The parish of St Monica's charity returns (T3010), 2008 to 2024

Data, method and figures

A resident of Côte-des-Neiges–Notre-Dame-de-Grâce, from public records. Version 2026-11-05-16-14-53. Repository: https://github.com/OpenMobilityData/Terrebonne-open-sources, folder `2024-st-monica-cra-t3010`.

Abstract

Hypothesis tested. That the protected bike lane built on rue de Terrebonne in May–June 2024 had a measurable effect on the parish's finances. **Material.** The public financial section of the parish's seventeen T3010 returns, fiscal years 2008 to 2024 (calendar years), as the CRA released them. The 2024 return is the first whose year includes the lane, for its last seven months; the 2025 return, the first full year with the lane, was displayed by the CRA's Charities Listings on November 5, 2026 and is included. **What the 2024 return shows.** Total revenue of $250,718, within the range of the five preceding years ($202,900 to $276,981), 6 % below 2023 and 4 % below 2022, above 2020 and 2021. On the revenue lines closest to the claims made in the debate: tax-receipted gifts $201,562, 2 % below 2023 and above 2020, 2021 and 2022; other gifts without receipt $18,311, below 2022 and 2023 and above 2020 and 2021; rental income $15,339, level with 2022 and 2023; « other revenue » (the line that named masses, funerals and weddings in 2011) $15,506, higher than in any year since 2014, but described in the 2024 return as faith-education fees and votive candles, not funerals or weddings. The return has no line for weddings or funerals; the line that once carried them has been nearly empty since 2015, and the sums paid on those occasions can sit on four different lines according to the parish's own practice (section 5.3). Expenditures of $269,373 exceeded revenue by $18,655, the third consecutive year of expenditures above revenue after 2022 ($31,771) and 2023 ($8,240), and the seventh of the seventeen years; the increase of that gap from 2023 to 2024 ($10,415) is smaller than the increase of the compensation line ($15,783). Cash and short-term investments rose to $197,111 and total liabilities to $180,109, both the highest since 2011 or of the series. **Conclusion.** The 2024 return shows no figure that stands apart from the year-to-year variation of 2019–2023, during which tax-receipted gifts moved by 2 to 15 % between consecutive years and total revenue by 3 to 28 %; the deficits precede the lane. Against the twelve other Catholic parishes of the same postal areas (section 6), the parish's change from 2023 to 2024 (-6 % on gifts, -6 % on total revenue) sits below the peers' median ($+1$ % and $+5$ %) and inside the middle half of their changes; the parish's gap to the peers' median opened in 2023, before the lane. **Detection threshold.** Given the year-to-year variation observed from 2015 to 2023, this record cannot be expected to detect a lane-related change in the parish's gifts smaller than about 15 to 26 % of a year's gifts against the parish's own history, or about 14 to 16 points against the median change of the twelve neighbouring parishes (two standard deviations of the pre-lane changes, the lower figure excluding the three COVID transitions; section 6.1). Because the lane covered seven of the twelve months of 2024, a lane effect would have had to remove about 25 to 45 % of the parish's full-year gifts, and about 21 to 50 % of its total revenue, to stand apart in the 2024 return; the observed 2024 changes (-6.1 % on gifts, -6.9 points against the peers) are well inside those thresholds. The 2025 return, a full year, would lower the threshold to about 14 to 26 % of gifts, and two full years to about 10 to 18 %. The 2025 return, read from the CRA's listing on November 5, 2026, shows gifts +3.5 % on 2024 (receipted gifts +10 %) and total revenue +23 %: changes in the direction opposite to the hypothesis, and inside the one-year threshold; the comparison against the peers for 2025 awaits their returns in the open-data file. A measurable impact is therefore neither established nor excluded by this record: it would have to be large, of the order of a quarter of a year's gifts, to show in the 2024 return. **What the 2025 return shows.** The first full year with the lane, read from the CRA's Charities Listings on November 5, 2026 (section 3):

total revenue of $308,970, the highest since 2016 and 23 % above 2024; receipted gifts $222,299 (10 % above 2024); gifts with and without receipt $227,649 (4 % above); rental income $15,422, level with 2022–2024; fundraising revenue of $15,900 on its own line and other revenue of $49,999, described again as faith-education fees and vigil lights; expenditures of $291,872, a surplus of $17,098 after three years of deficit; cash of $221,051 and liabilities of $194,257, both the highest of the series. The first full year with the lane moved in the direction opposite to the hypothesis, by amounts inside the one-year detection threshold. The comparison with the twelve neighbours for 2025 awaits their returns in the open-data file. What would allow a stronger test: the peers' 2025 returns, read the same way, and a second full year; and monthly figures, which the parish published in its bulletins until March 2023 and not since (section 7; where statement and return can be compared, 2019, 2020 and 2022, they agree to the dollar).

1 Purpose and scope

The parish of St Monica (La fabrique de la paroisse de Sainte-Monique, 6405 rue de Terrebonne) is a registered charity. Like every registered charity in Canada it files a yearly information return, form T3010, with the Canada Revenue Agency (CRA), and the financial section of that return is public. The parish's building stands on rue de Terrebonne, on the stretch where a protected bike lane was built in 2024, and the parish's situation has been raised in the public debate on that lane. This note documents the parish's returns as the CRA released them, explains how the tables and charts in this folder are produced from them, and reads the charts in the terms of the return itself. It does not attribute any figure to any cause; the returns do not carry that information.

The data cover fiscal years ending December 31, from 2008 to 2025: eighteen returns. Years 2008 to 2018 are on file from a data request answered by the CRA on December 6, 2024; years 2019 to 2024 are row extracts of the CRA's yearly open-data files, fetched on October 23, 2026 (section 3). A transcription of 2019–2023 made from the CRA's Charities Listings « quick view » in late 2024 served as an interim source until then; it was checked against the files and withdrawn (section 3.3). The 2024 return is the first whose fiscal year includes the months after the lane was built (May–June 2024); the 2025 return, the first full year, was copied line by line from the CRA's Charities Listings pages on November 5, 2026 (`raw/cra-quick-view-2026-11-05/`), ahead of the open-data file.

2 The T3010 return

Form T3010 has a financial section (Section D for charities reporting on the short form, Schedule 6 for the others) whose entries are numbered. The numbers used here are the CRA's own line numbers; the labels are in `derived/line_labels.csv` with a status column: *checked* where the line's meaning is confirmed by the data on file (a total that sums, a text line that names its content, a figure that matches the parish's own published balance sheet), *dictionary* where the label is that of the CRA's *List of charities data dictionary* (version 2.0, kept with the 2024 dataset in `raw/open-canada/references/`), *quick_view* where it is the wording of the Charities Listings page as transcribed in 2024, *form* where the label is taken from the form and not independently confirmed. The CRA publishes the form and its guide (T4033) on canada.ca. Version 27 of the form, used for fiscal years 2023 and 2024, adds sub-lines that repeat part of an existing line (4101, cash and bank accounts included in 4100; 4157, land and buildings used for the charity's programs, included in 4155; 4576, income from impact investments included in 4580); they are kept in the long table and not added to any total.

The lines used in the figures are:

- **4700** total revenue; **4500** the total eligible amount of gifts for which the charity issued tax receipts; **4530** other gifts (no receipt); **4650** other revenue not already included, which line 4655 describes in 2011 as « Masses, funeral, weddings etc »; **4610** gross income from the rental of land or buildings; **4580** interest and investment income; **4540**, **4550**, **4560** revenue from the federal, provincial and municipal governments;
- **5100** total expenditures; **4880** total compensation; **4850** occupancy costs; **4840** office supplies and expenses; **4860** professional and consulting fees; **4920** all other expenditures, which line 4930 describes in 2011 as « Contributions to diocese GST & QST » and in 2012 as « GST & QST »;
- **4200** total assets; **4100** cash, bank accounts and short-term investments; **4140** long-term investments; **4155** land and buildings in Canada (on the 2008 form the same figure sits on line 4160); **4350** total liabilities, with **4300** accounts payable and **4310** deferred revenue; **4950** total expenditures excluding gifts to qualified donees and **5050** those gifts, whose sum is line 5100.

3 Provenance

3.1 Years 2008 to 2018: the CRA's reply of December 6, 2024

On November 10, 2024 the author asked the CRA's Charities Directorate, through the « Request publicly available data from the List of charities » web form, for the return data of the parish (business number 130341852RR0001) for the tax years 2008 to 2018 inclusive: general information, programs, the financial information (Section D and Schedule 6), Schedule 5 and the directors' listing. The Directorate replied by e-mail on December 6, 2024 with four zip files of comma-separated values and this statement of the data's dates:

> « You will also find the publicly available Basic contact information, General information, New and ongoing programs, Financial information, Non-cash gifts / gifts in kind (Schedule 5) and Directors, trustees, and like officials listings (Form T1235) data from the registered charity information return (T3010) for 2008 tax years as of September 7, 2017, the 2009 tax year as of June 30, 2018, the 2010 to 2012 tax years as of April 30, 2019, for the 2013 to 2016 tax years as of April 30, 2024 and for 2017 to 2018 tax year, as of October 31, 2024. »

and this disclaimer:

> « The information in this package contains data that the charitable organization sent to the Canada Revenue Agency (CRA). Please note that this data may have been manually entered by the CRA, and it has not necessarily been verified for accuracy or completeness by the CRA's Charities Directorate. »

The files are kept unchanged in `raw/cra-charities-listings-2024-12-06/<year>/`, with the CRA's code lists in `references/` and the charity's listing record of October 31, 2024. Two kinds of file from the reply are not reproduced: the directors' listings (names of individuals) and the basic contact files (the 2008 one names the parish's contact person). The « as of » dates above are carried into every derived table as the `as_of` column.

3.2 Years 2019 to 2024: the CRA's open-data files

The CRA publishes the T3010 data of every registered charity on the Government of Canada's open-data portal, one dataset per fiscal year (« <year> List of charities », Open Government Licence – Canada), as a set of CSV files: identification, general information (sections A to C), programs, the financial section

(Section D and Schedule 6), the schedules, and the directors' listings. Each file holds every charity (the 2024 financial file is 21 MB). On October 23, 2026 the portal listed one dataset for each year from 1990 to 2024 and none for 2025; the six datasets 2019–2024 had last been modified on October 4, 2026. Their identifiers are in `derived/open_canada_datasets.csv`.

