

# 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 Ardie Bailor 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.



Ardie Bailor

Ms. Bailor is being recognized for her work with children, including that with Young Life, an organization that fosters Christianity in high school-age kids. She has also been a member of the Board of the Riverside Educational Enrichment Foundation (REEF) for over twenty years. REEF is an organization that has provided nearly \$400,000 in grants to teachers in the Riverside Unified School District, providing tools in the classroom that, otherwise, would not be possible. She served on the RUSD Board from 1976 to 1994.

Ms. Bailor continues to teach Sunday School at her church, Magnolia Presbyterian, and tutor children from Madison Elementary School two days a week. In addition, she often donates her writing and photography services to other charities and functions throughout the City.

Ms. Bailor joins past winners of the Roy Hord 'Volunteer of the Year' Award including the Hord family, Bill Gardner, Doug Shackleton, Barbara Purvis, Gerry Bowden, Dell Roberts, Nanci Larsen, Debbi Guthrie, Henry W. Coil, Jr., Suzanne Ashley, Kathy Wright, and Margot Chabot.

The Roy Hord 'Volunteer of the Year' Award will be presented to Ms. Bailor at the RDP 28th Annual Meeting and Awards Ceremony on Thursday, February 19th at the Mission Inn Hotel and Spa.

RDP will also be presenting the following Downtown Achievement Awards:

**Chair's Award** – Bill Gardner for his promotion of the Raincross as a symbol of Riverside throughout his professional career with the City and as a creative metalworker crafting raincrosses for various decorative purposes.

**Arts and Culture** – The Old Riverside

Foundation for its dedication to the recognition, appreciation, and preservation of the built environment (buildings, feats of engineering, parks, avenues, landscaping features, and archeological remains) throughout Riverside and the Inland Empire.

### Downtown Business Activity

– Daniel McGuire and Marco McGuire of McGuire LLC for their investments in downtown

including the relocation of their Head Office, opening the restaurants ProAbition and Mezcal and the business The Boardwalk, and hosting the Miracle on Main event.

**Downtown Event** – Bill and Laura Densmore representing the Salute to Veterans Parade held each April since 2005 to honor veterans and Riverside's military history.

**Downtown Improvement** – The Riverside Convention Center for the impact its renovation has had on downtown Riverside.

**Downtown Safety and Security** – Riverside County Probation for its program to connect at-risk youth to their community through art and positive influence with a partnership with the Riverside Art Museum.

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 \$65 per person or \$600 for a table of ten. To purchase tickets or a table, call the RDP office at 951-781-7335.

Sponsorship opportunities are available, ranging from Event Sponsor at \$1,500 to Friend of RDP Sponsor at \$250. All sponsors receive a number of complimentary tickets and 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.



### In This Issue:

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

California Police Chiefs Meet in Riverside

Riverside Dickens Festival News

Council Corner Wards One and Two

Business Buzz - Four Common Small Business Goals

New North Area RPD Commander

Business Buzz - Thirteen Ways to Market a Small Business

Security Corner - Keeping Your Customers and Your Business Secure

Security Corner - New RFID Cards

There will be no monthly meeting in February due to the **Annual Meeting and Awards Ceremony** on Thursday, February 19th at the Mission Inn Hotel and Spa

The next monthly meeting will be on March 24th at ProAbition and will feature an update on UCR.

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*



# California Police Chiefs Meet in Riverside

On behalf of the California Police Chiefs Association, the Riverside Police Department will host the 38th Annual CPCA Training Symposium and Fallen Peace Officer Tribute from February 22 to 26, 2015 at the Riverside Convention Center.


Established in 1966, the California Police Chiefs Association (CPCA) is a prestigious organization with a membership of over 625 municipal police chiefs, assistant police chiefs and police commanders. The objective of the CPCA is to promote and advance police administration and crime prevention throughout the State. The symposium provides the opportunity for agencies to participate in educational sessions, listen to keynote speakers on issues related to the administration of law enforcement agencies and the industry, and interact and network with other municipal chiefs of police.

