

Downtown is
Calling

Good
Times
Await



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There will be no luncheon in December 2023.

Information on RDP's joint Ward One
Candidate forum with the
Downtown Neighborhood Area Alliance will
be in the January 2024 BID Bulletin.

Enclosed with our compliments:

What's Up with RDP in 2024 Calendar



December 2023

Bulletin

Riverside Downtown Business Improvement District

Downtown Holiday Events

11th Annual Miracle on Main Street

On Sunday, December 10th, the 11th Annual Miracle on Main Street will take place from 10 am to 2 pm on Main Street between 6th and 5th Streets. The event will include Santa distributing toys, a Healthy Kids Zone featuring games and prizes, and free health screenings for adults and children in attendance. Last year's event provided toys, health screenings, and a day of fun for over 1,000 families. Pre-registration is required. For more information, call 951-899-4244 or www.miraclesanddreams.org.




19th Annual Chanukah Festival

The 19th Annual Chanukah Festival will be on Monday, December 11th from 6 pm to 8 pm at the Riverside County Historic Court House at 4050 Main Street. Activities include a

Grand Menorah Lighting, live music, traditional foods, and family friendly activities. The event is free and all are invited to attend.

The eight-day holiday celebrates the ancient victory of a militarily weak but spiritually strong Jewish people over Syrian Greek invaders who tried to restrict Jewish life and impose a foreign religion. During their occupation, the invaders defiled the Holy Temple in Jerusalem. When the liberators prepared to rededicate the temple, they discovered there was only enough oil to light the Menorah for one day, but miraculously it burned for eight days until more could be obtained.

"Chanukah represents the universal message of light triumphing over darkness, good overcoming evil, perseverance and hope defeating adversity", said Rabbi Shmuel Fuss of the Chabad Jewish Community Center of Riverside, which sponsors the festival. Other sponsors include Chabad of UCR, the City of Riverside, Blumenthal & Moore Law Offices, Supervisor Karen Spiegel, and RDP.

For more information visit chanukahfestival.org or call 951-222-2005 

Supervisor's Message – Kevin's Corner

Contributed by Supervisor Kevin Jeffries



Thoughts on Homelessness and Homeless Policies/Programs

In the November edition of my regular newsletter "The Jeffries Journal", I had an in-depth look at the complexities of the homeless issue, including some things we are doing right, where we continue to fail, and some faint optimism that we can possibly make more progress on some of the biggest problems soon. We received a lot of positive feedback on it, so I wanted

to promote it here as well. You can read it on my website here: <https://rivcodistrict1.org/sites/g/files/aldnop256/files/2023-10/November2023Newsletter.pdf>

Riverside County wants to hear from you!

The County recently sent out this press release:

Do you have one minute a month to help make Riverside County better?

Join your friends and neighbors and make your voice heard on important local issues.

The County of Riverside is working with FlashVote to gather valuable input from residents to inform decisions on programs, policies and budget.

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KEVIN'S CORNER from page 1

"The input collected in these surveys will help the county find ways to serve our residents better," said Board Chair Kevin Jeffries, First District Supervisor. "The one-minute surveys will be on different topics throughout the year and sent out every one to two months."

The sign-up process takes less than one minute and the individual information collected by FlashVote is never shared with the County, nor anyone else. When residents sign up, they can determine if they want to receive the surveys by email, text or phone.

Residents will receive a notification whenever there is a new survey, and they will have 48 hours to participate before voting closes. Once a survey is closed, everyone who participated will automatically receive a summary of the overall results and be able to see how their responses compare to the group. Results are anonymous.

The county encourages residents to sign up now at <http://flashvote.com/rivconow> or call (775) 235-2240 to participate by phone or text only.

Participate in helping make Riverside County better. Your opinions on how local government works for you matter.

El Niño Cometh! Our office recently participated in a major briefing for regional emergency services that included a lot of discussion of potential weather events this winter. The consensus was that there absolutely positively is an El Niño system setting up in the Pacific Ocean, which absolutely positively means we will either have a significantly wetter year than usual, or possibly a significantly drier year than usual, but also maybe a very average year. But it will definitely be an El Niño!!! So, prepare for everything, I suppose? Find resources and sign up for alerts here: <https://rivcoready.org/>



Mayor's Message - Downtown is Shining for Festival of Lights!

