

WINTER / SPRING 2026  
TUCSON BUSINESS NETWORKING  
RESOURCE MAGAZINE  
EIGHTH ISSUE



**Business Networking LLC**

NINE YEARS of Keeping Tucson Connected®

**Don't  
Stop  
Thinking  
About  
Tomorrow**

[TucsonBusinessNetworking.com](http://TucsonBusinessNetworking.com)



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# Features *and More*

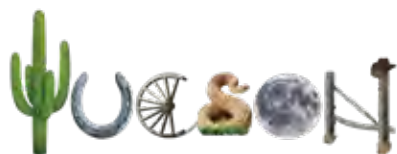
## Welcome to Tucson Business Networking, LLC

We're all about bringing people together—business professionals, entrepreneurs, and anyone eager to make new connections.

Our events make it easy to create conversations, build meaningful relationships, and discover opportunities you won't find anywhere else. People join us for all kinds of reasons: to grow their business, develop new friendships, explore local restaurants and venues, get social, or meet others after relocating to Tucson. Whatever brings you here, everyone is welcome, invited, and part of the experience. From lunches to mixers to sponsor breakfasts and more special events, there's always something happening and always someone new to meet.

### LET'S STAY CONNECTED!

Follow us on the internet  
@tucsonbusinessnetworking



Business Networking LLC



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# Stacy Fowler

CEO/Founder

Tucson Business Networking

## “Don’t Stop Thinking About Tomorrow.”

Don’t stop, it’ll soon be here.”

- Fleetwood Mac

In June 2025, I was on a cruise with my mom, and one evening we attended a Fleetwood Mac cover band—one of the ship’s premier shows. When the band started playing “Don’t Stop,” I turned to her with great excitement and hollered, “That’s it. That will be the theme of our next magazine.”

The song’s message reflects what Tucson Business Networking has stood for from the very beginning: looking ahead, staying optimistic, and building momentum.

Networking is naturally forward-focused. Every conversation, every coffee meeting, and every follow-up creates the potential for something meaningful to grow, whether it becomes a new friendship, a new business collaboration, or a conversation that makes a difference.

As we introduce the Winter/Spring 2026 issue of the Tucson Business Networking Magazine, that theme feels especially fitting. “**Don’t Stop Thinking About Tomorrow**” reminds us that progress happens step by step. Even when we don’t see the full path, showing up today is what shapes our future. You never know who you will meet.

This issue also marks an exciting milestone: we are now self-publishing the magazine. Taking this major step and investing in the brand-new Tucson Business Networking mobile app is truly a dream come true! Creating a space where our members can communicate more easily and effectively, share opportunities, and generate more

business for one another has been a meaningful vision. Seeing it finally become real is both energizing and deeply rewarding. After all, we are in the business of helping other businesses get more business.

To all members who contributed to this magazine, we are incredibly thankful. Your support, trust, and involvement made this publication possible.

And if you’re reading this and are not yet a member, we invite you to join us at an upcoming event and become part of our networking organization. As we grow and welcome new people into our network, it benefits you and everyone around you. If you are already a member, we encourage you to refer someone who would benefit from being here. And please, share this magazine and place it in the hands of someone who needs a professional boost, inspiration, or a community that genuinely cares about helping each other grow.

Tomorrow holds incredible potential, and each of us plays a part in shaping it through the connections we make today.

*Here’s to tomorrow!*



*Stacy Fowler*  
Keeping Tucson Connected®

2025 ARIZONA - Woman in Business Champion of the Year, U.S. Small Business Administration (Stacy Fowler)

WINNER - BEST Business Referral/ Networking Group, 2018-2025

WINNER - BEST Membership Organization 2021-2025

WINNER - BEST Local Owner/CEO 2022-2023, 2024 Favorite (Stacy Fowler)

Source: AZ Daily Star Readers’ Choice

AWARDS

# We're bringing back "old-school" care while digging into root causes.

Imagine walking into a provider's office where your monthly membership covers as-needed visits, same- or next-day appointments, and a doctor you can text and who actually texts back. No insurance middlemen, no surprise bills, no copays or visit fees. Just straightforward, reinvented healthcare. That's what you get at Rincon Health Direct Primary Care.

Mandy, are you saying we don't need insurance? Not quite. We still recommend a catastrophic plan for things we can't handle, like surgeries or broken bones. If the marketplace has priced you out, consider healthshares—they're like co-ops and pair perfectly with direct primary care. Together, they deliver the affordable access to care we all want. But without insurance, how can we get access to affordable lab work, imaging, and medications? Well at Rincon Health, we offer cash-pay labs at rates so low that most patients choose them over insurance. Imaging is affordably priced through Simon Med, and with GoodRx, medications stay cheap without touching your policy.

When offices rely on insurance, your care suffers. Companies prioritize profits, pushing providers to rush through more patients and check boxes for reimbursement. With Rincon Health, we ditch that noise and focus on the relationship between you and your provider—nothing else. With that and chronic illnesses on the rise, healthcare has to evolve.

We're bringing back "old-school" care while digging into root causes. Mental health, especially anxiety and depression, is exploding. For some, it's

crippling, and the default fix is more pills—often with side effects worse than the problem. If you're struggling, here are a few simple ideas to try. (I'm not your PCP, so run these by your provider first.)

Start with diet. About 90% of serotonin receptors live in your gut—the neurotransmitter that steadies mood and sparks happiness. The standard American diet—loaded with processed carbs, refined sugars, and seed oils (soybean, canola, vegetable, margarine, safflower, sunflower, peanut, etc)—wrecks gut health. Those oils cross into your brain, get treated like fuel, and oxidize, causing chaos. Cut them out. Stick to whole, single-ingredient foods, especially beef and eggs.



Next, get outside and touch the earth. One study found 1.5 hours of daily outdoor light cut depression risk, regardless of genetic predisposition (Lin et al., 2023). Another showed an hour of grounding—bare feet on the ground—significantly boosted positive moods (Chevalier, 2015). Aim for at least 20 minutes a day in sunlight, feet on soil, real grass, or even rocks.

Finally, exercise! Moving releases myokines from muscles—proteins that boost brain health, build stress resilience, and protect against depression. You get them only through activity. One study found exercise was 1.5 times more effective than medications or therapy for mild-to-moderate depression, stress, and anxiety (Singh et al., 2022). Start with achievable goals, working up to 30 minutes a day, 5 days a week: walk, run, swim, dance, lift, or try free YouTube workouts. Just move!

If you're battling anxiety or depression, start with your diet, exercise and time outside. Be open with friends and family about your struggles—let them speak truth into your life. We share hard truths not out of hate, but love.

If your provider never asks about diet, sleep, stressors at home/work/life, or alcohol intake, etc, you don't have a provider—you have a drug dealer. Our healthcare system is broken. We can wait for government fixes, or we can rebuild it grassroots-style through direct primary care. If you're ready for a better way to access care, we'd love to help at Rincon Health because your healthcare could be so much better.

Mandy DeMeritt FNP-C | Rincon Health Direct Primary Care | [www.rinconhealth.com](http://www.rinconhealth.com)  
Call/text: 520.213.9503 | [mandy@rinconhealth.com](mailto:mandy@rinconhealth.com)

# Have You Ever Considered Upgrading Your Business Card? 6 Reasons You Should

## 1) FIRST IMPRESSIONS COUNT

Your business card is often a potential client's first impression of your brand. An impressive/high-quality business card communicates professionalism and attention to detail. When someone receives a card that looks substantial and elegant, they are more likely to remember you and take your business seriously.

## 2) REFLECTS YOUR BRAND IDENTITY

A business card isn't just a way to share contact information; it represents your brand. Investing in a business card with an upgraded design allows you to align your card with your business's image and values. Creative layouts reflect innovation and become your branding tool. Elegant business cards demonstrate that you value quality and excellence, which people naturally associate with your services or products.

## 3) SUPPORTS EFFECTIVE PRINT MARKETING

Even in the digital age, the benefits of

print marketing remain significant. Unlike a fleeting digital ad or email, a business card is a tangible reminder of your brand. High-quality cards take this further by adding a tactile and visual element that makes the interaction memorable.

## 4) DIFFERENTIATES YOU FROM THE COMPETITION

Standing out is critical in competitive markets. A high-quality/unique business card gives you that edge. Whether through unique textures, embossed logos, or creative designs, these cards showcase your attention to detail and willingness to go the extra mile. For example, a card with metallic accents or die-cut shapes will immediately catch the recipient's eye. It demonstrates that you care about how you present yourself and position your brand as one that values creativity and innovation.

## 5) CREATES NETWORKING OPPORTUNITIES

A unique business card often serves as a conversation starter. People are naturally



drawn to high-quality items; an impressive/unique card can prompt questions about your business or services.

## 6) A SMALL INVESTMENT WITH BIG RETURNS

While impressive/high-quality business cards cost more than standard options, their benefits outweigh the expense. They are memorable, unique, conversation-provoking, and set you apart from the ordinary. From building your brand's reputation to creating new business opportunities, these cards are a powerful marketing tool that delivers long-term value.

Ron Shotts | RLS Printing & Marketing | rlsprinting.com

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Dr. Jose Osete DDS & Dr. Hiram Cervantes DDS | (520)797-4551 | 2205 W Magee Rd #124, Tucson, AZ 85742

# We're creating a safer place for families and showing that we care.

When I moved to Tucson in late 2020, I didn't expect this city to feel like home so quickly. I came here to help a company with marketing and restoration recovery. Not long after, I met David Anderson, the owner of Bio-One of Tucson. What started as a work call turned into a partnership built on shared values. He hired me as Community Relations Manager, and before long, I stepped into the role of General Manager.

I'm married to my best friend, and together we're raising two boys, ages 13 and 11. As a family, we love hiking in Sabino Canyon and taking date nights downtown to enjoy Tucson's murals and local food. The mix of small-town connection and big-city energy is what I love most about living here.

Community means everything to me. Through Bio-One, we've supported many different local foundations. We are known for sponsoring a hole at golf

fundraisers, this really gives me a chance to have some fun with my community. I also take part in the Walk to End Alzheimer's, honoring my father-in-law who battled the disease. Those experiences remind me why compassion and service matter.

For me, cleaning the community isn't only about the work we do. It's about creating a safer place for families and showing that we care through being there when people need it most. I've answered calls in the middle of the night, left family dinners, and gone straight from a formal event to a cleanup site because that's what helping looks like.

In the next five years, I hope to keep leading with GRACE—grit, responsibility, awareness, compassion, and ethics. If Tucson remembers me for anything, I hope it's for having a big heart and always showing up when it matters most.



Jessica Almaklani | General Manager Bio-One of Tucson | [bioonetucson.com](http://bioonetucson.com)



**BOOK NOW!**





## KIDS FIELD TRIP

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✓ Old Tucson Train	✓ Walking Tours (Educational)
✓ Iron Door Mine	✓ Antique Car Ride
✓ Calf Roping Game	✓ Blacksmith Demonstrations
✓ Shelton Hall Museum	✓ Car Convoy Ride
✓ Town Hall Museum	✓ Restaurants Open



**WESTERN SCHOOL DAYS**

TICKETS MUST BE PURCHASED IN ADVANCE

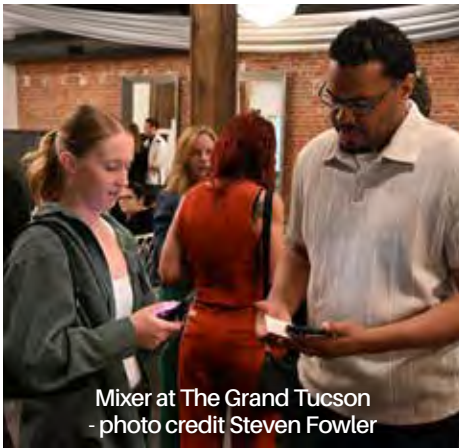
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Arizona Sands Club lunch - photo credit Steven Fowler



Sheila Chonis and Ron Shotts  
- photo credit Steven Fowler



Mixer at The Grand Tucson  
- photo credit Steven Fowler



Frank Lopez  
- Photo credit Stacy Fowler

## CONNECTING YOUR BRAND WITH THE RIGHT AUDIENCE

**With access to the largest news audience in Southern Arizona, our reach and influence are unparalleled.**

Tucson Media Partners provides business owners with cutting-edge tools and technology to empower business growth. We go beyond conventional approaches to craft distinctive digital marketing plans aligned with your business objectives.