The theme for the 2015 symposium is "Innovation through Leadership in Law Enforcement." The five day conference will bring together more than 300 leaders in law enforcement with



industry partners for amazing networking opportunities, educational sessions, awards ceremonies and a marketplace showcasing the products and services of over 140 exhibitors.

During the symposium's opening ceremony on February 23, 2015, the Fallen Peace Officer Tribute will be held to honor the 13 law enforcement officers lost to duty in California during 2014. Surviving children, spouses, parents and siblings of the fallen heroes will be present at the Tribute. The Riverside Police Department is assisting with the expenses incurred by the families through the Fallen Officer Tribute Program sponsorship.

Participants in the symposium as well as the families of the fallen officers will be staying in local hotels and dining at local eateries. We encourage downtown businesses to both welcome them to Riverside and to consider offering specials. If you do plan to offer specials, let us know and we will pass that on to the local organizers. 

## Riverside Dickens Festival News

One of Riverside's signature events, the Riverside Dickens Festival returns to downtown Riverside on Saturday, February 21st and runs through until Sunday, February 22nd. The Festival kicks off with the crowd favorite, Pub Night, on Friday, February 20th. The Riverside Dickens Festival offers an array of entertainment appropriate to the Victorian times in which Charles Dickens lived and wrote his famous novels.

In addition to the returning festival favorites, there are new offerings such as the Trial of Lizzie Borden, a one act play written by Richard Brent Reed, Esq. and performed at the Historic Riverside County Courthouse – Department 8 on February 21st at 11 am.

The most famous unsolved mystery in American history was the murder of Andrew and Abby Borden in 1892 at Fall River, Massachusetts and the innocence or guilt of daughter Lizzie Borden. As play material, the Borden murders were low hanging fruit because we have transcripts of the inquest, the grand jury proceedings, and and Lizzie's murder trial.

Abby Borden, Lizzie's stepmother, was found upstairs, the back of her head hacked like a cabbage. Andrew Borden, Lizzie's father, sprawled on the parlor love seat, had been hatcheted in his sleep: his visage a veritable purée of facial features. Had Lizzie Borden been found guilty, even these grizzly hatchet murders might have faded into obscurity, relegated to historical trivia along with the assassination of President Garfield and the kidnapping of the Lindbergh baby.

The jury acquitted Lizzie, but the good people of Fall River still thought she was guilty. *The Trial Of Lizzie Borden* gives the audience and jury a chance to decide, for themselves, whether Lizzie murdered her father or whether one of the other parties of interest had the motive and opportunity to kill one of the wealthiest and most disliked citizens of Fall River, banker Andrew Borden. Lizzie's behavior was suspicious. Why did she hide out in the barn during the murders? How could she not have noticed her stepmother's body in the guest bedroom? Why did she not have breakfast that morning? Why did she, days later, burn a red-stained dress?


What of the other suspects? Was it a coincidence that Uncle John Morse came to visit the day before? Why did Uncle John, like Lizzie, get his pear off the tree instead from the basket in the kitchen? Why did Dr. Bowen keep dosing Lizzie with morphine for weeks after the murders? Why was everyone in the Borden household always arguing about real estate? Is it true that Andrew Borden had a bastard son? And what about that mysterious burglary a few months prior where nothing was stolen from the Borden house except a few baubles and a couple of trolley tickets?

Lizzie never left Fall River. Instead of moving away, like her sister, Emma, did, she bought a grand house up on the hill overlooking the town and took up with a troop of actors. She had been found "not guilty". Whether she did it or not, the law couldn't touch her now.


The murder weapon was never found. Did Lizzie stay in Fall River to guard the evidence?

The police never caught the murderer. Did Lizzie remain simply to gloat from her perch over the town?

The town never forgave her for the sensational, international headlines. Did they know something we don't?

Those are the questions to be answered at *The Trial Of Lizzie Borden*. 

