



Bulletin

Riverside Downtown Business Improvement District

Volunteer of the Year Award to be Presented at RDP Annual Meeting

RDP is pleased to announce on behalf of the Hord Family that Doris Morton has been selected as the recipient of the Roy Hord 'Volunteer of the Year' Award. This award is presented annually to an individual who exemplifies the spirit of volunteerism in the Riverside Community.

Ms. Morton is being recognized for her hundreds of hours of volunteer work with the Riverside Community Hospital Pink Lady program, Meals on Wheels, and many other groups. She received the first Humanitarian Award from Riverside Community Hospital in 2002. She was honored by the Mayor's Commission on Aging on October 6, 2009 for her community involvement and significant contributions to the quality of life in the City of Riverside.

Ms. Morton joins past winners of the Roy Hord 'Volunteer of the Year' Award including the Hord family, Bill Gardner, Doug Shackelton, Barbara Purvis, Gerry Bowden, Dell Roberts, Nanci Larsen, Debbi Guthrie, Henry W. Coil, Jr., Suzanne Ashley, Kathy Wright, Margot Chabot, and the late Ardie Bailor. The Roy Hord 'Volunteer of the Year' Award will be presented to Ms. Morton at the RDP 29th Annual Meeting and Awards Ceremony on Wednesday, February 17th at the Mission Inn Hotel and Spa.

RDP will also be presenting the following Downtown Achievement Awards:

Arts and Culture – Riverside Repertory Theater for its contribution to professional theater

Downtown Business Activity – Riverside Community Hospital for its impact on the downtown medical sector

Downtown Event – Long Night of Arts and Innovation for celebrating arts and science

Downtown Improvement – Loft.84 for adaptive reuse of the Aurea Vista second floor

Downtown Safety and Security – RPD North Area Policing Center for enhanced foot and bike patrols

Chair's Award – Stan Morrison for his efforts on behalf of Riverside organizations

The RDP Annual Meeting and Awards Ceremony will begin with a no-host reception at 5:30 pm, followed by dinner, the awards ceremony, and then recognition of outgoing and incoming RDP Board members. Tickets are \$70 per person or \$650 for a table of ten. To purchase tickets or a table, call the RDP office at 951-781-7335.

Sponsorship opportunities are available and all sponsors receive a number of complimentary tickets, recognition in print material and social media depending on the level of sponsorship. RDP is also looking for donated items such as tickets, gift certificates, and gift baskets for the opportunity drawing. All proceeds raised are used to offset the costs of the Annual Meeting and Awards. To sponsor or donate, contact the RDP Office at 951-781-7335. 



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There will not be a monthly luncheon in February.

The next monthly luncheon will be held on Tuesday, March 22, 2016 at Mezcal Cantina y Cocina and will feature City Manager John Russo following up on his September 2015 presentation.

The cost of the luncheon is \$20 with reservation by Friday prior to the meeting, or \$22 at the door. Please call the RDP Office at (951) 781-7335 for reservations.

Reservations not cancelled by the prior Friday will be charged.



RDP Welcomes New Businesses to Downtown

Iron Mike K & J Fitness Equipment
Just Pastries • Law Offices of Guy Leemhuis

Riverside Dickens Festival Returns

One of Riverside's signature events, the Riverside Dickens Festival returns to downtown Riverside from Saturday, February 27th to Sunday, February 28th from 10:00 am to 5:00 pm on Main Street near City Hall. The Festival kicks off with the crowd favorite, Pickwick's Pub Night, on Friday, February 26th in the Life Arts Building.

The Riverside Dickens Festival offers an array of entertainment appropriate to the Victorian times in which Charles Dickens lived and wrote his famous novels. Favorite free events include Oliver's Alley which provides children with a fun and free Dickensian experience funded by a Community Arts Partnership grant from the Riverside Arts Council.

Favorite ticketed events include Mr. Fezziwig's Ball on Saturday, February 27th at 8:00 pm in the Riverside Municipal Auditorium. The ball is managed as it would have been in Victorian times complete with dance cards and beautifully dressed ladies and gentlemen twirling about the dance floor. Another favorite is The Royal Victorian Tea Room & Music Hall located downstairs at the historic First Congregational Church, Mission Inn Avenue and Lemon

Street with tea service at 11 am, 1:30 pm, and 4 pm on Saturday and at 11:30 am and 2 pm on Sunday.