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**Sandy Drewry - Multi-Media Specialist**  
520-461-8575 | [sdrewry@tucson.com](mailto:sdrewry@tucson.com)



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# We promote the message of **NO texting while driving.**

It's about 3:40 pm on November 13, Caitlin Festerling (age 21) and Paul Garcia (age 22) were just driving. They had stopped at the intersection of Shannon Road and Sahuaro Divide with their turn signal on, waiting to make a left turn when the Buick behind them, traveling at 53mph, failed to brake. The impact pushed their Acura into oncoming traffic where they were hit by a large work truck. Both young people died at the scene of this horrific crash. During the police investigation, it was discovered that besides speeding, the driver of the Buick had been texting while driving. After 5 ½ years of court battles, the driver of the Buick was finally found guilty of negligent homicide, reckless endangerment and tampering with evidence, and was sentenced to almost 16 years in prison!

You never think it will happen to you, until it does.

The mothers of Caitlin and Paul decided to Turn Their Pain into Purpose by founding the non-profit, Phones Down, Just Drive!



to raise awareness of the dangers of distracted driving. We promote the message of NO texting while driving by raising awareness through education campaigns, school presentations and providing resources and support to victims and their families. We are currently working alongside police and sheriff's departments, as well as local businesses and schools to spread the word.

**All it takes is one simple choice,**

and lives can be affected forever. A moment's distraction can truly equal a lifetime of regret. Remember, when you or a family member or friend is driving, your **ONLY** job is to drive. It is not to text, answer calls, check your email or watch videos. It is against the law to manipulate a cell phone while driving in Arizona (A.R.S. 28-914)

We need your help – If you can imagine the pain that these families have gone through, perhaps you can offer your time, talent or treasures to spread the word: Phones Down, Just Drive! Reach out to Diana, Outreach Coordinator, to see how you can become part of the solution. Let's work together to make Tucson and Arizona a safer place to drive for all of us.

Phones Down, Just Drive! | [Diana Brettrager, Outreach Coordinator](#) | [PhonesDownJustDrive.org](#)



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## Opening Doors Since 1986:

# The Power of Perfect Connections

In networking, the real magic happens when introductions turn into impact. For nearly four decades, that's been my craft. I'm not just helping people buy or sell real estate; I'm connecting lives, legacies, and lifestyles across the globe. From families navigating loss to executives relocating or retirees eyeing life abroad, I find their person, the trusted professional who fits their values, communication style, and goals. Based in Tucson Arizona with a worldwide bench of vetted, high-caliber partners, I'm a matchmaker at heart: it's never about geography; it's about the right connection because the right connection changes everything.

What I love most about being part of this business network is that together, we make those life-changing introductions possible.

### Real Stories - Real Results A California Connection

A local client recently needed help managing the estate sale of a family property out of state. It was a sensitive, overwhelming situation with many moving parts.

I connected them with a compassionate, concierge-level REALTOR® who understood both the sensitivity of an estate sale and the dynamics of the fast-moving California market.

The result . . . nineteen offers and a sale price of \$560,000 over asking price. The family felt seen, heard, supported and most importantly, at peace.

### Across The Globe in Portugal

Another client was exploring an international move for retirement. Instead of sending a list of names, I went to the source, literally. I traveled to Portugal. My goal was to build a trusted network of vetted agents and attorneys who understand the experience of American expats starting anew. Now, when my client is ready, so is his dream team. His path will be paved with confidence.

### Matching a Mission in Atlanta

Recently, a corporate client, working in Uber's electric vehicle division, needed a commercial agent in Atlanta to locate a parking lot for their driverless fleet. Within hours, I had them connected with the right commercial expert: someone who understood zoning, logistics, and corporate site selection. This client now reveres me as their first call for any future real-estate needs.

### Finding Community (and Pickleball) in Florida

Sometimes, connection means finding community and common ground! I had a client who needed to sell two properties in Florida. Knowing that she is an avid pickleball player, I searched specifically, not only for a qualified agent, but for one whose profile mentioned that same passion. (BONUS; her partner happened to be a semi professional pickleball player.) That shared interest created instant rapport, and the comfort of community at a very difficult time of loss and transition.

This referral ignited a relationship grounded in empathy and understanding. The best connections are about compatibility.

### Connecting Is My Signature

I've learned one truth: the right introduction impacts lives. That's why I treat every connection with white-glove care from the first hello to the final handshake. The rule never changes: Empathy first. Excellence always. That's the standard behind every door I open.

### Let's Open the Next Door— Together

The moment you refer to me, I'll design the right real estate referral, the right market, the right personality, the right plan. In networking, the real magic happens when introductions turn into impact. I protect that standard because every referral carries two names, yours and mine. All you need to do is call

me first to talk about your referral; I'll orchestrate the connection and safeguard your relationship. Together, we're connecting lives, legacies, and lifestyles across the globe.

If someone just came to mind, don't wait; reach out now and let's make the match that turns introduction into impact.



# Why Do TRUSTS FAIL?

Is your Revocable Living Trust a license to steal? In my law practice, this scenario has become alarmingly common. Ten years ago, my work was roughly 70% estate planning—drafting wills, trusts, and powers of attorney—and 30% litigation, typically disputes over trust terms, distributions, financial exploitation, or breaches of fiduciary duty by successor trustees. Today those numbers have completely reversed: we now spend 70% of our time on litigation and only 30% on planning. Litigation is far more expensive than proper planning ever would have been.

The surge in trust-related lawsuits stems largely from the explosion in the number of revocable living trusts created over the past decade. Baby boomers have been heavily marketed to with the promise that a trust provides complete security and avoids probate entirely. Unfortunately, many of these trusts are poorly drafted, inadequately planned, and sometimes entirely unnecessary. Lawyers and document preparers earn significantly more from trusts than from simple wills, and with today's automation, the extra revenue often requires little additional effort. This financial incentive has led to aggressive marketing—free dinners, deep discounts, and fear-based sales tactics—that push people into trusts they may not need or understand.

Several critical mistakes cause trusts to fail:

Failure to properly fund the trust. The most common problem is neglecting to retitle assets (real estate, bank accounts, investment accounts, etc.) in the name of the trust. When assets remain in the decedent's individual name, probate may become necessary despite the existence of a trust, defeating its primary purpose and creating confusion or lost assets.

Failure to update the trust. Life

changes—new assets, marriages, divorces, births, deaths, and changes in the law—require periodic review and amendment. Newly acquired property must be titled into the trust, and beneficiary or successor trustee designations may need adjustment. Trusts are not “set it and forget it” documents; they demand ongoing maintenance.

**Choosing the wrong successor trustee. This is often the most consequential decision, yet many people default to naming a spouse, child, sibling, or friend to “save money.” Two serious problems arise: Even family members or friends are usually entitled to “reasonable” compensation, and because they often lack experience, the administration can drag on, fees balloon, and attorneys must be hired—driving costs higher, in total, than a professional would have charged.**

More dangerously, successor trustees wield enormous power with virtually no automatic oversight. There are no “trust police.” Trust documents are private; they are not filed with any court or public office. Banks and brokerages simply follow the instructions of whoever presents themselves as trustee. Family-member trustees all too frequently abuse this power—transferring assets to themselves, ignoring named beneficiaries, or distributing property according to what they believe the decedent “really wanted” rather than what the trust actually says. By the time beneficiaries discover the misconduct, the money is often gone.

Even when misconduct is discovered, beneficiaries face steep hurdles. They must hire counsel, pay for forensic accounting, and sue—often against a trustee who is using trust assets

to fund their own defense. In many cases, beneficiaries are never properly notified of their rights (despite legal and document requirements), or they simply cannot afford the fight.

If you are considering a revocable living trust, first ask: Do I truly need one? Many goals attributed to trusts—avoiding probate, incapacity planning, minor-beneficiary protection—can often be accomplished more simply and cheaply with beneficiary designations, transfer-on-death deeds, durable powers of attorney, and well-drafted wills.

If a trust is genuinely appropriate, take these steps to protect it:

Fully fund it from the beginning and title every new asset correctly.

Review and update it regularly.

Seriously consider appointing a licensed professional fiduciary as successor trustee. Professionals typically administer trusts faster, more efficiently, and at lower overall cost while providing neutrality and strict adherence to the trust terms and the law.

A properly funded, maintained, and professionally administered trust can still be an excellent tool. But a poorly executed one sold through high-pressure marketing can become an expensive invitation to family conflict and outright theft.





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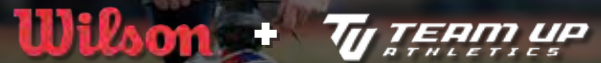
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Jerry Acosta and Don Vallee



Juan JD Delgado, Audrey Good, Jamar Jordan



Joe Ramirez - Area520



Old Tucson Mixer - photo credit Joe Ramirez



Stacy Fowler and Wendi Bradshaw at Chela Latin Cuisine

# La Hacienda Family Mexican Restaurant: A Taste of Tradition

**L**a Hacienda Family Mexican Restaurant is more than a place to eat—it's the story of a family's passion, perseverance, and love for authentic Mexican food.

My name is Lorena, and my family's journey began when my father, Ruben Sahagun, opened our first La Hacienda restaurant in Washington State in 1990. That location is still serving guests today, and several others have followed through the years.

My dad was born in Cuautla, Jalisco, Mexico, on a small ranch called La Hacienda de Abajo, the inspiration behind our name. The ranch wasn't large, but it was full of life—cattle, a winding river, and a strong sense of community. I still visit it every year, and it reminds me of the roots and values my parents built this business on.

After moving from Mexico to the wwBay Area and then to Washington, my dad worked his way up in the restaurant industry—starting as a dishwasher, then busser, server, and manager. His work ethic and determination created a legacy that continues through our family today.

In 2013, a trip to Tucson changed everything. The desert reminded my dad of Jalisco, and he felt an instant connection. Within days, he and my mom signed leases for two locations. My husband, Gildardo, and I packed up and moved south to open La Hacienda in Arizona, while my siblings stayed in Washington to run the restaurants there.

Today, my dad, husband, and I manage La Hacienda in Oro Valley, blending the flavors of Jalisco and Michoacán. My husband is the chef,

using my parents' original recipes with his own creative touch. I oversee the front of the house, while my dad—ever the visionary—designs every corner of the restaurant, creating a warm, welcoming atmosphere.

**Our motto, "Where the flavor makes the difference," guides everything we do. From our scratch-made dishes to our friendly service, every detail reflects our family's dedication and love for this craft.**



That same dedication is driving our next chapter—a long-awaited expansion of our Oro Valley location. We've had plans to grow since 2019, but the project was delayed when the pandemic hit. I chose to cancel it due to the uncertainty of the unprecedented situation. In 2025, with a supportive new landlord, we were finally able to move forward. He helped us secure the space next door, making our dream possible.

The expansion will add about 60 new seats, bringing our total to around 160. Construction begins once we receive the keys in December, with completion expected by the end of February 2026. The new layout will feature a center entrance into the new space framed by two arches and a redesigned bar area with high-top seating and open sightlines for a more social feel.

