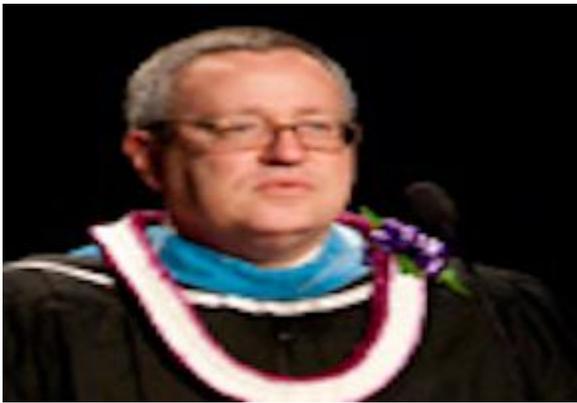


Reaping Where We Have Not Strawed



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President Wheelwright, Brother Checketts, honored guests, faculty, staff, students and friends, ALOHA.

It is an honor for me to be here. I was asked to talk to you about economics. We have placed security guards at every exit so please don't try to escape. I promise to try to make it interesting. While I hope my comments have broad application, I am particularly anxious that what I say will benefit the generation who are building their lives and preparing to enter careers. Your world is changing rapidly, more rapidly than any generation before you.

Economics, at its foundation, is the study of the consequences of choices. The history of human endeavor is a story of their choices. Today I am going to tell you some stories about choices about pigs, ships, Potsdam Germany, tulips and pins. Every story has at its basis, choice, and a consequence which formed the foundation of our current economic structure. I challenge you to listen for parallels of your life in the stories you hear. Parallels of bubbles, boondoggles, long shots, challenges, comfort and opportunity. At the end, maybe a little advice.

As a child and teenager, my brothers, cousins and I spent summers with my grandparents in Scipio, Utah. We worked on a farm that my father owned and my grandpa managed. We grew wheat and raised cattle. I grew very close to Gram and Gramp over the years. Gramp was unlearned but he was a thinker. He taught me to work hard, take responsibility for my mistakes and to work for what I want. He taught me to reap what I strawed. He could fix anything with a hammer, bail wire, and spoke with well placed, sophisticated cursing. Gram owned the local store and gas station, was the fire warden, the game warden, and the postmistress. Scipio was and is a small town. All of Scipio's old-timers struggled through the Great Depression and possessed the expected scars, war stories and an abhorrence for gambling and speculation. Their post-Depression advice was structured to protect us from their hardships. They wanted something better for their children than the uncertainty and poverty of farming. They wanted comfort.

My father, contrary to his own inclination and at the urging of Gram, became a dentist, a very stable profession. My uncle became a professor at BYU Provo, the ultimate stable job. By Gram's count, no teachers lost their jobs during the Depression. My grandparent's lack of certainty and humble deprivation established expectations and a drive for education in me, my siblings, and my cousins.

In the fall of 1993 I completed my doctoral qualifying exams and was preparing to hunker down and write my dissertation. During the previous year I had authored a comprehensive analysis of the international ventures of domestic telecommunications and electric power companies. An analyst at JP Morgan securities acquired a copy of the publication, was impressed, and called me to see if I would be interested in a three month consulting opportunity. I was holding down 4 part-time jobs, my wife was working full-time and delivering newspapers, we had young children, we were exhausted, poor, and I had never been to New York City so I said yes. At the end of the consulting period JP Morgan offered me a full-time position. I was ecstatic. The job was exciting, challenging, and intellectually stimulating. One of the first maxims I learned on Wall Street was this: You can be a bear, you can be a bull, but don't be a pig. I was sure I would be a bull.

When I got the job offer from JP Morgan I called my grandparents to tell them the good news. Gram had been so excited that I was pursuing a doctoral degree and would be teaching in college, hopefully at BYU. I told her that instead of teaching, I was going to be an analyst studying stocks on the stock exchange. She hung up on me and refused to take any of my calls. To my grandmother, the stock market was a form of gambling. Over time my family members tried to convince her that my new-found profession was legitimate. She gradually began to warm up.

Within a few years of tireless effort I was ranked the best analyst in the world in my area of expertise. A series of news interviews and stories were published. My father forwarded one to my grandma that included my picture and a short story. A few weeks later I got a phone call from a friend in Scipio. She had seen my picture in the post office. I thought, finally my grandmother was proud of me. In our small town post office you entered into a lobby with a wall of post office boxes and a small pin board that holds federal bulletins and notices. My grandma had cut out my picture and story and put it right next to the picture poster of the FBI's most wanted criminals. It stayed there for years.