Returning this year are dramatic trials including the "Trial of John Wilkes Booth", the "Trial of Jack the Ripper", and the "Trial of Lizzie Borden". A complete listing of events is available online at www.dickensfest.com. Tickets for all events sold separately and available online at www.dickensfest.com

23rd Annual
- RIVERSIDE -
DICKENS
- FESTIVAL -

*Main Street Pedestrian Mall
near City Hall
in Historic Downtown Riverside*

Feb. 26, 2016 - Pub Night
Main Days - Feb. 27 & 28 - 10am to 5pm
Mr. Fezziwig's Ball - Feb. 27 - 8pm to Midnight

Celebrating Charles Dickens' book "Martin Chuzzlewit"

Charles Dickens portrayed by Paul Jacques

Sponsors - City of Riverside • Riverside Arts Council
Riverside County Supervisors
P. O. Box 113, Riverside, CA 92502-0113
Office: (951) 781-3168 (lv. message)
www.dickensfest.com

A non-profit, educational organization 501(c)(3)
Pay by MasterCard, Visa, Discover or Check

RCH Red Dress Fashion Show and Health Expo

RDP is pleased to be a sponsor of the Riverside Community Hospital's (RCH) Red Dress Fashion Show and Health Expo on Saturday, February 20th. We will be coordinating the fashion show component of the event which replaces our spring fashion show as a long-term partnership with Riverside Community Hospital in support of women's health issues. The event includes physician presentations and guest speakers from the American Heart Association, free cardiac risk screenings (no fasting required), and health related vendor booths.

The event is ticketed at \$35 for general admission which includes lunch. A VIP option is available for \$65 which includes lunch, a private reception with Celebrity Makeup Artist Edgar Santos, a private silent auction with two complimentary raffle tickets, and premier

Riverside Community Hospital's Annual
RED DRESS Fashion
"Saving Hearts for Generations to Come"
Supporting the American Heart Association

Saturday, February 20th 10:00 AM - 5:00 PM

10:00 A.M. - 11:00 A.M. Inaugural Luncheon & Live Screening
11:00 A.M. - 1:00 P.M. Live Fashion Show
1:00 P.M. - 5:00 P.M. Health Expo & Presentation

Riverside Convention Center 3637 10th St., Riverside, CA 92504

Special Guest: Edgar Santos
Celebrity Makeup Artist

FASHION - HEALTH - BEAUTY

RCHP sponsored by various local businesses and organizations.

TICKET PRICES: \$35 (General Admission), \$65 (VIP)

YOUR...
HEART...
RIVERSIDE Community Hospital

seating at the luncheon. Proceeds from the silent auction go to the American Heart Association.

The theme for the fashion show is classic vintage outfits from the 50's which will be reflected in hair and makeup provided by professors and students from the Riverside City College School of Cosmetology. Models in the fashion show will include 'celebrity' women from the community who will wear either their own red outfit or be dressed from downtown Riverside fashion retailers. The fashion show will also feature models from RDP's fashion community.

To reserve your seat today, you can register on line at www.RCHRedDressFashionShow.com or by calling (951) 788-3463.

SAVINGS THAT LAST ALL YEAR

ENERGY & WATER REBATES FROM RPU. MORE AT GREENRIVERSIDE.COM.

SAVING ENERGY...
SAVING WATER...
SAVING MONEY...

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Mountain View - Riverside - 1906

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4197 BROCKTON AVENUE RIVERSIDE, CA 92501
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COUNCIL CORNER

Ward One Council Update

Contributed by Councilman Mike Gardner

Downtown Doings

Main Library: The Library Board of Trustees has voted to recommend building a new Main Library, but did not feel comfortable that sufficient potential sites had been examined. Consequently, the City Council has put off consideration of the Board of Library Trustees recommendation until February 23. Several additional sites in the downtown area and one at University and Park were added to the list of potential sites.

