

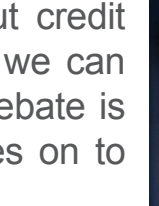
**CORRECTION:** The article “Will That Be Cash or Credit?” inaccurately attributed Kelly Flores as a former Calvary Chapel store owner. Kelly currently serves as the bookstore manager at Prestonwood Baptist Church. Please disregard any quotes previously referenced from Kelly Flores.



## May 2025 Edition MONTHLY INDUSTRY NEWSLETTER

IN ASSOCIATION WITH MUNCE GROUP

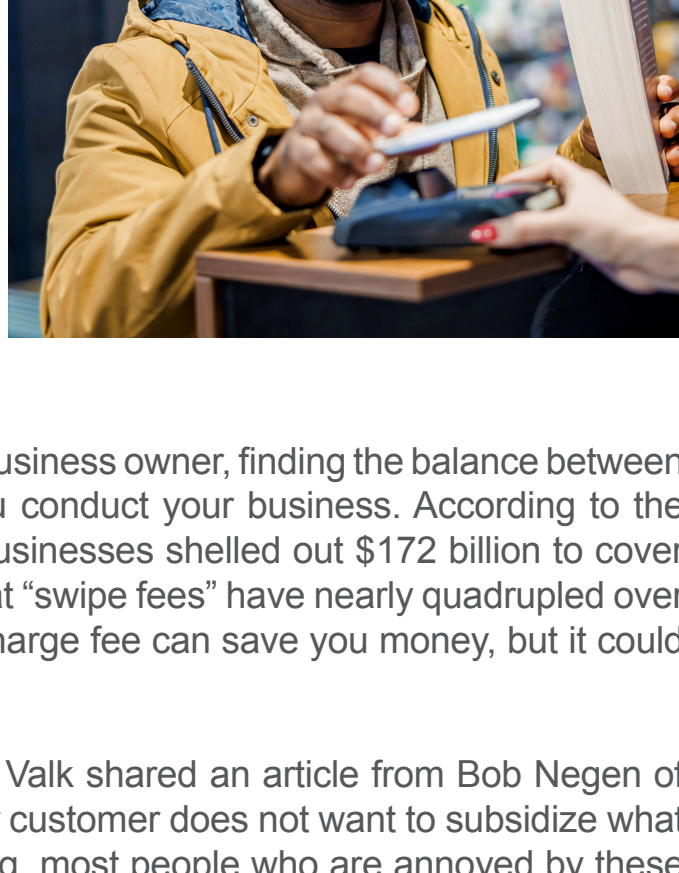
### FOCUS ON RETAIL



#### Will That Be Cash or Credit?

There's been some discussion lately about credit card fees and how to handle them. While we can all agree they are a pesky nuisance, the debate is whether it's a good idea to pass those fees on to your customers.

To make an informed decision, perhaps there are a couple of questions we should be asking first.



**1. Is it legal?** In her article “Passing on Credit Card Fees to Customers” on POS Nation, Gina Obert says that tacking on a credit card surcharge fee is illegal in Connecticut, Massachusetts and Maine. And in some states, there is a limit to the surcharge percentage. Exceeding that surcharge cap can incur a fine.<sup>1</sup> If you choose to add a surcharge fee, be sure to do your homework first.

**2. Do the savings outweigh the cost?** As a small business owner, finding the balance between saving money and making money affects how you conduct your business. According to the National Retail Federation (NRF), “In 2023, U.S. businesses shelled out \$172 billion to cover the cost of swipe fees.” In fact, the NRF reported that “swipe fees” have nearly quadrupled over the past 15 years.<sup>2</sup> Making a customer pay a surcharge fee can save you money, but it could also cost your business any future purchases.

In a post on Christian Retail Help Center, Lorraine Valk shared an article from Bob Negen of WhizBang! Retail Training, in which Bob said, “Your customer does not want to subsidize what is actually a cost of doing business! Here's the thing, most people who are annoyed by these customer unfriendly policies don't complain, they simply don't come back.”

Protecting the bottom line is important. But the bottom line is that you could lose customers.

The following are some alternative ways to help offset the cost of credit card fees.

##### Set Minimum Purchase Amount

Since most credit card processing fees are between 2-3%, a transaction with a smaller amount can eat into the profit of that total purchase. To encourage a larger transaction, you could set a minimum purchase amount for credit card use. Setting a credit card minimum is legal, as long as it is under \$10. Exceeding this amount is actually unlawful.