Working for JP Morgan was one of the best decisions of my life. My quest to succeed was the product of some pretty basic drives. The hard, dirty work I had endured on the farm gave me a farmer's work ethic. The long road to education and the ensuing poverty made me hungry for success. The responsibility of four young children and a wife gave me the incentive and courage to look for opportunity, be creative, and step outside of the box. I felt pretty proud of myself.

Here is where you put on your Economist Hat. According to the principle "Reap what you Sow"• I worked hard and achieved opportunity and success. So here's a pop quiz: True or False. I planted a seed and reaped the rewards of my efforts. The answer is: Both.

The irony of my Scipio story is two-fold. First, there is no greater gamble than farming. After all, how do you place odds on the weather or the future prices of crops at harvest? Second, and more to the point, the storms and trials, the deprivation and uncertainty the consequences of someone else's choices were the catalysts in my grandparent's lives that pushed them to succeed against all odds. But, their lifetime of planting and reaping amid droughts, storms and catastrophes was the basis for my courage to plant a seed. I reaped where I did not straw.

Dating from the earliest records of mankind. The Lord's Law of the Harvest invites us to glean from a field we did not plant. "In the beginning God created the heavens and the earth, he planted the grass and the fruit trees, he provided the herbs, fowls, fish and cattle. He gave us dominion. He asked us to take responsibility for his gift, to be good stewards, to tend the garden and then. He invited us to plant a seed. Multiply and Replenish the earth.

The history of the world is a story of economics. It chronicles our choices, the motives behind our decisions and quantifies the consequences of those decisions.

Today, I am going to rely on economic stories of the past and present in an attempt to lead you to a pre-ordained conclusion. I will start by identify some of the motives behind the choices people make. For instance, planting for now or for later; planting for opportunity, comfort, greed or power. From there I will illustrate efforts to undermine or pervert the law of the harvest. Finally, I want to challenge your vision by describing, in economic terms, the world you are inheriting and the opportunity and mandate that is yours, from an economic perspective.

Planting Now or Later

Everyone knows that in 1492 Columbus sailed west and found a new world. Less known is that eighty seven years earlier Zheng He began the first of seven ambitious expeditions. On his first expedition he took 317 vessels and 28,000 men. Columbus had four boats and 150 sailors. The largest ships in Zheng's fleet were the treasure ships that measured four hundred feet long, four times the length of the Santa Maria. Zeng's smallest warship had five masts and was still twice as long as the Spanish Galleon. His exploits took him far and brought great wealth, power, and influence to China.

Fearing a world that grew increasingly uncertain with each expedition, the Chinese leaders recoiled. In 1500 the Chinese court decreed that anyone who built a ship with more than two masts would be executed. In 1525, coastal authorities were ordered to destroy all ocean-going vessels and put their owners in jail. They opted for the comfort of their known world and experience. They turned inward. It took another 300 years for another Chinese vessel to make its way to Europe" on a visit to London for the Great Exhibition. Columbus seized the opportunity and the rest is history.

At the close of World War II, the three dominant world leaders, Joseph Stalin, Harry Truman, and Winston Churchill, gathered in Potsdam, Germany to carve up the spoils of war and set in place a global structure for the future. Countries around the world were relieved the war had ended. The United Kingdom alone lost a generation of its young men during the war. The cost of the conflict in souls and treasure around the world was immeasurable.

As the war ended, the British voters turned away from their war-time Prime Minister, Winston Churchill, giving power to the Labour party making Clement Attlee the new Prime Minister. The elections were held and Churchill found out he had been replaced while he was in negotiations at Potsdam. Churchill was heart broken. His wife commented that the loss was a blessing in disguise. Churchill agreed, it was very well disguised.

The British people wanted to turn away from the war. They wanted less uncertainty in their lives. More comfort. In the years that followed the war the British Empire was dismantled and comprehensive programs of social support and security were put in place. It was the end of the commonwealth and the end of Britain as a world power. The rest is history.

The United States was now front-and-center but any post-war relaxation did not last long. On February 22, 1946, George Kennan, deputy chief of mission at the US Embassy in Moscow dispatched an 8,000-word cable to Washington in what has since become known as the "Long Telegram". The cable called for containment of the Soviet Union and resistance to communist ideology a struggle that earned an ominous title of the Cold War.