The script `derived/fetch_open_data.py` asks the portal's API for a dataset's resources, downloads the financial, general-information, identification and program files, keeps the header and the parish's row of each, and stores them in `raw/open-canada/<year>/` with the full file's URL, size, SHA-256 hash, modification date and download time in `SOURCES.tsv`; the files about directors, trustees and like officials are never downloaded. These are extracts of a larger file and are labelled as such. Each financial extract carries one row for the parish, with the fiscal period end, the form version (24 for 2019–2020, 25 for 2021–2022, 27 for 2023–2024) and the section used (Schedule 6 every year). The CRA's data dictionary and code list, downloaded from the 2024 dataset, are in `raw/open-canada/references/`. The « as of » date carried into the tables for these years is the dataset's modification date. The portal also holds the years already on file from the e-mailed reply; the parish's rows for 2015 to 2018, read from the portal for the comparison of section 6, are identical to the e-mailed files on every line (the portal leaves blank two lines the e-mailed files give as 0.00).

3.3 The interim transcription and its check

Until the files were fetched, the 2019–2023 values in this folder were the author's transcription of the CRA's Charities Listings « quick view » (November–December 2024), kept in `derived/manual_entries.csv` and marked as manual. On October 23, 2026 the build compared the 120 transcribed values with the files: 113 were identical; six differed (2019 occupancy 57,267 for 57,262; 2020 cash 159,474 for 159,574 and interest 710 for 701; 2023 accounts payable and total liabilities 2,131 for 2,123; 2021 total assets 814,638 for 246,995, the transcription having carried a land-and-buildings line that the 2021 file does not have); one line was in the transcription only (2021 land and buildings) and eight were in the files only (2019 other assets 9,723; line 4950 of each year; the 2023 sub-lines 4101 and 4576). The record is `derived/manual_vintage_check_2026-10-23.txt`; the transcription was then removed and every figure in the folder comes from a CRA file. The mechanism stays: a value typed from the quick view goes in `manual_entries.csv` with its date, the build prefers a file whenever both exist and reports every difference.

4 Method

`derived/build.py` does everything from the raw files:

1. reads every numbered field of the financial files (the 2008 reply is a single « T3010 Return » file; from 2009 the financial section is its own file) into one long table, `t3010_lines.csv`: fiscal year, line, value, text (for the lines that carry a description), form identifier, source, « as of » date, file;
2. resolves one value per year and line, preferring the e-mailed CRA file, then the open-data extract, then a manual entry if any, and reports any disagreement between sources;
3. writes `t3010_summary.csv`, one row per year with the lines listed in section 2, the land-and-buildings figure, and the difference between total revenue and total expenditures;
4. checks that line 4950 plus line 5050 equals line 5100 and that the asset lines sum to line 4200, and writes what it found in `build_report.txt`;
5. runs `peer_comparison.py` (section 6), `detection_threshold.py` (section 6.1), `parish_statements.py` (section 7) and, where the City's and OpenStreetMap's files are on the machine, `peer_streets.py` and `peer_streets_map.py` (section 6.2: the table and the map),

and draws the ten charts in English and French (SVG, PNG and PDF) and writes the table of section 5 in both languages, then stamps the version of this note and of its French version and compiles them.

Charts (ten, each in English and French): thin bars, a fixed order of colours checked for colour-vision deficiency with the validator of the chart-design method used across these repositories, a legend on every chart with more than one series, one axis per chart (thousands of dollars), the source line and the build date printed under each. In the stacked charts, « other lines » is the total line less the lines shown, so that each bar's height is the return's own total. The checks find one arithmetic gap in the seventeen returns: in 2018 the four asset lines present sum to $750,031 while line 4200 reads $750,051. The two gaps reported while the transcription was in use (2019 and 2020) were transcription gaps and are gone (section 3.3).

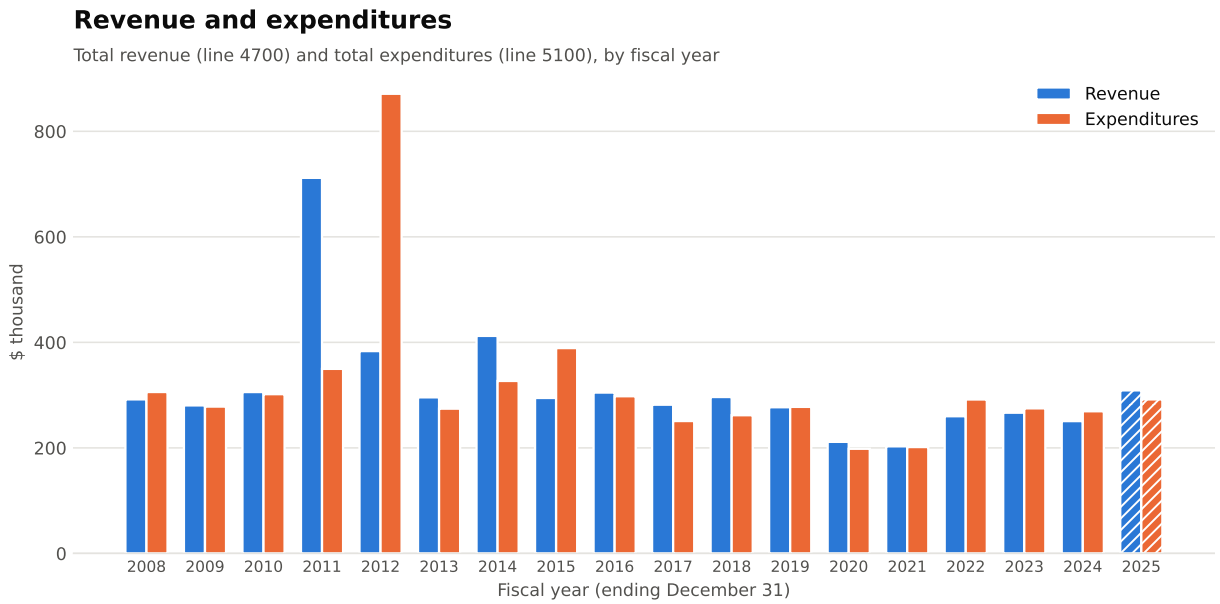
5 The figures

Table 1 gives the lines behind the charts, in dollars as filed. All amounts are those of the returns; none is adjusted for prices. The paragraphs below describe the seventeen years, 2008 to 2024, in the return's own terms.

Table 1: Key lines of the parish's T3010 returns, 2008–2024 (dollars as filed; source and « as of » date per year in `t3010_summary.csv`).

Line	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025*
4700 Total revenue	291 918	280 506	305 803	711 793	383 418	295 774	412 231	294 600	304 834	281 819	296 399	276 981	211 438	202 900	259 956	266 650	250 718	308 970
4500 Tax-receipted gifts	233 691	225 815	266 956	665 140	336 303	255 609	373 427	249 079	252 082	241 808	254 938	229 425	195 512	185 599	190 139	204 950	201 562	222 299
4530 Other gifts	–	–	–	–	–	–	–	24 600	46 244	36 382	34 787	34 530	6 602	9 277	44 861	29 266	18 311	5 350
4610 Rental income	6 621	5 275	3 700	5 900	2 500	5 073	5 335	7 687	6 141	–	6 435	8 925	1 175	3 460	17 490	15 875	15 339	15 422
4650 Other revenue	44 517	45 642	63 217	38 840	42 443	34 943	32 913	2 387	–	3 365	–	–	–	–	–	4 943	15 506	49 999
5100 Total expenditures	305 884	278 268	301 785	349 750	871 127	274 310	326 842	389 129	297 851	250 879	261 865	277 716	198 279	201 549	291 727	274 890	269 373	291 872
4880 Compensation	123 900	125 990	124 398	147 183	137 898	124 299	124 833	124 576	130 941	97 314	114 106	126 787	72 993	61 370	116 820	127 217	143 000	149 726
4850 Occupancy	101 670	74 501	98 270	108 841	592 737	76 837	134 024	164 999	72 746	50 016	57 730	57 262	62 123	58 403	92 477	49 802	57 319	70 440
4200 Total assets	791 096	813 309	791 356	1 153 027	663 557	684 600	766 858	673 901	680 200	709 620	750 051	741 843	794 350	246 995	723 035	716 315	881 634	912 880
4100 Cash and short-term	39 857	44 230	68 574	231 051	14 765	73 948	30 391	36 005	45 242	71 382	119 181	108 466	159 574	139 938	42 378	31 528	197 111	221 051
4140 Long-term investments	160 000	160 000	130 000	330 000	26 124	26 385	151 941	52 436	52 804	53 068	53 307	53 626	54 326	100 000	100 600	105 600	105 600	105 600
4155 Land and buildings	–	567 643	567 642	567 643	567 643	567 642	567 643	567 642	567 643	567 643	567 643	567 643	567 643	–	567 643	567 643	567 643	567 643
4350 Total liabilities	8 737	28 711	2 747	2 375	614	–	239	1 815	1 128	489	8 286	1 414	40 762	60 000	268	2 123	180 109	194 257
Revenue less expenditures	-13 966	2 238	4 018	362 043	-487 709	21 464	85 389	-94 529	6 983	30 940	34 534	-735	13 159	1 351	-31 771	-8 240	-18 655	17 098

5.1 Revenue and expenditures

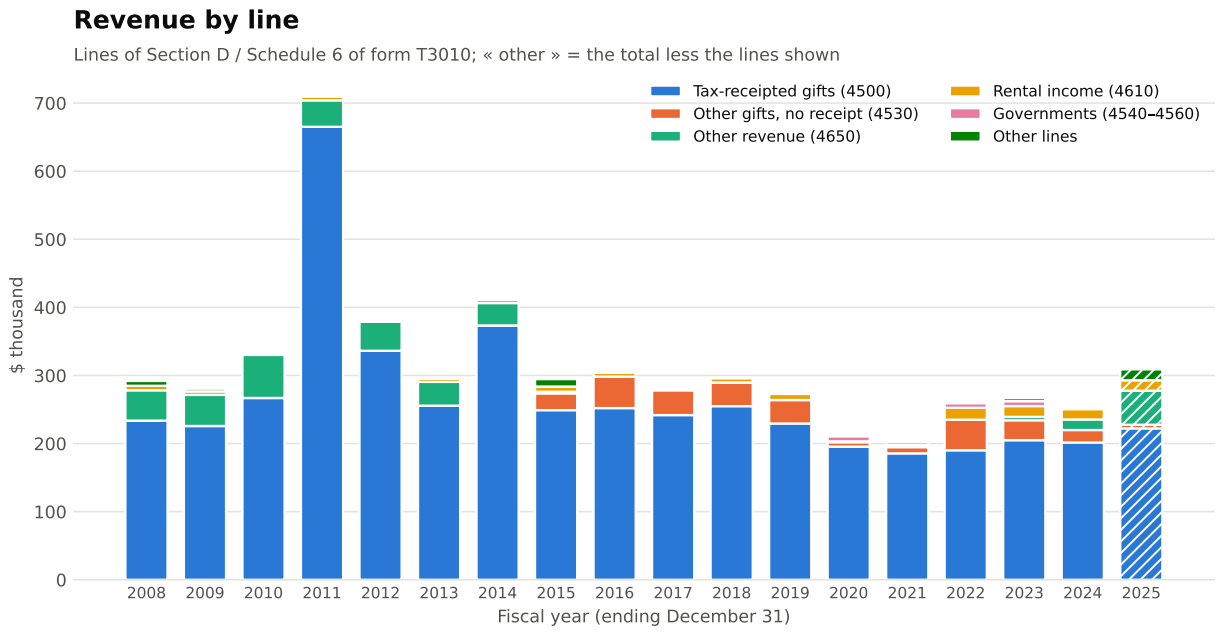


Source: Canada Revenue Agency, registered charity information returns (T3010) of the Fabrique de la paroisse de Sainte-Monique, BN 130341852RR0001, as released (2017-09-07 … 2026-10-04); 2025–2025 (hatched): typed from the CRA's quick view (Dec 2024), pending the open-data files; build 2026-11-05