##### Raise Prices

To help cover swipe fees, some retailers have increased product prices by a few cents. Mindy Uitermarkt, owner of Stepping Stones & Eagles Nest Christian Bookstores, says, “I just increase where I can usually when pricing gift items.” Mindy does not charge customers for using credit cards; but when given the opportunity, she does ask if customers would like to pay with cash or check. “It's amazing how many people don't know businesses have to pay credit card processing fees,” she explains. “Often loyal customers will pay with cash or check after learning that as they want to keep us here!”

##### Offer a Discount for Cash Payments

Tim Davis from Salt & Pepper Christian Bookstore in Murfreesboro, TN, suggested giving customers a discount for using cash. Like you, your customers want to save money too, even if it's as little as 2-3%.

At The Armory Bookstore in Monroe, GA, Michele Yarbrough says, “We put up a sign that says we appreciate cash, and our cash sales have gone WAY up!” According to Michele, credit card fees are the cost of doing business.

<sup>1</sup>Obert, G. (2024, October 1) *Passing on Credit Card Fees to Customers*. POS Nation. <https://www.posnation.com/blog/passing-credit-card-fees-customers>

<sup>2</sup>National Retail Federation (n.d.) *Swipe Fees*. <https://nrf.com/advocacy/policy-issues/swipe-fees>



Below are the top 5 Christian bestsellers for April.

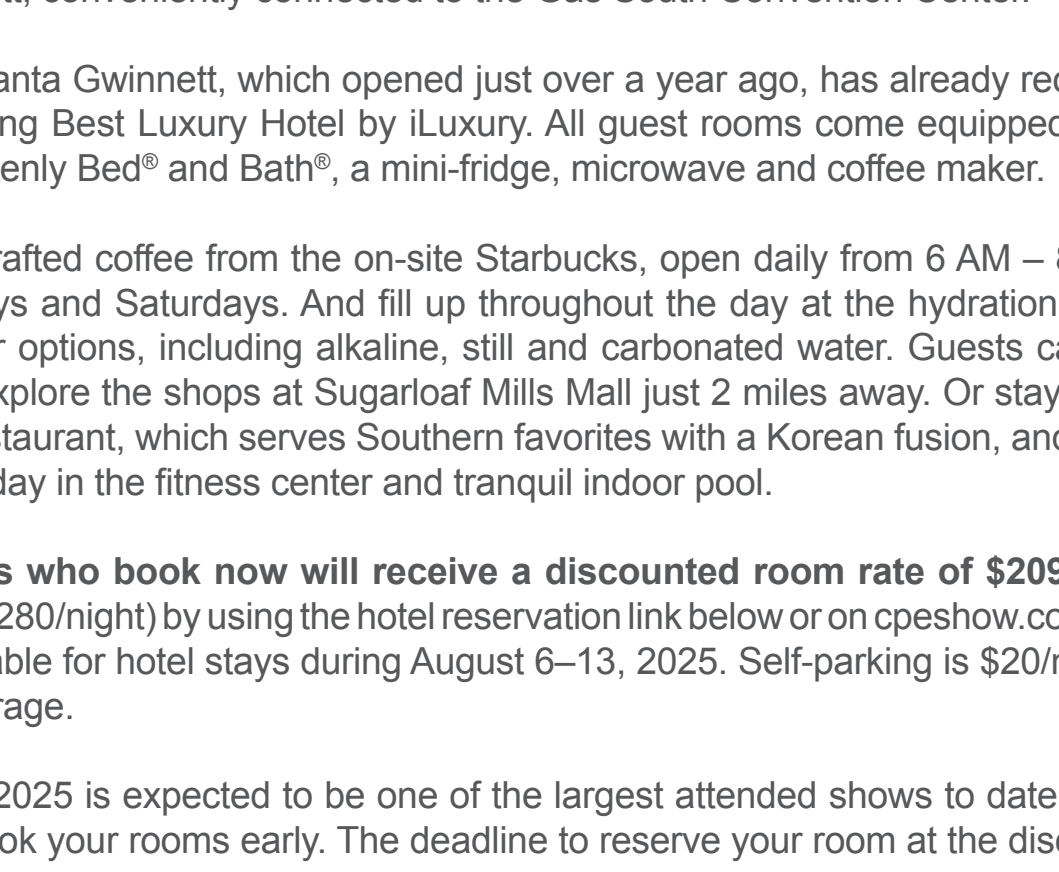
1. *When God Speaks* by Joshua Giles (9780800772529) Chosen Books (Baker Publishing Group)
2. *The 5 Love Languages* by Gary Chapman (9780802412706) Moody Publishers
3. *Practicing the Way* by John Mark Comer (9780593193822) WaterBrook, an imprint of Penguin Random House
4. *Jesus Calling* by Sarah Young (9781591451884) Thomas Nelson Publishers
5. *Forgiving What You Can't Forget* by Lysa TerKeurst (9780718039875) Thomas Nelson Publishers

