

## **HOW TO SAFELY USE MOBILE PAYMENT APPS AND SERVICES**

Mobile payment apps and services usage is growing rapidly. The payment systems or apps like Zelle, Venmo, and CashApp let you quickly send and receive money. If you link the service to your bank account it's almost like handing someone cash. Be sure you know who you are sending money to. Once you send money, it is nearly impossible to get it back.

Here are some tips on how to use the mobile payment apps and services safely.

#### **MAKE SURE YOU KNOW** WHO YOU ARE SENDING MONEY TO

- 1. Don't click on links in an unexpected email, text message or direct message that ask you to send money. Don't give any personal or sensitive information like your username, pin or password.
- 2. Confirm that you know the person you are sending money to. formation before you hit send.
- 3. When sending to someone you know, double check their information before you hit send.

#### **PROTECT YOUR ACCOUNTS**

- 1. Use multi-factor authentication. This means you need two or more credentials to get into your account: your password plus something else like an authentication code or fingerprint.
- 2. Never share your credentials, like a verification code you get via text or authentication app.
- Set up alerts in the payment app to get transaction notifications outside of the app environment, such as via email or text.
- Regularly check your payment app and bank accounts to be sure no unauthorized payments have been sent from or accepted by your account.

#### IF YOU THINK YOU HAVE PAID A SCAMMER THROUGH A PAYMENT APP

- 1. Report it to the payment app or service and ask to reverse
- 2. Contact your financial institution
- 3. Report it to the Federal Trade Commission at Report Fraud.ftc.gov.

Source: American Banker's Association, aba.com

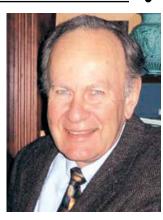
**Sugar River Bank** www.sugarriverbank.com **Member FDIC** 



### FLATLEY PULLS PLUG ON I-89 PROJECT

At the first meeting of the Bow Business Development Commission on January 3, the Commission was told that the Flatley Company is not pursuing its Logging Hill Road, Exit 1 southbound mixed-use project due to water and road layout issues. Changes to Exit 1 southbound will take years to occur.





# **ABORTION**

I normally have a medical quiz involving famous people for you to enjoy at the beginning of the new year. However, I am going to challenge you to do some hard thinking because you may have noted that on December 11, 2023, WMUR reported, "State House Democrats announce effort to enshrine abortion rights in New Hampshire Constitution." I have always tried to avoid making my remarks 'political'; my comments would be the same irrespective of who is advocating for "abortion rights." First let me be clear, if it came to an either-or decision, saving the life of the mother over saving the infant in her womb, I support saving the mother. If the developing baby has conditions that are not compatible with life, and the mother choses abortion over giving birth, I will support her. These are all medical decisions, not political. Then there are criminal acts against a woman: the cases of rape and incest that could justify ending a pregnancy. By the way, that represents only 1.5% of all abortions.

What is 'political' is the justification of abortion for any reason that the child is not wanted.

Think about this: the January 2024 issue of National Geographic has a wonderful article on the monarch butterfly. Every aspect of its life cycle and habitat needs to be protected for it to survive. The habitat of the developing human baby is its mother's womb. While visiting friends in FL, I noted a sign on the beach: A \$500 fine for walking where there were turtle eggs. I am all for protecting turtles and butterflies. I would like to see the same concern for protecting developing babies. Consider the language that is used today: "My body, My right": in reality the woman's body is carrying another body, a distinctly separate human being. A woman's "right" to empty her womb interferes with the "rights" of the baby developing in that womb. How about these slogans: Support "reproductive rights": I am all for that; every woman has the right to reproduce, or not reproduce. Destroying the developing baby goes way past "reproductive rights." "Products of conception": yes, the developing baby is the result of conception, but naming it as a non-person, allows one to do whatever they want with it. Nazi Germany justified killing Jews and others because they were a 'problem' that was supposedly interfering with the well-being of German life. During a sad time in US history, many insisted that they owned Black persons, claiming them as their own personal property, and hence they could do what they wanted with them. The native people in America were blocking the desires of the American settlers, hence they were viewed by many as worthless and barbarian. Historically, child sacrifice (as child labor, sale, sex trafficking, or actual ritual sacrifice) has been justified to bring peace and prosperity. It seems to be a human trait; we will find a way to blame others if we don't have what we want. Our treatment of people is based on how we name them or call them. Think about the rhetoric in the current political campaigns!

If the issue is an "unwanted" pregnancy, it seems to me that a better solution would be prevention of the pregnancy. All methods of birth control should be part of the education of young people: in the home, faith traditions, and school. Let us, as a caring society, help the parent through whatever it is that would initially cause the pregnancy to be viewed as unwanted. For starters, that could begin with child support during pregnancy (as proposed in HB 1027 by Representative Dan Hynes (I) from Bedford, NH). NH does not need a Constitutional Amendment guaranteeing the right to discard developing human babies.