October 4, 1957 the Soviet Union launched Sputnik, the first artificial satellite, into low earth orbit. This was

America's wake up call. Some Americans could see the satellite fly past the horizon as they sat on their porches at night and gazed heaven ward. President John F. Kennedy was convinced of the seriousness of the Communist threat to America and the rest of the world. To him the threat was real and would require national sacrifice to meet. Kennedy summoned his country to "pay any price, bear any burden, meet any hardship, support any friend, and oppose any foe." What followed was the most productive and creative period of growth in modern economic history. The United States raced to grasp the opportunity.

Then, on November 9, 1989, with barely a whimper, the Cold War came to an end with the fall of the Berlin Wall, a symbol of the tyranny of Communist oppression. I remember watching the Berlin Wall come down on television. It seemed that, in an instant, we went from Cold War to peace. Everyone breathed a collective sigh of relief. I grew up with the constant inevitability of nuclear destruction. Every week in school we practiced for a nuclear attack by covering our heads and hiding under our desks at the sound of a siren.

The fear was palpable and real. Relief from that fear was equally real and euphoric. In 1992, the noted academic, Francis Fukuyama, wrote the book *The End of History and the Last Man*, where he outlined a new global future characterized by a relentless global march toward liberal democracy and economic opportunity. At the time it seemed to capture a sense of global opportunity. A feeling that, at last, the world seems like everyone is on the same page. It seemed like a global kumbayah.

Ironically, though, the end of the Cold War caught America a little flat footed. Georgi Arbatov, a Soviet expert on the United States spoke of the end of the Cold War and said, "We are going to do a terrible thing to you. We are going to deprive you of an enemy."• It was America's Potsdam moment. We were so glad the war was over we just wanted to relax for a while. And we did. Other wars came and our leaders did everything they could to make sure American citizens hardly noticed. The internet boomed and busted and real estate speculation rushed on the scene for another chance to create wealth in an economy that had lost its desire for ups and downs. The government's role had changed from the helper of last resort to the mitigator of all risks, especially the big ones. The values that made America great"personal responsibility, education, institutions that work, competition, infrastructure, and innovative freedom have slipped into lip service. America is now preoccupied with comfort.

Life is full of Potsdam moments. Many of you know this routine. You are blessed to be called on a mission. You've never been more alive. Every day your beliefs, your patience, your endurance and your abilities are challenged. You are, daily, forced to choose the path of a disciple over the hiatus of comfort. Your daring and passion for truth spark a fire that compels you to search for people that will listen. It's hard work but because it's hard, you learn and grow. Then you come home, breathe a sign of relief and find the couch and turn on the Wii. Most of us spend so much of our lives trying to avoid the challenges that build character.

The choices before you are an opportunity to pick up the ball and run with it or to seek comfort. What is at stake is more than you can grasp today. However, you can look back and see how, facing similar circumstances, the choices of converts, prophets, pioneers, missionaries, parents, grandparents have laid the foundation for your desires, culture, your expectations and your priorities; all of which make you who you are.

The story of my life, and, I believe, everyone's, is the story of deciding to plant. I do not mean to imply that it's wrong to choose comfort at times. Sometimes we need rest. However, I have found that the choice for comfort in life becomes reinforcing. It's hard to get out of the lounge chair.

After John the Baptist identified Christ as the "Lamb of God"•, two Galilean youths followed closely behind the Lord. Their approach was timid and tentative. Hearing their soft footsteps he turned to them and gently asked "what seek ye?" The Savior's gentle demand forced upon the youths their own accountability. What were their expectations? It is a question that is deep and full of meaning.

Ask yourselves. "what seek ye?"

I am convinced that the call of discipleship is a call toward opportunity and away from comfort. Our greatest opportunities often required the greatest challenge and adversity but the rewards are remarkable.

Diluting the Law of the Harvest

Adam Smith is considered the father of economics. By training he was a Scottish social philosopher. His greatest work is *The Theory of Moral Sentiments* - a book on the moral principles of personal thought and behavior. His most influential work was published in 1776 and is titled *An Inquiry into the Nature and Causes of the Wealth of Nations*. It is more commonly referred to as just *The Wealth of Nations*.

Smith was odd looking. He had a large nose, bulging eyes and a speech impediment. He was the prototypical absent-minded professor. He once went out walking in his nightshirt talking to himself. The peal of local church bells roused him from his academically induced haze and he found he was fifteen miles from home. Smith was also a product of the industrial revolution. His writing and lectures gave a voice to a phenomenon that would lift millions from poverty and alienate workers from the fruit of their labors.

