The Banker Was Bankrupt

In an afternoon meeting, held in a little mission hall, there were eighteen ladies present and one gentleman. It was just a little Bible class held on a cold, wintry, blustery day for the few faithfuls who could be depended upon to attend, even though the weather conditions were not altogether propitious.

The gentleman, a banker, appeared to be about seventy years of age. At his side sat a charming young lady who seemed particularly attentive to all of his needs. I supposed she was his daughter, but learned afterward that she was his wife. She appeared more youthful than she really was, for she was a Christian girl and the Lord had enabled her to lay every burden at His feet, and this permitted the bloom to remain on her cheeks. Our Lord JESUS is a great Burden-bearer, and those who lean on Him retain their fresh, sweet youthful appearance.

The lesson given to this little group was not all a connected message, but consisted of a number of practical teachings which were intended to help the varied type of people in the audience. At one point in the service, I said, "Does anyone in the class wish to ask a question? I would like to help you along the lines that your hearts require and desire. Do tell me what you really would like to know, and I will answer you to the best of my ability."

At once a lady seated in the front row said, "I would like to know how to be saved and to feel that I am saved." (The story of this lady's conversion is told here: "I Cannot Feel Salvation") It was, no doubt, her question that aroused the banker to a point of decision.

He was a prominent man in this little city, was well-known for his kindness, his philanthropy and his care for the needy. He was, however, now a "church man" and paid little attention to religious matters.

At the close of the class, he took me to one side and said, "I wish you would come over to my
house and have a talk with me about these things. I am not clear at all on the way of salvation. I feel a great restlessness in my heart and soul, as well as a darkness which I would like so much to have relieved." He gave me his address and I assured him that I would come the next afternoon at three o'clock. As I was leaving, his wife stopped a moment to thank me for the promise to come, and said that she would be praying that the Lord would graciously reveal Himself to her husband and give him the peace that his heart desired.

At the appointed hour I was at the door of his beautiful home, and was ushered into the parlor where the rich furnishings, the beautiful colorings and the interesting display of bric-a-brac told of his wealth and his position. He soon entered the room, greeted me cordially and asked me to sit with him in his private study.

Very quickly he opened up his heart and told me his life story. He revealed the fact that, when his first companion was taken in death, his heart was stirred to seek the Lord. Those to whom he went in his distress did not seem to have a message for his heart. Somehow or other they missed telling him the story of the SAVIOUR at Calvary and the Lord on the throne. They did not tell him about the precious blood. He was urged to join the church take up some religious work, and to become a Christian. He had no heart for that sort of thing, and feeling that there was nothing else for him but that path, he turned away from it to follow his usual path of living for the world and giving to the poor.

He told me of sleepless nights and of the gradual decline in his body. Various ailments hindered his usefulness and prevented the successful carrying out of the programs which he had in mind to execute. His was a story of disappointment, sorrow and unhappy apprehension.

I asked him whether he had ever known the value of the person and work of the Lord JESUS CHRIST, but he replied that he had not thought much about such matters. I spoke to him of the fact that he was familiar with experts in many lines, and went to them for help in the particular field which they represented. I reminded him that he would take his watch to a watchmaker; he would go with his ulcerated tooth to the dentist; he would take his damaged auto to a mechanic and that he could have the privilege of taking his weary soul to the SAVIOUR. This seemed to be an entirely new thought to him. In all his seventy years, he had never realized the fact that the Lord JESUS could or would do anything for him. He had thought of religious exercises. He had looked at the ordinances and the ritual of various churches, none of which attracted him. He had thought of a Christian life of activity in the church and felt that he was utterly unfit for it. It had never occurred to him that the Lord JESUS would save him, change him, give him new life and make him a new creature for eternity.

Upon seeing that this was his need, I turned at once to those Scriptures which reveal the work of CHRIST for and in the soul. We read together, "The Son of man hath power on earth to forgive sins" (Mark 2:10). I urged him to come to the Lord JESUS for that forgiveness, since the Scripture plainly indicated that he might have it for the asking. We read also in I Peter 3:18, "Christ also hath once suffered for sins, the just (CHRIST Himself) for the unjust (that means us) that he might bring us to God." Since CHRIST came to do this and finished the work, I urged my friend to trust the SAVIOUR to save him, and rest happily and peacefully in the wonderful Lord. We read in Acts 13:38, 39, "Be it known unto you therefore, men and brethren, that through this man is preached unto you the forgiveness of sins: and by him
all that believe are justified from all things, from which ye could not be justified by the law of Moses." This Scripture helped him very much to see that the work of the Lord JESUS is so full and complete and sufficient for the sinner that every sin stain is removed and the Christian is fully saved and justified.

We spent one hour and fifteen minutes going over these and other passages, seeking to find GOD's plan for the soul, and to know the person and work of the Lord JESUS CHRIST more fully. The light was dawning in his soul. Some glimmer of truth was being imparted to his heart. The HOLY SPIRIT had already convicted him of his need and now was revealing to him the only One who could meet that need.

Having explained these Scriptures, I said to him, "Mr. C-, CHRIST JESUS wants you just as you are. You have tried everything else to no avail, but now if you will trust the SAVIOUR and make Him your own, He will give you the peace that you want; He will blot out all your sins; He will make you His very own."

This happy event took place. He turned his heart to the Lord of glory, CHRIST JESUS, and trusted Him with his soul. His heart found peace at once. The battle was over. The calm quiet of faith began to reign in his heart. He found the rest that the SAVIOUR promised in Matthew 11:28, "Come unto me, all ye that labour and are heavy laden, and I will give you rest."

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