Name:_____

Phone #:_____

Follow the Money II

Post Budget Gathering and Foray

Monday, November 23, 2026 to Wednesday, November 25, 2026

Ottawa ON



IMPORTANT: Photo ID is required to get into all Parliament Buildings

Citizens' Climate Lobby Canada

Lobby **Climatique des Citoyens**

Empowering people to create the political will for a liveable world since 2010

https://canada.citizensclimatelobby.org/follow-the-money-ii/

LAND ACKNOWLEDGEMENT

Citizens' Climate Lobby Canada respectfully acknowledges that the work we support stretches across the homes of many First Nations, Métis and Inuit peoples on Turtle Island and that their traditional knowledge must be significantly incorporated as part of meaningful action on the climate crisis.

We acknowledge that they are traditional owners and custodians of this land and that for decades they have been the first line of defence against climate breakdown. Indigenous resistance has stopped at least 1.8 billion metric tonnes of greenhouse gas pollution on Turtle Island.

CITIZENS' CLIMATE LOBBY CANADA

About us: We are a national nonpartisan movement that began in Canada in 2010. We are united in a mission: to give constituents the tools, training, and support they need to advocate for effective federal climate policy that will steer finances directly away from fossil fuels.

Our Vision: To create the political will for a liveable world by empowering individuals to experience breakthroughs in exercising their personal and political power.

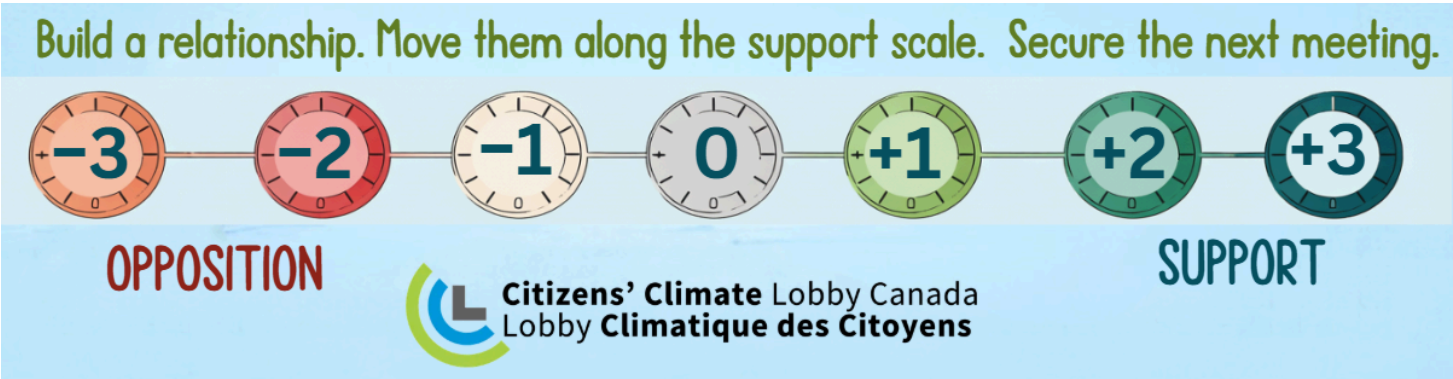
Our Proven Theory of Change is that by empowering everyday people to build political will for evidence-based and socially-just climate policies locally, we will succeed one riding at a time because *all politics is local.*

Our Theory of Political Change is 3 internal conditions must exist within our own parliamentarians for them to support a policy:

- **Undeniable Support:** "This clearly matters to my constituents, and they support action on this."
- **Strong Conviction:** "This is a good thing to do for my riding."
- **Political Safety:** "This won't harm me politically."

These conditions are like 3 dials on a mixing board. Any one of them can compensate for weakness in another.

One step at a time, we want to move our own parliamentarians up the Support Scale through consistent relationship-building aligned with our Theory of Political Change.



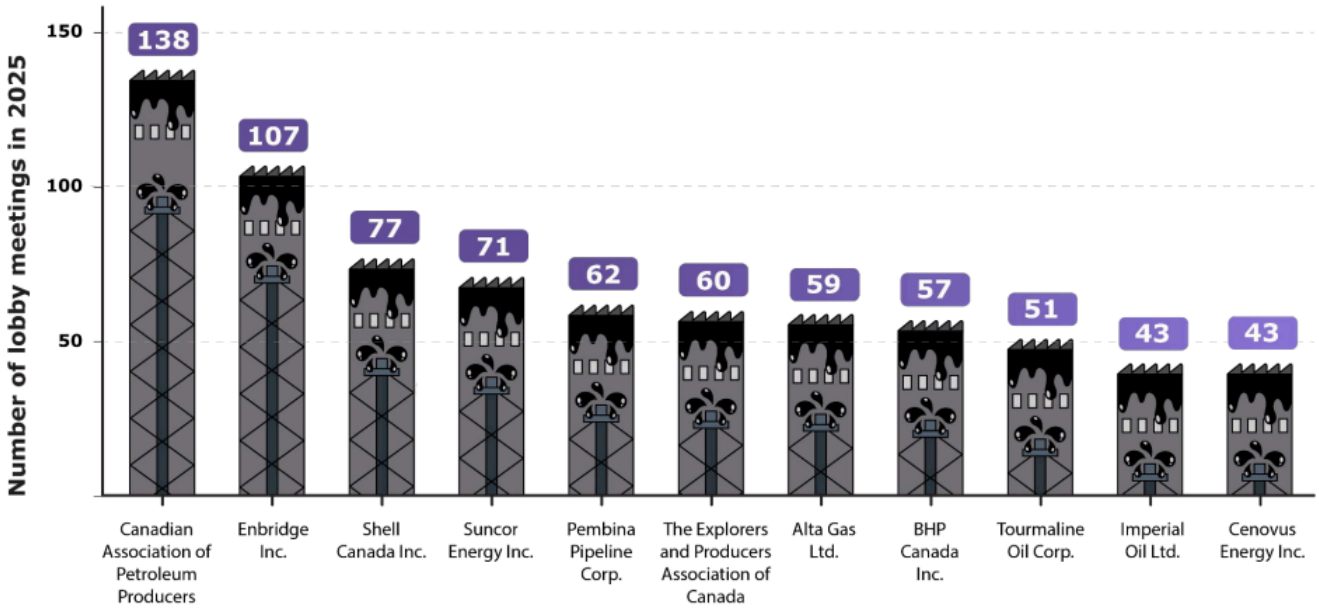
Why, How and Gratitude

Why, after all these years, are we still fighting to transform our economy away from fossil fuels? We know that nearly 90% of people want action on climate , yet bad-faith actors—backed by the fossil fuel industry—continue to distort public opinion on social media, creating a false perception of opposition.

But we have good news: we still have time to act.