Total revenue (line 4700) lies between $280,506 (2009) and $305,803 (2010) in eight of the eleven years. The exceptions are 2011 ($711,793), 2012 ($383,418) and 2014 ($412,231). Total expenditures (line 5100) lie between $250,879 (2017) and $305,884 (2008) in seven years; the exceptions are 2011 ($349,750), 2012 ($871,127), 2014 ($326,842) and 2015 ($389,129). Revenue exceeded expenditures in 2009, 2010, 2011, 2013, 2014, 2016, 2017 and 2018; expenditures exceeded revenue in 2008 (by $13,966), 2012 (by $487,709) and 2015 (by $94,529).

From 2019 to 2024 total revenue is $276,981 (2019), $211,438 (2020), $202,900 (2021), $259,956 (2022), $266,650 (2023) and $250,718 (2024); 2020 and 2021 are the two lowest values of the seventeen years. Total expenditures are $277,716, $198,279, $201,549, $291,727, $274,890 and $269,373. Expenditures exceeded revenue in 2019 (by $735), 2022 (by $31,771), 2023 (by $8,240) and 2024 (by $18,655); revenue exceeded expenditures in 2020 (by $13,159) and 2021 (by $1,351). Over the seventeen years, revenue exceeded expenditures in ten and expenditures exceeded revenue in seven.

5.2 Revenue by line

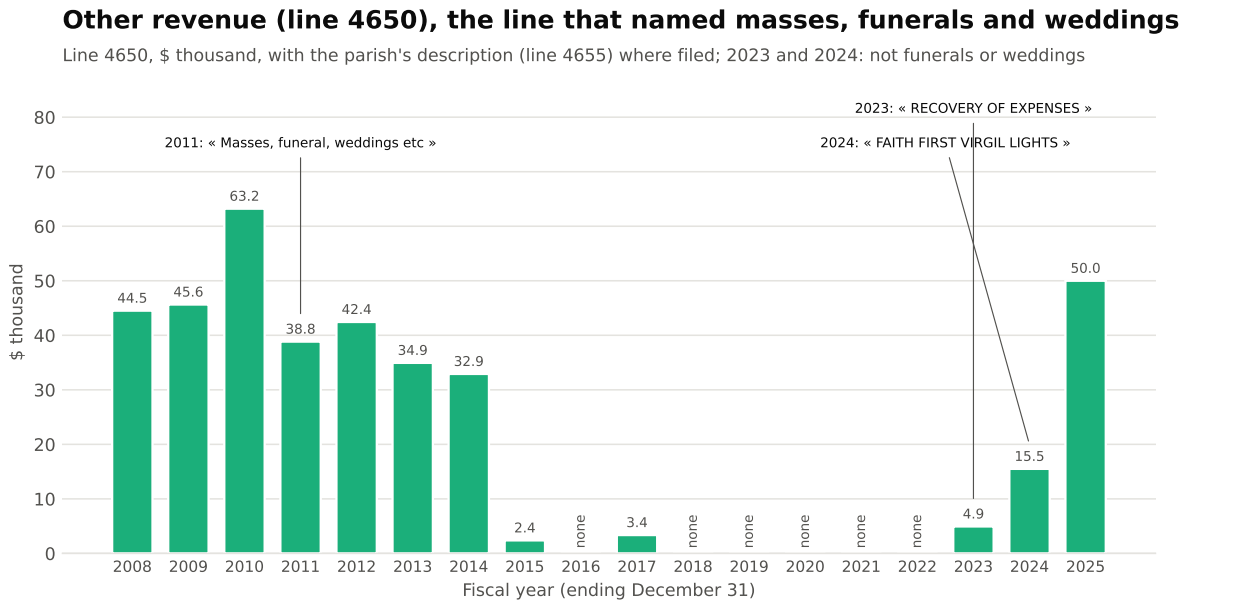


Source: Canada Revenue Agency, registered charity information returns (T3010) of the Fabrique de la paroisse de Sainte-Monique, BN 130341852RR0001, as released (2017-09-07 … 2026-10-04); 2025–2025 (hatched): typed from the CRA's quick view (Dec 2024), pending the open-data files; build 2026-11-05

Tax-receipted gifts (line 4500) are the largest line every year: $225,815 to $266,956 in 2008–2010 and 2013–2018 except 2014 ($373,427), and $665,140 in 2011. « Other revenue » (line 4650, described in 2011 as masses, funerals and weddings) is $32,913 to $63,217 from 2008 to 2014, then $2,387 in 2015 and $3,365 in 2017, and absent in 2016 and 2018; from 2015 a line that was empty before, other gifts without receipt (4530), carries $24,600 to $46,244. Rental income (4610) is $2,500 to $7,687 in the ten years where it is present (none in 2017); interest and investment income (4580) is $6,707 in 2008 and $45 to $3,278 afterwards; no revenue from governments is reported in these years.

From 2019 tax-receipted gifts are $229,425 (2019), $195,512 (2020), $185,599 (2021), $190,139 (2022), $204,950 (2023) and $201,562 (2024); the 2020 to 2024 values are the five lowest of the seventeen years. Other gifts without receipt (4530) are $34,530, $6,602, $9,277, $44,861, $29,266 and $18,311. Rental income is $8,925 in 2019, $1,175 in 2020 and $3,460 in 2021, then $17,490, $15,875 and $15,339 in 2022–2024, above every earlier year. « Other revenue » (4650) is absent from 2019 to 2022, $4,943 in 2023 (line 4655: « recovery of expenses ») and $15,506 in 2024 (line 4655, as filed: « Faith First, Virgil lights »). Revenue from governments appears for the first time: $3,781 in 2019 (federal $1,636, provincial $2,145), $7,448 in 2020, $4,428 in 2021, $6,866 in 2022 (provincial only), $7,201 in 2023 and none in 2024. Interest and investment income is $320, $701, $136, $600 and $4,415 from 2019 to 2023 and absent in 2024.

5.3 The line that named masses, funerals and weddings



Source: Canada Revenue Agency, registered charity information returns (T3010) of the Fabrique de la paroisse de Sainte-Monique, BN 130341852RR0001, as released (2017-09-07 … 2026-10-04); 2025–2025 (hatched): typed from the CRA's quick view (Dec 2024), pending the open-data files; build 2026-11-05

Line 4650 by year, with the description the parish filed on line 4655 where it filed one. The 2023 and 2024 descriptions (recovered expenses; the Faith First program and vigil lights) do not name funerals or weddings; only the 2011 description does.

A frequent assertion in the debate is that the lane has reduced the parish's revenue from weddings and funerals. The return has no line for weddings or funerals. The closest line is 4650, « other revenue not already included », which the parish described on line 4655 in 2011 as « Masses, funeral, weddings etc »; no other year before 2023 carries a description. Its values are $44,517 (2008), $45,642 (2009), $63,217 (2010), $38,840 (2011), $42,443 (2012), $34,943 (2013) and $32,913 (2014); then $2,387 in 2015, none in 2016, $3,365 in 2017, none from 2018 to 2022, $4,943 in 2023 (line 4655: « recovery of expenses ») and $15,506 in 2024 (line 4655, as filed: « Faith First, Virgil lights », that is the parish's faith-education program for children, whose sessions its bulletins announce each autumn, and the votive candles lit in the church; « Virgil » for vigil). By the parish's own descriptions, then, the 2023 and 2024 amounts on this line are recovered expenses, program fees and candle offerings, not revenue from funerals or weddings; only the 2011 description names those. The year the line falls from $32,913 to $2,387, 2015, is the first year with a value on line 4530, other gifts without receipt ($24,600). The returns do not say under which line the revenue from masses, funerals and weddings has been reported since 2015.

The parish's own income statement for 2019 and 2020, published in its bulletin of November 14, 2021, carries an « Other income » line of $83,157 (2019) and $66,260 (2020) with the footnote « Includes Hall Rentals, bequests, funerals, weddings, etc. ». The returns for those two years carry no value on line 4650, $8,925 and $1,175 on rental income (4610), $34,530 and $6,602 on gifts without receipt (4530) and $229,425 and $195,512 on receipted gifts (4500). The revenue the parish groups as « other income » is thus spread, in the return, over lines the return does not break down further.

