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Literally Snap, the company that makes Snapchat, plans to go public. If so, it will be the largest public offering by the tech company in two years. I don't use Snapchat. And no wonder: Most people who use it are under the age of 25, and the company said in 2013 that 70% of users are women. I'm neither. At the same time, I look forward to understanding Snapchat. I mean, it's a major cultural force: 150 million people use it every day. The company has yet to make a profit, but has rejected Facebook's \$3 billion offer; The IPO he's working on would estimate it at \$25 billion. So I decided to dive in to talk to people to font this app until I finally understood. Here, for the benefit of people who don't understand Snapchat, that's what I discovered. First of all, you should know that Snapchat is actually three apps one. Feature 1: Self-destruct messages Snapchat's primary (and most famous) function is to allow people to send self-destruct photos. More specifically, it allows you to take a picture or record a 10-second video, dress it up with funny overs, type and format the caption, draw on it with your finger, if you like, and then send it to specific friends. As soon as they see your punch, it'll be gone forever. Even the company can't get it back. You can also post snaps publicly to all your followers in one timeline (here's the so-called Story), à la Facebook or Instagram; The difference is that whatever you do on Snapchat, it disappears after 24 hours. For non-teens, the whole concept is a little bizarre. Why would you take photos and videos knowing they'd disappear after one viewing? Isn't the whole purpose of photos and videos to capture cherished memories to be considered years from now? Here's my theory: Deep down, Snapchat's appeal has to do with teenage insecurity. Usually what you post online is there forever. He can come back to haunt you. Everything on Facebook, Twitter, Instagram, the internet, text messages, email - it will always be there for people to judge. Maybe your parents can see it. A college admissions officer. A prospective employer. But Snapchat is taking the pressure off. If the snap of goofy is either poorly framed or embarrassing or incriminating - I don't care! Post anyway. No employer, director or parent will find or disapprove. Also, no comment, no Like button, no matter how many friends you have. I'm not judging. All this gives Snapchat honesty, authenticity, directness that other social media apps lack - and that millennials love it. The screenshot loophole is true, by the way, that if someone sends you in an instant, take a screenshot of it before it disappears, thereby preserving it forever, and presumably the whole purpose of Snapchat. (If you want to take a screenshot of the simultaneously press the Sleep and Home buttons; most most volume down and the Home button.) The app notifies you when an image is taken with a screen before it disappears. But even this feature can be defeated by small hacks that are easy to find online. So I couldn't help wondering: Why would anyone risk sending bad or risky things knowing they could be captured forever? One good response came from a respondent to Quora: If you don't trust someone not to take advantage of you, don't send them that moment; It's really that simple. Another came from a high school interview: No one really thinks that the point of Snapchat is to send messages that delete... Unless it's something secret or embarrassing, I guess. Anyway, I don't think people care if they screenshot something. Either way, the screenshot loophole doesn't seem to bother anyone. One more exception: You can record a recording once a day in case you missed it. Incredibly, you can also pay to view snaps again (three replays per dollar). Most of the time, no one bothers me. (I didn't even know it was a feature. None of my cousins - noted avid Snapchat users, said the high school source.) Feature 2: Standard chat program A number of teens use Snapchat constantly. They're sending me lots and lots of pictures. They live in the app. Snapchat folks ignited this flame for the app by adding the capabilities of text, audio and video chat. You can have a conversation by typing, talking, or video calling, and you can slap cute cartoon stickers. These communications also disappear after both sides have read them. Feature 3: The news app The third face of Snapchat's personality is its recent incarnation as a news app. Online publications can post their own stuff to read: ESPN, Comedy Central, BuzzFeed, People, National Geographic, CNN, and others already on board. What does these publishing things have to do with chatting with friends or sending self-destruct photos? Beats the heck out of me, but I think it has something to do with Snapchat trying to make money. (Most of my teenage sources say they don't even look at these articles.) Snapchat's Unknowable Snapchat won't win a prize for ease of use. In fact, it's incredibly hard to figure out, filled with unlabeled icons and confusingly ranged screens. There is no button at all for many functions; You get to see them swiping across the screen in different directions (as shown by the arrows here), which is something you kind of stumble upon. (Perhaps it's part of the appeal of teenagers. Every generation of teens has their secret, protected culture - slang, music, rituals - deliberately designed to exclude or master their parents. Perhaps mastering Snapchat's bizarre layout makes fans feel like insiders in an exclusive club.) Time Snapchat is burdened with almost absurd features. burden. impression is that this is popular even though it's feature-it, not because of it. How to use SnapchatAll, which said here's a quick guide to getting started: Features 2 and 3 (chatting and reading articles) are relatively simple. To read articles published by media organizations, tap the lower-right button (shown in the screenshot above, discover) and tap to start reading. When you're chatting, swipe right from the camera screen to see a list of contacts, and then tap one to start typing or calling. That leaves us with the Big One, the primary Snapchat feature, the really fun: Sending self-desication photos and videos. The first time you open the app, you'll see the camera screen. It works like the phone's regular camera app. Tap the camera button at the top right to take a selfie with your phone's front camera (that's usually the point). Tap the large round shutter button to take the photo. (To record a video, hold it down for up to 10 seconds.) All Snapchat photos and videos are vertical, anyway; no one turns on the phone 90 degrees to take or view them in landscape mode. After you snapped a shot, the real fun begins: Dressing up. Apply a filter: Swipe horizontally across the photo to apply the filter—for example, you can add a blue or green hue to the whole. If you keep swiping, you'll see some really interesting ones: One adds the name of the city to a cool graphical treatment, another stamps the current time or temperature, even a stamp stamps at the current speed at miles per hour (it's best not to do scattering). Stamp some stickers: At the top of the screen, the tilted square icon shown here [bottom, left] opens a page with emoji icons. Tap to stamp the photo. At this point, you can drag the sticker around to move it or pinch/spread two fingers to zoom in or shrink it. Type some text: When you tap the T button in the upper-right corner of the photo screen, the keyboard opens [bottom, left]. Type a label, and then do it ready. Now you can drag the caption up or down in the photo with your finger. Or maybe it's in giant letters. To do this, tap T to make the text huge [bottom, center]. Tap a third time to center the text. If it's huge, tap the text itself to open a page with a color slide to change the [right] color. Draw on the picture: Tap the pencil icon to draw or write on the shot with your finger. A slider appears again so you can specify the color. Put on a virtual mask: You'd never stumble across this feature without being told, but it's funny and fun: you can become a gorilla, Viking or bobblehead of Snapchat, whether as a still image or video, an animated mask or in the live image. To make these software masks (or lenses like Snapchat calls calls The trick is to hold your finger down on your own face in the live camera view before taking the photo. After a moment, the grid of a sci-fi movie appears on his face, and icons of virtual masks fill the bottom of the screen. Tap one of them to try it. (They change all the time, of sorts.) Some come with instructions like Rabbit's Mouth, which triggers funny animation. If you have a look you like, snap it as a photo or video as usual, tapping or holding your finger down the round button on the screen. (Snapchat charges \$1 apiece to install new lenses of this type.) (I would have written that these virtual masks are so witty, new, and interesting that you might want to install Snapchat just to try them out – except that MSQRD is a free application that does exactly the same thing, even better animations and smart, and without the extra clutter on Snapchat. If you have a child and are going on an upcoming drive, you need to download MSQRD.) Finally, ready to put your masterpiece. To do this, use the icons at the bottom of the screen:Seconds: The bottom left icon determines the number of seconds that recipients must view the masterpiece before it disappears. (You'll see the countdown.) Save: Your friends aren't allowed to keep a copy of your photo, but it's okay to keep one. Tap Save to keep it in your phone's Photos gallery. Post to your Story: Again, Story Snapchat is named for your timeline or feed. This is a way to make the snaps visible by going into the entire social circle (which you set in settings) – for 24 hours. Select the recipients. When everything's ready to go, tap here to see a list of friends so you can choose who gets the masterpiece. Do you understand now? As you now know, the first Snapchat mystery - How do you use it? — it's easy to do if you already have a rifle. As for the second mystery - Why use it? - helps to be a teenager. But Snapchat has also jumped up the ladder because of convenience, stupidity and fun, directness - and above all because whatever you do with it, one day you won't regret it. David Pogue, tech columnist at Yahoo Finance, welcomes the non-toxic comments in the comments below. I'm davidpogue.com. I'm on @pogue. I'll email poguester@yahoo.com. Here's how to make the columns by email. With the close of 2020, there is a growing belief that 2021 will be a year of growth for stock markets. With the U.S. election back in a divided government, one is unlikely to see the broad majority - or broad support - needed to enact broad reform legislation either for the right or left, and to be a good omen for the economy in general. COVID vaccines are being marketed, and while the new antivirus lockdowns are also in place, there is a feeling that it should be close. According to the analyst community, some names reflect a strong increase. These stocks, which have notch impressive gains year-to-date and are ready to see growth keep coming even after 2020 wraps up. With this in mind, we used TipRanks' database to scan the street for tickers in this category late. Analysts believe that any name that also boasts a Strong Buy consensus rating could keep the rally alive in 2021. SunOpta (STKL)The first stock on this growth list is a health snack company, SunOpta. The company's

