



# NGJ

ministries

Feb Digital 2012

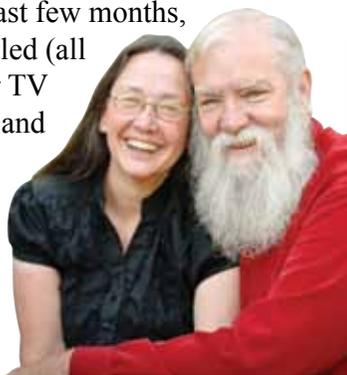


**“I have no greater joy than to hear that my children walk in truth.” III John 4**



# No Greater Joy

Debi and I have been extremely busy over the last few months, but wouldn't have it any other way. I have traveled (all expenses paid) to New York and Los Angeles for TV interviews. Strong In Spirit released in October and is being well received. Created To Need A Help Meet is at the printer and we are recording the audio version. I am also starting a new child training book specifically for boys. Learn more and **how you can help me write** at the end of the "Knittin' Nate" article.



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Photo: homesteadcommunitypost.com

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# How to Put “Johnny” Down to Sleep

By Michael Pearl

*Teach him that he has to sleep when you tell him to go to sleep.*

“Lie down here.” So you put Johnny down and cover him up with a little blanket and say, “Now Johnny you just sleep right there.”

He says (whining), “I want to get up.”

“No Johnny, stay down.” So you get your little rod and say, “Now Johnny I’m going to spank you if you don’t stay down.”

“But I want a drink of water. Water! I’m thirsty. Water!”

“Now Johnny I just gave you some water.”

“I gotta go potty.”

OK, so you take him in here and sit him on the pot.

“Johnny, you’re not going in the pot. What’s wrong?”

“I need some more water!”

Now you take Johnny back in and lay him back down on his bed, cover him up and say, “Johnny if you make another peep or sit up, I’m going to give you a spanking.”

Then you hide outside the room and watch the room through the crack in the door. And if you see Johnny start to get up, run in, give him a switch on the leg, and step back out of the room. Don’t talk to him. Don’t carry on a conversation with him. Just ignore him.

You see, if you go in there and say, “Now Johnny, you know I’m going to have to spank you if you keep this up. You understand Johnny you got to stop. OK. I’ll give you

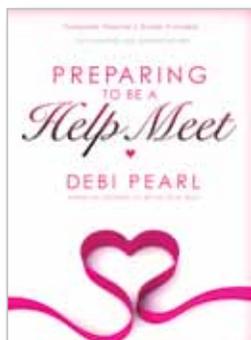
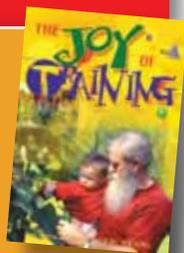
another hug. Yes we prayed, but OK we'll pray again. All right now it's time to go to sleep."

All you are doing is rewarding him. You're teaching that he doesn't have to sleep when you tell him to go to sleep. By going ahead and giving him a little spanking immediately he gets the idea that he must obey every time.

*(Clip taken from The Joy of Training DVD by Michael and Debi Pearl).* ★

## Resources

The Joy of Training 2 DVD set. Michael and Debi Pearl tell how they successfully trained up their five children with love, humor, and the rod.



"When my mom first handed (the book) to me, I thought, 'Oh great, another how to be a spineless doormat in marriage book...I haven't been able to put it down!'"

**Check out [Preparingtobeahelpmeet.com](http://Preparingtobeahelpmeet.com)!**

### Guarding a Heart

I am so thankful for Debi Pearl's book! It has really taught me a lot. When my mom first handed it to me, I thought "Oh great, another 'how to be a spineless doormat in marriage' book." But ever since to first chapter, I haven't been able to put it down! I recently finished the chapter on texting and e-mailing guys (chap. 11). I must say, this chapter really opened my eyes! My parents made it clear when I was a preteen that I would not be allowed to talk privately with guys, whether over the phone, texting, e-mailing, or whatever. They said I could have guy friends, but I had to get to know them in a group around other friends. As I got to be 15 and 16 and all my friends were texting guys, I became a little jealous of the relationships they had with their guy friends. All these guys said such sweet things to my girl friends that they would never be able to say in a large group setting. But now as I grow older, I am so thankful for my parents' wisdom in this area (and Mrs. Pearl's insightful examples)! A long-time friend of mine ended up having sex outside of marriage with a young man who kept e-mailing and texting her. It has taken her a long time to get back on track in her relationship with the Lord. Another friend had an argument with a gentlemen who she wants to court, and their small misunderstanding turned into a large fight because they texted spiteful things to each other that they would not have dared to say face-to-face. All this has shown me just how important guarding my heart and emotions really is! I am so grateful for "Preparing to be a Help Meet"... I have even had my older brother read through some parts and give me his input as a guy.



