

Bulletin

Riverside Downtown Business Improvement District



In This Issue:

Downtown Events Alert

Riverside Public Utilities: Water Conservation

Council Corner Wards One and Two

Business Buzz – 8 Mistakes to Avoid When Sending Email Newsletters

And Speaking About Email...

Business Buzz – Insurance Needs for Small Business

Security Corner – Four Reasons Merchants Should Make the Switch to EMV Now

Security Corner – 10 Tips to Help Prevent a Data Breach

The next monthly luncheon will be on May 26th at the Riverside Convention Center and will feature an update on the Riverside Convention and Visitors Bureau, the Riverside Sports Commission, and the Riverside Convention Center.

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



Downtown Events Alert

Destination STYLE Fashion Show

The Spring Fashion Show will take place on Thursday, May 7th at 6 pm on Main Street between University Avenue and Mission Inn Avenue in downtown Riverside. The Spring Fashion Show will showcase unique fashions and accessories that are available from retailers in downtown Riverside, and is presented by the Riverside Downtown Partnership. Outfits will range from vintage wear, contemporary looks, unique designer wear and men's formal tuxedos.

Attendees at the Spring Fashion Show will be invited to return to downtown Riverside on Saturday, May 9th to experience styling expertise, shopping specials, demos, and chances to win one of three specialty gift baskets.

Thursday, May 7th is also the monthly Arts Walk so downtown retailers and restaurants are encouraged to offer specials to both fashion show and Arts Walk attendees. If you plan on doing so, please send the details to RDP and we will post on the Fashion District Facebook.



Neighbor Fest

On Saturday, May 16th the City of Riverside will host 'Neighbor Fest', a free event from 11 am to 3 pm for downtown residents to discover and celebrate their neighborhood. Activities will include music, art, and fun for families and will take place on Main Street between Ninth and University.

IE Salsa Festival

99.1 KGGI and iheart Media will host Riverside's first IE Salsa Festival 2015 on Saturday, May 16th from 11 am to 7 pm in White Park.

The main stage will feature a variety of live professional, local community entertainment and 99.1 KGGI's lineup of super star DJ's. The Festival includes a salsa competition where amateur and professional salsa chefs will compete for fun, prizes and recognition.



In addition to the above, the Festival will also feature a beer garden with seasonal beer offerings and a food court with local vendors. The event includes a Kids Fun Zone for family entertainment.

Along with tasty salsa, local restaurants will also offer their delicious fares throughout the day and local breweries will be on site selling some of their popular brews.

Entrance to the IE Salsa Festival is \$10 with children under 12 free. Vendor and Competition information is available on the festival website, www.iesalsafestival.com or at 951-274-9408.

Old Riverside Foundation Annual Vintage Home Tour

The Old Riverside Foundation, a non-profit organization for historic preservation, will hold its 24th Annual Vintage Home Tour on Saturday, May 16, 2015 from 10 am until 4 pm. The ticket price includes a self-guided home tour of seven lovely examples of Riverside's rich historic architecture.


Tickets are \$18 pre-sale and \$20 day of tour. Tickets are available at two downtown Riverside locations, Mrs. Tiggy Winkles and Mission Galleria, and may also be purchased at www.olderiverside.org. Included in the ticket price are a raffle basket ticket and admission to the Restoration Faire with suppliers, artists and craftspeople at the historic Peter J. Weber house at 1510 University Avenue.

Concerts at City Hall

RDP and the City of Riverside are

partnering again on Concerts at City Hall, a series of lunch time concerts next to the Clock Tower Fountain. The concerts will kick off on Tuesday, June 23rd and will continue for six weeks until July 28th. The concerts will feature local Riverside talent. Restaurants near City Hall are encouraged to offer 'Grab and Go' lunch specials.

Movies on Main

RDP and Parks and Recreation are partnering on Movies on Main again this summer. The movies will be shown on the Civic Plaza on Thursdays during July and will feature *Box Trolls* on July 9th, the *Lego Movie* on July 16th, and *Big Hero 6* on July 23rd. 

Riverside Public Utilities: Water Conservation

As California's record drought continues with no relief in sight, Governor Jerry Brown issued an Executive Order that set new guidelines and restrictions for water providers and their customers throughout the state.