Smith famously talked about the process of manufacturing pins. Prior to industrialization, a pin maker performed each of the pin making processes in a linear fashion; in a shop, from beginning to end, one pin at a time. The wire was drawn, cut, straightened, pointed, varnished, headed, papered, boxed, and shipped. Smith described a more efficient approach where people leave their shop and come to a factory. In the factory each worker specializes in a small part of the process. In the factory one person may spend their whole day, and life, sharpening the end of pins. Specialization resulted in exponential returns on productivity and profitability. The pin maker, who in his shop was the creator of the pin and responsible for it from beginning to end, was now only a pin sharpener with a limited responsibility to ensure the pin was pointy and sharp.

Specialization, as revolutionary as it was, has a downside. Workers who used to take pride in the finished product of their labors were now alienated from their product and any responsibility for it. When we are talking about pins, alienation from the final product hardly seems worth mentioning. But this alienation is the source of so many problems in our lives. As industrialization has marched on from Adam Smith's description, the alienation derived from specialization has marched on exponentially. This was the beginning of the end of accountability.

Let me illustrate some of the catastrophic consequences of this. Following D-Day in World War II, the Allied armies began to push back the Nazi forces. Now the full terror of their activities began to be revealed. The protective shroud over thousands of concentration camps was lifted. Hardened soldiers bent sickened upon the frozen ground as they witnessed the results of Hitler's final solution. Millions of people were savagely destroyed. As the war ended, trials were convened at Nuremberg, Germany to hold war criminals accountable. Sociologists and psychologists were intrigued. What type of person could perpetuate such a slaughter. Surely they must have been monsters. To their utter dismay those who organized the holocaust looked like our friendliest neighbors. They were dutiful husbands, loving fathers and grandfathers. What was interesting to researchers, especially Hannah Arendt, who wrote about the trial of Adolf Eichman, was that no one took responsibility. Her book was about the banality of evil. Most people directly involved in the holocaust felt that their contribution to the event was so small as to be meaningless or at least inconsequential. Therein was the mastery of the treachery. The process of destruction was broken down into such small pieces that each person's job seemed irrelevant to the whole. Clearly someone else was responsible.

From our religious background we can see this illustrated in parables. While men slept, his enemy came and

sowed atares among the wheat, and went his way. When we are not vigilant, when we neglect responsibility for our fields, bad things happen. This can be seen in the proliferation of strangling legislation and in the dissolution of our families. The law of the harvest insists that someone reap what we sow. Personal responsibility for any action, small or large, is the most liberating of human actions. It is the essence of liberty to be personally responsible for our own behavior.

In 1841 British journalist Charles Mackay wrote a now famous book entitled *Extraordinary Popular Delusions and the Madness of Crowds*. This book was particularly important because it examined the lengths of justification humans are willing create to support their views, as irrational as they may be. An ability to justify our illusions, despite incontrovertible evidence is the source of so much sadness. Armed with such delusions, ordinary Germans were unable to see the holocaust occurring yards away from their own fence posts. Such justification sits at the foundation of our current economic dilemmas.

Mackay's book highlighted what most economists believe to be the first example of a bubble"tulip mania. The tulip was first introduced to Europe in the 16th century having been imported from the Ottoman Empire. The flower rapidly became a luxury item and status symbol. As the flowers grew in popularity, the prices began to rise dramatically. Looking for easy money, French speculators entered the market. By late 1636 everyone was talking about tulips. People were trading them in the taverns, colleges, at church and in homes. Anyone not involved in trading tulips just did not get it. Many individuals grew suddenly rich. At the height of the frenzy, a tulip bulb cost the equivalent of a ship and crew for a year. In 1637, the tulip market popped costing many their life's work. It is a strange twist that the greed was based on owning the bulb, not planting it.

The tulip bubble is instructive for us, not because its rare, but because its all too common. In recorded economic history there have been many periods of bubbles where man's avarice and greed seeks to circumvent the laws of the harvest"to reap what has not been sown. Despite doctrines to the contrary, our religious culture is not immune to desire for quick money without effort. It extends from greed to lust. Quick pleasure with no discernable consequences. In fact, we have our own unique complications. Utah has the highest incidence of fraud and online pornography. It is a perversion of this law to assume that the consequences of our actions are ours alone.