Photo: Laura Newman photography

# Come to the Waters

By Michael Pearl

*I have to admit that I am surprised at the delightful fruit I see across the board in the homeschool movement. It just gets better.*

I cannot take credit for it, and I am not bragging except on God, but I am just blessed beyond measure by the beauty I see in the families around me. Again this past Sunday as the church met to worship and fellowship, I observed fifteen or twenty happy families with children of all ages full of smiles and good cheer. Over half of them are not indigenous to this area. Some have been here less than a year. There were teenagers of marriageable age and tots in totes, balding daddies sitting beside mothers nursing their seventh child, old folks leaning forward trying to hear, and lean boys raring to get out in the cow pasture and throw a football. Not but one fat

kid was in the crowd, no one in the building was on Ritalin or Prozac, and we've seen not one divorce in the 25 years we have been meeting together. It doesn't get any better, except in heaven.

Now, people who don't know us will think we are some kind of cult that constantly meets together to affirm our rigid lifestyle. Not so; it is rare that I see any of them other than on Sunday. We don't hang out together. The women do not visit from house to house "fellowshipping." The men do not have "brothers" meetings to "encourage" one another. Each family is its own paradise, drinking from the fountain of life individually.



Photo: homesteadtradingpost.com

Fathers are the heads of their families and mothers honor their husbands. Older children are fascinated with their young brothers and sisters and function as second parents, taking responsibility to pass on the love and good will.

This phenomenon is not unique to rural Tennessee. I have traveled to distant places and met with homeschool families, often visiting in their homes. I spend time with young people in relaxed settings doing whatever it is they do from day to day. I see kids all across America that are a righteous remnant of godliness and virtue. I have been at this long enough to observe couples coming together in holy matrimony, watch as their families expand to fill a fifteen passenger van—or maybe just a minivan—and see their children get married and commence their families, all drinking at the same heavenly fountain.

“Therefore with joy shall ye draw water out of the wells of salvation.” (Isaiah 12:3)

The most distinguishing mark is their bright eyes and satisfied countenance. Their souls are pure

and honest. They are not angry or suspicious. They know they are loved and valued. They are not frustrated or anxious. None are looking to catch a ride to a better place, just waiting to get old enough to get away from their parents.

I know this sounds cheesy, but it is time to “Let the redeemed of the LORD say so, whom he hath redeemed from the hand of the enemy” (Psalm 107:2). Jesus said we would have life more abundantly (John 10:10), and we do indeed, just as he promised. In a world of pain and hostility, of bitterness and selfishness, we are reaping the fruit of a life guided by the Holy Spirit of God. If Jesus didn’t deliver on his abundant life, why would we devote so much money and time to spreading the good news of his death, burial, and resurrection... and soon coming kingdom?

I have to admit that I am surprised at the delightful fruit I see across the board in the homeschool movement. It just gets better. No Greater Joy has several hundred thousand ardent supporters, and we receive many letters from troubled

parents. It is easy to begin to interpret the public in terms of the sad stories we must address. And of course Jesus left the ninety and nine sheep to go after the one lost sheep.

*“Therefore with joy shall ye draw water out of the wells of salvation.”*

We do likewise, but it is so sweet to visit with the ninety and nine.

I am reluctant to celebrate the joy, for I know there are many who are not living the abundant life. You are hurting and crying for help, and you may feel as if you are being left behind. Don't come running to Cane Creek, thinking that a different fish bowl will cure your ills. There is no

magic community that can heal a family. The family, like a palm tree, grows from within. “Delight thyself also in the LORD; and he shall give thee the desires of thine heart” (Psalm 37:4). That passage is not a glib dismissal; it is the true path to abundant life. When you seek God with all your heart, he will change your heart to conform to his, and you will live the abundant life many of us continually enjoy.