This growth will help us serve guests faster and more comfortably. During busy season, wait times often reach 30 to 40 minutes for small groups and up to an hour for larger parties. With the added seating, those waits should drop to about 15 minutes, and we may begin accepting reservations for groups of six or more year-round.

We'll also add a few new front-of-house team members to support the expansion. Several people are already on a waitlist to join us for the grand opening.

Beyond the dining room, we offer full-service catering for weddings, celebrations, and corporate events of up to 250 guests. Our catering truck brings the same authentic flavor from our kitchen straight to your event.

La Hacienda is family through and through—three generations strong and still growing. We work hard, spend time outdoors with our children, and take pride in creating a place where everyone feels at home.

**If you're craving authentic Mexican cuisine made with heart, come visit us at La Hacienda Mexican Restaurant in Oro Valley. We can't wait to welcome you and share our Taste of Tradition.**

# The Quiet Rise of Intelligent Living: How AI is Redefining Ease and Elegance in Everyday Life

By Dr. Shira Bush

Artificial intelligence (AI) has quietly moved from curiosity to the center of daily life. As 2026 unfolds, it's not robots and code that draw our attention, it's the subtle ways AI is reshaping how we live, work, travel, and connect. The smartest technology no longer demands to be noticed; it hums softly in the background, creating space and calm in a world long overwhelmed by pace and pressure.

The defining trend of AI in 2026 is human-centered harmony technology designed to complement human capability rather than compete with it. After years of chasing speed, we're seeing a shift toward clarity and intention. AI is becoming a thought partner that keeps us rooted in our strengths while handling the tasks that drain time and focus. It's less about doing more and more about doing what matters most with presence. Harvard professor and best-selling author

Albert Brooks has long argued that the future of technology lies in its ability to support emotional wellbeing, resilience, and the human qualities no machine can imitate. His perspective is especially



relevant now: the true promise of AI is its ability to reduce friction and support people move through their days with greater ease and confidence.

Picture mornings that feel unhurried with soft light following the sun, coffee

prepared the way you love it, and a schedule that flexes with your priorities. Picture homes that learn your rhythm, cars that anticipate your route, and workspaces that adjust to how you think best. This is intelligent living: technology responding with empathy and shaping days that feel like they truly belong to you.

In wellness, AI supports sustainable habits. In creativity, it turns sparks of imagination into real outcomes. In design and business, it translates complexity into clarity, allowing leaders to stay in their zone of genius while technology manages what's beneath it.

The deeper transformation is personal. The true luxury of 2026 isn't faster tech, it's intentional living. When technology fades into the background, what remains is time, presence, and a life that finally feels beautifully our own.

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2025 Arizona Woman in Business Champion of the Year, Stacy Fowler  
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# Giving Children Hope in Their Moment of Despair

Serving as Vice President of the Board of Directors for Southern Arizona Book Heroes over the past two years has been nothing short of extraordinary. When I first joined, the organization was already doing meaningful work, but watching it grow into the powerful, statewide support network it has become has been one of the greatest honors of my life. Today, Southern Arizona Book Heroes partners with 38 agencies across Arizona, with even more reaching out to join our mission. This expansion has allowed us to put books—and comfort—into the hands of countless children experiencing crisis or trauma.

This year in particular has felt like a full-circle moment. One of the most touching highlights has been seeing Jennifer Turner Jones deliver book bags to the Flagstaff Police Department and Coconino County

Sheriff's Office—the very agencies that once saved her life. Her act of giving back was not only powerful but proof of how deeply this mission resonates with those who have walked difficult paths themselves.

**Another unforgettable moment was meeting a parent whose child had received one of our books during a frightening experience. Hearing how that small gift brought their child comfort reminded us why this work matters so profoundly. Every book we send out carries hope, distraction, and a sense of safety during moments when children need it most.**

Providing first responders with bags full of children's books is only the first step. What truly completes the mission is seeing those books placed directly

into the hands of children—offering them a moment of calm, connection, or escape during a time of uncertainty. That simple act can change the tone of an emergency, soften fear, and remind a child that they are not alone.

This work is meaningful powered entirely by people who care. As we continue to grow, so does our need for support. Whether you volunteer your time, donate new books, contribute financially, or become a sponsor, you become part of a mission that brings comfort and connection to children when they need it most.



Southern Arizona Book Heroes | Angela Atkinson | [soazbookheroes.org](http://soazbookheroes.org)

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**LODGE ON THE DESERT**

# Business Spotlights

by Steven Fowler

## HOWARD STEWART President/CEO, AGM Container Controls

It was a great honor and highlight sitting down with our friend Howard Stewart, President/CEO of AGM Container Controls, Inc. Our lunch meeting provided a productive and engaging opportunity to learn about AGM's work locally in the City of Tucson and Pima County, as well as nationally, and to explore how Tucson Business Networking can best support the company by connecting them with regional businesses.

For those who may not know, AGM Container Controls, Inc. was founded right here in Tucson in September 1970 by Howard's parents, Roger and Joyce Stewart. At the September 13, 2025, celebration, the company celebrated its 55th anniversary with family, staff, and community members in attendance.

A leading Tucson-based manufacturer with 150 employees, the company operates as an employee-owned company through

its Employee Stock Ownership Plan (ESOP). The company builds solutions that protect what matters most. AGM specializes in shipping and storage containers as well as industrial transport solutions, helping keep equipment and goods safe by controlling moisture, regulating air pressure, and preventing damage during transit or storage.

AGM also manufactures wheelchair lift systems under the brand name "Ascension," providing individuals with mobility challenges access to stages and elevation changes in public facilities such as schools, convention centers, and restaurants. Their work demonstrates a commitment to both industrial excellence and improving quality of life. During our meeting, Howard highlighted AGM's commitment to a thriving culture and workforce development, including its College Tuition Reimbursement program. AGM encourages employees to pursue higher education and career-related courses, striving to be the employer of choice. Did you know? In a single year, up to 27% of AGM's workforce took advantage of college courses!

AGM's achievements have been

widely recognized. In 2009, the U.S. Chamber of Commerce named AGM "America's Best Small Business of the Year." Howard was honored as Southern Arizona's CEO of the Year in 2018 and named Arizona's "Transformative Leader of the Year" in 2022 by the Arizona Technology Council and the Arizona Commerce Authority. These accolades reflect Howard's belief that all businesses should provide college tuition reimbursement to every employee!

AGM Container Controls, Inc. continues to make a lasting impact locally and nationally, building innovative solutions while supporting its employees and community. With a commitment to helping employees achieve their personal goals through rewarding job opportunities and continuing education, AGM empowers its workforce to grow both professionally and personally. Howard meets with his employees to collaborate on shared objectives & goals at least 2x a year. To add to this, the company has had no layoffs in 33 consecutive years!

Learn more about AGM Container Controls and grow with them:

<https://www.agmcontainer.com>

# AGM Container Controls



[agmcontainer.com](https://www.agmcontainer.com)

# A roof isn't just another part of your home; it's your primary defense.

## AZ Roofing 101:

In Tucson and Southern Arizona, a roof isn't just another part of your home; it's the primary defense against extreme heat, sudden storms, and decades of UV exposure. Roofs Are Hot, a locally owned and operated roofing contractor, helps homeowners choose the right system and keep it performing with expert, long-term care.

### Tile Roofs

Tile is one of Arizona's most durable and heat-resistant roofing options, but the real protection comes from the underlayment. Many production builders use standard felt that fails within 13–20 years. Roofs Are Hot installs a heavy-duty, self-adhering leak barrier reinforced with high tensile polyester for superior waterproofing and longevity—helping your tile roof last the decades it was designed for.

### Asphalt Shingle Roofs

Shingles remain popular for affordability

and style options. In the desert, however, UV exposure can accelerate cracking and granule loss. Roofs Are Hot uses an advanced nanotechnology treatment that seals micro-cracks, improves reflectivity, and slows premature aging, helping extend shingle life while improving overall performance.

### Flat BUR Roofing

Flat roofs are common across Tucson and require consistent maintenance due to ponding water and surface wear. Roofs Are Hot allows each new BUR system to fully cure before applying coatings, a step often skipped, then applies one base coat and two full layers of elastomeric coating to manufacturer's specifications. This ensures proper adhesion, maximum UV protection, and long-lasting results.

### Hot Roof Check Maintenance Plan

Proactive care prevents most major roof issues. With the Hot Roof Check, customers receive scheduled roof walks with photos, minor patching, storm-

damage checks, and priority repair pricing—without ever climbing a ladder.

### A Reputation Tucson Trusts

Locally owned, licensed, bonded, and insured, Roofs Are Hot has earned a strong reputation for integrity and workmanship. As one customer shared in a BBB review: "We are very impressed with this company. They are personable, attentive, and demonstrate the spirit of excellence. Very professional and highly recommended."

Roofs Are Hot serves Tucson and surrounding communities with installation, repairs, maintenance, restoration, coatings, and insurance-claim support.



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# Why I put so much stock into **PROVIDING OPPORTUNITIES** for members of my workforce.

**H**ow many times have you heard a local CEO leader complain: “Our organization can’t find qualified employees!!!”

My name is **Howard N. Stewart**. I’m the President/CEO of a Tucson manufacturing company called **AGM Container Controls (AGM)**. I’m also someone from whom you’ll never hear me utter the aforementioned complaint. Why is this the case???

My philosophy has long been that my company needs to “home grow” our own workforce. Accordingly, I primarily do so by investing in outside training courses, and/or encouraging members of AGM’s workforce to pursue college certifications and/or degrees that could help take each participating AGM employee to the next level. More specifically, I champion the practice of AGM inviting every single member of AGM’s workforce to participate in AGM’s College Tuition Reimbursement (CTR) program to the point that, in one single recent year alone, 27% of AGM’s workforce utilized AGM’s CTR program that year.

My initial awareness of our U.S. federal government’s support of CTR dates back to 1989, which was the year that I rejoined this company’s ranks. Anyhow, during that specific year of my return to AGM was when I realized that no more than a half dozen or so of


AGM’s 50 or so employees at that time had either a bachelor or an associate degree. What’s more, I quickly learned that no one at AGM was championing the idea of encouraging members of AGM’s workforce to get a either a certificate or college degree. As for me personally, I was of the mindset that my own college experience had effectively set the “wheels in motion” for me to ultimately become a business professional. Therefore, it seemed illogical to me that, in my next few years at AGM, somewhere between zero to 2% of AGM’s workforce were utilizing AGM’s CTR program at any given moment.

Accordingly, over the next decade, but long before I would later become AGM’s CEO, I’d occasionally ask my coworkers what was stopping them from pursuing a college education, and what I discovered was

that their primary fear was that AGM Management might not fully reimburse them for the classes that they would otherwise take.

More specifically, up until that time, AGM’s CTR policy had been to reimburse participating employees as follows: “A’s” received 100% reimbursement, “B’s” received 75% reimbursement, and “C’s” received only 50% reimbursement. As for “D’s” and “F’s”, the employees would be on their own.

However, through my own readings at that time, I had become aware that, universally speaking, students who earned



**HOWARD N. STEWART**  
President/CEO  
AGM Container Controls

# Machine

“B’s,” versus “A’s” in school, on average, would typically end up being remunerated with similar amounts of compensation. Interestingly, such readings also indicated that: “students who earn “A’s” tend to be “perfectionistic in nature,” while those earning “B’s” tend to grow up to become society’s “social butterflies”. Thus, realizing that my company would likely need a roughly equal dose of employees with either such trait, I ultimately decided to restructure AGM’s CTR program to reimburse our employees as follows: 100% for “A” or “B” grades; 75% for “C” grades; and As for “D’s” and “F’s”, the given employee would still be on his/her own. (Note: It’s long been AGM’s experience that approximately 88% of our CTR participants will either achieve an “A” or a “B” grade.)