Your World

You, like every generation before you have been born into a world that your did not create. For good and bad you are reaping in a field where you did not straw or prepare. Many have come before you and created opportunities that you will be able to harvest. You will also need to deal with challenges, some monumental, that you and your generation cannot fathom.

Post American World. The three most important economic themes over the last two hundred years have been 1. The rise of the West from which the world has experienced strong government, market forces, and modernity; 2. The rise of the United States; and now 3. The rise of the rest of the world. For the past 125 years the United States has accounted for between 20-30 percent of global production while only having 5% of global population. Since the end of the Second World War the United States has cast a protective blanket over many parts of the world. This security has protected trade routes, tamed tyrants, and fed billions of the world's poorest people. In his book, *The Post American World*, Fareed Zakari describes the change in global leadership. You will be the first generation to witness this post American world. We are not necessarily talking about the downfall of America but the unprecedented rise of the rest of the world. However, without America as the dominant stabilizer, everything in the world is going to get a lot more volatile. Everywhere.

Debt. Excess debt is a strangle-hold around the necks of future generations. It will be the determining factor in the future of the Western world. Debt is used when we want or need something today and don't have the money.

Debt is used by individuals, companies, and governments. Debt can be used in both positive and negative ways. Since debt holders must always be paid, excessive debt can cause significant limitation. We often are lured into debt by the easy rhythm of monthly payments, neglecting the stranglehold it can cause. Debt is particularly dangerous when one generation uses debt to obtain benefits and enslave another generation to cover the bill.

President Dwight D. Eisenhower, in his farewell address in 1962 said, "As we peer into society's future, we - you and I, and our government - must avoid the impulse to live only for today, plundering, for our own ease and convenience, the precious resources for tomorrow. We cannot mortgage the material assets of our grandchildren without risking the loss of their political and spiritual heritage"•.

Eisenhower's warning is not unlike those of other luminaries. Nevertheless, in a political system where votes can be purchased, politicians have enslaved your generation to pay for past votes. Indeed, developed world suffers from a debt-induced malaise that threatens their very survival. Nibbling around the edges will do nothing. Based upon yesterday's numbers the United States alone owes UD\$ 125.6 trillion in debt and unfunded liabilities. That's US\$ 1,251,167. If every taxpayer were to pitch in to pay it down, we would all need to pay US\$ 90,016 per year for the next thirty years.

Globalization. We are all living through the third global expansion in modern times. It is likely to be the largest. In the fifteenth century large ships made goods mobile and global. In the seventeenth century modern banking made capital and investment global. From the 1990's onward, the internet has made labor mobile. The global governance structures that led the world in reconstruction following the Second World War will, by necessity, change to accommodate a new stage of actors. Corporations are larger than many countries. Their power on the world stage is also increasing. Yet they are not accountable to any electorate. Exxon Mobil is larger than 20% of the countries in the world. The Bill and Melinda Gates Foundation gives more in pediatric health care funding every year than the whole World Health Organization's annual budget. It is the second largest contributor to the World Health Organization, after the government of the United States. Industrial history to date has recorded that wealthy nations are also nations with relatively small populations. Globalization is changing that. The whole global population is afoot with opportunity.

Wealth and Poverty. The share of people living on one dollar per day or less has fallen from 40% in 1981 to 18% in 2005. It is expected to fall to 12% by 2015, only four years from now. The reality is that poverty is falling rapidly in countries that house 80% of the world's population. It is indeed an accident of history that for the last several centuries, the richest countries in the world have also had relatively small population. The populated poor countries are rising at rates that far eclipse richer nations. The world's current rich nations grew during an industrial age when a nation's competitive advantage in manufacturing was determined by a providential bestowal of natural resources (timber, oil, or coal) or an ability to build long-lasting capital infrastructure. Today's growth is tied to technology and skills that are often obsolete in short years or months. Wealth and poverty will be determined by the value of a nation's people, which will be largely determined by education.

Food. In 1798 Thomas Malthus published his famous Essay on the Principle of Population. He proposed that the world's population would outstrip the available food supply if not for the advent of a continual round of catastrophe and disease. He did not foresee that the industrial revolution would improve agricultural yields and that wealthy industrialized nations would have fewer children. The prospective dilemma of not having enough food to feed the world has been called the Malthusian Dilemma. Malthus' concerns are being renewed today as countries like China with large populations become wealthier and demand higher protein-content foods that require more grain to produce.

