

SUBJECT: Beware of Integrated RM Inc.

This ALERT pertains to the following Registered Profitable Gifting Arrangements:

Canadian Organization for International Philanthropy (COIP)

Relief Lending Group (RLG)

Mission Life Financial (MLF)

PharmaGifts International (PGI)

Related Companies:

Integrated Receivables Management Inc (IRMI)

Integrated RM Inc. (IRM)

The ALERT

Many of our Members have received and complained about recent and new collection activities undertaken by the some of the above mentioned companies. A new company, **Integrated RM Inc** (we will refer to them as **IRM**) has apparently been created by the Group under PGC investigation and it is very confusing to most Members.

PGC believes this new Ontario corporation was created in order to facilitate more threatening tactics for the Group's collection efforts. It appears some RPGA donors have received "10 or 20 day deadline" letters, "final demand" emails, and even surprise visits by collections officers at their home. Included is the threat of reporting debtors to the Credit Bureau.

Additionally, most participants in the COIP program have received letters from SunRx, the alleged holder of the PanAggregate debt. A typical letter is shown in Appendix 1. Accompanying this letter, is a letter from the new entity, **Integrated RM Inc**. This letter is shown in Appendix 2. The final document in the package is a statement of account from SunRx shown in Appendix 3. The clients are told they will be in default March 1, 2014 and are given options to send in cash payments to avoid default.

It is Very Important That You Do Not Send Money to any of These Companies.

PGC Analysis and Recommendation

PGC has reviewed the latest collection initiatives from the Group of companies above. Initial results are shown as follows:

Integrated Receivables Management Inc (IRMI) [Website](#)

This company is an Ontario corporation which changed its name to Integrated Receivables Management Inc. on February 1, 2013. From its website, it appears to be an Accounting Services company, but until now it has been acting as the collection agent for the RPGA companies listed above. A corporate profile is contained in Appendix 4. This company is the subject of a previous PGC [Alert A13-12](#)

Integrated RM Inc (IRM) [Website](#)

Integrated RM Inc is a new Ontario corporation. Its corporate profile is shown in Appendix 5. On its website, it claims to be a licenced and bonded collection company with ten years of experience, however the profile shows the company was created on Nov 14, 2013. A search of the Ontario Ministry of Consumer Affairs website for the IRM license registration showed no record. The search results are shown in Appendix 6. **UPDATE: Feb 6, 2014** A new search on Feb 6, 2014 now shows that IRM is properly registered as a collection agency in Ontario, and probably in the other provinces they claim. This makes things worse, since it gives them some legitimacy, however, it is still illegal to collect money as a third party collection agency and deposit it to IRMI, one of their own companies.

Both of these companies share the same business address on Milner Business Court, Scarborough, Ontario. The letters and statements shown in Appendix 2 and 3 show that cheques can be made payable to either **IRMI** or **IRM**. It is clear to PGC, that this new entity is controlled and/or owned by the Group under investigation. It is extremely unlikely that two corporate names so similar could be registered separately in Ontario without collaboration of the owner(s).

What does this mean? It means that if you choose to settle your debt using either **IRMI** or **IRM**, it will not be done at arm's length. The CRA's position of a sham contract with a partial recourse loan will be proven correct and the tax credits originally obtained will most likely be forfeited. It is the number one priority of PGC to protect its Members' tax credits, and therefore we cannot recommend using **IRMI** or **IRM** for settling donor debts.

Other Factors

PGC has an ongoing investigation into the activities of this Group and is planning another interim report soon. As a result of the new **IRM** initiatives, PGC has included them in the investigation and will be contacting them for response to the questions raised. In the meantime, PGC is issuing this Alert for the information of Members and Subscribers.

PGC Member Recommendation

PGC recommends donors do not use IRMI or IRM to settle their donation debts. PGC recommends Members review the other ALERTS and Technical Bulletins on the PGC website to assist you with your decisions.