But how?

A big problem is our government hears a lot from the fossil fuel companies (986 times in 2025) according to research by Environmental Defence.



You as a constituent have a right to speak with your MP about your concerns. We have expert data on how to transition our economy and over 16 years of experience facilitating discussions between constituents and parliamentarians.

Last December, Senator Rosa Galvez joined us to discuss her Climate Aligned Finance Act—a nation-building bill for the 21st century. This is the kind of bold leadership we need, and we're here to make sure it happens.

In January, Simon Sharpe showed us how we can accelerate this transformation five times faster. The key now is to ensure our MPs understand that their constituents demand federal policies to redirect finances away from fossil fuels.

In June, we learned through lobbying parliamentarians that most MPs and senators don't know the contents of a bill until third reading. This means our transformational work can increase the likelihood of a bill's passage.

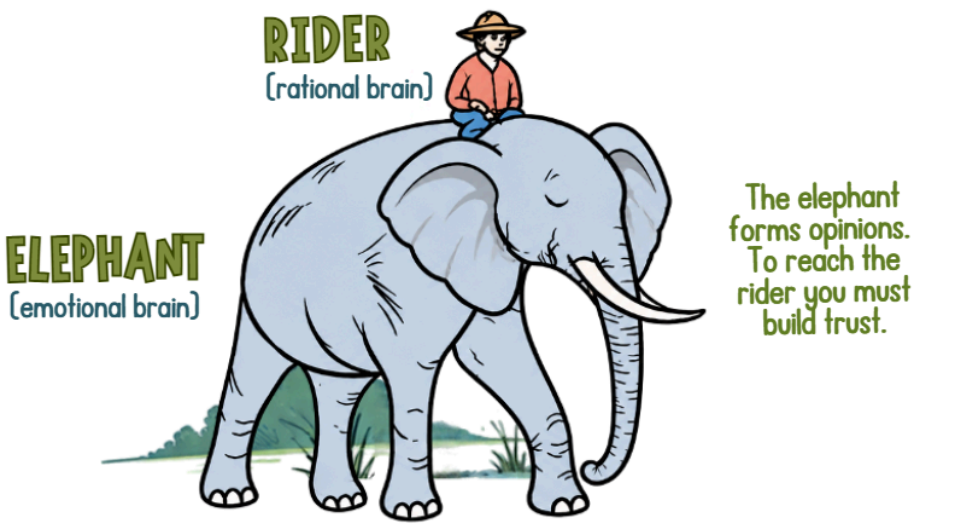
Thanks for doing this work with us. You're speaking for millions and changing the world.

Thought Experiments

The Elephant & the Rider

Humans make decisions **intuitively first**, then justify them rationally. Using frameworks like *Elephant and Rider* and *fast vs. slow thinking* or track 1 and track 2, reflect on how your mind works—and why advocacy starts with **empathy, humility, and connection** rather than facts alone.

What emotional blocks do you have regarding climate policy? What elephant could your MP possibly be sitting on? Knowing this, how can you best build trust with your MP?



Moral Foundations

Discover your own values by examining the **six moral foundations**.

Your moral "lenses" shape your perspective as well as your MPs. When you strive to **understand others**, you can communicate in ways that build **trust and connection** across differences.

What are your two top moral universes and what do you think your MP's are?

Care / Harm

Protecting others and preventing suffering.

Often emphasized by liberals

Fairness / Cheating

Justice, equality, and treating others fairly.

Liberals frame as equality; conservatives as proportionality

Loyalty / Betrayal

Patriotism, allegiance to one's group, and self-sacrifice for the team.

Often emphasized by conservatives

Authority / Subversion

Respect for traditions, institutions, and legitimate authority.

Often emphasized by conservatives

Sanctity / Degradation

Purity, sacredness, and protecting what is considered sacred or noble.

Often emphasized by conservatives

Liberty / Oppression

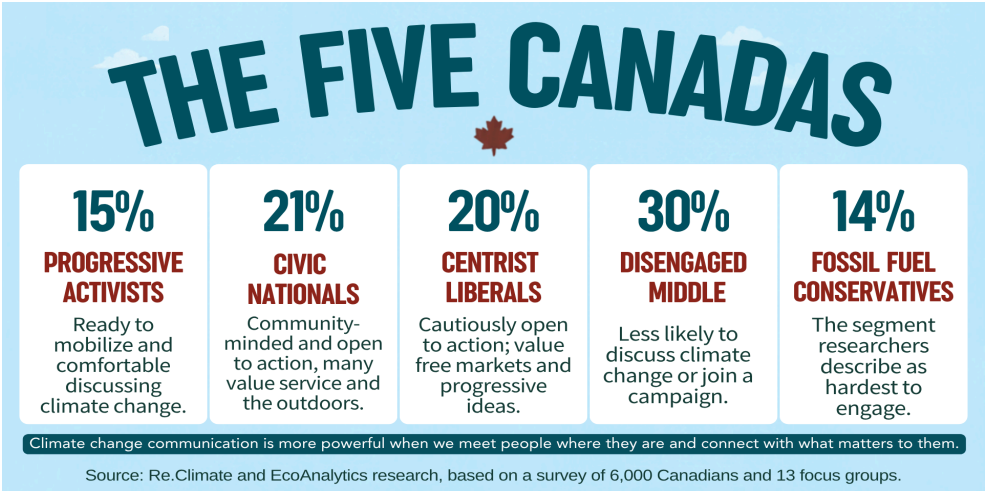
Freedom from control or domination by others; resistance to tyranny.

Emphasized by libertarians; varies across spectrum

The Five Canadas

There is no single "Canadian public." As well, 86% of the population are receptive to polluter-pays and accountability messaging — but the framing matters: focusing *solely* on blaming oil and gas companies can backfire with some segments.

What group of the 5 Canadas do you identify with the most and what are the two predominant Canada's in your riding/region?



The Seven Priority Missions of PM Carney

We will focus on seven priorities:

1. Establishing a new economic and security relationship with the United States and strengthening our collaboration with reliable trading partners and allies around the world.
2. Building one Canadian economy by removing barriers to interprovincial trade and identifying and expediting nation-building projects that will connect and transform our country.
3. Bringing down costs for Canadians and helping them to get ahead.
4. Making housing more affordable by unleashing the power of public-private cooperation, catalysing a modern housing industry, and creating new careers in the skilled trades.
5. Protecting Canadian sovereignty and keeping Canadians safe by strengthening the Canadian Armed Forces, securing our borders, and reinforcing law enforcement.
6. Attracting the best talent in the world to help build our economy, while returning our overall immigration rates to sustainable levels.
7. Spending less on government operations so that Canadians can invest more in the people and businesses that will build the strongest economy in the G7.