Brown's Executive Order B-29-15 calls for agencies to: reduce potable water use by 25 percent through February 2016 compared to 2013 usage; prohibit the use of potable water to irrigate median strips; and increase enforcement against water waste. It also looks to support new technologies that reduce water and energy use and increases use of renewables and streamlines government responses for fast approvals of water-saving projects, including water recycling projects.

"Last year, we responded to the Governor's and state's calls to set up mandatory water conservation measures citywide," said Riverside Public Utilities General Manager Girish Balachandran. "Together RPU customers did a great job and reduced overall use by 13 percent, simply by reducing outdoor watering times, fixing leaky toilets and faucets, and using our conservation rebate programs to remove turf areas," Balachandran said.

It is anticipated that Riverside's City Council will once again adopt an Emergency Ordinance that will extend current mandatory water conservation restrictions and incorporate the updates by the Governor, and the State Water Resources Control Board (State Board).

"While this historic drought remains very serious and we have additional goals to meet, we will continue to support the state's

programs and ask our customer-owners to continue the good work that they have done in helping to save our precious water resources," Balachandran said.

While annual Earth Day celebrations help to educate people around the world about environmental challenges, recycling, sustainable lifestyles, and renewable energy resources, RPU promotes wise water use and conservation all year long.

"As we face continued drought and additional state-wide restrictions on water use, we need to educate our customer-owners about the importance of adhering to the water reduction goals that have been set," said RPU General Manager Girish Balachandran.

"The only way we will be able to meet our water conservation goals is to work together," Balachandran said. "If we all make efforts to cut water use and eliminate water waste, the cumulative results can be great."

Programs RPU has created to help both its residential and commercial customers reach their water conservation goals include: rebates on water saving appliances and low-flow toilets; free high efficiency sprinkler nozzles; rebates on installing water based irrigation controllers (WBICs); and rebates for turf removal projects that replace thirsty lawns with water wise landscaping or artificial turf.

For more information on ways to make your home or business more efficient, visit BlueRiverside.com

Information from City of Riverside website – Public Utilities 



Shop Local Business Spotlight




Woodfire Café

3965 Market Street • 951-900-9069



Check out the article at <http://www.riversidedowntown.org/buy-local/>

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.





COUNCIL CORNER

Ward One Council Update

Contributed by Councilman Mike Gardner

Drought and the Main Street Mall

You may have noticed that the fountains on the Main Street Mall have been turned off. This is in response to the ongoing drought and is part of the city's effort to meet the Governor's mandate for a statewide 25% reduction in water use. Circulating the water in the fountains increases evaporation, especially for those where water shoots into the air.

The Council will look at turning on the splash fountain in the Cal Tower Block between Mission Inn and University on hot days as this is the only free water play area in the city for children. Water in this fountain is recirculated so it is permissible to use the fountain under current state guidelines.

Landscaping on the mall will be modified over the next couple of months. Some turf areas will be converted to a more water wise planting scheme and some may be paved in the UCR Arts Block. This will also allow placement of additional tables and chairs to serve the restaurant in that block and the future restaurant in the Culver Center. The plans call for preservation to the current mature trees. Only turf areas are anticipated to be modified.

Upcoming Downtown Events

On May First through Third Show and Go comes to downtown Riverside. It is a fun event for car enthusiasts with a parade the morning of Saturday the 2nd. There are a

number of vendors and display booths for you to visit.

May Ninth will be the annual Great American Cleanup. Sponsored by Keep Riverside Clean and Beautiful, teams will assemble at City Hall and depart for cleanup sites at 9:00 a.m. They will return for food and a party at about noon. Come out and help 'Keep Riverside Clean and Beautiful'!

May 16 will see a Pink on Parade, a walk to support the Pink Ribbon Place which provides a wide range of free services to breast cancer patients as well as prevention services for local residents. The walk will be in Fairmount Park at 8:00 a.m.