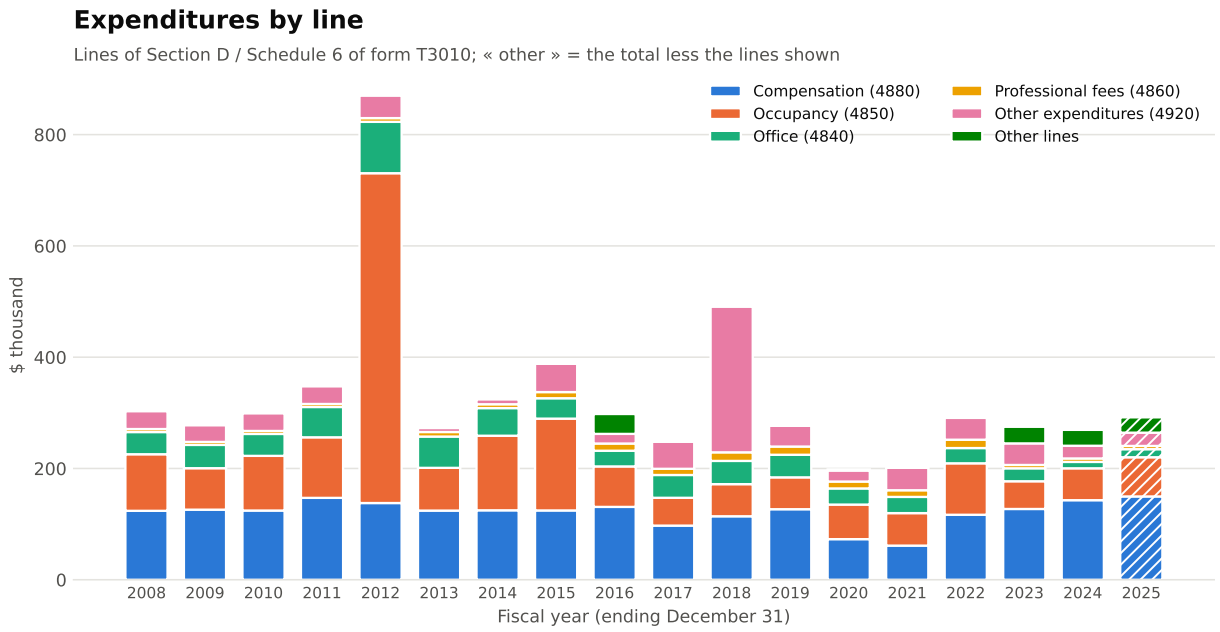
The CRA's guide to the return (T4033) defines the lines as follows. Line 4500: « the total eligible amount of gifts received by the charity during the fiscal period for which official donation receipts have been or will be issued ». Line 4530: « the total amount of all other gifts for which official donation receipts were not issued », including « gifts for which the charity did not issue official donation receipts because it

could not identify the donor, such as anonymous gifts ». Line 4630: revenue « from fundraising activities for which official donation receipts were not issued, including the gross amounts from activities carried on by the charity (for example, collection boxes and loose collections) ». Line 4610: « the gross income received or earned by the charity from renting its land and buildings », including « income from leasing out surplus space such as in a church parking lot ». Line 4650: « the total of all other revenue received or earned by the charity that is not already included in the amounts above », including sales-tax rebates and the rental of equipment. A sum paid on the occasion of a wedding or a funeral can therefore appear on line 4500 if the parish issues a receipt for it, on line 4530 if it treats it as a gift without receipt, on line 4610 if it is a rental of the hall or the church, or on line 4650; the return does not say which. The CRA's glossary defines a gift as « a voluntary transfer of property without valuable consideration to the donor », and allows an advantage to the donor of up to 80 % of the amount without the transfer ceasing to be a gift.

Why some gifts carry no receipt, in the CRA's words: asked whether a registered charity has to issue official donation receipts for the gifts it receives, the CRA answers « No. Receipting carries with it a certain administrative burden. Therefore, registered charities may choose to issue receipts according to certain criteria, or they may choose not to issue receipts at all. Some registered charities set minimum donation thresholds for receipting. Others do not provide receipts during certain fundraising events. » A receipt also requires an identified donor: the guide's example for line 4530 is the anonymous gift, and loose collections go to line 4630. For a parish, the weekend collection thus splits between envelopes (receipted, line 4500) and loose cash (lines 4530 or 4630), and a sum given at a funeral or a wedding is receipted or not according to the parish's own practice, which the return does not record.

For the question raised in the debate, the record therefore gives: a line that carried masses, funerals and weddings from 2008 to 2014 at $32,913 to $63,217 a year, nearly empty since 2015 while a line of unreceipted gifts appeared; and, for the years since, three lines that may carry that revenue without separating it, whose sum is $43,455 (2019), $7,777 (2020), $12,737 (2021), $62,351 (2022), $50,084 (2023) and $49,156 (2024): lines 4530, 4610 and 4650 added. The returns contain no count of weddings or funerals and no revenue figure attributable to them alone for any year.

5.4 Expenditures by line

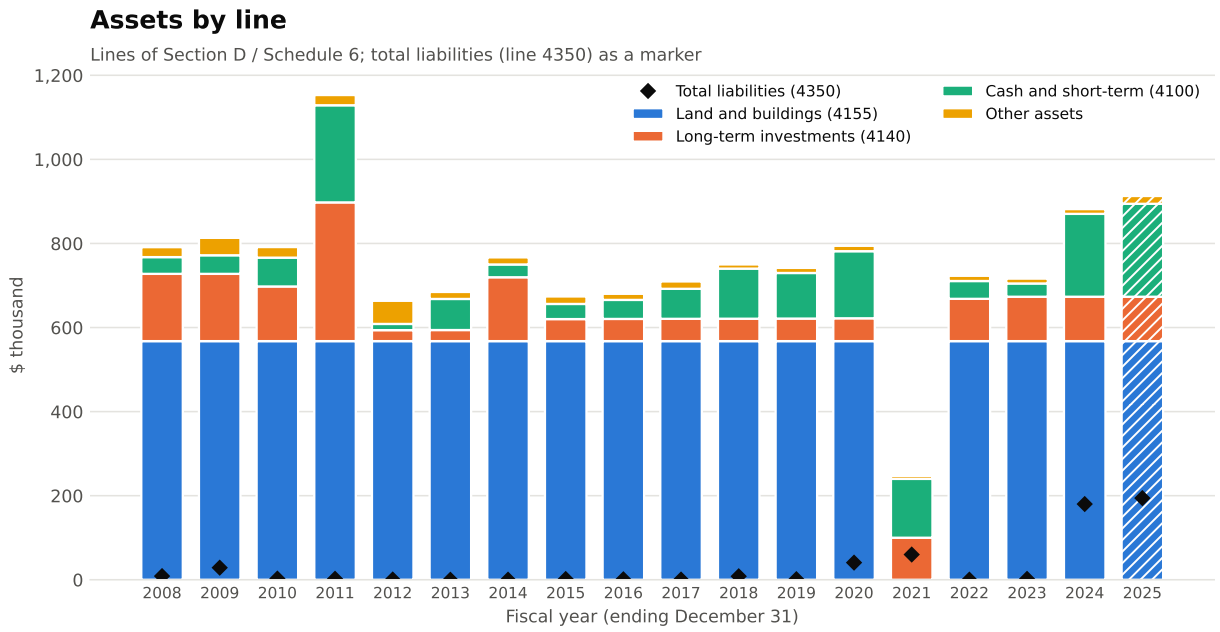


Source: Canada Revenue Agency, registered charity information returns (T3010) of the Fabrique de la paroisse de Sainte-Monique, BN 130341852RR0001, as released (2017-09-07 … 2026-10-04); 2025–2025 (hatched): typed from the CRA's quick view (Dec 2024), pending the open-data files; build 2026-11-05

Compensation (line 4880) is the largest expenditure line in every year but 2012: $97,314 (2017) to $147,183 (2011). Occupancy costs (4850) are $50,016 (2017) to $164,999 (2015) in ten years and $592,737 in 2012, the year of the largest total. Office expenses (4840) are $28,196 to $92,281; professional fees (4860) $5,400 to $15,428; the « all other » line (4920, described as contributions to the diocese and sales taxes) $7,245 to $50,844 from 2008 to 2017. The 2018 return carries $261,865 on line 4920 and the same figure on line 5100, and no value on line 4950.

From 2019 compensation is $126,787 (2019), $72,993 (2020) and $61,370 (2021), the two lowest values of the series, then $116,820, $127,217 and $143,000 in 2022–2024; 2024 is the second-highest after 2011. Occupancy costs are $57,262, $62,123, $58,403, $92,477, $49,802 and $57,319; 2023 is the lowest of the seventeen years. Office expenses fall from $40,598 in 2019 to $11,456 in 2024, the lowest of the series; professional fees are $14,736, $12,373, $11,995, $15,015, $6,000 and $6,239. The « all other » line is $37,634, $19,776, $40,604, $39,200, $38,757 and $22,820, described on line 4930 as faith education, sales taxes and diocesan contribution (2019), sales taxes and diocesan contribution (2020–2022), « worship expenses » (2023) and « Faith First, worship, Virgil lights » (2024, as filed). Two lines carry substantial values in 2023 and 2024 for the first time: licences, memberships and dues (4830), $25,080 and $22,219 after $35 to $37 from 2019 to 2022, and purchased supplies and assets (4891), $3,983 in 2023. The 2024 return is the first with gifts to qualified donees (5050), $5,822, so that total expenditures ($269,373) exceed line 4950 ($263,551) by that amount; in every other year where both lines are present they are equal within two dollars.

5.5 Assets by line



Source: Canada Revenue Agency, registered charity information returns (T3010) of the Fabrique de la paroisse de Sainte-Monique, BN 130341852RR0001, as released (2017-09-07 … 2026-10-04); 2025–2025 (hatched): typed from the CRA's quick view (Dec 2024), pending the open-data files; build 2026-11-05

Land and buildings are $567,643 in every year ($567,642 in 2010 and 2013). Long-term investments (4140) are $160,000 in 2008–2009, $130,000 in 2010, $330,000 in 2011, $26,124 in 2012, $26,385 in 2013, $151,941 in 2014 and $52,436 to $53,307 from 2015. Cash and short-term investments (4100) range from $14,765 (2012) to $231,051 (2011); they are $119,181 in 2018. Total liabilities (4350, equal to accounts payable, line 4300, in every year) are $8 to $28,711.

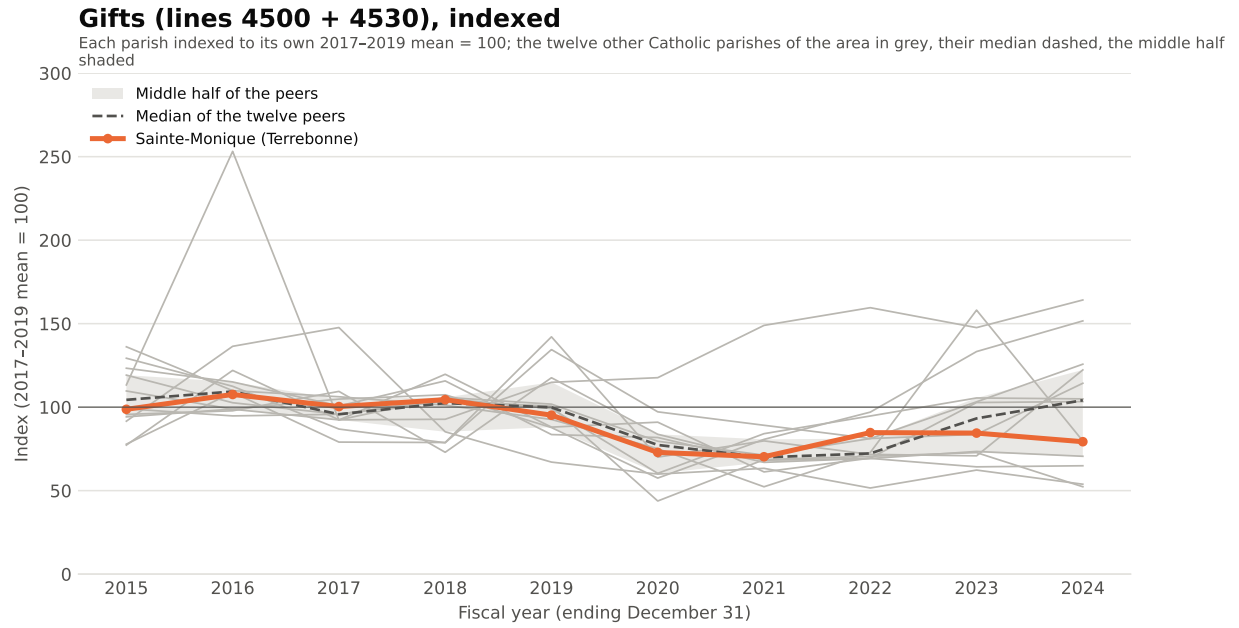
From 2019 land and buildings are $567,643 in 2019, 2020, 2022, 2023 and 2024; the 2021 return carries no value on line 4155, and its total assets, $246,995, are the sum of its other asset lines. Total assets are $741,843 (2019), $794,350 (2020), $723,035 (2022), $716,315 (2023) and $881,634 (2024), the highest since 2011. Long-term investments are $53,626 and $54,326 in 2019–2020 and $100,000 to $105,600 from 2021. Cash and short-term investments are $108,466, $159,574, $139,938, $42,378, $31,528 and $197,111; 2024 is the second-highest of the series after 2011. Total liabilities are $1,414 (2019), $40,762 (2020), $60,000 (2021: accounts payable $40,000 and deferred revenue $20,000 on line 4310, the only year with that line), $268 (2022), $2,123 (2023) and $180,109 (2024), the highest of the seventeen years; in the other years total liabilities equal accounts payable.

