

Embrace the F-Words



Our Valentine's 2026 Laser Talk Collection

On Valentine's Day 2026, Citizens' Climate Lobby Canada was on a mission to empower everyone to get comfortable saying the **F-words: fossil fuels** as well as **focus** and **follow the money**.

Climate change doesn't happen by accident. It's driven by coal, oil, and gas—also known as **fossil fuels**. For too long, climate conversations have avoided naming the source of the problem. We talk about emissions, impacts, and targets while leaving fossil fuels off the page. That avoidance has cost us time we don't have.

A small number of fossil fuel companies are responsible for a massive share of global emissions. These companies knew the harm their products would cause **as early as the 1950s**. Their response? **Delay, deception, and expansion**. Trust was broken long ago.

Naming fossil fuels changes the conversation.

- It shifts responsibility from individuals to systems.
- It turns vague goals into concrete actions:
 - No new fossil fuel expansion.
 - A planned and just wind-down of production and consumption.
 - A rapid scale-up of clean energy.

Then, do the next essential thing: **follow the money**.

The persistence of fossil fuels is not inevitable but the result of **deliberate policy choices**. Public subsidies, private financing, and enabling polluters to externalize the costs of their deadly pollution, while political influence continues to support the expansion of extraction. These structures allow the industry to operate with minimal accountability, perpetuating environmental harm.

When governments make polluters pay and align financial systems with climate goals, capital moves fast. Economic transformation isn't linear. When pressure is applied in the right places, change accelerates. We live in a democracy and therefore, we have the power to change the world..

This Valentine's Day, by **focusing** on the **F-words—fossil fuels**—and **following the money**, we can secure a liveable future for all.

Our short talking points, called laser talks, will equip you with facts and language to help you change the world—one conversation, one letter to the editor, and one politician at a time.

About CCL and CCL Canada

Citizens' Climate Lobby (CCL) Canada was founded in 2010 as part of an international, non-partisan, grassroots movement to build political will for effective climate solutions. With a focus on relationship-building and respect, CCL Canada empowers citizens to engage with community leaders and federal elected officials to advance climate policies. A key achievement was the passage of Canada's national carbon pricing policy in 2018, influenced by CCL Canada's advocacy. Explore our website to learn more about us. canada.citizensclimatelobby.org

How to Use this Booklet

This booklet features the most important updated Laser Talks on fossil fuels and the financial flows that sustain them.

Focus on the topics that interest you most. There is no need to memorize them.

Bring a printed copy when you lobby. It serves as a valuable reference. You do not need to be an expert. We are simply relaying expert information. Politicians often ask for copies after seeing them in use.

You can also use this booklet to write letters to the editor, create social media posts, or share it with others who may find it useful.

To explore all of our Laser Talks, visit: <https://canada.citizensclimatelobby.org/laser-talks/>

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Say the F-words

Just 32 fossil fuel companies caused half of global CO₂ emissions in 2024

In 2024, just 32 fossil fuel companies caused half of global CO₂ emissions—down from 36 the year before. Saudi Aramco (state-owned) and ExxonMobil (investor-owned) led the pollution. 17 of the top 20 emitters are state-owned, controlled by nations like Saudi Arabia, Russia, and China—all of which blocked a fossil fuel phaseout at COP30, despite support from over 80 countries of which Canada was not one of them. We must push leaders to make polluters pay, demand climate justice, and accelerate clean energy solutions. The time for action is now.

What's one step you'll take to hold polluters accountable? Say the F-words again and again: fossil fuels.

Reference: <https://carbonmajors.org/>

The Fossil Fuel Industry Funded Climate Disinformation for Decades

Key players in the fossil fuel industry [knew decades ago](#) that burning coal, oil, and methane gas to warm our homes, power our cars, and generate electricity was warming the planet. In July 2024, [InfluenceMap](#) published research that uncovered that the oil and gas industry has used a playbook of narratives and arguments to systematically oppose, weaken, and delay the energy transition since at least 1967.

In Geoff Dembecki's book, *The Petroleum Papers*, he documents how Imperial Oil conducted a study on carbon pricing in the early 1990s and then sent out a memo to executives on how to block it. Here is [an interview link](#) and it begins at the about 7:00 minute mark where he talks about it.

There is hope. Climate concerned citizens are in the [majority](#) in Canada. A quarter of all US Americans live in jurisdictions that are [suing big oil](#) over lying to the public. For British Columbian municipalities seeking support to do the same, [Sue Big Oil](#) is the go-to organization.

Happily, when you inform people that the fossil fuel industry funded a climate disinformation campaign for decades, people are more likely [to believe you](#) when you present evidence-based solutions. So, keep talking. You are more powerful than you think.

Suggested Books:

- [Climate Cover-Up](#) (2009) By James Hoggan and Richard Littlemore
- [Merchants of Doubt: How a Handful of Scientists Obscured the Truth on Issues from Tobacco Smoke to Climate Change](#) (2011) by Naomi Oreskes and Erik Conway
- [Oil's Deep State: How the petroleum industry undermines democracy and stops action on global warming – in Alberta, and in Ottawa](#) (2017) Dr. Kevin Taft
- [The New Climate War: The Fight to Take Back Our Planet](#) (2021) By Michael E. Mann.
- [The Petroleum Papers: Inside the Far-Right Conspiracy to Cover Up Climate Change](#) (2022) By Geoff Dembecki
- [Fire Weather](#) (2023) By John Vaillant

Disinformation in “Unaccountable” Media

Between Nov. 1, 2023, and Oct. 31, 2024, Canadians were exposed to a significant disinformation campaign about pricing pollution from fossil fuels on the unregulated and thus, unaccountable foreign-owned social media platforms. Sadly, from [November 2023-October 2024](#) Premiers Ford, Moe, Smith, Poileivre, their parties and fossil fuel companies spent over one million dollars in spreading disinformation about the consumer carbon price on social media. Most egregious was the claim that pollution pricing is a driver of inflation which has been clearly refuted.

Reference:

<https://www.cbc.ca/news/canada/saskatchewan/ijf-energy-united-social-media-carbon-tax-advertising-1.739>

The State and Spread of Climate Disinformation in Canada

In January 2025, the Centre for Media, Technology and Democracy at McGill University, released a report, *Climate Obstruction: On the State and Spread of Climate Disinformation in Canada*.

It found that while most Canadians accept climate change, fewer than half feel it affects their lives today. Disinformation thrives through “delay narratives”—like portraying climate advocates as elitist, pushing “ethical oil,” or co-opting Indigenous rights to justify extraction. These narratives weaken urgency and policy action, and social media platforms amplify them without transparency. To build effective climate policy, we must call out delay tactics, demand accountability from digital platforms, and strengthen public understanding of both the risks and the solutions.