*Submitted by the Dickens Festival*




22nd Annual  
- RIVERSIDE -  
**DICKENS**  
- FESTIVAL -

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

**Feb. 20, 2015 - Pub Night**  
**Main Days - Feb. 21 & 22 - 10am to 5pm**  
**Mr. Fezziwig's Ball - Feb. 21 - 8pm to Midnight**

**Sponsors - City of Riverside • Riverside Arts Council  
Riverside County Supervisors  
P. O. Box 113, Riverside, CA 92502-0113  
800-430-4140 • Office: (951) 781-3168 (lv. message)  
[www.dickensfest.com](http://www.dickensfest.com)**

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



*Mr. Pickwick portrayed  
by Chuck Spiller*



# COUNCIL CORNER

## Ward One Council Update

Contributed by Councilman Mike Gardner

### Downtown Developments....

**Fire Station:** The Development Committee recommended that the old downtown fire station be sold to Western Arts University a performing arts/dinner theater university. Western Arts University is associated with Encore Education Corporation which operates charter performing arts junior and senior high schools in the high desert and which has just been granted a charter by RUSD. Their proposal is to use the space for a variety of classes and events. The engine bays will be converted to a dining/performance area. The office and bedroom spaces will be used for office and classes. The plan is to grow enrollment to about 1,000 over several years. They anticipate starting with an enrollment of under 100. This use is a great compliment for the Arts and Entertainment District and will be a particularly good match for the Riverside Art Museum directly across the street.

The old Fire Department employee parking lot is part of the sale of the fire station. It provides sufficient parking for the University in its start up phases but they will need more as they grow. There is an opportunity to form a partnership between a private party



who wants to build a parking structure on the surface lot at Lemon and Mission Inn and the University. I will be putting the two together to see if this pans out. If this works we can get a significant parking structure to serve the University, The Municipal Auditorium, the Main Library, the Metropolitan Museum, RAM, the Life Arts Building and the three nearby churches.

### **Olivewood Avenue Victorian Houses:**

The Development Committee recommended sale of the two Victorian houses on Olivewood Avenue across from the old Press Enterprise Building to a firm that specializes in refurbishing distressed properties and selling them for single family occupancy. The company is Renewal Properties and they have renovated several historic structures in Southern California. This will be their first foray into Riverside. If approved by the City Council the sale would include an owner occupancy covenant.

Both of these proposals will be brought to the Council for final decision in the coming weeks.

Mike Gardner



## Ward Two Council Update

Contributed by Councilman Andy Melendrez

### **The Riverside School of the Arts:**

You are invited to join The Riverside Community Services Foundation for a Cesar Chavez Birthday Celebration and Mini Film Festival featuring the screenings of four Chicano experience films. Featured films will include the award winning Code Black: Best Documentary, Los Angeles Festival 2013, Yo soy Joaquín: USA National Film Preservation Board 2010, and Cesar Chavez: Audience Award, SXSW Film Festival 2014.

The Mini Film Festival, selected programs, and community events are being held to raise awareness of the need to fund The Riverside School of the Arts housed at the Cesar Chavez Community Center. The School offers performing arts programs for many of the cities under-served and at risk youth. Films will be showcased at the screening room located at the UCR Barbara & Art Culver Center of the Arts across from the Cesar Chavez Memorial Monument in downtown Riverside. The VIP reception will take place on Thursday, March 26 with the films being shown on Friday, March 27th and Saturday, March 28. Sponsorship opportunities are currently available. To obtain a sponsorship form or if you have any questions on the event please call 951.826.5419 or 951.453.5471.

**Arts N Kids:** Through the help, assistance and passion from an incredible group of sisters and one environmental activist, residents and community members are able to purchase one of kind pieces from the locally acclaimed artist John Verwiel. Verwiel's acclaimed work has never been publicly sold. His rocking chairs, mantles, clocks, benches, kitchen islands and church altars have all been donated for decades throughout the region. Thirty-eight pieces made by Verwiel have now been set aside as gifts for Arts N Kids donors. Some are on display at *The Parrott gift shop, 3598 Main St., Riverside* with all proceeds going to support the School of the Arts. Special recognition



goes to Kathleen Hamilton, Dolores Mumper and Elizabeth Stralka, Jane Block and John Verwiel for their continued support.

### **HEAL ZONE CORNER:**

Healthy Eating & Active Living = HEAL!

