

## Generosity: Introduction

Bear one another's burdens, and so fulfill the law of Christ.

*Galatians 6:2*

### About These Discussion Guides

Our Father has been – and continues to be – lavishly generous with His beloved children. He is the foundation of and our model for living generously. We hope to spend 2021 learning more deeply about God by focusing on various aspects of generosity: grace, hospitality, resources and service.

To begin this journey, we have prepared these guides as a means of “table setting” – an opportunity for community groups to reflect, prepare and equip – asking ourselves what a year of practicing generosity might look like. We hope these offer a helpful trajectory to open ourselves to the subject ...but also to align our thinking and our hearts with what God has to say about living generously:

**Discussion #1** is intended to get the conversation going, asking: What are our presumptions and beliefs about generosity – both generally and regarding specific types of it? If generosity is enticing or exciting, then why aren't we more generous? There will be a variety of sources / videos available to engage with on the topic. Because this is a time to discuss “where we are” rather than where we're going, some of these videos will be more culturally based than spiritually (TedTalks, etc.). Included with this first study will be a 4 day reflection/quiet time opportunity that you can engage with during the week between this and Discussion #2.

**Discussion #2** turns to God, the source of our generosity. We will look at how powerfully generous and entirely good our Father is, using Chapter 1 of Miroslav Volf's book *Free of Charge* as a guide. Looking to God as the source for our own generosity (which is a response to His own), the chapter concludes with four ways we are to respond to God's generosity: faith in and gratitude toward God, as well as availability and participation in His purposes.

**Discussion #3** focuses on the verse “*God loves a cheerful giver*” (2 Cor 9:7). Charles Spurgeon famously gave a sermon on this, asking three questions that will guide our discussion: What is a cheerful giver? Why does God love a cheerful giver? Why should we be cheerful givers? We hope this discussion helps propel our groups into 2021 with open hearts and minds as we seek to engage with and practice generosity together in the new year.

We want this to be a fruitful, introspective time where groups corporately (and their members personally) can engage with this subject. The guides are therefore intended to be useful both for discussions during group meetings but also for personal reflection – especially during the holidays when some groups might not be meeting as regularly.

Please let us know if you have any questions, suggestions, or if we can help in any way!

– The Community Team

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## Why Generosity? (Week 1 of 3)

“You will be enriched in every way  
so that you can be generous on every occasion.”  
*2 Corinthians 9:11*

**Icebreaker:** Who in your life has shown you the most kindness and generosity?

### Discussion

Below are a series of prompts to help your group talk about the place generosity has in our lives and in our culture... as well as to reflect on our personal opinions and experiences with generosity.

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*We live in a culture in which, yes, extraordinary generosity does happen. But at the same time, that culture is largely stripped of grace. It's not just that we are calculating rather than generous. Often, we are not even fair. And with only our own interest in mind, we try to squeeze the last drop out of those with whom we are dealing. Power (not fairness and certainly not generosity) is the name of the game.*

-- Miroslav Volf, in [Free of Charge](#)

- How would you describe the place of generosity in our culture?
  - Where do you see it? Where is it lacking? Where is it most valued or cherished?
- What would a talk about generosity with a random group of your friends or coworkers look like? How do you think their views would differ from your community group's?
  - What do we have to learn from them?

Generosity costs us. It is a willful choice to live for the betterment or benefit of others... with little or no regard for how those choices might, in turn, benefit us. So why live this way? What motivates us to choose others before (and over) ourselves? And what does it take for us to live this way consistently? Our culture would contend it's a matter of proper motivation, mindset and habit. Have you found this to be true? What has led to generosity becoming a regular part of your life or of people you know?

- Are there types of generosity that come more easily to you? What do you find yourself holding on to that keeps you from certain forms of generosity?
  - How is your community generous? What are ways it could grow?
- What does it cost us to live generously? What does it cost us to not be generous?
  - What are the benefits of not being generous? ...the benefits of being generous?
- What are the barriers to living more generous lives? What is the solution?

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### Resources for Discussion

Tim Keller speaks of the Apostle Paul saying “*It is more blessed to give than to receive*” (Acts 20:35).

