

Tuesday March 4, 2008 3:56 PM ET



## How Are Bill Collectors For Fake Traffic Tickets Getting Access To Your Private Info?

Wednesday January 16, 2008  
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They ring your phone at all hours, hounding you for payment. You've been unlucky enough to get on a collection agency's list and as you've found to your dismay, they never give up. But what if you really don't owe them anything? How did they get all your sensitive information in the first place?

The answer may surprise you. It stunned Laura Taylor. She received one of those parking tickets we told you about last week from an agency which has no jurisdiction to legally demand payment. But despite the fact the law is on her side, she's been receiving endless calls to pay up from a bill collector. And she's sick of it.

"It's extortion," she declares boldly. "We feel its wrong, and I don't want to pay it."

And she shouldn't. Last fall, the courts ruled private lots can't issue parking tickets. And getting a collection agency to track you down for an illegal fine only adds insult to injury. Where are they getting all that information? That's the unkindest cut of all. It turns out the lots and the ticketing agencies still have access to Ontario's

licence plate database, which tells them who you are and where you live, letting the harassment continue.

Conservative MPP Lisa McLeod believes the government has to close that loophole now. "I think the minister has to undertake an immediate review of the Collections Act. I think there's a little bit of funny business going on here and we need to start protecting consumers."

The man in charge agrees it's worth looking at. "Consumers do have protection under the Act," insists Ted McKeekin, the Consumer Services Minister. "We don't mind sitting down and working at whether it's good enough, and talking to some of our colleagues about that."

In the meantime should you pay those fines if you parked in a place that's not an official City of Toronto-run lot? The answer is no. The Municipal Parking Corporation has no legal right to issue you a fine and you don't have to pay it. There is one exception to this rule - any tickets issued at Impark, which sports a red, white and black sign, are legal and you will have to pony up the money if you're fined at one of those spaces.

How can you tell the difference between a fake ticket and the real thing? We've published this before, but so many have asked, we're going to re-list the differences.

### Colour

The ones issued by the city of Toronto are yellow in colour. The Municipal Parking versions tend to be white or slightly off-white. This is your first tip-off. [Click here to see the real thing](#) or see the comparison above.

### Look for the logo

The tickets issued by police have the City of Toronto's logo on them. The others one don't. They try to mimic the real thing but they don't quite make it.

### Check the charge

The police enforce laws against parking in illegal spots and cite the rules that were broken. The Municipal Parking Corporation is hired by property owners to enforce their rules on private lots. They claim to use the trespassing laws to justify their fines. [You can see their website here](#).