

LIVING FAITH STORY

Metropolitan United Church

OVERVIEW

Our vision at Metropolitan (Met) is to boldly lead in nurturing faith for the transformation of lives and the betterment of God's world. We do this through a mission of offering hope, healing and beauty through sacred space, inclusive community, compassionate action, and excellence in worship and music, grounded in the profound traditions of the Christian faith. Our 'faith-in-action' approach to being church can be encapsulated in the phrase "Hope, Healing and Beauty in Jesus' name."

We can best be described as a 'destination church' that attracts members, adherents and visitors from across the GTA, and since COVID, around the world via our high-quality livestream system. Metropolitan was envisioned to be "Canada's Cathedral of Methodism", and while there is a sense of grandeur that comes with our Neo-gothic building, and our over 200-year history in the core of Canada's largest city, at its heart Metropolitan is made up of people seeking God and supportive community who are willing to work to build something beautiful together.

As an Affirming Church since 1999, upholding the core identity of each person as a beloved child of the living God, worthy of dignity, inclusion and love, is the bedrock under our feet. As a faithful response to all that we have received from God, we strive for excellence in all that we do, but with humility knowing that we will never be perfect, and we don't need to be. We also seek to build a culture of gratitude, where each person's contributions in the building of the body of Christ is honoured and met with joy and thanksgiving.

While we benefit from many blessings bestowed upon us from our ancestors, Metropolitan does face challenges: the upkeep of our heritage building; how best to be community together when so many of us are worshipping online; and the appropriate response to poverty, homelessness, and the opioid crisis that so often plays out on our front lawn.

In an era when many churches are closing, we believe that Metropolitan has a bright future. We envision honouring our history and who we are now while also bringing the gifts and

passions of our community together as we reach towards our vision to “lead in the nurturing of faith for the transformation of lives and the betterment of God’s world.”

WORSHIP

Our worship is our response to the many blessings bestowed upon us by the living God, and Metropolitan has a long tradition of excellence in preaching, liturgy, and music. While we take worship seriously, we also try to not take ourselves too seriously, knowing that “God is Holy Mystery, beyond complete knowledge, above perfect description” (Song of Faith) and that what we do can never adequately represent the transcendent. Within a United Church context, our worship can best be described as “high church”, but rather than being cold, there is warmth and contemporary relevance to a Metropolitan service that feeds the souls of those who have been part of the church for decades as well as those who have just walked in the doors for the first time. While we do not shy away from difficult things in our worship, the intention is that everyone will leave more hopeful, ready to love and serve in Jesus’s name, each in their own way.

At Met, worship is also an important part of pastoral care, helping people feel closer to God and to each other, recognizing that one person might be joyful and another full of sorrow, but they are still connected as members of the Body of Christ.

A different dimension to our life together since COVID is that each week a good portion of the congregation is worshipping online. In 2025, we averaged about 230 people per Sunday (up by almost 30 from the year previous), and about 100 of those participated in real-time via livestream (with many more participating later in the week). Due to a very generous donation from a community member, we were able to install an excellent eight-camera livestream system in 2021. While worshipping online will be a different experience from being in the church in-person - you won’t be able to smell the candles or feel the organ in your chest - the livestream service has been designed with intention so that the online congregation has their own special and often intimate liturgical experience. Because of camera locations such as the “eye in the sky” in the ceiling and the one at the organist’s feet, combined with the ability to zoom in to capture specific moments, online participants will see things in-person worshippers will not. And just as the in-person congregation has ushers and greeters, the online congregation has an

“online worship host” to greet people and engage them in conversation and prayers through the livestream chat features. Given that some of our long-standing congregation members are no longer able to physically make it to church, and that we are attracting new people who live in places where their local church has closed down (or is close to closing down), we expect digital worship to be an important part of our ministry going forward. With active efforts to bridge the online/in-person divide we are seeing more online folks become donors to the church, join as members, and participate in small group ministries.

