



¹ An example of approximate exit costs:

\$25,000 (one extra year of apportionments)

\$15,000 (unfunded pension liability)

\$60,000 (10% of appraised property value)

\$15,000 (10% of liquid assets)

\$10,000 (other fees and incidentals)

Estimated Total: \$125,000

"How could a congregation pay this?"

Many Disaffiliating congregations may secure loans for the exit cost and then recoup the loan amount from what would have been paid in ongoing UMC apportionments.

For instance, in this example, the church pays \$25k/year. If it stays UMC for five more years, it will pay another \$125,000. But, if it Disaffiliates, the congregation will walk away with its full property/assets now, and in roughly the same five years' time it will have paid off the exit loan. If churches can identify a low or no-interest loan, then this may be a "break even" approach.

² Going into General Conference in 2020, conservative Methodists appeared to hold a majority of votes. This remained true despite a significant political effort by progressive leaders to elect the most liberal group of clergy delegates in our history. However, after multiple General Conference postponements, hundreds of conservative UMC congregations began using the Disaffiliation process in Paragraphs 2553 or 2549 of The Book of Discipline.

Initially, departing churches seemed mostly limited to Annual Conferences where conservative churches reported a toxic leadership environment (e.g., in parts of Georgia, Florida, and more). Progressive Bishops allowed them to exit via Paragraph 2553, probably for two reasons: (1) to extort a high exit price, and (2) to reduce conservative votes in the next General Conference.

Once larger numbers of traditionalist UMCs began to Disaffiliate, many other conservative congregations followed suit out of concern that the remaining shell of the UMC could be just progressive enough at General Conference to send the denomination toward the extreme left.

³ General Conference may implement legislation that takes effect immediately. If this were to include the elimination of exit plans, or increasing the cost of exit, then it might not matter if churches have completed the process to Disaffiliate in 2024. As of General Conference in May, congregations could be stuck in the UMC.

At that point, the only exit would be if progressive leaders chose to make a reasonable pathway for conservative churches, or if litigation was successful. The former seems unlikely based on the recent behavior of UMC leaders throughout the U.S. For instance, as soon as progressives saw the possibility of victory in 2024, they reneged on the previous separation agreement (the "Protocol of Reconciliation and Grace through Separation").

⁴ In the most recent Jurisdictional elections, progressive delegates elected, in my opinion, an entirely left-leaning group of Bishops. Bishops select most major officers of the church and have great authority over interpreting church law in an Annual Conference. They also have total authority over appointments.

If traditionalist congregations feel locked into an increasingly-progressive UMC, including a progressive Bishop in South Carolina, lay people have expressed that they may decide to: (1) pursue litigation, and/or (2) withhold denominational funds. However, if churches employ these tactics, then a Bishop could threaten to relocate their pastor. In other words, the overall damage to congregations could be extensive, both financially and personally, as well as in terms of the church's mission and public witness.