

Downtown is  
Calling

Good  
Times  
Await



February 2023

# RBD Bulletin

Riverside Downtown Business Improvement District

## RDP Celebrates Downtown Achievements

The Riverside Downtown Partnership (RDP) will host its 35th Annual Meeting and Awards Ceremony on Wednesday, March 15, 2023 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** – (Adrian) Dell Roberts for his many contributions to Riverside. A youth advocate and community icon, he was also instrumental in bringing cultural representation to Riverside, notably the Black History Month Committee and the Black History Parade.

**Arts and Culture** – Cosme Cordova of Division 9 Gallery. A renowned artist, he is known for his support of local artists and artisans, as well as arts and cultural events such as the Riverside Arts Walk and the Riverside Day of the Dead.

**Business Activity** – Mission Inn Museum for their Docent Tours. The Docent tours of the Mission Inn Hotel & Spa are a highlight for thousands of visitors to Riverside, and attracted record numbers for the 2022 Festival of Lights event.


**Downtown Public Event** – Park & Recreation for its Spring Eggstravaganza. The event provides a family friendly environment for children to celebrate spring and Easter.

**Downtown Improvement** – Mayor's Office for its Beautify Riverside initiative. Its efforts provided cleanups throughout the City as well as murals in downtown.

**Safety and Security** – County of Riverside Gang Impact Team for their activities in response to the fentanyl crisis. Their efforts have removed hundreds of kilos of fentanyl off the streets, saving lives and reducing criminal activities.

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 both a RDP Board member and an outstanding volunteer on behalf of the Riverside community. This year the Hord family has selected Ruben Ayala as the recipient for his numerous activities with youth such as a baseball camp. Past recipients include the Hord family, Bill Gardner, Doug Shackelton, Barb Purvis, Gerry Bowden, Dell Roberts, Nanci Larsen, Debbie Guthrie, Henry W. Coil, Jr., Suzanne Ashley, Kathy Wright, Margot Chabot, Ardie Bailor, Doris Morton, Mike Mihelich, Chuck Beaty, Kathleen Hartman, Jerry Hurley, and Virginia Blumenthal.

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. To purchase tickets or a table, call the RDP office at 951-781-7335.

Sponsorship opportunities are available starting at \$350. 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. 

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Join us for the RDP luncheon at Noon on  
Tuesday, February 28, 2023

At the Riverside Convention Center  
featuring Jeff Greene, Chief of Staff for  
Supervisor Kevin Jeffries.

Call the RDP office at 951-781-7335 for  
reservations




# Black History Parade and Expo Returns



One of California's longest running Black History Parades returns for its 43rd year on Saturday, February 11th starting at 10 am. The Annual Riverside Black History Parade and Expo starts at Riverside City College at the corner of Terracina and Magnolia

Avenue and ends at the Historic County Court House located on Main Street between 10th and 11th Streets. The Expo and Car Show includes cultural food, music and fun-filled family activities.

This event is a celebration of the history and contributions of African Americans. The parade features local government officials, churches, bands, sports teams, dance teams and more. The expo will feature an array of exciting food and unique vendors, as well as a car show. The event is one for the entire community, bringing inclusiveness within the community by celebrating Black History and attracting thousands of attendees annually.

The Adrian Dell and Carmen Roberts Foundation (Black History Month Committee of Riverside) is a 501(c) 3 not-for-profit organization, consisting of dedicated volunteers focused on the development of events and activities that promote positive family and cultural interaction in a cross section of communities. For more information and how you can support the event, visit [www.adcrfoundation.org](http://www.adcrfoundation.org). 

## Mayor's Message - State of the City Review – *Riverside By Design*



On January 26, 2023, I delivered the annual State of the City Address—the first in-person State of the City since my election. Each year in the fall, my team, the Greater Riverside Chambers of Commerce team, and others gather to reflect on what we would

like to convey in the Address. This process begins by reflecting on the last year and visioning for what is to come. Last month in this column I wrote about 2022 and the reviewing of those successes—we also reviewed those successes at State of the City. This reminds us of just how much work we did in 2022.


