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The next monthly luncheon will be Tuesday, January 26, 2016 at noon

The Marriott at the Riverside Convention Center 3900 Market St • Riverside, CA 92501

Featured Speaker: Rafael Guzman, Director City of Riverside Community and Economic Development Department

The January luncheon is sponsored by Riverside Public Utilities



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 Celebrates Downtown Achievements

Riverside Downtown Business Improvement District

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The Riverside Downtown Partnership (RDP) will host its 29th Annual Meeting and Awards Ceremony on Wednesday, February 17th at the Historic Mission Inn Hotel and Spa. This annual event recognizes outstanding individuals and organizations for their excellence in leadership and service to the downtown community.

Awards will be presented in the following categories:

Chair's Award – Stan Morrison for his tireless efforts on behalf of downtown and Riverside organizations and activities

Arts and Culture – Riverside Repertory Theater for providing professional theater utilizing the Box in the Fox Performing Arts Center

Business Activity – Riverside Community Hospital for its impact on the health care sector of downtown Riverside

Downtown Event – Long Night of Arts and Innovation for celebrating arts and science through the City's cultural and education institutions

Downtown Improvement – Loft.84 for its adaptive renovation of the second floor of the historic Aurea Vista building

Downtown Safety and Security – Riverside Police Department for the positive impact of the enhanced foot and bike patrols.

RDP will also host the presentation of the annual Roy Hord 'Volunteer of the Year' Award. This award was established in 2003 in honor of the late Roy Hord who was a RDP Board member and an outstanding volunteer on behalf of the Riverside community. The Hord family selects the recipient each year from nominations received. The recipient will be announced in the February 2016 BID Bulletin.

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 if purchased prior to January 31st, and then \$70 per person or \$650 for a table of ten thereafter. To purchase tickets or a table, call the RDP office at 951-781-7335.

Sponsorship opportunities are available, ranging from Award Sponsor at \$1,000 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.

RDP Welcomes New Businesses to Downtown

West Coast Diagnostic (Health Care Service)

Cecilio Garcia (Vehicle Repair Service)

Kelsey Parham (Hair, Nail, Skin Care Services)

Wilson's City Gym (Recreational Services)

Vintage Underground (Home Furnishing)

LAZ Parking California LLC (Property Rental)

Sixth Annual Lunar Fest 2016

On Saturday, January 30th, the Year of the Monkey will be celebrated at the Sixth Annual Asian Pacific Lunar New Year Festival (Lunar Fest 2016). The annual event is hosted by the Asian Pacific Cultural Association (APCA), which promotes awareness and increases understanding of the Asian/Pacific American cultures and its diversity through education.

The streets in the heart of downtown Riverside will be transformed to the beautiful Orient to commemorate and celebrate the contributions of Asian Pacific Americans. Past and recent members of these diverse groups built the railroads, worked in the citrus groves, and contributed to international education and exchange.

The festival will begin with a Parade of Nations

at 10 am, opening ceremonies at 10:45 am, then traditional Asian music, Taiko Drums, dance performances, art displays martial arts demonstrations, Anime cosplayers and a range of Asian cultural displays conducted by community and professional groups on four separate stages. Visitors to the festival are encouraged to wear their favorite Asian attire while



enjoying all that the festival has to offer.

The Children's Village will offer free arts and crafts such as origami, calligraphy, arts and crafts, games, and other educational activities. There will also be a Health Expo hosted by local medical professionals to allow families to explore the importance of Mind, Body and Spirit, stemming from ancient holistic medicines to modern technological health. Ethnic trade goods and foods from the Pacific Rim will be provided by Inland Region small businesses at the street market.

The Sixth Annual Lunar Fest Golden Dragon VIP Gala and Fundraiser will be held on Saturday, January 23, 2016 from 6:00 pm to 10:00 pm

in the FOX Entertainment Plaza. Guests will be transported to a setting of the ancient orient, with a traditional 10 course banquet, complete with live entertainment representing some of Riverside's Sister Cities in Asia. Gala Tickets are \$125 each or \$1,125 for a table of ten. Contact Taffi Brandriff at (909) 215-3011 or May Lynn Davis at (951) 453-3548 for more information.

Riverside Dickens Festival February 27th and 28th

News - More Mayhem and Murder at the Festival

What if President Lincoln's assassin had been captured instead of killed? This question is the subject of a new play, *The Trial of John Wilkes Booth*, which premieres at the 2016 Riverside Dickens Festival. Richard Reed, Esq., a long-time festival volunteer and local attorney has authored this play especially for the festival.

