

VOCATION — OF — GENEROSITY



VOCATION OF GENEROSITY

SMALL GROUP CURRICULUM

WESTWOOD LUTHERAN CHURCH

2025



VOCATION OF GENEROSITY



Session 1 - Introduction

We begin our series on the **Vocation of Generosity** by examining our individual stories. We'll study a scripture passage that demonstrates how a person's history affects their generosity. We'll also allow time for participants to consider their own generosity (defined as the giving of time, talent, and financial resources) and where it originated. Many studies confirm that parents and other caring adults are central figures in people's faith development. They are also central figures in how we think about generosity.

The goal of this session is for each participant to reflect on the view of generosity they "inherited" from their family of origin and other models in their early lives.

Opening:

In this first session, take a few moments to start developing relationships within the group. If the group already knows each other well, keep this brief. If there are new participants, take more time to make introductions and share a bit about each person's story.

Focus the storytelling on each person's upbringing (e.g., location, family structure, etc.).

Opening Prayer and Scripture:

1. Have the facilitator begin with a short prayer.
2. Have a participant read **Deuteronomy 26:1-11**.

As the scripture is read, notice the instructions for the ritual of tithing the first fruits. One might expect the focus to be mostly on how and how much to give. While that's present, note that over half of the text is the reciting of God's activity for the people of Israel.

Discussion Prompt: Why is this story so central to the call to generosity?

Financial Generosity and Your Upbringing:

A quote from the 2016 article “Intergenerational Transmission of Religious Giving: Instilling Giving Habits across the Life Course”:

“A study of American religious congregants reported that an overwhelming majority of respondents cited their parental upbringing as one of their primary explanations for their current giving...”

Discussion Questions:

Spend much of the time on these questions. We encourage you to break into smaller groups to allow everyone the opportunity to answer. If there are couples/partners in the group, please encourage them to be in separate discussions (groups) so that they will have a basis for a later conversation.

- In your upbringing, what was your experience with money?
- What values drove how money was used in your family?
- What role did money play in serving the well-being of your family? Where was money prioritized?
- How was giving to the church or other community causes viewed in your family?
- Were you involved in discussions about money during your upbringing? If so, how and when?
- Did money play any negative roles in your family system?
- Who was the most financially generous person you knew growing up? Describe how they were generous with time, talent, and financial resources.
- How did these factors influence your current view of financial generosity?

Parental Approaches to Generosity (from the 2016 article): “Intergenerational Transmission of Religious Giving: Instilling Giving Habits across the Life Course.”

The bulk of the article cites methods from parental interviews. It identifies nine approaches parents use to instill financial giving habits in children.

1. **Modeling Giving:** Parents openly demonstrate giving so children can observe it.
2. **Providing Money to Children to Give:** Parents give children money specifically for charitable purposes.
3. **Handing Giving Envelopes to Children:** Parents provide envelopes for children to place in the offering plate.
4. **Teaching Giving Through Conversation:** Parents discuss the importance of giving with their children.
5. **Positive Reinforcement of Giving:** Parents encourage continued giving by offering positive feedback.

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6. **Encouraging, Expecting, or Forcing Giving:** Parents express their desire for children to give a portion of their money to church or charity.
7. **Give/Share-Save-Spend:** Parents teach organized categories for money management.
8. **Emphasizing the Giving of Time:** Parents prioritize generosity of time over financial contributions based on life circumstances.
9. **Emphasizing Fiscal Responsibility:** Parents integrate financial giving into broader lessons on fiscal responsibility.

Follow-up Discussion:

- Share about your experience learning financial generosity from your family of origin. Were any of these methods used?
- How have you engaged your children? Are your approaches similar to or different from your upbringing? Share why.

Closing:

Review the details for who is sending feedback to Pastor Jason, the next gathering's details, and who will facilitate the next session.

End with the **Prayer of Good Courage**.

Take-Home Assignment:

Each participant is invited to reflect or ponder on these questions with another person.

- **For Individuals:** Have this conversation with a close friend or family member (e.g., a sibling).
- **For Couples/Partners:** Have this conversation with your spouse/partner. Share a summary of the conversation at Session 2.