When our planning team came together and reflected on these successes one thing was clear: the decisions were all linked and shared a common thread. This thread wove together projects, initiatives, and honors that created a rich tapestry of where we have been while knowing there is still more work—weaving—to do. Why does this matter, one may ask? Well, this brainstorming drives the State of the City messaging and perhaps most importantly, the annual theme. For the 2023 theme we coined “Riverside by Design” because of the linkage between our work and the designing of a future that is better for all. Designs require plans and plans require strategic thought, negotiating, and vision—all things that I can point to as having been part of decisions made in 2022. This year we have the same intention behind our work. With a new City Manager and new Community & Economic Development leaders at City

*Contributed by Mayor Patricia Lock Dawson*

Hall, I am confident in what is to come by way of plans and ensuring intentionality in all we do.

I hope you caught some of the forthcoming positive changes I mentioned in my Address that are coming to downtown this year. Here is a brief recap of some of the downtown-specific improvements: we will soon launch a façade improvement matching grant for small businesses to enhance the appearance of their storefronts, multiple large-scale murals and art pieces are coming to downtown—soon a Beautify Riverside sponsored mural in the rear alleyway of the Loring Building, new California native landscaping along Main Street in partnership with a Rivers & Lands Conservancy grant, repaved alleyways from 10th Street to Mission Inn Avenue, near final approval of a \$2.6 million grant for establishing a Civil Rights Walk to better connect all our cultural sites for tourists and locals, the grand opening of The Mark and more.

As we sat around the discussion table planning and drafting the annual State of the City Address, we knew that “Riverside by Design” really translates into “designed for Riverside.” Now in 2023 we will utilize this Address as a roadmap for our next year; know that front of mind for me are the topics of homelessness, infrastructure, and safe and clean streets. With our growing influence in California as the 12th largest city in the state, we are both designed and destined to be the city of choice by residents and businesses alike.

We will keep at it to ensure we are tireless in our pursuit of these and more positive changes for Riverside. Missed the State of the City Address? Watch it online at [youtube.com/cityofriverside](https://youtube.com/cityofriverside). 



# COUNCIL CORNER

## Ward One Council Update

Contributed by Councilwoman Erin Edwards

All eyes are on the outdoors this month. Outdoor dining gets revisited on February 13th at Land Use Committee at 3:30 pm. From February 10th to 17th, join Nathan Mustafa and the Public Works team in Fairmount Park to help us imagine safer walking paths on Redwood Drive. Other things to look out for this month include:

- The **Small Business Security Grant** opens this month! Details to follow.
- On the evening of February 7th, the Council will revisit the **American Rescue Plan Act (second tranche) Expenditure Plan** of \$36,767,594.
- Be sure to tune into the **public hearing about Redistricting** on the evening of February 21st at City Council.

- The discussion around **procedures and regulations to implement a Commercial Cannabis Program** comes before City Council on February 28th.

This is the last month of the State of California's COVID-19 State of Emergency, which expires on the 28th. Visit [COVID19.CA.gov](https://COVID19.CA.gov) for more information. Keep your eye out on my social media for my Office Hours this month. Reach me at 951-783-7811 and [EEwards@RiversideCA.gov](mailto:EEwards@RiversideCA.gov) to share all your thoughts and ideas. 🏠



## Ward Two Council Update

Contributed by Councilwoman Clarissa Cervantes

**Neighborhood Mural Projects:** Juan Navarro and Rosana Cortez, artists-in-residence of the Riverside Art Museum, are leading the Storefront Revitalization Project, a creative place-making effort along Park Avenue, with the Riverside Community Health Foundation, the Residents of Eastside Active in Leadership group, and the Resident Leadership Academy.

The Park Avenue Revitalization Project focuses on rejuvenating storefronts and community buildings along Park Avenue in the Eastside to contribute to neighborhood vitality, safety, and economic development. The artists work closely with the business owners to capture an image, story or message that resonates with the community. The Riverside Masonic Lodge on 12th street between Howard and Park Avenue was the 4th business selected to receive a free new mural which features a unique history of the Eastside community and celebrates the diversity of our community.



Featured in this photo are the two artists-in-residence, Juan and Rosy in front of the completed mural on Park Avenue. Thank you to all of our incredibly talented artists and community members who were a part of this storefront transformation!