Switching gears, up until my return to the company, it had always been AGM’s practice never to increase any CTR participant’s compensation until he/she had ultimately achieved his/her college degree. Related thereto, a number of AGM’s prospective CTR participants had voiced to me their concerns regarding how much personal time/effort that they might potentially expend earning such a certificate/college degree versus their uncertainty as to how much additional compensation that AGM might reward them for

having done so.

Such complaints later led me to revise AGM’s CTR policy, such that, at the time of each employee’s semi-annual or annual performance review, AGM would provide such employees with a separate educational review. As a result, today’s AGM CTR participants get regularly rewarded with incremental compensation increases that are proportionally tied to: 1) the given employee’s current wage or salary; 2) the relevance of the coursework completed to the given participant’s current position, or to a future AGM position to which the participant might reasonably aspire; 3) the number of credit hours correlating to each course completed; 4) the grade earned for each specific course completed;

and 5) the level of degree (i.e., associates vs bachelors vs masters, etc.) that the given CTR participant was in pursuit.

I now automatically reassess each participant’s perceived value to AGM, once the given participant completes each certificate/degree, at which time I may opt to further reward their educational endeavors, doing so out of fairness, but also because I might well want to ward off any chance that another enterprise might try to poach these recent graduates by offering them a higher wage or salary.

Over the years, I’ve also endeavored to make AGM’s CTR program more attractive to the needs of each prospective participant by adjusting or



Sam AlAccad Working on QA



reducing his/her work hours, in the relatively rare cases where the prospect's class time might otherwise interfere with his/her own work schedule.

Likewise, it's long been my philosophy that students will do their best if they pursue a degree path in a field that they feel passionate about, I permit AGM's workforce to pursue degree paths in any field in which they exhibit an interest, which occasionally leads our CTR program to educate a teacher, a social worker, or even a nurse. Nevertheless, despite AGM not controlling our student/worker's fields of study, in reality, approximately 95% of AGM's workforce end up pursuing degrees that fully relate to AGM's focus as a company, especially in the areas of manufacturing, machining, and engineering.

Some 20 years or so ago, I initiated what has become AGM's "Learn to Earn" recognition program, doing so to recognize some of our CTR participants' outstanding educational accomplishments, whereby such deserving participants might ultimately become recognized with an

honorary trophy and much appreciated extra cash.

AGM's CTR program continues to be rather unique in our Tucson business community, in that there are zero barriers to participation. For example, it's my strongly held desire to encourage and invite every AGM employee to participate in this potentially career-changing, if not life-changing educational



Employee of the Year - Learn to Earn  
Melyssa Leyvas

opportunity regardless of their: current position at AGM; career potential or possibly the lack thereof) within our organization; highest level of education that the prospective CTR participant previously completed; educational

aspirations, in terms of the chosen field of study, or level of degree; perceived (by AGM Management) number of years remaining until their retirement from AGM; and desire, or need, to cut back on their regular or overtime hours, while in pursuit of higher education.

As such, my overarching objective for AGM's CTR Program is quite simply this: I believe that

AGM should continue to generously invest in our workforce, such that, educationally speaking, every AGM employee should have the opportunity to better him or herself, whether in doing so, he/she is preparing to become a more useful asset to AGM itself, to his/her family, and/or to our community.

Accordingly, by inviting every member of AGM's workforce to join AGM's CTR program, AGM is primarily investing

in present/future success of our own company, especially considering that such AGM CTR participants often put themselves in the position to be considered for future promotional opportunities.

Interestingly, my fellow CEOs frequently ask me: "Howard, if we follow AGM's example by further

educating our workforce, what happens if such employees leave us?"

My standard response to this question continues to be: "You're asking yourself the wrong question. What you should truly be asking yourself is this: If you fail to educate your workforce, then what will happen if they stay?" In fact, in my opinion, it's this specific under-education of one's workforce that regularly keeps many such businesses from potentially achieving a good deal of success that they might otherwise realize.

What's more, despite this assumption on most CEOs part that if they educate their workforce, then such employees will ultimately leave them, it's been AGM's experience that the employees who participate in AGM's CTR program are actually far more, not far less, likely to remain employed with us, considering that, on average, AGM's CTR participants currently stay an extra 19 months longer with our company than those AGM employees who never choose to get engaged with it. So, what other ROI have AGM's educational expenditures likely yielded to date?

Well, in the past 3 years alone, AGM has experienced an average turnover rate of roughly 14% per year; whereas, in that same time period, the average US manufacturer has experienced a turnover rate exceeding 30%. Moreover, whereas the average tenure rate of AGM employees currently exceeds 9 years; the average tenure of employees at most US manufacturers is currently less than 3 years. Furthermore, some business owners might be surprised to learn that, despite AGM continuing to offer such a generous CTR program, AGM's financial value as

an organization has increased by a factor of 30 times in the last 30 years.

Incidentally, all business owners should take the time to familiarize themselves with Section 127 of the IRS code, which is the provision that enables such businesses to deduct up to \$5,250 per participating CTR employee from their federal taxes each year.

For example, in one recent year, a total of 34 AGM employees took 124 college courses for a total pre-tax cost to AGM of \$50,000, which, in turn, means that AGM experienced an after-tax cost for AGM's CTR program of less than \$40,000 that year. In addition, it should be noted that, despite AGM's generosity in the specific area of CTR, we generally spend less than 1% of AGM's pre-tax profits on education each year.

**I've long noted that a number of the few businesses that offer their employees a CTR program, often do so utilizing a unsavory practice that I myself find to be entirely counterproductive. As such, these employers CTR programs frequently include a contractual clause, whereby the given employer can "claw back" a good amount of their organization's educational expenditures, should the given participant choose to leave their employment within a 2-to-5-year timeframe from the time that the participant's educational expenditures actually took place. However, in my mind, such measures are almost always counterproductive, in that the given employer's workforce readily perceives such contracts to serve as "golden handcuffs" that generally turn-off most such potential CTR participants from being willing to further pursue any college education**

**whatsoever. So, if you want your CTR program to be successful, then you shouldn't employ this discouraging practice!**

Intriguingly, AGM's CTR program attracts a higher percentage of minorities (mainly Hispanic and black) than it does members of AGM's workforce who identify as "caucasian". I suspect that this fascinating anomaly may have a lot to do with the fact that many of AGM's minority workforce have not, in general, had the opportunity to pursue such a college education. Accordingly, there appears to be a pent-up demand on the part of many such employees to get themselves better educated.

What's more, it's my assessment that, if lots of my fellow Tucson employers were to likewise provide such CTR opportunities, then, in as little as a single generation, we might just wipe out what I perceive to be one of Tucson's most pressing problems, which is that, in general, Tucson's workforce is undereducated. In fact, this is likely the biggest impediment that keeps most U.S. employers from ever giving Tucson much more than a casual glance when it comes to considering our community as a potential location for one of their divisions.

In closing, my colleagues in this community sometimes ask me why I put so much stock into providing opportunities for members of my workforce to get a college education. In response, I generally indicate that it's all about legacy, in that while there's quite a lot of us CEOs who can run a great business, there are quite few of us who will ever be able to say that they made a transformative impact in the lives of a good portion of their organization's workforce.

# AGM

CONTAINER CONTROLS



Jeffrey P. Nasse, Chancellor of Pima Community College (Pima) and Howard N. Stewart, AGM Container Control's (AGM's) President/CEO, who are ringed by members of AGM's workforce who either currently attend Pima, or who have graduated from that institution.

# The Story of Jon Volpe

## Owner and Chairman of the Board of NOVA® Home Loans



*Jon Volpe*  
Owner and Chairman  
NOVA® Home Loans

The story of Jon Volpe, Owner and Chairman of

the Board of NOVA® Home Loans, is one of remarkable perseverance and achievement. After experiencing significant hardship following his family's breakup at a young age, Jon lived independently and supported himself through his final years of high school. During this time, he found structure, purpose, and encouragement in athletics, along with valuable guidance from his coaches. Through these experiences, he learned that determination could turn any goal into reality.

That belief proved true when Jon earned a scholarship to Stanford University, where he excelled both academically and athletically. On

the football field, he led the PAC-10 in rushing yards. His academic success was equally impressive, earning recognition as a Rhodes Scholar nominee and GTE Academic All-American, and graduating with both a Bachelor of Science and Master of Science in Industrial Engineering.

After Stanford, Jon was recruited by the Canadian Football League, joining the BC Lions, where he was named Rookie of the Year in 1991. He later signed with the Pittsburgh Steelers, but a career-ending injury concluded his 1994 season.

Jon joined NOVA in 1995 and approached the business with the same discipline and

drive that defined his athletic career. He immersed himself in studying the mortgage industry for six months with a clear objective to become the best. Understanding that flawless execution leads to winning, he applied his background in process and industrial engineering to develop the Production Plan, a loan origination methodology designed to help Loan Officers learn, grow, and succeed.

Jon believed deeply in the value of having all key functions under one roof at the branch level. This structure improved communication, strengthened teamwork, elevated efficiency, and enhanced overall customer experience. His engineering-

driven, streamlined approach to loan manufacturing helped NOVA fulfill its mission of "funding every loan possible" and propelled the company to become the market leader in Southern Arizona, a position it held for more than a decade.

Jon is passionate about excellence, and the words "no" and "can't" are simply not part of his perspective. His question is always, "How can it be done?" Building and refining systems that improve loan processing became a natural extension of his engineering mindset. Although he is unquestionably the coach, he always credits the strength and unity of his team for the organization's success.

After reaching his personal milestone of becoming America's #1 Loan Originator, Jon discovered a deeper purpose in helping others achieve their goals. He values networking with professionals across all industries in Tucson and is always open to sharing guidance drawn from his experiences.

His commitment to community service, especially to children, runs deep. Jon's first question when evaluating new sponsorship opportunities is consistently, "Does it serve kids?" NOVA has donated more than \$5 million since 2015, making a tremendous impact on the community.

At the end of 2021, Jon stepped down from his role as CEO to devote more time to his family. Still, the dedication to Tucson remains strong, and the influence of Jon's leadership continues to guide NOVA and its mission.

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# Where community and creativity come together

For more than five years, Big Frog Custom T-Shirts & More of Tucson has helped local businesses, schools, and organizations bring their ideas to life—one custom creation at a time. From personalized apparel to branded merchandise, coffee mugs, tote bags, and more, Big Frog is Tucson’s go-to destination for quality custom products made with care and creativity.

Behind the bright colors and bold designs is a family story grounded in service, resilience and community pride. The store is owned and operated by Adrian and his mother, Yolanda, a dynamic team whose shared values of hard work and giving back guide everything they do.

Adrian, a firefighter and former service member, and Yolanda, an elementary school teacher, both have deep roots in the Sonoran Desert and a lifelong dedication to helping others. When

they purchased Big Frog, they saw an opportunity to continue that mission—this time through the connections they build with their customers and community.

“From the beginning, our goal was to serve Tucson,” Yolanda says. “Whether it’s helping small businesses with branded apparel, supporting local events, or donating shirts for community fundraisers, we want to be part of what makes this city special.”

That spirit is reflected in their ongoing partnerships and events, including annual participation in Diamond Children’s Medical Center’s Lights of Love Celebration, and collaboration with Goodwill’s Youth Employment Program, which provides valuable work experience to young people.

Taking ownership of the business just six months before COVID-19

presented immense challenges but through the support of their loyal customers and the Tucson community, they persevered.

Today, with a new location, an outstanding team, and a renewed sense of gratitude, Adrian and Yolanda continue to celebrate creativity and connection through every custom product they make.