The World Watch Institute published an evocative book entitled, Who Will Feed China. The book concludes with the suggestion that if China eventually consumes protein at the same rate as South Korea or Japan it will

require a doubling of the tillable land in the world to produce the necessary grain. The strain on global resources within the next generation, without considering any potential climatic challenges, will be considerable resulting in increasing prices for most commodities for the next hundred years.

Your Job Market. Technology, and the speed with which it changes, is increasing. As quick as technology changes the employment demands change as well. Rather than 'blue-collar' or 'white-collar', today's emerging global job market has three broad classifications: 1. Non-routine high-skilled jobs; 2. Routine middle-skilled jobs; and 3. Non-routine low skilled jobs.

Non-routine high skilled jobs include engineers, programmers, financiers, senior executives, traders, doctors, lawyers, and accountants. They require analytical skills such as the ability to read a situation and extrapolate from it. They create new products and new insights.

The routine middle-skilled jobs such as factory assembly work, basic number crunching and back room operations have been devastated by the evolution of information technology. Yale economist, William Nordhaus estimates that the real cost of performing a set of standardized computations fell at least 1.7 trillion-fold between 1850 and 2006 resulting in significant productivity gains for much of the global economy AND a sharp decline in the share of global jobs in the routine middle-skilled areas. These jobs accounted for 57% of US employment in 1979 and only 46% in 2009 and are now being computerized.

The non-routine low skilled job does not require critical thinking and almost always has to be done in person. They include jobs like hair stylist, baker, dental assistant, construction worker, taxi driver, etc. Robots and computers cannot replace these jobs.

As you can tell, the global job markets are being increasingly polarized into two types of workers in our society - creators and servers. You are here at Brigham Young University Hawaii to gain the tools necessary to be a creator.

Our birthright as children of God is to become creators. This university exists because of the sacrifices of many many humble planters. It is a tool for those who choose to learn and to gain skills to enhance their value. The asset of any university is its students. The asset of any student is the mind it is not the degree. There is a temptation to skate through your education trying to find the path of least resistance to getting the grade you want and getting done. However that does not enhance the value of the asset. If you change your viewpoint just a little bit your experience here will be more rewarding and the asset you take with you will open a world of opportunities previously unknown. That perspective is mastery. In every class, spend the time to master the topic.

So. I've told you some stories. I've given you some disturbing data. You have been handed a field of tares and a smattering of wheat. Now it is up to you to make some choices. In doing so, consider some advice. Martin Luther King Jr. wisely said "Even if I knew that tomorrow the world would go to pieces, I would still plant my apple tree."

My advice is this.

- Don't be a pig. Be a bull. Aggressively invest in seeds of opportunity.
- In your Potsdam moments, decide to remain engaged and plant for the benefit of others.
- Align your expectations with reality. Seek not to harvest unplanted tulips.
- Cherish the process of creation. Embrace responsibility for your pins.
- Send out your ships, big or small and explore the world. Joy comes from discovery.

Abraham Lincoln, as he considered the emancipation of slaves in the United States, importuned the congress to understand the changing times in which they lived. He said, "The dogmas of the quiet past are inadequate to the stormy present. The occasion is piled high with difficulty, and we must rise with the occasion. As our case is new, so we must think anew and act anew." • This is also the challenge of this generation.

It would be foolish to imply that we do not and should not expect to reap some reward for our efforts. However, our happiness lies in our ability to resist the temptation, always in front of us, to feather our nests instead of lay down new seeds. To achieve the prophetic destiny of this university we must re-set our expectations to opportunity. This earth is not our home. Our time here is short. Building mansions serves no man and does not serve the cause of Christ. I close with the prayer of a mariner, Sir Francis Drake.

"Disturb us, Lord, when we are too well pleased with ourselves, when our dreams have come true because we have dreamed too little, when we arrive safely because we sailed too close to the shore. ""

Disturb us, Lord, when with the abundance of things we possess, we have lost our thirst for the waters of life, ""having fallen in love with life, we have ceased to dream of eternity, ""and in our efforts to build a new earth, we have allowed our vision of the new heaven to dim. ""

Disturb us, Lord, to dare more boldly, to venture on wider seas, ""where storms will show your mastery, ""where losing sight of land, we shall find the stars. ""We ask you to push back the horizon of our hopes, ""and to push us into the future in strength, courage, hope, and love. ""This we ask in the name of our Captain, who is Jesus Christ." Amen.