

Farewell to Hope

Is Hell for Real? – Part III

Revelation 20:14-15

Introduction

One of the most widely followed crimes in recent history was the Ponzi scheme of Bernie Madoff, involving billions of dollars. For decades he had been a leader on Wall Street; an impressive businessman who gave millions to charities, universities, social causes, and, most importantly, his investors. However, to the shock of the financial world, Bernie Madoff was found guilty of leading a Ponzi.

A Ponzi is an old scam, named after Charles Ponzi who was caught in the first such lucrative scam in 1910. Ponzi convinced investors of incredible gains, all the while simply taking the money of his newest investors and giving it to older investors. As long as new investors could be found the scam would grow until it finally collapsed under its own weight.

Bernie Madoff's Ponzi goes down in the books as the largest Ponzi of all time. When he was finally caught in the net, he had misused as much as sixty-four billion dollars. For several decades he had financed his own lavish lifestyle – from his yacht and Villa on the French Riviera to his million dollar apartment in New York.

Madoff's attorneys argued that the Ponzi had grown beyond his ability to shut it down, people had become rich off his returns, and charities had been helped by the goodness of his heart – even though Madoff merely gave his clients money that belonged to someone else.

In the end, all of Madoff's investors lost everything – their savings and their homes. Charities and schools lost million-dollar endowments. There were even some who took their lives.

I read a small book written by Brian Ross, the Investigative Correspondent for ABC who covered Bernie's life, and especially the collapse of his Ponzi. The book is called, *The Madoff Chronicles*.

The description in this book of the final courtroom scene struck me by its gravity. It was time for the judge to deliver the sentence and the courtroom was packed with reporters, family,

business associates, charity leaders, and some of Madoff's high profile investors.

The judge said, "Mr. Madoff, please stand. It is the judgment of this court that the defendant, Bernard L. Madoff, shall be and hereby is sentenced to a term of imprisonment of one hundred fifty years." The judge added, "As a technical matter, the sentence must be expressed on the judgment in months. One hundred and fifty years is equivalent to eighteen hundred months." This was guarantee that seventy-year-old Bernie Madoff would spend the rest of his life in prison.ⁱ

There were cheers and applause from the victims in the courtroom. Many people wept. Justice had been served.

As much as people intuitively appreciate and believe in justice in a courtroom setting, if we ask the average person on the street what they think about the justice of God, we will get a dozen different answers. Similarly, if we ask the average person what they think about hell, we will get a dozen more.

Frankly, any discussion about a literal place where eternal justice is served has long since moved out. If we ask the average church member when they last heard a Sunday school lesson or sermon on hell, we will receive a blank stare.

Historian Martin Marty wrote, "Hell has disappeared and no one noticed." A recent *Newsweek* article said, "Today, hell has become theology's H-word" – in other words, good people never say it because it is rude and impolite. Gordon Kaufman of Harvard Divinity School believes this is a good trend, as he wrote, "I don't think there is any future for . . . hell."ⁱⁱ

Evidently, hell is out of bounds and out of step with the world, and the average church member in America.

One evangelical theologian delivered this timely challenge to the believer when he wrote, "If we come to the Scriptures with our minds made up, expecting to hear from it only an echo of our own thoughts and never the thunderclap of God's thoughts, then He will not speak and we will only be confirmed in our own [conclusions]. We must allow the word of God to

confront us, to disturb [us], and to overthrow our personal patterns of thought and behavior.”ⁱⁱⁱ

This is well put.

The question is not, “What do we think? What do we say? What do the majority of churchgoers think?”

The question is, “What does God say – what has He revealed in His word?”

Guess what? God has actually revealed a lot!

When the famous North Carolina evangelist Vance Havner, now with the Lord, was beginning his ministry, he pastored a country church. A farmer who attended the church did not like the sermons he preached on hell. One Sunday, the farmer said to Havner, “Why don’t you preach about the meek and lowly Jesus.” Havner replied, “That’s where I got my information about hell!”^{iv}

Ladies and gentlemen, the shocking truth is that nearly every New Testament reference to eternal punishment in hell comes from the lips of Jesus Christ. It is as if to imply that this is a place so terrible that no human being can be depended upon to describe it except the creator of it – God Himself.”^v

According to the Bible, there is an impending judgment and eternal consignment in the lake of fire.

