

# Newsbytes

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"Let us be alert to the season in which we are living. It is the season of the Blessed Hope, calling for us to cut our ties with the world and build ourselves on this One who will soon appear. He is our hope—a Blessed Hope enabling us to rise above our times and fix our gaze upon Him." Tozer

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*Well, this is quite interesting...*

## Biometrics, borders and banks: what U.S. can learn from other nations

By Penny Crosman [americanbanker.com](http://americanbanker.com)

Many of the challenges the U.S. government will encounter in implementing a new biometrics identity system are the same ones that banks face. Both would be wise to study what other countries are already doing.

In the executive order temporarily banning travelers from seven countries, President Trump told the Department of Homeland Security to expedite the completion and implementation of a biometric entry-exit tracking system for all travelers to the U.S.

The U.S. already fingerprints foreign visitors with a system that has been in place since 1994. The upgrade is being handled by DHS's Office of Biometric Identity Management, which did not respond to multiple requests for interviews.

The Canadian Border Services Agency's NEXUS program, which has been using iris recognition to identify people for about a decade, is one place DHS could look for guidance.

"It has collected a lot of data, seems generally well run, has made adjustments over time, and seems user-oriented," said Kevin W. Bowyer, chair of the Department of Computer Science and Engineering at the University of Notre Dame, who has studied reams of NEXUS data.

Canada's program is used by frequent travelers who register to have their irises scanned and undergo a background check in the hopes of a quicker border crossing. Hundreds of thousands of people use it.

One lesson learned from the Canadians is the effect of light on iris scans. Bowyer found that the systems were less accurate at matching scans in December than they were in September.

"We puzzled at this, then we figured out that it was because some of kiosks get a substantial amount of natural light," he said. Natural light is lower in winter. "Your pupil is more dilated, so there's less iris to see," he said.

There's also India's Aadhaar program, which has identified 1.2 billion citizens with iris and fingerprint scans. Though it's a national ID program, rather than a border-crossing program, it's another role model for the U.S., especially because of its large scale.

"They've figured out how to store and manage ten fingerprints and two irises from a billion people," Bowyer noted.

India should also serve as a role model to the U.S. because it has reached people in rural villages with low connectivity and incentivize them to participate with things like "no-frills" bank accounts, said Dakota Gruener, executive director of ID2020.

ID2020 is a United Nations initiative that aims to provide digital identities to everyone, especially the 1.5 billion people who don't have any form of identification, by 2030. It's also making biometrics part of its program.

The organization hasn't committed to a type of biometric -- it wants its platform to be flexible enough to support multiple solutions and to be future proof, so if a better technology emerges 10 years from now, they could switch to it.

Another country with a digital identity system worth watching is Estonia, Gruener said.

"They have done an incredible job of providing real utility to their citizens on the back of this digital identity system," Gruener said. "The first thing that happens to a child born in an Estonian hospital is they're issued their unique ID." All data is encrypted and stored in a system similar to a blockchain and consumers decide which entities may access their records.

In yet another program, BanQu provides digital identities to refugees in Africa and the Middle East using facial recognition. The company plans to sell its technology to banks, to help people get access to credit and other banking services.

Here are some of the problems that the government and banks will have to solve as they adopt biometrics:

**Picking the right marker:** Like banks, countries have had to test different forms of biometrics to see which ones work best for their constituencies. Of late, iris scans seem to be the chosen method, for their speed and accuracy.

You'd have to scan all ten fingers to approach the accuracy of an iris scan, Bowyer said. And comparing all ten fingerprints against full sets of fingerprints in a database takes a prohibitively long time.

Retina scans, another option floated by some ID programs, are more intrusive than iris scans.

"You have to get a light source and camera up close to the eye so you can shine light through the pupil and take a picture of the retina on the back of the eyeball," Bowyer said. "Most people don't want to do that. When you have to stare at a really strong light, it's inconvenient and awkward." While some vendors claim retina scans provide the most powerful method of recognition, Bowyer said the data to support that is lacking.

**The threat of theft:** Some people worry that a biometric could be stolen and used for ill purposes.

"Once your fingerprint has been stolen, you can't change it" the way you can change a password, said Joseph Carson, director of global strategic alliances at security software firm Thycotic.

There's the famous "gummy bear hack," in which cryptographers lifted a fingerprint off a surface using a gummy bear, pressed the candy to their finger, and opened an iPhone. There's also the story of the enterprising blogger who proved he could unlock his iPhone with a cat's paw.

In science fiction books and movies, characters have had eyes cut out and fingers cut off so their biometric identity could be used.

Such hacks are unlikely to work with border control agents and cameras watching. And most biometric systems have built-in "liveness" tests that ensure this wouldn't work and discourage criminals from trying.

But capturing biometrics of all travelers is sure to motivate people to find ways to steal in new ways no one has thought of before.

Making blots on records permanent: At the nonprofit Humanitarian Blockchain, CEO Julio Alejandro worries about something completely different: permanently linking people's identities to a biometric in a way that could harm them.

For instance, a teenager arrested for drug possession could have trouble getting a job, a mortgage, or even an apartment for the rest of their lives.

