



Costly Grace and the Courage to Be Sent: *Matthew 10, Dietrich Bonhoeffer, and Stewardship after Comfort*
Cn. J. Davey Gerhard, III.

Matthew 10 is not an easy summer Gospel. Jesus does not send the disciples with a promise that faithfulness will make them admired, comfortable, or safe. He tells them that the work of the kingdom will expose hidden things, provoke resistance, and ask for courage deeper than politeness. “Have no fear of them,” Jesus says. “Do not fear those who kill the body but cannot kill the soul.” And then, almost tenderly, he reminds them that not even a sparrow falls apart from the Father, and that even the hairs of their heads are counted.

This is the strange mercy of Matthew 10. Jesus does not deny that discipleship has a cost. He names it. The disciple is not above the teacher. The household of faith may face division. The call to follow may unsettle loyalties, habits, assumptions, and relationships. But Jesus does not speak these words to terrify the disciples. He speaks them so fear will not become their master. They are sent into a difficult world as people already known, already beloved, already held by God.

That is where Dietrich Bonhoeffer can help the church hear this Gospel with fresh clarity. Bonhoeffer, the German Lutheran pastor and theologian, wrote about discipleship as the church in Germany was being tested by Nazism, nationalism, antisemitism, and the temptation to make peace with evil. The United States Holocaust Memorial Museum describes Bonhoeffer as one of the early critics of the Nazi regime and notes his involvement in the Confessing Church, the movement that resisted the *Nazification* of the German Evangelical Church. He was arrested in 1943 and executed at Flossenbürg concentration camp in April 1945.

Bonhoeffer’s best-known language comes from *The Cost of Discipleship*, where he contrasts “cheap grace” with “costly grace.” In one of the book’s most quoted lines, he writes, “Cheap grace is grace without discipleship.” He goes on to describe it as grace without the cross and without the living Christ. Bonhoeffer’s warning is not that grace must be earned. Quite the opposite. Grace is God’s gift. But grace that never calls us to repentance, never reshapes our lives, never interrupts our loyalties, and never sends us toward our neighbor is not the grace of Jesus Christ. It is religious comfort with the sharp edges sanded off.





Matthew 10 will not allow that kind of comfort. Jesus sends the disciples into the world with authority to proclaim, heal, and bear witness, but he does not give them control over how they will be received. They are not promised success as the world measures it. They are not promised universal approval. They are not even promised peace in the ordinary sense of the word. Instead, they are promised the presence and knowledge of God. They are told that truth matters. They are told that courage matters. They are told that their lives are caught up in something larger than self-protection.

For Bonhoeffer, this was not an abstract theological principle. His life became an embodied commentary on the cost of discipleship in a time of crisis. He helped train pastors for the Confessing Church, resisted the capture of Christianity by Nazi ideology, and eventually became connected to the German resistance. The Flossenbürg Memorial records that Bonhoeffer was hanged by the SS on April 9, 1945, after a summary trial with other members of the resistance. The Buchenwald Memorial notes that he was forbidden to teach in 1936, forbidden to speak publicly in 1940, and forbidden to print or publish in 1941.

Still, it is important to say this carefully: Bonhoeffer's witness does not mean Christians should seek suffering, romanticize persecution, or confuse pain with faithfulness. Jesus does not glorify suffering for its own sake. Matthew 10 is not a holy little flamethrower aimed at making disciples miserable. It is a truthful word about what happens when the kingdom of God meets the powers of fear, domination, respectability, and false peace. The cross is not a love of suffering. It is the shape of love when love refuses to abandon truth.

This matters deeply for stewardship.

Stewardship is often treated as the polite part of church life: budgets, pledges, buildings, committees, campaigns, maintenance, and annual appeals. All of that matters. The church does need faithful administration of what has been entrusted to it. But Matthew 10 and Bonhoeffer press us to ask a deeper question: What kind of discipleship are our resources serving?

A church can practice cheap grace with its money. It can fund comfort while avoiding mission. It can preserve buildings while neglecting neighbors. It can ask people to give without asking what the Gospel requires. It can keep the peace by refusing to tell the truth. It can confuse survival with faithfulness, nostalgia with tradition, and institutional security with the kingdom of God.





Costly grace asks something more beautiful and more demanding. It asks us to place our resources where Christ has placed his heart. It asks whether our budgets reflect mercy, courage, formation, justice, hospitality, and care for the vulnerable. It asks whether our buildings are shelters for ministry or monuments to anxiety. It asks whether our giving is merely a transaction to keep things going, or a practice of discipleship that helps us follow Jesus more freely.

This does not mean every congregation is called to dramatic sacrifice or public conflict. Most stewardship decisions are quieter than that. They happen in vestry meetings, finance committees, annual campaigns, planned giving conversations, and coffee hour invitations. They happen when a church chooses formation over panic, mission over maintenance alone, transparency over avoidance, generosity over fear. They happen when leaders are willing to say: We are not simply here to keep the institution alive. We are here to follow Jesus.

That is why the repeated command in Matthew 10 matters so much: “Do not be afraid.” Fear is one of the great enemies of faithful stewardship. Fear tells congregations to cling tightly, speak vaguely, ask timidly, and spend defensively. Fear tells leaders that comfort is the same as peace. Fear tells communities that scarcity is the truest thing about them.

But Jesus tells the disciples another truth. The sparrows are seen. The hairs of their heads are counted. Their lives are known to God. This is not permission to be reckless. It is an invitation to be free. Free enough to tell the truth. Free enough to give generously. Free enough to risk mercy. Free enough to let go of the lesser peace that comes from keeping everyone comfortable, and receive the deeper peace that comes from belonging to Christ.

Bonhoeffer’s language of costly grace can sound severe, but at its heart it is still grace. It is not a moral invoice. It is not a demand that we prove ourselves worthy of God. It is the gift of being called by Christ into a life that is truer, braver, and more alive than fear can imagine. Grace is costly because it calls us to follow. Grace is grace because the one who calls us is Jesus.





For stewardship leaders, Matthew 10 offers both a warning and a promise. The warning is that the church cannot steward the gifts of God faithfully while avoiding the call of Christ. The promise is that we do not answer that call alone. The God who sees the sparrow sees the congregation balancing its budget. The God who counts the hairs of our heads knows the anxiety beneath our financial reports. The God who sends disciples into the world also gives them courage for the road.

Costly grace does not ask the church to be fearless because there is nothing at stake. It asks the church to be faithful because everything entrusted to us belongs to God, and everything God entrusts to us is meant for love.