Reflective Questions:

- Recount your experience in small group conversations (those meeting with someone not in the small group are invited to do the exercise comparing/contrasting the nine parent approaches). What did you observe? Did anything surprise you? Why or why not?
- Discuss your upbringing. What aspects of generosity do you want to emphasize in your household now? Are there aspects of your family origin you want to avoid?

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For Couples/Partners:

- What do you appreciate about how the two of you approach money?
- Are there areas you struggle with? Share honestly and listen with grace.

Approach this conversation from a stance of grace and understanding, as differences in approaches to money can cause challenges in relationships/marriages. The goal is to invite healthy conversation, not to suggest one family of origin's approach as better or worse. Remember, any ranking approach is based in an honor/shame system.

A vision of grace seeks truth-telling and healthy resolution where both partners feel affirmed.

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Session 2 - Introduction

The goal for each participant is to examine their current understanding of generosity alongside our basic theological confessions of **Grace and Vocation**. In the past, Westwood has primarily focused on vocation as it is lived out in our roles—at work, our families, our community, etc. In this small group series, we focus on vocation as a calling to be generous with all God has given us: time, talent, and financial resources. These are all part of the call to be God's hands and feet in the world.

We will focus on this “vocation of generosity” and how it touches every aspect of our lives. In addition, we'll look at a document summarizing generational giving trends from 2016–2022 to invite each participant to further reflect on their giving patterns.

Opening:

Have the facilitator begin with a prayer.

Invite individuals or couples/partners to share their reflections on the “take-home” assignment:

1. How did the conversation go? Were there any new insights for you as an individual or as a couple?
2. Have each share (as they feel comfortable) how they answered the following questions:
 - What practices from their family of origin's approach to generosity have they brought forward or want to bring forward?
 - What practices do they have not or do not want to bring forward from their family of origin?

Note: Every household is not expected to answer like other households. Some may share that they've had these conversations and are already aligned. Others may note this is the first time they've discussed the topic and may have differing perspectives or significant disagreements. The goal here is not uniformity but healthy conversation.

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Scripture and Theological Review:

Read **Galatians 2:19b-20**: *“I have been crucified with Christ, and it is no longer I who live, but it is Christ who lives in me. And the life I now live in the flesh, I live by faith in the Son of God, who loved me and gave himself for me.”*

These are powerful words...so powerful that we might wonder what they mean and if they impact who we are in the real world.

Discussion Prompts:

- What does it mean that “it is no longer I who live, but Christ who lives in me”?
- Is this just religious hyperbole, or does it have tangible significance?

This scripture points to the core theological confessions of **Grace and Vocation**, emphasized by Westwood since 2014. Here is a brief review:

- **Grace:** In the waters of baptism, we confess that two things occur:
 - By God’s grace alone, we are claimed as a Child of God, sealed by the Holy Spirit, and marked with the cross of Christ forever. We have an identity given to us. You are God’s beloved.
 - We believe that we are called to be God’s hands and feet in all realms of our life (“no longer I who live but Christ who lives in me”), seeking the thriving of our neighbor and the world that God loves.
- **Vocation:** In previous seasons, we have focused and spent time on our roles (family, friend, citizen, job/school/retirement). In this season, we are stressing that this call also refers to the generous use of all we’ve been given (time, talent, financial resources) to seek the thriving of our neighbor.

Discussion Questions:

- How does this theological framework influence the stewardship of your financial resources?
- Are there parts of your finances that you see as separate from these claims? Explain why/why not.

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Discussion Questions:

1. (Individually) Spend a few moments writing down the financial categories/buckets you currently use in your household budget. Estimate the percentage of your income allocated to each category.

2. Reflect on these categories through the lens of **Grace and Vocation**:
 - If your financial priorities were guided by your calling to seek the thriving of your neighbor, what categories would emerge?
 - For instance, we talk about our calling in our families, in our work/retirement/school, as citizens. What if you used those categories? How would you estimate you use your financial resources? One could argue that for us to seek the thriving of others, one needs to care for one's physical/mental/emotional health. Maybe you could have that as a category?

This is not an exercise we usually do so that it could be challenging. Please give it a shot. Put down five categories related to our callings and estimate how much of your household income goes into each.

- Work/Retirement/School
-
-
-
-

Would you add anything to your role as friend or neighbor?