PGC wishes to remind Members that your donation debt with these companies is real and enforceable under the proper circumstances. Members should not ignore the debt obligation itself, but make arrangements to settle it when due, or in advance. The donation debt cannot be compliantly settled with IRMI, IRM, or any of the above companies for less than the full face value of the loan. The lower amounts offered by these companies is an indemnification that nullifies the original tax credit. The only debt settlement solution known to PGC that is compliant with tax law is the [Justice Pharma](#) program. PGC has previously endorsed this settlement process.

PGC is also aware that Justice is prepared to legally protect their clients as a group and individually from abusive collection activities from any or all of the above companies.

APPENDIX 1



January 20th, 2014

Re: COIP Invoice# [REDACTED]

Dear [REDACTED]

Please be advised that you will be in default on March 1, 2014.

Unfortunately, unless you bring your interest current or repay your loan in full, either in cash or by return of pharmaceuticals, SunRx Ltd. will be forced to send your loan to a third party collection agency.

Please see enclosed Statement of Account Payable for account details and settlement options.

Sincerely,

SunRx Ltd.

APPENDIX 2



Integrated RM Inc.
10 Milner Business Court, 3rd Floor
Scarborough, Ontario, M1B 3C6
Phone: 1-855-245-6360
sunrx@IRMcollections.com

Client/Creditor: SunRx Ltd.
Total Interest Amount Past Due: \$919.66
Invoice/Statement Number: [REDACTED]

January 20th, 2014



Notice: Integrated RM Inc. is under contract with the creditor to discuss your overdue account.

Please contact Integrated RM to discuss this past due account.

Sincerely,

Blair Wright, Compliance Officer
Integrated RM Inc

Cheques payable to "Integrated RM Inc." and mailed to our office

Specialists in B2B (Business-to-Business) and B2C (Business-to-Consumer) Collections

APPENDIX 3



STATEMENT OF ACCOUNT PAYABLE

RE: 2008 COIP DONATION PROGRAM

Borrower:
Address:



PFC Invoice:
PFC Customer:



Statement Date: January 31, 2014

SUMMARY OF ACCOUNT

PanAggregate Financial Corp. Loan Start Date:	01-Mar-09
Medicine Units Outstanding: 957	Valued At: \$11,000
Original Interest Expired By:	29-Dec-11
Remaining Balance of Prepaid Interest on Account: (As of date of statement)	\$0.00
*Interest Currently Due – <i>Current Interest rate 4.00%</i>	\$919.66

DEBT SETTLEMENT OPTIONS – Please select one of the debt settlement options.

☐ Option 1

To Settle Your Debt With Pharmaceuticals

Medicine Units Outstanding 957
Pharmaceutical Sale Price A \$693.00
(before applicable interest)

Price is subject to change as of February 1, 2014

Interest Due B \$919.66

*Interest will continue to accrue until payment in full is received.

TOTAL AMOUNT PAYABLE A+B \$1,612.66

Cheque Payable To: Integrated Receivables Management Inc.

Upon receipt of payment in full, you will be released from your debt obligations. A refund will be issued for any remaining interest on account at that time.

☐ Option 2

To Settle Your Debt With a CASH Payment

Cash Settlement Amount A \$561.00
(before applicable interest)

Price is subject to change as of February 1, 2014

Interest Due/ (On Account) B \$919.66

*Interest will continue to accrue until payment in full is received.

TOTAL AMOUNT PAYABLE A+B \$1,480.66

Cheque Payable To: Integrated Receivables Management Inc.

Upon receipt of payment in full, you will be released from your debt obligations.
If your total amount payable is in a refund position, please select Option 2 and Sun Rx will be settling your debt and a release and refund will be issued.

Please enclose final payment along with a copy of this statement to:

Integrated RM Inc. ←

Toll Free: 1-855-245-6360
sunrx@irmcollections.com

10 Milner Business Court, 3rd Floor
Scarborough, ON M1B 3C6

APPENDIX 4

Request ID: 015277517
Transaction ID: 50696900
Category ID: UN/E

Province of Ontario
Ministry of Government Services

Date Report Produced: 2013/04/22
Time Report Produced: 16:14:13
Page: 2

CORPORATION PROFILE REPORT

Ontario Corp Number

Corporation Name

2283652

INTEGRATED RECEIVABLES MANAGEMENT INC.