The year was 1865. The Civil War was drawing to a close. But while Charles Dickens began planning his second American tour, Southern secessionist sympathizer John Wilkes Booth was planning to kill President Abraham Lincoln. Booth shot Lincoln at Ford's Theatre during a performance of Our American Cousin, and fled on horseback into the backwoods of Maryland. He was, eventually, overtaken and shot in a tobacco barn on Garret's Farm in Virginia. Lincoln, by that time, was already dead.

But, what if Booth had not been shot dead, but had been brought to trial with his fellow conspirators? How far — and how high up — did that conspiracy stretch? Was the plotting limited to the tenants at Mary Surratt's boarding house, or

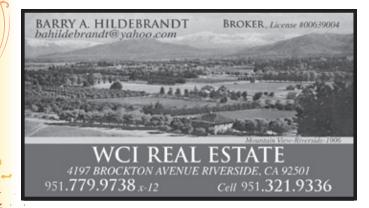
were U. S. government officials involved in the Lincoln assassination? See the last thing that Lincoln saw that night; witness the assassination that changed American history, and then you be the judge at *The Trial of John Wilkes Booth* which will debut at the 2016 Riverside Dickens Festival held in Historic Downtown Riverside. Go to www.dickensfest.com for more information.

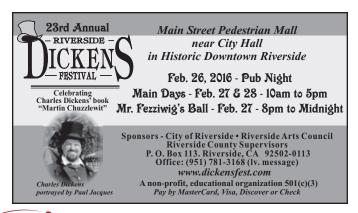
Back by popular demand, Reed's other two plays will return to the 2016 festival. *The Trial of Jack the Ripper* and *The Trial of Lizzie Borden* explore the two most famous unsolved mysteries of the Victorian Era and give audience members the opportunity to help solve them based on the evidence presented during the play. The plays will be performed in the Historic Courthouse on Main Street for the bargain price of \$10 each. Tickets may be purchased in advance beginning in December at www.dickensfest.com. All performances are expected to sell out!

BE WARNED: These shows are not for the faint of heart. Children under 13 will not be admitted.

Submitted by the Dickens Festival







COUNCIL CORNERWard One Council Update

Contributed by Councilman Mike Gardner

Happy New Year

Given the recent events in San Bernardino and around the world I decided to devote this space to a message of good will and understanding; something we can all use a bit more of. I hope that these events, and the repercussions they have had, will cause every one of us to look into ourselves and ask a few questions.

Are the individuals who perpetrated the massacre in San Bernardino representative of all Muslims or of Islam as a faith? Of course not, no more than the Ku Klux Clan is representative of all white people or the Christian faith. Every religion, race, culture or any other large grouping of people contains some who are not good people. That does not make the group from which they come bad.

If you look at the teachings of most religions, there are more similarities than differences. Most are monotheistic. Most teach that we should treat others with kindness and respect, honor elders, and protect children. The differences, while important to each religion, are really in the details of the belief system, not in the teaching of how we should live and treat each other.

The same is true of us as people. We are far more alike than we are different. Yes, we have different skin and eye colors, amount of curl in our hair, and some minor facial distinctions, but internally we all work the same. We have the same organs, we all breathe, we all eat. If you think about it, we all want most of the same things too. We want to love and be loved, we want a roof over our heads, we want our children to have a better life and more opportunities than we had, we want peace, we want friends, we want to follow the religion of our choice including for some no religion, and we want the freedom to live as we want. We must not let the actions of a few bad people from any group poison us to the basic goodness

of people and the fact that there is no group that is all bad, and that there are bad people in every group.

In this New Year I hope that we will all become a bit more tolerant and understanding of those differences that do exist among us. They truly are minor in the big picture. Most of all I hope that we will not live in fear. If we let terrorists of any stripe make us fear, if we change our lives because of that fear, then the terrorists win. I think that we are better than that. We can stand together and face down the fear, we can accept the differences amongst us, and we can get along. As our Mayor says, "We are better together." It is a good premise. This year, let's all try a bit harder to help someone who is down, support each other when we do a good thing, and work together to make Riverside and our region a better place.

Wishing each of you a Happy, Safe and Prosperous New Year.