Should the library move to a new building the existing building would be retained and repurposed. I believe it is important that any new purpose be for the public although it would not have to be publically owned or operated. I would also like to see the plaza area in front of the library continue to be available for events and festivals.

By the time you read this the Board of Library Trustees will have made their recommendation on a site. Please share your thoughts on the move and the recommended site with the Council. An email to City Clerk Colleen Nicol at cnicol@riversideca.gov will get to all the councilmembers and the mayor.

New Downtown Hotels: The Greens Group is proposing two new hotels in the downtown at Fifth and Market. One will be a Hampton Inn with 112 rooms and the other will be a Home2Suites, another Hilton product, with 147 rooms. Home2Suites is an extended stay hotel catering to guests staying a week or more. The developer has recently acquired the church building at Fifth and Fairmount. This will make the project less congested and allow more flexibility for parking.

The developer hopes to have the project entitled this year and begin construction in 2017.

Downtown Arena Feasibility Study: The feasibility study on a potential arena and added convention space at Third and Market was delayed due to inaction by one of the consultants. The study is now back on track and we expect to have a final report by the end of February. The report will be presented to the Development Committee, likely in March.

Downtown Parking Study: The Public Works Department has commissioned a study of parking need and availability in the downtown. Surface parking lots are being taken by new development projects, and while most projects do add new parking in structures, there is a need to look at adding even more. The study is anticipated to be completed by summer.

The city also needs to reevaluate the fee structure for downtown parking. This will likely begin later this year. Parking fees are never popular, but the current structure does not provide an incentive for long term parking in structures. The study will also include looking at whether the city should charge for parking outside regular working hours. There is currently no charge for parking evenings, weekends and Holidays. The possibility of charging in some locations on some busy evenings and weekends will be explored. As you might expect, I anticipate this will be a spirited discussion! There will be several public meetings to help shape the direction this will take.

Mike Gardner



Ward Two Council Update

Contributed by Councilman Andy Melendrez

Greetings from Ward 2!

Healthy Eating-Active Living (HEAL) Zone Update:

Recently installed outdoor fitness courses at Bordwell and Lincoln Parks are encouraging visitors to take their fitness activities outside. The fitness courses installed by the City of Riverside Parks, Recreation and Community Services Department in collaboration with the Eastside HEAL Zone initiative are located throughout the park(s) and provide a wide range of cardio and strength training fitness options. Course equipment is user friendly, providing step-by-step instructions and is located within walking distance from the park playground, encouraging adults to exercise while their children play. Bordwell Park (2008 Martin Luther King Blvd.) fitness stations include leg lift, double chest press, core cyler, cardio, high sit-up bench, pull up bars, push up bars, parallel bars and flex trainer exercise options. Lincoln Park (4261 Park Ave.) fitness stations include leg lift, double chest press, cardio, high sit-up bench, push up bars, parallel bars and flex trainer. Use of the fitness equipment is free and available during park operating hours of dawn to dusk. The Eastside HEAL Zone objective is to provide Healthy Eating

Active Living programs and resources for residents in Riverside.

A Ribbon Cutting ceremony highlighting the fitness courses was held Thursday, January 21 from 2:30 – 3:30 p.m. at Bordwell Park. Thank you to all the partners and community members who came out to show support for the new equipment that was requested by the residents and community of Ward 2.

Habitat for Humanity Woodbine Dedication: Congratulations and welcome to the happy homeowners on Woodbine Street! It was my privilege to attend and share the experience of meeting with the family who has worked with Habitat for Humanity of Riverside throughout this incredible process. Habitat for Humanity partners with the City of Riverside and is dedicated to eliminate substandard housing locally and worldwide through constructing, rehabilitating and preserving homes.

Grand Opening of El Patron: Ward 2 welcomes El Patron to the Marketplace Downtown District! We are very excited



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to see their doors open and look forward to having them be a part of our community. El Patron is located at 3204 Mission Inn Ave and is a great spot to try for lunch or dinner!

Highlander Athletics: UCR Men's and Women's Basketball have several exciting games coming up this month! Be sure to come out and join us to support them! Visit www.gohighlanders.com for a list of games and ticket prices.

