

# HSBC Threatens Bank Account Termination For Refusing To Wear Masks



Mask madness has infected global banks as HSBC has threatened to cut off bank accounts for anyone who refuses to wear a mask. This is blatant punishment that can cause catastrophic damage and financial loss to those afflicted. The UK is in a tailspin comparable to Alice in Wonderland, except it is Debby in Dystopia. □ TN Editor

HSBC has said it will “reserve the right” to cancel the accounts of customers who refuse to wear masks inside its UK branches.

The British-based bank — the Hong Kong & Shanghai Banking Corporation (HSBC) founded in 1865 — said that masks are mandatory in all branches unless visitors have a medical exemption.

A spokesman for HSBC told *The Mirror* on Tuesday that it advises its customers: “If you do visit us, please wear a face covering and maintain a safe distance from others. If individuals put themselves or our colleagues at risk, without a medical exemption, we reserve the right to withdraw their account.”

In December, the British multinational froze the account of a church in Hong Kong that backed the pro-democracy movement. That same month, HSBC also froze the accounts of exiled Hong Kong lawmaker Ted Hui, his wife, and his parents, reportedly under the orders of Chinese Communist Party-controlled police.

Britain's Foreign Secretary Dominic Raab criticised HSBC in July for its support of the CCP-backed security laws which resulted in the crackdown on the pro-democracy movement in Hong Kong.

This week has also seen almost all major British supermarkets, Tesco, Asda, Waitrose, Aldi, Sainsbury's, and Morrisons, saying they will refuse entry to customers not wearing a mask, unless they have a medical exemption. Supermarkets like Tesco are also demanding shoppers shop alone, and several have said they have hired extra security to enforce the measures.

"Should a customer refuse to wear a covering without a valid medical reason and be in any way challenging to our colleagues about doing so, our security colleagues will refuse their entry," an Asda spokesman said.

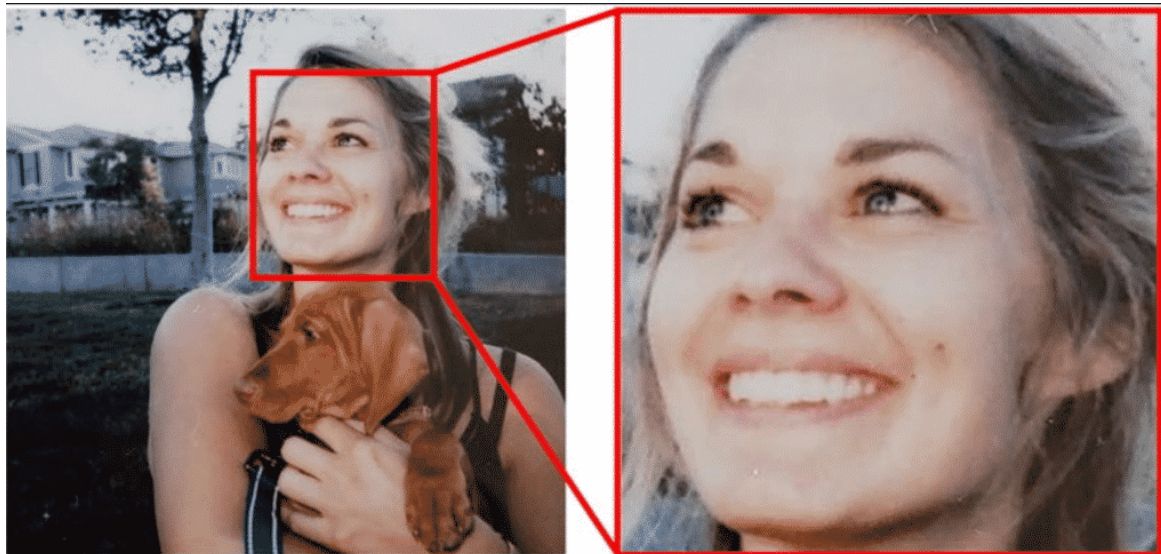
Reports revealed this week that German banking giant Deutsche Bank has decided cut ties with President Donald Trump, while New York lender Signature Bank has said that it will be closing down two of the Republican leader's personal accounts.

Payment processor Stripe has also reportedly cut off President Trump's campaign from its service. While e-commerce platform Shopify terminated stores affiliated with the President last week.

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# Claim: Facial Recognition AI Can Reveal Your Political Party



Detect face (Face++)

Crop and resize  
(224 x 224 pixels)

The question is not that this actually works, but that they believe it works. Belief and reality are two different things, and society is steeped in deception over what is real and factual. They should test to see if the AI works better during a full moon. □ TN Editor

Researchers have created a machine learning system that they claim can determine a person's political party, with reasonable accuracy, based only on their face. The study, from a group that also showed that sexual preference can seemingly be inferred this way, candidly addresses and carefully avoids the pitfalls of "modern phrenology," leading to the uncomfortable conclusion that our appearance may express more personal information that we think.