Mike Gardner

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Ward Two Council Update

Contributed by Councilman Andy Melendrez

Hike to the C: Prior to the installation of the newly operating Metrolink, activists and members of Friends of Riverside Hills began to meet with RCTC, Riverside County Parks, the City of Riverside Parks and Recreation Community Services Department and representatives of UCR to discuss how the hike to C could be safely accessed and utilized. Neighbors have asked for an underpass for pedestrians and bicycles in conversations with the individual groups mentioned along with my Ward 2 Council office and the office of County Supervisor Kevin Jeffries. At the moment we are currently exploring the feasibility of the crossing and the newly proposed trails which would connect trails from Islander Park with County trails.

One proposed trail mentioned a new path that would eliminate hikers from entering Highlander Road and Box Springs, establishing a new access route from Blaine. Resident and member of the Friends, Gurumantra Khalsa believes this would deter students and neighbors from using the new trail since it would add at least another mile from the entrance point. RCTC reports 12 trains a day will be going through the University Neighborhood on a 24 mile route that will connect access from Perris to Downtown Riverside with a stop at Hunter Park. It is important to each participating

group that the safety of the hikers, pedestrians, bicyclists and equestrian riders remain a priority while we continue to discuss the hike to the C. To share your personal comments, questions or thoughts please email me at asmelendrez@riversideca.gov

Envisioning the Future of UCR

UCR 2020: The Path to Preeminence

underscores the campus' commitment to high-quality growth based on academic excellence and increased educational access. To this end, UCR anticipates growing its core faculty by 300 new ladder-rank scholars from the current 650 and increasing enrollment to 25,000 by 2020. Additionally, UCR is considering increasing enrollment to 30,000 by 2025. The planned future growth will require further investments in capital facilities and infrastructure.

The Physical Master Plan Study will develop a vision for the physical environment of the campus that can meaningfully respond to its goals for future growth to up to 30,000 students within the planning horizon of 2015 to 2025. Initiated in December 2014, the yearlong process has actively engaged UCR's students, faculty and staff. To help shape the future



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BID Bulletin Rage 3

Downtown Intern Program Returns

RDP in partnership with California Baptist University launched the Downtown Intern Program in November 2013. The second session of the program was offered in September 2014. Since the program began, over 40 downtown businesses have participated and benefitted by having an intern assist with their efforts.

The third session of the Downtown Intern Program is now being offered. RDP will host an informational meeting on Thursday, January 14th from 8:30 am to 9:30 am at the Center for Arts and Philanthropy located at the corner of Main St. and 6th. Dr. Mary Ann Pearson and Victoria Brodie from CBU will discuss how an intern can assist. The informational meeting is open to all downtown business that are interested in having a paid or unpaid intern assist with social media marketing, marketing campaigns, networking/community relations, event planning, etc. This is an opportunity for downtown businesses to connect with local college students that would like hands-on experience in their field of study.

As part of the process, businesses will fill out an application to determine how an intern can best fit their needs. The application includes the following questions.

- 1) Duration of internship: (8 or 16 weeks)
- 2) Weekly Time Allocation: (4 hrs, 8 hrs, 12 hrs, 16 hrs)
- 3) Compensation: (Paid, Unpaid, Other Incentives)
- 4) Where would the intern complete their tasks? (On-Site Only, On-Site and from home to manage social media

outlets).

5) Type of projects and learning objectives: (social media, marketing campaigns, data entry, networking, advertising, photography/graphic design, operations, etc.).

Whitney Waters of RDP, Dr. Pearson, and Ms. Brodie will interview students for the Downtown Intern Program at CBU in February. Candidates will be asked a series of questions relating to their knowledge of social media and public relations, work/volunteer experience, and their thoughts on leadership and workplace situations. If chosen for the program, the intern's expertise and personality will then be matched with the needs of a business. The business will be asked to contact the intern for an in-house interview at their establishment. If compatible, the internship can begin immediately.

The Downtown Intern Program creates a win-win situation for participating businesses and students. Downtown businesses can build their capacity and increase efforts to engage with the community while students are coached by experts in their field of study as they build their professional portfolio.

If you are interested in being a part of the Downtown Intern Program, please RSVP for the information meeting that will be held on Thursday, January 14th by contacting Whitney Waters at rdpwhitney@sbcglobal.net or 951-341-6550. Forms to be completed will be provided at the meeting.

Sign Up for RDP Email Alerts and Constant Contact Newsletter

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 rdpjanice@sbcglobal.net or to rdpwhitney@sbcglobal.net so we can add you. You can always 'unsubscribe' later if you choose to do so.

And Use RDP to Help Promote Your Business

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 posting a special on your Facebook? Send the link to rdpwhitney@sbcglobal.net so we can share.