Reference:

<https://www.mediatechdemocracy.com/climate-obstruction-report>

Oil Price-Fixing Is Behind Post-Covid Inflation

In May 2024, the US Federal Trade Commission revealed that American oil companies colluded with the Saudi government to hike gas prices in 2021—costing the average family \$3,000 in a single year.^{1,2} In Canada, a March 2025 study from the Centre for Future Work points the finger at fossil fuel price spikes for most of Canada’s post-COVID-19 inflation.³

High fossil fuel prices have long triggered inflation and economic crises. Mark Zandi, chief economist at Moody’s, told Vox: “Every recession since World War II has been preceded by a jump in oil prices.” Economists even have a name for it: **fossilflation**.⁴

References:

1. Federal Trade Commission. (2024, May 2). FTC order bans former Pioneer CEO from Exxon board seat in Exxon-Pioneer deal. *Federal Trade Commission*. <https://www.ftc.gov/news-events/news/press-releases/2024/05/ftc-order-bans-former-pioneer-ceo-exxon-board-seat-exxon-pioneer-deal>
2. Stoller, M. (2024, May 3). An oil price-fixing conspiracy caused 27% of all inflation increases in 2021. *BIG by Matt Stoller*. <https://www.thebignewsletter.com/p/an-oil-price-fixing-conspiracy-caused>
3. Stanford, J., & Weir, E. (2025, March). Counting the costs: Impacts of the 2022 oil price shock for Canadian consumers and workers. *Centre for Future Work*. <https://centreforfuturework.ca/wp-content/uploads/2025/04/FalseProfits-March2025-Counting-the-Costs.pdf>
4. Leber, R. (2022, August 12). Fight climate change. End fossilflation. Here's how. *Vox*. <https://www.vox.com/science-and-health/2022/8/12/23290488/fight-climate-change-end-fossil-fuel-inflation>

Stop Playing Russian Roulette

The Interplay between Sulphur Termination Shock and Global Warming

Reducing air pollution sounds like a win, but there's a twist. Sulphate aerosols – tiny particles in the air from burning fossil fuels, metal smelting, fertilizers, shipping, and waste incineration – are harmful to health and ecosystems. Yet they also cool the planet by reflecting sunlight, creating a temporary “mask” over greenhouse gas warming.

In 2021, right after the IPCC's AR6 reports, Simons, Hansen, and duFournet published *Climate Impact of Decreasing Atmospheric Sulphate Aerosols and the Risk of a Termination Shock*. They showed that cutting sulphate aerosols too fast could remove this cooling effect, potentially causing a rapid spike in temperatures – what scientists call a “termination shock.”

The study highlights a dilemma: reducing these aerosols improves air quality but could unintentionally accelerate global warming. It underscores the importance of careful planning and coordinated climate policy.

References

1. Climate Impact of Decreasing Atmospheric Sulphate Aerosols and the Risk of a Termination Shock (2021) | Leon Simons, James E. Hansen, Yann duFournet | <http://www.columbia.edu/~jeh1/Documents/Simons.2021.RiskOfATerminationShockAerosolConference.pdf>
2. The Rate of Global Warming During Next 25 Years Could Be Double What it Was in the Previous 50, a Renowned Climate Scientist Warns (2021) | Inside Climate News | <https://insideclimatenews.org/news/15092021/global-warming-james-hansen-aerosols/>
3. Leon Simons on Twitter | <https://twitter.com/LeonSimons8>

Key Atlantic Current Could Start Collapsing in this Century

Earth's climate has a beating heart: the Atlantic Meridional Overturning Circulation, or **AMOC**. It pumps warm water north, keeping Europe mild, the tropics stable, and our weather predictable.

Fifty-six million years ago, the Paleo-Eocene Thermal Maximum saw massive carbon releases that drove ocean extinctions and evolutionary upheaval on land. Today, we are emitting carbon **9–10 times faster** than then ¹.

One **tipping point** we're flirting with is the **collapse of the AMOC**. It's already the weakest it's been in 1,600 years ². Research shows we could cross the point of no return within decades. The collapse might take 50–100 years, but once triggered, it's irreversible ³. If it happens: Europe freezes in winter, the tropics scorch, monsoons fail, crops die, coastlines flood. Societies crumble. This isn't Hollywood. This is physics.

The heartbeat of Earth's climate is in our hands. Every tonne of carbon we emit pushes us closer to a world we may not recognize. The precautionary principle alone should make everyone act now.

1. Thornalley, D. J. R., et al. (2018). Temporal scaling of carbon emission and accumulation rates: Modern anthropogenic emissions compared to estimates of PETM onset accumulation. *Paleoceanography and Paleoclimatology*, 33(11), 1425–1439. <https://doi.org/10.1029/2018PA003379>
2. Thompson, A. (2018, April 11). Slow-motion ocean: Atlantic's circulation is weakest in 1,600 years. *Scientific American*. <https://www.scientificamerican.com/article/slow-motion-ocean-atlantics-circulation-is-weakest-in-1-600-years/>
3. Pare, S. (2025, September 4). Key Atlantic current could start collapsing as early as 2055, new study finds. *Live Science*. <https://www.livescience.com/planet-earth/climate-change/key-atlantic-current-could-start-collapsing-as-early-as-2055-new-study-finds>

Our Uninsurable World

Takeaway: As climate change increases the frequency, severity, and unpredictability of extreme weather events, insurance companies are covering less and less of the costs. The burden is falling in larger part on taxpayers than ever before.

The longer version: When climate change comes knocking, who pays for the damage? Increasingly, the answer is: not insurance.

For 2024, Munich Re reported total losses of ~\$320 billion and insured losses of ~\$140 billion globally. Insured losses in 2024 were among the **highest ever** recorded and significantly above long-term norms. Though down from exceptionally high 2024 totals, **2025 insured losses** far exceed long-term averages (10-year).

Insurance Bureau of Canada **reported** ~\$8.5 billion in insured losses from severe weather in 2024, *the highest on record in Canadian history*. This nearly tripled 2023 losses and was ~12× the 2001–2010 annual average.

As weather losses grow and climate impacts intensify, the insurance market has seen troubling trends:

- Insurance company bankruptcies
- Soaring consumer premiums
- Rising taxpayer-funded compensation
- Withdrawal of coverage in high-risk areas
- and most recently, Cat bonds

In the U.S., companies **State Farm, Farmers Insurance, Nationwide, Progressive, and Liberty Mutual** (along with hundreds of other small insurance companies) have left states like Florida, Texas, and California after repeated hurricane, flood, and wildfire losses. State-backed “last resort” insurers now provide basic coverage where private firms refuse.

In Canada, withdrawal hasn’t happened yet, but premiums rose **7.7 per cent** in 2023, while over **1.5 million high-risk** households lack affordable flood insurance. The year 2024 was Canada’s costliest for weather disasters—\$8.5 billion in insured losses, nearly triple 2023’s total and 12 times the annual average from 2001–2010. In 2025, there were \$2.4 billion in insured losses and \$1.0 billion in uninsured losses.

As more costs shift to taxpayers, the case for urgent climate action grows. In March 2025, Allianz board member Günther Thallinger **warned** that entire asset classes are “degrading in real time” from extreme weather and that the climate crisis could destroy capitalism. Two-thirds of economic losses from natural disasters are already uninsured—a “major societal problem,” he told CNBC.

Zurich Insurance Group **echoed** this concern in April 2025, calling the outlook “alarmingly bleak” and pointing to the Los Angeles wildfires as proof that even wealthy economies remain unprepared. Without rapid decarbonization and stronger resilience measures, the bill—for insurers, governments, and citizens—will only keep rising.

In January 2025, TD Insurance secured a \$150 million catastrophe (**Cat**) **bond**, becoming the first Canadian insurer to sponsor a bond focused exclusively on catastrophe risks within Canada. Cat bonds are securities that pay out to insurers only when a predefined disaster occurs, transferring a portion of the risk to investors. In return, investors receive an interest rate that is higher than most fixed-income securities. This development is yet another clear signal that climate change is increasing financial risk for insurance companies.