[Tim Keller - The Gospel, Grace, and Giving](#) (16min)

## Four Days of Reflection on Generosity (Week 1 of 3)

*Now I commit you to God and to the word of His grace, which can build us up and give you an inheritance among all those who are sanctified. I have not coveted anyone's silver or gold or clothing. In everything I do, I have shown you that by this kind of work we must help the weak, remembering the words the Lord Jesus Himself said: 'It is more blessed to give than to receive.'*

– Acts 20: 32-33, 35

### Four Day Guide

Our focus on generosity will be split into four parts over the course of 2021: generous grace, generous hospitality, being generous with our resources, and being generous in our service. After talking about generosity with your CG, we encourage spending 4 days in the next week reflecting and journaling through this to process thoughts and reflections on each of these four types of generosity. This will become a tool for sharing ideas and prayers.

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### Day One Reflection // Generous Grace

Blessed are the peacemakers, for they will be called children of God.

– *Matthew 5:9*

Justice, Peacemaking, Forgiveness, Mercy, Love – Each falls under the umbrella of practicing generosity through grace. Each flows from God's divine grace: His freely given, unmerited favor and love. Spend time prayerfully reflecting on these forms of generosity using the questions and resources below. Ask God to reveal to you these forms of generosity in the rest of your day and week.

- How would you describe each of these – generous justice, generous peacemaking, generous forgiveness, generous mercy, generous love? What do they look like?
  - Describe how you have experienced these in the past.
  - Do you see people living this way in the world?
  - How are these forms of generosity a reflection of God's grace to us?
- What are the costs of extending these forms of generosity?
- Where are your limits with these grace-filled forms of generosity? Where do you draw the line in extending generous justice or forgiveness?

**Additional resource:** [Generous Justice](#) (29min) talk by Tim Keller.

### Prayer

Pray for God to open your eyes to how He is moving in the world through generous grace. Pray that He would move your heart – and the hearts of our church – to live lives more and more marked by these forms of generosity.

## Day Two Reflection // Generous Hospitality

Above all, love each other deeply, because love covers over a multitude of sins.

Offer hospitality to one another without grumbling. Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.

– 1 Peter 4: 8-10

Presence, Attention/Listening, Your Story, Vulnerability, Your Home and Workplace – All could be considered types of hospitality, which itself usually focuses on how we care for guests or strangers. But it can also be extended to those we give our time or open our home to. This means we have the opportunity to be hospitable to just about anyone. Spend time prayerfully reflecting on these forms of generosity using the questions and resources below. Ask God to reveal to you these forms of generosity in the rest of your day and week.

- How would you describe each of these – generous presence, generous listening (or attention), being generous with our story, generous vulnerability, and being hospitable in our home or workplace? What do these acts of generosity look like?
  - Describe how you have experienced these in the past.
  - How do you see people living these out in the world?
  - How are these forms of generosity rooted in Christ
- What are the unique challenges to hospitable generosity?
  - Who in your life is it difficult to be hospitable and generous with?
- Who in your life is particularly good at being generously hospitable?
  - How has hospitality impacted your life?
- How are you being generous in hospitality toward yourself?
  - How do you experience the generosity of the Gospel in the areas of play, rest, peace and stillness?

### Additional resource

A short video from The Bible Project on Biblical generosity:

[Generosity | The Bible Project](#) (5min)

### Prayer

Pray for God to open your eyes to how He is moving in the world and in our city through generous hospitality. Pray that He would move your heart – and the hearts of our church – to live lives more and more marked by these forms of generosity.

## Day Three Reflection // Generous with our Resources

“You must remember to give, always, of everything you have. Give foolishly even. Be extravagant. Give to all who come into your life. Then nothing and no one shall have the power to cheat you of anything, for if you give to a thief, he cannot steal from you, and he himself is no longer a thief. And the more you give, the more you will have to give.”  
– Mrs. Macauley, *The Human Comedy*, William Saroyan

Time, Finances, Belongings, Gifts, Calling – Perhaps the category of generosity where our minds first go when the subject comes up. Especially in church. (“*Oh, you’re going to ask us for money again...*”) But any conversation about being generous with our resources must be much broader than a talk about finances. For many of us, our time is as precious as our bank account. Yet all of our resources are unmerited gifts of God, and we have the opportunity to reflect His generosity in our use of them.

Spend time prayerfully reflecting on these forms of generosity using the questions and resources below. Ask God to reveal to you these forms of generosity in the rest of your day and week.

