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Join us for the RDP luncheon at Noon on Tuesday, April 25, 2023

At Loft.84 featuring Mike Hestrin, DA

Call the RDP office at 951-781-7335

for reservations.



April 2023 **Bulletin** Riverside Downtown Business Improvement District

RDP's Downtown Awards and 2023 Board of Directors

RDP would like to congratulate those recognized at the 35th Annual Meeting and Awards Ceremony held on March 15th at the Mission Inn Hotel and Spa. Ruben Ayala was the recipient of the Roy Hord "Volunteer of the Year" Award while Dell Roberts was recognized with the RDP Chair's Award.

Also recognized was Cosme Cordova with the Arts and Culture Award, the Mission Inn Museum's Docent Tours with the Business Activity Award, Park and Recreation's Spring Eggstravaganza with the Downtown Event Award, the Mayor's Office Beautify Riverside with the Downtown Improvement Award, and the Riverside County Gang Impact Team with the Safety and Security Award for their fentanyl investigations.

The RDP Board of Directors for 2023 was also announced at the event. The Board of Directors of RDP consists of up to 33 voting members representing a cross-section of downtown stakeholders. Directors represent property owners, business owners, the healthcare sector, the entertainment and hospitality sector, the education sector, the arts, the public (government) sector including the County, the City and its departments, and downtown residents.

Nine Directors are elected as members of the Executive Committee which includes the four Officers. Up to twenty-four Directors constitute the remainder of the Board. There are also four non-voting Ex-Officio positions. These include the two City Council representatives of Ward One and Ward Two, a representative from the Arlington Business Partnership, and a Director Emeritus.

The four Officers of RDP serving on the Executive Committee are Shelby Worthington-Loomis of SS Loomis, LLC as Chair, Shalini Lockard of Riverside Professional and Legal Management as Vice-Chair, Nanci Larsen of the



Chair's Award: Steve Loomis, Dell Roberts, Randy Hord, and Shelby Worthington-Loomis (Photo Credit-Michael J. Elderman)



Volunteer's Award: Shelby Worthington-Loomis, Ruben Ayala, and Randy Hord (Photo Credit-Michael J. Elderman)

Mission Inn Foundation and Museum as Treasurer, and Brian Pearcy of Brian Pearcy Law Office as Secretary.

Also on the Executive Committee are Andrew Walcker of Overland Development Corporation, Lou Monville of Raincross Hospitality Corporation, Philip Makhoul of Diamond National Realty, and Randy Hord of Raincross Financial Partners. The full list of current Board members can be found on the back cover of the newsletter.

RDP would like to thank the sponsors of the event and those who donated items for the opportunity drawing. All proceeds raised are used to offset the costs of the Annual Meeting and Awards Ceremony.

RDP'S DOWNTOWN AWARDS from page 1

Event Sponsor Mission Inn Hotel & Spa

▲ The Mission Inn

Roy Hord 'Volunteer of the Year' Award Sponsor **Raincross Financial Partners**

> Arts and Culture Award Sponsor Best Best & Krieger

Business Activity Award Sponsor **Riverside Convention and** Visitors Bureau

Downtown Event Award MBG Lifestyle Group

Downtown Improvement Award Sponsor The Menagerie

Safety and Security Award Sponsor County of Riverside District 1 and 2

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Kathy Wright Lake Alice Trading Company Michael Elderman Studio MiCultura Mission Inn Museum Mrs. Tiggy Winkles Nature of Things Riverside Community Arts Assoc. Retro Taco **Riverside Arts Council Riverside City College Riverside Community Players Riverside Convention Center Riverside County Philharmonic** Salvaged Treasures Slater's 50/50 T. Elliott Design Studio The Fox Theater Foundation The Upper Crust Sandwich Shoppe **Urge Palette** ≛

Mayor's Message - March's Progress Spills Over To April Contributed by Mayor Patricia Lock Dawson



March showers are bringing April flowersor at least some April sunshine! I would like to extend my gratitude to the Riverside Downtown Partnership for awarding Beautify Riverside with the 2023 Downtown

Improvement Award. It is always nice to have our hard work recognized

and we are just getting started on all the ideas we created to make our downtown more vibrant.

