

MEDONE ONE

20
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JULY | AUG





You must be flexible
to bend over backwards.



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This issue of Med One to One represents a landmark for the company. On June 30, 2007, Med One sold the consumer medical entities – Universal Diagnostic Testing and Med One Medical to their founder Mike Treacy. We wish him well as he begins the process of creating a new management team and develops his new business plan for exciting future developments in these two related businesses.

With this transaction completed for Med One Capital, we are now better able to renew our focus exclusively on the opportunities to serve our customers in the hospital equipment finance space. Our business has some exciting opportunities in its future and is uniquely positioned to reach and exceed its goals and objectives. As I have an opportunity to discuss our business with businessmen and women from outside our company, we are universally praised for the things we have been able to accomplish in our company.

Our core business activity – leasing equipment to hospitals – is unique in that we have chosen to focus our attention and expertise strictly on the medical industry, and more to the point, restricting our customer base largely to acute care hospitals. We have the unique privilege of being able to include in our customer list most of the well renowned and top tier hospitals throughout the United States,

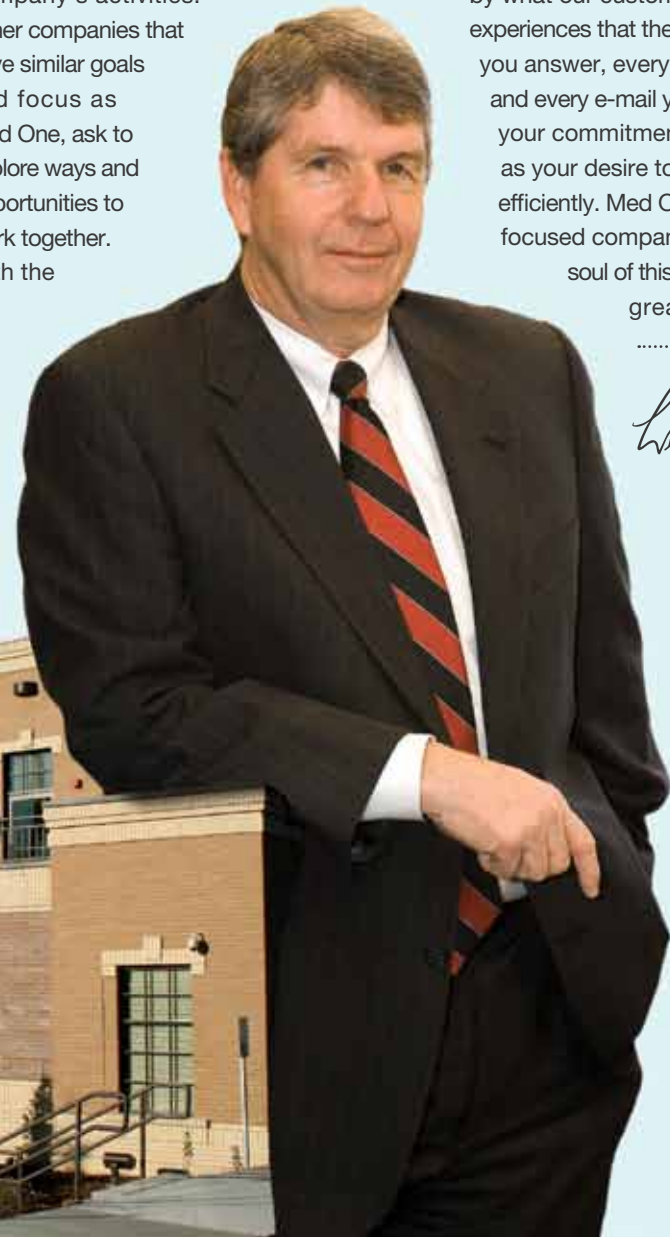
Canada, and the United Kingdom. We have been able to streamline our procedures in a manner that makes it easy for hospitals of any size or location to do business with us. There is no other financial services company in the country that can point to a finer or higher quality portfolio of customers.

