

# Companies fighting for online privacy



There are companies out there watching your every online move with "cookies" to monitor which websites you visit.

## New browsers look to protect 'cookie' data

**NEW YORK (AP)** — Companies routinely track your online surfing habits to better target ads at you. Two web browsers now want to help you fight back in what's becoming an escalating privacy arms race.

New protections in Apple's Safari and Mozilla's Firefox browsers aim to prevent companies from turning "cookie" data files used to store sign-in details and preferences into broader trackers that take note of what you read, watch and research on other sites.

Lance Cottrell, creator of the privacy service Anonymizer, said Apple's effort was particularly significant, as it takes aim at a technique developed by tracking companies to override user attempts to delete their cookies.

Safari makes these protections automatic in updates coming Tuesday to iPhones

and iPads and a week later to Mac computers. Firefox has similar protections on Apple mobile devices and is rolling out them out to personal computers in the coming months.

To get the protections, you'll have to break your habit of using Google's Chrome browser, which by some estimates has more than half of the worldwide browser usage. Safari and Firefox have less than 20 percent combined.

Even then, Safari and Firefox can't entirely stop tracking. For starters, they won't block tracking when you're using Facebook or Google itself. Nor can they help much when you use phone or tablet apps, unless the app happens to embed Safari, as Twitter's iPhone app does.

But Will Strafach, a mobile security expert who is designing data security tools

for phones, said imperfect protection is better than no protection. He notes burglars can still break down a door, but that doesn't mean you shouldn't bother locking it.

Cookies and other trackers can be used by companies to keep track of who you are as you move from website to website. The companies can build a digital profile as you, say, read about Democratic or Republican viewpoints, buy a particular brand of pet food or indulge in the entire season of "Keeping Up With The Kardashians."

News, video and other third-party sites use Google and Facebook cookies to customize ads to your hobbies and interests, rather than hawking products you might never buy. That's why you might see an ad for shoes soon after searching for them elsewhere.

# In-laws want us to pay their mortgage

Dear Helaine: My husband's parents recently asked my husband if he and I would be able to take over their mortgage payments when my mother-in-law retires in just over a year. My father-in-law no longer works due to a disability.

The mortgage has 20 years remaining on it. While we could cover the monthly mortgage pay-

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would interfere with our ability to continue payments.

My husband and I are both approaching 40 with no debt, but our savings are not much more than emergency funds. I only recently paid off my student loans, and we are now planning to spend the next few years saving for a down payment for our first house. We live in a

very expensive region, which is the place where we can most readily find work; my in-laws' home is in another region of the country entirely. We also plan to start building retirement savings.

My husband's parents have offered to leave the house to us instead of his two siblings, but it seems uncertain what kind of value we will ultimately

realize from this outlay of cash, aside from the value of keeping my husband's parents in the house, which we'd both like to have happen, if possible. Is it unwise of us to be taking over the payments? Are there alternative options?

— *Unsure*

Dear Unsure: No, no, no. Do not do this.

I understand your in-laws' desire to remain in their home, but if they can't afford the payments, they should put it on the market and use the proceeds to relocate to a residence that's in their budget.

The number of things that could go wrong if you and your spouse take on the mortgage is stupendous. How would you guarantee they would leave the home to your husband? Would they make him a joint tenant with right of survivorship, or are you just relying on them to keep their

word about the ultimate fate of the house?

Can your in-laws afford the upkeep, or will that ultimately fall to you as well? What happens to your in-laws if you or your spouse lose a job and you suddenly can't afford their mortgage? They will likely need to sell and sell fast. That won't be a good outcome, either, especially the older they get.

In addition, I don't think you and your husband can afford to take this on. You've all but said you have -- at best -- limited funds set aside for retirement. You both need to get working on that, and taking on this house in hopes of owning it one day doesn't qualify. You deserve to own a home of your own -- and I mean one that you can reside in, located in the city where you live.

To ask Helaine a question, email her at [askhelaine@gmail.com](mailto:askhelaine@gmail.com).

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