- How would you describe being generous with our time? with our finances? with our belongings (all of our “stuff”)? with our spiritual gifts? with our call to follow Jesus? What do these look like? What are good examples of being generous in these ways?
- Often we discuss these forms of generosity as a call for us to be more open-handed with these resources. But what about the opposite? How have you been the recipient of these forms of generosity in the past? What has it meant to you?
- Being generous with our resources probably has the clearest “cost” to us personally.
  - What challenges or barriers do you experience that keep you from being generous in the ways listed above?
- What positive experiences do you have with being generous with your resources?
  - How has hospitality impacted your life?

### Additional resources

In this TED Talk, Sasha Dichter talks about his experiences surrounding his experiment to live a strictly generous life for a month:

[Sasha Dichter: The Generosity Experiment | TED Talk](#) (16min)

Ami Campbell, a Christ follower, discusses generosity as a way of life in this TED Talk:

[Radical Generosity Is A Way of Living, Not An Act of Giving](#) (14min)

### Prayer

Pray for God to open your eyes to how He is moving in the world and in our city through people being generous with their resources. Pray that He would move your heart – and the hearts of our church – to live lives more and more marked by these forms of generosity.

## Day Four Reflection // Generous in our Service

Thus says the Lord of hosts, “Render true judgments, show kindness and mercy to one another, do not oppress the widow, the fatherless, the sojourner, or the poor, and let none of you devise evil against another in your heart.”  
– *Zechariah 7: 9-10*

Time, Hospitality, Prayer, Care for “the least of these”, Mission work – all are means of turning outward toward the world and serving those in need – not out compulsion but from hearts seeking to reflect God’s love. (You’ll note how several types of generosity overlap between these four focuses. But being generous with our time looks different when we offer it to a friend versus when we devote time to serving “the least of these”.) This category pairs well with *Hope for LA*.

Spend time prayerfully reflecting on these forms of generosity using the questions and resources below. Ask God to reveal to you these forms of generosity in the rest of your day and week.

- How would you describe being generous with our time? with our hospitality? with our prayer? with our care for the least of these? through mission or evangelistic work? What do these types of generosity look like? How have you experienced them?
  - Who in your life is generous with their service?
- What is our obligation when it comes to serving others?
  - As Jesus said, “The poor will always be with you.” What implications does this have on our serving others? Are there limits on our giving in this way?
- What needs in our city and world are you easily frustrated with?
  - Are there people groups that are more difficult for you to care for?  
(*for some it’s easier to care for the young than the elderly or the poor, etc.*)
  - Are there people groups whom you feel called to serve?
- What are the biggest challenges to being generous in our service?
  - How have you found these forms of generosity rewarding?

### Additional resource

[Serving the City – Timothy Keller \[Sermon\]](#) (30min)

### Prayer

Pray for God to open your eyes to how He is moving in the world and in our city through those who serve generously. Pray that He would move your heart – and the hearts of our church – to live lives more and more marked by these forms of generosity.

## The Source: Our Generous God (Week 2 of 3)

Free of Charge, Chapter 1: “God the Giver”, by Miroslav Volf

*“No life worth living is possible without generosity.”*

– Miroslav Volf

*“A Christian lives not in himself but in Christ and in his neighbor...  
He lives in Christ through faith, and in his neighbor through love.”*

– Martin Luther

**Icebreaker** (*Get to know one another.*)

When did you first understand that everything you have has been given to you by God?

**Worship** (*Linger in worship over this passage. What is God’s invitation to you?*)

Romans 11:33-36

**Scripture** (*Relevant passages to the topic for discussion.*)

Matt 6:25-34 || Rom 11:36 || 1 Cor 4:7 || 2 Cor 8:5 || Rom 12:1

### Summary

Why is it so difficult to be generous? Everything we read or hear about it makes generosity seem like a great idea – especially if everybody lived that way. But, well, we know and see that’s not the case. In ourselves or in the world. The truth is a chasm exists within our hearts between deep self-centeredness and true generosity. And our best efforts cannot bridge it.

God, our Creator and Father, is immensely good – even to the wicked. He seeks to save us and weeps when we are stuck in our sin. We are saved by this abundant generosity and grace. And because He is love, because He gives and forgives, because He created us to find fulfillment in love – God alone can bridge the divide between our self-centeredness and true generosity.