Read all about it! The Eastside HEAL Zone has launched its first Newsletter!

The HEAL Zone and its collaborative partners have created a monthly newsletter reach out to residents in a fun, creative and tangible way. The newsletter cover page displays community highlights, updates and photos of what up and coming events will be taking place this month or in the months ahead. Inside there is a two page list of all the FREE fun, active and educational classes that are being held at Bobby Bonds Park, Bordwell Park, the Eastside Health Center and the Community Settlement Association. Active classes include Zumba (for adults and teens), volleyball for teens and TAI-CHI. .

Educational classes include "Food for Thought", "Know your Heart" and a series of Diabetes cooking classes. FREE Teen Cuisine program is where teenagers can learn how to cook healthy delicious meals at the Youth Opportunity Center located at Bobby Bonds Park. Information about the Teen Clinic and other medical resources are provided on the back page of the newsletter in addition to who people should contact for any questions or concerns. For any questions about the Eastside HEAL Zone or how to sign up for the newsletter, please call Nicole Centofranchi at 951.788.3471.

**UCR HIGHLANDERS:** Congratulations to the UCR Men's Basketball team for beating Hawaii 66-62 in January's game! Be sure to catch the next home game on February 14th at 5:00 PM when they compete against UC Irvine!

GOOOO HIGHLANDERS!

Andy Melendrez



# Business Buzz

## Four Common Small Business Goals

Setting goals in your small business is an important step in your business growth and development. Without goals, it is difficult to move forward, make progress and avoid feelings of complacency. It's also common to experience burnout and feelings of frustration if you're not being proactive about your business development. Setting goals and working toward them on a regular basis can help you keep your passion alive.

The goals you set will depend on a number of factors, and it's important to keep in mind that business goal setting doesn't necessarily need to mean growing the size of your business; there are many different types of business goals you can set. Below are four common business goals that may inspire you to take a new direction the next time you sit down for a goal setting session.

### 1. Write a Business Plan

You can't successfully start a new business without setting goals, so if you're just starting on your entrepreneurial journey, you probably have a number of business goals on your list, with writing a business plan certainly being one of them. Despite its reputation, business planning doesn't have to be a long and painful process. Many resources including templates are available online.

### 2. Improve Your Bottom Line

It's probably safe to say that most small business owners would like to increase their profit, making it a very common small business goal. Unfortunately, it can also be a challenging one. Improving your bottom line usually

requires two approaches -- raising rates (or selling more) and reducing expenses.

### 3. Become More Productive

Many small business owners struggle with finding enough time to get everything done; it's a common challenge for small business owners who wear multiple hats. You may feel like you're constantly being pulled in different directions, or that business administrative tasks are eating up all of your time. If this sounds familiar, then a productivity goal may be the right one for you.

### 4. Use Technology to Do More

Technology can not only save us money, but it can save us time, too. And since it's constantly changing, business goals for using technology in new ways are almost always relevant. Even if you're successfully using technology in your small business now, there are new tools being developed every day that can help you do even more in your business.

### More Resources

Whether you set business goals once a year, or every few months, it's important to be consistent in your goal setting process (the more frequently you work on your goals, the more successful you will be!). There are a number of different approaches to goal setting and numerous resources available to assist you.

*Information from Alyssa Gregory, About.com Small Business Guide*

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



## New North Area Commander

Join us in welcoming Lieutenant Bruce Blomdahl as the new North Area Commander.

Lieutenant Blomdahl takes over from Lieutenant Vance Hardin who will be taking on a new assignment as the commander of the SWAT team and aviation crew (helicopter). Sergeant Pete Elliott will also take over from

Sergeant Bryan Dailey who is returning to patrol.

RDP extends thanks to both Lieutenant Hardin and Sergeant Dailey for their service to downtown over the past three years. We wish them both well in their new assignments.