Contributed by Mayor Patricia Lock Dawson



Downtown is bustling! The lead up to the Festival of Lights switch on ceremony consisted of our city team, the Mission Inn team, and all our dedicated downtown business owners decking the halls to make downtown as cheerful and welcoming as can be. A few projects

worth noting are the new Riverside Downtown Partnership-sponsored murals at Main and 5th Street and Main and 14th Street, MLK Memorial renovation, and the restoration of the Seth Thomas Clock.

The murals are part of my Beautify Riverside initiative and painted by local artist Geoff Gouveia. Part of our efforts downtown are to encourage tourism and walkability. The map mural at Main and 5th Streets shows a handful of local landmarks for tourists at our Convention Center and hotels to see and go visit around downtown. The large "Downtown Riverside" font is taken from an early 20th century citrus crate label, the landmarks are painted as sketches—similar to architectural sketches, the colors of olive, burgundy, and tan are the colors of surrounding buildings and plants to ensure the mural matches the surrounding buildings—something we try to do with all our murals is match/complement the existing building colors. (Thank you to Raincross Square property manager Shauna Camire for being part of this project every step of the way!) The mural at Main and 14th Streets is a painted take on stained glass with orange groves, mountains, and the river.

The Martin Luther King Memorial has undergone a renovation project, funded by community donations and support from Senator Richard Roth, that is about 90% complete. After Festival of Lights, construction



will re-commence with the etching of donor pavers, installation of plaques and lighting.

A partnership between Beautify Riverside, the Old Riverside Foundation, and the Riverside Downtown Partnership coupled with community donations led to the restoration of the historic Seth Thomas Clock at Mission Inn Avenue and Main Street—the work was done in the nick of time before Festival of Lights switch on night! The fresh coat of paint is vibrant and the clock now works and illuminates nicely at night.

This year there are more lights and décor than ever before around downtown. My personal favorite is the explosion of white lights and décor on Main Street between 5th and 6th Streets. When walking on the Mall one day I ran into some business owners and they said to me, "Main Street between 5th and 6th looks like Paris at night!" I told them, "I am going to quote you on that!"

Our wish-list of projects for downtown is always growing and we will continue the work of checking off these projects one by one—done not alone but with community partners who know this is not just the City's responsibility but the responsibility of all who wish to see downtown thrive.



COUNCIL CORNER

Ward One Council Update

Contributed by Councilwoman Erin Edwards

The holiday season is in full swing in Downtown. The Festival of Lights Switch On ceremony was successful, bringing approximately 65,000 excited visitors from across the region to our Downtown. The Museum of Riverside will host their monthly 'Nights With the Museum' event on December 1st at the Main Library at 6:30. (Speaking of the Museum, join us for cupcakes in the City Council chamber on December 12th to celebrate the Museum of Riverside's 100th birthday! On this same evening, City Council will discuss the museum expansion.) On December 11th, Riverside celebrates the 19th annual Chanukah Festival at the Historic Courthouse from 6 pm to 8 pm.

Policy updates: Storefront Cannabis business owners can now apply to open their enterprises in Riverside. The Small and Microbusiness Grant using American Rescue Plan Act funding went live on November 30th; check out on my social media to learn how to apply. Wondering how Riverside is meeting out benchmarks on the Homelessness Action Plan? Tune into the first annual progress report on December 19th to learn how we're doing and where we need to improve. Also on the 19th will be a workshop on the General Fund Transfer.

Happy holidays! I look forward to hearing your questions and ideas; e-mail me at EEdwards@riversideca.gov or text me at 951-783-7811.



Ward Two Council Update

Contributed by Councilwoman Clarissa Cervantes



Happy Holiday Season!

Indigenous Futurism Exhibition: Meet me at The Cheech! Be sure to make your way to The Cheech Marin Center for Chicano Art & Culture to see the Indigenous Futurism exhibit! This exhibition features paintings, works on paper, sculpture and videos viewed through an indigenous lens by 18 all-femme artists who hail from all four directions in California: to the East, the Inland Empire; to the South, San Diego; to the West, Los Angeles; and to the North, the Bay Area. You will be able to experience the Indigenous

Futurism exhibit from now until February 18, 2024! The Cheech is located at 3581 Mission Inn Avenue, Riverside, CA 92501.