Relevant Passages in Budget 2026

1.Carbon Pricing: Budget 2026, Chapter 1, Section 1.4 – “Building a net-zero economy,” under the subsection “Advancing Canada’s climate competitiveness.”

> “To support the continued transition to a low-carbon economy, we are:
> *Working to establish a predictable and effective carbon pricing system that supports emissions reductions while providing clarity for businesses and investors. As part of this effort, we intend to update the federal industrial carbon pricing benchmark to provide greater certainty for industrial emitters, clean technology developers, and capital markets, and to support continued investment in emissions reductions.*”

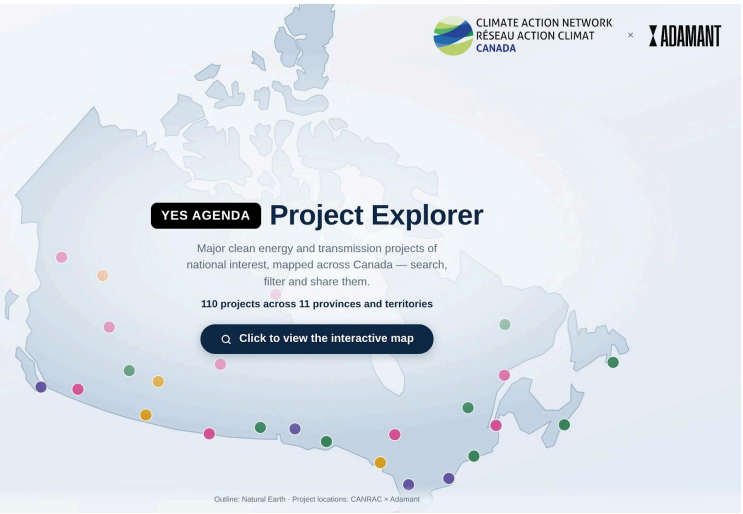
One important qualification: the budget does not specify the precise changes to the industrial carbon pricing benchmark, a new carbon price, or a timetable for implementing the revised benchmark. It states an intention to update it.

2. CAFA: Budget 2026, Chapter 1 – Canada's Investment Supercycle, Section 1.4 – “Building a net-zero economy,” under the subsection “Mobilising sustainable investment.”

The exact wording is:

> *“As global demand for low-carbon goods and technologies grows, Canada is taking steps to help attract investment in the industries and projects that will drive future economic growth. Work is underway on the independently developed Made-in-Canada sustainable investment guidelines that will help direct investment toward low-carbon projects, with draft criteria for the electricity, transportation, and buildings sectors expected by the end of 2026. In addition, Budget 2026 proposes to:*
> *Develop a new Sustainable Bond Framework for government issuance, using the Made-in-Canada sustainable investment guidelines. This framework will be prepared by the Department of Finance Canada.*
>
> • Showcase progress on the Made-in-Canada sustainable investment guidelines and connect investors with new opportunities through a Sustainable Finance Conference that the Canadian Climate Institute will host in February 2027.”

The Yes Agenda: Canada's Clean Energy Future Is Already Under Construction



Canada needs to build clean, renewable energy infrastructure that works for Canadian communities and Indigenous nations, and the solutions are at our fingertips.

The Problem: Canada has committed to doubling its electricity capacity by 2050 to power a clean economy. But beyond the commitments, many Canadians don't know what a clean energy future actually looks like, or that it is already taking shape in their own regions.

The Solution: The Yes Agenda Project Explorer offers a coast-to-coast look at 110 solar, wind, geothermal, hydro, storage, and transmission projects in development right now, tracking close to 100 GW of electricity generation. The mapping tool was developed by Climate Action Network Canada and Adamant, built on research conducted by Dunsky Energy + Climate Advisors in Spring 2026.

The Yes Agenda: Building Canada's Clean Energy Future report tells the story of communities, provinces, and territories leading the way. From B.C.'s first geothermal electricity facility, to Yukon's first connection to the North American grid, to Saskatchewan's first Indigenous-equity and largest solar farm, to Canada's first offshore wind farm, the possibilities are more exciting, and closer to reality, than ever before.

The Ask: These projects are ready, but they need the right policy signals to be built at the speed and scale Canada needs. Carbon pricing gives clean electricity a market advantage over fossil fuels and rewards investors for getting these projects financed and built. Climate-aligned finance rules direct private capital away from fossil fuels and toward projects like the ones in the Yes Agenda. That is why we are asking MPs to support carbon pricing and climate-aligned finance rules for Canadian financial institutions. These policies would accelerate the implementation of clean energy projects across Canada and help build a future that is affordable, secure, and shared.

Learn More

Yes Agenda Project Explorer: https://www.yesagenda.ca/

The Yes Agenda: Building Canada's Clean Energy Future report: https://climateactionnetwork.ca/wp-content/uploads/The-Yes-Agenda-Building-Canadas-Clean-Energy-Future.pdf

Canadians Want Clean Energy

A public opinion research report, prepared in May 2026 year by Environics Research, was commissioned by Natural Resources Canada to gauge “public opinion on Canada’s energy policies. One of the report’s key findings is that it is the “dominant view” of Canadians across the country that Canada should become a superpower in clean energy — not fossil fuels.

The report, based on a survey of 3,084 Canadians in late March 2026, explains that the research was undertaken to better

Type of energy to prioritize

Type of energy	Total
Net: Clean Energy	**60%**
Mainly clean energy (wind, solar, hydro, nuclear)	26%
Both, but lean more toward clean energy	34%
Both fossil fuels and clean energy equally	19%
Net: Fossil Fuels	**18%**
Both, but lean more toward fossil fuels	11%
Mainly fossil fuels (oil, gas)	7%
Not sure	3%

understand the public's "priorities, values and concerns" to "support policy development and decision-making" as well as "guide communications strategies, messaging and speaking points for stakeholders."
Canadians were asked how Canada should prioritize clean energy and fossil fuels to meet the goal of becoming an energy superpower. Six in ten Canadians feel clean energy should be a notable (34%) or predominant (26%) part of the energy mix to achieve this goal. By comparison, under two in ten (18%) think the goal should be achieved mainly (7%) or predominantly (11%) with fossil fuels. The remaining two in ten (19%) think both should be used equally.

Additionally Canadians are very much in favour of the federal government's energy goal for the country. A strong three-quarters (74%) majority of Canadians think it is either extremely (35%) or very (40%) important that the country pursue becoming an energy superpower.

Reference: https://publications.gc.ca/collections/collection_2026/rncan-nrcan/M4-294-2026-eng.pdf

IISD - Follow the Money: Canadian Federal Financial Support for Energy (2024–25)

IISD's October 2027 report, *Follow the Money: Canadian Federal Financial Support for Energy in 2024–25*, which examines how federal subsidies and financing are shaping Canada's energy transition.