However, this will not occur before the final judgment takes place. We have been witnessing this very judgment through the vision of John the Apostle. Turn in your Bible to Revelation chapter 20 to what is, without a doubt, the most overlooked paragraph in the Bible today – verses 11-15.

I have outlined our study into four sections. Let us look at these.

An Unforgettable Setting

First, we read of an unforgettable setting in Revelation 20:11.

Then I saw a great white throne and Him who sat upon it, from whose presence earth and heaven fled away . . .

In other words, the truth of II Peter 3:10 will come to pass following the millennial kingdom when the earth and universe will violently terminate. They will be burned away in a catastrophic fireball to make way for the reconstruction of a new heaven and new earth. We will learn about this in Revelation chapter 21.

In between the destruction of the universe by its Creator and the creation of a new universe, this unforgettable scene described in verse 11 takes place.

It is a courtroom where the judge sits to deliver His sentence.

This is the terrifying moment when unbelievers will be confronted with the truth they had denied and dismissed. All of unbelieving mankind will stand before God, and they will stand virtually alone with no defender, no Advocate, for they denied the gospel that they heard or saw – the gospel of conscience, the gospel of creation, and/or the gospel of Christ. All the world of unbelievers will stand in His presence, and He will not be some cosmic therapist or grandfatherly friend, but a holy, righteous Judge (Romans 3:19).

An Unavoidable Summons

Secondly, we listened in on an unavoidable summons in Revelation 20:12a.

And I saw the dead, the great and the small, standing before the throne . . .

In other words, this is the important “movers and shakers” of planet Earth – the emperors and dictators, the wealthy and well-connected – standing alongside the small or insignificant who were considered nothing much on earth, but were still too proud to acknowledge their creator God in heaven.

These are summoned – every one of them individually – to have the record of their lives examined with an undeniable standard.

An Undeniable Standard

Thirdly, Revelation 20:12b tells us of an undeniable standard.

. . . and books were opened; and another book was opened, which is the book of life; and the dead were judged from the things which were written in the books, according to their deeds.

We read, “books were opened”. We considered in our last session that this might be the book of God’s law written on the hearts of these people, silently witnessing to them of their guilt, which they suppressed by telling their conscience to hush.

Now these people stand to see and hear the record of these books – the books of the Bible, perhaps – applied to their own lives to reveal their lost condition – or the book of words, the book of deeds, and the book of secrets.

The books were opened and, as Paul declared in Romans 3:10,

. . . there was none righteous, not even one[!]

I mentioned in our last discussion that the purpose of these books being opened will *not be* to determine the eternal place for these unbelievers, but to determine the degree of their eternal punishment. All will suffer in hell, but not all will suffer to the same degree.

The Bible teaches there will be varying degrees of punishment in hell. In fact, Jesus Christ Himself taught this truth. When Jesus sent His twelve disciples on a preaching tour, Matthew's gospel records Christ telling them,

Whoever does not receive you, nor heed your words, as you go out of that house or that city, shake the dust off your feet.

Truly I say to you, it will be more tolerable for the land of Sodom and Gomorrah in the day of judgment than for that city.

(Matthew 10:14-15)

Jesus Christ also warned that the hypocritical scribes . . .

. . . who like to walk around in long robes, and like respectful greetings in the market places,

and chief seats in the synagogues and places of honor at banquets,

who . . . for appearance's sake offer long prayers; these will receive greater [punishment].

(Mark 12:38-40)

In Luke's gospel, the Lord made a distinction between the punishments of two servants when He said,

. . . that servant who knew the master's will and did not . . . act in accord with his will, will receive many lashes,

but the one who did not know it, and committed deeds worthy of a flogging, will receive but few . . .

(Luke 12:47-48)

In other words, both servants sinned against the master, but will be judged by how much they knew about the master's will. They will both be punished for sinning against their master, but they will not be punished to the same degree.

One Bible commentator worded it in this way, "All unbelievers will be miserable in hell, but not equally miserable."^{vi}

There are people who have said to me, "How can God send to hell the pagans who have never heard about Jesus Christ?"

I answered this question in our previous session in detail. Unbelievers all over the world have denied some measure of truth, even if they did not have enough truth to save them – the truth about Jesus Christ, for salvation is only through Christ alone. However, as we have already learned, God will reveal at this great, white-throne judgment that every unbeliever condemned to hell actually had truth which he denied. The unbeliever denied the truth of conscience and the truth of creation.