Holiday Posada at Patterson Park: The REAL Community Group in partnership with the Riverside Community Health Foundation and the Ward 2 office invites you to their annual Holiday Posada event at Patterson Park! Stop by for pictures with Santa, face painting, arts and crafts for kids, and more! To register for the toy giveaway, please contact Veronica Urrea at 951-275-4958 Monday through Friday from 9 am to 4 pm or email veronica@rchf.org. This event will take place on Friday, December 1st from 5 pm to 7 pm. Patterson Park is located at 1846 Linden Street, Riverside, CA 92507.

As a friendly reminder, City Hall will be closed on Sunday, December 24th and Monday, December 25th, in observance of the Christmas holidays. City Hall will reopen on Tuesday, December 26th.

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.

Sending my wishes for a joyful holiday season from my family to yours!

Sincerely, Councilmember Clarissa Cervantes



Arts Corner - Riverside Artswalk - Artist Spotlight: John Behrman

Contributed by Rachael Dzikonski, Executive Director – Riverside Arts Council



Who can believe that the year is almost over - where did the time go? We find ourselves in the holiday season with winter looming and the new year just on the horizon. The downtown core is alive and bustling with holiday shoppers and festival attendees looking to see the magnificent Mission Inn Hotel & Spa covered in sparkling decorations. Riverside Artswalk will be even busier this month with

the Festival of Lights activities incorporated throughout the Downtown area which will offer an incredible event for our artisans. Festival and Artswalk attendees won't want to miss out on the exhibit at Division 9 Gallery this month which will feature the work of the December Riverside Artswalk Artist Spotlight, Jim Behrman.

Jim Behrman is an assemblage artist who was born in 1954 and has lived in the Inland Empire since 1961. He is retired from his career welding and repairing cranes and now has more time to spend on his artwork. He has been creating

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robots from found objects for the last 14 years and his work has become highly collected amongst the arts community in Riverside. Jim spends about 4 to 5 hours a day working on his art and finds immense satisfaction in fitting together parts that do not necessarily belong together, allowing him to create something from his imagination. His works are surrealistic and reminiscent of the works of the Dada artists who flourished in the nonsensical style, creating works that inspire the imagination and challenge the norm of everyday life. He also finds inspiration in other areas in life such as in movies and books. He loves Syfy which led to his inspiration in creating robots from found objects.

Jim regularly takes his robot creations to art events in Riverside and Redlands and has his artworks on display at Division 9 Gallery and Riverside Community Art Association (RCAA) in Downtown Riverside. Jim does 7 events minimum per year in Riverside alone and has been involved with art events in general for approximately

10 years. He has participated in the Riverside Insect Fair, Riverside Art & Music Festival, Riverside Day of the Dead, and many more.

Jim has been able to generate an income through his unique assemblage robots, achieving one of the dreams of a working artist. One of the perks that he finds through his art career is not just the money but that he is able to meet a lot of wonderful people and visit other artists when he sets up at events. When asked what his ultimate goal of working in the arts was, Jim responded that his hope for the future is to stay physically able to continue to create his art as long as possible. December's Artswalk will be one you won't want to miss with an incredible solo show of assemblage robots by Jim Behrman at Division 9 Gallery.

For more information about Jim and his artwork, visit @drstrangebot on IG. For more information on Riverside Artswalk visit www.riversideartswalk.com or @riversideartswalk on IG 

BUSINESS BUZZ

Tired of Yelp? 14 Alternative Business Review Websites *by Adam Uzailko*

The modern consumer thrives on information. Before making a buying decision, customers have long sought out the opinions and experiences of others to find out whether or not a company is credible.

Today, this process is quick, easy, and accessible to anyone with a computer or smartphone and an internet connection. There are few better sources of information for consumers than business review websites.

Yelp is considered the top review site for marketing local businesses. However, it is far from the only reputable business review site. Others may even prove more beneficial for niche products or services.

