease payment structure in which the customer is only committed for 12 months at a time and can renew after each 12 month period until the total lease term is met. After any 12 month period, the standard end of term options are also available, so this option will always qualify under the FASB-13 guidelines.

### **RENTAL REWARDS**

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 towards 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.

EACH SOLUTION  
OFFERED BY MED ONE  
CAN BE CUSTOMIZED  
TO BEST FIT THE NEEDS  
OF THE CUSTOMERS.  
WE HAVE EIGHTEEN  
YEARS OF EXPERIENCE  
WORKING IN THE HEALTH  
CARE INDUSTRY. OUR  
SIMPLE DOCUMENTATION,  
QUICK TURN AROUND  
TIME AND CUSTOMER  
SERVICE HAVE NO  
COMPARISON WITHIN  
THE INDUSTRY.

**YOUR DIRECTION,  
YOUR SOLUTION**

**CREATIVE**



### **MED ONE EQUIPMENT RENTAL**

As a division of Med One Capital, Med One Equipment Rental is a leader in the rental industry. They carry equipment from leading manufactures across the country. Their inventory includes: Modular Systems, Syringe Pumps, Infusion Pumps, Patient Monitoring Systems, Pulse Oximeters, Smart Pumps, SCD's, Ventilators, Bi-pap Machines, and much more. [medone-er.com](http://medone-er.com)



### **Med One Equipment Services**

### **MED ONE EQUIPMENT SERVICES**

As a division of Med One Capital, Med One Equipment Services can handle a single department's repair needs or the needs of an entire facility. They specialize in Refurbished Equipment, Biomed Services, and Equipment Sales. They sell and service medical equipment from leading manufactures across the country. [medone-es.com](http://medone-es.com)

**CALL 800.841.5856 TODAY**

## Employee SPOTLIGHT

WRITTEN BY JILL SHAVER

### BORN AND RAISED

I was born in Murray, Utah, but lived in West Jordan, in an area known as Oquirrh Shadows. When I was three we moved to Magna where I spent my school years and was very involved in plays and acting. During high school I won a lot of awards for acting, including Senior Actress of the Year and a Theater scholarship to Utah State University. In the spring of 2003 I ventured out on my own... well, kind of. The most perfect guy (aka Jon) and I decided to call an apartment in Kearns home. In 2005 we bought our house in Oquirrh Shadows, ironically just a few blocks from my first house.

### FAMILY LIFE, INTERESTS, AND HOBBIES

Jon and I currently have two extremely awesome hunting dogs, (German Shorthaired Pointers to be more specific) Hades, my white and liver girl, is 4 ½

years and Marley, solid liver, is 2 years. Also, just so you know, the word "liver" means brown and Marley got her name before the book and movie became famous. We also raise homing pigeons and currently have 19 birds with a few eggs cooking. Besides the obvious hiking, camping, and hunting game birds, I love cleaning my house (in my obsessive way), movies, puzzles, reading, and there has to be more...

### CUSTOMER RELATIONS

I have been at Med One for a year and a half and I have to say that I feel honored being a part of Team Med One! In customer relations I coordinate our customer appreciation program and provide a friendly, one-stop resource for our customers to assist with anything that might come up. Whether it is a sales question, a customer concern, or if a quote is needed, I am equipped and committed to find a solution. What a great opportunity I have in this spotlight to share a little about myself and to express my personal excitement and dedication to our customers. I really enjoy the experiences I have had to interact with our customers and my goal is to continue getting to know more of them.



### MORE ABOUT JILL

I love football! Go Colts! Go Utes!

Last year I participated in the Utah Fast Pass as a chauffeur for the two sweetest German ladies (wives of two participants) and was driving them around in a Mercedes S600! A super expensive and awesome luxury vehicle; it was awesome!

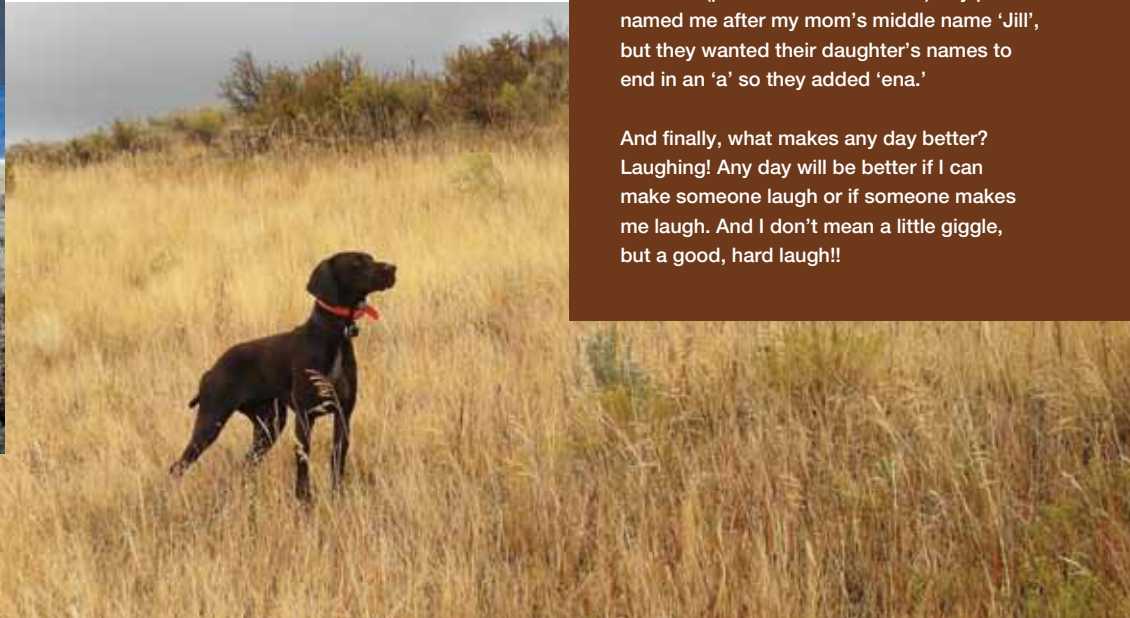
I am terrified at the thought of drowning, falling off a cliff, or being eaten by a shark.