IISD found the federal government provided CAD 31.9 billion in energy support in 2024–25. Roughly three of every four dollars went to fossil energy, while 22% supported clean energy. The Trans Mountain pipeline drove much of the imbalance, and although households received 40% of subsidies, less than 1% targeted low-income households.

This is why CCL Canada focuses on getting money out of the hands of fossil fuels. Building clean energy while propping up fossil fuels is like the Red Queen in *Alice in Wonderland*: the faster she runs, the farther the castle appears. We must stop funding the problem we're trying to solve.

Reference
International Institute for Sustainable Development. (2025). *Follow the Money: Canadian Federal Financial Support for Energy in 2024–25*.
https://www.iisd.org/publications/report/federal-financial-support-energy-canada

Clean Energy versus Capturing Carbon

A 2025 study found that transitioning all 149 countries' energy systems to 100% wind, water, and solar (WWS) would eliminate energy-related air pollution deaths and CO2-equivalent emissions while cutting end-use energy needs by roughly 54% and annual energy costs by roughly 60%, with a full social cost payback of under one year.

Conversely, policies promoting carbon capture (CC) or synthetic direct air capture (SDACC) would impose social costs of $60 to 80 trillion per year across the 149 countries, or 9.1 to 12.1 times the WWS social cost, and would still increase air pollution, CO2-equivalent emissions, energy needs, and equipment costs relative to WWS.

The authors conclude that even partial deployment of CC/SDACC substantially raises social costs and emissions, and recommend that policies promoting carbon capture and synthetic direct air capture be abandoned in favour of 100% WWS pathways.

Reference:
Jacobson, M. Z., Fu, D., Sambor, D. J., & Mühlbauer, A. (2025). Energy, Health, and Climate Costs of Carbon-Capture and Direct-Air Capture versus 100% Wind-Water-Solar Climate Policies in 149 Countries. *Environmental Science & Technology*, 59, 3034–3045.
https://web.stanford.edu/group/efmh/jacobson/Articles/I/149Country/149-Countries.pdf

Carbon Capture and Direct Air Capture are Questionable Opportunities

At the rate of capture (0.59 MTCO2/y) from new Carbon Capture and Direct Air Capture (CC/DAC) installations operational in 2026 where the CO2 is not used for enhanced oil recovery, it will take 81,000 years to build enough CC/DAC to capture the current emissions of CO2 from fossils and land-use change (47,200 MTCO2/y).

All CC/DAC ever built for non-EOR purposes captures only 0.04% of today's CO2 emissions.
- 74.3% of all CO2 captured today from all installations built in any year is used for EOR (which releases 50-120% of the CO2 back to the air).
- 68.1% of all CO2 captured from 2026 installations is used for Enhanced Oil Recovery Recovery.

None of this accounts for all the direct and opportunity-cost CO2 and air pollution released back to the air from the energy used to run the CC/DAC equipment, which negates any benefit.

Conclusion: Carbon Capture (CC) and Direct Air Capture (DAC) are questionable opportunities.

https://www.globalccsinstitute.com/global-status-of-ccs/
https://www.globalccsinstitute.com/wp-content/uploads/2026/10/Global-CCS-2026-Executive-Summary.pdf
https://web.stanford.edu/group/efmh/jacobson/Articles/I/149Country/149-Countries.pdf

Carbon capture and storage projects in Canada still face weak economics

On November 19, 2026 the Institute for Energy Economics and Financial Analysis (IEEFA)released their latest report on carbon capture and storage (CCS). Here are the key findings:

- Carbon capture and storage projects in Canada still face weak economics and are dependent on government financial support—transferring risk to taxpayers.
- The revised carbon-price schedule will lower the potential revenue ceiling for CCS projects.
- Government-backed carbon contracts for difference may not guarantee revenue certainty.
- The introduction of investment credits and reduced stringency rates may contribute to an already saturated provincial carbon market.

Since the 2025 report, the May 2026 Canada-Alberta implementation agreement and a subsequent Trilateral Memorandum of Understanding (MOU) among the federal government, the province of Alberta and the Oil Sands Alliance have been signed. Both agreements include key fiscal and regulatory adjustments, subject to the conclusion of a definitive agreement expected to be announced shortly.

Canada’s taxpayers should be wary of being made to assume a growing share of project risks without a corresponding guarantee of lasting emission reductions or economic benefits.

Full report:
https://ieefa.org/sites/default/files/2026-11/Emerging%20CCS%20policy%20measures%20Canada_November%202026.pdf

Fact sheet:
https://ieefa.org/sites/default/files/2026-11/IEEFA_Canada_CCS_Fact_Sheet%20%281%29.pdf

Institute for Energy Economics and Financial Analysis Fact Sheet

November 19, 2026

KEY FINDINGS

Taxpayers absorb the risk. Despite new policy measures and funding streams, carbon capture and storage (CCS) projects in Alberta still depend on government financial support, transferring risk to taxpayers.

Lower revenue ceiling. The revised carbon-price schedule lowers the potential revenue ceiling for CCS projects. Persistent credit oversupply, insufficient credit demand and long-term operating cost inflation leave the revenue model fragile.

No guaranteed revenue. Government-backed carbon contracts for difference may not guarantee revenue certainty,and commitments to regulate the market price for carbon credits could expose taxpayers to escalating financial liabilities.

A crowded carbon market. Investment credits and reduced stringency rates may add to an already saturated provincial carbon market, working against price-support goals and raising the cost of maintaining a price floor.

FOLLOWING THE POLLUTER-PAYS PRINCIPLE

If governments proceed with CCS, support should depend on tangible, verifiable outcomes:

- **Actual emissions reductions**
- **Sustained capture performance**
- **Permanent CO_2 storage**

Under the polluter-pays principle, polluters should bear the burden of CCS deployment, keeping the benefits if projects succeed and absorbing the losses if they fail, rather than relying on subsidies for construction costs or operating deficits.

In short: *Canada's taxpayers should be wary of assuming a growing share of project risks without a guarantee of lasting emission reductions or economic benefits.*

Large scale CCS deployment remains dependent on external subsidies. The revenue model is fragile and is exposed to material uncertainty due to persistent credit oversupply, insufficient credit demand and long-term operating cost inflation."

Mark Kalega

IEEFA Energy Finance Analyst and report author

Do You See What the Ocean Is Telling Us?

In a nutshell: Are you watching the ocean data? Because the Pacific Ocean is screaming at us right now.