WARD TWO from page 3

of the physical campus setting and the City of Riverside, my office and our immediate neighbors have contributed in many discussions to develop a shared vision.

I had the opportunity this year to participate in two campus workshops that included several neighbors from the University Neighborhood Group, Pearblossom Neighborhood Group, University Knolls Neighborhood Group, Canyon Crest Neighborhood Group and the Eastside Community Forum. Each group provided personal experience and insight to the campuses impact on surrounding communities within the city. The conversations were imperative to the physical master plan and I am glad to have been involved throughout the process. To learn more visit http://cpp.ucr.edu/masterplan_study/ or http://ucrtoday.ucr.edu/26250. To learn what's

happening on the UCR campus be sure to check out, http://ucrtoday.ucr.edu - GO HIGHLANDERS!

Santa in the Park: The Lincoln Park Neighborhood Group hosted their annual free toy drive this year at Lincoln Park on Saturday, December 18 from 2-5pm. The drive is held annually to support families in need who live in the Eastside and Riverside communities. Over 100 children were given free toys and had the opportunity to take a photo with Mr. & Mrs. Claus. Thank you to the volunteers with the Group who made this possible along with the Spark of Love, the City of Riverside Firefighters Department and Parks and Recreation Community Services Department.

Andy Melendrez



BUSINESS BUZZ

Common Small Business Money Mistakes - How to Avoid Them

It's tough to keep your small solo business going - satisfying customers, doing marketing and promotion, and keeping the books. But don't neglect these accounting and financial tasks. Doing these tasks can help you spot problems with your bank account and your income. Not doing them can mean problems with overdrafts, employee embezzlement, and higher taxes.

1. Not reconciling bank statements at least once a month

I know you're busy, but if you have a good online accounting system, you should be able to reconcile your business bank statement when you receive it. If you have a bookkeeper, ask to see a detailed list of all transactions each month, or run the list yourself before turning everything over to the bookkeeper.

Reconciling a bank statement is one way to prevent embezzlement if you have employees. Even if you don't have employees, it helps you spot possible problems. Did that bill get paid? Did you record the income from that work you did?

To do the reconciliation, you don't need to print out the statement, if your bank allows you to download all of your bank transactions into your accounting system. Then, you can do a bank reconciliation.

Check to be sure that every check has been signed by you or someone else you trust. Track down anything suspicious, either on the income or expense side.

Run these reports every month: an accounts receivable report and a profit and loss statement.

2. Not tracking receivables and working on your collection system

I can't prove it, but I believe more money is lost by businesses from not collecting receivables than in any other way.

Rule #1 in collecting receivables (money owed) is that the longer the receivable is owed, the less likely it is that you will collect. Setting up an accounts receivable collection system in which you assertively go after customers who haven't paid can bring in revenue that might be lost.

3. Paying too much tax - or too little!

The more legitimate expenses you have in your business, the lower your business tax bill.

In order to make sure you can support these expenses if

Free 2016 Calendar

Enclosed is a compact 2016 calendar that provides a year at a glance and has the phone numbers of our office and of our Ambassador patrol for easy reference.

you get audited, you must have documents that show these expenses as business-related.

The expenses most small businesses often forget are typically travel expenses and meal and entertainment expenses. Keeping good at-the-time records of money spent and business purpose can help you through an IRS audit.

Be sure to track vehicle mileage for business driving by keeping a log book in your car or using a travel log app.

If you have a cash business, paying business bills in cash, or you take in a lot of income in cash, you still must be aware of taxes. Forgetting to record cash expenditures, as I mentioned above, increases your tax bill. Not recording cash income can cause problems at tax time. In either case, get in the habit of keeping good records of all cash transactions. That includes setting up a petty cash system to record incidental business expenses.

4. The DIY mistake - not using professional advisors

Small businesses often start on a shoestring, and solo business owners often think they can muddle along without help. "I'm not big enough to need an advisor," you might have said. Trying to do it yourself can cause you problems at tax time, if your business takes off. If you decide to hire an independent contractor or employees, you also need advisors.

Every business, no matter how small, needs two business advisors at minimum: a financial and tax professional (like a CPA) and an attorney to help you set up your business and on standby for questions.

5. Not asking questions!

It's the questions you DON'T ask that will get your business in trouble! As you review financial statements and bank statements, as you discuss business issues with your advisors, bring up those "stupid questions" you don't think are worth asking. You will be glad you did.