Metropolitan has a standard liturgy that is modified when called for. In general, the service has four parts:

- *We are gathered in Christ:* Organ Prelude, Words of Welcome, Processional Hymn, Invitation to Worship, Prayer of Approach and Confession, Silence for Private Prayer, Kyrie, Assurance of Pardon, Act of Praise.
- *We encounter the Word:* Readings (OT, Epistle or Psalm), Anthem, Gospel (Met generally follows the Revised Common Lectionary), Hymn, Sermon (usually 15-20 min), Anthem.
- *We respond with love:* Peace Greeting, Affirmation of Faith, Announcements, Offering, Offertory, Doxology, Dedication of Offering, Great Thanksgiving, Prayers of the People, Lord’s Prayer.
- *We are sent to offer hope, healing and beauty in Jesus’ name:* Recessional Hymn, Commissioning and Benediction, Sung Blessing, Organ Postlude.

The carillon is played outside for about 30 minutes prior to the service.

As a United Church, Met celebrates two sacraments: baptism and communion. In 2025 there were three baptisms: one adult and two children. On Sunday mornings, communion is offered six times per year. Five of these are at the communion rails in the first row of the sanctuary, and Easter Sunday and 11pm Christmas Eve is by intinction.

A number of Sunday services have special themes, such as Pride, P.I.E. Day, National Truth and Reconciliation, Remembrance Day, Black History Month, Social Justice Sunday, and

Earth Day. Worship on the second Sunday in June is celebrated outside with a special blessing of the animals.

In addition to Sunday morning worship, there are a variety of other services that mark times of the Christian Year. In Advent/Christmas these include a Pageant, a Blue Christmas service, Candlelight Lessons & Carols, two services on Christmas Eve (an earlier service at 4:00 pm and later at 11:00 pm with communion), as well as Christmas Day. Ash Wednesday is marked at the start of Lent. During Holy Week, we have services on Maundy Thursday and Good Friday, and an Easter Vigil on Saturday night.

For those wishing to celebrate communion more regularly, Metropolitan offers a Celtic Communion service on Tuesdays at 12:30 pm in the Founder's Chapel and on Zoom. And for those who find God particularly in creation, we offer a Wild Church service once per month in natural areas around the city.

Metropolitan seeks to be a leader in the craft of preaching and offers the Tow Scholarship to a doctoral preaching student at Emmanuel College at Victoria University. We also support financially and participate in the leadership of the Lester-Randall Preaching Fellowship, a preaching conference held annually and hosted at Yorkminster Park Baptist Church.

Worship is one of the key responsibilities of the Minister of Worship and Faith Formation, who preaches approximately three Sundays a month. The Minister of Congregational Care and Outreach usually presides on these Sundays, and preaches one Sunday a month, in addition to covering one month of summer services.

The Worship Committee meets monthly to plan and review worship activities. In addition to providing guidance and support to our ministers, the Worship Committee is responsible for the worship budget and organizing the lay contributions to our services, which include ushers, greeters, scripture readers, and the Communion Guild.

MUSIC AND THE ARTS

For many, music feeds the soul in ways that words or actions do not. Metropolitan has a long and rich history of music ministry, and a strategic goal of the congregation is to be synonymous with sacred music in Toronto.

Our full-time Minister of Music provides leadership for the program and serves on the senior leadership team with the other ministers. The music ministry is also supported by eight paid choir section leads and provides stipends for the leaders of our other choirs and ensembles (see below). As a church invested in the future of sacred music, we have two Organ Scholar positions that provide education and experience for young organists. Metropolitan has strong connections with the Faculty of Music at the University of Toronto, the Glenn Gould School of the Royal Conservatory of Music, and various choirs and music groups in the city.

Met is blessed with two magnificent instruments of national cultural significance: Canada's largest pipe organ (1930, 5 manual Casavant organ with 7900+ pipes in the Chancel and 400 pipes in the gallery) and the first tuned carillon in North America with 54 bells. Stewardship of these instruments is a core responsibility of the Music Committee and our Minister of Music. Metropolitan also has a continuo organ, a harpsichord, and several pianos that are played in worship, concerts, and other events at the church.