(continued)

Small Group Sharing:

- Compare and contrast the designations in your lists with others.
 - Does viewing the second list through this lens change your perspective?
 - Are both consistent with the confession, *"It is no longer I who live, but Christ who lives in me"*?
 - Another way to say it...Is your financial breakdown consistent with your understanding of the Vocation of Generosity?
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Philanthropic Trends by Generational Cohort:

Take five minutes to read the document Philanthropic Trends by Generational Cohort individually. Please answer the following:

- What information did you find notable? Did anything surprise you?
 - Do you relate to your cohort in terms of top choices for giving and ways of researching giving opportunities?
-

Closing:

Review the take-home assignment.

End with the **Prayer of Good Courage**.

Take-Home Assignment:

For Couples/Partners:

Compare and contrast your experiences during small group conversations and exercises. Was anything surprising or illuminating? Why or why not?

All Participant Exercise:

Conduct a basic financial audit using the vocation categories discussed. Estimate the percentage of your income allocated to each category. Are you content or like what this shows? Would you change anything?

PHILANTHROPIC TRENDS BY GENERATIONAL COHORT

DATA DERIVED FROM — GIVING USA SPECIAL REPORT: 2022 GIVING BY GENERATION AND QGIVE GENERATIONAL REPORT 2020

Basic Generational Cohorts

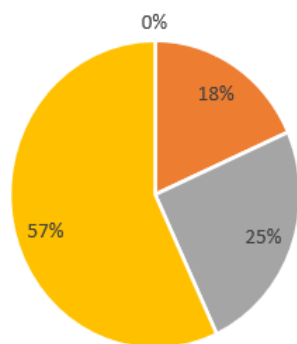
Generation	Years born	Age range in 2024	Population in Millions
Gen Z	1997-2012	18-26 years old	69.31
Millennials	1981-1996	27-42 years old	72.7
Gen X	1965-1980	43-58 years old	65.35
Baby Boomer	1945-1964	59-79	70.09
Silent Generation	1928-1944	80 and older	16.47

Generational Giving Changes 2016-2022

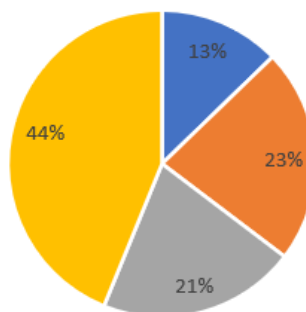
Generation	2016	2022	Change by \$	Change by %
Gen Z		\$747		
Millennials	\$942	\$1,323	\$381	Up 40%
Gen X	\$1,265	\$1,220	-\$45	Down 4%
Boomers	\$2,921	\$2,568	-\$353	Down 12%

Changes in Giving by total dollar as a percentage of total given

2016 Giving by Generation



2022 Giving by Generation



■ Gen Z ■ Millennials ■ Gen X ■ Boomers

■ Gen Z ■ Millennials ■ Gen X ■ Boomers

Top three types of charities supported by generation

Generation	Top Charity	Second Charity	Third Charity
Gen Z	Places of Worship	U.S. Health/Medical	Environmental
Millennial	Places of Worship	Faith-Based Orgs	Nonprofit Hospitals
Gen X	Places of Worship	Faith-Based Orgs	U.S. Health/Medical
Boomers	Places of Worship	Education	Faith-Based Orgs

Some Narrative and Questions

While much is made of generational differences, it is interesting to note that the top area of giving for each of the generational cohorts continues to be places of worship. Faith-Based organizations are also receiving a growing share of each cohort's generosity. These types of faith-based charities often include food shelves, or other local direct social services like housing or vocational assistance. Health and health care have moved into primary giving categories for all generational cohorts except the boomers. These types of health and medical

PHILANTHROPIC TRENDS BY GENERATIONAL COHORT

DATA DERIVED FROM – GIVING USA SPECIAL REPORT: 2022 GIVING BY GENERATION AND QGIVE GENERATIONAL REPORT 2020

charities include research and other procedures that are not always offered by hospitals and so could include women's reproductive care, children's and adult disease research.

Not noted in the above data is the change in the ways that each age cohort "research" their charities of choice. Boomers tend to seek "hard data" through non-profits 990 tax returns, charitable rating guides like the charities review council, annual reports and audited financial statements. Gen X tends to use more online tools to research their charities of choice, preferring non-profits websites or other online data. Millennials and Gen Z tends to connect to non-profits through their friends and social media. For Millennials and Gen Z a reference from a friend regarding a charity is much more important than the "hard data" that is primary for boomers.