Information from About.com Small Business Guide Visit http://sbinformation.about.com/ for more small business information and to sign up for their newsletters

Ambassador Relief Position

1 evening shift per week 6:30 pm to 2:30 am, additional shifts as needed.

Min 25 yrs of Age, Valid Driver's License and Guard Card.

Fax resume to 951-781-6951 or email to rdpoffice@sbcglobal.net.

BID Bulletin Rage 5

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Riverside Takes Next Step as Culinary Hub of Inland Southern California

Riverside is stepping up its culinary game through the development of two new downtown dining destinations — Chow Alley@Courthouse Piazza and the Mess Hall on Market —that will dramatically increase the number of eating options in a downtown area that already has seen a food revolution in the past few years.

"Chow Alley and the Mess Hall will take our budding foodie culture in Riverside to a whole new level," Riverside Mayor Rusty Bailey said. "Downtown Riverside already is a dining and entertainment destination in western Riverside County, and these projects will put us on the map across Southern California."

Chow Alley@Courthouse Piazza calls for extending the successful Main Street pedestrian mall by closing Main between 10th and 11th streets and creating a piazza for outdoor dining, farmers' markets, and entertainment in front of the historic Riverside County Courthouse. A dozen eateries operating out of modern cargo containers would fill a renovated outdoor

space between the Courthouse and Market Street.

"Chow Alley@Courthouse Piazza is an intriguing concept to improve downtown Riverside while showcasing the County's investment in our historic Courthouse," Riverside County Supervisor John Tavaglione said. "I look forward to the Board exploring the issue further."

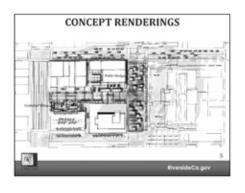
Mess Hall on Market is a dining emporium featuring 14 outlets for high-end fare — meals, desserts, groceries and eclectic foodstuffs — within the renovated Fox Performing Arts Center property. The Mess Hall would be an opportunity to link the Fox, now operated at a higher level than ever by Live Nation, with another community asset, the Riverside City College Culinary Academy a block away.

The City Council on Tuesday, December 8th approved an Exclusive Right to Negotiate with Arteco Partners, developers of the successful Claremont Packing House development, to develop a long-term lease for the 14,000-square-foot Mess Hall space in Riverside. The agreement gives Arteco and the City a year to iron out details of the lease at the property at 3605 Market Street.

The City of Riverside would close Main Street to create Courthouse Piazza and is working with Riverside County to develop Chow Alley. The project would utilize two existing parking lots -- one owned by the City and the other by the County - to create an area for food vendors and public art between the west side of the Courthouse and Market Street.

The Riverside City Council approved a ground lease with the County on Tuesday (12/8) for the parking lots. The Riverside County Board of Supervisors is expected to take up the ground lease proposal in the coming days.

The Chow Alley project is expected to cost about \$1.2 million to demolish existing structures, replace the pavement and create decorative lighting. Lease revenue from the site is expected to generate \$56,700 per year, or about \$1.7 million over 30 years.





The City would lease the County land for \$1 per year and then lease the land to a developer who would execute the project. The developer would be chosen through a Request for Proposals.

The Mess Hall on Market proposal would be further clarified through the Exclusive Right to Negotiate process with Arteco during the coming year. A final lease agreement, including financial impacts, would come back to the City Council for approval.

The projects enable the City of Riverside to play to the strengths of its existing downtown and maximize the value of its existing assets, including the historic Riverside County Courthouse, one of the most beautiful buildings in the state, City Manager John H. Russo said.

The City is enjoying great success along the Main Street pedestrian mall between City Hall on 10th Street and the Riverside Convention Center at 5th Street. These projects will allow some of that economic energy to spread south along Main Street,

where vacant buildings are interspersed between successful eateries like The Salted Pig and W. Wolfskill.

"Courthouse Piazza will create a destination in the shadow of the breathtaking beauty of the historic Riverside County Courthouse," Russo said. "From the weekly farmer's markets to the very popular ice skating rink that operates during the Festival of Lights, there is an unlimited opportunity to develop this area into a community gathering spot."

In order to deal with concerns about the loss of parking spaces from the closure of Main Street between 10th and 11th streets, the City will begin meeting with the County in January to discuss the potential development of a new parking garage near 11th and Market streets, Russo said.

The garage is envisioned as a joint-use facility that would be open to people serving on jury duty during the day and to patrons of Chow Alley in the evening hours.