We often make the mistake of feeling like we are owed certain things in our lives. As if we deserve or have earned certain things from God. (The frightening implication is what happens if we stop earning those things.) But in truth, nothing is owed to us... which may be worrying to hear, until we realize that everything we have and everything we are is a gift from God (Rom 11:36, 1 Cor 4:7). Our very existence comes from God (Gen 2:7). As Volf describes, “We live, not so much on a *borrowed*, but on a *given* breath. We work, we create, we give, but the very ability and willingness to work or create or give (along with life itself) are gifts from God” (p34).

But our Father isn’t just a giving Creator; He is also our generous Redeemer. Even after we treat His gifts as achievements and entitlements, He continues to give. God refuses to make His giving dependent on our receiving things rightly. Because He is the source of all our good, God must also be the source of our freedom from sin (Rom 3:23-25). Instead of rightfully condemning sinners, God bestows righteousness upon sinners, justifying them irrespective of their merits or demerits. As both creator and redeemer, God is a pure giver abounding in generous love. As Martin Luther wrote,

“rather than seeking its own good, the love of God flows forth and bestows good,” which is supremely manifested on the cross. How then are we to respond?

Faith // God’s gifts oblige us, first, to a posture of receptivity. By seeing ourselves as we truly are (receivers), then we respond to God’s gifts in faith. Because to want to earn benefits from God (or to receive them as payback) is to say three wrong things at once: (1) that God can be negotiated with, (2) that we can give God something in exchange for something we want, and (3) that we are agents independent of God who can relate to Him any way we’d like. As His creation, we know none of these are true. And so our loving response to God is to be willing recipients. Because to have faith in God is to be “without works” before God (Rom 4:5). Faith honors God because it tells the truth about Christ and about our relationship to the Divine Giver. Faith expresses that we exist so the infinite God can dwell in us and work through us for the well-being of His whole creation.

Gratitude // Whenever a gift is given, gratitude is appropriate. God gives; we thank God. We honor God when we receive and appreciate His gifts. Gratitude therefore works in tandem with faith: Faith receives God’s gifts *as gifts*; gratitude receives them *well*. This doesn’t come easily to us. Children are routinely urged to say “Thank you,” and to mean it; it clearly doesn’t come naturally. It’s not easy as adults either – especially when the gifts compel us to admit our reliance on God as His created. When in truth, the message of God’s gifts is, “You are loved, and therefore you exist.”

Availability // God gives so that we can exist and flourish... but also so we can help others exist and flourish. His gifts are therefore aimed at making us into generous givers, not just fortunate receivers. Toward that end, we are called to make ourselves available to the Giver (2 Cor 8:5), offering ourselves for God’s use to benefit creation. That’s what it means to be the living sacrifice that we are encouraged to become (Rom 12:1). This means we don’t live in the world as we see fit, but are willing to be and act as we see God being and acting. We live for His purposes.

Participation // God’s love flows outward from its source like water. But what happens to the flow of God’s gifts when they reach us? Is their purpose fulfilled – and therefore do they stop? If so, then we would never become more Christlike. God’s gifts must therefore continue after they have reached us. We are “midstream” in this outward flow, conduits of God’s gifts to our neighbors. Because believers’ lives are paradoxically both their own and not their own, but rather Christ’s (Gal 2:19-20), and so we more deeply experience Him as we participate in God’s purposes. This may start to sound like we are mere instruments of God, so it’s important to remember that as Martin Luther said, “God never works in us without us.” As Volf concludes this chapter:

*“Since God creates the self to be indwelt by Christ, that self will be fulfilled only if it draws the living water from the wellspring of love’s infinity and passes it on to its neighbors. The paradox of true love is this: When loving truly, the self moves outside of itself to dwell with God and neighbor, and only then is it truly at home. When this happens, we have crossed over from self-centeredness to genuine and fulfilling generosity.”*

A final note: A common worry (or even complaint) for many of us is a feeling of distance from God. And so we must ask ourselves when *do* we feel close to our Father? In worship? In the partaking of the Lord’s Supper? In moments of deep prayer? When the answer to these is yes, it is because we feel that somehow we are in Christ and Christ is in us. And we are right to associate God’s presence in

these times (Ps 22:3, Rom 8:26). But the flow of God's presence is not limited to such sacred events. If we stop there, we again arrest the flow of God's gifts and miss the purpose of the strength and renewal that come through these events. When we turn outward and give and serve and care for our neighbors, we are allowing God's presence to flow through us into His world. And therefore through these acts, we ourselves will more deeply experience and feel God's presence in our lives.