6 Comparison with the other parishes of the area

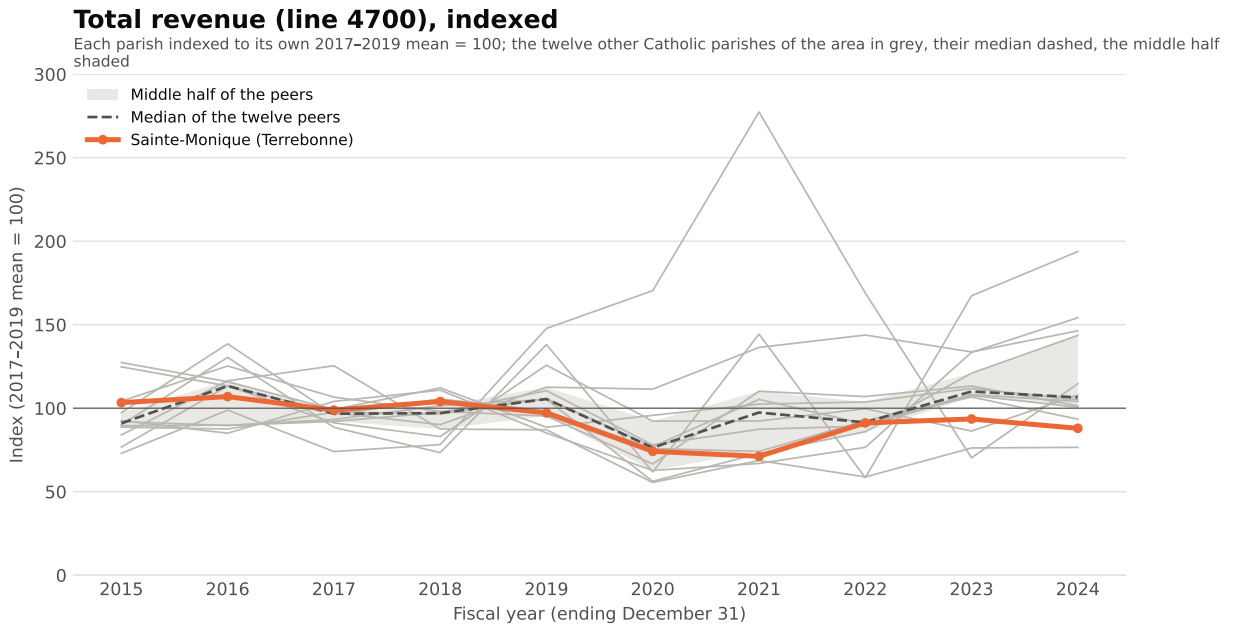
A change in one parish's figures can only be read against what the parishes around it did in the same years. The CRA's identification file of the 2024 dataset lists every registered charity with its address; the Catholic parishes (« fabriques ») whose postal code begins with H3T, H3X, H3Z, H4A, H4B, H4V or H4W, that is Côte-des-Neiges, Snowdon, Westmount, Notre-Dame-de-Grâce and Côte-Saint-Luc, are twelve besides Sainte-Monique: Notre-Dame-des-Neiges, Saint-Kevin, Saint-Antonin, Saint-Malachie, Saint-Léon, Ascension of Our Lord, Notre-Dame-de-Grâce, Saint Augustine of Canterbury (these two at one address in the 2024 file), Saint-Raymond, Saint-Ignace-de-Loyola, Sainte-Catherine-de-Sienne and Saint-Richard (`derived/peer_parishes.csv`). The script `derived/fetch_peer_parishes.py` keeps

their rows of the financial file of each year from 2015 to 2024 in `raw/open-canada-peers/<year>/` (`SOURCES.tsv` as above); all thirteen are present in all ten years. `derived/peer_comparison.py` writes the long table (`peer_comparison_long.csv`), the indexed table and the table of changes, and the three charts below.

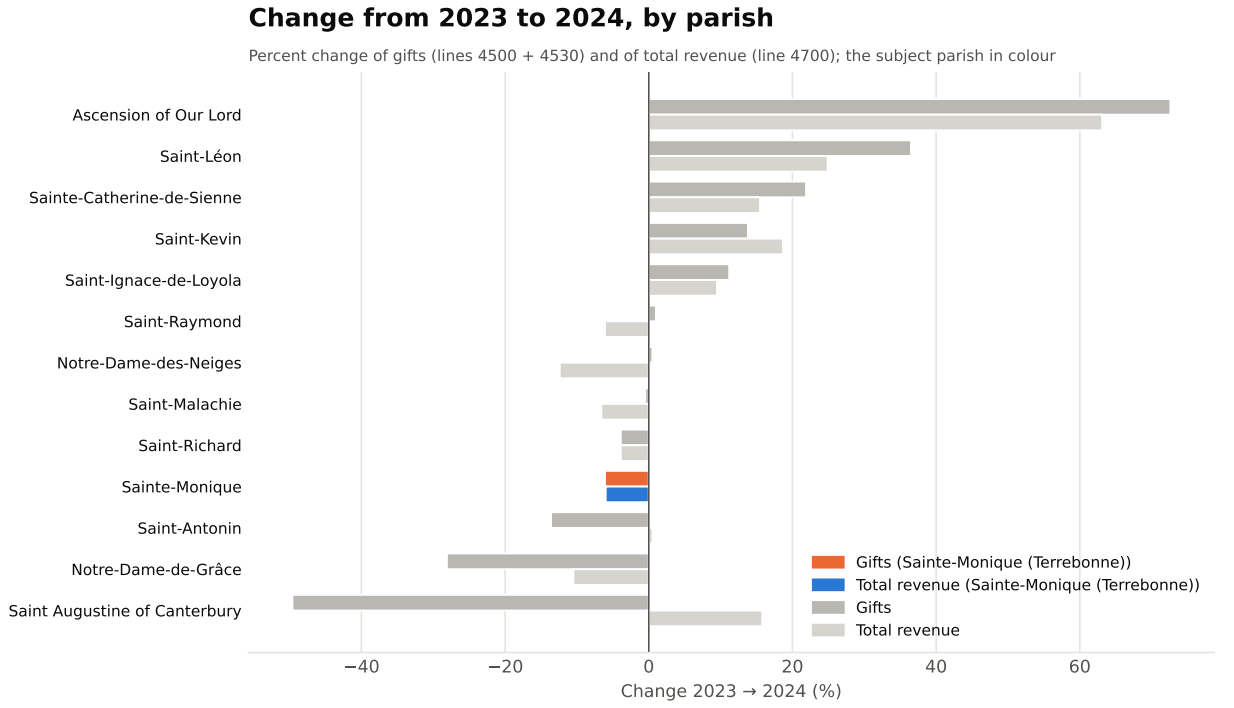
Two measures are compared. Gifts are the two gift lines added, 4500 and 4530, because the share receipted differs from parish to parish: in 2024 it is 92 % at Sainte-Monique and from 39 % to 100 % among the twelve others, so neither line alone is comparable. Total revenue is line 4700. Each parish is indexed to its own 2017–2019 mean, so that parishes of very different size (total revenue from $105,748 to $768,204 in 2024) can be read on one scale; the subject's line is drawn over the twelve others, their median and their middle half.



Source: Canada Revenue Agency, T3010 returns of the thirteen parishes (open.canada.ca, « List of charities » 2015–2024, datasets modified 2026-10-04 or earlier); build 2026-11-05



Source: Canada Revenue Agency, T3010 returns of the thirteen parishes (open.canada.ca, « List of charities » 2015–2024, datasets modified 2026-10-04 or earlier); build 2026-11-05



Source: Canada Revenue Agency, T3010 returns of the thirteen parishes (open.canada.ca, « List of charities » 2015–2024, datasets modified 2026-10-04 or earlier); build 2026-11-05

What the comparison shows. On gifts, Sainte-Monique stood at 79 in 2024 against its 2017–2019 mean, the peers' median at 104 and their middle half between 71 and 122; the parish was above the peers' median in 2022 (85 against 72), below it in 2023 (84 against 93) and further below in 2024. On total revenue, 88 in 2024 against a median of 106 and a middle half of 101 to 144; above the median in 2022 (91 against 92, level), below in 2023 (94 against 110) and 2024. From 2023 to 2024 the parish's gifts fell

by 6.1 % and its total revenue by 6.0 %; among the twelve peers, gifts moved by a median of $+0.8$ % (middle half -11.2 to $+19.9$ %; seven rose, five fell, three by more than Sainte-Monique's) and total revenue by a median of $+5.0$ % (middle half -6.5 to $+18.0$ %; seven rose, five fell). Against the mean of 2022–2023, the parish's 2024 gifts are 6.3 % lower and its revenue 4.8 % lower, where the peers' medians are $+5.8$ and $+5.1$ %; on each measure the parish ranks ninth to eleventh of the thirteen. The difference between the parish's change and the peers' median is thus about seven points on gifts and eleven on revenue, inside the spread of the peers' own changes, whose middle half spans 31 and 25 points and whose full range runs from -50 to $+73$ %.