Projects I wrote about in last month's newsletter are now either underway or completed. In mid-March the Beautify Riverside initiative in my office partnered with Rivers & Lands Conservancy and installed 100 California native plants on Main Street between Mission Inn Avenue and 6th Street. More plants will soon go in other places along the Main Street Pedestrian Mall-



specifically in the large planter pots. In the meantime, help us ensure our fledging California native plants survive the foot traffic on the Mall by reminding people not to walk through our Main Street Mall flower bedssay it's by official decree of the Mayor!

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Supervisor's Message



New Districts: Thank you to the fine folks at Riverside Downtown Partnership for asking me to contribute to this newsletter! While I have represented most of the City of Riverside on the Riverside County Board of Supervisors for ten years (and a portion

of the City in the State Assembly before that), I only began representing Downtown in January, when the new redistricting lines took effect and my new lines include the entirety of the City. Our new districts average almost 500,000 constituents apiece, and aside from the 317,000 residents of Riverside, I also represent the Cities of Perris and Wildomar, and the unincorporated areas of Highgrove, Mead Valley, Good Hope, and the March Air Reserve Base.

Contributed by Supervisor Kevin Jeffries

Government 101: Residents of the City of Riverside receive most infrastructure and public safety services directly from the City – Fire, Police, Code Enforcement, Roads, and Land Use Issues (the County provides those services only in the unincorporated areas, like Highgrove and Woodcrest). But even if you live in the City, the County still plays a role in running the jails, prosecuting cases through the District Attorney, and managing many Health and Human Services functions (Child Protective Services, Adult Protective Services, Public Health, Environmental Health, Behavioral Health, etc.). In future columns here, I will focus my updates on those issues that directly impact City residents, rather than the unincorporated ones.

Contact Information: If you need to county assistance, you can contact me or my office at 951-955-1010 or by emailing District1@rivco.org . You can also find a lot of information about me, my staff, and county services (including how to apply for commissions, small non-profit grants, and sign up for our newsletter) on my website www.SupervisorJeffries.org.

COUNCIL CORNER Ward One Council Update

Contributed by Councilwoman Erin Edwards

Look forward to an action-packed month ahead:

- On April 1st, the Riverside Art Market brings art vendors from across the region to White Park.
- Downtown will celebrate the groundbreaking for the foster youth housing development, The Aspire, on April 11th.
- Public Works will update the community on new Downtown Parking Rates on April 18th at City Council after extended community engagement

over the last seven months.

• The month ends on a tasty note with the Tamale Festival's 10 Year Anniversary celebration in White Park on April 29th.

Contact me with any questions or ideas at 951-783-7811, or by e-mail at EEdwards@riversideca.gov. 査



Ward Two Council Update

Contributed by Councilwoman Clarissa Cervantes

Happy Spring Riverside!

Eastside Neighborhood Win – Riverside Metrolink Expansion Project Halted: On March 9th, the Riverside County Transportation Commission (RCTC) voted to suspend all work on the expansion project as the costs to relocate the local small business, Prism Aerospace, was no longer financially feasible. I attended the board meeting to speak in support of community and residents who have opposed this project since its inception. The vote to permanently halt the project protects the Eastside neighborhood, the future of the Eastside Elementary School, and saves 300+ technical trade local jobs in Prism, along with the old FMC building that serves as a City Landmark. This is a HUGE win for our community, and I want to express my gratitude to all the residents, community groups, elected officials, and people involved with saving the historic FMC building and protecting the future of the Eastside community.

Lincoln Park Easter Egg Hunt: The Lincoln Park Neighborhood group will be hosting their annual Easter egg hunt on Friday, April 7th at 6:00 pm at Lincoln Park. This is a fun and free event for all youth, teens,



and families! There will be great prizes for kids of all ages – we hope to see you there!.

If you are interested in learning more about any of the projects or events in Ward 2 please call my office at 951-826-5991 or email me at ccervantes@riversideca.gov.