Disposition of Former Redevelopment Agency Properties

The public meetings for disposition of the former Redevelopment Agency properties at First and Main and at Chestnut and Mission Inn have been rescheduled to May 20 and June 17. Both meetings will be held at 6:30 p.m. in the City Council chambers at City Hall. Please plan to attend if you have ideas for how these properties should be used or you may submit written comments to Nathan Freeman at nfreeman@riversideca.gov

Mike Gardner



Ward Two Council Update

Contributed by Councilman Andy Melendrez

PACK 'R PARK: The record breaking UCR Softball Team did a fantastic job at their home game on April 26! Thank you to everyone who came out in support and PACKED the PARK at the Amy S. Harrison Fields. Every fan in attendance was able to receive a free commemorative Chelsea Ponce's NO HITTER poster! Be sure to join us again to support the Softball team on May 9th when they play against Cal Poly at 12pm. To purchase tickets or to see which other sports are currently competing please visit the website gohighlanders.com

Ward 2 Community Meetings: Please join me this month for two community meetings held by the City's Community Development Department. I will be in attendance, along with Interim Director, Emilio Ramirez and City staff to receive comments, feedback and input regarding the future development in the University Corridor. By attending one or both of the meetings you will help decide what will be constructed by providing your ideas on the future development of the properties located on University Avenue. Please contact Kaitlyn at (951) 826-2430 if you have any questions or need to request for special accommodations. The meeting times are listed below and will be held at the Stratton Community Center, Bordwell Park located at 2008 Martin Luther King Blvd., Riverside 92507.

Thursday, May 14, 2015 - 6:30 P.M.

Thursday, June 4, 2015 - 6:30 P.M.

Town Hall Meeting with Supervisor Kevin Jeffries: In collaboration with Riverside County Board of Supervisor, Kevin Jeffries' office, you are invited to join us for an open Town Hall meeting that will be held on **May 28 at 6:30 PM at the Stratton Community Center** located at 2008 Martin Luther King Blvd. We will be providing updates and announcements

that are occurring within the City and County. There will also be various departments from the City and County available that evening to provide information to residents and answer any questions that residents and businesses may have. For more information or if you have questions, please contact my office at (951)-826-5419 or email me at asmelendrez@riversideca.gov

TAMALE FESTIVAL 2015: The Riverside Tamale Festival is a vehicle for organizers to begin a journey toward the vision of the restoration and rehabilitation of the Trujillo Adobe, a structure of historical significance. A vision that includes not only the restoration of the first established adobe in Riverside and San Bernardino County, but the area surrounding it known as La Placita de los Trujillos, the agricultural community founded in 1842 by Lorenzo Trujillo.

The first steps of the journey have been taken with organizers incorporating as The Spanish Town Heritage Foundation, a California public non-profit benefit corporation, made possible by the patronage of the 2013-2015 festivals. The Riverside Tamale Festival works to provide Riverside with an innovative and unique experience for Riverside residents to learn and share the culture of our city's rich Latino heritage with our elected leaders. It is important that we recognize this great legacy as we pay homage to the Trujillo's and their founding ancestors and work toward the vision of restoring La Placita de los Trujillos. **Thank you to all who joined us this year & for supporting the Spanish Town Heritage Foundation.**

Andy Melendrez



8 Mistakes to Avoid When Sending Email Newsletters

Email newsletters are a great component of email marketing that can help you forge relationships with your readers, boost brand recognition, and increase your credibility as an expert in your industry. If you are new to email marketing there are some things you should avoid in order to make your email newsletters as effective as possible.

1. Making It Difficult to Unsubscribe

Not only can hiding or excluding the unsubscribe link get readers to complain and think of your brand in a negative light, but you can also get into a lot of trouble (like being blacklisted by your email marketing platform) if you violate CAN-SPAM regulations. Include a clear and easy-to-find unsubscribe option in every message.

2. Triggering Spam Filters

While we're talking about spam, make sure your messages aren't setting off spam alarms and never making it to your recipients' inboxes. This guide from MailChimp lists some of the most common spam triggers you should avoid.

3. Not Promoting the Newsletter

One goal of email newsletters is to build your email list. It's not a case of "build a newsletter and subscribers will come." You have to be very proactive about building your list. You can do this by promoting your newsletter on your website and social channels, and by including the link in your email signature and marketing materials. You may also want to activate the public archive feature that many email marketing platforms have available for users. This will create a list of all of your past issues you can link to in the future.

4. Using the Same Subject Line Every Time

Your subject line should reflect the contents of your message so readers are enticed to open it and are not disappointed once they do. Your From line, however, should remain the same (either your name or the name of your business) so readers get to know your name and recognize your messages in their inbox.