6.1 Detection threshold: how large a change would stand apart

The year-to-year variation observed before the lane sets what this record can detect. Two designs are gauged: the parish against its own history (design A: the percent change of a line from one year to the next), and the parish against its neighbours (design B: the parish's change minus the median change of the twelve peers the same year). For each, the noise is the standard deviation of the eight pre-lane changes, 2015–2016 to 2022–2023, computed twice: on all eight, and on the five that exclude the three transitions marked by the pandemic (into 2020, into 2021 and into 2022). The threshold is set at two standard deviations: a change beyond it would be unusual at about the 5 % level if changes were normally distributed and independent; with eight observations this is a gauge, not a test. The lane covered seven of the twelve months of 2024, so a full-year lane effect appears in the 2024 return at seven twelfths of its size; the full-year effect detectable in 2024 is the threshold times twelve sevenths. One full year (the 2025 return) is detectable at the threshold itself; the mean of two full years at the threshold divided by $\sqrt{2}$. The script is `derived/detection_threshold.py`; its table:

Measure	Design	Noise set	n	SD of changes (%)	Threshold, 2 SD (%)	Full-year effect detectable in 2024 (%)	With one full year (%)	With two full years (%)	Observed 2024 (%)
Gifts (4500 + 4530)	parish alone	all eight pre-lane changes	8	13	26	45	26	18	−6.1
Gifts (4500 + 4530)	parish alone	excluding the three COVID transitions	5	7.4	15	26	15	10	−6.1
Gifts (4500 + 4530)	parish minus peers' median	all eight pre-lane changes	8	7.8	16	27	16	11	−6.9
Gifts (4500 + 4530)	parish minus peers' median	excluding the three COVID transitions	5	7.2	14	25	14	10	−6.9
Total revenue (4700)	parish alone	all eight pre-lane changes	8	15	29	50	29	21	−6.0
Total revenue (4700)	parish alone	excluding the three COVID transitions	5	6.0	12	21	12	8.5	−6.0
Total revenue (4700)	parish minus peers' median	all eight pre-lane changes	8	16	33	56	33	23	−11
Total revenue (4700)	parish minus peers' median	excluding the three COVID transitions	5	9.5	19	33	19	14	−11

Read on gifts, design B without the COVID transitions, the most favourable combination: a lane effect would have had to remove about 25 % of the parish's full-year gifts to stand apart in 2024; the observed difference from the peers' median is -7 points. Read on the parish alone with all eight changes, the least favourable: about 45 %. Two full post-lane years at the same noise would bring the detectable effect to about 10 to 18 % of gifts.

What limits the comparison. Twelve parishes is a small set, and several carry movements of their own in these years: one has other revenue of $400,000 to $700,000 in 2020–2022 and not since, one has gifts that halve in 2024 while its total revenue rises by 72 %, two share an address. The returns record nothing of what happened at any of them (works, mergers, clergy, campaigns), nor at Sainte-Monique, whose 2024–2025 fundraising campaign ($163,858 raised, by its bulletin of December 21, 2025) will appear in the 2024 and 2025 gift lines. The comparison says where the parish's 2024 figures sit among its neighbours'; it does not say why.

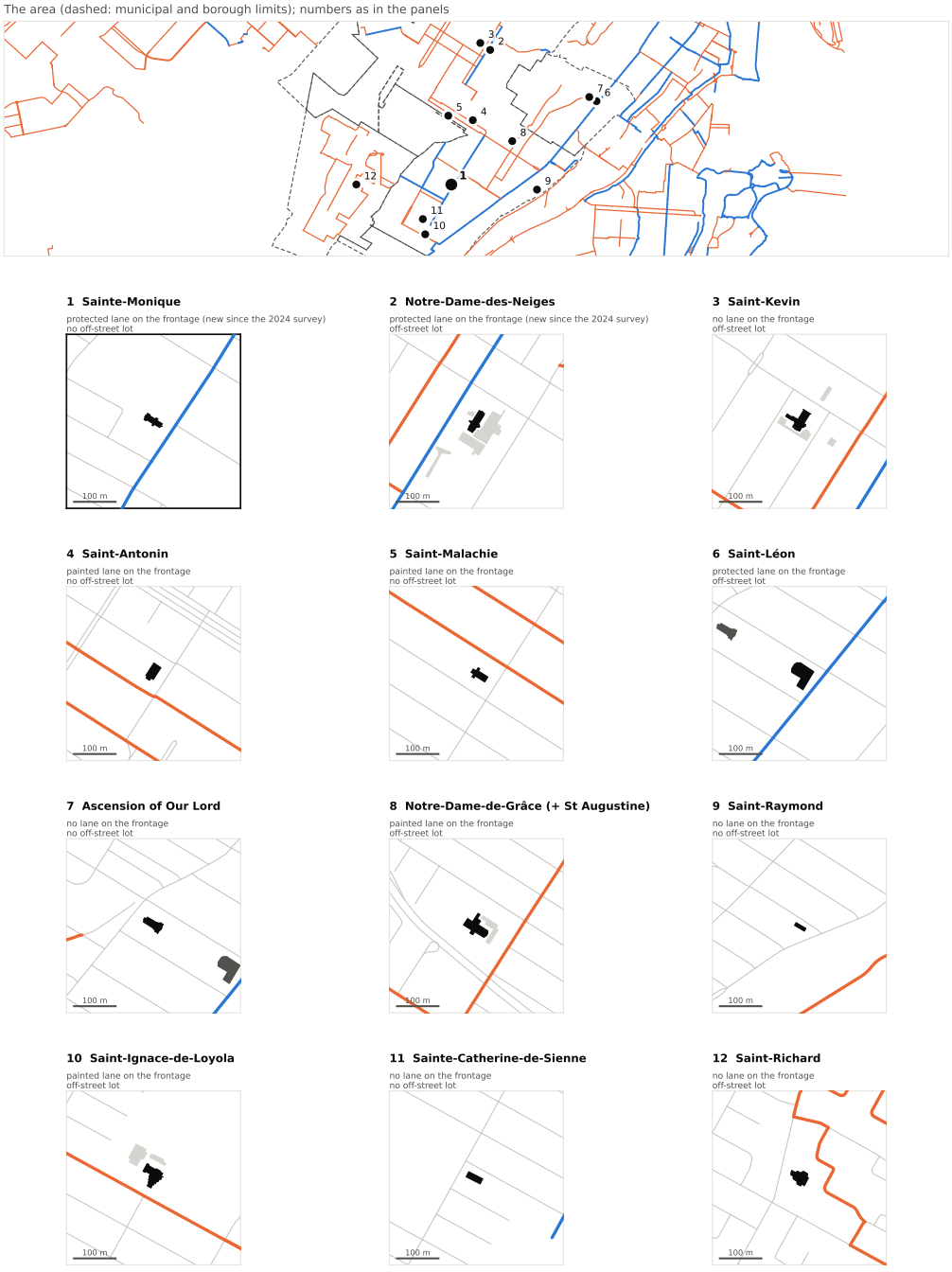
6.2 The streets around the churches

Whether any of the twelve peers shares the parish's situation (a church on a street where a protected lane was built in 2024, and no off-street parking of its own) can be read from public records too. For each church, `derived/peer_streets.py` takes the building's outline from OpenStreetMap and the street segments of the City's géobase within 35 m of it (60 m where the church stands back from the street),

and reads on those segments: the City's bike network today (« Réseau cyclable », as of October 14, 2026); the City's two surveys of the network's pavement, in 2019–2020 and in 2024 (« Auscultation du réseau cyclable », each recording the kind of every lane surveyed; the 2019–2020 survey covered part of the network only, 735 km of lane surveyed against 1,421 km in 2024, so a lane it does not record is not shown to have been absent); and the City's inventory of parking signs (« Signalisation – Stationnement », as of October 23, 2026), every pole assigned to its nearest segment and to the church's side of it or the other, the frontage being the part within 80 m of the church. Off-street parking was looked at on aerial imagery (Google Maps, October 23, 2026), beside the lots mapped in OpenStreetMap (`peer_streets_imagery_check.csv`). The sign inventory covers the City of Montréal only: Westmount (Saint-Léon, Ascension of Our Lord) and Côte-Saint-Luc (Saint-Richard) are not in it. A sign says what is allowed where it stands, not how many cars fit; nothing here counts parking spaces. The table has one row per parish (`peer_streets.csv` gives the streets, each layer's reading and the signs by side; `peer_streets_signs.csv` every panel with its dates); its last column counts the frontage poles carrying a « no stopping at any time » panel whose last recorded action, in 2019–2024, was an installation or a change.

	Parish	Lane on the frontage today	2024 / 2019–20 surveys	Off-street lot	No-stopping poles
1	**Sainte-Monique**	rue de Terrebonne, protected lane	rue de Terrebonne, designated roadway / none	no	10
2	Notre-Dame-des-Neiges	av. Lacombe, protected lane	av. Lacombe, painted lane / av. Lacombe, painted lane	yes	0
3	Saint-Kevin	none	none / none	yes	1
4	Saint-Antonin	av. Earnscliffe, painted lane	same / same	no	0
5	Saint-Malachie	av. Clanranald, painted lane	same / same	no	3
6	Saint-Léon	boul. De Maisonneuve Ouest, protected lane	same / same	yes	–
7	Ascension of Our Lord	none	none / none	no	–
8	Notre-Dame-de-Grâce*	av. Notre-Dame-de-Grâce, painted lane	av. Notre-Dame-de-Grâce, painted lane / none	yes	0
8	Saint Augustine of Canterbury*	av. Notre-Dame-de-Grâce, painted lane	av. Notre-Dame-de-Grâce, painted lane / none	yes	0
9	Saint-Raymond	none	none / none	no	0
10	Saint-Ignace-de-Loyola	rue West Broadway, painted lane	same / same	yes	0
11	Sainte-Catherine-de-Sienne	none	none / none	no	2
12	Saint-Richard	none	none / none	yes	–

* One church: the two parishes filed the same address. Lane kinds are the City's (« piste cyclable sur rue » = protected lane, « bande cyclable » = painted lane, « chaussée désignée » = designated roadway); « none » in a survey column means the survey records no lane there. –: not in the City's sign inventory.



What the record shows. At Sainte-Monique the rue de Terrebonne frontage carries a protected one-way lane in today's network; the 2024 survey still records the street there as a designated roadway, and the 2019–2020 survey does not record it. On the church's side of Terrebonne every current panel within 80 m reads « no stopping at any time », four with an installation recorded on July 2, 2024 and one on

July 2, 2025; across the street, no-stopping panels installed in July and October 2024 stand beside street-cleaning panels, under which parking is allowed outside the hours shown. In July 2024 alone, nine frontage poles (on Terrebonne and on avenue Benny) received a no-stopping panel. The church has no off-street lot; the paved yard across avenue Benny is by the school buildings.