Longer version: A Godzilla El Niño is forming, and the ocean temperatures are already off the chart. This event broke the record for the hottest El Niño reading ever, **months before its expected December peak.**

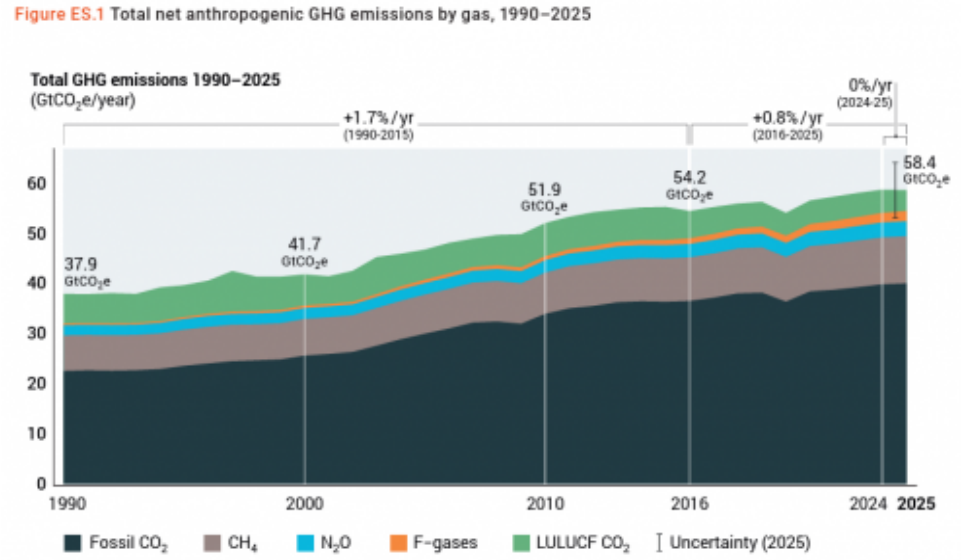
Do we get it? Peer-reviewed estimates project more than 450,000 additional heat deaths by February. That's from heat alone, before counting droughts, floods, and fires. Those are parents, children, grandparents, and neighbours, and Canada won't be insulated from the global fallout.

History already ran this experiment. **The 1877-78 super El Niño helped kill** over 50 million people through famine, the worst environmental disaster humanity has ever recorded.

And the World Food Programme warns El Niño events push tens of millions more people into hunger. The UK is already holding National Emergency Briefings on exactly this!

Canada needs to prepare too and part of this includes transitioning our economy away from fossil fuels as fast as possible.

UNEP Emissions Gap Report — October 21, 2026



UNEP's Emissions Gap Report 2026 gives its lowest-overshoot scenario a 66% chance of limiting the peak to 1.7–1.8°C above pre-industrial levels and about a 50% chance of returning to 1.5°C or below by 2100. The probabilities apply within a scenario built around immediate, sustained action. The Paris Agreement goal is to hold warming well below 2°C and pursue efforts to limit it to 1.5°C. The report says the chance of holding warming to 1.5°C with no or limited overshoot is gone after delayed cuts. That changes the task to limiting the temperature peak and the duration of the excess.

Countries would need to cut greenhouse-gas emissions 18% by 2030, 45% by 2035 and 69% by 2040, relative to 2025, under the lowest-overshoot pathway in a new United Nations Environment Programme report.

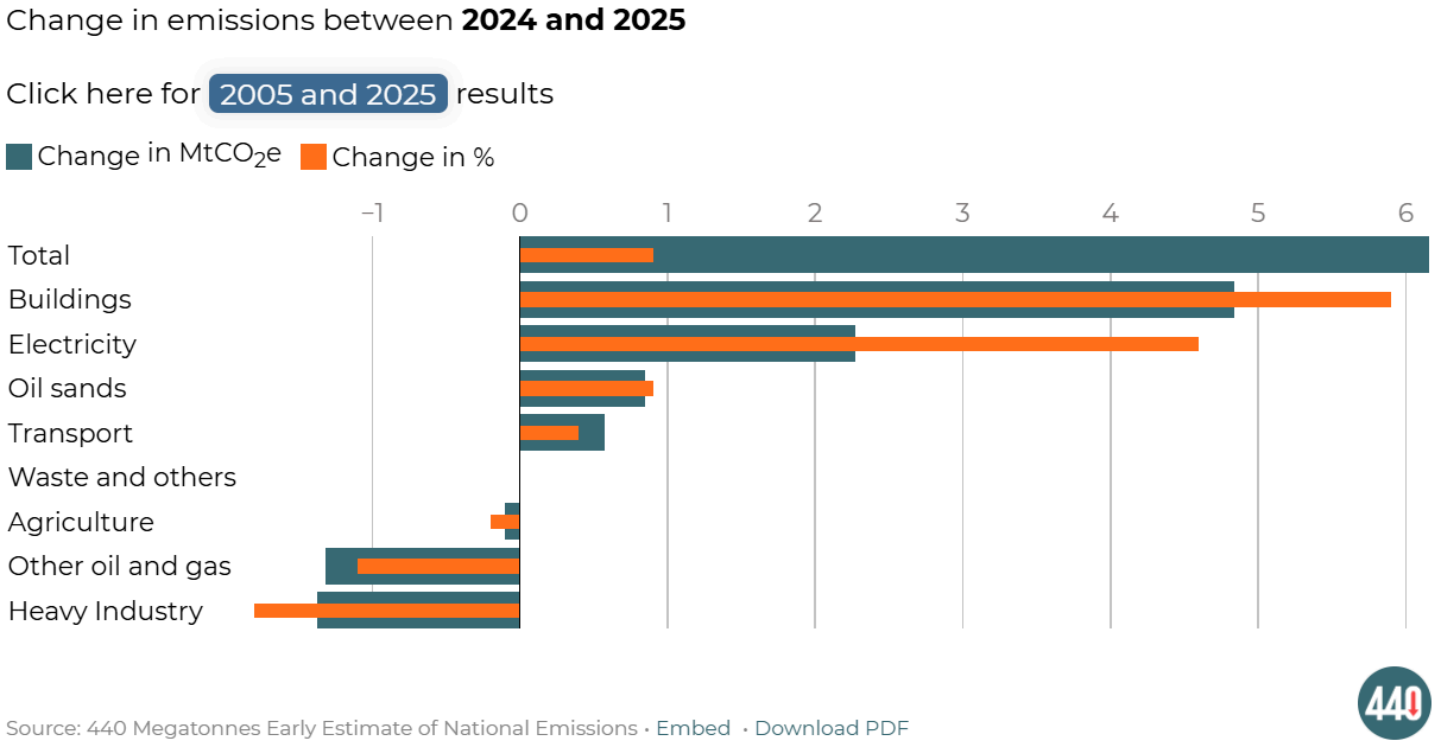
But the current full implementation of nationally determined contributions, or NDCs, cuts emissions only 5–8% by 2030 and 11–15% by 2035, versus 2025.

https://wedocs.unep.org/rest/api/core/bitstreams/8819b586-8d60-4aaf-bd0e-4a48d04759f2/content

