



# Acorn Financial Services

## Growing Mighty Oaks...

From The Desk of...  
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When you think about all the things you do every day with your smartphone, it's a wonder we ever survived back in the pre-cell-phone era! But the great convenience of this technology comes with potential challenges – one of the biggest of which is cybercrime. Here are 10 ways to keep your phone safe. Whether you use your credit cards every day or just for major purchases, you may find helpful information in this article about how to make the most of bonus points and cash back features from many major credit cards. If you have ever been stumped about when and how much to tip, this go-to guide to tipping etiquette will come in handy.

Finally, it is that time of year when many of us enjoy spending time watching baseball...whether we're at the neighborhood field with children or

grandchildren, at home watching on TV or attending a major or minor league game. So grab a bag of peanuts and enjoy this last article that shows what baseball can teach us about investing.

Best Regards,

*The Acorn Team*

## Articles of Interest

### [10 Ways to Keep Your Phone Safe](#)

Make sure your mobile activity isn't putting your privacy at risk.

### [Making the Most of Your Credit Card Rewards](#)

Charge! When using a credit card really pays off.

### [Use This Tipping Guide and You'll Never Look Cheap Again](#)

A complete guide to tipping etiquette.

### [Keep Your Eye on the Ball - What Baseball Can Teach us About Investing](#)

Baseball and diversification have a lot in common.