Metropolitan is known for its variety of choirs: the Sunday morning choir, the larger Festival Choir that sings at special occasions such as Good Friday, the Choristers (children's choir), the handbell choir, and a youth ensemble named Great Heart. Met is also privileged to have the 30+ member Metropolitan Silver Band, the only brass band connected to a United Church. The Silver Band, which celebrated its 90th anniversary in 2024, plays six times a year in worship services.

Music in worship

Our hymns for Sunday service can be found in either *Voices United* or *More Voices*, copies of which are located in the pews. Due to our traditional approach to liturgy and commitment to the preservation of our sacred space, screens are not used for in-person worship, but hymn words are displayed for online worshipers. Our congregational song is accompanied primarily by the organ, but the Silver Band, piano, drums, and other instruments are used as well.

All the music in our Sunday service — prelude, hymns, choir anthems, instrumental pieces, and the concluding postlude — are intentionally chosen through the collaboration of the ministers to support the readings and themes of the service.

Music programs

In addition to worship, our musicians offer a variety of music programming. This includes Noon at Met, featuring our own and other musicians who provide a 45 minute concert from the Fall to the Spring in the sanctuary. There are also special events such as ‘Deck the Halls’ and the Good Friday concert.

Visual Arts

Metropolitan has a Visual and Creative Arts Committee that maintains and places art around the church, supports programs such as our participation in Doors Open Toronto, and, in recent years, developed a relationship with the Official Estate of Norval Morrisseau to place works from the Indigenous master in the sanctuary.

PASTORAL CARE

Compassionate pastoral care is a vital part of our life together as a church. Metropolitan is a diverse congregation with people in different stages of life, different pastoral needs, and oftentimes coming from different cultural, spiritual and socio-economic backgrounds. Each person brings with them their own gifts as well as their own past traumas and current challenges. Not all of us think in the same ways or believe the same things, and we may have different political opinions. All of this necessitates a need for a flexible and empathetic approach to pastoral care, where each person is met “where they are” and valued as a beloved child of the living God.

All ministers have a role in Pastoral Care, but historically, coordination and leadership has fallen to the Minister of Congregational Care & Outreach. Ministers are directly involved in acute cases involving hospitalization or death or where needs are particularly complex. Ministers are also often involved as an initial point of contact for new people in Met’s

community. They do home visits where required, offer support during our Meal Programs, and engage in the Park when needed.

The pastoral needs of the community extend beyond what is reasonable for the ministers to do on their own. An important group in our ministry is the Met Care Team. Met Care provides ongoing support through phone calls, emails, and cards in the mail to a portion of the congregation that may not be able to get to church anymore or have a particular need for connection. Met Care supports those grieving the loss of a loved one by sending out *Journeying Through Grief*, a four-book set offered by Stephen Ministries. The Team also facilitates the delivery of gifts to isolated congregation members on special occasions such as Christmas and Easter. In the past, these have included prayer shawls, flowers, and artwork.

Another group that supports the pastoral and spiritual well-being of the congregation is the Prayer Covenant. These are people who pray, often daily, for others in the congregation and beyond who are going through a particularly difficult time.

COMMUNITY OUTREACH AND SOCIAL JUSTICE

Located at the corner of Queen Street East and Church Street in the core of downtown Toronto, Metropolitan finds itself at the crossroads between poverty and wealth, isolation and inclusion, scarcity and abundance. In many ways our approach to Community Outreach and Social Justice is also at a crossroads. The Minister for Congregational Care and Outreach, in partnership with the Met community, will discern a Christian response to the great needs present in our community, at a time where we ourselves have less financial and volunteer capacity. The Gospel is not some intellectual exercise at Met; it plays out in very real ways on our property and in the sometimes difficult decisions we must make as disciples of Jesus.

Going back generations, Metropolitan has a deep history in supporting populations experiencing poverty, homelessness, and systemic disadvantage. We have a legacy of being an ‘incubator’ of outward facing organizations. The Bond St. Nursery (an early model for day care) and Traveller’s Aid (offering connections to housing and community support for persons arriving through Union Station) both were born from Metropolitan. Fred Victor was founded by the Massey family, who were part of Metropolitan, as an agency to support those in need. On January 28, 1943, the first organized Alcoholics Anonymous meeting in all of

Canada was held at Metropolitan, and A.A groups continue to meet weekly here, as does a CMA (Crystal Meth Anonymous) group.