Canadian Climate Institute — October 23, 2026

Early estimates find that Canada's emissions increased in 2025 by 1%. The main contributor to the increase was the higher use of natural gas for building heat and electricity. Clean electrification can address these emissions, but Canada has made limited progress electrifying its economy.
https://440megatonnes.ca/insight/early-estimate-canadas-emissions-increased-in-2025/

Canada's Emissions increased in 2025, mainly due to more gas used in buildings and electricity

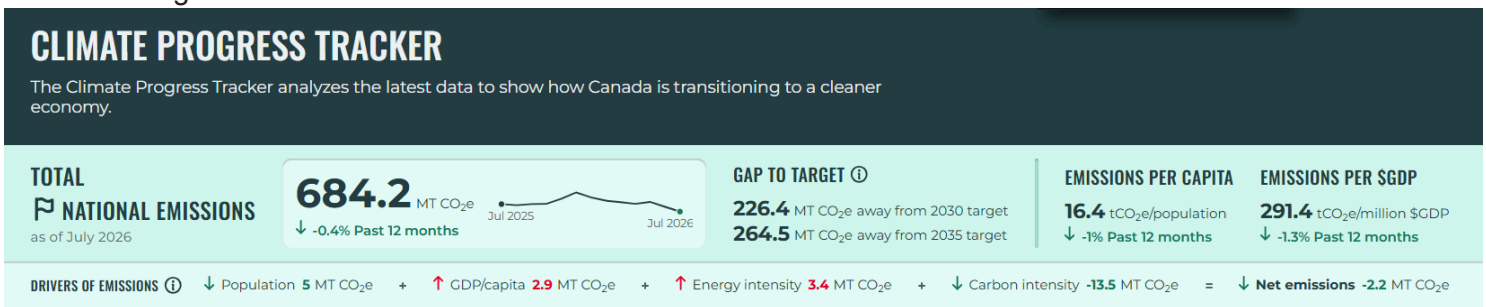


Canada's Climate Progress Tracker - November 12, 2026

On November 12, 2026, the Canadian Climate Institute launched the Climate Progress Tracker. It was developed by the Institute's 440 Megatonnes project using more than 40 indicators of the country's transition to a cleaner, more competitive economy. It provides close-to-real-time data across five major signals of climate progress: electrification, clean energy, emissions progress, industrial performance, and the clean economy.
https://www.climateprogress.ca/

Canada's clean technology sector is growing. EV market share nearly doubled to 13% between February 2025 and August 2026. Wind and solar capacity increased more than 40% since 2020, while battery storage grew more than sixfold. Clean tech exports nearly doubled, and 81% of Canada's clean technology market is now supplied by domestic manufacturers.

However, electricity's share of energy use is not growing, power grids are becoming more emissions-intensive, and overall emissions remain stubbornly high. Despite a slight decline in early 2026, Canada remains far behind its climate targets.

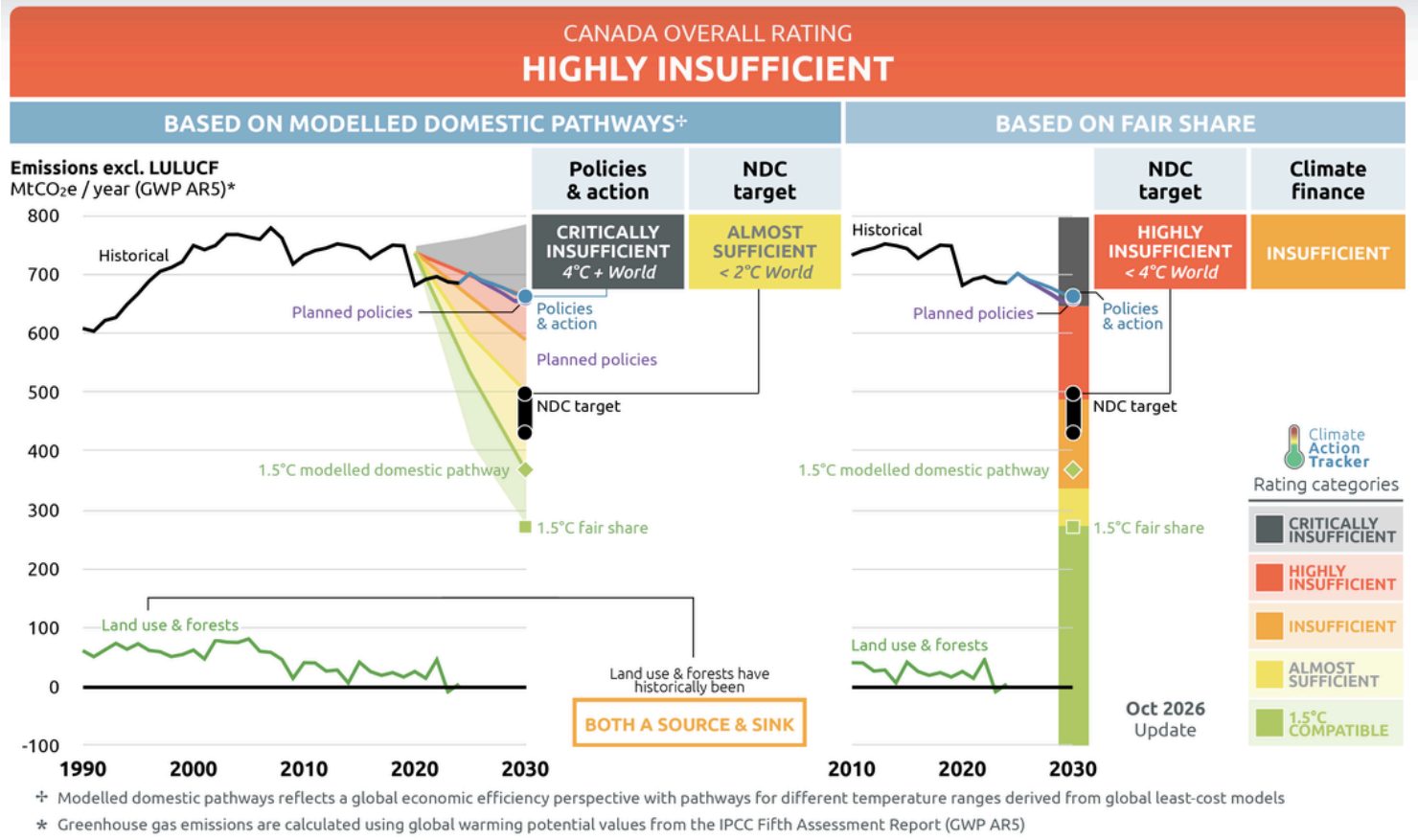


Climate Action Tracker ranks Canada as Highly Insufficient — October 13, 2026

Canada's climate action is headed in the wrong direction, with the federal government under Mark Carney's leadership steadily dismantling climate policies. Emissions have effectively plateaued in recent years and projected emissions reductions under current and planned policies fall well short of what is required to meet Canada's climate targets.