5. Not Using an Email Marketing Platform

The days of using Gmail, Outlook or your email client of choice to send marketing messages is over. Not only is this unprofessional, but it isn't trackable, so you will

never know if your messages are being opened or your links being clicked. This can also get your IP address and email accounts blocked from other providers because they will view your messages as spam. Email marketing platforms are the smartest way to go.

6. Skipping the Email Test

If you send HTML email messages, it is imperative that you test your messages on a variety of email clients to make sure the messages look like they are supposed to and that all of your links work. You should also test your messages on multiple platforms, including mobile devices. Your email marketing platform may include a testing feature. You can also use a service like Litmus, that will test emails on your behalf across more than 30 email clients and devices.

7. Sending Messages on an Inconsistent Basis

You should have a consistent schedule for your email newsletters. Whether you send your newsletter weekly, biweekly or monthly, it should be sent on the same day, around the same time. Timing matters. If you send email newsletters too often, you may have a number of readers unsubscribe because it's just too much. If you send very infrequently, however, your subscribers may forget about you and automatically mark your message as spam because they simply don't remember what it is.

8. Forgetting to Review Your Reports

A good email marketing platform will include a reporting function that provides invaluable insight into your subscribers and the performance of your newsletters. You can see how many times your message was opened, how many times it was clicked, what links were clicked, and how many subscribers and unsubscribes you're receiving. You can use this information to improve your email newsletters over time.

Now that you know some of the "not-to-do's" of email marketing, you can start your next campaign with a clean slate. Use the list above as a checklist that will improve the overall effectiveness of your email marketing messages.

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.



And Speaking About Email ...

Do you want to find out about what's happening downtown more frequently? Then RDP needs your email address so we can add you to our Downtown Business email listing and to our Constant Contact email newsletter. Please send your email to Janice@riversidedowntown.org or to Shirley@riversidedowntown.org so we can add you. You can always 'unsubscribe' later if you choose to do so.

And if you have a website or Facebook page, let us know

so that we can update the downtown directory on the RDP website and provide a link from our page to yours. Sharing links and posts are a quick and economical way to increase exposure and expand your potential customer base.

And coming in the next BID Bulletin ... tips for using social media and some of the online tools available to you.



Insurance Needs for Small Business

Any business is exposed to a variety of risks. A smart business one will take the necessary acts to mitigate the risk and one valuable risk manager is insurance.

In many cases, there is no requirement your business needs insurance unless you have a company automobile, employees or it's a loan condition. Yet, this is no reason not to get business insurance. No business is immune to natural or man-made disasters and potential liabilities.

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 is a must to protect your company's assets. While business property insurance isn't required by law, it's a wise investment to limit your liability in the event of a natural disaster or other calamity. Without it, your business may not survive financially.

Most business property insurance plans are tailored to the business and can cover a variety of losses, including damage from fires, electrical surges, even embezzlement by an employee. The legal Web site Nolo.com recommends that business property insurance policies cover fixtures such as lighting systems or carpeting, equipment and machinery, furniture, inventory and computers.

Types of Business Property Insurance

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.

One insurance option is a business owners policy, which provides coverage for your property and many business-related assets inside or around your building. A business owners policy combines property and liability insurance.

According to the Insurance Information Institute, a business owner's policy also covers the property of customers and others who have physical assets on your premises. For example, if a fire damages a customer's car in your repair shop, your business owner's policy would cover the vehicle.

A business owner's policy and other business property insurance plans can also cover lost income due to the disaster as well as the additional costs of operating from a temporary location. However, vehicles are generally not covered by such policies, nor are financial assets kept on hand such as cash or bouillon. If they're destroyed, they're gone, unless additional insurance covering these items specifically is held.

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. These riders may also include data protection, personal assets and computer virus protection. They will raise your premiums, but the additional coverage may be necessary in certain areas.

Understand Your Business Property Insurance Policy

It's 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. Before you express it could never happen to you, consider the hard facts.

According to the Disability Management Sourcebook, severe disabilities have increased 400 percent over the past 25 years from the age of 17 to 44. Before the age 65, one in seven people will become disabled for five years or more.

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.

A common misconception of a limited liability company (LLC) or an incorporated company is a business owner is protected from personal liability and liability insurance is not necessary.