**“Gracias, Tucson,” they say proudly. “You’ve helped us grow, and we’re honored to keep giving back—one design at a time.”**



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Kristy Gordon & Stacy Fowler  
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# 5 Remodeling Mistakes Homeowners Make— And How to Avoid Them



By Tim Knight, Owner  
TAB Tile and Stone

Remodeling your home is one of the most exciting projects you can take on. It's a chance to reimagine your space and create something beautiful, functional, and uniquely yours. But as exciting as it is, remodeling is also a big investment—and too often, I meet homeowners who look back and wish they had done a few things differently. At TAB Tile and Stone, I've helped hundreds of families with kitchen, bath, and whole-home remodels. Along the way, I've noticed the same mistakes appear again and again. Here are five of the most common—and how to avoid them so your project runs smoothly and delivers results you'll love for years to come.

## Mistake #1: Underestimating the Budget

It's easy to start with a number in mind, but real-life remodeling often brings surprises: plumbing issues, structural changes, or falling in love with a premium material once you see it in person.

**Expert Tip:** Add a 10–15% cushion to your budget. If nothing unexpected comes up, you'll have extra funds for a special upgrade, like a natural granite slab that transforms your space.

## Mistake #2: Choosing Style Over Function

Trends come and go, but timeless materials last. Granite, for example, is one-of-a-kind and adds warmth and character. Quartz offers plenty of colors and low maintenance, but if you want a true statement piece that balances beauty and function, granite is hard to beat.

## Mistake #3: Ignoring Maintenance

Every material has its own care level. Quartz is nearly effortless, while granite



requires simple sealing every year or two. In return, granite resists heat, scratches, and stains while keeping its natural luster for decades.

## Mistake #4: Poor Layout Planning

Even the best materials can't fix a poorly planned layout. Kitchens with awkward flow or limited counter space become frustrating fast.

**Expert Tip:** Work with a professional designer early. At our TAB Design Center, you can see real slabs, cabinetry, and tile together before finalizing decisions.

## Mistake #5: Skipping Professional Guidance

DIY videos make remodeling look easy, but it's part art, part precision. One wrong measurement on a countertop can be costly.

**Expert Tip:** Partner with professionals who understand design, product, and installation. At TAB Tile and Stone, we bring everything under

one roof so homeowners don't have to juggle multiple contractors.

## Final Thoughts

Remodeling should feel exciting, not overwhelming. With smart planning, the right materials, and experienced guidance, you can avoid costly mistakes and create a space that feels like home from day one.

At TAB Tile and Stone, we pride ourselves on guiding homeowners with honesty, craftsmanship, and design expertise. Whether you're planning a dream kitchen, a spa-like bath, or a simple refresh, our Design Center is the perfect place to start—where inspiration meets expertise, and where timeless materials like granite turn houses into homes.



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Business

# Spotlights

by Steven Fowler

## SCOTT BRONSON

Owner/Operator  
Maui Wowi Smoothies  
& Hawaiian Coffees

Nearly a year and a half ago, I met Scott when we began volunteering with The Arizona Bowl. Through volunteering, we became good friends and often caught up on Arizona football. I later found out that I had graduated high school with his son, Ryan. I also learned that Scott is the owner of the mobile beverage stand Maui Wowi, where he serves the community delicious drinks at events around town, including Arizona Athletics events and Tucson Roadrunners games. At these games and those around town,

have you grabbed a savory drink from Maui Wowi? When I go to Arizona Football and Baseball games, my dad and I often stop by to chat with Scott and order a drink.

“Aloha & Mahalo from a 5-year owner/operator for Maui Wowi Smoothies & Hawaiian Coffees serving Southern Arizona. We own & operate 5 mobile themed mobile carts serving healthy, refreshing and blended smoothies, coffees, teas and shaved ice. Maui Wowi smoothies are whole fruit or vegetable, 100% natural & full of vitamins and minerals. We give back to the community and would love to work with you on any event (schools, fairs, gatherings, church, catering

opportunities and much more) - We come to you! This is great for Tucson & everyone with the ALOHA spirit! Spread the ALOHA SPIRIT with Maui Wowi! :)”

When you’re planning your next event, no matter the size, big or small, and want to support a local business that provides delicious drinks and award-winning service, contact Scott and his team. You’ll come back wanting seconds or even thirds of their refreshments. Scott and his team can’t wait to hear from you!

Maui Wowi  
Smoothies  
& Hawaiian  
Coffees



[mauiwowi.com/locations/us/arizona/tucson/1793](http://mauiwowi.com/locations/us/arizona/tucson/1793)

# Don't build a business for yourself — build it for your customers. Serve first, and success will follow.

Most entrepreneurs have a story about when their big idea struck — but for Tyler Ornstein, it started with a backpack, a dream, and a few bags of coffee.

At just 14 years old, Tyler was going door to door in his neighborhood, introducing people to a product his father had helped him develop — the world's first organic acid-free coffee that people with sensitive stomachs could finally enjoy. Tyler didn't just believe in the product; he lived it. With a backpack full of samples and a bold smile, he poured his energy into sharing something that made people feel good.

What began as a simple idea — coffee that doesn't hurt your stomach — grew into what is now a seven-figure company: Tyler's Coffee. Over the years, Tyler has turned that youthful hustle into a powerful brand recognized across the country, with products sold in major retailers like Walmart, Target, and Amazon.

Like many visionary entrepreneurs, Tyler's passion for growth and innovation led him into multiple successful ventures — from e-commerce and product development to consulting and

community engagement. Each new chapter carried the same drive that fueled that teenager with a backpack: a commitment to solve problems, uplift people, and create something meaningful.

Today, Tyler's focus has evolved from building his own empire to helping others build theirs. After years of navigating the highs and lows of business ownership, he understands what it takes to not just start a company — but to make it last.

Now, through his “Tidbits with Tyler” series and speaking engagements, he's on a mission to give back to the entrepreneurial community. His goal? To help small businesses scale, succeed, and stand strong — even in challenging times. He shares real lessons from his own experiences: how to pitch to major retailers, how to build authentic customer loyalty, and how to lead with both grit and gratitude.

“I've been through it all — the late nights, the rejections, the big wins,” Tyler often says. “If I can help another entrepreneur avoid some of the mistakes I made and grow faster, that's the real reward.”

In a world where business often feels cutthroat and competitive, Tyler believes collaboration is the key to the future. His message to fellow entrepreneurs is simple but powerful: “Don't build a business for yourself — build it for your customers. Serve first, and success will follow.”

From his humble beginnings walking door to door with a backpack full of coffee to leading a multi-million-dollar brand that continues to grow, Tyler Ornstein the Business Therapist, embodies what modern entrepreneurship should look like — innovative, resilient, and deeply human.

And as he pours his energy into mentoring and empowering others, one thing is clear: Tyler isn't done brewing success — he's just getting started.

Connect with Tyler and see how he can help your brand grow at [www.tylernornstein.com](http://www.tylernornstein.com)



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## Blindness is not a barrier to success—attitude, opportunity, and proper training are the keys to independence.

Saavi Services for the Blind is a nonprofit organization dedicated to empowering individuals who are blind or have low vision to live independent, productive, and fulfilling lives. With locations in Tucson and Phoenix, Arizona, Saavi provides comprehensive, non-visual training programs designed to help participants gain confidence and competence in every area of daily living, employment, and community participation.

Saavi's philosophy centers on the belief that blindness is not a barrier to success—attitude, opportunity, and proper training are the keys to independence. Our organization serves individuals of all ages, from children developing early learning and mobility skills to adults and seniors adjusting to vision loss later in life.

Among Saavi's core programs is the ETS (Elevate, Transform, Succeed)

program, which provides immersive, hands-on training in essential skills such as cooking, cleaning, travel with a white cane, Braille literacy, assistive technology, computer and smartphone use, and self-advocacy. Participants work with certified instructors who themselves may be blind, serving as role models who demonstrate that blindness does not define ability.

Saavi also offers Transition Programs for youth and young adults preparing for college or employment, emphasizing leadership development, social skills, and job readiness. Workforce development programs connect adults to career pathways, providing opportunities for skill development and competitive employment. In addition, senior services help older adults regain confidence and remain active and independent in their homes and communities after vision loss.

Community education and outreach are also vital parts of Saavi's mission. Our organization partners with businesses, schools, and civic groups to promote awareness about blindness, accessibility, and inclusion.

Through our commitment to teaching non-visual skills and fostering empowerment, Saavi Services for the Blind transforms lives, proving every day that blindness is not the characteristic that defines an individual's future. Instead, with the right training and support, individuals who are blind can live the lives they want.

At Saavi, we believe "It's not what you can see, but what you can do that matters most!"

Expect more, achieve more, become more at Saavi Services for the Blind.

Saavi Services for the Blind | [www.saavi.us](http://www.saavi.us)



# A Helping Hands Services, LLC



**E**dwin Olsen, originally from Detroit, moved to Tucson at just two and a half years old. From an early age, he was surrounded by construction and tools, shaping his lifelong passion for hands-on work. Growing up, he worked alongside his grandfather and stepfather at the trailer park his grandfather owned in Tucson. That experience laid the foundation for his success in both business and life.

As a teenager, Edwin took on whatever work was needed, from drywall repair to servicing condensers. The long hours he dedicated to these tasks transformed his outlook on life, instilling a strong work ethic and a commitment to excellence in everything he does. This formative period was crucial to his short- and long-term success. He credits his grandfather, who was also his best friend, for “planting the seed” that inspired him to own his own company and eventually work for himself.

Prior to the 2008 market crash, Edwin worked in both the commercial and residential sides of contracting. Soon after the crash, he created an LLC and

founded A Helping Hand Services LLC in 2009. Since then, Edwin has dedicated himself to helping people throughout the community, no matter the size of the job. An expert tradesman, he continues to take pride in his work and the relationships he builds along the way.

Edwin is the definition of a team player, someone who is committed to helping others by partnering with them to get the job done right, with no shortcuts, through grit and determination. With a full range of services offered, there is no job A Helping Hand Services LLC can't handle, from full home remodels to general house repairs. A Helping Hand Services takes pride in its craftsmanship and stands behind every project with a three-year warranty on all workmanship.

When asked who he's looking to connect with throughout the community, Edwin says he's also interested in partnering with other professionals in plumbing/HVAC, painting, real estate, insurance, restoration, and carpentry, to name a few.

**A Helping Hand Services takes pride in its craftsmanship and stands behind every project with a three-year warranty on all workmanship.**



*Edwin Olsen* OWNER

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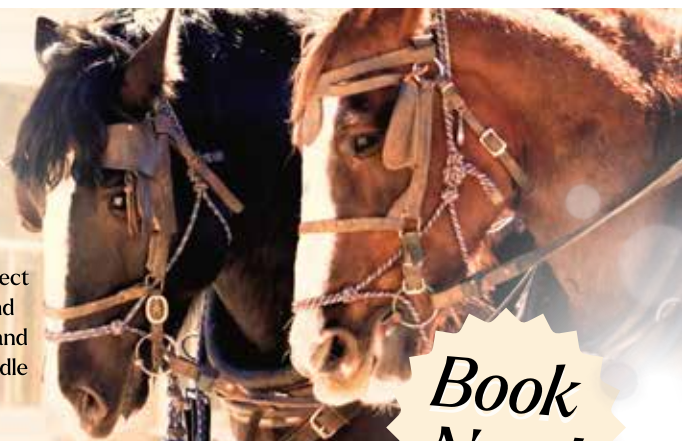
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# Business Spotlights

by Steven Fowler

## VAN DUNN Owners

Team Up Athletics is knocking it out of the park, specializing in custom sports uniforms, apparel, and equipment. They're proudly partnering with Southern Arizona sports teams and businesses to gear up for success both on and off the field!