This mural is sponsored by the Black Chamber of Commerce, Orange Valley Lodge, RAM and the Eastside ArtHouse. We are still seeking sponsors. If you would like to donate, sponsor, or participate in upcoming Neighborhood Transformation Murals please contact my office at 951-826-5419 or email me at [ccervantes@riversideca.gov](mailto:ccervantes@riversideca.gov).

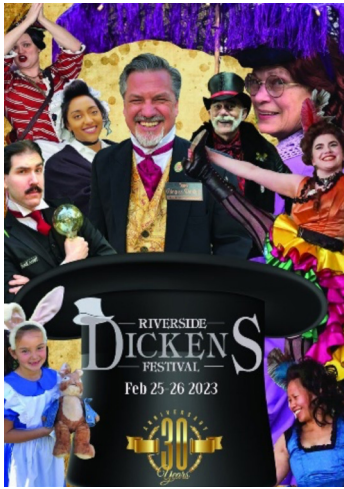
**Black History Month Celebration:** The Adrian Dell & Carmen Roberts Foundation is once again hosting the Annual Riverside Black History Month Parade Kick-Off on Saturday, February 4th from 6 pm to 8 pm at Central Middle School, 4795 Magnolia Ave, Riverside, CA. The Parade and Expo will be held on February 11th and will begin at 10 am at RCC. There will be musicians and bands, vendors, dancers and more! Be sure to come out and show your support for the culture and community!

**Ward 2 Neighborhood Beautification Project:** Come out and join us for the first cleanup of 2023! Rain or shine we will be meeting at 8 am on Saturday February 4th at Dario Vasquez Park, 2400 14th street, Riverside, CA. For additional questions contact Keep Riverside Clean and Beautiful at 951-683-7100 Ext. 212.

*Wishing you all a joyous February and I look forward to seeing folks visit our new murals on Park Avenue!*




# Riverside Dickens Festival Celebrates 30 Years in 2023



The Riverside Dickens Festival returns on February 25 and 26, 2023 for a weekend of family friendly fun and educational entertainment celebrating the wit and wisdom of Charles Dickens' life and times. Celebrating the life and works of author Charles Dickens and his impact on society, the festival was the brainchild of a small group of people who wanted to promote the cultural arts.

The festival is a free, family-friendly event on Main Street in downtown Riverside that features re-enactments of Dickens' works with plays, street performers, food vendors, educational workshops, and musical performances. Held each February in honor of Dickens birthday, each festival has a special book theme. This year's theme features Oliver Twist as he is faced with a number of unfortunate events.

This year's event includes the Magical Mystery Medical Show and Dickens After Dark, both on Saturday, February 26th. Certain events are ticketed and can be purchased on Eventbrite.com. There are stages and performances along Main Street throughout the event.

For more information [www.dickensfest.org](http://www.dickensfest.org) or find them on Facebook. 

## Arts Corner: Riverside Artswalk - Artist Spotlight: Chelsea Franzer

With the exceptionally wet weather that our region has experienced this winter, the first Artswalk of the year brought about the unusual cancellation of the Riverside Artswalk outdoor vendor area. January Artswalk would have been the first event with the artists on the Downtown Main Street Pedestrian Mall, however, the event went on with the museums and galleries who remained open for the rain or shine event. February will now be the first Artswalk with Artists on Main, allowing for the growth of the area and connection of many of the other venues. Chelz Franzer is one of the many regular artist vendors that is looking forward to the new format, just in time for her birthday month and the month she has earned the artist spotlight.

Chelsea Franzer, also known as Chelz, is a painter and illustrator. Her creative endeavors began when she was just a child in a small village in St. Henry, Ohio. As she made her way through schooling, she gravitated towards every arts class, including classes like photography and ceramics. The merits of her arts education allowed her to be a full-time artist and run her own Etsy shop. With her boyfriend as her business partner, they run a step-by-step painting party class called "The Paint Sesh." When she's not making art or teaching the public how to paint, she's busy as a full time plant mom and playing DJ on Spotify. With Chelzart and The Paintsesh as the forefront of her activities, she feels that her work is responsible for making great strides in her career and conjures excitement for where this journey will continue to take her.