This unique focus has created so many different opportunities for us that it is hard to comprehend. Equipment manufacturers throughout the country seek us out to help them provide solutions to the challenges they face in trying to sell capital equipment to a capital restricted customer base. Financial institutions from coast to coast request opportunities to invest in and provide financing for our company's activities. Other companies that have similar goals and focus as Med One, ask to explore ways and opportunities to work together. With the

success that we've had in past years, we have been able to identify and avail ourselves of the resources to be able to take advantage of the opportunities that make sense to us and seem to be consistent with our core mission.

As the future unfolds before us, it is vital that we are unified as a team and that we keep our sights firmly focused on our company goals. As members of our team, every one of you is critical to the success of this company. Your expertise, friendliness, and proficiency will be tested every day that you work at Med One. Our customers will judge our company by the way they are treated by YOU. Our success as a company and your success in your career with Med One will be significantly impacted by what our customers think of us and the experiences that they have with us. Every call you answer, every customer you work with, and every e-mail you send out has to reflect your commitment to excellence as well as your desire to do things correctly and efficiently. Med One Capital is a customer focused company. You are the heart and soul of this company, and we have a great future ahead of us.

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Good timing, persistence and hard work pay off.....

Letter from the Editor

Troy Tait

The following is a brief synopsis of a story received by one of our vendor representatives. I think it illustrates the importance of good timing, persistence and hard work.

The deal had been discussed and contemplated for several months. The customer's credit had been reviewed and several different lease proposals had been presented but with no success. Then, while at a regional sales meeting, the sales rep attended a presentation by Med One Capital. During this presentation, the "Equity Rental" program was discussed. This was exactly what was needed to win this deal. The customer was a perfect fit for the Equity Rental program. They had been renting their entire fleet of ventilators on a month-to-month basis from a national rental company for as long as 24 months.

After the meeting, the vendor rep, customer and Med One held a conference call. During this call it was determined that the customer could receive new vents at a price that was less than they were currently paying. They immediately loved the program. Previously, they had looked at what they felt was every possible option to get the deal done. Until the time the Equity Rental program was introduced, nothing really allowed them the flexibility to get the deal done. The result: a full replacement of their entire fleet of ventilators – a deal worth over \$380,000.

When people ask if Med One is really different from other financial institutions, the answer is YES. When asked if persistence and hard work are essential elements of business, the answer is again YES. Is the future bright for Med One? Absolutely! With good timing, persistence and hard work Med One will succeed. We are different and have the innovative and creative way of thinking to provide our customers solutions that work.



Med One always finds
a way to get the deal

MEDONECAPITALMED CAPITAL MEDONECAPITALME DONE

Med One Equipment Rentals

Brad Johnson

It is pretty well known that the summer months are a slow time in the rental business. The summer months are the time to catch up on everything that has been set aside during the busy winter season. It is a time to service the equipment and get prepared for the busy winter months. For Med One Equipment Rental it has been just the opposite. In fact, the months of May and June have been the best months ever and July seems to be going the same direction.

Much of the credit is due to Med One becoming a rental dealer for Alaris and having the ability to rent the new Alaris PC systems to hospitals throughout the country. The increased rental of these pumps has made up for the usual slow rental for respiratory equipment in the summer months. This should bode well for the fall and winter months when the need for the respiratory equipment increases.

Of course, none of this would be possible without the companies, hospitals and Bio-Med technicians we work so closely with. We appreciate all the time and hard work that is put in so that the equipment that is purchased by Med One Equipment Rental is being used effectively. We look forward to the remainder of 2007 to be the best ever!

