trinity times

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LOVE IS IN THE AIR!

1. Historians believe Valentine's Day actually began in Ancient Rome, a festival called Lupercalia.
2. The festival was to signify spring and as part of the celebrations it was thought that boys would pick girls' names from a box.
3. In the 1300's it was officially Christianized and became associated with love and romance.
4. About 55% of Americans celebrate each year and spend an estimated $19.6 billion, to which $1.8 billion is on candy alone.
5. 58 million lbs. of chocolate are purchased just for this day.

This monthly publication is provided courtesy of Lance Reichenberger, President of Trinity Networx, LLC

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Google wants Chrome to protect your online privacy better.

CNET
Stephen Shankland
January 14, 2020 11:57 AM PST

Google's Chrome team, advancing its web privacy effort, later this year will begin testing the "privacy sandbox" proposals it unveiled in 2019. The Chrome tests, which Google announced Tuesday, are part of an effort to make it harder for publishers, advertisers and data brokers to harvest your personal data without your permission and to track you online.

Other browsers, including Apple's Safari, Brave Software's Brave, Mozilla's Firefox and Microsoft's new Chromium-based Edge, have pushed

steadily to cut tracking for the last few years. Google's privacy sandbox plan came later in the process, but carries enormous importance given that Chrome dominates browser usage, accounting for 64% of web activity, according to analytics firm StatCounter.

Google's announcement effectively puts websites on notice: The most-used browser is going to start changing the way the web works, so you'd better prepare.

If Google's changes materialize as planned, "the web becomes inherently privacy preserving," said Justin Schuh, a director of Chrome engineering. "The concrete difference is you don't have people collecting this information on you, building profiles without your consent."

For details on the Chrome changes and the schedule Google plans to make them, you can check Google's blog post.

Although Chrome's browser rivals and other critics have taken issue with

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some of Chrome's privacy sandbox ideas, it's clear the overall attitude among browser makers has shifted toward protecting your personal information. Facebook's Cambridge Analytica scandal helped raise awareness for privacy, and it's become an issue for regulators.

For browser makers, it's now a matter of figuring out the best way to protect your data. Chrome's privacy sandbox includes an upper limit on the data a website can harvest, called a "privacy budget;" a "trust token" that can help websites separate you from bots, spammers and untrustworthy actors without having to track you personally; tools to group people by their interests but without invading privacy; and a way for websites to communicate without knowing your internet address.

In Chrome's case, Google also needs to figure out how to protect the data without damaging its online business, which relies on ads.

Google's online ad business

Google is an online ad giant that keeps detailed profiles of people and uses that information to target ads. Google hopes that targeted ads are more relevant to users, which should generate more revenue for the company. Google's privacy sandbox ideas -- a collection of proposed standards and other technologies -- are designed to offer online companies a path forward, Schuh said. "Let's get rid of those old mechanisms and replace them with new ones that are privacy preserving by default," he said.

One of the key changes will be to cookies -- the text files that websites and their online partners can store in your browser. Cookies can be convenient, for example letting you set language preferences or keeping you logged into a site so you don't have to constantly sign on. But cookies can also be used to track your online behavior, especially third-party cookies that are placed by partners, not the website operator.

Phasing out third-party cookies

For example, you might visit a news website that shows ads that have third-party cookies to track whether you click on messages supplied by other companies. The cookies let companies track your activity across a wide range of sites. And they can use them to "retarget" ads, or show you the same ads even as you move around the web. If you visit a company's website and later see an ad for it on Twitter or Facebook, cookies -- especially third-party cookies -- are likely the reason why.
Third-party cookies could meet their end, though. Google plans to phase out support in Chrome within two years. "We need to call out the timeline so we can start making real progress," Schuh said. "By default, a website will not be able to ID you or track you across multiple visits."

Achieving consensus with publishers, advertisers, browser rivals and others who use the web won't be easy. But the privacy agenda is moving forward. "We are at the stage of proving out our solutions," Schuh said.

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Shiny New Gadget Of The Month:

PopSocket PopPower Home

Courtesy popsockets.com

For all the popsocket lovers out there!

This gadget should've debuted at least a year ago.

If you've bought into PopSocket culture, you know it's basically impossible to charge a newer smartphone with a PopGrip on the back using a wireless, Qi-enabled charger without having to remove the PopGrip, which is a pain in the ass. So PopSocket released its solution, timed to CES: a wireless charger with a little crevice hollowed out on the surface for the PopGrip to fit snuggly into without impeding the charging process.

They're $60 each, and they're currently sold out. Apparently, there were a lot of frustrated PopSocketers out there.

Unfortunately at the time of this publication they are sold out! Please visit popsockets.com to sign up for their new release or check out Amazon for stock updates.