Team Up Athletics Tucson is a locally owned franchise specializing in custom sports uniforms, apparel, and equipment for teams and organizations throughout Southern Arizona. Established in

April 2024 and led by the father and son team, the Tucson branch is part of the national Team Up Athletics franchise network.

The Team Up Athletics franchise was founded in 2017 and has expanded to 35 locations across the U.S. The Tucson franchise offers personalized team gear, including jerseys, spirit wear, fan apparel, and on-field equipment. Team Up serves a wide range of clients, from youth leagues and middle and high schools to adult recreational teams. Our service area encompasses numerous schools and businesses in Southern Arizona.

Team Up Athletics builds and boosts confidence starting in the locker room by creating high-quality branded equipment in a wide range of styles and templates. Their products, ranging from custom uniforms, team apparel and anything sports-related elevate the confidence of every athlete, whether they're gearing up in the locker room or stepping onto the field. No matter the sport and no matter the size, nothing is too big or too small for Team Up Athletics.

Team Up  
Athletics  
Tucson



[Tucson.TeamUpAthletics.com](https://Tucson.TeamUpAthletics.com)

# Thoughtful spaces bring calm where you want calm and energy where you want vibrancy.

Do you ever wonder why certain places make you feel instantly comfortable and welcome? That is the question at the heart of this article.

More than twenty-eight years ago, I transitioned from a career as a fashion buyer and accessory business owner to return to school for interior design. My design work accelerated quickly. One of my earliest major projects was the interior design of Eleven Arches, a home near Hacienda Del Sol designed by Josias Joesler. Joesler, the Swiss architect responsible for many notable Tucson landmarks, including St. Philip's Church, created distinctive structures from the 1930s through the 1950s, many of which are now on the historic registry.

Over time, many of my clients owned multiple homes, which allowed my work to expand beyond Tucson to include their vacation properties as well. Word-of-mouth referrals helped grow my business steadily, and I developed a trusted network of contractors and tradespeople with whom I've collaborated for more than twenty years. Together, we provide full remodel services with an emphasis on kitchens and bathrooms, along with furnishings, custom window treatments, and Hunter Douglas products.

I take on projects of all sizes. Recently, I visited a newer home in Sahuarita for a simple paint consultation and was able to transform the entire feel of the space through carefully selected finishes alone.

Communication is central to my design approach. I ask detailed questions to understand how clients live in and use their spaces. Those conversations guide decisions about lighting, paint finishes, furnishings, and window treatments.

Window coverings, for example, involve balancing privacy, UV and heat control, light filtering, and sound considerations, all while ensuring they complement the overall design.

Remodels are especially rewarding because they improve both function and appearance. Today's options—appliances, countertops, cabinetry, flooring, and accent tiles are extensive and allow each project to be customized to the client's preferences. Even small upgrades, such as improved lighting or a few updated pieces, can create a noticeable and cost-effective change.

Preparation helps clients make the most of working with a designer. I encourage gathering photos from magazines or online resources that reflect not only what you are drawn to, but also what you want to avoid. Consider how each room functions, when it is used, who uses it, and whether you have children or pets. Do you dine at the table or in front of the television?

How do you use your outdoor spaces? I recently visited an upscale neighborhood in Scottsdale and noticed a trend: front patios designed as full living areas with fire pits and seating that encourage interaction with neighbors. something I didn't expect to see.

Another benefit of working with a designer is access to the network of industry trades we collaborate with—craftsmen, manufacturers, and specialists who provide high-quality products and services. We work directly with these professionals, and we can take clients to design centers to see furnishings and materials in person. The initial consultation allows both the client and the designer to determine if the partnership is a good fit and often reveals how thoughtful planning can help avoid costly mistakes.

I opened with the question of why some environments feel more comfortable than others. Most people don't consciously notice details such as the spacing of furnishings, the blend of general, ambient and task lighting should vary, with the interplay of color, texture, and even scent. Yet these elements create the comfort we respond to. Furnishings must serve a purpose while fitting seamlessly into the broader design. Often, it's easier to spot what feels "off" than to identify what makes a space work.

My goal is simple: to help clients create comfortable, thoughtful spaces that bring calm where they want calm and energy where they want vibrancy. Every room should be a place they truly enjoy.

**I welcome the opportunity to consult with you and explore how we can enhance your surroundings.**



*Randy Davidson*  
Owner - Randy Davidson Designs

# Business Spotlights

by Steven Fowler

## BRUCE BEIKMAN Communications Director

It was a true honor and privilege to join friends and business connections for a tour of Gospel Rescue Mission at the Center of Opportunity.

After the September grand opening of the new Opportunity Coffee & Café, a Social Enterprise of GRM, I spoke with Bruce at Tucson Business Networking's October Breakfast about touring the café and learning more about the exciting developments at GRM. I suggested that a tour would be a valuable opportunity for professionals to connect in a relaxed setting, learn more about the mission, and explore how we can collaborate to support GRM's efforts to offer hope, shelter, and transformation to those in need. We're all in this together!

Our group of 11 gathered at Opportunity Coffee & Café, where we first enjoyed delicious coffee and pastries served with exceptional care by employees Jamie, Charles and Brandon. Have you been there? In partnership with Pima Community College

and Blessed Grounds Coffee, the café provides an empowering, hands-on environment for guests rebuilding their lives. Guests gain real-world training in customer service, hospitality, and business operations while pursuing careers in business & culinary arts.

Bruce and assistant Yesmeen Romeo shared a glimpse into the future of the 20,000 square foot facility, which will one day feature amenities such as a sports and recreation center, hair salon, grocery store, and more. It's a powerful example of how GRM helps the nearly 360 men, women, and children living there feel a true sense of belonging. The tour continued to the nearby El Rio Community Health Center, where GRM and El Rio collaborate to serve residents. There, we received an overview of how the clinic supports the community through comprehensive care, from adult and family medicine to dental services, across 4 operatory rooms, 7 exam rooms, and more!

Through 5 interconnected programs, GRM helps men, women, and families rebuild their lives. Its faith-based recovery

program supports individuals in overcoming addiction and finding hope through spiritual, emotional, and practical care. The employment program provides training and guidance to help guests secure steady work and achieve independence, while the housing program assists them in moving into permanent homes with financial counseling, essential items, and ongoing support. The outreach program delivers food, clothing, hygiene items, and other vital resources to help those at risk of homelessness stabilize their lives and move forward.

Launched in 2019, GRM's commitment to making Southern Arizona a thriving and stronger region has been exciting to witness.

Here are statistics:

- 1,088,846 Meals served
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- 2,063 Jobs secured
- 2,508 Housing placements
- 1,387 Children Served
- 731 Recovery completions

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# Gospel Rescue Mission



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# It's not about selling homes— It's about guiding people through life's biggest transitions.

*Kathy Vallee* REALTOR®



**M**y mother, Diana Harn, built her real estate business on grit, heart, and a sense of humor that disarmed everyone she met. Her laugh—a full, joyful belly laugh—was infectious. Clients trusted her instantly because she made real estate feel like connection, not pressure. I loved being with her at the office. She'd put me to work filing—tedious jobs no one wanted in the days of paper transactions. I didn't mind. Even then, I knew I was watching something extraordinary: a woman who turned relationships into results and joy into a business that changed lives.

We didn't come from wealth, but we came from wisdom. My parents knew real estate wasn't just a career—it was how they built a better life for us. My mother, who spent 38 years creating her legacy, gave me a lesson I still carry: "Save half of everything you make." More than discipline, she gave me vision. Owning real estate, she taught me, wasn't a luxury—it was a foundation. That belief became a generational theme. Today, all my children are homeowners. That's not an accident. It's a legacy.

By the time I was twenty-one, I bought my first home. I never planned to follow in my mother's footsteps. I was an introvert, an artist at heart, weaving yarn and hand-dyeing it with desert pigments. Each piece taught me patience and vision—qualities that would later guide me in real estate. When my mother passed away from breast cancer in 2009, everything she taught me shifted

from advice into something sacred—a compass. Her words still echo: "This too shall pass."

People often ask how I went from weaving fiber art to negotiating multi-million-dollar contracts. The answer is simple: both require discipline, vision, and the ability to see opportunity where others see obstacles. Since 2001, I've learned that this business will humble you, stretch you, and teach you what no classroom can. It's not about selling homes—it's about guiding people through life's biggest transitions.

I'll never forget one young family facing foreclosure, a letter spread out on the kitchen table between us. We walked them through the short sale process, offering not just strategy but hope. Years later, they called again—ready to buy their "comeback home." That moment taught me more than any boom market could: real estate is about transformation.

In 2005, Don and I were volunteered to help rebuild homes with Habitat for Humanity. Standing in the Lower Ninth Ward, surrounded by devastation, I realized again that our work is about far more than transactions. It's about restoring dignity and hope. That week reshaped my purpose and deepened my commitment to serve.

Mentorship has become one of the most rewarding parts of our journey. One of the first agents we mentored is now a top producer in Ohio. At the time, he had no reliable car—so we handed him ours until he found his footing. Watching

his journey unfold has been one of our greatest joys.

"When I joined Kathy and Don's team, I was driving a two-toned '76 GMC truck with no air and manual windows—barely holding it together. Kathy told me, 'Any time you need to show up like a successful Realtor, come pick up one of our Lexus SUVs.' I thought I'd won the lottery. That moment—and their belief in me—set me on a new path."

As the daughter of a military family and with Don serving in the U.S. Air Force, service has always been at the core of who we are—both in our business and in our community. This work, this life, this purpose—it's a privilege. And I carry it forward with open hands, a full heart, and an unwavering belief in what's possible when we choose to build something that truly matters.

For over 25 years, Don and I have been privileged to guide more than 3,000 Tucson families to the place they'd call home.

**"By the time I  
was twenty-one,  
I bought my  
first home."**

# Fellow Tucson Business Owner.

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# Mexico's Nearshoring Hub: Building Success Through Strategic Partnerships

In today's rapidly evolving global economy, Mexico has emerged as the premier nearshoring destination. The country's success in international logistics demonstrates that geographic advantage alone is not enough; it also requires collaboration, trust, and strategic partnerships that drive mutual growth.

## The Trust Advantage in Nearshoring

Mexico's competitive advantage in the nearshoring landscape isn't just its strategic location or modern infrastructure; it's the collaborative ecosystem that enables businesses to thrive. The ILS Company exemplifies this approach, operating under the motto, "Trusted solutions, personalized logistics." This Mexican logistics leader has built its reputation on a foundation of trust and customized partnerships that address each client's unique challenges.

"Our focus is on helping customers become more efficient, reduce costs, and improve times. We are establishing Mexico as an international logistics hub," explains Leticia Rodríguez, ILS's director of marketing, operations, and carrier development. This customer-centric philosophy reflects a broader truth: In nearshoring, sustainable competitive advantage comes from relationships built on transparency and mutual success.

## Collaboration as a Growth Strategy

ILS's trajectory illustrates how collaboration can drive expansion. "Over the years, we have diversified from maquilas to the entire automotive sector," notes Rodríguez. This evolution wasn't accidental; it resulted from trusted partnerships that revealed new opportunities for mutual growth.

ILS's specialization in facilitating international trade through air and sea freight, as well as cross-border services, showcases how deep collaboration creates value. By providing integrated solutions, including international transport, customs clearance, and national distribution to industrial centers such as Querétaro, Saltillo, and Mexico's northwest, ILS simplifies processes for its partners.

