

Agencies team up to butt out contraband tobacco sales

By David Lea

METROLAND WEST MEDIA GROUP

People who purchase bags of illegal cigarettes are being asked to stop and think about where their money is going.

Crime Stoppers of Halton and the National Coalition Against Contraband Tobacco (NCACT) recently launched a joint campaign in Oakville.

It's aimed at raising awareness of how illegal cigarettes are being used to fund criminal activity across southern Ontario.

"Contraband tobacco products, mainly cigarettes, are not manu-

factured in accredited facilities nor do they pay excise, income or any other taxes. Access to illegal cigarettes is fuelling youth smoking. Contraband tobacco also funds organized crime," said Crime Stoppers of Halton Chair Norm Bellefontaine.

"This is not a victimless crime as many think. We are all affected from the loss of tax revenues, the increase in health risks to our youths and crime in our neighbourhoods. Crime Stoppers fully supports the efforts of the coalition to end contraband tobacco availability and encourages law-abiding citizens to

provide anonymous tips related to manufacture, storage, sale and usage of contraband tobacco."

NCACT spokesperson and former Toronto police officer Gary Grant said contraband tobacco is a major problem globally, but is shockingly prevalent in Ontario, where

one in every three cigarettes purchased is contraband.

Grant said Halton is situated along, what he called, the "Contraband Corridor."

It, he said, runs along Hwy. 401, from Windsor to Cornwall, and

"This is not a victimless crime as many think."

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Norm Bellefontaine
Chair, Halton Crime Stoppers



Crime Stoppers of Halton Chair Norm Bellefontaine (right) and National Coalition Against Contraband Tobacco spokesperson Gary Grant launch a campaign against contraband tobacco. Graham Paine / Metroland West Media Group (Follow on Twitter @halton_photog)

ADVERTORIAL

New program provides emergency mortgage loans to homeowners

On November 1, 2013, Expert Mortgage launched the "85-Alive" program in Ontario. The concept was simple: as long as you had a pulse, Expert Mortgage would provide you with a home equity loan, up to 85 per cent of the value of your property. No job required. Bad credit, OK.

The reason why Expert Mortgage could offer a "no questions asked" lending program, while the major banks could not, is that they represent over 200 private lenders who lend strictly on property value. These sub-prime lenders specialize in mortgage clients who have had some bad luck, and need a helping hand until they get back on their feet.

The program has been so successful that Expert Mortgage can barely keep up with the volume of calls. To help fund this unexpectedly large number of borrowers, it has partnered up with dozens more private lenders.

Licensed Mortgage Agent Lisa Pulcini, Expert Mortgage's "85-Alive" representative for Milton, says, "We're seeing mostly homeowners behind on mortgage and property taxes. The banks are refusing to restructure their loans. Many of these people have lost jobs due to the bad economy... or they're self-employed. Unless you are a perfect applicant, the bank doesn't want to talk to you."

But not everyone condones Expert Mortgage's easy lending criteria. A local real estate agent with 25 years of experience, who has asked to remain anonymous, says, "When this market turns down, it's going to get ugly! It's utter financial suicide for Expert Mortgage to be giving money away so easily to clients without the ability to make payments. I'd be surprised if they're still in business five years from now."

Nonetheless, homeowners like Anita P. don't see a

problem with the program. When questioned on how she plans on making payments on her mortgage when she has no income, Anita responds, "We were four months behind on our mortgage and they saved our house. My husband has been unemployed for nine months. He won't be unemployed forever. We used the 85-Alive loan to pay off all our debt. We also had \$25,000 left over that we put in the bank for emergencies. And to make life easy, they worked it out so we have no mortgage payments for 12 months."

For more details on the "85-Alive" program, contact Lisa. AccessMyEquity.com, 1-800-762-5191.



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