

## FROZEN ASSETS

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This is a banking term, used in financial circles. Banking institutions make their appeal in advertising upon the basis of the strength of their assets. Such figures as "First State Bank, Assets \$100,000," are often used in newspapers. In the last three years many banks have failed because their assets becoming involved, collapsed. Therefore no bank is safe when its assets are frozen. In fact, the financial safety of any concern is in proportion to the solvency of that corporation or company. In other words, the assets of a bank must be kept healthy and intact if a banking concern is to continue to operate upon a sound basis.

This applies also to the spiritual realm of things. If a church is bankrupt spiritually it is usually caused by frozen assets. If a Christian fails, the same reason may be given to answer the query, "Why did it happen?"

Undoubtedly, though the resources of the Christian are infinite, yet through failing to appropriate and use those resources they become virtually "frozen assets" and of no great value to us. There are several such marvelous assets.

1. PRAYER: How often Christians cry, "Alas, for some weapon with which to bruise sin, or rout the impish hosts of an infernal world!" We search for such a weapon; meanwhile it lies within our reach. How often we wish for a key to unlock the treasures in the heart of God, to find that God has already placed that golden key (prayer) within our reach if we will only grasp and use it. How often we ask for a lever to move hearts toward God and salvation, and when awakened we find the fulfilment of the asking in prayer—the great gift of God to man.

Who knows the power of the riches locked up in prayer? Who has tested all the dimensions of supplication? Who has fathomed the depths of intercession? Who has drained dry the reservoir of God's ability to answer prayer? What Christian has tapped the infinite resources of praying in the Spirit? There was just as much electricity in Abraham's day as now, but the father of the faithful could not see it. It was an unused and unrealized force—a frozen asset. The same is true of prayer today. There is a vast amount of power unused and uncalled for, stored up in prayer. Doubtless the wonder of heaven's angels is that prayer is so little used on earth where ills, troubles, and sin of all kinds infest humanity. We dwell in Utopia and do not know it. We are unconscious of our spiritual wealth through prayer. Of the Christians it can be truly said, "They do not know how rich they are." Our feet tread over acres of diamonds. Prayer is a veritable spiritual bonanza awaiting the man or woman who will tunnel and dig for its hidden wealth.

2. THE BIBLE is many times a book of frozen assets. We crave spiritual light, sweetness, sustenance, direction, vision, or treasures, and when we come to the Word of God we find a lamp upon our path, honey, bread, a compass, a telescope, and spoils for the soul.

The Bible is more than a handbook on devotions. It is a living spiritual entity. It has a tone, a character and an atmosphere. It not only has a message—it is a message. When we begin to live in the spirit of the Word, the Bible will unlock itself to us.

The Bible is a rich book. Its very riches are sometimes so commonplace that many do not appreciate them. As a young man started to college his mother placed a five-dollar bill at a familiar portion of the scriptures in the Bible which she gave him. When school was out next spring and the lad came home, the mother asked to see the Bible. Upon opening it there was the five-dollar bill neatly pressed just where she had placed it. The lad had missed values, both spiritual and temporal.

It is said the richest gold field in Nevada sold for forty-two dollars. The prospector had staked the claim, but parted easily with the wealth of millions. He knew not the riches of his prospect. Many know not the assets they have in the Word of God. The Bible is rich with spiritual experience, revelations, humanities, and vision. It is rich with God. Let us explore its extensive domain. Let us convert its mighty potentialities into our lives.

3. THE HOLY SPIRIT is a locked treasure or frozen asset to many people. Sad to say, Pentecost is the undiscovered world of Christianity in very many instances. It is the dark continent, the land of our resources, but undeveloped. We have discovered a great many things in church and Christian life, but the greatest discovery, which brings into our hearts apostolic warmth and personal purity, is many times neglected, or unsought.

Historians tell us that many battles have been lost because the main army was cut off from the base of supplies. Herein lies the danger today. As an army can not march long, nor fight without food, so neither can a Christian maintain a spiritual campaign without keeping in good connection with the base of supplies—the Holy Spirit.