The impact of this policy rollback is stark: two years ago, planned policies were projected to cut emissions by 30% below 2005 levels by 2030, compared to just 14% in the latest assessment. Carney has admitted that Canada will not meet its 2030 and 2035 targets under his government's plan.

Meanwhile, Canada continues to approve and support new oil and gas infrastructure, despite the need for a rapid, managed transition away from fossil fuels. All of this is unfolding as the country experiences yet another devastating wildfire season. The CAT continues to rate Canada's climate action as "Highly Insufficient."



÷ Modelled domestic pathways reflects a global economic efficiency perspective with pathways for different temperature ranges derived from global least-cost models

* Greenhouse gas emissions are calculated using global warming potential values from the IPCC Fifth Assessment Report (GWP AR5)

Explore the tracker here: https://climateactiontracker.org/countries/canada/

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

A report, released in June 2026 by Statistics Canada, "Extreme weather impacts on consumers and insurers in Canada, December 2019 to December 2025: An updated analysis," (1) finds that extreme weather events are becoming more frequent, more severe and more costly, placing sustained pressure on Canadian insurers and homeowners alike. Among the report's highlights:

- Claims costs have surged dramatically. Since 2009, insurers have paid nearly $2 billion per year on average in catastrophic weather-related claims, up sharply from about $400 million annually between 1983 and 2008.
- In recent years, annual insured losses have reached unprecedented levels, including $3.4 billion in 2022 and a staggering $9.4 billion in 2024.
- Insurance premiums have risen more than twice the inflation rate between 2019- 2025

According to estimates from Catastrophe Indices and Quantification Inc.(2), severe weather across Canada caused more than $3.7 B CAD in insured losses in summer 2026, the country's third-costliest summer on record. As well, four of Canada's five most expensive summers for insured weather damage have occurred in the past six years, a mark of steadily rising catastrophe costs for insurers, households and businesses.

Without stronger risk reduction measures Canadians will continue to face rising insurance costs and growing exposure to loss.

Globally, 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. (3) Though down from exceptionally high 2024 totals, 2025 insured losses far exceed long-term averages (10-year).(4)

In October 2026 a group of senior UK and European insurance and reinsurance professionals warned that escalating climate-related losses could undermine property insurance availability, destabilise mortgage markets and create systemic financial risks comparable to those that contributed to the global financial crisis. (5)
In a memorandum titled "Sounding the Alarm", Inside Track x (Re)Insurance argues that the industry's current approach to managing physical climate risks could leave growing numbers of households and businesses without affordable coverage. (6)

None of this is inevitable. Canada and our global partners have the technology, the wealth and the knowledge to transition off fossil fuels, and to do so quickly. What is missing is not capability but will. Until polluters are made to pay for the damage they cause, the escalating price of "our uninsurable world" will keep landing on the people who can least afford it.

References

(1) McGillivray, M. (2026, June 16). Extreme weather impacts on consumers and insurers in Canada, December 2019 to December 2025: An updated analysis (Analysis in Brief, No. 11-621-M). Statistics Canada. https://www150.statcan.gc.ca/n1/en/pub/11-621-m/11-621-m2026007-eng.pdf

(2) Keller, Y. (2026, October 27). Canada's summer 2026 severe weather insured losses exceed C$3.7 bn – CatIQ. Beinsure News. https://beinsure.com/news/canada-severe-weather-insured-losses/

(3) Munich Re. (2025, January 9). Climate change is showing its claws: The world is getting hotter, resulting in severe hurricanes, thunderstorms and floods [Media release]. https://www.munichre.com/en/company/media-relations/media-information-and-corporate-news/media-information/2025/natural-disaster-figures-2024.item-df873f6119f0560589587db3dcd8e798.html

(4) Kyllmann, C. (2026, January 13). Adapting to climate risks essential as losses reach $224 bln in 2025 – Munich Re. Clean Energy Wire. https://www.cleanenergywire.org/news/adapting-climate-risks-essential-losses-reach-224-bln-2025-munich-re

(5) Inside Track x (Re)Insurance. (2026, October 14). Sounding the alarm [Memo]. https://www.insidetrack.org.uk/releases/insurance-climate-risk

(6) Younger, N. (2026, October 14). Sounding the alarm [Memo by Inside Track x (Re)Insurance]. Inside Track. https://www.insidetrack.org.uk/releases/insurance-climate-risk

Climate Litigation Is Gaining Ground

A significant development in climate accountability from Norway on Friday, November 13, 2026, with potentially important implications for climate cases in Canada. Norway's Supreme Court has invalidated permits for three North Sea oil and gas fields, ruling that the government failed to properly assess the climate impacts of burning the fossil fuels that would be extracted. In other words, governments cannot simply assess the environmental impacts of extracting fossil fuels.They must also account for the GHGs that result when those fuels are burned. https://www.reuters.com/sustainability/climate-energy/norway-supreme-court-rules-against-government-oilfields-case-output-unaffected-2026-11-13/

This ruling bodes well for several Canadian climate cases that challenge governments and institutions over their climate responsibilities, human rights obligations and financial decisions. Here are some cases worth watching:

1. **La Rose et al. v. His Majesty the King**
   A Charter Section 7 case brought by young Canadians challenging the federal government's failure to adequately protect their rights to life, liberty and security of the person from climate change. https://www.wcel.org/blog/program-spotlight-la-rose-v-his-majesty-king
2. **Aliya Hirji, Travis Olson, Ravneet Singh et al. v. Canada Pension Plan Investment Board**
   Young Canadian pension contributors are challenging the Canada Pension Plan Investment Board over its approach to climate-related financial risks and investments. https://www.climatecasechart.com/document/aliya-hirji-travis-olson-ravneet-singh-et-chloe-tse-v-canada-pension-plan-investment-board_4e82
3. **Maltais et al. v. Minister of Environment**
   A case concerning climate accountability legislation and the government's obligations to address climate change.https://www.climatecasechart.com/document/maltais-et-al-v-minister-of-environment_a62a
4. **Mathur et al. v. His Majesty the King in Right of Ontario**
   A landmark case brought by young Ontarians challenging the province's weakened climate targets. It raised important questions about whether government climate inaction can violate Charter rights. https://ecojustice.ca/genclimateaction/
5. **Centre québécois du droit de l'environnement et al. v. Government of Quebec**
   The Centre québécois du droit de l'environnement and eight citizens are challenging Quebec's decision to delay its 37.5% emissions reduction target from 2030 to 2035. They argue the decision violates environmental law, the Paris Agreement and fundamental rights protected by the Canadian and Quebec charters.https://cqde.org/nouvelles/contestation-recul-cibles/
6. **And another important development on climate and financial accountability:**
   Stand.earth and law firm Trudel Johnston & Lespérance have formally notified major Canadian pension boards, collectively managing $1.6 trillion in assets, that expanding exposure to LNG projects could violate their fiduciary duties. This puts pension fund trustees on notice that climate-related financial risks cannot simply be ignored when making investment decisions. .https://stand.earth/press-releases/law-firm-warning-canadian-pension-funds-investing-lng-projects/