The ECPA Bestsellers Lists rank the bestselling books published by ECPA members from the previous month, as reported to NPD BookScan. For the full list of titles appearing on the Christian Bestsellers Lists, visit [www.christianbookexpo.com/bestseller](http://www.christianbookexpo.com/bestseller) or [www.christianretailassociation.org](http://www.christianretailassociation.org).

### CPE UPDATE



#### Book Your Hotel Stay Today!



Discounted rooms are now available for CPE attendees at the all-new, award-winning Westin Atlanta Gwinnett, conveniently connected to the Gas South Convention Center.

The Westin Atlanta Gwinnett, which opened just over a year ago, has already received multiple awards, including Best Luxury Hotel by iLuxury. All guest rooms come equipped with Westin's signature Heavenly Bed® and Bath®, a mini-fridge, microwave and coffee maker.

Enjoy a handcrafted coffee from the on-site Starbucks, open daily from 6 AM – 8 PM and until 9 PM on Fridays and Saturdays. And fill up throughout the day at the hydration well with your choice of water options, including alkaline, still and carbonated water. Guests can also grab a bite to eat or explore the shops at Sugarloaf Mills Mall just 2 miles away. Or stay in and dine at SweetSong restaurant, which serves Southern favorites with a Korean fusion, and wind down at the end of the day in the fitness center and tranquil indoor pool.

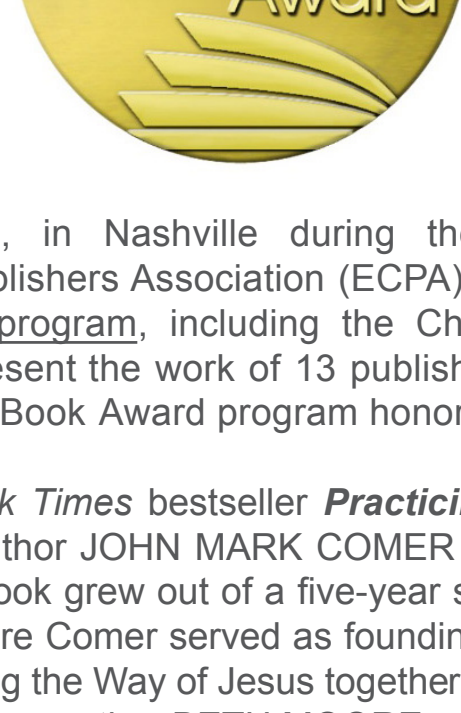
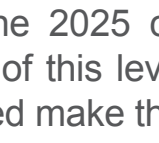
**CPE attendees who book now will receive a discounted room rate of \$209/night** (lowest regular rate is \$280/night) by using the hotel reservation link below or on [cpeshow.com](http://cpeshow.com). Discounted rates are available for hotel stays during August 6–13, 2025. Self-parking is \$20/night at the on-site parking garage.

CPE Summer 2025 is expected to be one of the largest attended shows to date, so be sure to register and book your rooms early. The deadline to reserve your room at the discounted rate is July 7, 2025.

Join the largest gathering in Christian retail on August 10-12, for CPE Summer 2025 at Gas South Convention Center in Duluth, GA! To register today or learn more about CPE Summer 2025, visit [www.cpeshow.com](http://www.cpeshow.com).

[HOTEL RESERVATION](#)

### INDUSTRY NEWS



#### ECPA Announces 2025 Christian Book Award Winners

On April 30, in Nashville during the [ECPA Leadership Summit](#), the Evangelical Christian Publishers Association (ECPA) announced the **13 winners** of the 2025 [Christian Book Award program](#), including the Christian Book of the Year. From 70 finalists, the winners represent the work of 13 publishers and imprints. Presented annually since 1978, the Christian Book Award program honors the “best of the year” in Christian literature.

The *New York Times* bestseller *Practicing the Way* (WaterBrook) by teaching pastor and bestselling author JOHN MARK COMER was named the 2025 CHRISTIAN BOOK OF THE YEAR. The book grew out of a five-year spiritual formation initiative at Bridgetown Church in Portland, where Comer served as founding pastor, to organize community around the simple idea: practicing the Way of Jesus together. The win was announced via webcast by last year's Book of the Year author BETH MOORE.