Thank God, in Pentecost the gates were thrown wide open and the doors lifted clear, that spiritual power might possess the tarrying disciples. We, too, may come to possess that heritage of the children of God.

4. THE TALENTS OF CHRISTIANS many times are frozen assets. At one time in the oil industry, gasoline by the thousands of gallons was drained into creeks, as there was no market for it, kerosene being used extensively. Also we learn that coal was at one time considered useless in this country. Now besides its genial ministry of heat it is prolific in by-products. Who knows but God what is locked up in lowly weeds and minerals? Who knows but God what latent resources and abilities are locked up within the heart and brain of a Christian? Certainly God has given to each person at least one native ability. Responsibility is charged with the giving of each talent. How, then, can a Christian hope to render a favorable account of his stewardship, when he has never developed nor put to account that talent which God gave him? The writer seriously doubts whether there are many Christians who place their lives and talents where the highest amount of spiritual efficiency will be forthcoming. Oftentimes we tread our talent down without seeming to know it. During the nineties the Neosho Rapids Seminary in Kansas became defunct. After a time it was sold. When the writer was pastor on his first charge in 1923-24, a large construction company was hauling hundreds of truckloads of gravel from the very spot on the hill where the school had stood. Doubtless the owner of the hill received many times the price of the location in payment for the gravel deposits he sold.

5. THE GRACE OF GOD is frequently a frozen asset. The grace of God can meet any crisis or emergency, but it can not answer if there is no call for it. However, the rich grace of God is in no sense arbitrary—forced upon us. Multitudes of professing Christians would soon have much more grace than they have at present if they were willing to go through the things whereby the kindly Lord gives more grace. As a certain man said, "I would like to have more grace, but I dread the process."

For Paul, it took a thorn in the flesh, digging, staking, impaling, hurting, to unlock the riches of grace. For Wesley, it took a termagant wife. For Isaac Watts it took a physical affliction throughout his life-time. Bedford Jail unlocked the frozen assets of divine grace for John Bunyan, and gave us an immortal classic of enduring wealth—Pilgrim's Progress. A flood swept a man's small home and mill away. When the water subsided, gold was revealed in the cracks and furrowed seams of the farm. Literally, destruction had made him rich. It is ever thus with the true Christian. "All things work together for good to them that love God." "In all these things we are more than conquerors through him that loved us." Nothing can grind us if He graces us. We can not fall if we keep true, for His hand is underneath us and He holdeth us up.

6. FAITH is often a frozen asset. Frequently the scripture order, a seed moving a mountain, is reversed and is read—"a mountain moving a seed."

Moreover, too often the "exceeding great and precious promises" are like a newly-framed thousand-dollar bill—beautiful, true to life, and withal satisfying, but hung on the wall instead of being used in the workaday life. There are no overdrafts on heaven's bank. Believers could get large drafts honored as well as checks for two-cent blessings, for each promise is "carte-blanche"—signed already, and needing only to be filled out and presented. Of all the thousands of promises in the Bible only those you claim by faith are yours in actual experience. "Faith has such vast resources; it can afford to be generous." Lord, increase our faith.

Is it true that we have only been prospecting, scouting our assets, but have not really worked them yet? Have we turned our attention to seemingly great opportunities, inflated assets and watered stock, when the real opportunities and riches are crying vainly into our deafened ears? Many years ago Brazilian shepherds in search of gold brought to California brightly colored stones. The stones were used in playing checkers; later they were found to be diamonds. We say, "Foolish men." The echo says, most foolish Christians—forsaking diamond fields. Foolish Christians—playing checkers with gems. Leaving rich fields of precious stones for uncertain quests of yellow money.

O Father, forgive us if we have not seen our great privileges and riches in Christ Jesus. Help us to avail ourselves of all Thy bounteous help, and may we use the unlimited assets and resources which Thou hast promised us. In Jesus' name. Amen—The Free Methodist.

It is a solemn fact that the self-appointed judges who are sitting in judgment on others have to stand in judgment themselves. No man escapes his record.—The Christian Witness.