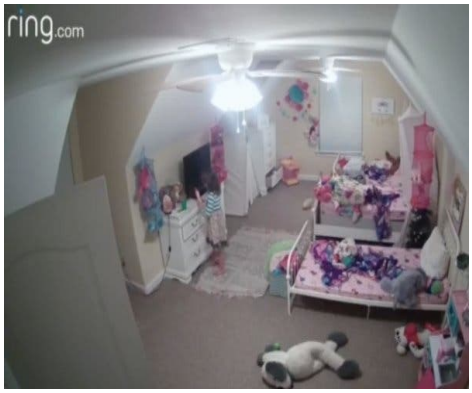
Financial Leadership Spotlight
Dave Ramsey

Courtesy of Wikipedia and daveramsey.com

Biography
Ramsey was born and raised in Antioch, Tennessee. He was a 1982 graduate of the College of Business Administration at University of Tennessee, Knoxville with a degree in Finance and Real Estate.[2] As a real estate investor, doing business as Ramsey Investments, Inc., he built a rental real estate portfolio worth more than $4 million by 1986.[3] The bank that was financing his real estate was sold to a larger bank who demanded immediate repayment on the loans. He was unable to pay, and eventually filed bankruptcy in September 1988.
After recovering financially, Ramsey began counseling couples at his local church. He attended workshops and seminars on consumer financial problems. Ramsey developed a set of lessons and materials based partially on his own experience and partially on works and teachings by Larry Burkett, Ron Blue and Art Williams of the A.L. Williams company, now Primerica.[4] In 1992 he wrote his first book, Financial Peace.[3] Ramsey is a devout Evangelical Christian.[5] He has been married to his wife Sharon for 38 years. They have three children and reside in Franklin, Tennessee.[3]

From his blog: https://www.daveramsey.com/blog/how-the-debt-snowball-method-works
The Four steps:
Step 1: List your debts from smallest to largest regardless of interest rate.
Step 2: Make minimum payments on all your debts except the smallest.
Step 3: Pay as much as possible on your smallest debt.
Step 4: Repeat until each debt is paid in full.

An Example of the Debt Snowball
Say you have four debts:
$500 medical bill—$50 payment
$2,500 credit card debt—$63 payment
$7,000 car loan—$135 payment
$10,000 student loan—$96 payment
Using the debt snowball method, you would make minimum payments on everything except the medical bill. But let's say you have an extra $500 each month because you took a side job and cut your expenses down to the bare minimum. You are gazelle intense.
Since you're paying $550 a month on the medical bill (the $50 payment plus the extra $500), that debt will be gone in one month. Then, you can take the freed-up $550 and attack the credit card debt, paying a total of $613 ($550 plus the $63 minimum payment). In about four months, you'll wave goodbye to that credit card. You've paid it off!
Now, punch that car loan in the face to the tune of $748 a month. In 10 months, it'll drive off into the sunset. Now you're on fire!
By the time you reach the student loan—which is your biggest debt—you can put $844 a month toward it. That means it will only last about 12 months. After that, Sallie Mae better get used to living somewhere else, because you've kicked her out!
Thanks to your hard work and sacrifice, you have paid off $20,000 of debt in only 27 months using the debt snowball method! You're a rock star!



There have been at least three similar cases reported this month — the others were in Connecticut, Florida and Georgia. Other breaches, involving Google's Nest and Taococo, a baby monitor sold on Amazon, have also drawn scrutiny and prompted concerns about privacy.

Image courtesy TechHive

Somebody's Watching: Hackers Breach Ring Home Security Cameras

NY Times
Neil Vigdor Dec. 15, 2019

Ashley LeMay and Dylan Blakeley recently installed a Ring security camera in the bedroom of their three daughters, giving the Mississippi parents an extra set of eyes — but not the ones that they had bargained for.

Four days after mounting the camera to the wall, a built-in speaker started piping the song "Tiptoe Through the Tulips" into the empty bedroom, footage from the device showed.
When the couple's 8-year-old daughter, Alyssa, checked on the music and turned on the lights, a man started speaking to her, repeatedly calling her a racial slur and saying he was Santa Claus. She screamed for her mother.

The family's Ring security system had been hacked, the family said. The intrusion was part of a recent spate of breaches involving Ring, which is owned by Amazon.

"Amazon issues fix after some Blink home cameras found vulnerable to hacking."

(Reuters) - Amazon.com Inc (AMZN.O) said on Tuesday it had issued a fix to rectify security flaws in certain of its Blink home camera systems after a cyber security firm found vulnerabilities that could let hackers hijack the device.

Tenable Inc, which discovered the issues, said seven severe vulnerabilities in Blink's XT2 camera systems could have given attackers full control over the device and allow them to view the camera footage remotely.

"Customers have received automatic security updates addressing these issues for impacted devices," an Amazon spokesperson said. Amazon bought home security camera maker Blink in late-2017 for $90 million.