Whenever I am asked the question, "How can God send to hell someone who has never heard the gospel?" I always respond with another question, "Regardless of what the pagans did with whatever measure of truth they heard, what have *you* done with the truth *you've* heard?"

The very fact that there are degrees of punishment in hell is a severe warning to those, especially in this country, who have been surrounded by the gospel.

M. R. DeHaan wrote, "Hell for the pagan headhunter who has never heard the word of God is going to be heaven compared to what it will be for those who have heard the pleading of the gospel and rejected it."^{vii}

In other words, those who had the maximum opportunity to believe the gospel of Jesus Christ and rejected Him will experience the maximum punishment in the fire of hell.^{viii}

I wonder, "Is this you? Have you had a multitude of opportunities to believe, yet, in the secret place of your heart, refused to give Christ anything more than a Sunday glance and a casual nod?"

There is a judgment coming and for those who have knowingly rejected Christ, the greatest torments of hell await them.

One of my staff members emailed to me a link to a website called, "Blasphemy Challenge". This site encourages people to publicly and audibly deny the existence of the Holy Spirit. The incorrect assumption is made that it is possible to commit an unpardonable sin – but Jesus Christ died on the cross to pay the penalty of every sin, not just 99.9 percent of sin.

The leaders behind this website correctly assume that denying the existence of the Holy Spirit will

ultimately send them to hell – which they, of course, do not believe exists.

For someone to accept the challenge of this website, they must videotape their verbal rejection of God, the Spirit, and anything else they choose to blaspheme, and send the footage to the site so everyone else can see it.

I went into the archives of this website and watched one person after another – most in their teens and twenties – videotaping their acceptance of the “Blasphemy Challenge”. One young man stood outside a church building to record his denial of God’s existence, and then leaned in to the camera and said, “And I am not afraid.”

These people literally took pride in their blasphemy. I cannot imagine how great their condemnation will be as God the Judge reviews for them their very statements, recorded in the book of deeds.

Having heard the gospel, and outright rejecting it, the suffering of these blasphemers will be far greater than we can conceivably imagine.

When will these people give an account? John tells us – in this coming courtroom scene where the books are opened.

It is an unforgettable setting. There is an unavoidable summons of all unbelievers of all time. There is the undeniable standard as the books are opened and their actions, secrets, words, thoughts, and deeds are judged against the holiness of God.

An Unpardonable Sentence

In the fourth and final division of our exposition of this paragraph in Revelation chapter 20, John shows us the terrible delivery of an unpardonable sentence. God the Son opens one more book.

Notice the middle part of verse 12.

. . . and books were opened; and another book was opened, which is the book of life...

Skip to verse 15.

And if anyone’s name was not found written in the book of life, he was thrown into the lake of fire.

The only book mentioned that is given a title is this last book, “the book of life”.

After presenting the evidence, God the Son – to whom God the Father delivers the right to judge the world (John 5:17 and 22) – now leans forward and opens one final volume. It is the register of heaven.

This is not a book of church affiliation, by the way. No one can step forward and say, “Wait a second, I’m a Baptist and I’ve been baptized” or “I’m a Catholic and I’ve been catechized” or “I’m a Methodist and I’ve been mesmerized.”

God never said, “Believe on the church, and thou shalt be saved.”

John’s audience would have immediately understood this concept. Every king and ruler had a roll book of living citizens under their control.^{ix}

If someone’s name was not in the king’s roll book, they were not part of his kingdom. This is another way of saying that he was not their king.

The apostle Paul refers to believers as citizens of heaven. He wrote to the Ephesians,

So then you are no longer foreigners . . . but you are fellow citizens with the saints – of God’s household (Ephesians 2:19)

Paul wrote to the Philippians with this same idea when he told them,

For our citizenship is in heaven, from which we eagerly wait for a Savior, the Lord Jesus Christ (Philippians 3:20)

This means that we are actually foreigners in this land. We are temporarily assigned to this country; we are eternally joined to the future country. We have a green card that allows us to work inside these borders, but our citizenship is somewhere else.

We have a passport that one day will not be renewed here. That is a good thing because I like my passport picture less and less. With every renewal there is more and more glare – they just do not get the lighting right. Then it occurs to me, “That guy’s getting old!” That is the problem, isn’t it? Stop nodding your heads!