2.4.16 – 7:00 PM • WOMEN'S BASKETBALL VS UC DAVIS

2.6.16 – 4:00 PM • WOMEN'S BASKETBALL VS CSUN

2.18.16 – 5:00 PM • WOMEN'S BASKETBALL VS LONG BEACH STATE

2.3.16 – 7:00 PM • MEN'S BASKETBALL VS CSUN

2.6.16 – 7:00 PM • MEN'S BASKETBALL VS UC DAVIS

2.13.16 – 7:00 PM • MEN'S BASKETBALL VS CAL POLY

2.18.16 – 8:00 PM • MEN'S BASKETBALL VS UC SANTA BARBARA

GO HIGHLANDERS!!!

Andy Melendrez



Third Annual GrowRIVERSIDE Conference to be held March 21st and 22nd

GrowRIVERSIDE is a multi-stakeholder initiative to cultivate food and agricultural activities across the City of Riverside. The City will host the 3rd Annual GrowRIVERSIDE Conference in March 2016.

The conference will equip attendees with tools and knowledge to: create a strong marketplace for local food system in Riverside; generate opportunities for economic development; advance public policy related to food and agriculture; and provide a venue for stakeholders to network.

Keynote speakers include California Secretary of Agriculture Karen Ross, Author Michael Shuman, third generation urban farmer A.G. Kawamura, and many others.

New to the conference this year is a Student Poster Presentation. Undergraduate and graduate students working on projects or research related to food and agriculture are encouraged to submit abstracts online to present at the conference. Best poster presentations will be awarded for top submissions.

Pre-conference events include:

- Community Gatherings - free events for the

community to learn about supporting local food businesses

- Growers Forum - free half day workshop to provide technical information for those interested in starting big or small farming operations
- Dinner in the KITCHEN - farm to fork dinner sponsored by Riverside Unified School District; evening of entertainment, locally-sourced food and mocktails. Evening to highlight the farm-to-school program at RUSD

GrowRIVERSIDE is important to businesses as its initiatives are about developing the local food system which helps create local jobs with the income spent locally. The direct producers and retailers of food products work with local businesses for services (i.e. accounting, legal, infrastructure improvements) and generate local taxes to support civic services.

To learn more register for any of the events above or the conference itself, please visit GrowRiverside2016.com

Submitted by the City of Riverside



Businesses Team Up for Special Event

Chef Laurent of Just Pastries on Ninth Street and Dawn Adams of The Nature of Things also on Ninth are teaming up for a very special Valentine's Day Tea. On Saturday, February 13th and Sunday, February 14th, there will be three sittings; 10 am to Noon, 12:30 pm to 2:30 pm, and 3 pm to 5 pm with mini sandwiches, quiches, scones,

and pastries of course for \$25 per person. Reservations are required and may be made by calling Just Pastries at 951.394.8111 or the Nature of Things at 951.204.2149. Neighbor Le Mongeon Salon is offering 10% off hair and pedicure so you can really "*Indulge on 9th*".



Business Spotlight: El Patron

The historic Union Pacific Railway Depot has now been remodeled and transformed into El Patron. The building, reflective of a 1904 depot, pays tribute to the owner Jose Hernandez's native

the owner from Guadalajara, Mexico.

The family friendly restaurant offers affordable dining, serving a variety of Mexican food including chorizo, tostadas, enchiladas, white marinated fish, and homemade tacos. The building currently seats 120 guests; however, the owner plans to make upstairs seating available in the future. The restaurant is located at 3204 Mission Inn Ave, and is open from 11 am to 11 pm on weekdays. For more information, call 951-462-1161



home in Mexico. The clay roof tiles, chandeliers, granite bar countertops and wooden tiled floors were all imported by

BUSINESS BUZZ

Great Debate – Employee versus Independent Contractor

It is a dilemma you will face at some point during the life of your small business. The company is growing nicely but there is only so much you can do. Adding to your human resources can result in additional revenue and less chaos in your business life. Should you hire a new employee or an independent contractor?

