Be smart with smart phones.

If you don't have one yet, it's likely that you'll use a smart phone within a few years. It can be fun and convenient to connect with friends, but comes with added responsibility. Make sure you always use available features that will protect you while you enjoy the benefits of your device.

Phones, Features and Options

Your parent's phone company and the phone itself may provide basic safety-minded controls to limit features – web access, texting, downloading, minutes management, number privacy, and emergency buttons. Each is designed to help keep you safe and use your device in a way that works for you and your parents.

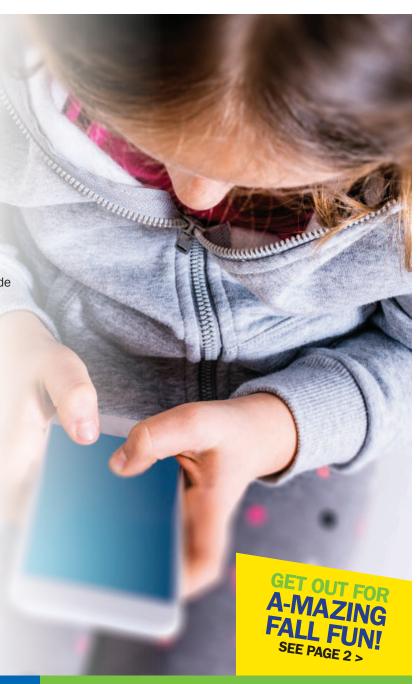
Not Everyone Needs to Know

Most mobile phones include GPS technology, with features or apps that allow you to pinpoint where friends are — and for you to be pinpointed by your friends and parents. Be sure to only use "social mapping" with friends you know in person — do not broadcast your personal location to the world 24/7.

Why Wifi?

Mobile phones send and receive data fast when on wifi networks. While it's convenient when on the go with friends, don't assume every wifi connection is secure. Assume it is not secure or safe. Never use a public wifi service when managing private information that needs to remain private... especially account user names and passwords!

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Tips for parents:

BE VIGILANT - Remember that your children already know today's technology better than you, but they might not know how to avoid the latest 'phishing' scams and savvy predators who are lurking on the Internet. Focus on training young smart phone users to always be vigilant and remain safe no matter which 'smart' device they are using.

Heard a new word?

GPS TECHNOLOGY - A Global Positioning System (GPS) uses satellites and advanced technology to always locate, or track, the coordinates of a GPS-ready device, like your smart phone.

When you use any apps on your phone, make sure you understand who can track you through your use of the app. Only known friends and parents should be able to locate you via your device.

Sweet Holiday Popcorn

An easy popcorn mix that comes together in 5 minutes! It's perfect for Halloween, Thanksgiving, Christmas, Independence Day, or any holiday. This recipe, by Two Sisters Kitchens, serves 10 to 15.

INGREDIENTS

 $\frac{1}{2}$ cup popping popcorn kernels or 1 bag of popped white popcorn

9 oz bag vanilla candy melts (about 13/4 cups)

1 cup broken pretzel pieces

13/4 cups M&M's (choose your holiday's color mix!)
Candy sprinkles (choose your holiday's color mix!)

INSTRUCTIONS

- 1. Line a jelly roll pan with foil or parchment. Set aside.
- 2. Pop your popcorn in a popcorn maker or in the microwave if using microwavable popcorn. Add popped corn into a large bowl, add in the broken pretzels, and half of the M&M's.
- 3. Melt the vanilla candy melts in a microwave safe bowl for 30-second intervals, stirring well after each interval. Microwave until the chips are smooth and melted. Drizzle half of the melted candy into the popcorn bowl, stir until everything starts to look coated. Add in the rest of the melted candy, and M&M's, stir until everything is coated. As soon as everything is coated sprinkle on sprinkles so that they stick. Then spread the popcorn mix onto the prepared pan and let sit until hardened and cooled. Break into pieces, and enjoy! Stores best in an airtight container.

A-Mazing Fall Fun!

Seyfert's Corn Maze

Find your way through the fun maze in Lebanon County from September 22 through October 29! Get details at **seyfertscornmaze.com** or call 717-274-3642.

Corn Maze at Oregon Dairy

Enjoy this great maze in Lancaster County from September 15 through October 28! Get pricing and details at **oregondairy.com/family-fun/corn-maze** or call 717-656-2856.

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Establish 'Smart' Limits

Talk to your parents about when it's okay (and not okay) to use your phone -- Calls or texting at the dinner table? Phone use at night? Homework time?

Don't Stand for Mobile Bullying

Some people have used mobile phones to bully or harass others. Always treat others the same way you want to be treated. Manners and ethics do matter.

Always Be Alert

Be safe when on the go. Being distracted by texts and calls while you're walking or riding bike is dangerous. If you're riding in a vehicle, be sure the driver avoids all mobile device distractions.

Use Care When Sharing Photos and Videos

It's easy to capture and share every moment. Before sharing anything, think about protecting your privacy and that of others first. Get the okay of the photographer, or the person in the shot, before posting. It could be embarrassing and even unsafe. It's easier to be smart upfront about what you share than to do damage control later.

Use Good Social Networking Judgment

Social networking sites have features that allows you to check profiles and post comments from your phone. Filters you've installed on a home computer won't limit what could be done on a smart phone. Use good sense when social networking.





Ask a parent to help you visit our club page: **bankjbt.com/younginvestorssavingsclub**