## Navigating Uncertainty Through Partnership

In an environment where tariff uncertainties can disrupt planning, trust becomes critical. ILS acknowledges that "they affect us due to the uncertainty they generate. There are no long-term decisions with customers." Instead of viewing this as an obstacle, forward-thinking companies see it as an opportunity to strengthen partnerships through transparent communication and flexible solutions.

The ability to pivot toward emerging opportunities, such as expanding partnerships with Chinese manufacturers or entering high-value sectors like medical devices, electronics, and aerospace, depends on the strength of existing relationships and the credibility earned through consistent performance.

## The Path Forward

Mexico's nearshoring success story ultimately rests on a simple principle: Businesses that prioritize collaboration and trust don't just survive market volatility—they lead their industries through it. With its strategic location, skilled workforce, and proven track record of reliable partnerships, Mexico offers companies more than just a logistics solution. It provides a platform for building lasting competitive advantages.

As global supply chains continue to evolve, companies that recognize that nearshoring is about partnership, trust, and the collaborative spirit that transforms geographic advantage into sustainable business success will thrive.



# Business Spotlights

by Steven Fowler

## TANYA BELL Owner

Committed to inspiring and empowering women entrepreneurs and professionals through financial growth and shared confidence, Tanya Bell, Founder of Aligned Mind Coaching, is dedicated to building a thriving community where women succeed together and transform their futures.

I specialize in helping women break through their financial ceilings by addressing the subconscious beliefs that keep them stuck. You know... feeling

guilty when you make “too much” money, thinking you have to work twice as hard to prove you deserve it, or that voice that says, “Who am I to ask for that much?” Maybe you’re not making the amount you want because you’re actually scared for the real you to be “seen”. Your brain is programmed to reject amounts above your “safe zone”, even when you consciously want more.

Whether you’re a driven woman who feels guilty about your success, works harder than everyone else but still feels

like you’re hitting an invisible ceiling, or you know someone who deserves so much more than she’s allowing herself to receive, I’d love to connect. Because nothing bad happens when women become wealthy. When you meet Tanya, you’ll quickly see her genuine dedication to helping her clients and supporting the community. She brings knowledge, strength, and determination to everything she does, and truly goes the extra mile to help those around her.

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# THE MERIDIAN MISSION



## Key Takeaways

We believe understanding compound interest lives at the foundation of financial wellness. There's a reason Albert Einstein called it the "eighth wonder of the world"—it's that powerful! Regardless of how much you save or invest; the focus should be on starting and maintaining a disciplined strategy. The rule of 72 describes how compound interest works. By dividing 72 by your average annual rate of return—historically around 10% for the S&P 500 over its 99-year history—you can estimate how long it will take your money to double. It's a great way to track your progress over time.

### What is the *Rule of 72?*

And how does it work?

72

Ⓢ
Ⓜ
Ⓟ
Ⓡ
Ⓡ
Ⓡ

RATE OF RETURN

=

# OF YEARS  
NEEDED TO  
DOUBLE YOUR  
MONEY

📅

## Beyond Advising

At Meridian, we are on a mission to change the way people think and talk about money. Money does not discriminate. Everyone should consider their own financial wellness and future. We are committed to promoting financial literacy for all ages, particularly among young investors. Time can be an impactful tool when saving and investing. We encourage young adults to take actions that can result in achieving millionaire status in the future. We think the critical message is: *learn key lessons today and act now*



Let us share a real-world scenario for you:

1. Starting amount: \$0
2. Annual IRA contribution: \$7,000 (Max contribution as of 2025)
3. You contribute \$7,000 annually from age 20 to 62
4. Factors: 12% annual return (Seek financial advice if you need help), 3% inflation rate
5. Sit back and watch your money grow!

In this scenario, based on these numbers, you would see roughly \$294,000 invested over 42 years grow to more than \$10 million, which—adjusted for inflation—would be worth about \$3 million in today's dollars! The earlier you begin, the better.



We believe financial wellness should be fun! Gaining a better understanding of how your money can work for you—building your nest egg—is both an exciting skill and a valuable life tool. It's not only about how much you save—but rather time and consistency—that best helps YOU prepare for your financial future!

If you already understand these concepts, please share them with others. The more we spread financial knowledge and keep it fun, the more financial success we'll see throughout our community and for generations to come.

Wishing all athletes, coaches, families and fans a memorable season. Good luck and have fun!



**David McPherson**

Financial Professional - Tucson Sales Office

**NEW YORK LIFE INSURANCE COMPANY**

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## Real progress doesn't come from chasing trends.

After spending most of our lives in northeast Indiana and raising our two kids there, my wife, Zulikha, and I hit the road in 2017 to travel full-time. Our youngest had just finished high school, and what began as a short adventure turned into seven incredible years on the move. Tucson drew us back each winter, and by 2024 we decided to make it permanent—building a home on the northwest side. Our daughter and her husband now live just a few houses away, and our son had moved here a year earlier, making Tucson truly feel like home.

That same spirit of exploration is at the heart of Hedgehog Technology Consulting. Business owners need a partner they can trust to navigate the space between where they are and where they want to be. Many

already sense that something in their operation could run better but aren't sure where to begin. My job is to take a step back, map how the business works today, and identify the most effective path toward improvement.

**I'm not here to sell software or push products. Instead, I help uncover bottlenecks, streamline processes, and design practical, technology-enabled solutions that make businesses faster, leaner, and more profitable. That might mean helping unlock insights hidden in data—or building automation that eliminates repetitive tasks and frees up time for what matters most.**

Real progress doesn't come from chasing trends—it grows from

understanding and collaboration. As a newcomer to the area, I quickly saw that Tucson's business community thrives on relationships built on trust, and that's how I approach my work. If you're looking for a technology partner who listens first and builds solutions that fit the way you operate, I'd love to connect and help you embark on your next business adventure.



Hedgehog Technology Consulting, LLC | [Shannon Neumann](#) | [hedgehog-tech.com](#)



# The Season *(and Strategy)* of Giving: How Nonprofits and Businesses Strengthen Tucson Together

As a Tucson business owner, you've likely noticed the steady rhythm of giving campaigns throughout the year—gratitude-filled emails, social posts highlighting community impact, and reminders tied to milestones like Arizona Gives Day or the Arizona Tax Credit deadlines.

These surges in generosity aren't random. They're part of thoughtful strategies nonprofits use to inspire giving when connections run strongest.

More than 60% of charitable giving nationwide happens in the final six weeks of the year, but the real story goes far deeper. Behind every appeal is a long-term plan built on clarity, consistency, and relationships. And for local businesses, these moments represent year-round opportunities to strengthen community ties, deepen brand trust, and make a lasting impact on Tucson.

## Behind the Season: Strategy and Heart

Nonprofits begin preparing their end-of-year and spring fundraising campaigns



Jennifer Tersigni Founder

months in advance. But their work isn't only about deadlines—it's about storytelling that resonates and invites people into something meaningful.

Most campaigns unfold in two waves:

1. Gratitude and reflection—Giving Tuesday, Thanksgiving stories, and moments of appreciation.
2. Purpose and urgency—Year-end appeals focused on helping organizations begin the new year with momentum.

Strategic fundraising is always relational. Nonprofits know donors give because they're asked—and more importantly, because they feel connected to the mission and the people who bring it to life.

## Why This Matters for Businesses

Business leaders understand the power of consistent communication, trust-building, and visibility. Nonprofits rely on the same principles. When their message shows up clearly and consistently, people respond—and when local businesses join them, the impact is amplified.

Strategic philanthropy often fuels business success. Companies that engage with local causes see stronger customer loyalty, higher employee engagement, increased visibility, and deeper alignment with Tucson's values-driven culture.

Some of the most effective strategies we see from small businesses include:

- Register round-ups or percentage-of-sale donations tied to a cause.
- Employee giving or volunteer match programs that activate teams around shared values.
- Sponsorships and event partnerships that elevate visibility while fueling impact.
- Collaborative storytelling that highlights

your business's support for community nonprofits.

- Financial or in-kind gifts that align with your mission or reflect what matters most to you.

When businesses and nonprofits work with shared purpose, both benefit—in community trust, brand strength, and the overall health of our region

## Collaboration in Action

At Raise the Bar Consulting, we're proud to partner with nonprofits and small businesses to build strategies that create real, lasting change.

We help nonprofit teams design fundraising plans, donor communications, and capital campaigns. We also support businesses that want to launch or expand philanthropic initiatives, develop community partnerships, or build cause-aligned marketing strategies. Our mission is simple: help organizations thrive. When nonprofits are strong, businesses grow—and Tucson becomes even stronger.

## A Closing Note from Jennifer

As giving campaigns cross your inbox in the months ahead, remember that behind every request is a team working hard to strengthen our community—supporting families, advancing missions, and planning for the year ahead.

But generosity in Tucson isn't seasonal, and neither is the opportunity for your business to lead with purpose.

If your business, foundation, or nonprofit is ready to strengthen its strategy, deepen its community impact, or explore meaningful partnerships, I'd love to connect.

Together, we can keep Tucson's spirit of generosity alive all year long.



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Founded by mental health counselor Kat Robey, Let All Thrive professionals believe strongly in the power of making connections and collaborating with others. Never telling clients what to do; rather, they work toward solving issues and moving forward together.

Everybody needs a little extra help from time to time, and everyone needs a sounding board— someone to bounce ideas off of and sort through complex issues with. If you’ve been feeling stuck in the same negative thought patterns, the mental health professionals at Let All Thrive can help you break free.

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*Kat Robey* COUNSELOR



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# The “cybersecurity onion” is how we describe a layered approach to protection.

If you’ve ever sliced an onion, you know one thing: the more layers you peel back, the more likely you are to cry. In cybersecurity, that’s actually a good thing.

The “cybersecurity onion” is how we describe a layered approach to protection. One password? That’s one layer. Add multi-factor authentication, endpoint protection, DNS filtering, threat detection, email filtering, and regular backups – now you’ve got an onion worth keeping. Every layer adds friction for attackers, and that friction is what keeps businesses safe.

Here’s the thing: no single tool is perfect. Firewalls miss things. Antivirus software doesn’t always catch the latest tricks. Even AI-driven systems can be fooled. But when you stack the right defenses together, each one backs up the other – and

that’s when the risk of a real security incident starts dropping fast.

Contrary to popular belief, implementing those layers doesn’t have to drain your budget. We design enterprise-grade solutions that are priced for small to medium-sized businesses – because we are a small business, too. We know every dollar matters, and we don’t recommend anything that isn’t critical to protecting your organization.

The stakes are higher than ever. Insurance carriers are tightening the rules, and many are flat-out denying claims if the right protections aren’t in place. You can’t just say you’re secure – you actually have to prove it. But beyond compliance, it’s about doing the right thing. Protecting your clients’ confidential information isn’t optional – it’s a responsibility.

So yes, cybersecurity might feel like an onion. It takes work, it can sting your eyes, and it’s not always glamorous. But every layer you add brings peace of mind – for your business, your clients, and your future.

If your business needs help building those layers, give us a call at 520-999-1978.

A real human will answer – ready to help you make your security strong enough to make hackers cry.



Alex Liebeskind | On Top of I.T. | [otoit.com](http://otoit.com)



Edwin Olsen & Matthew Dunkel  
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# Business Spotlights

by Steven Fowler

**WARREN RUSTAND**  
**Respected Leader**  
**Educator**  
**Speaker Acclaimed Author**  
**Philanthropist**

At our June 28th Breakfast at Savoy Opera House, our friend and sponsor Stacie Schmalz (US Foods) introduced us to Affee Johnson, the new owner of Millie's Pancake Haus at Trail Dust Town. We chatted about the idea of hosting an event there, and not long after, our August breakfast was on the calendar. It was actually my first time dining in. Have you been? The breakfast sandwich I had was phenomenal.