The two projects also provide the City with an opportunity to further the success of the Grow Riverside local food movement. Grow Riverside is linking local farmers operating in the Arlington Heights Greenbelt and elsewhere to local restaurants, school districts and other food purveyors who are embracing a fresh, farm-to-fork approach to eating.

As more local restaurants open, the need for fresh, locally-produced ingredients grows as well. That creates an opportunity to increase local food production and "re-green" portions of the Greenbelt that are fallow, improving the value of properties in the area and fostering additional agricultural growth.

"Chow Alley@Courthouse Piazza and the Mess Hall on Market projects give us an opportunity to leverage our local culinary academy, our foodie culture and our local food movement," Mayor Bailey said. "Riverside residents are asking for more unique dining options, and we are delivering."

Source – City of Riverside Press Release December 9, 2015

SECURITY CORNER

Tech Support Scams Still Around

Scammers have been peddling bogus security software for years. They set up fake websites, offer free "security" scans, and send alarming messages to try to convince you that your computer is infected. Then, they try to sell you software to fix the problem. At best, the software is worthless or available elsewhere for free. At worst, it could be malware — software designed to give criminals access to your computer and your personal information. The scam usually begins with a phone call. Scammers can get your name and other basic information from public directories. They might even guess what computer software you're using.

Once they have you on the phone, they often try to gain your trust by pretending to be associated with well-known companies or confusing you with a barrage of technical terms. They may ask you to go to your computer and perform a series of complex tasks. Sometimes, they target legitimate computer files and claim that they are viruses. Their tactics are designed to scare you into believing they can help fix your "problem."

Once they've gained your trust, they may:

- ask you to give them remote access to your computer and then make changes to your settings that could leave your computer vulnerable
- try to enroll you in a worthless computer maintenance or warranty program
- ask for credit card information so they can bill you for phony services — or services you could get elsewhere for free
- trick you into installing malware that could steal sensitive data, like user names and passwords
- direct you to websites and ask you to enter your credit card number and other personal information

Regardless of the tactics they use, they have one purpose: to make money.

If You Get a Call

If you get a call from someone who claims to be a tech support person, hang up and call the company yourself on a phone number you know to be genuine. A caller who creates a sense of urgency or uses high-pressure tactics is probably a scam artist.

Keep these other tips in mind:

- Don't give control of your computer to a third party who calls you out of the blue.
- Do not rely on caller ID alone to authenticate a caller. Criminals spoof caller ID numbers. They may appear to be calling from a legitimate company or a local number, when they're not even in the same country as you.
- Online search results might not be the best way to find technical support or get a company's contact information. Scammers sometimes place online ads to convince you to call *them*. They pay to boost their ranking in search results so their websites and phone numbers appear above those of legitimate companies. If you want tech support, look for a company's contact information on their software package or on their receipt.

- Never provide your credit card or financial information to someone who calls and claims to be from tech support.
- If a caller pressures you to buy a computer security product or says there is a subscription fee associated with the call, hang up. If you're concerned about your computer, call your security software company directly and ask for help.
- Never give your password on the phone. No legitimate organization calls you and asks for your password.
- Put your phone number on the National Do Not Call Registry, and then report illegal sales calls.

If You've Responded to a Scam

If you think you might have downloaded malware from a scam site or allowed a cybercriminal to access your computer, don't panic. Instead:

- Get rid of malware. Update or download legitimate security software and scan your computer. Delete anything it identifies as a problem.
- Change any passwords that you gave out. If you use these passwords for other accounts, change those accounts,
- If you paid for bogus services with a credit card, call your credit card provider and ask to reverse the charges.
 Check your statements for any other charges you didn't make, and ask to reverse those, too.
- If you believe that someone may have accessed your personal or financial information, visit the FTC's identity theft website. You can minimize your risk of further damage and repair any problems already in place.
- File a complaint with the FTC at ftc.gov/complaint.

How to Spot a Refund Scam

If you paid for tech support services, and you later get a call about a refund, don't give out any personal information, like your credit card or bank account number. The call is almost certainly another trick to take your money.

The refund scam works like this: Several months after the purchase, someone might call to ask if you were happy with the service. When you say you weren't, the scammer offers a refund.

Or the caller may say that the company is going out of business and providing refunds for "warranties" and other services.

In either case, the scammers eventually ask for a bank or credit card account number. Or they ask you to create a Western Union account. They might even ask for remote access to your computer to help you fill out the necessary forms. But instead of putting money in your account, the scammers withdraw money from your account.

If you get a call like this, hang up, and report it at ftc.gov/complaint.

BID Bulletin Rage 7



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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



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