Hiring an independent contractor or new employee is an important business decision. To guide you to the best possible decision, consider the pros and cons of hiring an employee or an independent contractor:

Pros of Hiring An Independent Contractor

- **Reduced Overhead:** The attraction of hiring an independent contractor is the reduced costs in: expenses, payroll, benefits, and other overhead. Lower overhead means less stress to bring in new business revenue to cover costs.
- **No Health Benefits:** This one deserves separate mention. A burden on small business is the uncontrollable costs of employee health benefits. The average total cost of health benefits for U.S. employees was \$6,215 in 2003, according to the Mercer 2003 National Survey of Employer Sponsored Health Plans.
- **Work On Demand:** Hiring an independent offers flexibility to the changing work demands of your company. You have the ability to take added opportunities as they arise, and during slow periods, have greater cost control. Your contract workforce often comes fully trained and highly specialized.

Pros of Hiring An Employee

- **Dedicated Loyalty:** Making the commitment to hire an employee can result in having an individual with stronger loyalty than an independent. Added loyalty can result in more productivity. Your loyal staff will be ready to take on additional roles to help your company grow.
- **Multiple Roles:** Staff in small organizations will often perform a variety of roles. This provides various learning opportunities for staff and a flexible, diverse

workforce for the company.

- **Improved Work Flow:** With a steady stream of business, having an employee can be much easier to coordinate projects. Trying to juggle multiple freelancers to meet project deadlines can be a challenge.

Cons of Hiring An Employee

- **Added Responsibility:** The burden of your small business providing for your family becomes even greater as you have to make payroll for your staff and help them provide for their families.
- **Extra Overhead:** Not only are there the costs of employee benefits and payroll to consider, do not forget that your tiny home business or small office will probably have to move to a bigger space, sign a lease, and purchase equipment.
- **Becoming A Manager:** As your small business grows in staff, you become less involved in practicing your trade and more involved in people management issues. Your company will be exposed to worker-related lawsuits. Independents will often require less management due to more motivation from being self-employed.

Cons of Hiring An Independent Contractor

- **Lack of Control:** Part of what makes a contractor independent is their ability to choose the control over the work performed. Contractors may have additional projects and may have less commitment than an employee.
- **No Fixed Rates:** Your small business may find the perfect independent contractor to work with but the rates charged can vary by project and overall market demand. With an employee you can usually set the pay rate until the next review date.
- **Misclassification Penalty:** If you make an error in classifying an employee as an independent contractor, you will be liable for employment tax, interest, and a penalty. Use caution and keep current with the legalities. 

10 Simple Ways to Foster Creativity in Your Small Business

Imagination and creativity are two vital components that drive the entrepreneurial spirit. However, as the years wear on, the stress and pressure of keeping a small business afloat can take a toll on the small business owner, and as a result other employees.

To ensure that you and your employees feel encouraged, refreshed and excited about the work you do, here are ten simple ways that you can use the power of creativity to inspire and motivate your crew.

1. Solve a Problem

Just about everyone can think of at least one nagging problem that gets in the way of workflow processes. As a team, brainstorm ideas for solving the problem and implement them one by one until you find something that works. This kind of problem-solving process can be excellent

for creativity.

2. Discover Hidden Talents

Does your bookkeeper have untapped talents in design? Ask for her input on the next flyer or store display. Does your IT expert understand what it takes to start an e-commerce website? Let him weigh in on the project. None of your employees are one-trick ponies, so encourage them to participate in the tasks they truly enjoy.

3. Go to the Theater Together

Seeing a movie will work, but bonus points if your employees catch a local dance production or play. Nothing fuels creativity like being fully immersed in it.

4. Take Your Work Outdoors

When the weather's nice you can take your meetings

outdoors. Fresh air and sunshine can improve your mood and get people thinking outside the cubicle.

If the outside temperature is right, consider taking your staff meetings outside every week.

5. Act Like Children

Video games, board games, finger painting. All of these things help creative people get “unstuck,” but these methods aren’t just for advertisers and graphic designers. A little fun can free you from your workday doldrums.

6. Encourage Disagreement

Of course, there are positive ways and negative ways to go about this, but the goal is to make sure that your employees feel comfortable expressing their opinions and ideas. Encourage everyone to offer constructive critique and then listen objectively when critiques are coming their way.