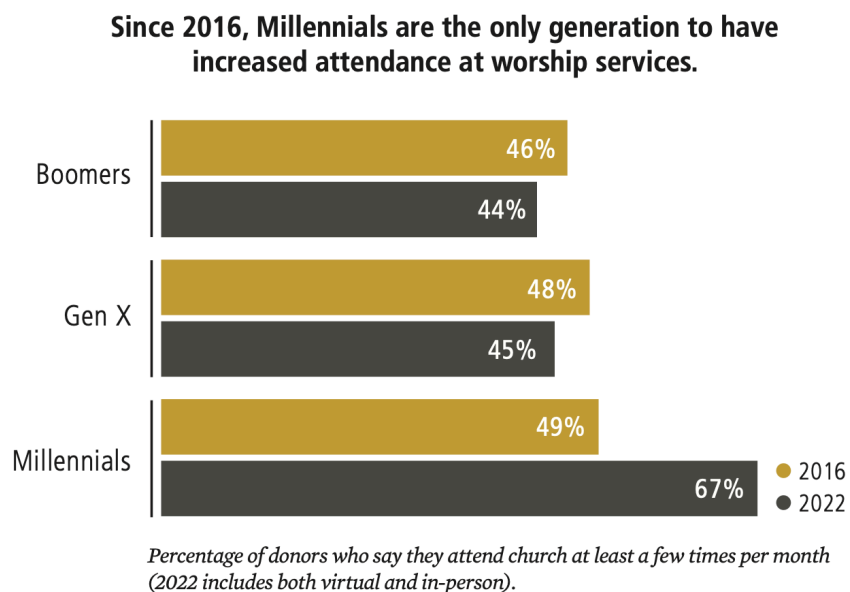
A few notable takeaways

1. The leading edge of Gen Z is now able to make significant financial contributions.
2. Millennials who in popular culture have often been accused of being quite self-centered, have surpassed Gen X in average giving per donor, having increased their giving by 40%.
3. Millennials and Gen Z are the only generations to increase their giving from 2016.
4. While they are still on average the largest contributors, Boomers' contributions declined by 12% from 2016 to 2022. Notable since they are instigating the largest transfer of wealth in US history.
5. While all giving to places of worship is declining (and the rate of decline is increasing) it is still the number one choice of each generation for their giving.
6. Giving to places of worship is in decline, however, giving to faith-based non-profits is increasing.

Some questions

1. What surprised you most about the above data?
2. Do you relate to your own cohort in terms of your top choices for giving and ways of research?

One final data point - Since 2016 Millennials are the only generation with increased worship attendance



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Session 3 - Introduction

The goal of this session is to address what we at Westwood call "**The Worldview Challenge.**" As the article lays out, we live in a dominant culture shaped by assumptions and narratives that define identity, meaning, purpose, success, and failure. These assumptions also influence how we view our resources (time, talent, and finances) and their proper use.

In this session, we'll invite participants to explore the dominant worldview assumptions related to our resources and compare them to the worldview coming from our faith. Are they the same? Are they different? Or a mix of both? What are the implications for our calling to generosity?

Opening:

Have this session's facilitator begin with prayer.

Scripture and Worldview Article Discussion and Exercise

Begin by having someone read **1 Corinthians 1:18, 26-31**. Allow the group five minutes of silence to read the next section and the piece entitled "**Reflections for Session 3.**" Invite participants to share any reflections on the scripture or the reflection piece.

Small Group Exercise:

Consider the dominant culture we live in and the messages it conveys. Reflect on the following questions:

- What is our identity (definition of who we are for ourselves and how others perceive us)? How do we receive this identity?
- Where is meaning found in life?
- What defines a purposeful life?
- What is the definition of a successful person or the opposite? What is the definition of a successful parent or the opposite?

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Now, repeat the exercise using our theological claims of **Grace and Vocation**. [In baptism, by God's grace alone, each of us is claimed as a Child of God and called to be God's hands and feet, seeking the thriving of our neighbor.]

Finally, discuss financial resources through both perspectives. What similarities or differences emerge in how resources are to be viewed?