“Come unto me, all ye that labour and are heavy laden, and I will give you rest. Take my yoke upon you, and learn of me; for I am meek and lowly in heart: and ye shall find rest unto your souls. For my yoke is easy, and my burden is light.” (Matthew 11:28–30) 🌟

## From the Mailbox



Dear Mike & Debi & No Greater Joy Ministries,

Thank you for the very generous donation of books for my Teen Mom's ministry "Choices." We have been working in the *Preparing to be a Help Meet* books and have had some excellent discussion on what we've read. They loved your "love story" and are also enjoying classifying their guy and trying to understand the men in their lives better.

Thank you also for the other resources. They have been so helpful. The *Good and Evil* books are excellent for the ones still searching for the Truth and my new christians. Thank you, thank you, thank you.

Please pray for me as I continue to reach out to these precious teen mothers, babies and their guys, showing them the good life they can have in Jesus. He can give them hope. My heart is I want to reach more, find more mentors to help with what I am doing. We have so many teen moms in our area and they seem so ready to hear and receive the gospel. Life has already been so hard for them.

God bless you for helping me train these girls how to become women of God. Highlighting some very important issues. The teacher's guide is great. They love the ice breakers. I love that I can easily lead them through it. Very handy. Thank you so very much for your help and prayers. - Kim C.



Photo: Elizabeth Stewart

# Let the Redeemed of the Lord say so

By Michael Pearl

## Hearing From a “Trained Up Kid!”

**L** LEAH: Hi. My name is Leah, and I’m from South Carolina, and I am a trained up kid. My parents used Mike and Debi Pearl’s book, *To Train Up a Child*, to raise me and my two sisters and two brothers, and we are all now happy, successful, emotionally-balanced adults.

I am about to graduate with my Master’s in music from a small college in South Carolina, and I am really excited to get out there and teach. We were homeschooled, but I am just very excited to go out there and be a teacher! My goal in life is

not actually to be a teacher, it’s to be married and raise a bunch of kids the way I was raised.

*We were spanked as we were growing up, and I knew every time I got spanked I deserved it.*

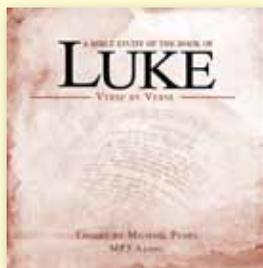
We were spanked as we were growing up, and I knew every time I got spanked I deserved it. You know, there are some people who say that spanking is abusing your kids. My parents were never angry when

they spanked us; they were calm, and they let us know why we were getting spanked, and it was very motivating not to disobey again! You know I think the last time I was spanked I was about eleven, and after that my parents sort of changed

the way they were parenting because we were older and they knew that they could reason with us.

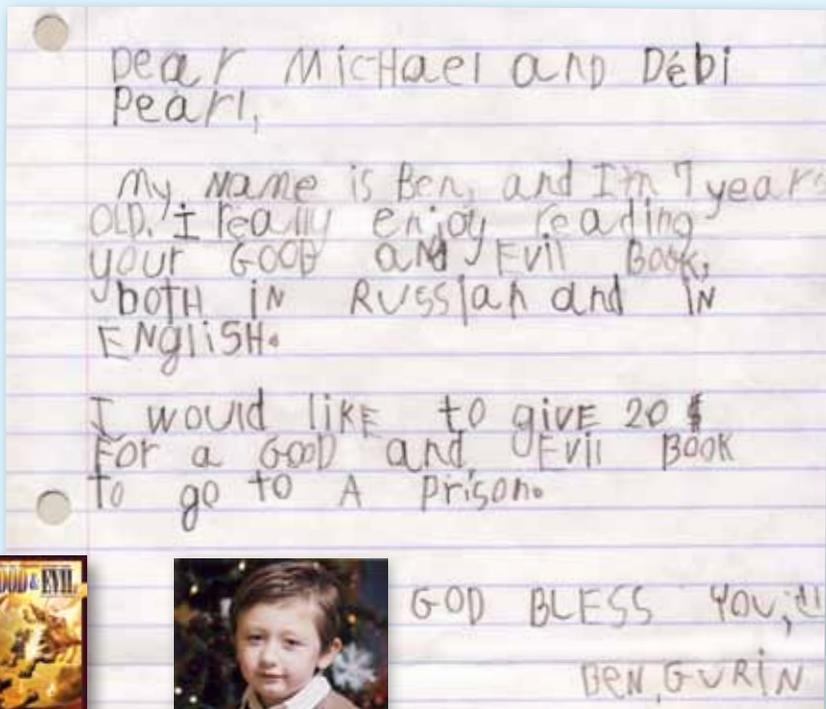
And so, now that we are adults we can look back and see the wisdom of the way that we were raised and we all plan to raise our kids the same way. 🌟