In the recent past we employed a housing worker and community service staff, but given a cut of all core funding from the City of Toronto and our own financial constraints, these staff positions are not currently part of our operations with further discernment needed for the future.

While there are many issues worthy of our time and attention, we know we do not have the capacity to engage in everything, and so our current strategic focus is on LGBTQIA+ rights, pursuing right relations with Indigenous peoples, and supporting marginalized peoples and seniors in our community. We offer the following practical supports and justice-seeking efforts:

- **Community Meal Program:** On Fridays, Met provides a healthy lunch. During the colder months, this is a hot lunch served indoors. During the summer, it is a bagged lunch served outside. We feed over 100 people per week, and offer a warm, welcoming environment where guests can find respite, dignity, and fellowship. Volunteers prepare and serve meals, and join our guests at the table creating opportunities for meaningful connection and conversation.
- **Partnerships with Local Agencies:** Recognizing the power of collaboration and our reality of not being able to “do it all on our own”, Metropolitan is seeking to further grow our partnerships and relationship with other agencies serving marginalized communities. Examples of agencies with whom we are working with include Toronto Police Services and Mental Health Crisis Teams, CAMH Share Care program, and City of Toronto Shelter and Housing services, the Garden Club of Toronto, the Journey Home Hospice, and St. Michael’s Hospital. One of our most successful recent partnerships has been with the Trinity Café, which provides a supportive work environment for persons with long term mental health conditions, and who rents out the Met Centre in the basement four days per week. As well as offering delicious home-made food for paying customers, Metropolitan also pre-pays for Trinity Cafe meals so that if people show up hungry at our doors on those days where we are not offering our Community Meal, we can ensure they are fed.

- **Support for Refugees and Newcomers:** Metropolitan has now sponsored four families through the United Church refugee sponsorship process. We have offered practical assistance (housing, medical care, language services), personal support, and community integration. This active committee is currently raising money for our next sponsorship.
- **Narthex Greeters:** Every weekday from 12 noon to 3 pm, volunteers greet people from all over the world wishing to come into the church for a visit or for prayer. In a typical year, almost 10,000 people visit Metropolitan mid-week. We also welcome people in need. In the winter, our church operates as a *de facto* warming centre and in the summer a *de facto* cooling centre. Being situated right next to St. Michael's Hospital means that Metropolitan is a supportive sanctuary for people experiencing sickness, grief or fear for the future. Over the last two years we have developed a partnership with the Official Estate of Norval Morrisseau where we have hung paintings of the great Ojibway master in the sanctuary and welcomed many thousands in to see the art, including over 700 students from the TDSB and Catholic School Board.
- **Peace and Social Justice:** Metropolitan is active in social justice advocacy, working for affordable housing, Indigenous reconciliation, and climate action. Through educational events, letter-writing campaigns, and public witness, the congregation seeks to address the roots of poverty and marginalization. This committee also helps with organizing at least three worship services per year: the National Day for Truth and Reconciliation, Social Justice Sunday, and our Earth Day service. It is also taking leadership in Met's greening activities, including managing the pollinator gardens around the church (along with property staff support).
- **Direct services for the vulnerable:** As mentioned above, Met is located in the downtown core, and our open and accessible grounds makes it an attractive place for drug use and encampments, especially from May to October. The demand for direct services continues to grow in the neighbourhood, perhaps heightened by the recent closure of nearby supervised injection sites, the worsening fentanyl crisis, and the lack of housing in the city. We have different agencies coming through the park on a daily basis, and we offer direct support in the form of food from Trinity Cafe, snacks, water,

a small clothing bank, and hygiene, menstrual and incontinence supplies. Also, if any community member asks to speak with someone, our ministers make every effort to do so. We routinely make referrals to other agencies for further support.