7. Envision the Future

On your own, or with your team, start thinking about what the business will look like in 10, 15 or 20 years. How will it grow? How will it be better? You never know what you might be able to achieve if you just let yourself dream it first.

8. Reward Creativity

When an employee dares to solve a problem creatively,

praise them for it. The more ideas you have to choose from, the better your chances of finding solutions.

9. Make Physical Space for Creativity

Set aside a meeting or conference space that makes it easy to be creative and use it regularly. Transform break rooms in to happy spaces, too.

10. Turn Chores into Games

There’s something to what Mary Poppins had to say: “In every job there is an element of fun.” Find ways to make the mundane tasks more fun for your staff. For example, turn cleanup in an Office Olympics competition with prizes or perks.

By doing any of these things, you can set your business up to be a place that embraces individual talents, rewards growth, and fosters ongoing creativity. However, if you truly want stretch yourself, try taking on three creative challenges in the next year and monitor how business and morale grows.

Whether you have a brick-and-mortar retail business, a virtual consultancy, or something in between, all businesses need to display honesty and credibility in order to gain the trust of customers, and brand trust is required in order to make sales.

8 Ways to Improve your Small Business Marketing Process

Every small business needs a marketing plan in order to effectively reach and engage customers. But it doesn’t end there. Once you are armed with your marketing plan, it’s time to create an execution plan that will guide your entire marketing process. The tips below will help improve your marketing process, whether you’re just getting started or if your current campaign has started to fizzle out.

Invest In Your Team

Don’t be afraid to spend a little money on the things that really matter.

The money you spend on marketing is an investment in the future of your business.

Train Staff - Invest in training your employees in all of the aspects of your business that are relevant to their jobs. It’s also a good idea to make sure every employee has an understanding of the business and marketing goals.

Go Pro Whenever Possible - Resist the urge to design your own logo or host your own website just because you think it will help you save a few bucks. Marketing shouldn’t save you money; it should make you money.

Hire the Right Contractors - If you get bogged down in too many of the details, you may face burnout (and possibly waste a lot of money). Vet your contractors well, and you won’t have to micromanage the entire project.

Automate (When It Makes Sense)

Automation is a double-edged sword, and there is such a thing as too much automation. So this tip comes with a caveat: use your common sense to determine which tasks should be completed by a living, breathing human being.

Automate Social Content - There are several tools out there to help you automatically publish blog links to your social media accounts. Using them will save you the hassle of

manually composing and posting an update when your new content goes live.

Create Email Autoresponders - There’s no reason to write and send individual emails for repeat events. Create autoresponders that give next steps and important information any time someone makes an online purchase, signs up for your newsletter, creates an account, or contacts you for customer service.

Keep Learning and Developing New Ideas

The fastest way to get your campaign off the ground is to study the latest trends. As you learn from others, you should be able to prioritize tasks. The more you know, the easier it will be to choose tactics that will have the biggest, most positive impact on your success.

Network - Sit down for a coffee one-on-one, form a meet-up, or join an online group with other small business owners to discuss what works and what doesn’t. You might discover some simple strategies you hadn’t thought of before, and learn what tactics have been a waste of time for others.

Enroll in a Webinar - There are online classes out there for just about everything, and marketing is no exception. In many cases enrollment is either completely free, or simply requires you to create a profile. If you’re new to small business marketing, these tools can help you get your feet wet.

Use Available Tools - Don’t forget to scour the Internet for public resources. Check out everything you can find from YouTube videos and local government resources to marketing blogs and social media chats.

Successful small business marketing relies on having a solid marketing plan and a system for executing that plan. If you don’t have a functional marketing plan yet, start here. Answering a set of key questions will give you the framework you need to create an effective marketing plan. 

How to Build Small Business Credibility

Communication is the basis of establishing credibility. This means you need to make sure you are effectively communicating the vision of your business, getting your audience to understand what sets you apart from the competition, and carrying your brand messaging -- both your personal brand and your business brand -- through each of your marketing activities.

In addition, credibility is built through effective everyday communication with your employees. This is accomplished by being an excellent listener and keeping the lines of communication open with those on your team.