We, as believers, are heading from our temporary home to our permanent home.

This book of life is the roll book of the citizens of heaven.

John writes that God the Son is opening this book, implying the court is allowed to see it. Every person who stands before Him will be invited to look, and Jesus Christ will do this not to show them whose name is in it, but to show them that their name is not.^x

The person might think, “It should be right here, in between these two names. There’s my grandmother’s name and my father’s name. Then it skips a generation – that should be where my name is, but it isn’t there.”

No name equals no ticket in.

Truthfully, everyone would have to say, “I knew my name wasn’t written there because I had no interest in You being my King and me belonging to Your kingdom. I was more concerned about my own rule. I had fashioned a god out of whatever I wanted and I was more interested in the kingdoms of earth.”

To those whose name is not in this book, Christ will deliver an unpardonable, eternal sentence. It is a sentence of banishment from the King and His kingdom.

Note verse 15 of Revelation 20 again.

And if anyone’s name was not found written in the book of life, he was thrown into the lake of fire.

Now this is so clear, so undeniably horrifying that people have automatically attempted all kinds of maneuvers to twist the terrifying truth of hell into something more manageable and more comforting, something less severe and less eternal.

Notice in the last phrase of verse 14, John writes, . . . ***This is the second death, the lake of fire.***

This phrase has given rise to one of two popular maneuvers around the truth of hell.

- **Annihilationism**

This is the belief of annihilationism. You are not going to have to spell it to get into heaven!

Annihilationism is the view that the souls of the damned are not eternal, but are eventually annihilated in the fires of hell. Depending on how badly they sinned, their time is either long or short, but the soul of every unredeemed person sent to hell is eventually annihilated.

John called it “the second death,” so that must mean “to cease existing”.

However, the Bible actually speaks of two different kinds of death – physical and spiritual.

The Greek word for “death,” which is “thanatos” (θανατος), means “separation”. “Thanatos” refers to the separation of the material from the immaterial – the physical from the spiritual.^{xi}

In other words, death is when the soul is separated from the body. The soul does not cease to exist.

This separation is temporary. It lasts until the physical resurrection of the body, which is reunited with the soul and spirit. This is a body now immortalized. Whether that of a believer or

unbeliever, they are suited up in an infinite body that will last forever in either heaven or hell.

Death does not mean cessation of existence, it means separation.

In the first death, there is the separation of the soul from the body. In the second death – referred to here by John for unbelievers – there is separation between the soul, in an immortal body, and God.^{xii}

We never need to ask, “Does a person ever cease to exist?” The question we need to ask is, “Where will the person exist for eternity?!”^{xiii}

Clark Pinnock of McMaster University in Toronto happens to be one of the chief proponents of annihilationism. His favorite text is Matthew 10:28 when Jesus warned,

Do not fear those who kill the body but are unable to kill the soul; but rather fear Him who is able to destroy both soul and body in hell.

This sounds like annihilationism, does it not?

The problem is that the word “destroy” in the Greek language, which is available to all beginning Greek students, is the word “apollumi” (απολλυμι), which does not mean “to annihilate,” but “to deliver up”. In fact, the Lord used the verb several times, and every time it never meant to pass out of existence, but to be delivered over to misery.^{xiv}

In hell, neither the body nor the soul is extinguished. Both suffer mental and physical agonies, guilt, greed, lust, pain, thirst, hatred, blasphemy, loneliness, anger, despair, and fear, and all the while the burning sensation brought about in this lake of fire.

Annihilation says, “No way. No one lives forever in hell – they are extinguished.”

Jesus Christ, in one of His sermons, said that the lost will go into eternal fire (Matthew 25). He then added,

These will go away into eternal punishment, but the righteous into eternal life. (Matthew 25:46).

The Greek word that is translated “eternal,” “aionion” (αιωνιον), means “eternal; everlasting; without end”.

The word that Jesus Christ used to tell us that hell will be everlasting is the same word He used to tell us that heaven will be everlasting and without end.

I have never met anyone who said, “I’d like to go to heaven, but after a while I’d like to go to hell. I’m hoping heaven is temporary.”

My friend, you never need to fear that heaven will only last for a while and then God will change His mind. Heaven lasts forever.

