

Everyday Courage, Part 2: It's Complicated

Andy Stanley · Matthew 18:21-35; Ephesians 4:31-32; Luke 23:34

AT A GLANCE

Andy Stanley argues that the same instinct that makes us rename jealousy as 'concern' and greed as 'frugality' makes us rename fear as 'it's complicated'—especially around forgiveness. Until we correctly diagnose fear as fear, we can't move past it, and forgiveness, rightly understood, is itself an act of everyday courage.

- We routinely rename fear—jealousy, greed, anger, 'it's complicated'—because admitting fear feels too costly to our self-image.
- 'It's complicated' is an honest observation about circumstances, but it is never a legitimate reason to keep avoiding what courage requires.
- Forgiveness is not passive relief but a courageous, unilateral act: canceling a real debt independent of whether the offender ever responds.

"It's complicated isn't a reason. It's complicated is an observation."

EXPOSITION

Scripture engaged

[Matthew 18:21-35](#) — Then Peter came to Jesus and asked, “Lord, when someone won’t stop doing wrong to me, how many times must I forgive them? Seven times?” Jesus answered, “I tell you, you must forgive them more than seven times. You must continue to forgive them even if they do wrong to you seventy-seven times. So God’s kingdom is like a king who decided to collect the money his servants owed him. The king began to collect his money. One servant owed him several thousand pounds of silver. He was not able to pay the money to his master, the king. So the master ordered that he and everything he owned be sold, even his wife and children. The money would be used to pay the king what the servant owed. But the servant fell on his knees and begged, ‘Be patient with me. I will pay you everything I owe.’ The master felt sorry for him. So he told the servant he did not have to pay. He let him go free. Later, that same servant found another servant who owed him a hundred silver coins. He grabbed him around the neck and said, ‘Pay me the money you owe me!’ The other servant fell on his knees and begged him, ‘Be patient with me. I will pay you everything I owe.’ But the first servant refused to be patient. He told the judge that the other servant owed him

money, and that servant was put in jail until he could pay everything he owed. All the other servants saw what happened. They felt very sorry for the man. So they went and told their master everything that happened. Then the master called his servant in and said, 'You evil servant. You begged me to forgive your debt, and I said you did not have to pay anything! So you should have given that other man who serves with you the same mercy I gave you.' The master was very angry, so he put the servant in jail to be punished. And he had to stay in jail until he could pay everything he owed. This king did the same as my heavenly Father will do to you. You must forgive your brother or sister with all your heart, or my heavenly Father will not forgive you." (ERV)

[Ephesians 4:31-32](#) — Never be bitter, angry, or mad. Never shout angrily or say things to hurt others. Never do anything evil. Be kind and loving to each other. Forgive each other the same as God forgave you through Christ. (ERV)

[Luke 23:34](#) — Jesus said, "Father, forgive them. They don't know what they are doing." The soldiers threw dice to divide Jesus' clothes between them. (ERV)

The argument

The mirror problem — We rename what we can't bear to admit about ourselves

Andy Stanley opens by naming a pattern he says is universal, not religious: jealousy, greed, and anger are easy to spot in others but nearly impossible to see in the mirror, so we substitute softer words before the truth can 'ding our conscience.' He tells on himself—years of insisting to a counselor, 'Steve, I'm not angry, I'm just frustrated,' until Steve asked what the actual difference was. 'I thought about it and I said, well, it sounds better... but there's no difference. It's the same thing.' This sets up his real target: fear gets the same camouflage treatment, especially in relational situations where there's no obvious physical danger to justify the word.

Insight — Before you can address an emotion, you have to stop giving it a more flattering name.

It's complicated is an observation, not a reason

Every act of courage worth telling stories about—Rosa Parks, the signers of the Declaration of Independence—happened inside genuinely complicated circumstances; complication was never absent, it was just not treated as disqualifying. Stanley pushes this as a diagnostic: 'If a potential outcome is keeping you from what you know you should do, that's fear.' He suggests a thought exercise—say your excuse out loud, following the 'if... then' logic ('if I do this, then she will probably...')—until you 'bump into the real culprit, which is fear.' The delay itself compounds the problem: 'the longer you wait, the more complicated it's gonna get.'