Corporate Name History

Effective Date

INTEGRATED RECEIVABLES MANAGEMENT INC.

2013/02/01

2283652 ONTARIO INC.

2011/05/03

Current Business Name(s) Exist:

NO

Expired Business Name(s) Exist:

NO

Administrator:
Name (Individual / Corporation)

Address

JAMIE

LANDESBERG

13 HEATHDALE ROAD

TORONTO
ONTARIO
CANADA M6C 1M7

Date Began

First Director

2011/05/03

NOT APPLICABLE

Designation

Officer Type

Resident Canadian

DIRECTOR

Y

APPENDIX 5

Request ID: 016092215
Transaction ID: 53185195
Category ID: UN/E

Province of Ontario
Ministry of Government Services

Date Report Produced: 2014/01/23
Time Report Produced: 08:30:27
Page: 1

CORPORATION PROFILE REPORT

Ontario Corp Number	Corporation Name	Incorporation Date
2395921	INTEGRATED RM INC.	2013/11/14
		Jurisdiction
		ONTARIO
Corporation Type	Corporation Status	Former Jurisdiction
ONTARIO BUSINESS CORP.	ACTIVE	NOT APPLICABLE
Registered Office Address	Date Amalgamated	Amalgamation Ind.
BLAIR WRIGHT 4465 SHEPPARD AVENUE EAST	NOT APPLICABLE	NOT APPLICABLE
Suite # 21A	New Amal. Number	Notice Date
TORONTO	NOT APPLICABLE	NOT APPLICABLE
ONTARIO		Letter Date
CANADA M1S 5H9		NOT APPLICABLE
Mailing Address	Revival Date	Continuation Date
NOT AVAILABLE	NOT APPLICABLE	NOT APPLICABLE
	Transferred Out Date	Cancel/Inactive Date
	NOT APPLICABLE	NOT APPLICABLE
	EP Licence Eff.Date	EP Licence Term.Date
	NOT APPLICABLE	NOT APPLICABLE
	Date Commenced in Ontario	Date Ceased in Ontario
	NOT APPLICABLE	NOT APPLICABLE
Activity Classification	Number of Directors	
NOT AVAILABLE	Minimum Maximum	
	00001 00010	

APPENDIX 6



FEB 6 Update . IRM now shows registered in Ontario.

MINISTRY OF CONSUMER SERVICES

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[Data last updated on Feb 06, 2014 at 08:43 hours]

Search Results

Your search result on Licence/Registration/Appointment type: **Collection Agency**, Name: **Integrated RM Inc** requested on Feb 6, 2014 returns **1** record. For more detailed information about a particular record, click on the File Number that you desire or redo the search with different criteria.

File Number	Name	Licence/Registration/ Appointment Type	Address
4730652	INTEGRATED RM INC	Collection Agency	4465 SHEPPARD AVENUE E #21A SCARBOROUGH, ON M1S 5H9

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[Data last updated on Jan 31, 2014 at 11:39 hours]

Search Results

Your search result on Licence/Registration/Appointment type: **Collection Agency**, Name: **Integrated RM Inc**, Address: **10 Milner Business Court**, City: **Scarborough**, Postal Code: **M1B3C6** requested on Jan 31, 2014 returns no records. Please verify your search criteria or [click here for search tips](#).



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Search Results

Your search result on Licence/Registration/Appointment type: **Collection Agency**, Name: **Integrated RM Inc**, Address: **4465 Shepard Avenue East**, City: **Toronto**, Postal Code: **M1S5H9** requested on Jan 31, 2014 returns no records. Please verify your search criteria or [click here for search tips](#).



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[Data last updated on Jan 31, 2014 at 11:39 hours]

Search Results

Your search result on Licence/Registration/Appointment type: **Collection Agency**, Name: **Integrated Receivables Management Inc**, Address: **10 Milner Business Court**, City: **Scarborough**, Postal Code: **M1B3C6** requested on Jan 31, 2014 returns no records. Please verify your search criteria or [click here for search tips](#).