These 14 review websites are worth looking into if you need honest feedback or ways to improve your business.

What are business review websites?

Business review websites collect customer reviews about the companies they do business with. These aren't professional reviews, and they aren't paid – they are from actual customers sharing their honest feedback.

For instance, say you recently hired a local company to install a fence in your backyard. After the service is completed, you can review that company on a business review website.

When you leave a review, you'll often choose a letter or number rating. You'll usually have the option to summarize your thoughts about the service you received.

By sharing your positive or negative experience, you help other potential customers decide whether or not to use that company in the future.

How can business review websites benefit your company?

Many businesses feel nervous at the thought of customers leaving them a review, but customer reviews can be a powerful tool for your company. Here are some of the ways business review websites can benefit you:

- **They create social proof.** If a customer is on the fence about purchasing from your business, they're more likely to move forward if they receive a positive recommendation from a friend or family member. Positive reviews create social proof and help new customers feel comfortable doing business with you.
- **They improve SEO.** If you run a local business, you can't afford to ignore business review websites. For example, receiving and responding to Google Business reviews will improve your business's search engine visibility and increase the odds that local customers will find you.

- **They help you provide better customer service.** Nobody wants to receive a negative review from a customer, but it isn't always a bad thing. If you respond to negative reviews and take steps to remedy the mistake, you could build more customer loyalty over the long run. And you learn valuable information about how to improve your business in the future.

1. Google Business Profile (formerly Google My Business)

Google Business Profile, formerly called Google My Business, allows you to list your business on Google Maps and show up in local search results. It's free to list your business and information like your business location, hours, and phone number.

You can also invite your customers to leave you a review on Google. Collecting Google reviews and responding to them shows that you care about customer feedback; more reviews will help you rank higher in Google searches.

To get started, set up and personalize your Business Profile on Google.

2. Facebook Page reviews

If you use Facebook ads for your business, you probably already have a Facebook Business Page set up. Your Facebook Business Page is a great place to stay in touch with your customers and share helpful information about your business.

It's also an excellent place to collect customer reviews. Take advantage of this feature by turning on the ratings and reviews setting in your Facebook Page settings. From there, invite customers to leave reviews sharing their experiences with your company.

3. Angi (formerly Angie's List)

Angi is a major name in business reviews. As a platform for accurate information about local businesses from vetted users, Angi guarantees that its reviews are legitimate.

Users pay a membership fee to access the site and write reviews, which come in the form of a letter grade. Businesses that sign up for Angi can interact with members, establish a profile, and respond to reviews about their company. The highest-rated businesses can also earn advertising for deals and discounts.

4. Better Business Bureau

The Better Business Bureau is one of the most trusted names in business ratings and reviews. The BBB grades businesses from A+ to F based on several factors, including

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reviews, complaints, and business responses to reviews and complaints.

As the BBB is a trusted organization, its ratings could significantly impact a small business. The accreditation process ensures that a business makes a good-faith effort to resolve customer complaints and respond to inquiries.

This effort makes a business more trustworthy in consumers' eyes. With accreditation (and its fee), a business can receive increased exposure online, access to workshops and webinars, and much more.

5. ConsumerAffairs

Collecting reviews for a business is just one service ConsumerAffairs for Brands offers. When a business signs up, it receives access to all kinds of resources.

This includes articles on how reviews and a strong reputation can increase revenue, how to find brand ambassadors, and how to convert negative customer experiences into positive ones.

6. Foursquare

While Foursquare is best known for its check-in feature, businesses that claim their listings also give customers the ability to leave ratings and tips (reviews) for other customers.

If you sign up for Foursquare for Business, you'll be able to access user analytics, add your own tips, and offer customer rewards.

7. Glassdoor

The unique thing about Glassdoor is that it provides a way for current and past employees to rate the companies they work for. It is a vital tool for job searching, letting job seekers learn as much about a company as possible.

With Glassdoor for Employers, you can read reviews of your company as a workplace and find quality candidates for a position.

8. HomeAdvisor

This site is similar to Angi, helping customers find and review professionals for home improvement projects. All reviews are verified and go through an extensive screening process.