MED ONE IS AN AUTHORIZED RENTAL DEALER AND SERVICE PROVIDER



**CALL TODAY
800.841.5856**

Where We Stand

Med One Capital

New Equipment Purchased
Number of New Leases
Total Customers
Total Equipment Leased to Customers

June 2007

\$11,571,404
44

1,619

2007 YTD

\$65,561,993

\$241,365,608

June 2006

\$11,392,134
49

2006 YTD

\$46,308,652

1,468
\$176,822,383

Med One Rentals

Total Rental Revenue

June 2007

\$333,941

2007 YTD

\$1,430,142

June 2006

\$125,970

2006 YTD

\$772,001

MED ONE CAPITAL OFFERS A VARIETY OF FINANCING SOLUTIONS. INCLUDED IN THESE SOLUTIONS ARE THE CAPITAL LEASE, OPERATING LEASE, ACQUISITION VIA DISPOSABLES, DEFERRED PAYMENT, AND OUR UNIQUE EQUITY RENTAL PROGRAM. PLEASE CONTACT ONE OF OUR SALES REPRESENTATIVES TO FIND THE SOLUTION FOR YOU. 800-248-5882

CAPITAL LEASE

- fixed term rental
- finance equipment over several months
- own equipment at end of term

what is a capital lease

Commit 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 two-page proposal document and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One.

success story

"I have worked in the medical equipment industry for 15 years and can tell you that it is getting harder and harder to get a cash deal. I have made Med One Capital part of my region's sales process. As soon as any of my team or I do a proposal for our equipment, I insure that I have Med One Capital's simple 2-page capital lease agreement. With this approach I have shortened my region's sales cycle."

OPERATING LEASE

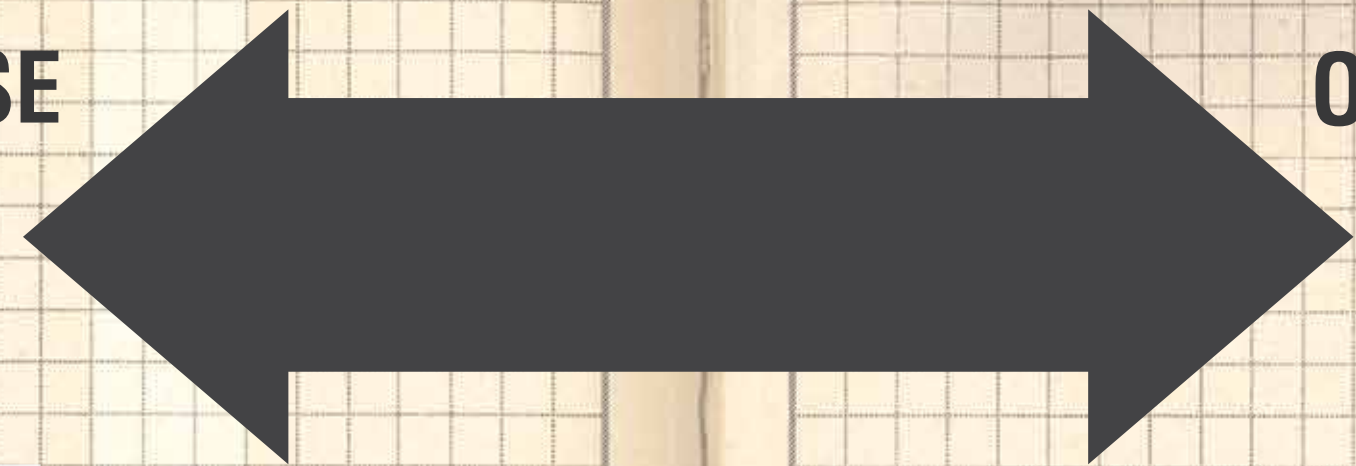
- fixed term rental
- lowest possible monthly payment
- multiple end of term options

what is an 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 two-page proposal document and issuing a purchase order. Both the signed document and the PO are then sent directly to Med One.

success story

"The whole team was dedicated to the technology, but they did not have the money to buy this equipment. So I called Med One and explained the situation. The hospital needed an extremely low monthly payment and could commit to a term, as long as at the end of the term they could buy the equipment, continue to pay payments, or return the equipment. Med One Capital drew up an agreement that fit all the needs of the hospital. So I got the sale, the hospital received the new equipment, and at the end of the term, I will be back to see if they want to upgrade!"





We covered how to organize our workspace last month and this month, as promised, we'll touch on our homes and cars. Both of these chores are a lot like eating an elephant. It can be done, but works best one tiny piece at a time.