Wishing everyone a beautiful Spring! Councilmember Cervantes

MAYOR'S MESSAGE from page 2

Murals as part of Beautify Riverside have been delayed due to the extensive rain we had last month but they are now back in forward motion with the large Loring Building mural in the alleyway of The Mark and Citizens Business Bank as well as a mural at the southern end of Mariposa Alley coming to life this spring.

Following all the rain, our roads are in rough shape. This is the reality of what happens when large amounts of water interact with asphalt. Our Public Works team can fill and patch potholes, but we need your help to identify where they are. Snap a picture of a pothole and send it in on the 311 app to have it taken care of in the most expeditious manner.

The alleyways from Mission Inn Avenue to 10th Street were repaved in March and more infrastructure work

is on the way. The City was informed that we received the largest grant in the state--\$7.8 million—for projects to improve visibility of traffic signals, improve pedestrian safety at all signalized crossings by allowing them to enter the crosswalk ahead of motorists, and build a raised barrier median along a portion of Mission Inn Avenue. The grant requires the City to provide \$1.2 million in matching funds, meaning about \$9 million in safety improvements will soon begin. This is one instance that shows how we are hard at work to secure state and federal dollars that are dedicated to infrastructure improvements.

Our high commitment to downtown remains. As always, my team and I are here to serve you! Should you like to reach out please contact me directly at 2Mayor@ RiversideCA.gov or at (951) 826-5551.

Arts Corner - Riverside Artswalk - Artist Spotlight: Ekaterina Orlovie

Tis the season for Riverside Artswalk, with the rains slowing and the weather warming. The abnormal amount of rain ushering in a super bloom, just in time for Easter. Spring is a great time for visual artists, not just for Artswalk, but to get outside and capture the beauty of nature, with the lush greenery and wildflowers showing off a sight rarely seen in the sunny Inland Empire. Another site to see is the new exhibition at A Blve Rose Gallery featuring the work of Ekaterina Orlovie, which features bright pastel colors and flowers – an amazing representation of nature and a reflection of our season.

Ekaterina Orlovie is a mixed media watercolor artist who was born in Slavyansk-na-Kubani, Russia. She moved to California 10 years ago and now calls Riverside, CA home. Ekaterina has been creating art from a young age leading her to earning a Bachelor of Fine Arts from the University of Oregon. She is now working as a full-time artist and muralist. Ekaterina has shown her work at The Artlands, in Redlands, and at Gramercy Art Gallery the as part of group shows. She is a member at the Eastside Arthouse and is involved in public art projects including a recent mural for Beautify Riverside. Recently Ekaterina has exhibited in the Not Made for Exposure group art show at the Eastside Arthouse and has a solo art show at A Blve Rose, in Downtown Riverside which will be on display during April Riverside Artswalk.

Ekaterina has been participating at the Riverside Artswalk since 2017 when there was a special Artswalk as part of the Saturation Art & Music Festival in Downtown Riverside. With the recent announcement of a future artists in residency programs in Riverside, she sees the arts in Riverside growing and believes that artists are feeling more supported. Ekaterina would love to see more art studios built into the planned housing endeavors and the development of more art festivals like Saturation Fest that bring different art disciplines together. Art has allowed Ekaterina to speak on her own experience and connect with others in the community who have had similar journeys. She hopes to show others that you can be a successful working artist in the Inland Empire and Riverside while inspiring others to be creative and tell their own story.

For Ekaterina, art allows her to be herself, and gives her a voice - as someone who is bi that was also born in another country, she often finds it difficult to balance between being herself and fitting in. At the same time, art has allowed her to speak on her journey through motherhood. Through her art, Ekaterina



can create a space where all of her emotions and stories can live and connect with others who may feel the same. She is inspired by fairy tales, motherhood, the natural world, nostalgia, femininity as well as themes related to her heritage. One of Ekaterina's preferred artistic mediums is watercolor. It is naturally a slower paced medium to work with, so it could take hours or days to create and complete an art piece. She typically spends a lot of time on research, color swatching, and composition so that when it comes time to paint - all the hard decisions have been made.