BARRY A. HILDEBRANDT  
BROKER, License #00639004  
bahildebrandt@yahoo.com

Mountain View-Riverside-1906

**WCI REAL ESTATE**  
4197 BROCKTON AVENUE RIVERSIDE, CA 92501  
951.779.9738 x-12 Cell 951.321.9336

SAVINGS THAT LAST  
**ALL YEAR**  
ENERGY & WATER REBATES FROM RPU. MORE AT GREENRIVERSIDE.COM.



# Business Buzz

## 13 Ways to Market a Local Small Business

Small businesses with a physical brick-and-mortar presence have a unique opportunity to promote their goods and services while leveraging their reach in the local community. These 13 local marketing ideas will get you more involved in your town and gain more visibility for your small business.

1. **Form alliances with neighborhood businesses.** Consider teaming up with a neighbor business to cross-promote and maximize your reach. Create partnerships with multiple businesses that offer customers incentives for shopping at each of your alliance businesses.
2. **Join your local Chamber of Commerce.** Local Chambers of Commerce provide a number of benefits for small business owners, including: providing networking opportunities, giving businesses visibility in the community, and bringing credibility to your business and your expertise in your industry.
3. **Send press releases to local media.** Local newspaper reporters are always looking for newsworthy items to feature in articles. Use press releases to notify the media about new and interesting things happening in your business.
4. **Use social media.** Social media sites can give local businesses an extended reach to the local market. Take time to create and update business profiles on Facebook, Google+ and Google Places, Foursquare and Yelp so customers can find your business when searching online.
5. **Leverage online review sites.** Customers share their shopping experiences – positive and negative – on various online review sites. You can maximize exposure on these sites and manage any less-than-great reviews by creating official profiles and checking for feedback on a regular basis.
6. **Provide freebies or giveaways.** Regardless what type of business you have, there are “freebies” you can offer to draw in new customers. You don’t have to give away the store or even anything with a high cash value, but small things like coupons, samples, and free consultations can attract the interest of customers looking for a deal.
7. **Advertise where it counts.** Local businesses have several options when it comes to advertising – newspapers or town newsletters, radio, billboards, in-store ads, even online advertising works for some local businesses.

Before investing in any advertising, though, take time to determine which option will reach the largest portion of your target audience.

8. **Host an event.** Get your name in front of potential customers in the community by offering free events such as workshops, classes, or networking events.
9. **Use printed marketing collateral.** Small business owners can get customers to think about their businesses repeatedly by strategically using business cards, postcards, flyers, brochures, and other printed marketing materials.
10. **Sponsor local youth sports teams.** Donate to a local youth sports team or charity event to get your name included in the program, on apparel, and other places where it will lend visibility in the community.
11. **Optimize for mobile shoppers.** Many people shop local with their mobile device in-hand to find stores, check deals, and compare prices. Don’t miss out on an opportunity by neglecting your mobile presence.
12. **Encourage shoppers to join your email list.** Email marketing is a great way to stay in touch with customers long after they have left your store. Make it easy for customers to sign up for your email list while they’re in your store. Consider offering an incentive such as a discount or a special offer upon sign up to generate interest.
13. **Use your website wisely.** You may have a small-town business, but there are still many ways to leverage a strong web presence. At a minimum, make sure your website is updated frequently, includes your address and hours, and provides multiple ways for customers to contact you. If you have a service-based business, you may even consider incorporating an online booking tool into your website to make it easy for customers to schedule appointments.

Pick one or two of the marketing ideas above to get started, give them a try, and see what impact it has on your business. If you want more ways to promote your small business, browse this list of 101 small business marketing ideas.

*Information from Alyssa Gregory, About.com Small Business Guide*

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



## Shop Local Business Spotlight



### Arkside Marketing

951-579-4121

3737 Main Street Suite 103B  
CEO, Nathan Greenberg



# SECURITY CORNER

## Keeping Your Customers and Your Business Secure: A Guide to New Payments Security Technology for Busy Small Business Owners

So many new terms, so little time. EMV, Chip, Chip and PIN, tokenization. What does it all mean?

Most of us small business owners spend the majority of our waking hours running a business. There is not much time left in the day to stay on top of the latest data breaches and all the emerging technology to prevent them.

