

FACEPRINTING TECHNOLOGY PROTECTION NEEDED

Canada's federal NDP wants the Liberal government to place a moratorium on the use of controversial Clearview AI pending an investigation into the facial recognition company.

This is one NDP suggestion the Trudeau Liberals need to accept. In recent years we have become used to the slow but steady erosion of our personal privacy to various technological advances. If we are not completely inured to ubiquitous video surveillance and the unauthorized collection and monetization of our personal data by big tech, we're getting close.

But Clearview AI is not another brick in the wall. It is much bigger than that and we should be worried.

The American company says it has collected a database of billions of photos by scraping the web. It may have done this with no permission. Then the company uses artificial intelligence to match people's images in that database. So if police have a photo of a person of interest, they merely run the image through Clearview AI to find matches and all the information that goes along with a match.

You can certainly see the appeal from a law enforcement perspective.

So what's wrong with that? What's wrong is that Clearview AI has photos of billions of regular folks, too. It can glean information about their movement, who they hang out with, where they stay, what they do, who they're close to ... you get the idea.

This unauthorized collection of personal information without knowledge or consent could be a massive violation of Canada's privacy laws. NDP MP Charlie Angus put it this way in a letter he sent to Justice Minister David Lametti, which was obtained by The Toronto Star.

"Until strong standards to protect Canadians' privacy are developed, I urge you to implement a moratorium in Canada on the commercial and public sector use of this technology in public spaces, and wherever explicit consent cannot be feasibly obtained," Angus wrote.

Angus and the NDP are right. Over the past several months it has come to light that many police departments, including in Halton, Hamilton, Niagara and many others have been experimenting with using Clearview AI. The RCMP has dabbled, as has the OPP. To be fair, it appears all police agencies stopped their dabbling once concerns were raised, and there is no evidence at this point that this faceprinting technology has been operationalized.

Whether or not Clearview AI did anything legally or ethically questionable is something Canadian privacy commissioners are investigating. At minimum, the technology needs to be kept off the market until we know. But there are other, bigger questions also, which point to the need for Canada to develop more sophisticated privacy protections as other jurisdictions (the EU for example) have done.

It's not just police forces, either. Private sector players tested Clearview's services. Ottawa needs to put the brakes on this, at least until we know what we're dealing with.

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SNAPSHOT



Tony Fortunato photo

A red squirrel looks for some food. Got a great local photo you'd like to share? Send it to sleblanc@metroland.com, along with a brief description.

CLIMATE CHANGE A RISK TO ONTARIO HOMEOWNERS

INCREASING CHANCES OF FLOODING COULD MEAN A SIGNIFICANT SPIKE TO YOUR INSURANCE PREMIUMS, WRITES PETER WATSON



PETER WATSON
Column

Insurance could be too expensive or not available if your house is in a risky flood zone area.

Climate change is a significant risk.

For many of us, our largest asset is our house. To protect ourselves, we simply buy insurance. But all that is changing.

As a result of climate change, Ontario weather patterns have resulted in

more floods.

Several areas in the news include shoreline properties along the Great Lakes, the St. Lawrence River, and some Muskoka communities.

Listening to the weather reports it seems a "100-year flood" can occur several times in just a few years.

An insurance company will assess the risk of financial loss and set premiums accordingly. You want insurance. They want profit.

That will bring about changes that could hurt some homeowners. Insurance rates will rise significantly; in some cases your property may be uninsurable.

A lot of residential development has occurred on low lands that in hindsight should not have been developed because of flood risk. Often these areas are in high demand because of the appeal of proximity to lakes, rivers or urban centers.

If your neighbourhood is

at risk of flood damage, that could hurt you financially. You might not be able to afford the financial cost of repairing your house without insurance, or premiums become unaffordable.

Flood risk is public information, so the value of your property will be less. Add in climate change to overdevelopment and you have the recipe for a perfect storm.

Southern Ontario's expanding population puts pressure on land development. Wetlands can be reduced, but this area absorbs high levels of rainfall or melting snow.

Much land that has not been used for new development has been paved over. Plain and simple, there is no place for the water to go.

Consider climate change issues. How can you protect your house? Where should you decide to own a house?

Peter Watson, of Watson Investments MBA, CFP®, R.F.P., CIM®, FCSI offers a weekly financial planning column, Dollars & Sense. He can be contacted through www.watsoninvestments.com.

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This newspaper, published every Thursday, is a division of the Metroland Media Group Ltd., a wholly-owned subsidiary of Torstar Corporation. The Metroland family of newspapers is comprised of more than 80 community publications across Ontario.

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Web: www.mediacouncil.ca



newsroom@theifp.ca
IndependentAndFreePress
@IFP_11

WHO WE ARE

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Kelly Montague

Regional General Manager

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Regional Managing Editor

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Managing Editor

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Iouliana Polar

Real Estate

Kristie Pells

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Production

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Vicki Dillane

CONTACT US

The Independent & Free Press

280 Guelph Street, Unit 77

Georgetown, ON L7G 4B1

Phone: 905-873-0301

Classifieds: 1-800-263-6480

Fax: 905-873-0398

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