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 from Darrell Zahorsky, Small Business Information Expert

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



SECURITY CORNER

Four Reasons Merchants Should Make the Switch to EMV Now

You only need to turn on the news to know that fraud is an issue plaguing both consumers and businesses today. The almost-daily headlines serve as a reminder that customer information is highly coveted by hackers, with credit card information among the most valuable data they can steal. In 2013 alone, the cost of payment card fraud in the U.S. rose to \$11 billion, according to Javelin Strategy & Research.

We've started to see changes to combat these issues. As we speak, major card issuers, including American Express, are issuing chip-enabled credit cards to their customers. Thanks to the chip technology, called EMV, these cards provide a higher level of security — security that consumers may soon seek out at the point of sale.

But the enhanced security needs more than just the chip card. Merchants must also upgrade their point-of-sale (POS) terminals so they can accept the chip cards. Together, the chip card and the upgraded EMV terminal create the secure payment system that can help prevent counterfeit fraud, which is the majority of the fraud we see on our network.

Related: The \$8.65 Billion Shift to New Credit Cards Won't Fix Security Issues

While larger retailers are taking the necessary steps to upgrade their POS terminals to EMV, U.S. small merchants remain far behind. According to a recent survey we conducted, more than one third of U.S. small merchants are unsure or do not plan to upgrade to EMV. They cite cost as the main reason.

This is a problem. Come October 2015, those who are without EMV-enabled systems may be liable for certain types of fraudulent credit card transactions at their locations. That means small merchants who don't have terminals that can accept the new, more secure cards, will leave their valued customers more vulnerable and their businesses potentially liable for fraudulent activity.

Fraud is a problem for merchants today, not just a risk for tomorrow. So in case you still need more convincing, here are four reasons why the transition to EMV should be on the top of your to-do list as a small merchant.

1. Fight the fraudsters

EMV cards are embedded with small, yet powerful, chips

that create unique information for each transaction, making it much more difficult to steal credit card information to create counterfeit cards.

Small merchants must have an EMV-enabled POS system — one that has a card insert slot and special software — to process the chip. Together the chip card and chip-enabled terminal form a system that helps reduce counterfeiting, as well as prevent payment card fraud and its associated costs.

2. Do it for the customer

Small merchants that have the technology to accept chip-enabled cards will also provide a greater sense of security for their customers. As card issuers continue to distribute chip credit cards and education increases around their benefits, consumers will likely begin to prefer and even expect to use this safer method to make purchases. No merchant wants their customers to be afraid to use their credit cards in their stores.

3. Avoid liability costs

Starting in October 2015, businesses that do not have EMV-enabled systems may be held liable for certain types of fraudulent transactions. We know that every dollar counts to keeping a small business running and successful. Why put those dollars at risk when you can avoid the liability?

4. Take advantage of financial help

We understand that as a small merchant, you don't have the same type of financial resources as a large corporation does to upgrade systems and hire fraud experts. However, there are resources available from companies including American Express to assist small U.S. merchants in making the shift to EMV, both educational and financial.

There's no time like the present. Small merchants should take advantage of these resources now as part of their investment in a more secure future.

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.



Laura Parker
Preschool Director
Lic# 330907502

Children's Discovery Center

Phone: 951-781-3621
Fax: 951-781-3677

4850 Jurupa Ave.
Riverside, CA 92504

www.childrensdiscoverycenterchristianpreschool.com

PIP PRINTING
& DOCUMENT SERVICES

**Retractable
Banner Stand
Sale**

\$159.99 +TAX

**•PORTABLE!
•CONVENIENT!
•EYE CATCHING!**

printmystuff
.com

Riverside: 951.682.2005
Corona: 951.737.1820

*Price based on print-ready PDF

10 Tips to Help Prevent a Data Breach

Small businesses are increasingly at risk for data theft, also known as data breach. According to a Verizon 2013 Data Breach Investigations Report (DBIR), organizations with fewer than 100 employees comprised 31% of data breach incidents investigated in 2012. You can minimize your business's risk of data breach by taking these essential steps:

