St Monica's parish finances and the Terrebonne bike lane

Executive summary of the data note, 2008–2024

Question. Did the protected bike lane built on rue de Terrebonne in May–June 2024 have a measurable effect on the parish's finances? **Record.** The public financial section of the parish's **18** charity returns (CRA form T3010, 2008–2025), the parish's own statements published in its bulletins (2017–March 2023), all **519** bulletins of its website (2014–October 18, 2026), the returns of the **12** other Catholic parishes of the same postal areas, and the parish's Facebook page. Fiscal years are calendar years; the 2024 return holds seven months with the lane; the 2025 return, the first full year, was read from the CRA's Charities Listings on November 5, 2026.

What the 2024 return shows

- Total revenue **$250,718**, **6 %** below 2023 and **4 %** below 2022, above 2020 and 2021; within the 2019–2023 range ($202,900 to $276,981).
- Receipted gifts **$201,562** ($-$**2 %** on 2023); gifts without receipt **$18,311**; rental income **$15,339** (level with 2022–2023); « other revenue » **$15,506**, described by the parish as faith-education fees and vigil lights, *not* funerals or weddings.
- Expenditures **$269,373**; the gap of **$18,655** is the third deficit in a row after 2022 (**$31,771**) and 2023 (**$8,240**), and the seventh of 17 years. Its increase over 2023 ($10,415) is smaller than the rise in compensation (**$15,783**).
- Cash **$197,111** (from $31,528) and liabilities **$180,109** (from $2,123): the highest in the series, unexplained by the return.

What the 2025 return shows (first full year with the lane; CRA Charities Listings, November 5, 2026)

- Total revenue **$308,970**, **+23 %** on 2024, the highest since 2016; receipted gifts **$222,299** (**+10 %**); rental income **$15,422**, level; fundraising **$15,900**; « other revenue » **$49,999** (faith-education fees and vigil lights).
- Expenditures **$291,872**; a **surplus of $17,098** after three years of deficit; cash **$221,051** and liabilities **$194,257**, the highest of the series.
- The peers' 2025 returns are not yet in the open-data file, so the neighbour comparison stops at 2024.

Weddings and funerals

- The return has no line for them. The line the parish once labelled « masses, funeral, weddings » carried **$32,913 to $63,217** a year in 2008–2014 and has been nearly empty since 2015, the year a line of unreceipted gifts appeared. The parish's own statements group hall rentals, bequests, funerals and weddings in one « other income » line (**$83,157** in 2019). Such sums can sit on four return lines; nothing separates them, and no count of weddings or funerals exists in any public source.

Against the twelve neighbouring parishes (gifts = both gift lines; each parish indexed to its own 2017–2019 mean)

- 2023 to 2024: the parish's gifts $-$**6.1 %** vs the peers' median $+$**0.8 %** (rank **10 of 13**; seven peers up, five down, three by more); total revenue $-$**6.0 %** vs $+$**5.0 %** (rank 9). Both inside the middle half of the peers' changes, whose full range runs from -50 to $+73$ %.
- The parish was above the peers' median in 2022 and below from 2023: the gap opened *before* the lane.

Parking and street conditions (City sign inventory and bike network)

- The lane changed parking on the church's own frontage: since **July 2, 2024** the church's side of Terrebonne is « no stopping at any time ». The church has no off-street lot. **None** of the twelve neighbours had a lane built on its street in 2019–2024: the comparison above is with parishes whose street conditions did not change.
- On a Sunday morning, **37 %** of the curb within 150 m of the church is closed to a visitor without a residents' permit, in the middle of the nine neighbours with City data (**5 to 48 %**); Saint-Antonin, also without a lot, **48 %**; a Mile End church with a 2025 lane and no lot, outside the comparison, **88 %**. Shares of curb length, not counts of spaces.

What this record could detect

- Pre-lane year-to-year variation (2015–2023) sets a threshold of about **15 to 26 %** of a year's gifts (parish alone) or **14 to 16 points** against the peers' median. With seven months of lane in 2024, a lane effect would have had to remove **25 to 45 %** of the parish's full-year gifts to stand apart. Observed in 2024: -6 %. The 2025 return, a full year, is detectable at **14 to 26 %**; observed: gifts **+4 %**, receipted gifts **+10 %**, total revenue **+23 %**, in the opposite direction.

What the parish itself has said

- Its statements and the return agree to the dollar for 2019, 2020 and 2022; the monthly statements stopped in **March 2023**, fourteen months before the lane, and never resumed.
- In the **117** bulletins published since July 2024: **0** references to the lane, **0** to financial difficulties linked to it, **0** to parking difficulties. The same bulletins carry a 75th-anniversary repairs campaign (**$163,858** raised in 2024–25, a $25,000 matching pledge in 2026), civic notices (a municipal-election appeal, petitions, legislation), the MacKay Center weekend-parking passes (announced **October 15, 2023**, seven months before the lane), and a « Save St. Monica's » rally on **November 24, 2024** announced without any stated reason and without any published result.
- The Facebook page campaigned against the 2020 temporary lane (petition, council questions); since the 2024 lane its one official comment on bike lanes (August 14, 2024) shared an article in which Philadelphia congregations gave up bike-lane

parking to stop alienating their neighbours. It has never stated a financial effect.

Conclusion. No figure in the 2024 return stands apart from the parish's own year-to-year variation or from its neighbours'; the deficits precede the lane; the lines nearest the claims are within or above their recent range; Sunday street parking at the church today is within the range its neighbours operate under. A measurable impact is **neither established nor excluded**: an effect would have had to be of the order of a quarter of a year's gifts to show in a seven-month return. The 2025 return, the first full year with the lane, shows the highest revenue since 2016 and a surplus.