In the future she hopes to work on more mural projects and being a mural artist through Beautify Riverside has allowed Ekaterina to interact with the community directly and see how much people want to support local artists and how needed the arts are in the city. While she was working on the mural, she saw faces light up as they happened upon the mural on their daily commute. While painting the mural, she saw that it truly now belonged to the people in that community and created pride in our community.

For more information, visit Orlovie.com, @orlovie on Instagram, A Blve Rose Gallery @ablverose, @eastsidearthouse and Riverside Artswalk at riversideartswalk.com or @ riversideartswalk

BUSINESS BUZZ Don't Just Personalize the Customer's Experience – Individualize It by Shep Hyken

Recently I wrote my annual Forbes article featuring customer service and CX predictions and trends for 2023. No. 4 on the list was Personalization Gets More Personal. The best marketers have realized that personalization is a way to get closer to the customer – or at least make it appear to be so. In our customer experience research (sponsored by Amazon), 74% of customers we surveyed said a personalized experience is important.

Let's start by looking at what the "experts" refer to as personalization. The simple way to explain it is that customers are segmented into several groups, known as personas, which could be defined by age, gender, geography, interests, and more. We'll use two Nike shoe customers as an example. One customer buys golf shoes, and the other buys running shoes. The Nike customer who buys golf shoes won't get promotional messages and information about running shoes, and vice-versa. These two customers represent two different personas, one interested in golf and the other interested in running. Nike knows this and caters to them accordingly.

When a customer receives messages, updates, advertising, and promotion targeted to their persona, that's a form of personalization. Watching what customers buy, their buying patterns, and other data help create that personalized experience.

Today's personalization strategy is becoming even more personal. The next level is to individualize the experience. That means that even if two customers are interested in golf shoes, Nike might learn that one is a serious golfer, playing two or three times each week, and the other just plays for fun and golfs two or three times a year. Imagine the customer's reaction when you share information that indicates you truly know who they are, at least as far as golf goes.

In the customer support world, it's important to know your customers. Providing customer service agents with information about what the customers buy, how often, when they last called for help, and more can allow the agent to individualize the conversation to that specific customer.

This also applies to sales. The salesperson who truly knows and understands the customer will win over someone just trying to sell a product.

Individualization is all about the company knowing something unique about the customer or catering to their specific needs and wants. The regular customer at a restaurant who always wants a table near the window gets it without even asking. The server knows this same customer will want a cup of coffee as soon as possible and brings it without having to be asked.



Business is a contest that you can win by delivering an amazing customer experience.

How can you individualize your customers' experiences with you? Find ways to create "unique-to-the-customer" experiences, and you'll find they want to come back for more.

Source: https://hyken.com/customer-service-strategies/ individualize-customer-experience/

RDP Welcomes New Businesses to Downtown

Awesome Riverside Rental By.Daisy.Daze (Hair, Nail, Skin Care)

Collins + Collins LLP

Dandy Worldwide (Apparel/Accessories)

Discount Medical Equipment & Supply Mr. Taco (new owner)

Good Fluffin' Grooming (Pet Care)

LADS Equity Builders LLC (Property Rental)

MBS Counselling and Therapy

Nishelle Herring (Hair, Nail, Skin Care)

Rad Coffee

Slay Me Nails

SECURITY CORNER Accepting Credit Cards? PCI Compliance Is a Concern for Small Businesses

By Sue Marquette Poremba, Additional reporting by Stella Morrison

PCI compliance is a key part of accepting debit and credit cards from customers. Here's what your business needs to know.

- Payment card industry (PCI) compliance is a set of standards that businesses must adhere to if they wish to accept credit or debit cards.
- There are 12 requirements a business must follow to be considered compliant.
- PCI compliance adds important safeguards and can help a business avoid expensive penalties and a loss of business resulting from a breach.
- This article is for business owners who want to accept credit and debit cards in a compliant manner.