Every Labor Day weekend for the last six years (and it is on the calendar for this year) my love, Jon, myself and a few others, take a trip to Montana for our first bird hunt of the season.

One dream that has stuck with me since childhood is of becoming a horse ownin', ridin' cowgirl, with red boots and a black hat. A horse was always on my Christmas list growing up and one day I am going to make it a reality.

Jill is actually my nickname; my full first name is Jillena (pronounced Jill-ee-nah). My parents named me after my mom's middle name 'Jill', but they wanted their daughter's names to end in an 'a' so they added 'ena.'

And finally, what makes any day better? Laughing! Any day will be better if I can make someone laugh or if someone makes me laugh. And I don't mean a little giggle, but a good, hard laugh!!



YOUR DIRECTION, YOUR SOLUTION

MED ONE EQUIPMENT RENTAL IS AN AUTHORIZED RENTAL DEALER.

PHONE 800.841.5856  
MEDONECAPITAL.COM

## Facing Your FEARS

WRITTEN BY ANNE McOMBER

I admit, I was one of those kids that had a fear of pretty much everything. You name it, I was afraid of it. Of course I had many realistic fears like heights, water, death, the dark, being kidnapped... but beyond that I was deathly afraid of some pretty unrealistic things- like the car exploding while I was in it, monsters chasing me up the stairs from the basement, bridges collapsing while I was on them or under

them (I never could decide which would be worse) and the list goes on.

As you can imagine, I missed out on a lot of things, purely due to the fact that I was scared. The day I finally made it to Lagoon and actually rode a roller coaster I realized I had been missing out on something great! And believe it or not, not one of the roller coasters went off the track or crumbled to

the ground with me inside. As I began facing my fears one at a time, I soon realized that roller coasters weren't the only thing I had been missing out on. Fear had gripped my life so entirely that I had passed up many opportunities.

To put this all in perspective, fear is not always a bad thing. In many cases fear can help keep us safe and warn us of



danger. But there is definitely a difference between this healthy fear and fear that prevents us from living life. How many times in life have we really wanted to do something but passed up the opportunity because we were afraid? Unfortunately, life keeps moving forward whether you grab those opportunities or not. But I'm here to say there is hope! Whether you're afraid of speaking in public, taking the next step in a relationship or going for that promotion, you can face your fears one at a time and start living life! As I've checked off my fears from my list one by one, these are some steps I have personally found to be instrumental. Note: Facing your fears is a process and not something that happens overnight. Consider every step you take progress!

- 1) *Identify your fear. What is it you're really afraid of and why are you afraid of it?*
- 2) *Assess the risk. What's the worst possible thing that could happen?*
- 3) *Visualize the worst happening and resolve what you will do about it. There's a lot less to be afraid of when you are prepared for the worst.*
- 4) *Help is available! There are people and resources all around you that can be extremely helpful as you face your fear.*
- 5) *Action plan. Now that you're ready to face your fear, draw out your action plan one small step at a time.*
- 6) *Go for it! Follow your action plan step by step and don't look back!*

## Avoid The ATTACK

WRITTEN BY NATE DAVIS



## GEEK REPORT

So much of our lives are electronic and on the computer. We pay our bills online, we transfer money and do banking online, and we purchase things online with credit cards. If your computer gets infected with a key logger or spyware, or if you have a peer-to-peer application (like Limewire) you are susceptible to information being stolen. In fact, just earlier this month, a man in Seattle was arrested for fraud using Limewire to search other computers for 'tax return' and 'account'. Limewire has the ability to share your entire hard drive if security measures are evaded and many victims have no clue they even have it. It goes to show, that you just can't be too careful. Two signs that

might indicate your computer is infected are if you get strange pop-ups or your computer starts running sluggish.

Simple things can help you avoid an attack, such as, when on the Internet if you don't know how you got somewhere or think something looks out of place, close your web browser and start over again. If you think your computer is infected consult with someone in the Information Technology field and see if you can find the root of the problem.





2009

MED ONE CAPITAL

ADDRESS  
10712 SOUTH 1300 EAST  
SANDY, UT 84094

PHONE  
800.248.5882

WEBSITE  
MEDONECAPITAL.COM