Underestimating Financial Risk: An Actuarial Analysis

In August 2023, a critical actuarial analysis highlighted the financial risks of climate change. By applying actuarial principles, this paper exposes the limitations and assumptions in current climate-change scenario modeling in financial services, particularly under hot-house world scenarios of 3°C or more warming. The analysis reveals that current techniques fail to account for many of the most severe impacts, such as tipping points and second-order effects, which are glaringly absent from these models. While the intricate details of the analysis may be complex, the message is clear: **the current climate-scenario models are flawed and do not accurately predict the future or its financial ramifications.** It's imperative that we acknowledge and address these shortcomings to prepare for the **true extent** of climate-related risks.

Reference:

The Emperor's New Climate Scenarios: Limitations and assumptions of commonly used climate-change scenarios in financial services. Institute and Faculty of Actuaries. University of Exeter. 2023
<https://actuaries.org.uk/media/qeydewmk/the-emperor-s-new-climate-scenarios.pdf>

Greenhouse Gases and the Damage Done

Calculating the amount companies owe for causing global warming

A report published in **May 2023** found that it was possible to assess the amount of global warming damage caused by industry as a whole. It was reported that the cost would be \$99 trillion for the years 2025 to 2050 of which \$70 trillion is attributed to fossil fuels. Their study is quite granular and drills down into certain segments of industry and even individual companies. They surveyed hundreds of climate economists to learn more about the financial costs associated with global warming and who should be paying for disasters that have ensued as a result.

<https://www.climatechangenews.com/2023/05/19/study-fossil-fuel-firms-owe-209bn-a-year-for-climate-damage/>

How Carbon Producers Drive Forest Fires in Western North America

A peer-reviewed study, published in **May 2023** in the journal Environmental Research Letters, found that 37% of the total burned forest area in Western Canada and the United States between 1986-2021 can be traced back to 88 major fossil fuel producers and cement manufacturers.

<https://iopscience.iop.org/article/10.1088/1748-9326/acbce8#erlabce8s3>

Study estimates 2023 Canadian wildfire smoke caused 82,000 premature deaths globally

A **September 2025** study published in the peer-reviewed journal Nature reported that smoke from record-breaking Canadian wildfires in 2023 caused an estimated 5,400 acute deaths and about 82,100 premature deaths worldwide.

<https://www.nature.com/articles/s41586-025-09482-1>

Healthy, Wealthy and Wise

And the good news is every dollar spent on strong environmental regulation doesn't just cut greenhouse gases — it *pays back* via health savings. According to the Canadian Association of Physicians for the Environment, four major federal regulations implemented over 13 years have already prevented illnesses tied to air pollution, reducing hospitalizations, chronic respiratory conditions, cardiovascular disease, and premature deaths. Those health gains translate into billions in avoided medical costs and improved productivity through fewer sick days. The report argues that when you include these health co-benefits in cost-benefit analyses, climate action is not just defensible, it's a bargain.

<https://cape.ca/wp-content/uploads/2025/04/Healthy-Wealthy-Wise-Full-Report.pdf>

The Path Forward

The Wisdom of Simon Sharpe

In a nutshell: The transformation of the economy will not be linear. It will be shaped like the letter S. It will begin slowly, then accelerate sector by sector, jurisdiction by jurisdiction, country by country and accelerated by a coalition of the willing. Best of all, the transformation is already underway!

In January 2026, Citizens' Climate Lobby hosted a call with Simon Sharpe, a [leading expert](#) on climate economics and policy, with experience guiding international climate efforts including COP26. He helps governments understand how bold, strategic action can accelerate the low-carbon transition. In January 2026, he shared with us a vision of the path forward full of common sense.

Here's the simple truth about how real change happens. At the start of any big economic shift, clean solutions are expensive and unfamiliar. People resist. That's why early subsidies matter. You build first. You scale. Costs fall. Solar is the proof. Once China and others went big, prices collapsed and the world followed.

But subsidies alone are not enough. Once clean options exist and are affordable, carbon pricing becomes powerful. That is when it really works.

The UK shows this clearly. A carbon price pushed coal out of electricity eight times faster than almost anywhere else. Norway shows the same pattern with cars where they taxed gasoline vehicles and subsidized electric vehicles.. When electric vehicles were cheaper to buy than gasoline cars, sales flipped. Not slowly. Fast.

This is not about virtue. It is about prices. When clean technology is cheaper than fossil fuels, the transition accelerates on its own. That is the steep part of the S-curve, and once you are on it, change becomes unstoppable.

The data show that if a small group of major players, including Canada, the EU, the UK, China, and climate-leading U.S. states, tip key sectors, the rest of the world follows. Not because they want to be good global citizens, but because it becomes a smart economic choice.

Build first. Then break fossil dominance. And do not confuse the order.

The Big Switch Will Save Us Money

A 2023 Canada Climate Institute report found that as Canadians switch from fossil fuels to more energy-efficient electric technologies, they will save money on energy costs over time. Average household spending on energy is expected to decrease by **12%** by 2050. <https://climateinstitute.ca/reports/electricity/>

In September 2022, Mark Jacobson and his team at Stanford University calculated that transitioning 145 countries to 100% renewable energy would cost \$62 trillion. However, the annual savings from switching the world to 100% renewable energy would be \$11 trillion. Thus, the initial investment would be recouped in just six years. <https://web.stanford.edu/group/efmh/jacobson/Articles/l/145Country/22-145Countries.pdf>

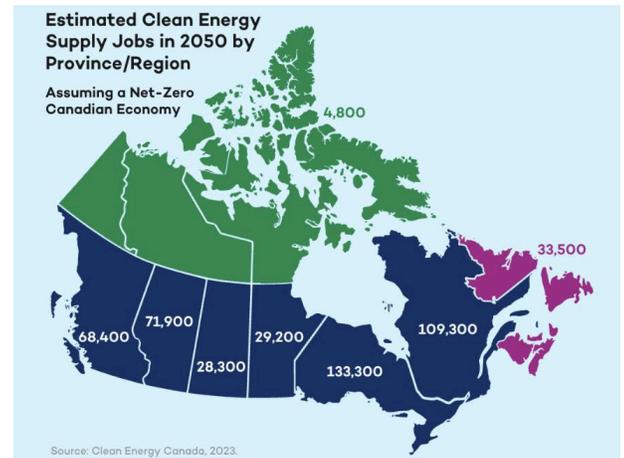
Deloitte's Global Turning Point report (June 2022) concluded that a rapid global net-zero transition could **add \$43 trillion** to the economy, while insufficient action could **cost \$178 trillion** by 2070. <https://www.deloitte.com/global/en/issues/climate/global-turning-point.html>

A major International Energy Agency report released on May 30, 2024, showed that the transition to net-zero emissions would result in lower global energy costs compared to continuing on the current path. The report also highlighted that the faster the transition to clean energy, the more cost-effective it becomes for governments, businesses, and households. <https://iea.li/4aM2zNn>

What About Jobs?

A 2023 report by Clean Energy Canada projected:

- Canada will see 700,000 more energy jobs in 2050 than exist today if Canada (and the world) reaches net zero, with growth in clean energy jobs outpacing the decline in fossil fuels.
- While there will be a 1.5-million job decline in fossil fuels in a net-zero 2050, this is far exceeded by the 2.2-million job increase in clean energy as employment in the sector grows 7% a year out to 2050.
- Jobs in Alberta's clean energy sector will grow 10% a year out to a net-zero 2050—the fastest of any province or territory—significantly more than the job decline expected in fossil fuels. <https://cleanenergycanada.org/report/a-pivotal-moment/>



In August 2025, analysis by the Pembina Institute determined that Canada's oil and gas sector no longer guarantees widespread employment growth. Jobs have declined despite rising production, a trend expected to continue with the global energy transition. <https://www.pembina.org/pub/drilling-down>

Policymakers should focus on workforce development in decarbonization, renewables, and low-carbon industries to create sustainable, long-term jobs and economic resilience.