If you are a professional offering home improvement services, HomeAdvisor Pro allows you to connect with other HomeAdvisor users in your area in search of a specific service.

9. Judy's Book

While it's not free to add or claim your business on this site, the perks of Judy's Book for Business are worth it. It's free for customers to review your business directly on the site, but if you receive other testimonials through social media, email, letters or other sources, Judy's Book allows you to post them on your business page at no extra charge.

With a membership, business owners also get a free mobile listing, competitor tracking, a higher search engine ranking and much more.

10. Manta

Manta is a small business directory that helps local American businesses connect with consumers and each other. While customer reviews are not the site's primary function, they are one of the site's features.

11. MerchantCircle

MerchantCircle aims to connect customers with deals, advice and price quotes from local small businesses. Its search functions are structured primarily by city and business category. By default, it ranks the listings from highest-rated and most frequently reviewed, working its way down.

The MerchantCircle Help Center has various links to articles to help new businesses get set up.

12. OpenTable

Although OpenTable was once just for making restaurant reservations, customers can now leave reviews and star ratings. When you search for restaurants, a list based on your search criteria pops up.

One of the first things you'll notice is the star rating under the restaurant name, the number of reviews, and the percentage of reviewers who recommend the restaurant.

If you are starting a restaurant or want to get an established restaurant on OpenTable, sign up on the OpenTable for Restaurants page to start collecting reviews and increasing your reservations.

13. PlanetRate

Unlike most other review sites, PlanetRate isn't tied to a specific category or service. So, whether your business is a restaurant, hotel, boutique or anything else, you can register it and begin collecting reviews.

This site also allows users to write in-depth reviews specific to your business's category, making it easier for potential customers to find the review and, therefore, your business.

14. VendOp

VendOp's goal is to connect people with vendors that best match their needs. A potential customer can search for vendors based on their needs and be presented only with vendors that provide those services, streamlining the search process.

The site also offers a community of real customers who share their experiences with vendors, so potential customers can gain a better understanding of who they're working with while helping other vendors improve their services.

Source: <https://www.businessnewsdaily.com/7937-business-review-websites.html>



SECURITY CORNER

Hackers Target These Types of Accounts the Most

by Jeremy Bender

Few things are scarier for a business than learning an account has been hacked. A compromised account can quickly balloon into a massive problem involving data breaches or even business closures.

Hackers have clear favorites when targeting accounts – and employ various techniques to breach them. Fortunately, businesses can take measures to boost account security and protect their vital data, including customer information. We'll discuss the 10 most commonly targeted account types and share best practices for securing all your business accounts.

Top 10 accounts hackers target

Like most theft, cybercrime is heavily focused on opportunity versus payoff. While hacking a bank account may be highly profitable, it is typically much better protected than other accounts. Instead, hackers will target a range of accounts that may not be immediately profitable but still have significant worth if exploited correctly.

According to a VPN Central study, here are the most commonly attacked account types:

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1. **Facebook accounts:** Facebook accounts were the most commonly hacked account type in the United States by a wide margin. The study found that Google hacking-related searches for Facebook accounts numbered 67,940 on average per month.
2. **Instagram accounts:** The second most-hacked account was Instagram, with 36,220 searchers on average per month.
3. **Spotify accounts:** Spotify rounded out the top three, with 25,920 hacking-related searches conducted per month.
4. **Twitch accounts:** Twitch was in fourth place, with 10,800 average monthly searches.
5. **Amazon accounts:** Amazon took fifth place, with 6,170 average monthly searches.
6. **Snapchat accounts:** Snapchat landed in sixth place, with 6,100 average monthly searches.
7. **Coinbase accounts:** Coinbase followed Snapchat closely to reach seventh place, with 5,900 average monthly searches.
8. **Twitter accounts:** Twitter took eighth place, with 5,190 average monthly searches.
9. **Gmail accounts:** Gmail accounts were in ninth place, with 4,920 average monthly searches.
10. **Microsoft accounts:** Microsoft rounded out the top 10, with 4,000 average monthly searches.