1. **Secure sensitive customer, employee or patient data** - Store paper files and removable storage devices (such as thumb drives and CDs) containing sensitive information in a locked drawer, cabinet, safe or other secure container when not in use. Restrict access to sensitive data to those who have a need to know. Give employees access to only the information they need to do their jobs – whether it's online or in paper form.
2. **Properly dispose of sensitive data** - Shred documents containing sensitive data prior to recycling. Remove all data from computers and electronic storage devices before disposing of them.
3. **Use Password Protection** - Password protect your business computers – including laptops and smartphones – and access to your network and accounts. Require employees to have a unique username and a strong password that is changed at least quarterly.
4. **Control physical access to your business computers** - Create user accounts for each employee to prevent unauthorized use of your business computers. Laptops can be easy targets; make sure they're locked in a place when unattended. Also limit network access to computer stations located in public spaces, such as the reception area.
5. **Encrypt data** - Encryption helps protect the security and privacy of files as they are transmitted or while on the computer. Install encryption on all laptops, mobile devices, flash drives and backup tapes, and encrypt emails that contain sensitive information.
6. **Secure access to your network** - A firewall prevents outsiders from accessing your data on your network. Enable your operating system's firewall or purchase a reputable firewall software. Be careful with

free firewall software as it may actually contain a "scareware" that can infect your network. Allow remote access to your network only through a secure manner such as a properly configured Virtual Private Network (VPN).

7. **Protect against viruses and malicious code ("malware")** - Install and use antivirus and anti-spyware on all of your business computers. Don't open email attachments or other downloads unless you're sure they're from a trusted source.
8. **Keep your software and operating systems up to date** - Install updates to security, Web browser, operating system and antivirus software as soon as they become available. They contain "patches" that address security vulnerabilities within the software and are your first line of defense against online threats.
9. **Verify the security controls of third parties that have access to your data** - Before working with third parties that have access to your data or computer systems or manage your security functions, be sure their data protection practices meet your minimum requirements and that you have the right to audit them. Not only do you want to ensure that your customer and business data is secure, but if a breach occurs on their watch, you could still be held liable and may be required to take all necessary steps toward recover – including notifying customers, monitoring credit reports, paying penalties or fines, etc.
10. **Train your employees on your company's security principles** - Last but not least, make sure your employees understand your data protection practices and their importance. Document your policies and practices and distribute them to your team. Review your practices regularly and update them as required. Be sure to retrain your staff as updates are made.

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.



RDP Welcomes New Businesses to Downtown

10 Acre Ranch Inc • C W A B Investigations • Disenhouse Law A P C

Dls Events, LLC • Elias Sandoval • Ernie's Attic • House Of Maverick- Photography Studios

Lapine & Forsse (Legal) • Matthew Crouch (Recreational) • Mike's Clean Time

R & R Reporting • Ruhnau Clarke Properties, LLC • Tammi Washburn (Beauty Service)

The Lucky Hummingbird (Antiques) • The Weathered Feather (Arts and Crafts)

Toney's Attorney Service



3666 University Avenue
Suite 100
Riverside, CA 92501

Ph.: (951) 781-7335
Fax: (951) 781-6951
Email: rdpoffice@sbcglobal.net
www.RiversideDowntown.org

Submit press releases to:
Janice Penner by email at
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

For Events email
Janice@riversidedowntown.org.



RDP Facebook Page

ADDRESS SERVICE REQUESTED



STAFF

Executive Director
Janice Penner

Office Manager / Bookkeeper
Shirley Schmeltz

BOARD OF DIRECTORS:

Executive Committee

Justin Tracy, Chair
David St. Pierre, Vice-Chair
Stephen Wollman, Treasurer
Charity Schiller, Secretary
Kris Whitehead, Past Chair
Shalini Lockard, Member
Shelby Worthington, Member

Directors

Chuck Beaty	Bruce Blomdahl
Patrick Brien	Gerald Douglass
John Field	Michelle Freeman
Bill Gardner	Mike Gardner
Debbi Guthrie	Laurie Hitt
Wolde-Ab Isaac	Jeff Kraus
Nanci Larsen	Andrew Lazarz
Kirk Lewis	Marco McGuire
Andy Melendrez	Stan Morrison
Robert Nagle	Brian Percy
RJ Rodriguez	Cherie Russell
Ellie Uli	Al Zelinka
Andrew Guerra – ABP	



3840 Lemon Street
Riverside, CA
loft84downtown@gmail.com
(951) 858-9962



**The most anticipated venue in Riverside is launching
its grand opening celebration in late June, 2015.**

**Having a wedding or event at Loft 84 will be talked
about for years to come.**

**Whether you are having a wedding, birthday or holiday celebration, we
will help create an atmosphere everyone will want to celebrate in.**