With your house, there is a main "overview" for organizing and then the more specific areas that will require their own clutter solutions. The overview would be to prioritize which rooms to start with and whether the furniture is to be included in the over-haul. Start with the ones that frustrate and embarrass you first, and don't expect 25 years of clutter and neglect to become organized in one weekend. It just won't happen. Take one or maybe two rooms a week and keep at it until you've achieved the zen of organization and simplicity.

Start with 4 boxes or totes and a ruthless attitude. Mark the boxes: To Keep, Throw Away, Charity and Give Away. Address each item only once, put it in the appropriate box and move on. Remember the Rule of Thumb-if you haven't used it or worn it for a year, toss it. It makes it easier if you give usable items to Deseret Industries so somebody (besides you) can enjoy it and you also get a tax deduction. Pick up every item in the room except the furniture, which may or may not go, and think back, has anyone in your family ever said they liked that item? If the answer is "yes" then put their name on it and set it in the Give Away box. When the room is completely bare, take the items in the To Keep box and decide if this is where they belong and if not, take it to where it should be. Continue the process with the Throw Away box. You guessed it, actually throw it away! Next take the Give Away box and put it in the backseat of the car and take it to whomever you've decided to bequeath it to and do it now, before it escapes back into the house. Put the Charity box in

next and deliver it the D.I./Goodwill etc. and help someone less fortunate. Now, drag the boxes to another room and begin again. Room by room, item by item, you are creating a more peaceful and uncluttered existence. Closets, drawers, kitchen cupboards, tool sheds and the garage can also be whipped into shape using the 4 box method. Nobody gets any pleasure out of clutter under the bed or a garage you've never actually parked in, but the pleasure of an uncluttered home gives you peace of mind and a bit of smug self-satisfaction.

Fortunately, de-cluttering your car is a lot easier. First, strip it of everything that can be removed and put it in one box. Next, pull the floor mats out and set them aside while you vacuum. Start to vacuum up high so any dust or debris falls down to the area not yet cleaned, then move onto the seats. Use the proper attachments to clean around the pedals and the area between front seats and console. Now vacuum the floor mats. Use the soft brush attachment to vacuum the dashboard and doors. Be careful not to damage knobs, vents or leather seats. Clean the fabric seats using an upholstery cleaning spray, a toothbrush for stains and clean rags to dry the seats. Simple laundry detergent will work as well. Just mix it with warm water and dip a clean cloth into it. Clean windows inside and out with a non-streak spray and soft rags. To clean a dashboard, console, and other plastic parts use a slightly damp cloth with a very small amount of laundry detergent. To make everything shiny, spray plastic polish and spread it evenly with a soft brush. Don't spray directly on the stereo, use the brush instead. Dry polish gently with clean, soft, dry cloth. You can keep it looking great by using a soft duster periodically.

Now, sit back, take a deep breath and pat yourself on the back. You've done it!

ORGANIZE YOUR CLUTTER



Ten ways to help your posture

What is good posture?

Posture is the position in which you hold your body upright against gravity while standing, sitting or laying down. Good posture involves training the body to stand, walk, sit and lie in positions where the least strain is placed on supporting muscles and ligaments.

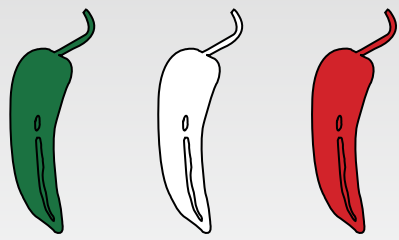
- 1 Sit up with your back straight and your shoulders back.
Your buttocks should touch the back of your chair.
- 2 All three normal back curves should be present while sitting.
A small, rolled-up towel or a lumbar roll can be used to help you maintain the normal curves in your back.
- 3 Here's how to find a good sitting position when you're not using a back support.
 - a. Sit at the end of your chair and slouch completely.
 - b. Draw yourself up and accentuate the curve of your back as far as possible.
 - c. Hold this position for a few seconds.
 - d. Release the position slightly (10 degrees). This is a good sitting posture.
- 4 Distribute your body weight evenly on both hips.
- 5 Bend your knees at a right angle. Do not sit with your knees crossed.
Keep your knees even with or slightly higher than your hips.
- 6 Keep your feet flat on the floor.
- 7 Try to avoid sitting in the same position for more than 30 minutes.
- 8 At work, adjust your chair height and work station so you can sit up close to your work and tilt it up at you. Rest your elbows and arms on your chair or desk, keeping your shoulders relaxed.
- 9 When sitting in a chair that rolls and pivots, don't twist at the waist while sitting. Instead, turn your whole body.
- 10 When standing up from the sitting position, move to the front of the seat of your chair. Stand up by straightening your legs. Avoid bending forward at your waist.