Recent data breaches at Home Depot, Target and several other big retailers have put credit card security in the headlines. But while the big retailers get the limelight, small businesses are far from immune to a data breach. In fact, according to National Small Business Association, 44% of respondents to a recent survey said they were victims of at least one cyberattack, with an average cost of \$8,699.48 for each breach. (Learn cybersecurity tips for small businesses.)

Given your limited time, we've put together the following cheat sheet to help you stay on top of all the new technologies and terms related to payment security:

### **Chip Card**

Chip cards (also known as EMV chip technology) are payment cards that store the cardholder's information on a computer chip embedded in the front of the card, rather than on a magnetic stripe on the back of the card. Chip cards add a layer of security to card transactions by turning cardholder information into a unique code for each transaction. This function makes it impossible for criminals to create counterfeit chip cards for in-store use.

Chip cards are already in use in many other countries, and they are currently being introduced in the United States. Some banks are already issuing chip cards to American consumers, and more banks are expected to do so in 2015.

### **Liability Shift**

Starting on October 1, 2015, businesses that do not have the technology to accept chip cards will be liable for resulting card fraud, if the customer presents a chip card at the point of sale but is forced to use it as a swipe card due to the lack of a chip reader.

## New RFID Credit Cards

Radio Frequency Identification chips are now being embedded into credit cards for added convenience and security. With this technology, your card can be scanned by a reader a few inches away. This reduces overall transaction time, and requires fewer "handlers" of your card, such as waiters at a restaurant.

But are these new cards really more secure? Some are worried that their credit card information will be up for grabs by a thief's "scanner" before they even remove the card from their wallet. This may be true, but even if they scanned the information, it would be very difficult for a thief to use it. "Unlike magnetic stripe cards, RFID credit cards encrypt a card holder's information. To access a consumer's account,

### **EMV**

EMV stands for "Europay, Mastercard and Visa." EMV is the common language that chip cards use to communicate with chip readers. When people talk about EMV coming to the United States, they are referring to the transition to chip cards that will take place in this country over the next 12 months.

### **"Chip and PIN"**

In some other countries, customers are asked to enter a 4-digit PIN when they pay with a credit card, much like U.S. customers already do when they pay with a debit card. The PIN is a way of verifying that the person paying with the card is the legitimate user of the card. In places like the United Kingdom, where both chip cards and PINs are used, this system is referred to as "Chip and PIN." However, even though the United States is moving toward adopting chip cards, it is still uncertain if PINs for credit transactions will be widely adopted as well.

### **Tokenization**

Tokenization is another way of securing card transactions and preventing data breaches. In a tokenized transaction, the customer's account number is replaced with a "token" – a series of unique, random characters that acts as a substitute for the real account number so that sensitive cardholder data is never seen by the merchant and is completely worthless to any criminal who might steal it. Tokenization helps secure transactions that take place online or over the phone.

Some tokenization technologies are already available. For example, Apple's new Apple Pay system makes use of tokenization to protect customer data.

*From The Register, a complete resource for navigating the world of payment card acceptance, provided by Community Merchants USA*

*For more information, visit [www.communitymerchantsusa.com](http://www.communitymerchantsusa.com)*



thieves not only have to scan the card, they also have to break the card issuer's encryption," writes Christina Couch in her article entitled, "Chips Ahoy! Are RFID Credit Cards Secure?"

If you're still worried, you can always purchase a new RFID blocking wallet to prevent rogue scanners from picking up your encrypted credit card info.

*Submitted by Lea Deesing, Chief Innovation Officer, City Of Riverside*

Note: The article referred to in the above article can be found at [http://www.indexcreditcards.com/finance/credit-card-technology/chip-ahoy-are-rfid-credit-cards-secure.html?WT.](http://www.indexcreditcards.com/finance/credit-card-technology/chip-ahoy-are-rfid-credit-cards-secure.html?WT.q_s_osrc=fxb-46112110)

[qs\\_osrc=fxb-46112110](http://www.indexcreditcards.com/finance/credit-card-technology/chip-ahoy-are-rfid-credit-cards-secure.html?WT.q_s_osrc=fxb-46112110)



# Small Business Owners Invited!

## Access to Capital and Tax Implications of the Affordable Care Act



The Small Business Majority, Riverside Downtown Partnership, and Arlington Business Partnership, in collaboration with the Riverside County Black Chamber of Commerce, Greater Riverside Hispanic Chamber of Commerce, and City of Riverside invite you to join us for a full day of education! Resources on **Access to Capital**, and **Tax Implications** of the Affordable Care Act will be provided to small business owners.