It's the journey of life that inspires Chelz as an artist - from the landscapes she's immersed herself in, to all the animals she's laid adoring eyes on - Anything that makes her happy is a reason to use as a subject in her art. It's her belief that the world is a beautiful place if you view it just right. Why perpetuate the darkness and negativity in the world? For Chelz, her aim is to spark that warm and fuzzy feeling in someone with bright colors and fun subject matter. After all, painting is her happy place and a sense of therapy to her. It's a way to forget the outside world, and silence the mind with beautiful art. If painting isn't the mode for the day, then Chelz will keep the flow going through other mediums like digital illustration.

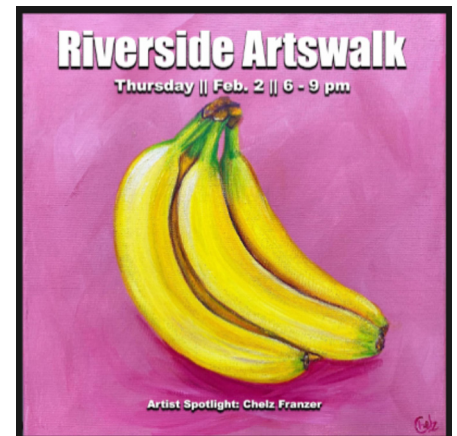
Regardless, every day the creative flow for her art is bound to happen.

A big milestone for Chelz's art began in the summer of 2017, when she first signed up as a vendor for Riverside Artswalk. It sparked the drive to take her artwork more seriously, and push herself to get involved with local

galleries. Since then, she's been participating in Riverside Arts Council events, the Riverside Arts Market, and a favorite of hers, "Art in the Gardens" at UCR's Botanical Gardens. Combining nature and art is her paradise! Her Paint Sesh event has taken her to various events and private parties such as Surgical Care Affiliates at the Mission Inn, Planned Parenthood, and UCR Botanical Gardens, to name a few. Her work has been submitted to events such as "Get Your Kicks" and "Art Bark in the Park." If that isn't enough, Chelz is looking to get involved in more pop-ups like the Etsy SoCal Guild at the Tyler Mall, and more!

Chelz believes that any involvement in the arts community is a good opportunity to boost one's creative confidence and fuel inspiration. Whether it's involvement with local galleries or selling at artswalk, it generates exposure to the public and aids in getting one's work out there. Her vision is to see more arts events come up in Riverside, and bring more opportunities for artists. For Chelz's own personal vision, she hopes to have a solo show at one of the local galleries - otherwise, the journey and creative process to making art is the most fulfilling for her.

For more information, visit Chelz on Instagram @chelzart and @thepaintsesh. 





# Business Spotlight: Arcade Downtown

Arcade Coffee Roasters opened its newest location, Arcade Downtown, in April 2022 on the ground level of the Main+Nine building.

The business started with the Tasting Room on Chicago Avenue that was focused on coffee, roasting and creating unique experiences through coffee. Then they opened the Bakehouse in the Canyon Crest Towne Center where they started baking their own pastries and breads and took their first big step into creating new and unique experiences through food.


Co-owner Stevie Hasemeyer says, "Of course at Arcade Downtown we offer coffee, but it is our best iteration of both coffee and food. We wanted to create an elevated food menu that matches the quality of our coffee. We offer coffee from the Tasting Room, pastries from the Bakehouse, an elevated brunch menu, and at night, a casual fine dining experience with cocktails, beer, and natural wine." He added, "We served free coffee out of the back of our warehouse in 2016 as a way to get our name out. We had people from all walks of life that we were able to serve there. Now we keep that same mentality in service and try to find ways to give Thoughtful Hospitality to everyone we serve."

Their goal is to make Riverside a place that people want to be and they think coffee and food are the catalysts to create a welcoming Downtown. They encourage everyone to visit for dinner and try the crudo and the New York from



Pure Black Farms. They just released their new coffee from Yunnan China too!

The Arcade Coffee Roasters' ownership team is Ronnie Tucci - Owner and Executive Chef, Shane Levario - Owner and Brand, Rob Dodman - Owner, Developer and Restaurateur, Brian Jaramillo - Owner and Owner of Tilden Coil, and Stevie Hasemeyer - Owner and CEO.