Reflections for Session 3:

At the heart of the Gospel is the statement about God's love for a world both profoundly beloved by God and deeply broken by sin. One of the interesting elements of the Gospels, and one of the challenges of the early church, is the struggle to proclaim the Good News of God in Jesus Christ not only as words of forgiveness related to our relationship with God, but also as a challenge to live in community with one's neighbors, as if basic worldview definitions of identity and meaning have been redefined. While there are many examples, allow me to share two—one from the letters of Paul and the other from the Gospels.

First, I invite the reader to reread **1 Corinthians 1-3** through the lens of a worldview challenge. As is well established, Paul wrote this letter in part to address the divisions within the church in Corinth. In **1 Corinthians 1:10-17**, it becomes clear that these divisions stem from factions forming loyalty to different leaders (Paul, Apollos, Cephas, etc.). Paul begins his admonishment of these divisions with the famous words from **verse 18**: *"The message about the cross is foolishness to those who are perishing, but to us who are being saved it is the power of God."*

Somehow, the Good News of the crucified and risen Christ seems to create a real conflict. Paul believes that this message sounds downright foolish to most. Why is that? **Verses 30-31** provide an intriguing answer: *"He is the source of your life in Christ Jesus, who became for us wisdom from God, and righteousness and sanctification and redemption, in order that, as it is written, 'Let the one who boasts, boast in the Lord.'"*

Two interesting phrases to wonder about are **"source of your life"** and **"boast."** If Paul emphasizes the source of one's life, it suggests that others believed their life was sourced elsewhere. Likewise, if Paul points out what one should boast about, it implies that most people boast from a different perspective. What would that be? Some may argue that it refers to the various gods of the day, influenced by Roman culture. That may be true, but another perspective to consider is that "sources of life" and "that from which one boasts" are worldview statements. They stem from narratives that define identity, meaning, purpose, success, and failure. Paul seems to be telling the Corinthian church that while they confess Jesus as Lord, they have not fully embraced the worldview that comes with it, a worldview different from the dominant culture around them.

If that is the case, what was the prevailing worldview of that culture? In the **New Interpreter's Bible Commentary**, J. Paul Sampley states the following about 1 Corinthians:

“The most important cultural norm in Paul’s time was the attainment of honor and its equally powerful counterpoint, the avoidance, or at least the minimization, of shame. Society was ordered vertically, with all persons concerned with identifying where they stood in the chain of descending power. To be sure, there were the sideward glances to see how others were doing by comparison, but decisions were made and actions were pursued with primary regard for how they would secure honor and avoid shame for oneself, how they would gain praise and limit blame., how would they would gain praise and limit blame.” (pg. 782, Volume X)

As seen in this quote, the **honor/shame** culture of Paul’s time had rigid definitions of identity, meaning, and success. One of Paul’s central arguments is that a community shaped by grace and mercy in Jesus Christ functions under a very different paradigm. The conflicts plaguing the Corinthian church, which were deeply rooted in the vertical ranking system of honor, should have no place in a community that receives its definitions of identity and purpose from the grace and mercy of God. This shift in worldview is what leads Paul into his famous discussion of the body of Christ in 1 Corinthians 12. A culture that prioritizes honor and shame would undoubtedly view these implications of the cross of Christ as, well... foolish.

The Gospel of Jesus Christ proclaims a radically different worldview from the culture around us. At its core, the task of the church is to proclaim the Good News of God’s grace and mercy in the crucified and risen Christ and to invite the followers of Jesus to live into and out of the very different identity and definitions of meaning, purpose, and faithfulness that follow.

Giver Typology Discussion:

Spend five minutes in silence as each person reads and completes the **Giver Typology survey**. After, have a discussion:

- Share important observations or learnings. What caught your attention most about Herzog’s giver types?
- Discuss which quadrant each participant identified with. Do you agree with the assessment? Why or why not?
- What are the strengths and growth areas for your quadrant?
- How might this insight inform your future generosity?

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Closing:

Take a moment to affirm each other's work. Deep conversations about values and worldviews can be a vulnerable place. Express gratitude and thanks for each other's authenticity. Close with the **Prayer of Good Courage**.

Take-Home Assignment:

The goal of the final session is for each individual or couple to share a vision statement for their **Vocation of Generosity** (how they will direct their time, talent, and financial resources to seek the thriving of their neighbor).