Long-Awaited EU Commission CBAM Rules

On November 16, the EU Commission released its long-awaited rules for how the CBAM will credit carbon prices paid in third countries. Link to brief summary note in comments below, but some highlights here:

- It has to be an explicit carbon price. Has to be binding and levied on all operators in the sector (exceptions for small operators) and applied equally to all goods of an installation (i.e., no export-only taxes), and must be based on GHG content (i.e., no fuel excise taxes).
- Where offsets can be used for compliance in the foreign carbon pricing regime, the cost of those offsets can be claimed as a carbon price effectively paid. That includes Article 6 credits, where the foreign scheme allows them as compliance currency. There's a cap at 10% of all reported emissions for any given installation that can be covered by offset credit.
- The EU will create a roster of default carbon prices for its major trading partners, for cases where the price paid can't be determined, or cases where the importer is using default GHG intensities for declaration. Not clear how these will be calculated.
- **Look Under Article 9 here**: https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=OJ:L_202602498

[DATE, TIME AND LOCATION OF THE OF MEETING]

[NAME OF THE PARLIAMENTARIAN]

ROLE	PERSON (S)	Phone Number	Email
Lead			
Time keeper			
Photographer			
The asker			
The appreciator			
Other roles			
Constituent			
Summarizer			
Notetaker			

Contact information of the Staffer - including email, phone number and title
Generally we just copy and paste their sign-off.

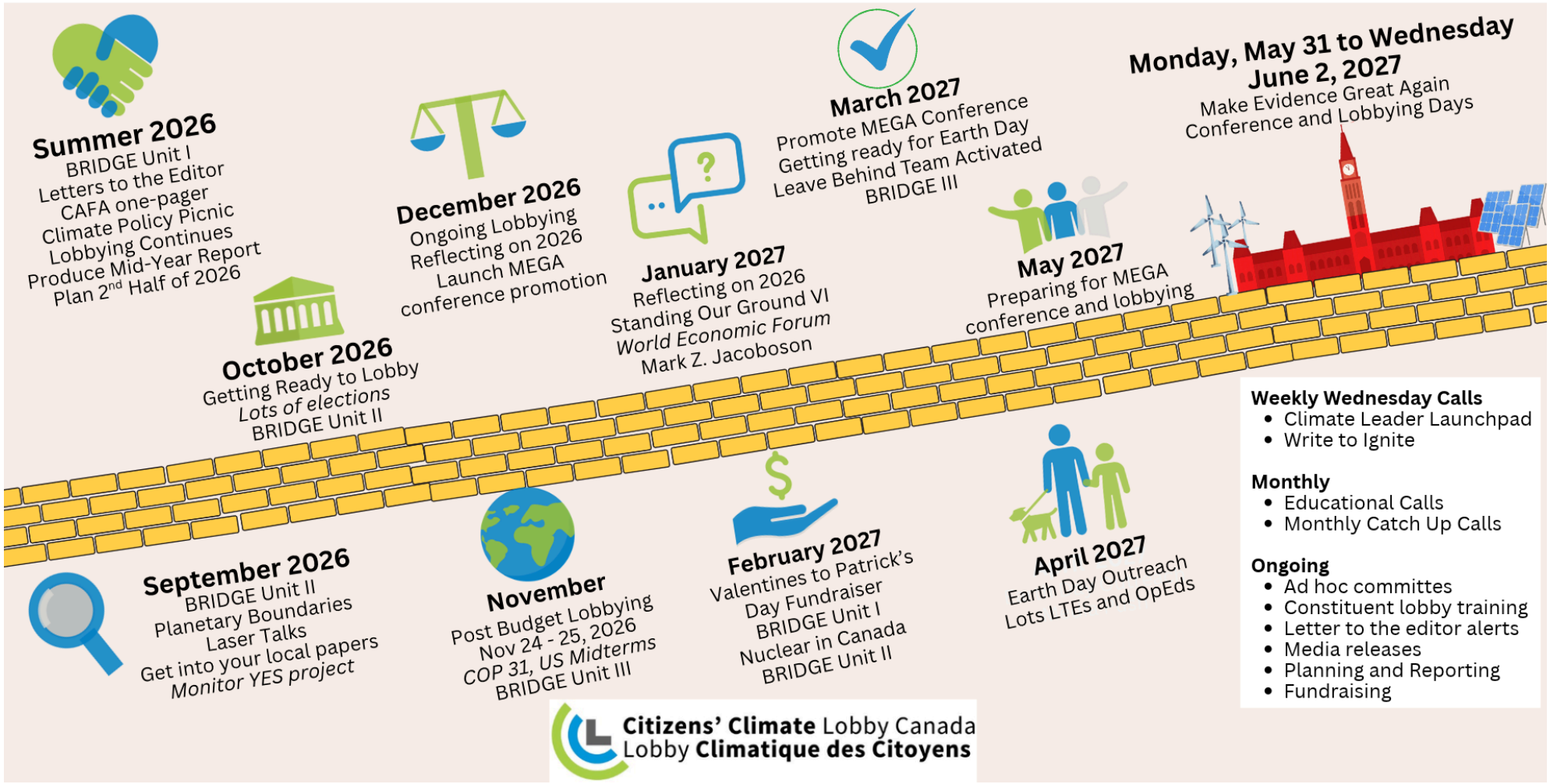
Correspondence Record (notes for when you phoned and emailed)

Suggested Meeting Agenda for the Meeting

1. Introductions including someone asking how much time do you have
2. Appreciation
3. Our Asks of our Members of Parliament
   Citizens' Climate Lobby Canada supports policies that diversify our energy sources and lower costs. In 2026, we ask the government to:
4. *To help you here are our* MP Leave Behind, Senate Leave Behind and Laser Talks Booklets
5. The Discussion
   - This is where you apply your Motivational Interviewing Questions.
6. Winding down - Ask a closing question such as:
   - Can we count on you to accelerate the passage of this legislation?
7. The photos at the end
8. The follow-up

Motivational interviewing questions. Based on your research your team will come with questions to ask the Parliamentarian during the discussion.

Our Journey to Make Evidence Great Again



Citizens' Climate Lobby Canada
Lobby **Climatique des Citoyens**