Arcade Downtown is located at 3870 Main Street, #101 in downtown Riverside, and is open for breakfast and brunch from 7 am to 4 pm daily, and also open for dinner from 5 pm to 9 pm on Thursday, Friday, and Saturday. Their phone number is 951-394-3809, and reservations are available at [exploretock.com](https://exploretock.com). 

## BUSINESS BUZZ

### Top Ten Customer Service and Customer Experience Predictions for 2023

*by Shep Hyken*

We have an exciting year ahead of us. So much has changed in just the past three years. And in the world of customer service and CX, there is much to be excited about. Last month I released my annual Top Ten Customer Experience Predictions in my weekly Forbes column. I don't often repeat content, but I'm going to share those predictions and trends here, in a revised and shorter format.

Here we go:

- 1. Customers Will Be Smarter and More Demanding Than Ever** – I may sound like a broken record as I start each year with this prediction. Regardless of the type of business you're in (B2B, B2C, B2B2C), everyone is a consumer. Certain B2C rockstar brands are teaching our customers what good service is like, and they now have higher expectations.
- 2. Companies Will Focus as Much** – Maybe More – on Employees as They Do on Customers – With the employment issues that many companies are experiencing, we must do as much for our employees, if not more, than we do for our customers. Just as we want our customers to come back, we want our employees to stay.
- 3. Customers' Expectations of the "Basics" Continue to Rise** – The basics are about friendly, helpful, convenient service. Our customer service research (sponsored by Amazon) found that year over year, customers' expectations of these basics increased. The basics are simple to understand and not all that hard to implement.

- 4. Personalization Gets More Personal** – Today's customers are experiencing hyper-personalization. A better word for personalization might be individualization. So, what are you doing to create a truly individualized experience for your customers?
- 5. Some Companies Will Cut Expenses in the Wrong Places** – With supply chain issues, employee issues and a rocky economy, many companies will have to make cuts. Some companies will make the mistake of cutting in areas their customers might notice – and that's a mistake you want to avoid.
- 6. Customer Support Over the Phone Is Not Dead** – The phone is still the most popular way for customers to contact a company with questions or problems. Our customer service research revealed that 87% of Baby Boomers, who make up over 21% of the U.S. population, prefer the phone any other channel. Keep those phones open for your customers!
- 7. Self-Service Is More Popular than Ever** – While the phone still rules as the most popular way for people to contact a company, more and more customers are willing to use self-service options, such as a robust FAQ page on a website, chatbots, video tutorials and more. And just as Boomers are driving the traditional phone channels, Gen-Z and Millennials are moving the needle on these self-service options.

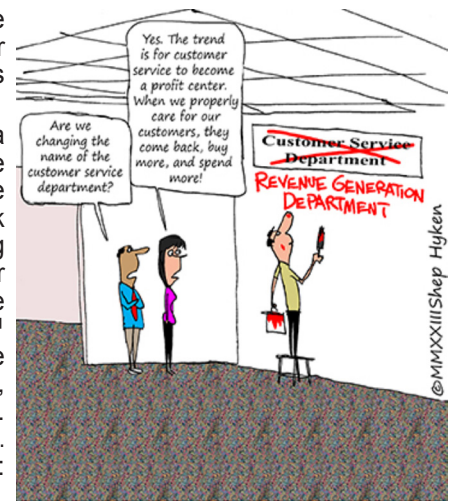
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## Business Buzz from page 5

8. **More Companies and Brands Will Stand for Something Important** – Forty-five percent of your customers believe it's important that a company supports a social cause. That's almost half of your customers, and that number will grow. This is especially important to the younger generations, so if that's your market, find ways to "give back" to support the issues that are important to your customers.
9. **Customers Want to Do Business With Companies and Brands They Trust** – This concept has become more important in the past few years. Trust is an emotional connection that drives repeat business and loyalty. One way to earn trust is to create a predictable, consistent experience. Eighty-one percent of consumers we surveyed said a great customer experience increases trust.
10. **The Customer Support Department Becomes the Revenue Generation Department** – In the past, customer support has been seen as a cost. Smart leaders are now realizing that customer service and a focus on CX pays. If you've been following me, you know I'm a fan of referring to customer support as the Revenue Generation Department or the Customer Retention

Center. Done right, customer support makes you money.