All 2025 winners are listed with their covers [here](#).

Hosted by author and academic **Dr. Carolyn Weber** (*Surprised by Oxford*), the evening also honored sales milestones reached by 54 titles at 1 million, 500,000 and 100,000 levels and the 50-year anniversary of **NavPress** and 40-year anniversary of **Paraclete Press**.

The ECPA Pinnacle Award was presented to **Josh McDowell** and to **Kay Arthur** in special recognition of the outstanding contribution of their body of work to the industry, church and society at large.

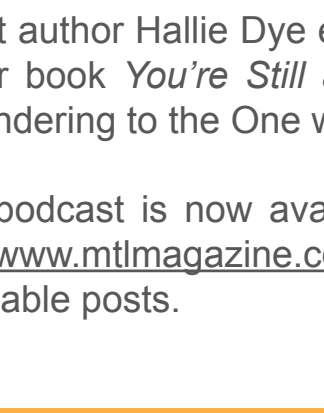
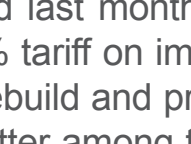
“Since 1978 when ECPA first began honoring excellence in Christian publishing through these annual awards, nearly a thousand books significant to their time have been recognized,” stated ECPA president **Jeff Crosby**. “Each of the 2025 category award winners and John Mark Comer's *Practicing the Way* are examples of this level of excellence. I commend each of the authors and the publishing teams who helped make these books known throughout the world.”

To read the full announcement, click [here](#).

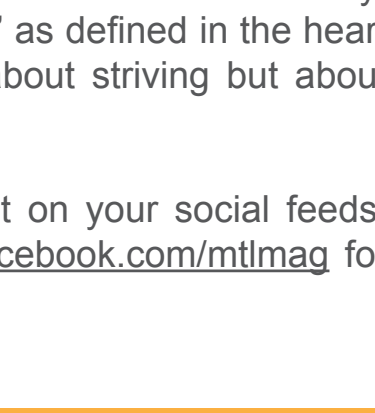
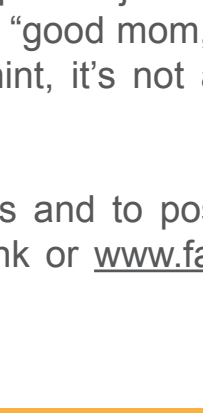
The **Christian Book Award® program** has recognized the highest quality in Christian books since 1978 (originally called the Gold Medalion Award). Based on excellence in content, literary quality, design and impact, the Christian Book Awards are the oldest and among the most prestigious awards in religious publishing. [www.ChristianBookAwards.com](http://www.ChristianBookAwards.com)

**ECPA** (Evangelical Christian Publishers Association) is an international non-profit trade organization comprised of member companies that are involved in the publishing and distribution of Christian content worldwide. Since 1974, ECPA has strengthened Christian publishing by building networking, information and advocacy opportunities within the industry and throughout multiple channels so that our members can more effectively produce and deliver transformational Christian content. [www.ECPA.org](http://www.ECPA.org)

### MEDIA ALERT



**NOW AVAILABLE!**  
New episode from  
debut author of  
*You're Still a Good Mom*,  
Hallie Dye



Debut author of the *More to Life* podcast launched an episode just in time for Mother's Day! Debut author Hallie Dye explains what it means to be a “good mom,” as defined in the heart of her book *You're Still a Good Mom*. And here's a hint, it's not about striving but about surrendering to the One who never fails.

This podcast is now available to share with customers and to post on your social feeds. Visit [www.mtlmagazine.com/podcast](http://www.mtlmagazine.com/podcast) for the podcast link or [www.facebook.com/mtlmag](https://www.facebook.com/mtlmag) for shareable posts.