The person who thinks, “I guess I’m probably going to hell, but after a while I’ll get to go to heaven,” is misinformed. He will not be able to go to heaven. Hell lasts forever too.

Let us briefly look at the other popular maneuver around the uncomfortable truth concerning hell.

- **Universalism**

Annihilationism and universalism are the two “isms” that give people false hope and deceived hearts.

Annihilationism says no one will live in hell forever.

Universalism says that everyone will live in heaven forever.

No matter which way a person came, according to universalism, all roads lead to God. This is true as long as the person is sincere.

Is it any wonder that Revelation chapter 20, verses 11-15, is virtually unknown today, or if known, ignored? For here, standing before the throne of God’s sovereign judgment are millions upon millions of people – the unredeemed from all of human history – to hear the unpardonable sentence read against them. And they are cast into the lake of fire.

The Bible refers to two places of temporary torment for the souls of the unbelievers and the demons.

One of these places, in the Old Testament, is Sheol. This is often translated “hell,” although improperly I might add. The New Testament word corresponding to Sheol is Hades. This is the place where all the unredeemed souls have gone to await their final judgment.

“Tartaros” is a third word used to speak of a place where demons are even now incarcerated (II Peter 2:4), as they also await their final judgment. It may be temporary or permanent. It is never mentioned again.

These are places that represent the grave, the underworld, and the place of torment.

In verse 14, John says,

. . . death and Hades were [emptied] into the lake of fire. . . .

In other words, there is now no temporary place of torment, for the permanent place of torment has received all things unredeemed. This is the place that is properly understood as hell; the lake of fire.

We do not know when hell was created. It is not mentioned in the account of creation in Genesis chapter 1, but we are distinctly told it was created primarily for the devil and his angels. We do not even know where it is.^{xv}

We could spend another entire sermon describing this place as given to us in the Bible. Hell is:

- a place of isolation (Matthew 22:13);
- a place of weeping, wailing, and gnashing of teeth (Luke 13:28);
- a place where the devouring worm never dies (Mark 9:44);
- a place of fire that never burns away (Matthew 5:22);
- a place of tormenting thirst, guilt, and regret (Luke 16);
- a furnace of fire (Matthew 13:42);
- a place of total darkness (Jude 1:13);
- a place where there is no rest day or night (Revelation 14:11).

You might say these are figures of speech – a furnace of fire, a place of gnashing of teeth.

This is an English lesson for you: a figure of speech is not a license to modify the thought it expresses; a figure of speech is recognized to be nothing more than a feeble attempt to declare in language that which is beyond the power of words to describe.^{xvi}

There is no way to describe the horror of hell.

Dante wrote in his classic work on hell, entitled *The Inferno*, that above the lobby of hell was a sign that read:

I am the way to the city of woe.

I am the way to a forsaken people.

I am the way into eternal sorrow. . . .

Abandon all hope, ye who enter here.^{xvii}

How true this is.

Hell is both a death sentence and a life sentence;

Hell is eternal separation from God;

Hell is eternal torment in an immortal body;

There is no parole;

There is no appeal to a higher court;

There is no early release;

There is no second chance;

There is no escape.^{xviii}

This is the end of hope. While alive, those here refused to settle out of court; refused the offer of the Judge – the payment of His life for their sins. Now, the One who would have been their Savior has become their Judge.

This is a farewell to mercy, love, and hope. There will never again be sunshine, laughter, beauty, and joy. This is a farewell to the voice of God and the invitation of grace.

In the words of a song:

And oh, what a weeping and wailing,

As the lost were told of their fate;

They cried for the rocks and the mountains,

They prayed, but their prayer was too late.

Conclusion

The exposition of this paragraph in Revelation chapter 20 may produce one of five effects upon the audience today.

Let us first look at the potential effects on the unbeliever.

1. Apathy

This is merely one more time to hear about hell and one more time to walk away unchanged and even uncaring.

2. Argumentativeness (Who does God think He is?)

One man said, “If God sends people to hell, I’d rather worship another god.”

I read of another person who said, “If God judges people and sends them to hell, I will go to hell and defy Him.”

What utter foolishness, what blindness of spirit and heart this thinking is.

3. Acceptance

I am praying that instead of the first two possible effects, the Spirit of God will bring some to acceptance.