- **Foot Care Clinic:** In partnership with other churches, we run a clinic on Thursdays where community members can receive chiropodist services, which is a great need in the street-involved population.
- **Seniors' programming:** In recent years, Met has initiated programs during the week which focus on the needs of isolated seniors in our community. These include a knitting group (which meets online and in person), and *Rimbala*, a balance and coordination program using music designed especially for seniors. These activities are intentionally scheduled in proximity to our Noon at Met concerts on Thursdays so several programs can be enjoyed in one trip to the church.

VOLUNTEERISM AND COMMUNITY ENGAGEMENT

Our shared ministry of offering hope, healing and beauty in Jesus's name does not happen without the time, passion, and commitment of volunteers. Metropolitan has a strong, longstanding culture of lay leadership with many different committees, teams and working groups actively participating in the life and work of the congregation. This being said, many of our groups are looking to recruit more people, and the further animation of the congregation was identified as a key goal in the Official Board's strategic plan. The geographic dispersion of members across the GTA and ever-present Toronto traffic/transit woes make mid-week activities challenging. A further complicating factor since COVID is that many of our members and adherents now engage with the church primarily or exclusively through the digital platforms such as livestream and Zoom. Living into this new reality, almost all of our services and programs and many of our volunteer opportunities now have options for remote participation. Engaging and animating the congregation is an activity that extends beyond any one position, but the Minister of Congregational Care and Outreach takes the lead in helping our members and adherents live their faith into action.

FAITH FORMATION AND CHRISTIAN EDUCATION

The Minister of Worship and Faith Formation works with an Advisory Group to brainstorm activities and events to help our congregation deepen into our spiritual life.

Small-group ministries are often where people build deep and lasting connections with each other. It is also where our online and in-person congregation members can get to know each other in ways that are not possible during Sunday worship.

We have two Zoom-based and very active Bible Study groups, and on Monday evenings, we offer Centring Prayer (Christian meditation). Our Book Club meets monthly (online and in person). Three times per year, a New Members' Class is offered to help people make an informed decision about joining the church formally as members. Other occasional or one-off programs have recently included "The Big Questions Course" (six weeks based on A Song of Faith), scripture reading evenings, sessions on spiritual experiences, church seasons, and on death and dying. Given the geographic dispersion of the congregation, we offer additional programming on Sundays such as "Chapel Chats" and "Lunch and Learns". Metropolitan is attracting more young people and a hope for the future is to develop a Christian discipleship program for young adults.

The Flanders Library has a collection of close to 2,000 books, periodicals and media related to a wide range of relevant topics. The library is managed by the Library Committee, who facilitate access every Sunday. One Sunday per month the committee brings books to the back of the Sanctuary for people to peruse and borrow during coffee hour.

Managed by our Children and Youth Coordinator, Sunday School is offered from September to June. The program is open to children aged three and older, with a nursery offered for younger children. The children attend the first part of our Sunday service with their parents, then about 15 minutes into the service, the children leave for Church School in the Learning Room. This program has not rebounded since COVID, and despite efforts to grow, the number of children involved each week is small. Occasionally throughout the year, special activities are offered to families such as farm days, pizza parties and movie screenings.

LEADERSHIP

Metropolitan's Official Board is accountable to the congregation, and based on a longstanding culture of lay leadership, our church is committed to a team-based approach where ministers, staff and volunteers work together for common cause. This collaborative approach to leadership may not be as "efficient" as a more top-down model, but it allows us to practice the spiritual disciplines of patience, compassion, and cooperation in real and direct ways as the body of Christ.

In the past, Met had a "senior and associate" structure for ministerial positions; this has given way to a more equitable approach, where each minister is responsible for their own area of ministry, while still working collaboratively. Met's professional staff complement allows for the ministers to focus more on core ministry and less on the administrative load of the congregation.

Lay leadership is developed through progressively engaging volunteers with more formal roles of leadership. Met is currently working on improving our volunteer recruitment and management processes to ensure that volunteer needs are clearly expressed and communicated, that interested people are connected appropriately with the ministry leader, and that there is follow-up to ensure that the volunteer arrangement is working well. The Executive Director is taking the lead in establishing these protocols and processes.