None of the twelve peers shares that situation. Two have a protected lane on a frontage: Saint-Léon, on boulevard De Maisonneuve in Westmount, a two-way lane behind a median that both surveys record as the same kind, with a paved yard beside the church; and Notre-Dame-des-Neiges, on avenue Lacombe, where both surveys record a painted lane and today's network a lane protected by parked cars (when it changed is not in these layers), with a paved lot adjoining the church. Four have a painted lane on a frontage, recorded as such in the 2024 survey and, for three, in 2019–2020: Saint-Antonin (avenue Earnscliffe), Saint-Malachie (avenue Clanranald), Saint-Ignace-de-Loyola (rue West Broadway) and the church at 5333 avenue Notre-Dame-de-Grâce of the two parishes that share it. Five have no lane on a frontage: Saint-Kevin, Ascension of Our Lord, Saint-Raymond, Sainte-Catherine-de-Sienne (the Terrebonne lane ends about 200 m away) and Saint-Richard. Five churches have, like Sainte-Monique, no off-street lot: Saint-Antonin, Saint-Malachie, Ascension of Our Lord, Saint-Raymond and Sainte-Catherine-de-Sienne. On none of their frontages did the lane change in these layers, and the no-stopping panels installed there in 2019–2024 number at most two in any month (two on avenue Clanranald in August 2024, with school-day panels). From 2023 to 2024 their gifts moved by -13.6, -0.5, $+72.6$, $+1.0$ and $+21.9$ % (median $+1.0$ %) and their total revenue by $+0.5$, -6.6, $+63.1$, -6.1 and $+15.5$ % (median $+0.5$ %), against -6.1 and -6.0 % at Sainte-Monique. The comparison of this section thus sets the parish against neighbours none of which had a lane built on a frontage in 2019–2024; the five without a lot are the nearest to it in parking terms; five parishes are too few to say more.

6.3 Sunday morning: the curb a visitor can use

The layers above date changes; they do not say whether other churches work under parking conditions like those Sainte-Monique has today. The sign inventory answers part of that. For every street face (a géobase segment, one side) within 150 m of each church, `peer_streets.py` reads what the signs mean for a visitor without a residents' permit on a Sunday between 10:00 and 12:00, from the days, hours and months written on each sign (no day named means every day). A face counts as closed when every pole on it carries a sign that excludes such a visitor then (no stopping, no parking, spaces reserved for others), or when a residents' permit sign (« excepté S3R ») applies then; a face with no sign counts as open, under the general rules. The measure is the closed share of the length of all faces. It counts neither spaces nor free spaces: a face with no sign is counted open even where nobody can park (beside an expressway, across driveways and hydrants), so closure is understated, and the extent of each sign (its arrows) is not read. The figures are the same in June and in February: no Sunday-morning sign near these churches is seasonal. Westmount and Côte-Saint-Luc are not in the inventory.

Church	Lane on the frontage	Off-street lot	Curb within 150 m (m)	Closed to a visitor	of which residents' permit
Saint-Antonin	painted	no	5 060	48 %	31 %
Saint-Kevin	none	yes	4 584	40 %	38 %
Notre-Dame-de-Grâce (+ St Augustine)	painted	yes	5 791	39 %	39 %
Sainte-Monique	protected (new)	no	3 060	37 %	9 %
Notre-Dame-des-Neiges	protected (new)	yes	4 397	29 %	25 %
Saint-Malachie	painted	no	4 551	23 %	13 %
Saint-Ignace-de-Loyola	painted	yes	2 728	11 %	0 %
Sainte-Catherine-de-Sienne	none	no	2 979	8 %	0 %
Saint-Raymond	none	no	3 261	5 %	0 %
Saint Michael's and Saint Anthony's (reference, outside the comparison)	protected (new)	no	5 280	88 %	76 %

On this measure Sainte-Monique, with 37 % of the curb within 150 m closed to a visitor on a Sunday morning, sits in the middle of the nine churches with City data. Saint-Antonin (48 %), Saint-Kevin (40 %) and the church of Notre-Dame-de-Grâce (39 %) have more closed, most of it residents' permit zones; Notre-Dame-des-Neiges (29 %), Saint-Malachie (23 %), Saint-Ignace-de-Loyola (11 %), Sainte-Catherine-de-Sienne (8 %) and Saint-Raymond (5 %) have less. At Sainte-Monique the closed faces are the church's two frontages, rue de Terrebonne on the lane side (no stopping since July 2024) and avenue Benny on the church's side (no parking from 9:00 to 22:30 on signs installed before the lane, from 2017 to February 2024), and the far side of Benny, a residents' permit zone. Saint-Antonin, without a lot either, is surrounded by residents' permit zones (avenues Coolbrook and Clanranald) and no-parking blocks (avenue Avonmore, parts of rue Snowdon): on this measure its Sunday conditions are worse than Sainte-Monique's. A church outside the comparison gives a further point of reference (its finances are not used here): Saint Michael's and Saint Anthony's, at rue Saint-Urbain and rue Saint-Viateur in Mile End, has no lot, a protected lane on its Saint-Urbain frontage (a painted lane in both surveys; no-parking and no-stopping signs installed there in October 2025), and 88 % of the curb within 150 m closed to a visitor on a Sunday morning, 76 % of it residents' permit zones. The author's own observation, not a count: at Saint-Antonin, a church the author passes often and whose Polish bazaar the author attends, there are no reserved spaces and the street spaces are usually taken by residents' cars; at Saint Michael's and Saint Anthony's, parking within a couple of blocks is never assured, yet its congregations are large and of all ages.

7 The parish's own statements, beside the returns

The parish published financial statements in its weekly bulletins: a monthly statement (Sunday and online collections of the month, year-to-date revenue and expenses, the balance) in 2017, 2018, 2019 and January 2020; a balance sheet and an income statement for 2020 beside 2019, approved by the parish's wardens on October 11, 2021 and published on November 14, 2021; a table of the twelve months of 2022 (February 5, 2023) and a report on January to September 2022 (November 6, 2022); and the months of January to March 2023 (April 16 and 23, 2023). No bulletin from April 2023 to October 18, 2026 carries a financial statement; the only later financial table is a fundraising summary for 2024–2025 (December 21, 2025, below). The bulletins are on the parish's website and are not reproduced here, because they name individuals; the figures of the statements are, in `derived/parish_statements_monthly.csv`, read from the bulletins by eye: 46 months and year-ends with figures, each with the bulletin's date and file name and a note on every oddity (a heading that names the wrong year, a figure printed on the wrong line and corrected the next week, three balances that do not equal the lines above them by a few dollars, a deficit printed without its parentheses, and a quarterly report of November 2022 whose online

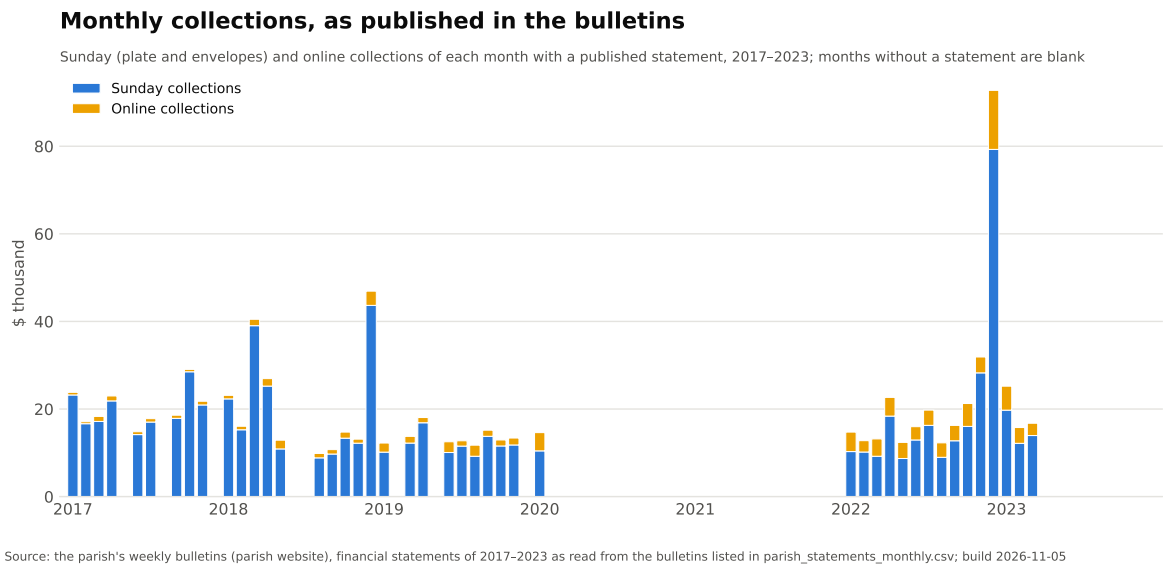
collections are added on top of the monthly figures where the yearly table of February 2023 says they are included in them).

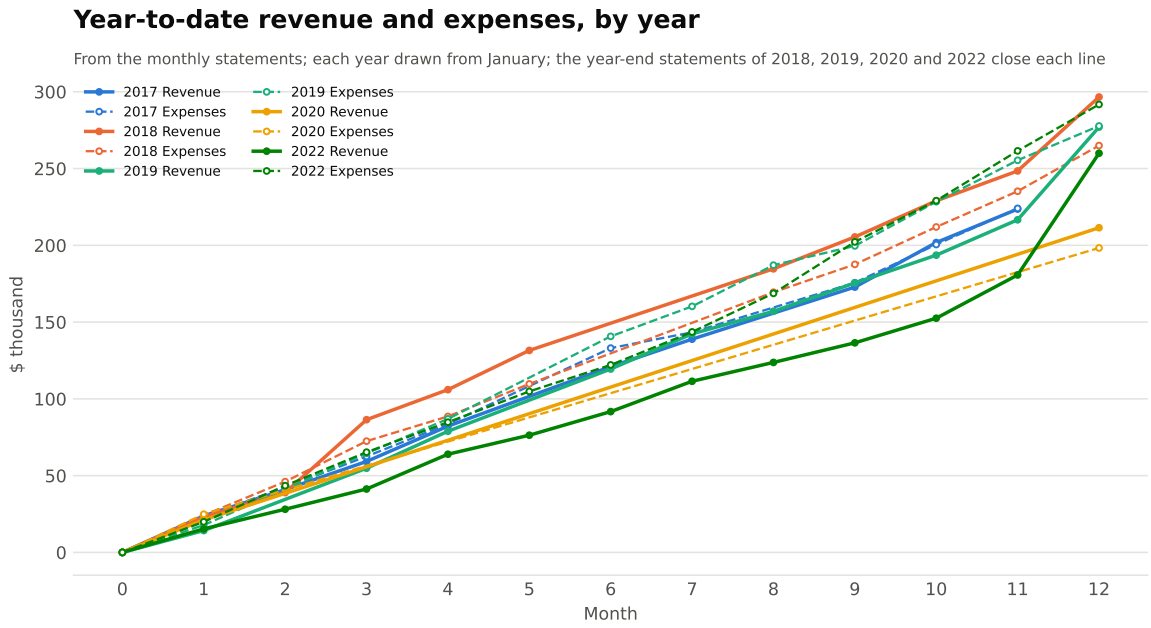
7.1 Cross-check: the year-end statements and the returns