Facebook's preeminence as the most targeted account type isn't surprising. Facebook is extremely popular in the U.S., with 239 million users in 2022. Such popularity significantly increases the gross number of accounts vulnerable to malicious compromise. Facebook's integrations with Facebook Pay and general business Facebook uses mean hackers can find considerable value in taking over accounts.

This rationale largely holds true across all the most targeted accounts. Instagram's business uses are powerful, while Twitter for business and Snapchat for business are growing in popularity, making them attractive hacker targets. Additionally, if your Amazon store or Amazon Business account is compromised, hackers can use your credentials to purchase high-ticket items. And Gmail and Microsoft accounts can provide access to broader company networks, leading to additional compromises.

To recover from a data breach, hire a forensic expert to analyze the damage, talk to a lawyer specializing in data security breaches, inform the affected parties and implement robust security measures to prevent future attacks.

Everyday actions that lead to compromised accounts

Hackers compromise accounts in myriad ways. While some tactics may be as simple as getting lucky and guessing a weak password, other actions can be more involved.

Cybersecurity studies have pinpointed the most common causes of compromised accounts:

- **Verizon's Data Breach Investigations Report:** According to Verizon's 2022 Data Breach Investigations Report, stolen credentials were the top cause of data breaches, as attackers compromise accounts using leaked login information. Login information is often compromised when account holders use the same email and password combinations across numerous accounts. Once login details for one account are leaked, hackers can often use this information in their other accounts.
- **IBM's Cost of a Data Breach Report:** IBM's 2022 Cost of a Data Breach Report also found compromised or stolen credentials to be the primary initial vector through which hackers can breach accounts, cited in 19 percent of all cases. Phishing (16 percent) and cloud misconfiguration (15 percent) were the second and third most common initial attack vectors. While an average user can't do much to secure their accounts against a business's cloud misconfiguration, everyone should learn to recognize and avoid phishing emails designed to steal credentials.

Other typical sources of account compromise include the following:

- **Weak passwords:** Using common or weak passwords, such as "password" or "123456," can compromise accounts. These passwords are easily guessable by humans, and hacking software can break into accounts using these passwords in a matter of seconds.
- **Unsecured Wi-Fi networks:** Logging in to accounts on unsecured or public Wi-Fi networks is also dangerous. Hackers can set up malicious, lookalike public Wi-Fi networks that record user data, including login credentials.
- **Malware:** Specific types of malware can record a user's activity and send it to a hacker, including any typed passwords or websites visited.
- **Unsafe password storage:** Storing passwords in an unencrypted file or cloud storage account can be dangerous. If a hacker can access this file, they will have complete knowledge of every account login.

Signs your computer is infected by malware include poor performance, unexpected pop-up windows, strange sounds, and unexplained file and folder changes.

How compromised accounts can impact a small business

Account compromise can cause more than an inconvenience for a small business. While some accounts are quickly recovered, the compromise can last for a significant amount of time on other occasions – often without the account owner's awareness.

Depending on the compromise's length and severity, a business could face a range of consequences, including the following:

- **Compromised accounts reduce productivity.** One compromised account can lead to business productivity losses, depending on the account's importance and how long it takes to recover control of the account.
- **Compromised accounts may be lost entirely.** Hackers may compromise a trusted business account, particularly on platforms like Facebook and Instagram, to distribute spam or malware. In such cases, the platform may permanently suspend the account. This can be particularly painful for businesses that have invested significant time to earn followers or rely on high social media engagement levels.
- **Compromised accounts can cause lost sales.** Compromised accounts related to sales or payments can cause financial distress. The business may struggle to reclaim the account or find new workaround methods to conduct operations. Business or system downtime could also cause customers to go to a competitor.

