

### CHAPTER III.—WHO HOLDS THEM ?

USUALLY only well-to-do people have bank notes in their possession. But in this case it is different. The poorest, most illiterate and insignificant person, if he is a child of grace, can claim an interest in Heaven's Bank. Distinctions of race, creed, or circumstances, make no difference. He who can rightly claim God's promises is indeed, immensely rich. He may live in a poor hut, but nevertheless, he is a possessor of unsurpassing wealth. "Hearken, my beloved brethren, hath not God chosen the poor of this world, rich in faith, and heirs of the kingdom which He hath promised to them that love Him?" Jas. 2:5. In fact, the poor, are in a certain sense, better off than the rich—they are free from the responsibility of caring for much material wealth. The question was asked of a very devoted sister in the Lord, "which would you rather have, a guilty conscience and a million dollars, or a clear conscience without the million?" To which she replied that she was a lucky child, for she had a clear conscience, and was the child of a millionaire. That is better than having the million yourself, you don't have the worry and care of the money, and all you have to do if you want something, is to say, "Father, please, I want so and so, and He gives it."