Insight — Complexity describes your circumstances; it cannot substitute for a reason not to act.

Forgiveness reframed as a courageous transaction — Canceling a debt someone actually owes you

Stanley applies the whole framework to forgiveness, which he says we almost never associate with fear because we mislabel what's actually holding us back. He is deliberately direct: 'It's time to forgive... to confront the giant that continues to whisper and to make his or her or its way into all of your most important relationships.' His key move is redefining forgiveness itself: 'Forgiveness isn't a declaration of you're not guilty. Forgiveness is simply a declaration of you are guilty... but you are choosing... to stop holding it over them.' Waiting for an apology that will likely never come, he says, is 'like drinking poison and hoping the other person dies.'

Insight — Forgiveness isn't pretending no debt exists; it's the courageous choice to cancel a debt that is real.

Forgiveness as unconditional, modeled by Jesus — Not because they deserve it, but because of whom you follow

Turning to Peter's question—'how many times shall I forgive... seven times?'—Stanley notes Jesus's answer, 'not seven times, but seventy-seven times,' is heard as an unlimited number, followed by a parable underscoring God's own extravagant forgiveness. He leans hard on Paul's instruction to 'get rid of all bitterness, rage and anger... forgiving each other, just as in Christ God forgave you'—stressing the phrase is 'just as,' not 'because they deserve it.' The clinching example: 'Jesus forgave the men who nailed him to the cross... He did not need anything from them to forgive.' Forgiveness, then, is never contingent on the offender's awareness, apology, or change.

Insight — Your forgiveness is never actually contingent on the other person—it depends only on whom you're choosing to follow.

DEVOTIONAL

There is a particular exhaustion in defending a word we know isn't quite true. We say frustrated when we mean angry, careful when we mean afraid to be generous, complicated when we mean I don't want to do the courageous thing. The mirror is patient with us in a way that is almost cruel—it keeps showing us the same face until we finally call it by its name. Fear is patient too. It doesn't need to win an argument; it only needs us to keep calling it something else. It will happily let us believe our situation is uniquely tangled, uniquely unprecedented, uniquely unlike Rosa Parks or the men who signed their names to treason and hope. But every history worth telling was complicated at the time it was lived. The complication was never the obstacle. The fear wearing complication's clothes was. And nowhere does this disguise work harder than at the door marked forgiveness. We wait for an apology that isn't coming, an admission that isn't forming, a regret that isn't arriving—and call the waiting patience, or wisdom, or self-protection. Meanwhile the debt we're holding keeps compounding interest in us, not in them. Somewhere beneath the waiting is simply: I'm afraid of what letting go will cost me. What might it mean to stop drinking that poison? Not because the hurt was small, not because the debt wasn't real—but because a strange kind of gift was already given at a cross

where no apology was extended and none was required. That is the courage on offer: not to feel less, but to owe nothing to fear any longer.

Reflection

- What word have you been using to soften something that, if you said it plainly, you'd have to call fear?
- If you said your excuse out loud—'if I do this, then they will...'—what would you actually hear yourself admit?
- What do you believe forgiving someone would cost you, and has that cost ever been honestly written down and examined?

Closing prayer

Father, this lands differently in each of us—some of us dealt with this long ago, some are thinking of someone right now who needs to hear it, some feel like their mail's been read. Give us wisdom to know what to do with what we've heard, and courage to do it. Let us no longer be slaves to the fear our Savior came to free us from. Help us see clearly what's in the mirror, name it rightly, and find the courage to forgive. In Jesus' name, amen.

FORMATION

One thing to remember

Naming your hesitation 'complicated' when it's really fear keeps you stuck; forgiveness is a courageous choice, not a feeling you wait for.

This week

This week, sit with one person you've been withholding forgiveness from and write down, honestly, what you're afraid you'd lose by forgiving them. Then read Ephesians 4:31-32 slowly and ask God in prayer to show you whether that fear is worth what it's costing you.

Return to [Ephesians 4:31-32](#)