Fiscal year	Statement: revenue	Statement: expenses	Return 4700	Return 5100	Difference, revenue	Difference, expe
2018	296 581	264 954	296 399	261 865	182	
2019	276 981	277 716	276 981	277 716	0	
2020	211 438	198 279	211 438	198 279	0	
2022	259 957	291 726	259 956	291 727	1	

Where both exist, the parish's year-end statement and the return agree to the dollar for 2019, 2020 and 2022; for 2018 the statement of January 20, 2019 ($296,581 and $264,954) and the return ($296,399 and $261,865) differ by $182 and $3,089. The 2020 balance sheet published in November 2021 matches the return's asset and liability lines to the dollar for both December 31, 2020 and 2019: cash $159,574 and $108,466 (line 4100), investments $54,326 and $53,627 (4140), receivables $4,598 and $2,385 (4120), prepaid expenses $8,209 and $9,723 (4170), land and buildings $567,643 (4155), liabilities $40,762 and $1,414 (4350). The income statement's total expenses for 2020, $198,279, are net of a wage-subsidy reimbursement of $12,263 (CEWS), and the return's line 5100 carries the same net figure.

7.2 What the statements add to the returns





Source: the parish's weekly bulletins (parish website), financial statements of 2017–2023 as read from the bulletins listed in parish_statements_monthly.csv; build 2026-11-05

Three things the return does not carry. First, the breakdown of revenue in the parish's own categories: for 2019 and 2020, weekend collections $154,575 and $119,872, maintenance offerings $13,849 and $6,118, other special offerings $25,400 and $19,188, and « other income » $83,157 and $66,260, whose footnote reads « Includes Hall Rentals, bequests, funerals, weddings, etc. »; the return's two gift lines for those years ($263,955 and $202,114) exceed the statement's offerings ($193,824 and $145,178) by $70,131 and $56,936, so most of what the parish books as other income is reported in the return as gifts (section 5.3). The 2020 statement also carries the wage subsidy and a $30,000 emergency business account loan (CEBA) due before the end of 2022, which the return shows only as part of liabilities. Second, the month: Sunday collections ran $10,000 to $17,000 a month in 2019 ($43,662 in December 2018, the largest month in the series), online collections $500 to $2,500 before 2020 and $2,600 to $5,500 in 2022–2023; the 2022 table shows a deficit from January that reached $80,813 at the end of November and closed at $31,770 after a December of $79,277 in collections. Third, the first quarter of 2023: collections of $25,217, $15,778 and $16,753 against expenses of $28,293, $20,640 and $26,106, a deficit of $17,291 at March 31, 2023, the last monthly figures the parish published.

For the question of this note the series ends fourteen months before the lane was built; no monthly figure exists for 2024 or 2025, and the monthly pattern that would be needed to separate the months before and after June 2024 is not in the public record.

7.3 What the bulletins say since the statements stopped

Every bulletin in the parish website's archive was read for this note: 519 issues from May 2014 to October 18, 2026. Four findings. The statements did not resume: from April 30, 2023 to October 18, 2026 no bulletin carries a monthly or yearly statement, a balance sheet, a budget or a deficit figure; a job advertisement of September 2023 lists the issuing of monthly and year-to-date statements among a bookkeeper's duties. The parish's own account of its finances for 2024–2026 is a fundraising campaign for its 75th anniversary, « Preserving the Past, Building the Future », for « the repairs and maintenance of our Rectory and Church »: a donor tree of engraved leaves from October 2024; a table of December 21,

2025 giving, for 2024–2025, $163,858 raised (events of 2024 $35,605, events of 2025 $28,674, general fundraising $36,986, donor tree $62,593), $13,687 of expenses, $149,516 remaining, and $25,955 of major repairs in 2025 (a water leak in the rectory, $14,955) with $123,561 remaining; in April 2026 the campaign is said to have run « over the past three years », with a parishioner's pledge of $25,000 to match contributions; in October 2026 the restoration of the church's columns is reported complete and the windows at the back of the church replaced. The gift lines of the 2024 and 2025 returns therefore include a capital campaign that the return does not separate from ordinary giving. One event carries the parish's name in its own: the bulletins of November 3, 10 and 17, 2024 announce that « the Save St. Monica's Support Group with the St. Monica's Fundraising Committee will be holding a rally in the church basement, Sunday November 24th immediately after the 11am mass », with four performing acts, free admission, « a donation at the door » and tax receipts for donations over $25; the announcements state no reason for the rally, the group's name appears in no other bulletin, no bulletin reports what the rally raised, and the fundraising table of December 2025 gives the events of 2024 as one total ($35,605 raised). No bulletin mentions the bike lane: across the 519 issues the words bike, bicycle and cyclist occur once, in a February 2019 column on a « green church » suggesting a bike rack and carpooling, and « Terrebonne » occurs only in the parish's address; no bulletin attributes a hardship to the lane or the street works. Counted on the issues published after the lane was built: in the 117 bulletins dated from July 1, 2024 to October 18, 2026, there are no references to the bike lane, none to financial difficulties associated with it, and none to parking difficulties; the word « parking » occurs three times, in February 2026, for free parking at a course held outside the parish. The silence is not that of a bulletin confined to spiritual matters: the same issues carry practical and civic notices, among them the parking arrangement of October 2023, the bookkeeper vacancy of September 2023, the fundraising accounts and the repairs reported above, Development and Peace campaigns asking parishioners to sign for federal legislation (October–November 2024) and a petition (March 2025), the wardens' elections, and, on October 19, 2025, a notice headed « Municipal Election – Make Your Voice Heard! » stating that « local officials make decisions that affect housing, snow removal, parks, safety, and community programs » and that residents of Côte-des-Neiges–Notre-Dame-de-Grâce should be « consulted and heard on local issues that matter », with the voting dates. Nor do the bulletins give a count of the congregation: deaths appear only as occasional notices and in the mass intentions, baptisms and weddings only as standing office instructions, and the one series the bulletins do carry is the number of young people confirmed or making their first communion each spring (confirmations: 28 in 2014, 38 in 2015, 21 in 2016, 24 in 2017, 33 in 2018, 35 in 2019, 28 in 2022, 25 in 2023, 23 in 2024, 17 in 2025, 18 in 2026; first communions: 24, 23, 25 in 2014–2016, 30 in 2019, 19 in 2022, 29 in 2023, 22 in 2024, 14 in 2026), a measure of the faith-education program rather than of attendance; the pastor's letter of September 7, 2025 says that « our Mass attendance remained steady » over the summer, without a figure.

7.4 The parish's Facebook page

The parish's official Facebook page (« St. Monica's Parish Montreal », 814 followers) was searched on October 23, 2026 with the page's own post search, for bike, lane, path, parking, piste, Terrebonne, petition, rally, « save St. Monica » and the neighbouring centre's name. Four posts concern the lane. Three date from the temporary lane of 2020: on July 25, 2020, « an appeal to our parishioners to take note that if this bike path proceeds as planned, there will be no parking on either side of Terrebonne from Belmore to Oxford. Many of our parishioners are elderly or have reduced mobility. There will be no place to park for people attending weddings or funerals, not to mention Sunday Mass », with a link to a petition and an invitation to write to the borough mayor and the district councillor (seven reactions, four comments, two shares); on August 31, 2020, a link to the city council's question form on « the

upcoming bike lane extension from Madison to Cavendish »; on September 4, 2020, a link to the borough council's question form for the sitting of September 8, where « a motion proposed … for its removal » was to be heard, with the note that « as I pointed out at the Press Conference, the church is deeply concerned about the environment and wants our streets to be safe and healthy for everyone », followed by a citizens' committee's instructions for questions and e-mails. The fourth is the only post since the 2024 lane: on August 14, 2024 the page shared a Religion News Service article of August 13, 2024, « Would Jesus park in a bike lane? For Philadelphia churches, it's a real question », with the caption « An article relevant to many of our parish communities in Montreal! » (one reaction, one comment). The article is not a protest against bike lanes: it reports that Tenth Presbyterian Church in Philadelphia gave up its permit to park in a bike lane on Sunday mornings after eighteen weeks of cyclists' protests, its executive pastor telling members that neighbours « see us as self-centered », that the Philadelphia Ethical Society had moved its parking to a nearby park as « the right thing to do », that Old Pine Street Church had supported the bike lanes from the outset and obtained Sunday parking one block over, and that five of seven congregations along the route had found alternatives; a cycling-association director is quoted on meeting « in the middle ». The share thus set before parishioners an account of churches accommodating a bike lane. Since the protected lane was built, this share is the parish's one official public comment on bike lanes; its 2020 posts on the temporary lane, which it opposed, already paired that opposition with the statement that the church « is deeply concerned about the environment and wants our streets to be safe and healthy for everyone ». No post mentions the parking arrangement of 2023, the rally of November 2024, or a financial effect of the lane. On parking: on October 15, 2023 the parish announced that « through the kindness of the MacKay Center, our next door neighbour, we have secured additional parking spaces for those attending Mass at St. Monica's Church during the weekends on Saturdays and Sundays throughout the year », in the Centre's side parking area, with dashboard passes for « a minimum one time donation of $5.00 »; the notice was repeated until December 3, 2023 and does not appear afterwards. The arrangement predates the lane by seven months.

8 What the folder does not contain

The open-data file for fiscal 2025, which will carry the peers' returns: the CRA has published each year's file late in the following year, and no 2025 dataset was on the portal on November 5, 2026 (the script and the identifier table are ready for it); the parish's own 2025 return is included here from the Charities Listings pages. The bulletins themselves, which name individuals; their financial figures are in section 7. The returns give calendar-year totals only: nothing here splits 2024 into the months before and after the lane was built.

9 Reproduction

`python3 derived/build.py` rebuilds every table, chart and both notes from `raw/`; `python3 derived/fetch_open_data.py` adds the open-data extracts of the years marked *to_fetch* in `open_canada_datasets.csv` (`-search` lists the portal's datasets, `-list` a dataset's files, `-extract` takes a file downloaded by hand). The build date and the data's « as of » dates are printed on each chart; this note carries its version in the footer.