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- **Compromised accounts can damage a business's reputation.** A significant or highly public account compromise can cause long-lasting reputational damage. For instance, losing a high-profile Twitter or Facebook account to hackers could make a brand seem untrustworthy.
- **Compromised accounts can lead to more account compromises.** Sophisticated hackers who compromised one business account may use that as a stepping stone to compromise additional accounts in a business.
- **Compromised accounts leave the network vulnerable.** If a hacker manages to compromise an internal account, such as a Microsoft account, they could use this intrusion to try to compromise a business's entire network.
- **Compromised accounts can lead to lost money.** Hackers could use compromised accounts to access financial accounts or payment systems. This could lead to significant financial losses, along with the costs associated with system repair and potential downtime.
- **Compromised accounts can cause prolonged business disruption.** Hackers may also deploy ransomware on a target's network, encrypting all business data and causing significant downtime, losses and system recovery costs. According to Statista, ransomware attacks led to an average of 20 days of system downtime in the fourth quarter of 2021.
- **Compromised accounts can lead to sensitive information theft.** In severe cases, hackers could use a compromised account to conduct a data breach. Hackers may steal sensitive intellectual property, customer information or other valuable data. For businesses with fewer than 500 employees, a joint study by IBM and the Ponemon Institute found the average cost of a data breach was \$2.98 million.
- **Compromised accounts can create regulatory or legal consequences.** Depending on the type of information breached, businesses may have to pay regulatory fines. For instance, the breach of any personal information belonging to EU citizens could lead to fines through the GDPR. Likewise, a breach of payment card data could lead to fines due to noncompliance with PCI.
- **Compromised accounts can cause business closure.** In a worst-case scenario, account compromise could lead to business closure due to significant reputational damage and loss of sales, financial theft, or high costs due to regulatory and legal fines, ransoms, or data recovery costs.

Account compromises and data breaches can happen to businesses of any size, not just big players. According to the Verizon data breach report, at least 14 percent of recorded data breaches affected SMBs. That number is likely even higher because 81 percent of data breaches affected companies of unknown size.

How to protect your accounts from hackers

While account compromise can lead to significant business disruptions, a small business can take numerous concrete steps to increase its overall security. Consider the following best practices:

- **Use strong passwords.** Mandate the use of unique, strong passwords throughout your organization.
- **Store passwords with password managers.** Instead of storing passwords in text files or using easy-to-

remember passwords, use password managers to generate and store unique passwords for each account.

- **Use multifactor authentication.** Use multifactor authentication (MFA) on all accounts whenever possible. MFA requires a second level of authentication to log in to an account, such as a code sent to your phone or a biometric element like a fingerprint.
- **Use a VPN.** Have your team use a VPN (virtual private network) when using public Wi-Fi or accessing work accounts outside the office.
- **Stay updated.** Regularly update your apps and operating system. Regular updates can help prevent attackers from using discovered vulnerabilities to hack into an account.
- **Train your employees in cybersecurity.** Host regular cybersecurity training sessions for all employees. In particular, educate employees about how to spot and avoid phishing emails.
- **Change passwords regularly.** Change passwords across accounts on a regular schedule. If you learn that an account that shares a password with other accounts has been compromised, immediately change passwords on all accounts.
- **Monitor accounts for suspicious activity.** If you notice anything suspicious, immediately contact the platform, use its security features to log out of the account in all locations, and immediately change the account's password.

Poor access management can lead to data breaches. Create a robust access management policy by taking a zero-trust approach, auditing employee accounts and staying on top of compliance regulations.

Business security through account security

Accounts – particularly public-facing accounts like social media or email – can be a cybersecurity weak spot for businesses. These accounts are easy for hackers to spot and target.

While most account compromise attempts don't lead to catastrophic scenarios, sophisticated hackers can exploit account access and cause tremendous damage to a business. Fortunately, by following the outlined cybersecurity steps, businesses can go a long way toward protecting their accounts and overall business security.

Source: <https://www.businessnewsdaily.com/accounts-hackers-target>



RDP Welcomes New Businesses to Downtown

California Cancer Associated for Research and Excellence

Dent Pro (Repair Service)

Evolution Skyn Aesthetics

Extra Life Vintage (Antiques)

Gold Standard Janitorial Service

Kay's Back Office Services (Business Services)

Pat's Picks (Antiques)

Spirit of Texas BBQ

Westco Commercial Taxes (Accounting)

Woops Macarons



3666 University Avenue
Suite 100
Riverside, CA 92501

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



RDP Website

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RDP on Facebook

ADDRESS SERVICE REQUESTED



HAPPY
Holidays!

FROM THE BOARD OF DIRECTORS
AND STAFF OF THE
RIVERSIDE DOWNTOWN PARTNERSHIP