The Official Board is also working to implement a constitution and bylaws so that new members and leaders can have an understanding of how Met works, without needing to rely on the institutional memory of long-serving members.

ADMINISTRATION

The governing body of Metropolitan United Church is our Official Board. Over the past two years, we embarked on a strategic planning exercise where a goal to move from an operational to strategic Board was identified as a key step needed for our current and future needs. This was completed in the Summer of 2025 with a congregational vote that saw our 17 member Board reduced to 9, with the focus of the new Board placed on vision and financial sustainability, rather than operational matters. As part of these governance changes, an

Executive Director position was put in place to manage operations, to be a link between the Board and Committees, and to support the Board achieving its strategic objectives. This new model will be reviewed in the coming year.

Metropolitan's intended ministerial team includes: the Minister of Worship and Faith Formation, the Minister of Congregational Care and Outreach, and the Minister of Music. In addition to the Ministers, the staff team of Metropolitan is composed of the following positions: Executive Director, Finance Manager, Property Manager, Office & Communications Administrator, Children and Youth Coordinator (part time) as well as a care staff of six (one full-time and five part-time). Staff meet weekly, Senior Leaders (the Ministers and the Executive Director) meet bi-weekly, and the Executive Director and the Chair of the Board meet weekly. Metropolitan has a robust I.T. infrastructure, mostly managed by outside companies.

Metropolitan also has a strong group of lay leaders and volunteers involved in operations. The Trustees, as well as three foundation committees (Ministry & Personnel, Property, Stewardship) all support various administrative functions. Program committees such as the Worship Committee and the Music Committee work with the Ministers, and are augmented by many teams and working group groups to shape and guide our life together as a community of faith.

Given the size and complexity of our structure, Administration is truly a ministry at Met.

SELF-CARE

In an 'always-on' culture, in a high-need part of the city and in a dynamic and busy church, how the congregation members and ministers care for each other is central to our life of faith. A guide for us in this can be found in Acts 2:42 (NIV) "They devoted themselves to the apostles' teaching and to fellowship, to the breaking of bread and to prayer." Especially since COVID, our community has come to understand the value of simply being together. We have a very active hospitality ministry that builds community through coffee hour after the service, monthly pub lunches and various congregational meals; we intentionally hold a line in our budget just for cake! When the call goes out for baked goodies or pot-luck items, tables are filled with food. We have experimented with various ways of connecting the in-person with

online congregations in social gatherings, but have yet to find the “secret sauce” for accomplishing this goal. However, especially for isolated seniors, having the livestream option for worship, even if they aren’t participating in other activities, is a Godsend, and a way for them to feel connected to their spiritual community.

Metropolitan wants to grow, and is growing - which is a goal grounded in an established culture of welcome. Each week we have many visitors and first-timers. Our ministers can often be found outside greeting people before the service; greeters and ushers are stationed inside the church to make people feel welcome and to answer questions. Name tags on offer help people learn each other’s names. A weekly email “Met Connect” is sent out each Friday listing upcoming services, events, and activities and alerting people to volunteer opportunities.

New members are welcomed into the community in a ceremony where the congregation pledges to love and support them in their spiritual journey. These new members have an opportunity to be matched with a “buddy”; someone else in the congregation to introduce them around and help them integrate into the life of the community so they can more fully explore their interests and offer their gifts. Our Member Engagement Committee also hosts special lunches for new members several times per year.

A Young Adults group that hosts social activities has been restarted after going on hiatus during COVID. These activities have included pub nights, axe throwing, bowling, skating, and farm days. An advisory group has also been formed to foster and grow the number of younger adult members and adherents at Met.

Each one of our committees/working groups/teams is a small-group ministry. And even though they are often focused on the work of the church, we start and end each meeting with prayer or a spiritual reflection to turn our hearts towards God and towards each other in community.