Recent breaches against major retailers have put payment card industry (PCI) regulations in the spotlight. However, it isn't only big companies that need to adhere to these rules, collectively known as the Payment Card Industry Data Security Standard (PCI DSS); they apply to every business that relies on credit and debit cards for transactions. Even if your business employs only a few people and conducts one credit card transaction a month, your company must be PCI DSS compliant.

This is easier said than done. The Verizon 2020 Payment Security Report found that only 27.9% of companies achieved full compliance in 2019, a decrease of 8.8% from the year before. In other words, companies are moving the wrong way when it comes to PCI DSS compliance.

"It's not a good trend," Ciske Van Oosten, senior manager of global intelligence at Verizon, said in an interview with eWeek. "We know that organizations that do not maintain PCI DSS compliance – those are the ones that get breached."

This article will explain what PCI compliance is and what it entails, as well as answer merchants' most commonly asked questions about PCI compliance for small businesses.

What is the payment card industry?

The payment card industry comprises all companies that deploy or use credit and debit cards. This includes used by commerce and retail industries, ATMs, and institutions that issue any type of credit, debit, or prepaid card for monetary transactions. In the context of compliance, the payment card industry often refers to the Payment Card Industry Security Standards Council (PCI SSC), an organization that sets the payment card industry's standards and regulations.

Every company that accepts credit and debit cards is required to follow PCI DSS, no matter the volume of transactions or the size of the business (although the PCI SSC does provide help for small businesses). However, there are four levels of compliance. These levels determine the actions the organization must take to be compliant; the more transactions, the more actions necessary.

These are the four levels and their requirements:

• Level 1: Any merchant, regardless of the acceptance channel, that processes over 6 million Visa transactions per year and any merchant that Visa, at its sole discretion, determines should meet the Level 1 merchant requirements to minimize risk to the Visa system.

- Level 2: Any merchant, regardless of the acceptance channel, that processes 1 million to 6 million Visa transactions per year.
- Level 3: Any merchant that processes 20,000 to 1 million Visa e-commerce transactions per year.
- Level 4: Any merchant that processes fewer than 20,000 Visa e-commerce transactions per year, and all other merchants, regardless of the acceptance channel, that process up to 1 million Visa transactions per year.

12 requirements for PCI DSS

The PCI SSC provides a list of 12 requirements to meet the PCI DSS:

- 1. Install and maintain a firewall configuration to protect cardholder data.
- 2. Do not use vendor-supplied defaults for system passwords and other security parameters.
- 3. Protect stored cardholder data.
- 4. Encrypt transmission of cardholder data across open, public networks.
- 5. Use and regularly update antivirus software or programs.
- 6. Develop and maintain secure systems and applications.
- 7. Restrict access to cardholder data by business needto-know.
- 8. Assign a unique ID to each person with computer access.
- 9. Restrict physical access to cardholder data.
- 10. Track and monitor all access to network resources and cardholder data.
- 11. Regularly test security systems and processes.
- 12. Maintain a policy that addresses information security for employees and contractors

Why PCI compliance matters

Many high-profile data breaches have come through stolen credit and debit card information in the retail and service industries, so consumers want to know that they are doing business safely. PCI compliance doesn't guarantee a data breach won't happen, but it adds safeguards.

If your business is found to be noncompliant, you could face fees of \$5,000 to \$100,000 per month. If noncompliance persists, your business could be stripped of payment processing services.

PCI DSS compliance can help your business protect consumer data and help you avoid hefty, punishing fines resulting from noncompliance.