The study, which appeared this week in the Nature journal Scientific Reports, was conducted by Stanford University's Michal Kosinski. Kosinski made headlines in 2017 with work that found that a person's sexual preference could be predicted from facial data.

The study drew criticism not so much for its methods but for the very idea that something that's notionally non-physical could be detected this

way. But Kosinski's work, as he explained then and afterwards, was done specifically to challenge those assumptions and was as surprising and disturbing to him as it was to others. The idea was not to build a kind of AI gaydar — quite the opposite, in fact. As the team wrote at the time, it was necessary to publish in order to warn others that such a thing may be built by people whose interests went beyond the academic:

*We were really disturbed by these results and spent much time considering whether they should be made public at all. We did not want to enable the very risks that we are warning against. The ability to control when and to whom to reveal one's sexual orientation is crucial not only for one's well-being, but also for one's safety.*

*We felt that there is an urgent need to make policymakers and LGBTQ communities aware of the risks that they are facing. We did not create a privacy-invading tool, but rather showed that basic and widely used methods pose serious privacy threats.*

Similar warnings may be sounded here, for while political affiliation at least in the U.S. (and at least at present) is not *as* sensitive or personal an element as sexual preference, it is still sensitive and personal. A week hardly passes without reading of some political or religious “dissident” or another being arrested or killed. If oppressive regimes could obtain what passes for probable cause by saying “the algorithm flagged you as a possible extremist,” instead of for example intercepting messages, it makes this sort of practice that much easier and more scalable.

The algorithm itself is not some hyper-advanced technology. Kosinski's paper describes a fairly ordinary process of feeding a machine learning system images of more than a million faces, collected from dating sites in the U.S., Canada and the U.K., as well as American Facebook users. The people whose faces were used identified as politically conservative or liberal as part of the site's questionnaire.

The algorithm was based on open-source facial recognition software, and after basic processing to crop to just the face (that way no background items creep in as factors), the faces are reduced to 2,048 scores

representing various features — as with other face recognition algorithms, these aren't necessary intuitive things like “eyebrow color” and “nose type” but more computer-native concepts.

The system was given political affiliation data sourced from the people themselves, and with this it diligently began to study the differences between the facial stats of people identifying as conservatives and those identifying as liberal. Because it turns out, there are differences.

Of course it's not as simple as “conservatives have bushier eyebrows” or “liberals frown more.” Nor does it come down to demographics, which would make things too easy and simple. After all, if political party identification correlates with both age and skin color, that makes for a simple prediction algorithm right there. But although the software mechanisms used by Kosinski are quite standard, he was careful to cover his bases in order that this study, like the last one, can't be dismissed as pseudoscience.

The most obvious way of addressing this is by having the system make guesses as to the political party of people of the same age, gender and ethnicity. The test involved being presented with two faces, one of each party, and guessing which was which. Obviously chance accuracy is 50%. Humans aren't very good at this task, performing only slightly above chance, about 55% accurate.

The algorithm managed to reach as high as 71% accurate when predicting political party between two like individuals, and 73% presented with two individuals of any age, ethnicity or gender (but still guaranteed to be one conservative, one liberal).

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# No Joke: Bugs Are On The Way To Your Dinner Plate



Ever since the UN published Agenda 21 in 1992, it has claimed that raising animals is “unsustainable” and that humans should instead eat plants and insects. Not that Big Ag has figured out that it is cheaper to mass produce bugs, they have decided that you are going to eat them. □  
TN Editor

The EU’s food watchdog on Wednesday paved the way for diners across Europe to tuck into insects as it gave safety approval for human consumption of dried yellow mealworm.

The move by the European Food Safety Authority (EFSA) is the preliminary step needed before officials can decide whether to allow the beetle larvae to be sold to consumers across the 27-nation bloc.

The ruling is the first completed risk assessment of an insect food product application by the agency as it looks to approve a potential boom sector that could provide a sustainable source of protein.

It could “pave the way for the first EU-wide approval,” Ermolaos

Ververis, scientific officer in EFSA's NUTRI unit, said in a statement.

“Risk evaluation is a decisive and necessary step in the regulation of novel foods by supporting policy makers in the EU in making science-based decisions and ensuring the safety of consumers.”

The EFSA said it had found the mealworms — or *Tenebrio molitor* larva — were safe to be eaten “either as a whole dried insect or in the form of powder” after an application from French insect-rearing firm Micronutris.

“Its main components are protein, fat and fibre,” the statement said, but warned that more research needed to be done on possible allergic reactions to the insects.

The burgeoning insect farming industry in Europe welcomed the decision and said they hoped to see authorities give permission for yellow mealworms to be marketed to the public by the middle of this year.

“The release of this document indeed represents an important milestone towards the wider EU commercialisation of edible insects,” Antoine Hubert, president of the the International Platform of Insects for Food and Feed, said in a statement.

The Italy-based EFSA has more insect investigations on its plate and is also set to examine if crickets and grasshoppers are fit for consumption.

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