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**Subject:** Media Advisory - new documentary about Loansharking in Innisfil  
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Mayor Dollin and Council:

I wish to bring to your attention a documentary we are now producing about the crime of usury, also known as loansharking, that was committed by brokers at Verico the Mortgage Station in Lefroy.

To be more specific, it is the first of six programs about Pandemic Profiteers that we are now producing for broadcast television and streaming purpose. Only the first one takes place in Innisfil.

Our website is not complete, but the first article can be found at <http://www.fivepointsmedia.ca/south-simcoe-police-service-is-protecting-a-loanshark.html>

I suggest that it is in your best interests to read the content and review the evidence that we have now provided to anybody who is interested. We have nothing to hide.

This article is currently being read and shared across our region more quickly than is true of any of the 300+ videos we have produced for and donated to our community during the past seven years, and we have not yet boosted it on social media.

I do not know what relationship your Council has with the South Simcoe Police Service as they are under Simcoe County and you are the City of Innisfil. Perhaps one of you could advise me for future reference.

I think it is obvious that the investigating detective in this matter was motivated by outside influences to ignore evidence and to assist the affluent perpetrators of serious criminal activity.

I have to ask how many others, such as new immigrants, young families, and the elderly have been duped by the supposedly trustworthy and regulated brokers of this financial service.

Further, I am concerned that the higher ranking officers of the South Simcoe Police Service seem incapable of discerning the difference between 12% interest and that charged on a short term at the criminal rate of 120%.

I was charged \$499.75 for a 46-day loan of \$2,000.00. This represents an interest rate of 10% per month or 120% per year. The broker also deducted an "administrative fee" of \$200.00 that I did not agree to. Although they reluctantly returned the "administrative fee" after I advised them chapter and verse of their violations under the Criminal Code of Canada, the amount charged as interest, that being 120% per year, is twice the legal limit.

Section 347 of the Criminal Code of Canada sets the maximum allowable annualized interest that may be charged at 60% – interest charged above that level is considered usury and is a criminal offence.

347(1) Despite any other Act of Parliament, every one who enters into an agreement or

arrangement to receive interest at a criminal rate, or receives a payment or partial payment of interest at a criminal rate, is (a) guilty of an indictable offence and liable to imprisonment for a term not exceeding five years; or (b) guilty of an offence punishable on summary conviction and liable to a fine not exceeding \$25,000 or to imprisonment for a term not exceeding six months or to both.

The blatantly transparent coverup being orchestrated by the South Simcoe Police Service has turned a smaller story of limited interest into one that is now attracting various mainstream media.

Many of you know me. I am not given to flights of fancy or unfounded allegations. My team and I have produced and donated more than 300 videos in support of 180 charities, benevolent community groups, and not-for-profits. We have also produced at no cost videos of community events in Innisfil, Barrie, and Oro-Medonte. The value of those fully donated services exceeds \$600,000.00 and is the reason we were voted finalists for the 2020 Award for Altruism presented by the Barrie Chamber of Commerce and the City of Barrie.

I am a serious internationally experienced journalist who has reported from war zones for the British equivalent of CNN and I was the Deputy Editor of a National European newspaper that was the regional division of the Washington Times.

I have also supported the right to Freedom of the Press so unyieldingly that I was arrested and imprisoned for refusing to drop a story about a corrupt politician. I forced the issue to trial, and those charges were dropped by the Crown as unsupportable and then dismissed entirely by the court as violations of the Charter of Rights and Freedoms.

For reasons unknown, but which are certainly guess-worthy, the investigating Detective and his supervising Inspector are refusing to view evidence, deliberately miscalculating reality to the benefit of affluent mortgage brokers, and are now refusing to review their "errors".

Chief Van Dyke has been apprised of developments by me, but I cannot speak to his direct involvement if any.

I reserve the right to include the content or a printout of this correspondence as part of our articles.

Regards,  
John Ironside  
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Throughout 2014-2023, our crew at 3B Solutions and Five Points Media has been identified as the “Best Videography in Barrie” by [Three Best Rated](#); an independent consumer advocacy group that bases their ratings on testimonials and referrals from local businesses.