How to stay PCI compliant

PCI compliance is non-negotiable if you accept credit and debit cards, but preparing for a PCI audit and ensuring that your company meets credit card compliance standards can be daunting.

continued on next page

Jeff VanSickel, senior consultant at IT compliance consulting firm SystemExperts, provided a few tips for preparing for a PCI assessment and keeping your standards at secure levels at all times:

- Identify all business and client data. This includes any cardholder data, its sensitivity and its criticality. Correctly defining the scope of assessment is probably the most difficult and important part of any PCI compliance program, VanSickel said. An overly narrow scope can jeopardize cardholder data, while an overly broad scope can add immense and unnecessary cost and effort to a PCI compliance program.
- 2. Understand the boundaries of the cardholder data environment. Monitor all of the data that flows into and out of it. Any system that connects to the cardholder data environment is within the scope of compliance and, therefore, must meet PCI requirements. The cardholder data environment includes all processes, technology, and people who store, process, or transmit customer cardholder data or authentication data, as well as all connected system components and any virtualization components, like servers.
- 3. Establish operating controls. This measure is necessary to protect the confidentiality and integrity of any cardholder data. Cardholder data should be protected wherever it is imported, processed, stored and transmitted. It must also be properly disposed of at the end of its life span. "Backups must also preserve the confidentiality and integrity of cardholder data," VanSickel said. "Additionally, all media must be properly disposed of to ensure the continued confidentiality of the data. Be sure to include not only the hard disks used by company-owned computer systems but also leased systems and the storage included in modern copy machines and printers."
- 4. Have an incident response plan in place. When a security incident occurs, it's important to have a plan to return to secure operations as quickly as possible. This plan should define roles, responsibilities, communication requirements, and contact strategies in the event data is compromised, including notification of the payment brands, legal counsel, and public relations. "Ideally, companies should have a certified forensics specialist on retainer who can gather evidence and testify as an expert witness if necessary," VanSickel said.
- 5. Explain and enforce security procedures. You can never be sure that employees understand security practices and behaviors that can put your business at risk. It is up to you to make sure everyone in the company, including IT specialists and upper management, is educated on PCI compliance procedures.

PCI compliance involves properly tracking the right data and having an incident response plan in place, including security procedures to follow in the event of a breach.

PCI compliance FAQs

What is PCI compliance?

PCI compliance – or, more officially, Payment Card Industry Data Security Standard (PCI DSS) compliance – is adherence to a set of standards established by the Payment Card Industry Data Security Standards Council, a coalition that the major credit card companies (Visa, Mastercard, American Express and Discover) and the Japan Credit Bureau formed in 2006. Merchants must comply with these standards no matter how many credit card transactions they conduct. Those found not in compliance may be subject to hefty fines.

What data falls under PCI compliance?

The data that falls under PCI compliance encompasses what's called "cardholder data," which may include the following information:

- Account numbers, also known as primary account numbers (PANs), which need to be encrypted
- Sensitive authentication data used to authenticate cardholders
- · Tracked data contained in the stripe or chip
- Debit card PINs
- CVVs for credit and debit cards

How does taking credit cards by phone work with PCI?

- For taking credit cards by phone, the following protocol should be observed:
- Make sure you are using a secure network to accept PANs and other sensitive information.
- Ensure your phone system is PCI compliant.
- Use landlines whenever possible, as smartphones can present more security risks.
- If your business records phone calls, ensure that credit card information is redacted in the recording.
- Never write down the card information being relayed over the phone.
- Ensure all employees are trained on your PCI compliance procedures.

What are the penalties for noncompliance with PCI?

Credit card companies can levy fees of several thousand dollars per month or more, without regard for the size of your business. These fees can be devastating for small businesses, thus making compliance essential.

You may experience nonfinancial penalties as well. For example, card issuers may choose to stop working with your business, leaving you with fewer payment options to provide customers. Or you may face a public relations nightmare as more people learn about a security breach and are nervous to give your company their sensitive information. You may also be subject to federal auditing or legal action.

Is there a PCI certification?

Your business can obtain PCI certification after a comprehensive PCI DSS audit. A qualified security assessor performs this audit, and the process can take months. While PCI certification is not required for your business to be PCI compliant, you may choose to undergo PCI certification to build trust with your customers.

The moment your customer hands over a credit or debit card, you become responsible for keeping the data associated with that card secure. While the above steps are primarily meant to prepare you for a PCI audit, they will also provide a safety net in between assessments

Source: https://www.businessnewsdaily.com/6102accepting-credit-cards-pci-compliance-tips.html



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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

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