Shep Hyken is a customer service expert, keynote speaker, and New York Times, bestselling business author. For information on The Customer Focus™ customer service training programs, go to [www.thecustomerfocus.com](http://www.thecustomerfocus.com). Follow on Twitter: @Hyken.



*Customer service doesn't cost, it pays!*

Source: <https://hyken.com/customer-service-strategies/customer-service-customer-experience-predictions-2023/> 📌

## SECURITY CORNER

# Americans Feel Vulnerable to Fraud but Fail to Address It

*By Jeremy Bender*

Data breaches are common, but many consumers and businesses don't take preventative steps.

- Fraud is a growing problem, with the Federal Trade Commission reporting consumer fraud losses increased 70 percent in 2021.
- Fraud hits SMBs particularly hard, with every \$1 in fraudulent transactions costing businesses an average of \$3.99.
- SMBs must be aware of external and internal fraud risks and understand how data breaches can increase the likelihood of fraud.
- This article is for business owners and consumers who want to learn more about the overall fraud environment and how to address it.

Whether it takes the form of a suspicious email, a random call from someone claiming to be from tech support, or a text asking for personally identifiable information, Americans are inundated with fraud attempts. Amid rampant scams and deceit, it's no surprise that many Americans feel vulnerable to fraud. Even with consumer awareness, fraud rates continue to skyrocket.

We'll examine the problem of fraud, how it affects consumers and businesses, and what SMBs can do to mitigate it.

Fraud is a growing problem

According to data from the Federal Trade Commission, reported fraud losses in 2021 increased more than 70 percent over the previous year. In total, American consumers reported losing more than \$5.8 billion to fraud in 2021. Keep in mind that these numbers are for consumers alone and don't reflect additional losses for businesses. Because fraud continues to be profitable, it's no wonder that rates continue to increase.

Fraud has become harder than ever to avoid. The FTC received over 5.7 million consumer complaints in 2021, including fraud reports from more than 2.8 million people. While the nature of the complaints varied, the most common fraud types were imposter scams and online shopping scams.

Additionally, the agency received 1.4 million identity theft reports, marking a massive increase in the rate of identity theft. In 2019, for instance, there were only 650,572 cases of identity theft in the country, according to data from SafeHome. SafeHome estimates that 33 percent of U.S. adults have been impacted by identity theft at some point.

Identity theft directly feeds into other types of fraud, including the following:

- **Payment fraud.** Identity theft goes hand-in-hand with payment fraud, where a fraudster steals sensitive customer information in the hopes of accessing their credit card or online banking accounts. For instance, attackers can leverage stolen Social Security numbers, driver's license information or email passwords to access victims' online accounts.
- **Data breaches.** Unfortunately, data stolen through payment fraud and other methods is readily available if cybercriminals manage to breach a business that failed to secure its data properly. Like fraud in general, data breaches continue to be an overwhelming issue. According to a 2021 report from fraud prevention company SEON, 2021 saw 1,862 data breaches affecting 293 million people.
- **Business email compromise scams.** Data breaches can lead to other cybersecurity incidents, including using stolen credentials to gain access to a company's

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## SECURITY CORNER from previous page

networks or to abuse someone's email address for more scams. For instance, the FBI's Internet Crime Complaint Center (IC3) found that business email compromise scams skyrocketed in 2021, leading to almost \$2.4 billion in losses. In BEC scams, bad actors use compromised email accounts to trick businesses into wiring money to fraudulent accounts. These scams can also involve stealing tax forms or employees' personally identifiable information.

**Did you know?:** BEC scams skyrocketed in 2020 alongside other COVID-19 pandemic business scams that took advantage of more people working from home.

### Small businesses have a role to play in data security

Fraud threatens consumers and poses an omnipresent menace to small businesses. For example, payment fraud significantly threatens a business' bottom line — especially if the business sells online.