Practice What You Preach

"Do as I say, not as I do," doesn't work when it comes to credibility. You can't establish yourself as a credible leader if you're not willing to walk the talk. Instead of just saying the words that make people think of you as trustworthy, make it common practice to actually run your business that way.

It should go without saying that in order to build your credibility as a small business owner you must be honest across the board. Keeping all of your communication with customers, vendors, and employees genuine and honest will help you establish your trustworthiness as a business owner.

Maintain Objectivity

What is the value proposition of your business? Sometimes what we, as business owners, see as the value our products and services offer is not really what our target audience values most. Reach out to your team or advisors on a regular basis to make sure you are staying objective and being honest with yourself about what your business brings to the table.

It also helps to remain objective about the breadth of your expertise. Even if you are an expert in your field, you still have opportunities for growth. Admitting that there are things you don't know, and expressing that you are willing to work at finding the answers, can give you added credibility as someone dedicated to growth and development.

Involve Your Audience

You don't run your business in a bubble without any outside interaction, so you can't build credibility entirely on your own either. Ask your customers for feedback, collect and share testimonials and -- most importantly -- use the feedback you receive to improve your business.

You can also involve your audience and boost credibility by sharing your expertise to help others. One easy way to do this is through social media. Sharing content, answering questions, and engaging your audience on social media sites like Twitter and Facebook can help establish you as a credible expert in your field.

Today, a large part of small business credibility is built -- or destroyed -- online through the company's Internet presence, online reviews submitted by customers, and social media. This means you need to be consistent in building your brand credibility both online and off. Once you can establish your brand as credible and trustworthy, you are on your way.

The Business Buzz articles are taken from the About.com Small Business Guide

Visit <http://sbinformation.about.com/> for more small business information and to sign up for their newsletters



Insurance Needs for Small Business

Any business is exposed to a variety of risks. A smart business owner will take the necessary acts to mitigate the risk and one valuable risk manager is insurance. When considering insurance coverage, it is always wise to consult with an expert before proceeding.

Business Property Insurance: Business property insurance is a must to protect your company's assets. Business property insurance is a wise investment to limit your liability and can cover a variety of losses, including damage from fires, electrical surges, even embezzlement by an employee.

Business property insurance plans can be either basic form policies, which provide coverage for damages caused by such events as fires and storms, or special form coverage, which offers broader coverage. Special form coverage protects all property with certain exceptions, such as terrorist acts and floods.

If you want additional insurance to cover losses such as those caused by fraud, burglary or robbery -- which basic business owners policies and property insurance do not cover -- you can add them onto your policy. It's also important to fully understand your policy. If you have guaranteed replacement cost insurance, for example, your insurance company will pay to replace your damaged property. An actual cash value policy will only pay you for the current value of the property.

If you rent a property, check your agreement carefully: You may be covered by the owner's policy, or you may be required to have property insurance. If you're in an area prone to floods, earthquakes or hurricanes, you should seriously consider

purchasing disaster insurance.

Business Disability Insurance: What would happen to your business if you were paralyzed for one year or had an eye injury for 6 months? To the unprepared small business owner, an illness or accident resulting in disability can be devastating to your life and business. Disability insurance will replace your income in the event of an accident or illness.

Business Liability Insurance: Over 78% of all U.S. businesses are structured as a partnership or sole proprietorship, according to Bizstats.com. For the majority of small business owners, this form of ownership puts your business and personal liabilities at risk. Owning business liability insurance protects both your business and personal life from financial ruin.

Errors and Omissions Insurance: We live in an increasingly litigious society. For small businesses in particular, the chances of getting sued for professional liability are greater than ever. However, most small businesses - with the notable exception of health care and real estate - are not aware of how to construct an insurance portfolio that will mitigate the risks of such litigation.

Protecting your small business from risks is the foundation of success. Take the necessary time to investigate your business insurance needs with an insurance representative, your industry association, and peers. It could be the most important decision to your company's survival.

Information abbreviated from <http://sbinformation.about.com/>





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Press deadline is the 15th of
each month prior to publication.

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Janice@riversidedowntown.org

For Events email
Janice@riversidedowntown.org.



RDP Facebook Page

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