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### Questions for Discussion

- Discuss God's generosity as seen in Matt 6:25-34.
  - How do you respond to God's generous provision for you?
  - Why does God give us gifts? What does He want us to do with the gifts?
- Compare the self-centeredness of humanity with the generosity of God.
  - What false images of God do we tend to believe and why?
- Reflecting on Volf's statement "To live well as a human being is to live in sync with who God is and how God acts," what are the implications for our living generously?
  - How does knowing God and His ways transform the heart and life of both the giver and the receiver?
- What is the difference between a generous giver and a fortunate giver?
  - How is it that Christians can choose to give freely without considering outcomes or return on investment? See 2 Corinthians 8:5.
  - What does it mean that we are obligated to be givers? Do you agree or not?
  - Is being generous a sacrificial act? If so, when is it? If not, when is it not?
- What has encouraged you in this week's discussion?
  - What has challenged you?

### Prayer *(Prompts for a time of prayer together.)*

Spend some time thanking God for His gracious generosity toward you. Be specific in your prayer. Ask Him to help you imitate and reflect His generosity.

### Engage and Experience *(Actions you are invited to take to integrate the topic into your life and mission.)*

God is the source of all gifts and forgiveness and He calls us to imitate His example and reflect His character. We give because God gives, we forgive because God forgives, we love because God loves. He transforms and empowers us to live generously by His indwelling Holy Spirit, it is a process of sanctification. What do you think a community experiences when we live and give generously without expecting anything in return like God does? What aspects of generous living can be shared with the community where you live, work or play? Go back to the four day reflections in Week 1 of these discussion guides to be reminded of the many ways we can live more generously. What specific actions can you take this week?

## A Cheerful Giver (Week 3 of 3)

a sermon given by Charles Spurgeon, 27 August 1868  
<https://www.thekingdomcollective.com/spurgeon/sermon/835/>

**Icebreaker** (*Get to know one another.*)

What eats up most of your time that you would like to change?

**Worship** (*Linger in worship over this passage. What is God's invitation to you?*)

Romans 5:1-5

**Scripture** (*Relevant passages to the topic for discussion.*)

2 Cor 9:7-11 || Matt 6:25-34 || Luke 12:32

### Summary

Wherever we are in life – whatever our life stage, profession, savings account, family or friendships – the baseline truth is that our God has been good and generous to us. This is a topic we've covered previously in these studies. The question is: How do we respond?

We need to make sure we go about answering this question the right way. It's easy to turn it into a checklist – setting standards for ourselves and others, which can easily devolve into a tool for judgment, comparison or guilt. So rather than asking, "How do we respond to God's generosity?", we must ask ourselves, "*How would God like us to respond to His generosity?*"

***"God loves a cheerful giver."***

*– 2 Corinthians 9:7*

Each of us is called to serve God by living generously. Whatever shape this takes, our acts of service and care and generosity are ultimately decisions to give back to our Creator. They are a response to his boundless love and generosity. And it might be a bit daunting to consider the implications of this... but our Father accepts our gifts according to what we have, not according to what we do not. So let us not only be givers; let us be cheerful givers, too.

**What is a Cheerful Giver?** The rest of 2 Cor 9:7 offers some insight by saying what it isn't: "not giving grudgingly or out of necessity" – as though we wished we could avoid it and therefore giving as little as possible. This looks like giving (of our time, talents or resources) according to what others expect of us or in ways that would appear respectable. Instead, we are to do so with ease, spontaneity, freeness, pleasure. To give and serve and care in these ways means prayerfully deciding how best to be good stewards of all we have been given... and then giving proportionately as the Lord has prospered us.