This is like the Philippian jailor who came trembling to Paul and said, “What must I do to be

saved?” Paul said, “Believe in the Lord Jesus.” (Acts 16:30-31)

To believe in the Lord Jesus is to place faith in Him alone; to acknowledge Him as sovereign Master, God in the flesh, the living Messiah.

Accept Him today.

For the unbeliever, this study will lead to apathy, further arguing against God, or acceptance.

For the believer, I am praying this study will have a couple of effects.

4. Animation

We, as believers, have work to do. God has commissioned us to spread the word. There is a God and He will be our Savior or, one day, He will be our Judge.

C. S. Lewis wrote that we need to keep in mind that everyone we talk to, work with, and live around are actually immortals. One day they are going to be immortal horrors or immortal splendors. He wrote that there is no such thing as ordinary people. We are all immortals.^{xix}

5. Appreciation and Awe

May this study provoke these effects in our hearts.

Our names, as believers, are written in the book of life.

I am often mindful of John Newton’s testimony in the song lyrics, “Amazing Grace, how sweet the sound that saved a wretch like me.” He often said that he would find three surprises in heaven: who was there that he did not think would be, who was not there that he thought would be, and that he was there.

Someone in our congregation emailed a poem by an anonymous author to me this past week that turns this thought around a bit, rather humorously.

I dreamed death came the other night,

And Heaven’s gate swung wide;

An angel with a halo bright,

Ushered me inside.

And there! To my astonishment,

Stood folks I’d judged and labeled

As quite unfit, of little worth,

And spiritually disabled.

Indignant words rose to my lips,

But never were set free;

For every face showed stunned surprise,

No one expected me.

In Luke's gospel, the disciples are sent on a preaching tour during which they did amazing things, including casting out demons. They came back quite excited about their amazing ministry results and Jesus Christ said,

. . . do not rejoice . . . that the spirits are subject to you, but rejoice that your names are recorded in heaven. (Luke 10:20)

In other words, Jesus had the perspective of eternity, and said, "Listen, if you want to be excited over something really great and wonderful, even over and above anything you might accomplish for the glory and gospel of God, just be glad that your names are written in the Lamb's book of life."

Be glad that you, as a believer, can sing with the redeemed:

Blessed assurance, Jesus is mine!

Oh, what a foretaste of glory divine!

Heir of salvation, purchase of God,

Born of His Spirit, washed in His blood.

ⁱ Brian Ross, The Madoff Chronicles (Hyperion, 2009), p. 229.

ⁱⁱ Erwin Lutzer, One Minute After You Die (Moody Publishers, 1997), p. 97.

ⁱⁱⁱ John Stott, quoted by Erwin Lutzer in Ten Lies About God (Word Publishing, 2000), p. 80.

^{iv} Robert J. Morgan, Stories, Illustrations, and Quotes (Thomas Nelson, 2000), p. 431.

^v J. Dwight Pentecost, Things to Come (Dunham Publishing, 1958), p. 555.

^{vi} John MacArthur, Because the Time is Near (Moody Publishers, 2007), p. 309.

^{vii} M. R. DeHaan, Revelation (Zondervan, 1946), p. 280.

^{viii} Ibid., p. 281.

^{ix} William Barclay, The Revelation of John: Volume 2 (Westminster Press, 1976), p. 196.

^x Nathan M. Meyer, From Now to Eternity (BMH Books, 1976), p. 180.

^{xi} W. E. Vine, Vine's Expository Dictionary (Thomas Nelson, 1997), p. 268.

^{xii} Daymond R. Duck and Larry Richards, The Book of Revelation: Smart Guide to the Bible Series (Thomas Nelson, 2006), p. 310.

^{xiii} Ibid.

^{xiv} Joseph Thayer, Thayer's Greek-English Lexicon of the New Testament, quoted by Erwin Lutzer in One Minute After You Die (Moody Publishers, 1997), p. 103.

^{xv} M. R. DeHaan, p. 251.

^{xvi} Pentecost, p. 555.

^{xvii} Dante, The Inferno, Canto 3.1-9, quoted by Erwin Lutzer in One Minute After You Die (Moody Publishers, 1997), p. 113.

^{xviii} Sam Gordon, Worthy is the Lamb: A Walk Through Revelation (Ambassador, 2000), p. 418.

^{xix} Lutzer, p. 9.