Renewable Energy and Storage are Unstoppable

Renewable energy adoption is surging globally, with seven countries already generating nearly 100% of their electricity from renewables, including Iceland, Norway, Paraguay, Albania, Bhutan, Nepal and the Democratic Republic of the Congo. Other countries, such as Costa Rica, Ethiopia and New Zealand, have made significant progress but do not yet achieve 100% renewable electricity year-round (1)(2). More than 40 countries now produce over 50% of their electricity from renewables. (3)

Battery Energy Stationary Storage (BESS) has been the fastest growing battery market globally for the past three years. In 2024, it grew by 52%, compared with 25% growth in EV batteries, according to Rho Motion. China currently leads global BESS deployments, but other markets are expected to expand rapidly, driven by low-cost lithium-ion cells and new renewable capacity. By 2027, the top 20 countries' BESS capacity is projected to rise at least 289% compared with 2024, though growth will vary by region. Canada is expected to be the fastest growing market through 2027. (4)

In July 2025, the International Energy Agency declared that renewable energy will become the top energy source in 2026. (5) Why? New renewable energy is cheaper than new fossil energy. (6)

References

1. Seven countries now generate 100% of their electricity from renewable energy (The Independent) April 2024
<https://www.independent.co.uk/tech/renewable-energy-solar-nepal-bhutan-iceland-b2533699.html>
2. 2025 Trends: Renewable Energy & Solar Research Report
<https://to.ratedpower.com/ebooks/solar-research-report/>
3. List of countries by renewable electricity production, Wikipedia
https://en.wikipedia.org/wiki/List_of_countries_by_renewable_electricity_production
4. Which are the top 20 countries for battery energy storage capacity? Rho Motion
<https://rhomotion.com/news/which-are-the-top-20-countries-for-battery-energy-storage-capacity/>
5. IEA: Renewables will be world's top power source 'by 2026' Carbon Brief (July 2025)

<https://www.carbonbrief.org/iea-renewables-will-be-worlds-top-power-source-by-2026/>

6. Renewable Power Remains Cost-Competitive amid Fossil Fuel Crisis (IRENA):

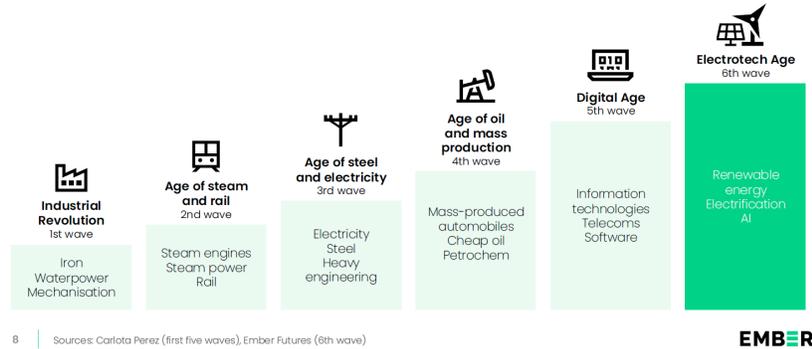
<https://www.irena.org/news/pressreleases/2022/Jul/Renewable-Power-Remains-Cost-Competitive-amid-Fossil-Fuel-Crisis>

Recommendation: Follow [Mark Z. Jacobson on BlueSky](#)

The Global Electrotech Revolution

This is the age of electrotech

It is the latest in a long line of technology shifts



In a nutshell: Energy systems are shifting from being fuel based to being technology based. The result is cheaper, cleaner, and more decentralised energy. Countries that invest early in this transition are poised to gain economic, geopolitical, and energy security advantages. Fossil fuel exporters risk being left behind.

Ember Energy's recent work, *The Electrotech Revolution*, projects that global fossil fuel demand will peak and begin to decline by around 2030 under current trends.

Key drivers:

- Rapid scale up in solar, wind, batteries, electric vehicles, and heat pumps is rewriting the energy cost curve. Each doubling in deployment cuts costs by about 20 percent.
- Renewable energy is becoming more efficient and less wasteful than fossil fuels. We are using energy in ways that deliver more benefit per unit consumed.
- Emerging economies are vital. Many countries in Sub Saharan Africa, Asia, and Latin America are importing more renewables hardware, tapping into vast solar and wind potential. These regions will make up a large share of the increase in global clean energy adoption.

Sources:

<https://ember-energy.org/latest-insights/the-electrotech-revolution>

<https://ember-energy.org/app/uploads/2025/09/Slidedeck-The-Electrotech-Revolution-PDF.pdf>

LNG - Not Worth The Risk

Canada and British Columbia are on track to give nearly \$4 billion to the Liquefied Natural Gas (LNG) industry by 2030. That means taxpayers are shouldering the rising costs and risks of LNG expansion, not the companies¹. Prices are unstable, infrastructure is costly, and climate risks are growing². In late September 2025³, gas prices fell below zero because of LNG startup issues and overproduction. But it's not too late. Policy-makers can still redirect these billions away from fossil fuels and toward priorities that benefit Canadians, not corporate profits.

1. Canada Set to Provide CAD 3.93 Billion in LNG Support by The End of 2030 (Sept. 17, 2025) | IISD| <https://www.iisd.org/articles/press-release/canada-set-provide-cad-393-billion-lng-support-end-2030>
2. Why Canadian LNG Is Not a Path to Global Energy Security or a Stronger Domestic Economy (July 10, 2025) Steven Haig, Nichole Dusyk | IISD| <https://www.iisd.org/articles/deep-dive/canadian-lng-is-not-path-to-energy-security-stronger-domestic-economy>
3. Canadian Gas Hits Sub-Zero as LNG Plant Hiccups Keep Supply High (Sept. 29, 2025) | Bloomberg | Robbet Tuttle| <https://www.bloomberg.com/news/articles/2025-09-29/canadian-gas-hits-sub-zero-as-lng-plant-hiccups-keep-supply-high>

CCS: A Not So Grand Bargain

Takeaway: Building new fossil fuel infrastructure on the premise that Carbon Capture and Sequestration (CCS) will be able to sink emissions is a dangerous fairy tale.

CCS is a general term for a range of different industrial processes that can separate carbon dioxide (CO₂) emissions from smokestacks and store it underground indefinitely as toxic waste.

Citizens' Climate Lobby does not oppose or support any specific technologies. It should be noted that studies have found that **without adequate carbon pricing**, CCS deployed at the scale required to meet climate targets is unlikely. <https://www.nature.com/articles/nenergy2017141> (2017)
<https://www.pembina.org/pub/not-so-grand-bargain> (October 2025)

One of the key conclusions of the final IPCC AR6 synthesis report in **March 2023** was clear: existing and currently planned fossil fuel projects are already more than the climate can handle.
<https://canada.citizensclimatelobby.org/ipcc-synthesis-report-how-to-diffuse-a-climate-time-bomb-hint-follo-w-the-money/>

An **April 4, 2023** analysis in Nature concluded:

Humanity has never removed an atmospheric pollutant at a global, continental or, even, regional scale — we have only ever shut down the source and let nature do the clearing up. This is the case for chlorofluorocarbons and stratospheric ozone destruction, for sulfur dioxide and acid rain, and for sulfur and nitrogen oxides and photochemical smog. We must be prepared for CCS to be a failure, leaving us to rely on the environment to stabilize atmospheric CO₂ over thousands of years. This is another argument for rapid decarbonization.