Upload YOUR testimony video to YouTube then send the link to [youtube@nogreaterjoy.org](mailto:youtube@nogreaterjoy.org)



New Audio from Michael Pearl. A verse by verse Bible Study in the book of Luke. Now available on MP3 CD or download. Listen to a FREE sample at [ngj.me/lukep](http://ngj.me/lukep)

Ben sent in \$20 for a *Good and Evil* for a prisoner!



THIS is me  
Ben



Photo: Karen Sargeant

# Knittin' Nate

By Debi Pearl

*“But he is MY son, and he is knitting; who taught my son to knit?”*

**D**ad, a Visionary who thinks he is a Command Man, came in from work and passed his son without speaking. He is known for his remarkable self-control—sometimes resembling an explosion that happens inside an unexpandable enclosure. Passing into another room, he stiffly leaned over and whispered into his wife’s ear, every word stiltedly punctuated in a monotone voice that had been carefully stripped of any emotion, “Do you know what my son is doing?” Mom answered without bothering to look up, “Sure. He is knitting himself a neck scarf.”

“My son? Knitting?” he uttered, still only inches from her ear. “But he is MY son, and he is knitting. Who taught my son to knit?” the word “knit” spit out like unwelcomed foreign matter bitter to the pallet.

That event occurred about 20 years ago, though Knitting Nate’s

mama just got around to telling us the story last week when she was visiting our home. Considering how the knitter turned out, we had a grand old laugh at the telling. It’s funny NOW. It wasn’t so funny to Dominant Dad when first-born son Nate was seven years old; it was confusing. Knitting Nate’s dad is a man’s man and he does not knit—never knitted; the only person in his family up until that point who ever knitted was Grandma, and she died early. It was painfully difficult for old tough-guy Dad to understand how his SON could be interested in something as “girl-like” as knitting. Like I said, it’s a funny story now because Knitting Nate today is nearly a foot taller than his dad, standing close to six and a half feet tall, and has a man-size job that Dad is extremely proud of. He is working in highly classified

military intelligence. For that reason we changed his name. Today he is the kind of son that makes Mama smile and Dad breathe a deep sigh of satisfaction.

*Many people have written in, concerned about a young son's shyness or bossiness or wild ideas.*

Boys are different. Grown-up Knitting Nate is a 100% Steady Man (see *Created to NEED a Help Meet*). He is Priestly in his relationships with others, helpful, kind, considerate, and dependable. He was a Priestly little boy, but his Visionary dad, who is very prophet-like in his relationships with people, found it difficult to understand exactly what made Nate tick. I can only guess what Mike would have done if he had observed one of his sons knitting, not that we didn't have to make a few mental adjustments ourselves when raising our sons.

Gabriel came into this world born to dominance. Mike related to him from the beginning. As a young boy, Gabe drove me nuts bossing me around. As a young, servant-type mother I had to finally stand up to him and tell him who was boss. After that, he was protective and gentle toward me. Now that Gabe is grown I would think he is at least 60% Command Man and 35% Steady, with just a tiny bit of Visionary. Unlike those of you who have read our books *Created to Be His Help Meet* and *Created to NEED a Help Meet*, I didn't have the opportunity to understand why my son bossed me around. I also didn't have a clue why my husband didn't see it as a problem.