Met is a busy, complex, and dynamic place, and ministry at the corner of Church and Queen can be demanding. Some of our community members have complex needs and the opioid crisis playing out on our front lawn has no easy solutions. Our Ministry and Personnel Committee provides a linkage between the ministers and the congregation, and offers a discreet and confidential place for ministers to bring concerns. Ministers are given space to set their own schedules and are encouraged to set aside time for their families and their own

mental, physical and spiritual well-being. They are also encouraged to take their study leaves and sabbaticals as mandated by the United Church. When it comes to our ministers' self care, we use the analogy of the oxygen mask that drops if an airplane encounters a problem. One first places the mask over their own face before assisting the person beside them.

DENOMINATION AND COMMUNITIES

The last General Council of the Methodist Church in Canada and the first General Council of the United Church of Canada both happened at Metropolitan. On the day of Church Union in 1925, 7,000 people from the founding denominations gathered on our front lawn to hear our carillon and then march in procession to the nearby Mutual Street Arena. The kick-off worship service to the United Church's centennial year and the public launch of the "Room at the Table" advertising campaign both took place at Met. While we do not currently have a Shining Waters Regional Representative, we do participate in the Affirm United Cluster and the Downtown United Church Cluster. We are also part of the Toronto Drop-in Network (TDIN) that brings together agencies working with marginalized communities.

FINANCIAL VIABILITY REVIEW

Met's revenues normally exceed expenses. Operating surpluses were reported for the years 2019 to 2024, and we are forecasting a surplus for 2025. Any operating deficits prior to 2019 were funded by the transfer of trust funds set aside for such expenditures.

Operating surpluses have declined recently and may not be sustainable owing to a number of challenging headwinds:

- A \$3.5 million mortgage was placed on the property in 2021 to fund a renovation of the north end of the building. The balance of the current mortgage (which matures in 2046) is just under \$3 million. Annual payments are approximately \$250,000.
- Met's building, while historic and in excellent condition, faces ongoing maintenance costs to keep it in working condition. A recent physical condition report recommends capital expenditures of more than \$13 million over the next twenty-five years.

- Over 60% of Met's operating revenue comes from a contractual arrangement with a parking company who operates a lot on the north and west sides of the property. This agreement is up for renewal at the end of September 2027.
- Annual donations from the congregation are flat, even though in-person and online attendance is increasing. The largest contributors to the congregation are aging. Newer attendees are typically younger and contribute less.

Met is addressing these challenges by disciplined annual budgeting which includes containing costs and thoughtfully prioritizing the initiatives it undertakes. A group of consultants with planning, financial, and heritage expertise has been retained to provide recommendations on redeveloping the north end of Met's property, including the lands currently used for parking. Met has also retained a fundraising consultant who is conducting a feasibility study with internal and external donors to assess Met's capacity to mount a major capital campaign. These important initiatives are ongoing and will be crucial in ensuring Met's future financial sustainability.

Pertinent details of Met's finances:

- Met's total payroll cost was \$1.239 million in 2024. These costs have increased from \$1.110 million in 2019 mostly through cost of living increases. The current staffing complement is outlined below. (Met's full time working hours are 35 hours per week).
- Ordered Ministerial staff - 1 full-time, 1 part-time in 2025 (moving to 2 full-time in 2026)
- Music - 1 full-time; 15 part-time (9 lead singers sharing 8 positions, 2 organ scholars, carillonist, children's choir leader, band leader, Great Heart leader)
- Worship - 2 part-time (video and audio technicians)
- Christian Education - 2 part-time (Children & Youth Coordinator, Nursery Caregiver)
- Outreach - 1 part-time (Lead cook for community meal)
- Property - 2 full-time employees (Property Manager and Lead Hand), 5 part time employees
- Administration - 3 full- time (ED, Finance Manager, Office & Communications Advisor) ; 1 part-time (Finance Clerk)
- Utility, maintenance and repairs have remained below 20% of total revenues over the past 6 years. The highest level over that period was 17% in 2022.