<https://www.nature.com/articles/d41586-023-00953-x>

A **September 2023** report from the International Institute for Sustainable Development (IISD) found CCS for oil and gas is too costly and unlikely to get much cheaper because the technology is complex, needs custom design for each project, and cannot benefit from mass production like solar panels.

<https://www.iisd.org/system/files/2023-09/bottom-line-why-carbon-capture-storage-cost-remains-high.pdf>

In **December 2023** Influence Map reported that most corporate advocacy promoting CCS for addressing climate change is not aligned with pathways recommended by the IPCC for limiting global temperature rise to 1.5°C or well-below 2°C. <https://influencemap.org/report/CCS-and-Corporate-Policy-Engagement-24754>

In **May 2024**, Greenpeace Canada reported that Shell's flagship CCS project generated over \$200 million (CAD) by selling credits for emissions cuts that never occurred. The findings, published in the investigative report *Selling Hot Air*.

<https://www.greenpeace.org/static/planet4-canada-stateless/2024/02/4b010c8b-en-selling-hot-air-report.pdf>

On **July 3, 2024**, Desmog reported that Canadian oil companies removed CCS claims from their websites before new rules in Bill C-59, came into effect. Bill C-59 introduced significant amendments to Canada's

Competition Act, specifically targeting misleading environmental claims, commonly referred to as "greenwashing."

<https://www.desmog.com/2024/07/03/canada-competition-act-oil-companies-delete-carbon-capture-websites-new-regulations-pathways-alliance/>

An **April 2025** analysis of the impact of CCS on **water** resources in Alberta warns that future water supply has the potential to constrain CCS development.

https://www.eralberta.ca/wp-content/uploads/2025/05/WaterSMART_CCUS-Study_Report_2025.04.08.pdf

In the spring of 2025 at a **Fraser Institute** meeting, **Bjorn Lomborg**, a well known fossil fuel proponent and "friend" of the Trump administration's energy secretary, upon reflecting on the fact that current costs for CCS in Canada could be as high as \$150 per tonne of CO₂ said, **"It's not going to happen."**

<https://www.desmog.com/2025/06/05/carbon-capture-not-going-to-happen-top-fossil-fuel-advocate-predicts/>

Finally, a **September 2025** study in Nature challenged the idea that CCS can store massive amounts of CO₂. While earlier estimates suggested 10,000 to 40,000 billion tonnes, the study finds only a small fraction is viable, with a safer global limit of about 1,460 billion tonnes.

<https://www.nature.com/articles/s41586-025-09423-y>

Addendum: This September 20, 2025 article by Anushka Yadav is deep and scathing.

<https://thepointer.com/article/2025-09-20/carney-backs-reckless-lng-project-unproven-carbon-capture-being-spun-as-clean-oil>

The Fossil Fuel Non-Proliferation Treaty

Since 2022, Citizens' Climate Lobby Canada has supported the call for a new treaty to accelerate action toward a better future. Just as fifty years ago the world successfully negotiated a treaty to defuse the threats posed by the uncontrolled spread of nuclear weapons, the world today needs a Fossil Fuel Non-Proliferation Treaty to address the threat posed by fossil fuels.

To stop accumulating future climate damage, we need the community of nations to:

- **Non-Proliferation** – ending all new exploration and production of fossil fuels
- Global Disarmament** – phasing-out existing stockpiles in line with the 1.5°C Paris goals
- A Peaceful Transition** – fast-tracking a just transition for every worker, community, and country.

The Fossil Fuel Non-Proliferation Treaty has been endorsed by 17 national governments—including Vanuatu, Tuvalu, Colombia, Palau, Samoa, Timor-Leste, Antigua & Barbuda, Nauru, and the Federated States of Micronesia. Key supporters include the Vatican, WHO, and European Parliament, alongside over 4200 NGOs and 145 cities and subnational governments.

More than 80 countries signed onto a road map to phase out fossil fuels at COP 30. Canada was not one of them. The International Conference for the Phase-Out of Fossil Fuels: 28–29 April 2026 Santa Marta, Colombia aims to phase out fossil fuels and secure a just transition.

<https://fossilfuel treaty.org/>

Follow the Money

Canada Needs Tax Reform

How can we nation-build and make life more affordable right now? The answer is tax reform

Many believe Canada's tax system is not fit for purpose. This is not surprising because the last comprehensive review of Canada's tax system was in the mid-1960s with the [Royal Commission on Taxation](#). More than half a century later, Canada needs a modernized tax system that can generate the revenue required to make life more affordable, support economic transformation, provide certainty for businesses, create the jobs of the 21 Century and protect the climate and our natural heritage and culture as part of nation-building.

Canada has several viable policy options for tax reform that could generate the revenue needed to fund essential transformations. These include:

- **Cracking down on tax havens** to recover lost revenue from offshore accounts.
- **Reinstating the Digital Service Tax** to ensure fair contributions from large digital corporations.
- **Implementing a wealth tax** on millionaires and billionaires to address income inequality and increase public revenue.
- **Exploring other progressive tax measures** to create a more equitable and sustainable fiscal system.

In Canada, [2025 in Tax Fairness](#) from the Canadians for Tax Fairness is an excellent resource. Two more organizations publicly calling for tax reform in Canada are the [Chartered Professional Accountants](#), and [Patriotic Millionaires Canada](#).

Canadian Banks are at a Climate Crossroads

Did you know Canada's Big Five banks have more of their loans in oil and gas than even the biggest American banks? InfluenceMap's September 29 report shows they are overexposed to risky, high-cost Canadian fossil fuels, more than any other banks in the world.¹ Despite representing just 0.5% of the global population, Canadian banks provide 15 % of global fossil fuel finance. In 2024 alone, they lent \$134.9 billion to fossil fuel companies, a 24 per cent increase from 2023. This massive support directly undermines climate progress and drives higher costs and damages for all Canadians.

The good news is about 70% of Canadians want our banks to invest in clean energy, not risky fossil projects.² Financial regulation is the missing piece of Canada's climate plan. That is why CCL supports clear government rules requiring banks, insurers, and pensions to phase out fossil funding, invest in clean energy, and end greenwashing. With strong policies, we can protect our planet, strengthen our financial system, and build long-term prosperity for everyone.

1. Canada's Big Five Banks: Fueling Fossil Risk? (September 19, 2025) | InfluenceMap | <https://influencemap.org/briefing/Canada-s-Big-Five-Banks-Fueling-Fossil-Risk-33753>

2. Public Backs Push to Shift Financial Institutions from Fossil Fuel Investments (June 20, 2025) | Environmental Defence | <https://environmentaldefence.ca/2025/06/20/public-supports-the-federal-government-transitioning-financial-institutions-away-from-oil-and-gas-investments/>

Canada's need for a Climate Taxonomy

Developing sustainable investment guidelines through the creation of a Canadian climate taxonomy could attract nationwide and global investment in clean energy projects and re-direct public and private funds away from fossil fuel-polluting industries. This was in the Liberal Party platform. Despite these benefits, and despite the fact that a climate taxonomy framework has been in the works in Canada since 2021, finalized guidelines have yet to materialize.