Nathan, our second-born son, was very different from Gabe. He came into the world, literally, with a smile on his face. In his youth he liked to go hunting and fishing with his dad, but only so he could be in the woods; he didn't want to harm the animals. Often, when Mike came back from hunting with his two sons, he would scratch his head as he whispered, "Nathan said he didn't like to hurt the animals so he didn't want to shoot." I guess he whispered because the telling was so odd that saying it out loud would have been offensive. A disinterest in hunting and fishing was not the only thing different about our Nathan. When Nathan was about four years old, Mike and I would often look out our windows to the lower play area and see our tiny little guy with his hands lifted up to the sky, walking while loudly praying with tears streaming down his cheeks. To say we were bumfuzzled is an understatement. We thought he would grow up to be a real-live, modern-day prophet, or, weird as it seemed, a Pentecostal preacher. While we watched his strange behavior, we hoped that was all that would come of it.

As I said, at that time we had not come to an understanding of how God created man in his own image and that image included all three sides of God's nature, the Father, the Son, and the Holy Spirit. Even at such a ripe young age—or maybe due to his young age—his Prophet/Priestly image shone especially bright. Nathan still loves prayer. He is very Priestly, wanting to help and heal those in need, but the little-boy Prophet is now a man Prophet. And he is so amazingly normal.

Being old has its perks. There is peace in seeing the end results, at

least when the results are good. I have lived through those times when I didn't have a clue what to do or how to do it. I didn't understand the whys and wherefores of my sons. Now I know that there wasn't much to fear after all. As parents, we just needed to honor God, love each other, and enjoy our children the way they were. Then we could watch God give the increase. My boys are now quickly approaching middle age, and both are strong, well-balanced men, good daddies, and loving husbands.

I could have enjoyed the moments more if I had had the understanding of the three kinds of images manifested in boys and men. It would have taken the confusion out of the moments in life when our sons were different from what we supposed was normal. Our daughters, although all three are strong personalities, are not so pronounced or confusing. Our oldest is dignified, reserved, and creative. The next daughter was born serving and caring for others—and still does. Our last daughter is a wild hare, scheming, creative, and full of new ideas. It is good that she was born last in that she has kept us entertained and holding our breath. This past week we were cleaning out an office that once was her bedroom, and we laughed as we studied the walls. They are still the bright, mint green she painted. They are covered with other bright colors and painted flowers and designs. Clearly, she leaves her mark. But with all her

expression, her personality is not so pronounced as are the boys'.

Many people have written in, concerned about a young son's shyness or bossiness or wild ideas. I read their letters and laugh and wish I had time to write to give them the answers we have learned. As my friend Karen (Knitting Nate's mama) and I talked about our sons, each telling funny stories, we came to a solid conclusion: there should be a book for moms and dads on how to raise the three kinds of sons.

That is easier said than done. I need your help. I need you moms and dads to send me stories of your sons. I need young parents to ask questions that I can post and have older parents tell us how they helped their young Steady boy grow bolder, or how their crazy Visionary son learned to harness his imagination and keep his feet on solid ground. I need to hear from those of you who have learned to channel the energies of your bossy, Command son. If you want a book, then help us write it. Mike and I will learn from you and do our part. Share this article on your Facebook page so your friends can jump in and help. With a thousand examples and as many questions, we can sift the information and provide this next generation with some real answers. So when your husband comes with an outraged face asking, "Do you know what MY son, my SON is doing?" you can smile and say, "Yep, he's knitting, and someday he will be protecting this nation. Here, read all about it." 🌟

**Send your letters to [cjoyner@nogreaterjoy.org](mailto:cjoyner@nogreaterjoy.org)  
and place "Boys Book" in the subject line.  
We look forward to hearing from you!**



# The Happy Child

By Jennifer Brooks

“I love you”, “thank you”, “why can’t you be as happy as me?”

**T**he happiest child I know happens to have Downs Syndrome. He hasn’t a care in the world, or one that lasts longer than two minutes.

Every night he goes to sleep with no bitter or angry feelings. His soul is at peace with everyone. His mind is fresh and new each day. No resentment ever takes hold.

He is totally amused, fascinated and entranced in the simplest things of life: A shadow, a string.