Instructions:

- Set aside time to create a document outlining your household's vision, including the values that drive it and your aspirations for living it out.
- Note: We purposely do not have a form to follow. You are invited to construct this vision in a way that resonates most for you. If a format is desired, please feel free to explore online examples.

How do you approach your charitable contributions?

One way to reflect on your financial generosity is to think about how you make decisions about your charitable giving. Do you give spontaneously when you feel moved to share? Do you plan or budget the amount you will give and then make decisions as you go. Or do you set out to make specific gifts to specific charities in specific amounts? Each of these approaches has some benefits and some potential drawbacks. It is up to you to decide what is the best approach for you and your family.

To give you some perspective on how your approach might coincide with other families approaches to giving, below are two questions to answer. The two-question survey is taken from Patricia Snell Herzog's national survey in which she sought to answer the question, how do people approach charitable giving. After completing the two question survey, you can locate your giving type in the chart below and review your giving type against Dr. Herzog's definitions and national survey results.

The Survey – Choose one answer for both questions A and B

- A. When it comes to voluntary financial giving do you..
 - a. Follow systems or routines
 - b. Give more spontaneously or situationally
 - c. I do not give money away
- B. Have you ever
 - a. Made a conscious decision to give more money away. Or has...
 - b. Financial giving just happened.
 - c. I do not give money for charitable, religious, or other causes.

Record your responses in the following way: for example, if in response to question A you choose response b. your response will be recorded as Ab. In question B if you choose response a. record your response as Ba. In this example your complete response will be (Ab+Ba) a selective giver in the chart below.

My answers

Question A ____

Question B ____

Total response A ____ + B ____ (My giving type)

The Quadrants*

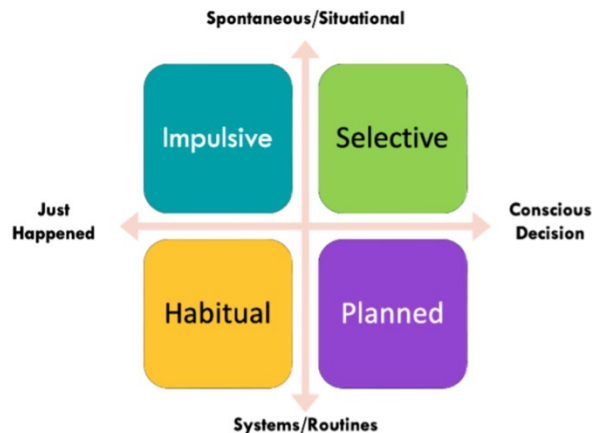
Impulsive (Ab+Bb)	Selective (Ab+Ba)
<ul style="list-style-type: none">✓ Are spontaneous or situational in their giving, which just happens.✓ About 42% of donors are Impulsive Givers.	<ul style="list-style-type: none">✓ Make a conscious decision to give.✓ Yet also give spontaneously.✓ About 17% of all donors
Habitual (Aa+Bb)	Planned (Aa+Ba)
<ul style="list-style-type: none">✓ Follow systems or routines of giving.✓ Yet also just happen to give.✓ About 6% of all donors	<ul style="list-style-type: none">✓ Follow systems or routines of giving.✓ Make conscious decisions to give more money away.✓ About 16% of all donors

***Not listed in Quadrants** – Atypical givers self-identified as a non-giver for one question but did select a giver approach for the second. About 19% of donors are Atypical Givers. (Ac+Ba or Bb; Bc+Aa or Ab)

A GIVER TYPOLOGY FROM PATRICIA SNELL HERZOG - AMERICAN GENEROSITY: WHO GIVES AND WHY

The quadrant graphic below gives a bit more information about the intentions associated with each giver type. For example, someone who is an impulsive giver who gives spontaneously or situationally without much, if any planning. The impulsive giver, for example may be more motivated to give by an inspirational emotional appeal more so than a planned giver who decides how much to give and where to give specifically each year.

Dimensions of Giving Approaches



Source: Herzog, Patricia Snell and Heather E. Price. 2016. American Generosity: Who Gives and Why. New York, NY: Oxford University Press.