A cheerful giver is also a willing and earnest giver. Those who give to God cheerfully have moved past obligation or duty or routine. Instead, as dear children, they rejoice to behold their loving Father's smile. Ultimately, as Charles Spurgeon said:

*“One thing I know, is that a cheerful giver always wishes he or she could give ten times as much as they do. A cheerful doer always wants to have more capacity for doing. Therefore, we should teach and preach and pray and work and give with such a spirit that the world would marvel! It is this cheerfulness, this whole-heartedness, this intensesness, this fire of the soul which God loves!”*

**Why does God love a cheerful giver?** The wellspring of our generosity is from God, Who created the world on the plan of cheerful giving – and a great artist loves all that is consistent with His plan. God delights in a cheerful giver because He sees His own work in him. So when we covetously hoard or turn inward, concerned only for our personal wellbeing, we run counter to the entire course of God’s creation and His redemptive plans for our lives.

God delights in cheerful givers because He sees the work of His Spirit in them. It can take a great deal of Grace to move some of us to live joyful, generous lives – in whom His Grace needs to knock hard before it gets an answer. But the Lord loves to see us loosen our grip on the world – to not seek our fulfillment or comfort or meaning in it. And it is the Holy Spirit who allows us to outgrow these desires.

God’s love and grace are never inadequate, never mean-spirited, never grudging; He gives liberally and withholds no good thing. The spirit of the Gospel is all freeness, all Grace. Therefore, followers of Christ who are not generous – who aren’t cheerful givers – are out of harmony with the cross of Christ. God Himself is not simply the Giver; He is *The Cheerful Giver*. And so He delights to see this in His people. For He sees Himself reflected in cheerful givers like the endless sky is mirrored in every pool of water.

God in His wisdom knows just how narrow the channels for happiness are for those who live only for themselves. But those who sacrifice and give and serve to make others blessed, those who delight to glorify and honor God – have a grand and bountiful opportunity for joy and happiness. And as God delights in the result of such selfless actions, so He delights in the cheerful giving which is the cause.

**Why should we be cheerful givers?** All we have and all we are is of God. As Spurgeon said:

*“He who took us up when we were naked (for so we came into the world), who took us up when we were filthy and defiled (for so we became through our sin and our original depravity), who took us off the dunghill and out of the fire and gave us His mercy and made us His children wrapped with His righteousness – He deserves all (and more than all!) that we can give Him.”*

So let us remember continually that we are saved – that our Father’s grace is boundless and lavishly generous. But not only are we saved: the Holy Spirit dwells in us. In Christ, we are royal priests and heirs of Heaven. We desperately need a giving God, and therefore let us not be reserved in our generosity – let us be cheerful givers – because we do! Let us live in that joy, knowing our Father has given us the means to be generous, cheerful givers.

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## Questions for Discussion

- Where do we find motivation to give in our increasingly graceless world? (Review Week 2)
  - What seems to make giving counter-intuitive or futile in our culture?
- What blessings do we receive when we become cheerful givers?
  - What are some hindrances to becoming generous, cheerful givers?
  - How do people behave who have generous hearts? Where do you think their behavior comes from; giving or receiving or both?
- What does it mean to you that God is a cheerful giver?
  - Do you think God ever begrudgingly gives? Why or why not?
  - Why do you think God delights in cheerful givers? (2 Corinthians 9:7)
  - How can we become more cheerful givers with big generous hearts?
- What giving experience has taught you the most about who God is and what He has given?
  - What is God inviting you to be, change, or do now?

### Prayer *(Prompts for a time of prayer together.)*

Reflect together on the generous gift of Christ in your place. Pray for one another to respond generously in all areas of life to His great gift.

### Engage and Experience *(Actions you are invited to take to integrate the topic into your life and mission.)*

The following prayer is taken from the book Free - Spending Your Time and Money on What Matters Most by Mark Scandrette, pages 23-24. You may find it helpful to have this prayer as a daily meditation to remind you of your intentions and God's help in becoming a more generous giver.

#### **A Prayer of Abundance**

I know that I am cared for by an abundant Provider.

*I choose to be grateful and trusting.*

I believe I have enough and that what I need  
will always be provided.

*I choose to be content and generous.*

I know my choices matter for myself, for others  
and for future generations.

*Help me to live consciously and creatively, celebrating signs  
of your new creation that is present and coming.*

Creator, who made me to seek the greater good of your kingdom,

*Guide me to use my time, talents and resources  
to pursue what matters most.*

Teach me to be free,

*to live without worry, fear or greed in the freedom of your abundance.*

Give me my daily bread, as I share with those in need.

*Thank you for the precious gift of life!*