His mind is not complicated with troubles in life. Where to go, what to do, who to like or dislike. He trusts all men, smiles at every person, forgives all with uninhibited release.

He goes about life slowly somewhat in his own world with a smile, a hug, a pat on the back.

He looks at me and smiles as he says, “I love you”, “thank you”, “why can’t you be as happy as me?”

Because my mind is strong, my IQ high, I’m in this world, mixed up in this world loaded down with the cares of the world. Struggling through the mirey clay. Too many things to think about and decide.

Why can’t you be simple just this once and clear your mind of all else and believe in a Man who cares for you, a Savior who loves you, Jesus who died for you.

Jesus the ultimate Joy unspeakable.

Whom having not seen, ye love; in whom, though now ye see him not, yet believing, ye rejoice with joy unspeakable and full of glory: - **1 Peter 1:8**

Therefore the redeemed of the LORD shall return, and come with singing unto Zion; and everlasting joy shall be upon their head: they shall obtain gladness and joy; and sorrow and mourning shall flee away. - **Is. 51:11**



Photo: Laura Newman photography

# Confessions of a Spanking Mom

By Chasity Akiki

*“Mom, do you want me to take the baby?” “Dad, I made your coffee.” “Mom, I’ll get the younger kids’ lunch.” “Dad, we cleaned your car.” “Mom, I made you some lemonade.”*

I am the mother of eight children and am regularly complimented on the behavior of my kids. Recently, I’ve thought a lot about this issue of spanking and how some people (the media, in particular) completely skew what it means to “train up a child.” All the above quotes are things I hear every day. My children are obedient. Yes, my children are spanked when needed. And no, my children are NOT abused. Rather, because they are lovingly corrected, they love to serve their father and me. It is a real

blessing to us, and others always notice. I will never understand what makes a person harm or abuse a child. It is a sad reality that has been around for centuries. It is my opinion that when a parent doesn’t spank his child for wrong behavior or attitudes, he is loving himself more than his child. I don’t like spanking my kids. I’d much prefer to play, smile, and have fun, but I’ve found when I allow a bad attitude, ugliness toward a sibling, or disobedience of any kind to continue, the behavior only gets worse. A

spanking administered correctly brings relief to a child. I never cease to marvel at this reality. Nevertheless, I am tempted, as any parent, I'm sure, to skip the spanking in hopes that a verbal rebuke will suffice. While sometimes this might be enough (or an alternative such as loss of privileges), often it is not.

I'll show you what I mean. I have several boys, and occasionally an older brother entertains himself at a younger sibling's expense. I call that bullying. I find myself saying, "Stop that. You know better." or "You wouldn't want someone to do that to you." Recently, one of my boys was having a particularly good time teasing his younger brothers. I remember thinking, even saying, "I need to spank him soon." Instead, I said, "Be nice" or something similar. After several days of this, I finally did what I knew I should have done sooner, all the while shaking my head at my unwillingness to inconvenience myself. Spanking is not fun for me. But that spanking instantly resulted in sweet relief for all concerned. My bully son was suddenly thoughtful, playing with his younger brothers instead of mistreating them. He was helpful to me, serving me and his siblings. It was as if his guilty conscience was saying, "Thank you for finally spanking me. I feel better now." On his own, he just couldn't stop being mean to his little brothers, and it left him unhappy with himself. The spanking gave him the extra motivation he needed to act as he

knew he ought, and it resulted in him liking himself better. This same scenario plays out over and over in my home, and it always makes me smile. They get off track and I lovingly guide them back on.

*On his own, he just couldn't stop being mean to his little brothers, and it left him unhappy with himself.*

I know that some who are opposed to spanking would say our kids obey because they are afraid of the rod or afraid of their parents. To that I say, yes and no. They are not afraid of us in the way you suppose. They do not cower in fear, worried their transgressions will bring them severe pain, just as I do not cower and tremble when I see a police officer on the side of the road. I do, however, have a certain amount of "fear," which I would equate to respect for that officer, remembering the "pain" of previous speeding tickets. Thus, I maintain my speed within the posted limits. Likewise, my kids are constrained to stay within our limits. But it doesn't stop there; they genuinely want to please us. And I so enjoy a glass of lemonade!