med·one·capital noun

easy as 1, 2, 3

- 1 cre·a·tive adj.
 - a. Having the ability or power to create
 - b. Characterized by originality and expressiveness
- 2 flex·i·ble adj.
 - a. Capable of being bent or flexed; pliable
 - b. Responsive to change; adaptable
- 3 re·spon·sive adj.
 - a. Answering or replying; responding
 - b. Readily reacting to influences, or efforts



Pablo was born and raised in Mexico and immigrated to the United States in 1990. Four years later, Pablo graduated from ITT Technical Institute with a Bachelor's degree in Electronics Engineering.

Pablo has done work for Med One for 7 years, and 18 months ago he became a full time employee. Pablo is the Biomed Director at Med One Capital. He established what is now known as ES or Equipment Services. Specifically, Equipment Services provides preventive maintenance and repair to all the medical equipment that Med One leases or sells to their customers. All medical

equipment is required by law to be inspected every six months, depending on what type of equipment it is. Pablo has three technicians that he has trained to perform this work efficiently.

Pablo's goals and hopes for the future here at Med One are to continue expanding Equipment Services and to provide quality service for the benefit of the end user, the patient.

So what does Pablo do to stay busy when not at Med One? Two words: family and soccer. Pablo is married

Employee Spotlight

Pablo Rico



and has five children: two girls (ages 3 and 16) and three boys (ages 7, 12, 15). He loves spending time with them and when soccer is involved it's even better. Pablo started coaching his son's soccer team 6 years ago. After acquiring several more teams during the next four years, he formed a soccer club, Fusion FC (Futbol Club) that now consists of eight teams. Today, he serves as president of this soccer club with 125 children registered and 8 licensed coaches. "I have been lucky to find coaches that have the same philosophy as me and together we are giving a lot of kids a chance to learn and develop skills in the best sport in the world named FUT BOL (soccer)."



Employees of the Month

Congratulations to Brian Gates (left) and Gabe Barlow (right) for being Employees of the Month for July and August

Remember to submit your nominations to Human Resources or place it in the Ballot Box before the 25th of each month



Geek Report

Nate Davis

Last fall, my wife wanted to make a movie for her family for Christmas. We sat down together and after many long hours we made a movie using Apple's lineup of professional video editing tools, Final Cut Pro and DVD Studio Pro. Although it turned out nice in the end, it was a long process and was met with a few frustrations as most projects do.

This past week, Apple released an update to their amazing suite of applications called iLife that will definitely cut down on past frustrations with the old apps. The biggest change to the iLife suite of apps was iMovie. Many of us have wanted to take a few photos and a little video and put together a movie that we could show at a family event. I know I love to do this. Well, now with the new version this task is so much easier. It turns out that one of Apple's own software engineers didn't like how long it took to make a movie with Final Cut or iMovie. So he started from scratch and wrote this new iMovie. The thing that makes movie making with iMovie so fast is the ability to skim across your video clips and find the part you want to put in your video. Selecting what you want to include in your movie is as simple as selecting text. Simply drag across the portion you want, and drop it into your movie. After you are done making your movie, all it takes is a few simple clicks and your video can be posted on the web, e-mailed or even put onto a DVD and sent out. It is so amazingly simple that you will wonder how you ever got along without it.

So for those who are frustrated with the amount of time it takes to put together a home video, then iMovie may be just the solution you have been waiting for.



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