

(Name) Member of Parliament (Constituency)  
(Street Address) (City, Town) (Postal Code)  
(Date)

Dear (MP Name),

I am writing as one of your constituents to express my concern about the tax proposals put forth by federal Finance Minister Bill Morneau.

On July 18<sup>th</sup>, Mr. Morneau made an announcement that the federal government is proposing changes to target what they perceive as tax “loopholes” for the wealthy. These changes would specifically target individuals they deem high-income earners and individuals with corporations or small businesses.

As a professional and small business owner, these changes will impact me directly, and I believe there is a fundamental misunderstanding of the challenges faced by myself and other colleagues.

Business owners in Canada are not afforded the same benefits as public service employees like yourself. I do not receive employment insurance if I fall ill. If I miss work to be with a newborn child, I do not receive any benefits. If I miss work because a family member is sick, I do not get paid. If I find the time to take a vacation, I do not get paid.

Professionals in Canada enter the workforce much later than the majority of Canadians, and do so with substantially more debt. The average debt for medical professionals ranges between \$150,000-\$250,000; this is debt that must be paid back in after-tax personal earnings. After covering basic day-to-day household expenses and increasing housing costs, there is little left for debt repayment, let alone retirement savings.

I also do not receive a guaranteed pension. My retirement is contingent on my own investment choices, and I shoulder the risk associated with these investments with the hope of an age 65 retirement. As of now, the only support I have received from the government was through the use of my professional corporation as a savings tool, and now the finance minister is looking to repeal the last vestiges of tax savings afforded to myself and my colleagues.

Your willingness to take action to support the many professionals in your constituency will demonstrate your support for small business in Canada, and will show recognition of the challenges that we face to provide the most basic of needs to the general population. I encourage you to speak with your own physician, dentist, accountant, lawyer, and other local business owners to hear the sacrifices they have made to get to where they are now.

With a decision on these proposed changes to be made by October, I urge you to take action in support of your constituents and inform Finance Minister Morneau that you do not support these changes due to the impact it will have on small business.

I look forward to receiving a response to this matter.

Sincerely,  
(Name)  
(Street Address)

(Town, Province) (Postal Code)