With this in mind, Citizens' Climate Lobby Canada encourages the current government to fulfil its campaign promises and ensure the climate taxonomy becomes operational. The taxonomy must include best practices outlined in the United Nations' [Integrity Matters](#) report, which states that net-zero strategies must be verifiable, and genuinely low-carbon, and clean. Free, prior, and informed consent must also be central to all contracts with Indigenous Peoples, in line with the United Nations Declaration on the Rights of Indigenous Peoples. It is imperative that our government establish truly competitive procurement regulations for all energy projects.

Senator Galvez Reintroduces a New Climate Aligned Finance Bill

In October 2025, Senator Rosa Galvez introduced a new and improved Climate-Aligned Finance Act (CAFA) after the last version died at the end of Parliament. The bill would make banks and Crown corporations create climate action plans and set targets. It would make company leaders responsible for following climate commitments, require climate experts on boards, and make banks hold more reserves if they take bigger climate risks.

With climate change "already starting to wreak havoc on our financial system," Galvez said in a [media release](#), "CAFA is not radical, it is simply inevitable. It is the next logical step to protect Canadians, our economy, and our climate. Voluntary pledges have failed to shift capital at the scale and speed required."

The bill "is essential because Canada's reliance on fossil fuel financing is increasing systemic risk," she added. "We need structural rules, not wishful thinking."

The release says the new version of CAFA, Senate Bill S-238, was "strengthened through expert consultations" by removing references to specific capital risk-weights for financing of fossil fuel activities, requiring disclosure but not removal of board members with "climate conflicts," and "deeming those complying with the new duty to align with climate commitments to carry out their duties under any other enactment."

Galvez [introduced](#) the previous version of CAFA, Bill S-243, on March 24, 2022. It was initially [endorsed](#) by 89 investment firms, academic organizations, and environmental groups, [referred](#) to the Senate Committee on Banking, Commerce and the Economy in June, 2023, and [finally](#) received a [brief hearing](#) the following November. In March, 2024, as supporters [marked](#) the bill's [second anniversary](#) with social media posts, a Senate source reported no immediate plans on the part of committee chair Pamela Wallin (CSG-Saskatchewan) to bring the legislation forward for detailed study.

As of February 2026, the bill has gone for [second reading](#) and Senator Galvez graciously mentioned Citizens' Climate Lobby on the floor of the Senate. Senate Climate Lobby Canada has an Action Team closely following the bill and are producing a series of nationwide actions to build political will for climate aligned finance.

Carbon Pricing Works

Between 2010 to election 2025 CCL lobbied for carbon pollution pricing with rebates because it is widely considered to be the most efficient and least costly way to reduce emissions and it clearly reduced income inequality - climate change's *evil twin*. That being said, at the end of the day, we are not attached to any one policy, but rather, we are attached to having a liveable planet. We are open to effective solutions that are supported by consensus data. As of yet, it's as simple as this: we have not been shown a better solution.

Expert Endorsements: Integrity is one of our core values. Thus, we follow the experts. The carbon pollution fees with rebates approach garnered widespread support from thousands of professional economists worldwide (1), including 28 Nobel laureates (2) and over 400 Canadian Economists (3.,

1: <https://www.eaere.org/statement/>

2: <https://www.econstatement.org/>

3: <https://ecofiscal.ca/2024/03/26/open-letter-carbon-pricing/>

30 Year Longitudinal Data (June 2020)

Analysis of 142 countries over 20 years shows that countries with a carbon price have CO₂ emissions growth rates 2 percentage points lower than those without. Each additional €1/tonne of CO₂ reduces annual emissions growth by about 0.3 percentage points, all else equal.

<https://link.springer.com/article/10.1007/s10640-020-00436-x>

Major meta-study finds carbon pricing works

A meta-analysis published in May 2024 provides robust evidence that carbon pricing effectively reduces greenhouse gas emissions by 5-21% in the early years of implementation. Analyzing 21 policies, it found significant reductions across various schemes, contradicting previous reviews with unclear methodologies. The effectiveness varies by policy design and context, rather than price level. The study emphasizes the need for more high-quality research, particularly on long-term and high-price schemes, to better understand policy impacts and optimize climate strategies.

<https://www.nature.com/articles/s41467-024-48512-w> (May 2024)

The Economist: Impacts of Carbon Pricing in the EU

In a April 2024 article from The Economist, the European Union's carbon pricing policy was lauded as its "biggest climate achievement" due to the fact that sectors covered by this emissions pricing scheme have jointly reduced emissions by 47% compared to when the scheme was first launched.

They state that carbon pricing will cover the lion's share of the EU's envisioned 90% emissions reduction for 2040, provided that "politicians have the courage to avoid interfering if higher carbon prices become painful for consumers and industry."

<https://www.economist.com/europe/2024/04/25/carbon-emissions-are-dropping-fast-in-europe>

IPCC Data

The [AR6 IPCC](#) reports acknowledges carbon pricing as an effective lever to reduce emissions: "*There is abundant evidence that carbon pricing policies reduce emissions.*" Implementing carbon pricing enables low-carbon solutions, like heat pumps, electric vehicles, geothermal energy, renewables, and many more — to develop and scale across the world. However, the report underlines that "*while the coverage of emissions trading and carbon taxes has risen, both coverage and price are lower than is needed for deep reductions*".

https://www.ipcc.ch/report/ar6/wg3/downloads/report/IPCC_AR6_WGIII_Chapter13.pdf

Risk of Debt Crisis

The International Monetary Fund (IMF) warned October 2023 that relying solely on subsidies to transform our energy systems could increase debt relative to GDP, potentially leading to a debt crisis.

<https://www.ifre.com/story/4155199/imf-warns-of-climate-linked-debt-crisis-hnm9dtsfp2>

Independent Assessment of Canadian Climate Policies

The Climate Institute, in their analysis of Canada's current climate policies found that with the maintenance of the carbon price in large-emitter programs and with the implementation of policy for heavy transport and buildings, it would be enough to "put Canada on a path for net emissions of 482 MtCO₂e in 2030, or a 34 per cent reduction below 2005 levels."

<https://climateinstitute.ca/wp-content/uploads/2023/12/ERP-assessment-2023-EN-FINAL.pdf>

Models Show the Power of Canada's Carbon Pricing Policies

By 2030, Canada's current climate policies are projected to reduce greenhouse gas (GHG) emissions by approximately **200 megatonnes (Mt)**—equivalent to the combined annual emissions of Ontario and Québec. However, this still leaves a **shortfall of at least 109 Mt** to reach the national target of **440 Mt** (a 40% reduction below 2005 levels).

Without these policies, emissions could rise to **775 Mt—41% higher** than under existing legislation. Climate policies interact in complex ways, but collectively, they reduce long-term climate damages and lower costs for Canadians and the economy.