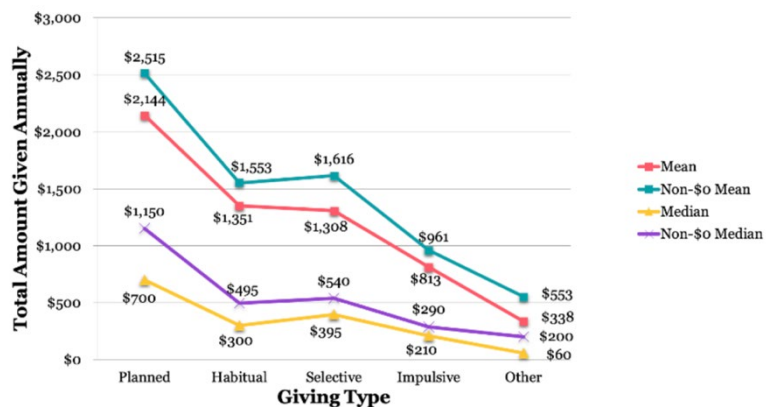
Some notes from Patricia Snell Herzog

“Planned Givers are likely to have college degrees coupled with some religious attendance. Habitual Givers are likely to have high religiosity with lower income levels (these are the titthers). Selective are likely to have a college degree with infrequent religious attendance, and Impulsive a high income with low religiosity. Lastly, the implications are that Planned are most likely to desire an annual report, Habitual an infrequent reminder, Selective an explanation of the cause importance, and Impulsive a captivating and emotional appeal.”

Reflect on how well your self-identified giving type does or does not fit for you.

The chart to the right is also taken from Dr. Herzog’s work and provides some insight into giving amounts by giver types. Dr. Herzog writes: “if you were to throw a proverbial stone in the U.S. you would be most likely to hit an Impulsive Giver. Second, since the largest donor type is impulsive, national averages best represent what is happening with this approach. Third, the figure [to the right] shows that average giving amounts stepwise by giver types. Planned and Habitual are the most likely to be givers in any given year. Planned and Selective are the most likely to give in greater amounts.”

Financial Giving Amount by Giver Type



Source: Herzog, Patricia Snell and Heather E. Price. 2016. American Generosity: Who Gives and Why. New York, NY: Oxford University Press.

Some final questions for reflection.

What was the important thing you learned after reading this information?
What surprised you the most about Herzog’s four (or five) giver types?
How might this information help inform your future financial generosity?

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Session 4 - Introduction

After some additional scriptural reflection, the goal of this session is to allow each person to share their household **Generosity Vision Statements**, including the values supporting their vision and the support they will need to live into this vision.

Opening:

Have this week's facilitator begin with an opening prayer. Then, invite each person to share what has been most meaningful for them in this series.

Scripture and Questions:

Begin by reading **Matthew 6:19-21**.

Reflect on the following quote from Thomas H. Jeavons and Rebekah Burch Basinger about Matthew 6:21 from their book "Growing Givers' Hearts."

"Jesus did not say to his disciples, 'Your money will follow your heart.' That may well be the best explanation for why volunteers in many organizations are generous donors themselves, but it is not the essence of Jesus' teaching.

He told his disciples your heart will follow your money. In this teaching, Jesus points out the very powerful connections between the ways people use their wealth and their emotional and spiritual commitments. His words suggest that if we are unsure of where our hearts are, looking at where our treasure is spent may give us a vital clue (pg. 2)."

(continued)

Discussion Questions:

- Do you agree with Jeavons and Basinger's interpretation of this text? Why or why not?
- If this statement about your treasure pointing to where your heart is holds true, what does your current financial breakdown suggest about your heart?
- When you look at your vision or aspirations, what does it suggest about your heart?

Household Sharing:

Spend the next part of time inviting each individual or couple to share their **Generosity Vision Statement**. After each person or couple shares, invite the group to engage the following questions:

- What were the primary aspirations that drove your vision?
- Did our faith confessions of **Grace and Vocation** influence how you prepared this? If so, how?
- Were there any areas where the two of you struggled to create a vision or goals? **
- Are there ways this group can support you in living your aspirations around your **Vocation of Generosity**?

***Note: You are encouraged to view this as a living document...we hope your vision/goals continue to evolve.*

Closing:

Spend a moment thanking each participant for their involvement and sharing.

Close the session with the **Prayer of Good Courage**.