Another friend and sponsor, Jordan Benjamin with Done Rite Services, suggested we contact Warren Rustand who is a respected leader, educator, speaker, acclaimed author and philanthropist with Summit Capital Consulting, and he was excited to join us!

Have you heard Warren Rustand speak? With a passion for family, entrepreneurship, and community, he's an impact-driven and visionary leader with a mindset that draws people in. At breakfast, our audience was completely tuned in and eager to absorb everything he had to share about leadership, business, purpose, and family.

Warren's journey began at the University of Arizona, where he played for the Men's Basketball Team and earned both his undergraduate and graduate degrees. His early athletic career led him to the U.S. National Basketball Team, an experience that helped shape his discipline and leadership on and off the court.

From there, his path took a remarkable turn into public service. After being selected as a White House Fellow, Warren went on to serve as Appointments Secretary to President Gerald R. Ford in 1974, stepping into the role on the very day the president was sworn in.

Following his time in the White House, Warren expanded his impact across business and community leadership. He has created and led private, public, and nonprofit entities across the country and has served on the boards of more than 50 organizations. He has built and led successful companies, taken on global leadership roles, and continues to inspire through his speaking and his book *The Leader Within Us*.

Through it all, Warren stays grounded in family, purpose, and the belief that leadership begins within. "Having a clear vision for ourselves along with speed, agility and adaptability is what's needed to succeed and grow our businesses." - Warren

Learn more about Warren Rustand and buy his book: <https://warrenrustand.com/>

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[warrenrustand.com](https://warrenrustand.com)

# Those early lessons would fuel my journey into real estate and financial independence.

I grew up in Southern Arizona, in a small border town where family, community, and hard work shaped my outlook on life. When I came to Tucson to study business at the University of Arizona, I never imagined how those early lessons would fuel my journey into real estate and financial independence.

While still in college, I decided to take a leap by leveraging my father's business credit line to build a small guest house behind our family home. I rented out the spare bedrooms to help pay the loan until I graduated and accepted a salaried management position with Target. After securing a stable position and building modest savings, I used a first-time homeowner program to purchase the same property from my family.

"That experience opened my eyes," I

often say. "I wasn't waiting to get rich before investing; the investment was what helped me move forward in life."

That decision allowed me to live in the guest house and rent out the main home. My tenants continued covering the mortgage, which gave me the ability to save more, invest faster and build lasting momentum toward financial freedom.

I've never been a "big risk" investor. My approach has always been simple: buy low, make thoughtful improvements, and ensure the rent covers the mortgage and maintenance. Over time, this steady, sustainable strategy has built a foundation of wealth and security and not just for me, but for my family's future.

Most people don't realize the tools that already exist to help them get ahead. I tell clients, "You don't need

a trust fund. You need a plan and someone who can guide you."

I truly believe anyone can take small, strategic steps toward real estate ownership and investing. With the right plan, it's possible to achieve big goals without overhauling your life.

I'm proud of my team and the impact we make. We don't just open doors, we build futures and show people that the life they want may be closer than they think. Contact me!



Gerardo "Jerry" Acosta | [Premier Partners](#) | [propertyfinder-az.com](#)



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In the dynamic business landscape of Tucson, I believe a banking relationship built on trust and personalized expertise is invaluable. That's the foundation of what I bring to the community as a dedicated business banker and local branch manager with WaFd Bank.

My commitment to this community is deeply personal. I am focused on raising my six children with my family here in Tucson. Our family life is often centered around friendly competition—whether we're playing or watching sports together or I'm practicing my hobby of archery. These interests reinforce my belief that focus and strategy are keys to success, both at home and in business.

With ten years in banking—the last two with WaFd Bank—I lead the team at the Swan/Sunrise branch. My commitment extends into the community, where I volunteer with the Make-A-Wish Foundation and

the Alzheimer's Association. I have earned a certification as a Community Educator, allowing me to actively engage with the community to raise awareness about Alzheimer's and dementia.

WaFd Bank itself has a storied history, dating back to 1917. We recently made a significant strategic pivot to sharpen our focus exclusively on helping small and medium-sized businesses grow and succeed. This shift underscores our core belief in relationship banking, prioritizing deep, personalized connections with every client here in Tucson.

I see myself as an advocate, tailoring solutions to meet your specific growth needs. For example, I recently helped a client switch from another institution; by providing a free business checking account and a business line of credit, we helped them save hundreds of dollars annually while providing greater cash flow

flexibility during their slower seasons.

As a business banker, I focus on powerful solutions: leveraging our status as a Preferred SBA Lender for expansion, and ensuring you have competitive, cost-effective merchant services for processing payments. My goal is simple: to ensure your business has the financial tools and dedicated advocates it needs to thrive. I look forward to meeting you, give me a call today!

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# Don't Stop Thinking About Tomorrow... The Right Way.

## How to anticipate your customer's next move before they make it.

**F**leetwood Mac told us not to look back because “yesterday’s gone,” but if we don’t look back, we can’t properly look forward. As a business owner, anticipating the needs of your clients and prospects is invaluable. Seeing what’s coming next requires listening, reviewing, and connecting the dots.

### Listen to What They’re Not Saying

The people you talk to are telling you what’s valuable to them...even if they don’t say it outright.

Listening “between the lines” by noticing what they’re interacting with, what they’re purchasing, and the questions they’re asking can give you clues about what’s next. Take that information and capitalize on it.

### Review the Clues Proactively

Your curiosity means it’s time to start reviewing: the analytics of your website, social media, and emails to see how people are connecting with them.

When you have hard numbers in front of you, a feeling becomes reality, and you can act on reality by tuning into feelings.

### Lean Into the Feels

People don’t buy something just because it exists. They buy it because it either makes them feel good, or it solves a problem.

By understanding how your product or service makes them feel, you can lean into that emotion and meet it proactively.

This could look like shifting your sales language to talk about how your solution can save time or incorporating transparency practices for reassurance. However you implement it, taking the time to recognize and anticipate your customers’ needs can go a long way in creating brand loyalty.

### Partner with Specialists in Foresight

Being adaptable and spotting trends in your business is important, but as a business owner, it’s likely that your to-do list is long enough.

Consider the power of outsourcing to professionals who specialize in thinking about tomorrow. A marketing pro can help you to monitor what your clients are interested in and connect the dots between listening and data and can translate that info into actionable strategy. If you pair that action with professional, story-driven images that resonate with your clients’ needs and feelings, you’ve created a powerful combination that is sure to have your business standing out.

### Tomorrow isn’t Promised

In the end, “Don’t Stop” isn’t just a catchy tune, it’s a smart business mindset. Every entrepreneur knows that running a business changes daily, and you’re not guaranteed the next sale.

The most resilient and successful entrepreneurs are keeping an eye both on what’s working right now and what’s next. When you approach your business with this kind of agile curiosity, you’re not just guessing, you’re caring. You’re showing clients that you understand them... sometimes before they understand themselves. That level of compassion and attention keeps them coming back and encourages them to tell their friends.



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# Business Spotlights

by Steven Fowler

## CODY RITCHIE CEO

What an incredible honor it was to welcome Cody Ritchie, President & CEO of Crest Insurance Group to speak with our community of business sponsors at Tucson Business Networking's quarterly sponsor breakfast. After our August gathering with Warren Rustand, we were thrilled to return to Millie's Haus to spotlight and feature Cody as our next distinguished guest.

After meeting and hearing Brett Rustand, VP of Crest Insurance, speak at last December's Tucson Business Networking Conference, Stacy and I took the time to learn more about Crest Insurance, a growing nationally recognized agency headquartered in Tucson that "provides access to numerous national carriers and markets while remaining a true local insurance agency."

Having met Cody nearly a decade ago during her time in the automotive industry, Stacy maintained her business connection with him, as well as with his son Andrew, colleague Winston, and others at Crest through ongoing networking and community

involvement. Featuring Cody as our guest was an absolute YES, and we are so grateful for the time he shared with us.

As Cody began to speak, the audience leaned in, drawn to his story. He shared his journey, from graduating from the University of Wyoming with a Bachelor of Science in Business Administration, to earning his MS from the University of Arizona, to working for Pima County, and ultimately beginning his insurance career at Crest's predecessor firm, Mueller & Associates in 1993. Nearly two decades later, in 2010, he helped create Crest Insurance and grew it into a nationally recognized company with more than 300 employees and 16 locations across Arizona, Wyoming, California, Colorado, and Nevada.

Along the way, he stressed the importance of leadership and cultivating a winning culture rooted in shared success, growth, and excellence. He also championed the athlete mentality, recruiting professional athletes such as former Arizona Basketball players Matt Muehlebach and Corey Williams, who understand what it takes to win and thrive in a competitive,

team-oriented environment. He then shared his personal motto: "When we win, we all win." Building on this success, since 2022, the Crest Insurance team has donated to more than 260 nonprofits through its "Crest Cares" Division. Crest is also honored to be ranked in the Top 100 Independent Property/Casualty Agencies nationwide.

This quarterly breakfast provided a unique opportunity for our community to come together and learn from leaders driving positive changes, while promoting growth, learning, and meaningful insights for our business community.

Thank you, Cody, for joining us and sharing your insights. We're so grateful for you and Crest's partnership. To our sponsors, we really appreciate you taking time out of your morning and loved seeing you connect with Cody. We can't wait to be back soon! And the biggest thank you too to Affee and her team for the amazing hospitality.

Learn more about Crest Insurance, a full-service independent insurance agency that delivers quality local service on a national scale and contact them for the right insurance solutions.

# Crest Insurance



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Randy Davidson & Stacy Fowler  
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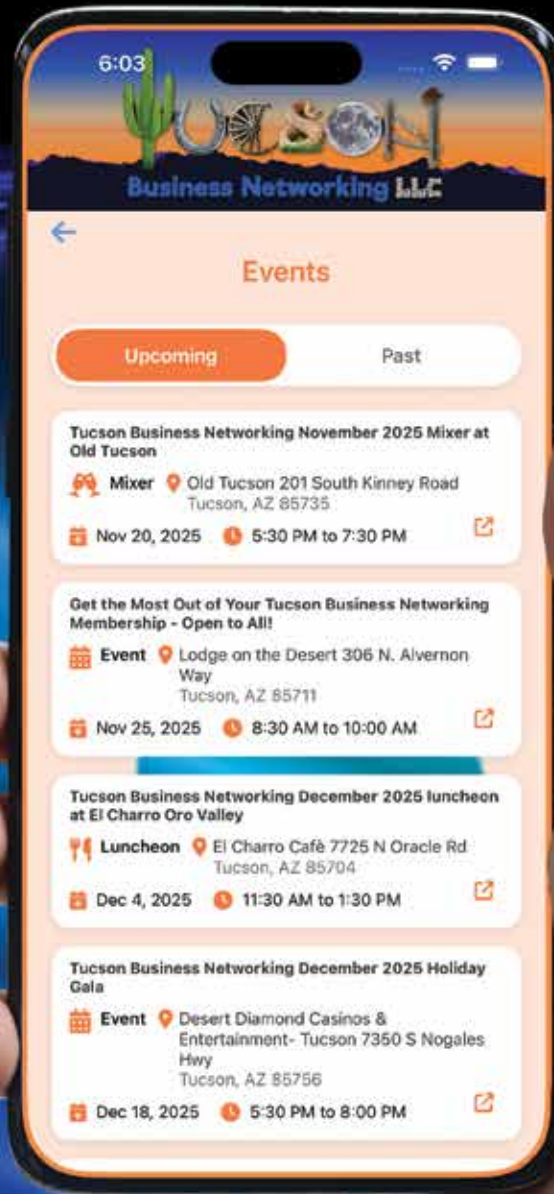
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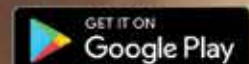
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