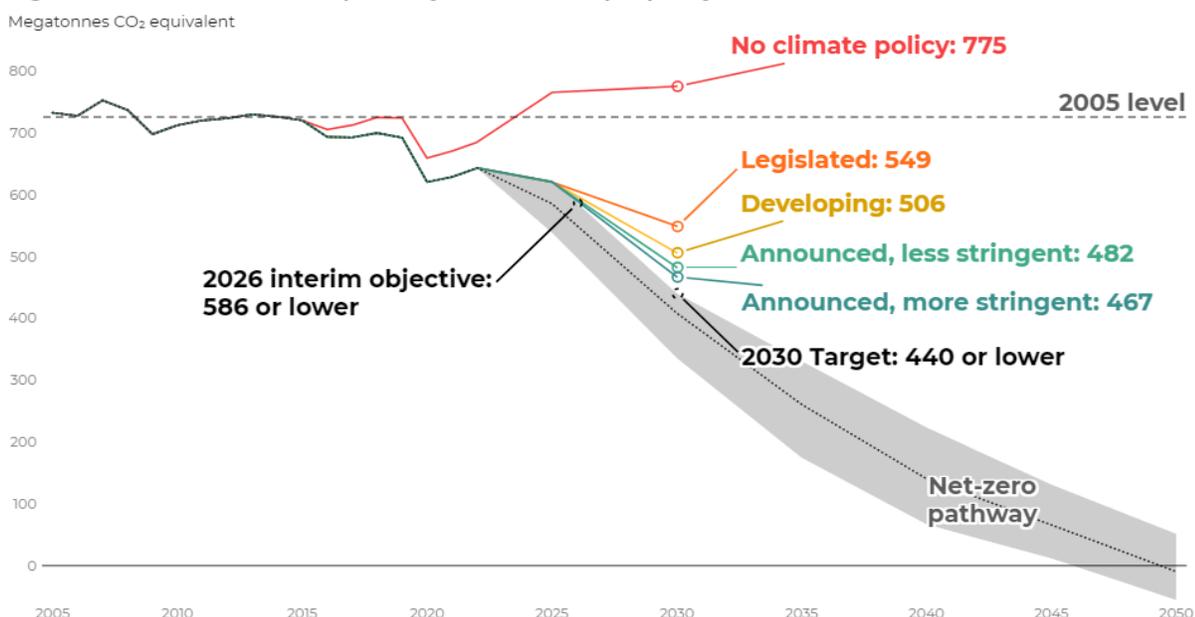
Key Challenges:

- The discontinuation of two major policies has created uncertainty about their replacements, weakening Canada's ability to track and achieve GHG reductions.
- Strengthening the **industrial carbon price** and promoting **climate-aligned finance** are critical to closing the gap and ensuring progress.

Key carbon pricing policies:

- **Fuel Charge (consumer carbon price):** -18 to -32 Mt (-8% to -14%) - discontinued
- **Output-Based Pricing System (large emitters):** -45 to -90 Mt (-20% to -40%)
- **Oil & Gas Emissions Cap:** -16 to -77 Mt (-7% to -34%) - discontinued

Figure 1: Canada's emissions pathways across multiple policy scenarios



Source: Historical data from ECCC, 2022 data from 440 Megatonnes' Early Estimate of National Emissions, Projections from Navius Research - Get the data

References

- Greenhouse Gas Pollution Pricing Act <https://laws-lois.justice.gc.ca/eng/acts/G-11.55/index.html>
- 440 Megatonnes Insight | Which Canadian climate policies will have the biggest impact by 2030? <https://440megatonnes.ca/insight/industrial-carbon-pricing-systems-driver-emissions-reductions/>
- Interactive tool | 440 Megatonnes Emissions Pathway Track <https://dashboard.440megatonnes.ca/>
- 2023 | Independent Assessment of Canada's 2023 Emissions Reduction Plan Assessment Report <https://climateinstitute.ca/wp-content/uploads/2023/12/ERP-assessment-2023-EN-FINAL.pdf>
- Reducing the costs of climate impacts in Canada <https://climateinstitute.ca/reports/damage-control/>
- Exclusive: Canada may drop oil emissions cap as part of new climate plan, sources say <https://www.reuters.com/sustainability/climate-energy/canada-may-drop-oil-emissions-cap-part-new-climate-plan-sources-say-2025-09-11/>

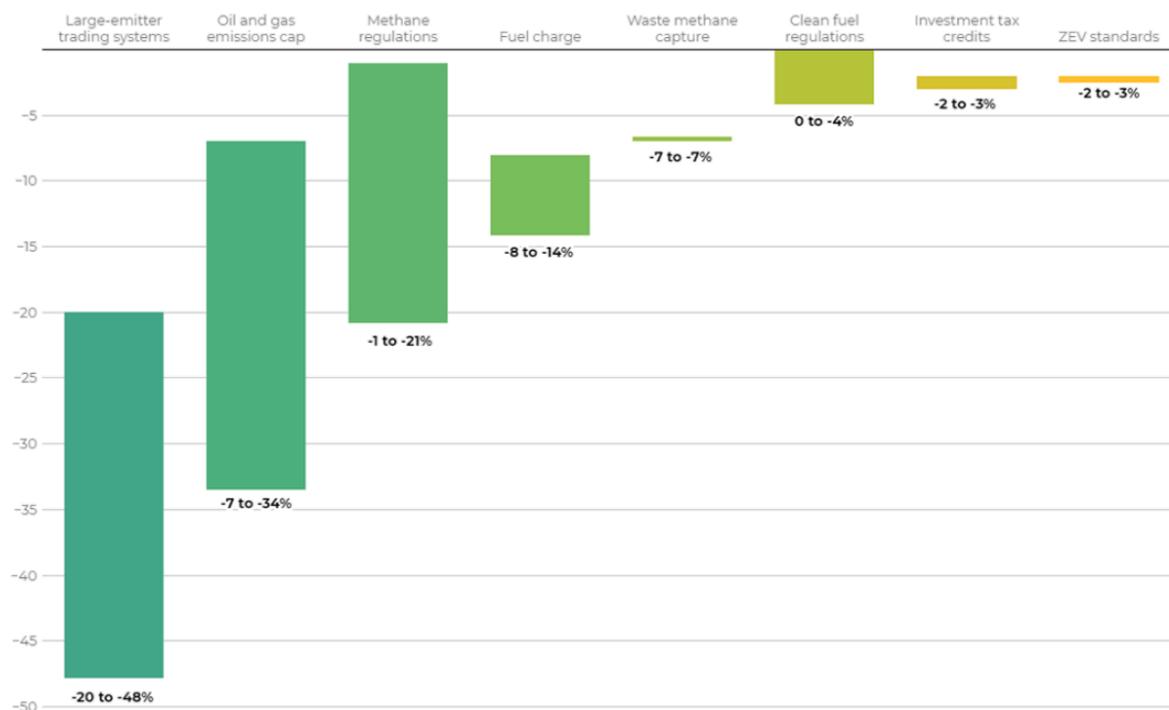
Importance of industrial carbon pricing and how to improvement it

Takeaway: Under the Paris Agreement, Canada committed to lowering its greenhouse gases by **40–45%** by 2030. Industrial carbon pricing is the most effective way to lower carbon pollution; however, the Canadian government needs to continue to improve these systems to maximise its potential.

Details: A study by the **Canadian Climate Institute (CCI)** and **Navius Research** found that industrial carbon pricing—referred to as Large-emitter trading systems—reduces carbon pollution the most. <https://440megatonnes.ca/insight/industrial-carbon-pricing-systems-driver-emissions-reductions/>

Figure 2: Range of incremental emissions reductions from climate policies in 2025-2030

Share of total emissions reductions between the baseline and the full ERP policy scenarios (%)



In January 2026, we provided these comments to the government of Canada for improving the industrial carbon price:

At a cost of a “**Timbit per barrel**” of oil and with **virtually no impact on families**, leading experts indicate that industrial carbon pricing can improve the international competitiveness of Canadian firms, and has the potential to drive one-third of Canada’s total emissions reductions.

