[Your Name]   
[Your Address]   
[City, Province, Postal Code]   
[Email Address]

[Date]

[MP Name]

[Street, City, Province, Postal Code/ or email address if sent by email]

cc. FOCA ([communications@foca.on.ca](mailto:communications@foca.on.ca))

Dear [YOUR and/or your COTTAGE ASSOCIATION’S FEDERAL M.P.],

I am writing to you [*optional:* on behalf of the NAME OF YOUR COTTAGE ASSOCIATION] to express my/our strong opposition to the recent announcement regarding changes to the Canadian capital gains tax. This change, as outlined in your announcement on April 16th, poses a significant threat to the ability of families like mine/ours to maintain their cherished cottages for future generations, which could have profound cultural implications for our Canadian heritage and way of life.

**Firstly, [I am, or NAME OF YOUR COTTAGE ASSOCIATION is] deeply concerned about the impact this tax change will have on our [family or member families], particularly when it comes time for them to pass the cottage on to their children.** Contrary to the government's characterization, these individuals are not among the wealthiest 0.13% of Canadians, but rather hard-working middle-class families who have cherished these properties as part of their heritage and family legacy for generations. For example, [SHARE YOUR FAMILY STORY or A LOCAL STORY OF SOMEONE DIRECTLY IMPACTED BY THIS CHANGE].

**Secondly, [I am/we are]** **opposed to the implementation date of June 24, 2024, for the new tax rate.** We believe that 60 days' notice is insufficient for such a significant change, which could have a dramatic impact on the financial position of middle-class Canadian families.

As our provincial organization, the Federation of Ontario Cottagers’ Associations, wrote to you, [I/we] feel it is imperative that any tax measures consider the unique circumstances of cottage owners and preserve their ability to maintain these treasured properties within our families. Failure to do so could result in the premature sale of tens of thousands of Ontario cottage properties, leading to the proliferation of speculators, absentee landlords, and short-term rentals in rural waterfront communities. This outcome would run counter to the government's stated goal of preserving Canadian heritage and way of life.

[I or the NAME OF YOUR COTTAGE ASSOCIATION] respectfully urges the government to reconsider the application of this new tax and to take steps to mitigate its impact on middle-class families. We believe that by doing so, the government can ensure that the traditional stewards of these cottage properties can continue to enjoy the waterfront for generations to come.

Thank you for your attention to this important matter.

Sincerely,

[Your Name]   
[Your COTTAGE ASSOCIATION NAME]   
[City, Province, Postal Code]   
[Email Address]