"They cannot reinsert themselves in a peaceful way in society, because government says, 'Beware of hiring this person, he has a criminal record,'" Alejandro said.

The same could be true, under the new regime, of someone who expressed extremist views online or who visited a Muslim country.

"If we use biometrics or a nation-state system to tie them to the body, it's more likely people would reassert into extremist views," he said. With a mutable, digital and reputation-based identity, a person could change and start a new life.

The baby problem: For babies, fingerprints might work best, but it is not necessarily the best method.

"If you fingerprint an infant, the fingerprints morph too much as they grow for that to be a useful thing," Gruener said.

Although fingers grow, the fingerprint pattern should stay constant, Bowyer said.

"The difficulty with a baby is the finger is tiny," Bowyer said. "The same number of ridges are there, but getting a usable picture on the same sensor you would use for adults can be an issue."

And they can't keep their eyes open long enough to do an iris scan, Gruener said. Newborns also can't look at a camera and focus on one point, Bowyer pointed out. And the iris can change during the first year of life.

"Biometrics for babies hasn't been cracked," Gruener said.

Slowdowns: Some fear that stopping all travelers at all borders will create tie-ups, especially at bridges and other land entry points. This parallels banks' challenge of wanting strong biometric-based authentication, but not wanting customers to get frustrated at the extra time and effort.

"I think the biggest concern with the program as proposed is that it requires biometric authentication of all travelers at exit as well as entry," said Julie Conroy, research director at Aite Group. "That has the potential for huge logistical issues. Think of the land-based border crossings between the U.S. and Canada and Mexico. This would be a traffic nightmare and would significantly impede the commerce between these countries, which could be part of the goal here as well, given this administration's

protectionist leanings."

While banks might be able to provide the DHS with some guidance, they shouldn't expect to be able tap into the new biometrics system once it is done to better identify their customers.

"If you look at the existing databases held by the federal government, data and privacy protections have been key concerns that have prevented easy access to this kind of source data at an affordable cost, and at scale -- think Social Security data, for example -- or the existing set of biometric data that is held by the customs and immigration department," Conroy noted. "I don't think these hurdles will ease, especially in the current political climate."

## Google, Facebook & Twitter Policing Trolls? What Could Possibly Go Wrong?

By Judi McLeod

Google couldn't get Hillary Clinton elected president but now they're going deep into the world of communication as self-appointed scrubbers of "hate speech" online.

Hate speech to you could be Madonna saying at last month's Washington March that she thinks of "blowing up the White House". Hate speech to Google could be posting that you think "Donald Trump makes a better president than Hillary Clinton ever would".

Silencing those with whom you disagree under the blanket of "hate speech" is a very sneaky business, but when the sneak just happens to be the world's foremost search engine, sneak turns to snark and there's no way around it.

For bloggers, commenters and news sites Google's "hate speech" fence will be much harder to scale than any wall at the U.S. southern border.

We live in a world where Fake News is overlooked and even encouraged and in one where a country called Canada could smear by law an "Islamophobe" on anyone merely stating that they fear the inherent dangers of Islamic terrorism.

In America the term "Islamic terrorism" was made a no-no by a president now waiting in the shadows to return as a revolutionary renegade with troops of some 32,000, 25,000 of them now actively teaching anarchists how best to induce chaos. In Germany, Chancellor Angela Merkel insists that ISIS has nothing to do with Islamic terrorism.

In Canada, backbencher Liberal MP Iqra Khalid found overwhelming support from all parties when she put forward M-103, a motion that protects Islam above all other religions and races.

The timing for Google to police online hate speech couldn't have been more perfect.

Google first laid claim to having a monopoly—the only one in existence—on the truth in another incident timing of which was perfect—the 2016 presidential election campaign.

Little mention was made by the mainstream media that the same company, so unabashedly claiming a monopoly on truth, was running Clinton's digital presidential campaign.  
From the Financial Times:

“Google has launched an artificial intelligence tool that identifies abusive comments online, helping publishers respond to growing pressure to clamp down on hate speech.

:Google’s freely available software, known as Perspective, is being tested by a range of news organisations, including The New York Times, The Guardian and The Economist, as a way to help simplify the jobs of humans reviewing comments on their stories.

“News organisations want to encourage engagement and discussion around their content, but find that sorting through millions of comments to find those that are trolling or abusive takes a lot of money, labour and time,” said Jared Cohen, president of Jigsaw, the Google social incubator that built the tool.

“As a result, many sites have shut down comments altogether. But they tell us that isn’t the solution they want.”

“Currently, the software is available to a range of publications that are part of Google’s Digital News Initiative, including the BBC, the Financial Times, Les Echos and La Stampa, and theoretically to third-party social media platforms including YouTube, Twitter and Facebook.

“We are open to working with anyone from small developers to the biggest platforms on the internet. We all have a shared interest and benefit from healthy online discussions,” said CJ Adams, product manager at Jigsaw.

“Perspective helps to filter abusive comments more quickly for human review. The algorithm was trained on hundreds of thousands of user comments that had been labelled as “toxic” by human reviewers, on sites such as Wikipedia and the New York Times.