**Wednesday, February 11, 2015**

**9:30 AM to 10:30 AM**

The Center for Arts & Philanthropy  
3700 6<sup>th</sup> Street, Riverside CA, 92501

**Wednesday, February 11, 2015**

**5:00 PM to 6:00 PM**

The Arlington Branch Library  
9556 Magnolia Avenue, Riverside, CA 92503

### Access To Capital

- NEW: Capital Infusion Program
- Information about SBA loans, non-SBA loans, non-traditional lending, and non-owner equity investment

### Affordable Care Act

- Small business tax credits
- Tax Penalties, Shared Responsibility Provisions

A question and answer period will follow. **Refreshments will be served.**

Please RSVP: Janice Penner  
(951) 781-7339 or [rdpjanice@sbcglobal.net](mailto:rdpjanice@sbcglobal.net)



Covered California is the new online "marketplace" that will make it simple and affordable to purchase high-quality health insurance and get financial assistance to help pay for insurance.





3666 University Avenue  
Suite 100  
Riverside, CA 92501

Ph.: (951) 781-7335  
Fax: (951) 781-6951  
Email: [rdpoffice@sbcglobal.net](mailto:rdpoffice@sbcglobal.net)  
[www.RiversideDowntown.org](http://www.RiversideDowntown.org)

**Submit press releases to:**  
Janice Penner by email at  
[Janice@riversidedowntown.org](mailto:Janice@riversidedowntown.org)  
or fax at (951) 781-6951.

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

**For Downtown News Alerts email**  
[Janice@riversidedowntown.org](mailto:Janice@riversidedowntown.org)

**For Events email**  
[Janice@riversidedowntown.org](mailto:Janice@riversidedowntown.org).



RDP Facebook Page

ADDRESS SERVICE REQUESTED



#### STAFF

*Executive Director*  
Janice Penner

*Office Manager / Bookkeeper*  
Shirley Schmeltz

*Communications and Events Liaison*  
Robbie Silver

#### BOARD OF DIRECTORS:

##### **Executive Committee**

Kris Whitehead, Chair  
Justin Tracy, Vice-Chair  
Stephen Wollman, Treasurer  
Kirk Lewis, Secretary  
Charity Schiller, Past Chair  
Barry Hildebrandt, Member  
Shelby Worthington, Member

##### **Directors**

Chuck Beaty	Patrick Brien
Marcia Campbell	Miguel Cruz
Gerald Douglass	John Field
Michelle Freeman	Bill Gardner
Mike Gardner	Debbi Guthrie
Vance Hardin	Wolde-Ab Isaac
Jeff Kraus	Nanci Larsen
Andrew Lazarz	Shalini Lockard
Marty Lueking	Andy Melendrez
Stan Morrison	Robert Nagle
Brian Pearcy	RJ Rodriguez
Cherie Russell	David St. Pierre
Ellie Uli	Al Zelinka
Andrew Guerra – ABP	



Do you have old electronic equipment that you do not use?  
Donate your equipment to SmartRiverside and help a low-income family receive a free computer.  
SmartRiverside is a 501 (c) 3 nonprofit organization so donations may be tax deductible.

#### **SmartRiverside accepts:**

Computers  
Computer parts  
Printers  
Televisions  
Scanners  
Cell phones, PDA's  
Just about anything with a plug

**Location:**  
SmartRiverside  
8:30 AM – 4:00 PM  
2801 Hulen Plac  
Riverside, CA 92507  
(951) 782-0849  
[digitalinclusion@riversideca.gov](mailto:digitalinclusion@riversideca.gov)



Visit us at [www.SmartRiverside.org](http://www.SmartRiverside.org)