On the flip side, when I don't spank and instead attempt to talk them out of a misdeed, they are grumpy and almost mad or unhappy with me! A strange phenomenon indeed. So while I don't enjoy giving spankings, I will continue to do it because I heartily enjoy the results it yields. ☆

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*But the salvation of the righteous is of the LORD: he is their strength in the time of trouble. Psalms 37:39*

# No Greater Joy Finances

By Mel Cohen, General Manager, CFP, RFC

Each year No Greater Joy Ministries, Inc. (NGJ) undergoes a full financial audit by an independent CPA firm. This past fiscal year was the cleanest audit we have received since we started the process. The financial statements for this past fiscal year have been presented “fairly in all material respects”.

The bottom line; NGJ are good stewards of the resources you, our readers and supporters, provide to us. This past fiscal year was a very difficult year for NGJ. To minister

globally at the high level we have ministered at over the past several years, NGJ spent \$239,650 more than we received.

This represents about a 2 month operating surplus which we keep on hand for emergencies. Fortunately we had this surplus accumulated over the past few years that we could use for this year. Going forward we no longer have our emergency fund cushion. The worst economy since the great depression, finally took its toll on our finances.

## **CONSOLIDATED STATEMENT OF ACTIVITIES FOR THE YEAR ENDED JUNE 30, 2011 (Rounded)**

### **REVENUE AND SUPPORT**

Sales	\$1,156,000
Contributions	509,000
Loss on disposal of fixed assets	(67,000)
Misc Income	5,000
Total Revenue	\$1,603,000

### **EXPENSES**

Program Services:	
Cost of Goods	467,000
Printing and publications	495,000
Misc program services	193,000
Supporting Services	688,000
Total Expenses	\$1,843,000

**EXPENSES OVER REVENUE \$ 240,000**

## CHANGES

We made changes! We looked at every expense and analyzed our business to see the sources of our income. Our goal is to continue to minister worldwide at the highest and most efficient way possible.

Over the past few years, our sales shifted almost exclusively from NGJ readers to about 20% of our sales coming from our own distributors, Christian Book Stores and online merchants such as Amazon. This shift has resulted in less individual order taking and shipping by the case rather than by the unit. This coupled with a more efficient Webstore, has unfortunately caused us to have to reduce our loyal staff.

We eliminated a fulltime employee in the order department and cut the shipping department hours in half.

Other support employees have had their hours reduced by 37% to 50%. We had two employees come forward and volunteer to cut their pay substantially with one of them donating to the general fund from each paycheck.

We have cut our commercial advertising by about three quarters, and have eliminated one trade show entirely as well as cut out a day from another show. We also cut out all of our employee benefits except for paid holidays.

These savings amount to over \$300,000 per year. If our income levels remain the same we should be able to accumulate our emergency fund cushion by December 2012.

## CONTRIBUTIONS

Contributions to our general fund allows us to use the funds where

most needed. Contributions that are designated to a specific area of our Ministry are used in their entirety for that purpose. Unlike other ministries, we do not reduce the amount by an administrative fee.

Our largest single ministry expense is the *Good and Evil* Project. We continue to add new languages, move forward with the animation project, and offer large discounts to organizations and individuals that use *Good and Evil* for their prison ministries. We have reduced this ministry expense by \$1,000 per month, hopefully just temporarily. We have not cut back on our military ministry, prison ministry and ministry to missionaries and church leaders worldwide.

## SALES

Unlike many ministries, over 70% of our revenues are from the sales of the over 100 products that we offer. In addition to adding to our revenues, these products minister biblical truths. Many use the materials as a part of their own ministries. The sales of our material cover our operating expenses as well as much of the ministry work. This is how we avoid administrative fees on contributions.

Please contact me if you have any questions or feel led to financially help NGJ.

Mel Cohen, CFP, RFC, General Manager

Editor Note: Mel is a certified financial planner and a registered financial consultant and has vast experience in corporate finances for both nonprofits and for profit organizations. If you have any questions on our ministry's finances contact Mel at 931 593-2484 or email him at [mcohen@nogreaterjoy.org](mailto:mcohen@nogreaterjoy.org). ★