“It works by scoring online comments based on how similar they are to comments tagged as “toxic” or likely to make someone leave a conversation.

“All of us are familiar with increased toxicity around comments in online conversations,” Mr Cohen said. “People are leaving conversations because of this, and we want to empower publications to get those people back.”

“The New York Times trial resulted in reviewers being able to check twice as many comments in the same amount of time, as the algorithm helped to narrow down the pool of possibilities.

“Their goal is to be able to [improve] review speed by 10x, so the project is ongoing,” said Lucas Dixon, Jigsaw’s chief research scientist.

“Google is not the first to attempt to curb trolling online. Earlier this month, Twitter stepped up its efforts by making tweaks to hide abuse from its users, rather than remove content from the platform completely.

“Its chief executive Jack Dorsey tweeted at the time that Twitter was measuring its progress against abuse on a daily basis.

“In May, US tech groups including Google, Facebook, Twitter and Microsoft signed a “code of conduct” with Brussels that required them to “review the majority” of flagged hate speech within 24 hours, remove it if necessary and even develop “counter narratives” to confront the problem.”

Meanwhile, the pool—Google, Facebook, Twitter and Microsoft—trying to curb trolling online is toxic.

The “code of conduct” was signed with Brussels, headquarters of the freedom-killing European Union.

Some dare to ask: “What could possibly go wrong?”.

## Canadian Government Employees Must Pass Pro-LGTB Test

The Canadian government has stepped up its use of the GBA+ course for public employees, a course that pushes both LGBT and feminist ideology.

Although the gender-based analysis plus course (GBA+) and its exit exam were first developed in 1995 under the liberal Jean Chretien government, Trudeau's government has mandated its use and promised unspecified consequences if a government employee fails more than three times.

The course requires participants to question traditional ideas about gender and sexuality and yet it does so in a way that clearly favors the LGBT and feminist views.

The current Canadian government action plan outlines a list of steps that must be taken to complete this indoctrination process by the year 2020. The action plan lists three primary goals:

- \* To implement mandatory GBA+ training across the entire government system.
- \* To incorporate the results of GBA+ training in performance reviews.
- \* "Develop and implement a more robust framework to monitor progress on GBA capacity and implementation across government." This can be taken to mean that the use and results of the GBA+ exams will be monitored and tracked broadly across the government.

What happens if an employee fails the exit exam more than the allotted three times?

No one yet knows and officials have refused to comment to the media on this question. But perhaps more bitter is the irony that liberal politicians are those responsible for implementing a process of ideological re-education that is anything but liberal.

Accept feminism and LGBT indoctrination or suffer the consequences, is the message. But what is actually in the GBA+ course?

One such question gives us a clue when it asks what "Gender is." One must answer either A or B.

A. "The characteristics associated with 'feminine' and 'masculine,' as defined by society, culture and history."

B. "The biological differences between men and women."

If B is selected, the answer is marked wrong.

Government employees must score an 80% on the course completion evaluation exam if they are to pass.

The climate of fear growing around the test is a product of uncertainty as to how the results will be used, what the consequences for failure are and if these results will help to promote only those with

feminist and LGBT-leaning ideology while suppressing conservatives in government.

Material on the course indicates that it has some of the following objects:

- \* Sex is biological while gender is a social construct dependent on context.
- \* Gender is defined by society, culture and history; gender is subject to change over time, between cultures and is not necessarily dictated by biological sex.
- \* Gender roles are both learned and socially accepted behaviors that determine the responsibilities, activities, constraints and opportunities for individuals in a society.
- \* Gender exists on a continuum and every individual shows different degrees of masculinity and femininity.

Thus, radical feminist and LGBT beliefs on the fluidity of gender are taken for absolute truth and no questions are allowed in this march towards progress.

Government employees are required to express their belief in this ideology without question or fail the exam. Gwen Landolt, national vice president of Real Women of Canada, is one critic who has expressed her concern over the campaign for social control.

Landolt stated recently that, according to the GBA+ course, "only radical feminism matters." The hypocrisy is undeniable, she is quick to mention, of using a radical feminist group to create a program on equality that is purported to represent all Canadians.

She has called the forced use of the exam "unacceptable" and is fighting to have the regulation abolished.

If the Canadian government continues to enforce a pro-feminist and pro-LGBT agenda with its tests of ideology, conservatives are at risk of being pushed out of the picture, marginalized from the political process.

In a system that claims to be inclusive, this is both limiting and regressive as it restricts all thought into a narrow channel of radical feminist ideology purported to be absolute fact.

The chilling effect on speaking one's mind and facing official reprimand or simply being passed over for promotion serves as no small deterrent to free thought in this world of liberal Canadian government.

This re-education course, the GBA+, has the stated intention to " Examine the potential unintended impacts of initiatives on diverse groups of women and men".

It is ironic that the exam itself promises, in the long-term, to have such a profound impact on politics through its own enforcement far above a simple, "analytical process used to examine the intersections of sex and gender with other identity factors".

Let's call this like it is: a test of political ideology to enforce a single, rigid viewpoint.