Here's an overview of how online selling leaves businesses vulnerable:

- **In-person sales.** With in-person sales, a business isn't responsible for fraudulent credit card transactions if it follows proper procedures, such as verifying the cardholder's identity and using a chip-enabled card reader (card networks no longer require signature verification). If fraud occurred in these situations, the credit card's issuing bank would be responsible for any fraud-related fees.
- **Online sales.** By contrast, in an online sale, a business can't verify the cardholder's identity at the time of purchase. A small business with an online retail store is liable for customer refunds if a card was used fraudulently. And, according to research from LexisNexis, every \$1 in fraudulent transactions costs a business an average of \$3.99, leading to massive risk - especially for SMBs.

Online fraud is one of myriad fraud types SMBs must guard against. Fortunately, businesses can take concrete steps to limit fraud:

- **Keep employees informed.** Businesses must communicate to employees their essential roles in preventing fraud and increasing data security. New hire training programs and ongoing employee educational efforts must address fraud, suspicious circumstances, and how to recognize scams. Like most small business cybersecurity elements, overall security is only as good as the least informed employee.
- **Work with reliable software vendors.** SMBs should ensure they have reliable software vendors. For example, the best point-of-sale (POS) systems help businesses track inventory and sales, process payments, manage customer lists, and implement role-based access controls to ensure only the right people can access specific information. POS systems can help increase workplace productivity while providing insights into who is using what data.
- **Prepare for credit card processing.** Accepting credit cards is essential for many businesses. When a business doesn't accept credit cards, it will likely lose customers and sales. However, businesses must ensure they're adequately prepared for credit card processing. For example, they must understand PCI compliance issues and work with a reliable credit card processor.

- **Keep customers' payment data secure.** Businesses should also ensure customer data - such as credit card numbers and personally identifiable information like driver's licenses or email addresses - is stored securely. Ideally, businesses should encrypt all sensitive data. This can help limit the damage following a data breach and stop potential malicious insider employees from using company data for fraud.
- **Implement anti-fraud controls.** Businesses should implement and closely manage robust anti-fraud controls. According to the Association of Certified Fraud Examiners' Occupational Fraud 2022: A Report to the Nations, 29 percent of reported fraud was due to a lack of internal controls, and 20 percent was due to overriding existing controls — allowing employees or business owners to steal data and carry out fraud. Businesses can significantly reduce the chances of internal fraud by mandating unique, strong passwords across accounts and implementing strict access management policies.

**Did you know?:** According to Verizon's 2021 Data Breach Investigations Report, 46 percent of reported cyber breaches impacted businesses with fewer than 1,000 employees. Causes were split between external attackers and internal actors committing employee fraud.

### Fraud is not unavoidable

Fraud is a more extensive problem than ever, permeating all aspects of daily life. Whether through phishing, identity theft or data breaches, consumers and small businesses must be aware of and vigilant about fraud. However, fraud is not a foregone conclusion. Businesses have the means available to significantly limit the likelihood that fraud will impact them.

Similarly, individuals can take steps to protect themselves. Strong, unique passwords for each website or account go a long way toward protecting individuals. Consumers should always practice caution. Unexpected communications that play off of strong emotions — fear, surprise, or happiness — should be treated with suspicion.

With enough awareness and wariness, businesses and consumers can help prevent fraud.

Source: <https://www.businessnewsdaily.com/15332-american-digital-security-habits.html>



## RDP Welcomes New Businesses to Downtown

Advanced Computer Repair

Brainhealth Solutions (Healthcare)

Collectibles 888

Cyberspace Curb Address

Jose Alfaro Law

Najera Law Group, APC

RAD Times Studio (Hair, Nails, Skin Care)

Sarju Vora (Property Rental)





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**Submit press releases to:**  
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[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



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*Adrian Dell & Carmen Roberts Foundation presents*

# RIVERSIDE

## 43RD ANNUAL BLACK HISTORY

## PARADE & EXPO

One of California's longest running Black History Parade  
celebration returns to Downtown Riverside featuring:

**LIVE ENTERTAINMENT**  
**DRILL TEAMS/BANDS**  
**CITY/COUNTY ELECTED OFFICIALS**  
**CAR/MOTORCYCLE CLUBS**  
**AWARD WINNING FOOD**  
**UNIQUE VENDORS**  
**AND SO MUCH MORE!!!**

**SATURDAY | FEBRUARY 11TH 2023 | 10AM**

**Historic Downtown Riverside**