### INDUSTRY NEWS

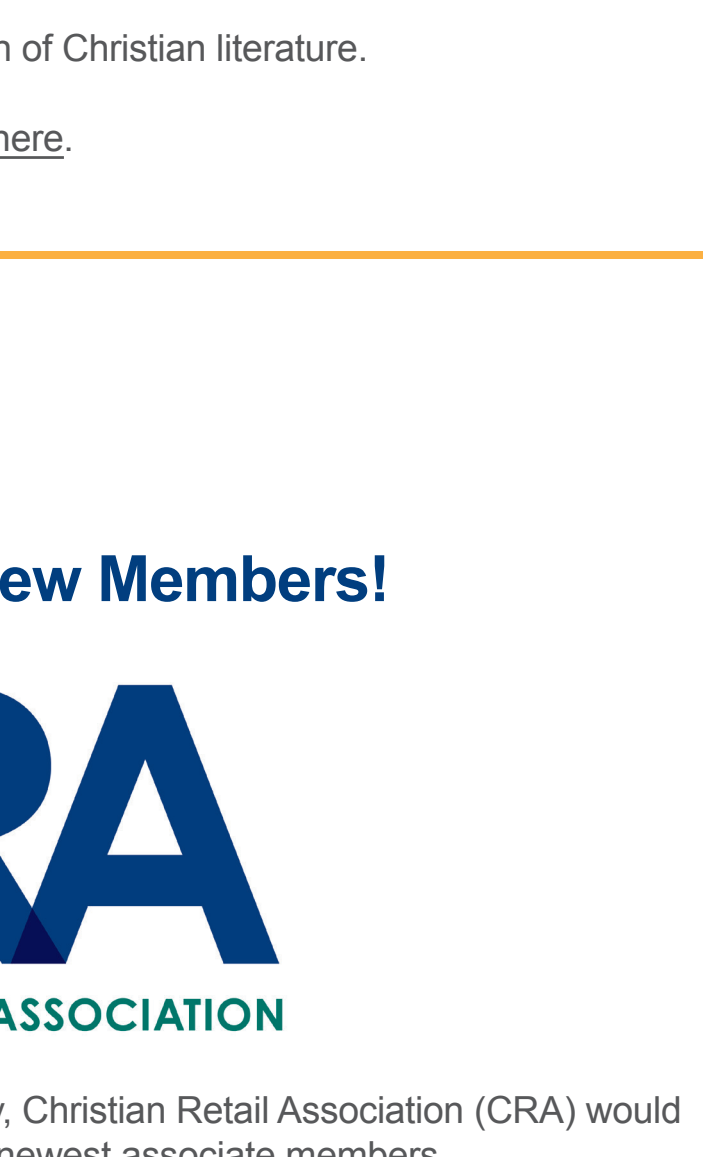


#### Christian Publishing Exempt from Trump's Tariffs

After President Trump announced last month that he would impose a minimum 10% tariff on imports from all countries in an effort to rebuild and protect the U.S. economy, there was chatter among those in Christian retail about how this would affect our industry.

With over 75% of all Bibles produced in China, the tariff on Chinese goods posed a legitimate concern. At the time, it was unclear if this applied to Bibles and other Christian literature as well.

Last week, ECPA's Rush to the Press cited an article from *Christianity Today* that helps alleviate concern for now.



In an email sent to *Christianity Today* on April 24, the U.S. Customs and Border Protection (CBP) reported, “Neither reciprocal tariffs on various nations nor tariffs specific to China apply to Bibles and other religious books.”

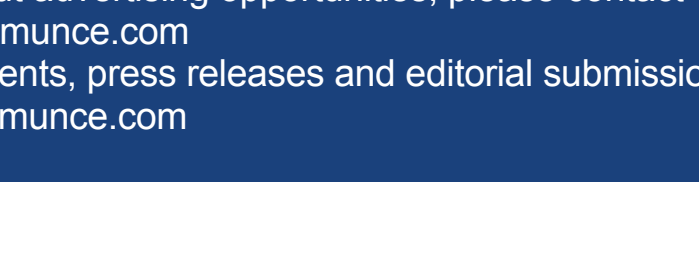
Currently, there are no tariffs affecting the production of Christian literature.

To read the full article from *Christianity Today*, click [here](#).

### WELCOME



#### CRA Welcomes New Members!



As a community within the Christian retail industry, Christian Retail Association (CRA) would like to recognize and welcome our newest associate members.

##### ASSOCIATE MEMBERS

Avery's Home  
Cottage Door Press  
Excalibur Publishing | Cajun Kids Adventures

CRA is a non-profit ministry founded by the Munce Group to help retailers, publishers, authors and industry service providers grow their businesses. Membership benefits include discount programs, networking, training and education, industry information, best practices and a place to exchange ideas.

To learn more about becoming a CRA member, visit [www.christianretailassociation.org](http://www.christianretailassociation.org).

**CRA | Christian Retail Association**

800.868.4388

[www.christianretailassociation.org](http://www.christianretailassociation.org)

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