- **Commitment to annual price increases**

We ask that the government commit to maintaining the annual increases to the federal “headline” carbon price (currently \$110/te) to \$170/te of greenhouse gas emissions by 2030, and also establish how the price will be increased after 2030.

Details: The federal government first set a price of \$20/te of emissions in 2019 and later laid out a schedule to increase it annually to \$170/te by 2030. Future guidance beyond 2030 has not been provided. As this deadline approaches, investors need certainty about carbon pricing to drive innovation and reduce emissions. Added uncertainty arises from the recent Canada-Alberta Memorandum of Understanding committing to a minimum effective carbon price of \$130/te.

- **Periodic review of provincial and territorial systems**

We support the federal government’s commitment to periodically review provincial and territorial industrial carbon pricing systems to ensure they conform to the federal Benchmark and, where these fall short, to impose the federal Backstop (Output-Based Pricing System).

Details: The Discussion Paper identifies challenges where provincial and territorial systems do not meet the federal Benchmark. While some flexibility is warranted, conformance is essential to maintain confidence in Canada’s industrial carbon pricing system and achieve national emission reduction goals. The Discussion Paper notes that “Improvements to the federal Benchmark and its application are needed to address these challenges.”

- **Oversupply of emissions reduction credits**

We support addressing the issue of oversupply of emissions reduction credits, which lowers the market price below the national “headline” carbon price.

Details: Excess credits must be addressed. The market price of these credits, not the government’s headline price, sets the real carbon cost. For example, in Alberta, excess credits traded for about \$30/te in 2025, despite an official carbon price of \$95. The government should consider tightening provincial emissions standards, addressing unused credits (almost \$50 million in Alberta), and evaluating offset credit impacts.

- **Offset credits**

We support addressing the issue of “offset” credits, which have often proven to be of questionable value.

Details: Setting eligibility standards for offset credits is essential, as these credits are often of limited value.

- **Transparency**

We support increased transparency of provincial and territorial industrial carbon pricing systems.

Details: Provincial and territorial systems must be transparent regarding design, annual emissions subject to pricing, credit trading prices, and market operations. This ensures public confidence and aids evaluation of carbon markets.

- **Expanded scope of the federal Benchmark**

We support expanding the scope of coverage of the federal benchmark.

Details: Scope coverage must be addressed to achieve national emission reduction goals. Differing thresholds and the removal of consumer carbon pricing reduce incentives for smaller facilities (emitting 10 ktonne+ annually) to participate.

- **Potential conflicts with the Canada-Alberta MOU**

We are concerned about potential conflicts between this consultation and the Canada-Alberta MOU, both addressing federal Benchmark stringency.

Details: Conflict may arise because the MOU commits to sector-specific stringency factors for large Alberta emitters in oil, gas, and electricity sectors by April 1, 2026.

How will the Fossil Fuel Industry be dismantled?

The fossil fuel industry has known since the [1950s](#) that their product was heating the planet. In Canada, they began obstructing the energy transition in the [1960s](#). In the 1990s they knew that [carbon pricing](#) was key to transitioning and they created a playbook to obstruct that too.

As well, spikes in fossil fuel prices have been behind [every recession](#) since the Second World War II, including the inflation crisis we are in [right now](#).

Fossil fuel companies and their political enablers spent at least [one million dollars](#) on Meta falsely claiming that the consumer carbon price caused inflation in 2024. The only silver lining from its cancellation is that they can no longer falsely blame fossil fuel price increases on the carbon tax.

Now that the carbon rebate program can no longer be blamed as a bogus bogeyman for inflation, a trade war has moved to centre stage, causing real inflation and real unease.

Oppressive systems have long marginalized vulnerable people and fomented anger to garner support. Thus, it should not be surprising that a June 2025 investigation showed 80% of [U.S. anti-trans groups](#) receive fossil fuel funding.

The deep interconnectedness of the fossil fuel and military industrial complex is also a [well-proven](#) phenomenon. Ergo, the tragedies in Ukraine and Venezuela should also not be surprising.

We have been here before. The slave masters did not want to give up their industry. In the United States their greed and cruelty led to a civil war. And, in the United Kingdom, the government had to pay off the slave traders and finally [paid off that debt](#), which began in 1835, in 2015.

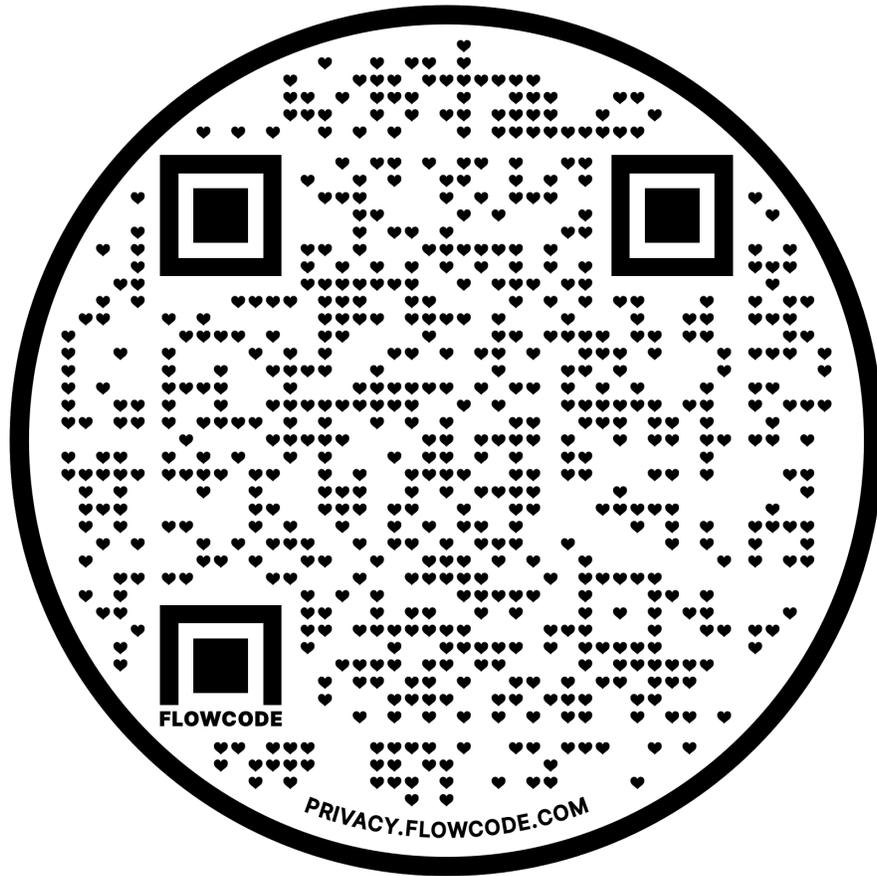
That leaves one wondering how this industry that will not cooperate, listen to experts, nor play by the rules can be dismantled? The answers are:

- legal consequences
- insurance and financial institutions no longer backing fossil fuel projects
- healthy democracies that have robust media landscapes
- brave politicians
- rules that protect us all from politicians who lie about climate solutions
- policies that redirect finances away from fossil fuels
- enforced regulations to protect our democracy from foreign interference
- multilateral and global cooperation for a road map to unwind our economies from fossil fuels
- many unsung heroes who focus on doing the hard work behind the scenes building community anchored in integrity and compassion, one riding at a time.

To get out of this mess, the key words and phrases going forward are focus, fossil fuels and follow the money.

Thanks in advance for your attention to the F-words.

QR Code for the webpage that hosts this resource



<https://canada.citizensclimatelobby.org/valentines2026/>