- The number of contributors who support Met’s congregation is relatively unchanged over the past 6 years. Total members, adherents and visitors who contributed in 2024 was 473, a small reduction from 483 in 2019.
- Total contributions in 2024 were \$489,000 compared to \$400,000 in 2019. There is no available data on the age distribution of contributors but over recent years a higher number of contributors has skewed to a lower average level of contribution. In 2019, revenue from contributors giving over \$5,000 accounted for 73% of annual giving versus 58% in 2024.
- Met conducts an annual stewardship campaign each November. Time is dedicated each Sunday in November for speakers to share why they give of their time, talent, and treasure to support Metropolitan. Each congregational household is given a package of materials including an annual brochure, a letter from the Chair of the Official Board, a summary of their year-to-date contributions, and an estimate of giving form for the following year.
- In 2019 Met launched “Our Third Century Campaign” subsequent to celebration of Met’s 200th anniversary in 2018. The fundraising target was \$1.5 million and was focused on three key areas:
 - The 54-bell carillon
 - Park design and landscaping for McGill Square surrounding the church building
 - Sanctuary Restoration

The campaign exceeded its fundraising goal. Restoration of the carillon was completed, as was some work on the park. Unfortunately, the renovations of the Sanctuary proved to be more expensive than budgeted, in part owing to the need to deal with asbestos before repainting.

Met holds a number of other investments that are classified as Unrestricted Funds, Externally Restricted Funds and Endowment Funds. A description of each and the balance as of December 31, 2024 follows:

- Unrestricted Operating Fund: The balance was \$656,818. This fund includes revenue received from unrestricted donations and gifts, parking, programs, facility rentals, and unrestricted income less unrestricted expenditures. \$331,630 relates to expropriation of

land at the south end of the property for Ontario Line construction. Certain amounts in this fund have internal spending restrictions that have been approved by the Official Board. Changes can be made subject to Board approval.

- Unrestricted Trust Fund: The balance was \$1,203,375. This fund includes the accumulated investment income from endowment funds where the income from such funds have no restrictions on their use.
- Externally Restricted Operating Fund: The balance was \$448,210. This includes non-endowment contributions received with external restrictions on their use.
- Externally Restricted Trust Fund: The balance was \$1,860,403. This includes the accumulated investment income from endowment funds where the income from such funds have restrictions on their use.
- Endowment Fund: The balance was \$1,766,707. This includes the principal amount from grants and gifts for which the principal must be permanently maintained. The investment income earned and investment costs incurred on these endowments are recorded in the Unrestricted or Externally Restricted Funds in accordance with the restrictions on the endowment.

RECOMMENDATIONS

The Official Board has made provision in the 2026 operating budget for Met to call a second full-time minister for a minimum of a three-year term.

TREASURER'S COMMENTS

The Financial Viability Review section outlined the fiscal challenges that Met is facing for the foreseeable future. Met is undertaking initiatives which, if successful, will sustain Met well into the future. As a result, Met is incurring a number of one-time expenses to plan and successfully execute these initiatives.

After the cost of the mortgage amortization payments, Met is planning on running operating deficits over the next three years. Because of Met's accumulated, unrestricted operating fund balance of over \$600,000 (includes \$331,630 for the expropriation of the south end property), Met has the capacity to fund these deficits over the short term. However, Met also needs to

conserve some of the unrestricted operating fund balance for potential contingencies. For example, the City of Toronto, is questioning Met's adherence to the terms of the manse heritage agreement. While Met believes it has satisfied the City's immediate expectations, there is a risk that the City will require more work or issue penalties. Consequently, there is limited room for additional programs. By 2028, if there is not an influx of funding, it is forecast that Met will deplete the trust funds available for major building repairs. Therefore, if the initiatives underway do not produce the expected results, programs and staff may need to eventually be cut to ensure long-term fiscal viability.

REAL PROPERTY WORKSHEET

Met owns a full city block bordered by Shuter Street (north), Church Street (east), Queen Street East (south), and Bond Street (west).

Met's building was substantially rebuilt after a 1928 fire which left only the original 1872 tower and narthex. The north end of the building was substantially renovated during COVID to provide accessibility to the lower and upper floors.

On the north-east corner of the property is the historic Massey Manse, which was built in 1906. The manse has fallen under disrepair and its future is part of work being undertaken to discern the way forward for redeveloping the north end of Met's property.

All congregational property is held in trust by Met's Trustees.

January 2026