

London Boroughs—'On-line' rating system

by S. Wood, Computer Liaison Officer, Haringey

In an article published in the *Municipal Journal*, 29 December 1972, Derek Schartau, Director of Computer Services, London On-line Local Authorities, described the events leading to the constitution of LOLA, the objectives of the project and the equipment in use, concluding by reporting the implementation of the on-line rating system in all four boroughs.

It is important, in considering that system, to place it in the context of the overall objectives of the computer project and the article referred to above provides an admirable summary of these.

The basic concepts propounded were: the requirement for an organisation "data base" which would be consistent with the departmental "data bases" and which would be of equal utility to all the interests concerned; and the general need for increasing emphasis on information as a resource in itself. This implied a large computer equipped with mass storage devices and linked to all major departments through a telecommunications network.

Stored on the central computer would be enough information to fulfil the centralising function—basically the common items of information relevant to the work of more than one department, and cross-references to extensive files of information maintained in each department.

Furthermore, these records would have to be capable of being updated on-line and the system not restricted merely to providing facilities for inquiry.

An essential requirement for the fulfilment of these functions was seen to be the maintenance of two indexes, for people and property, which would be properly cross-indexed and automatically updated by the computer, to enable ready access to the users of the information stored therein.

As the rating records are the most up-to-date and complete of the many people and property records held by various departments, rating was the choice as the first LOLA application. Apart from the advantages gained from building up an extensive index of property and a less extensive but still significant index of people, it was considered that the selection of the rating system provided the most experienced users of computer facilities within the authorities which had been successfully operating the LEO III rating program. With the

radically different methods of working inherent in the new scheme this was important.

The argument against the selection of rating was that it had a direct interface with the most sensitive body of the public, the ratepayers, and no one was naive enough to believe that such a new system could operate from the start without teething troubles.

Nevertheless, for the ultimate good of the majority, rating was selected and the system became operational in Haringey on 1 April 1972.

The on-line system

The general requirements of a rating system are too well known to warrant detailed definition here. Within individual authorities the problems will vary in magnitude according to local circumstances and certain facets, for example rate rebates, instalment ratepayers, will have more importance in some areas than in others. Therefore the system was designed to cater for all the normal rating requirements, but using the computer much more extensively than in previous batch-processing systems, taking advantage of the opportunities afforded by a terminal-based system to incorporate new facilities and remove previous restrictions.

The following Haringey statistics, relevant to 1973/74 unless otherwise stated, give an indication of the volumes of rating activities where an annual demand system operates:

| | | |
|---------------------------------|-------------|-----------|
| Rateable value | £34,130,232 | |
| Debit raised | £16,894,508 | |
| Number of assessments | 90,682 | |
| Number of instalment ratepayers | 20,578 | |
| Number of rate rebates granted | 3,235 | |
| Number of single demands | 46,153 | |
| Number of schedules | 6,215 | |
| Recoveries: reminders | 28,531 | } 1972/73 |
| finals | 23,032 | |
| summons | 9,757 | |
| warrants | 3,252 | |

All rating procedures, except the posting of receipts, are carried out by using the terminals in direct communication with the computer, an IBM 360/50 with 512 K core. Nine terminals are presently in use in Haringey, operated on two GPO lines to the computer centre at Enfield, about five miles distant. A third line was also installed, to be used in the event of a break-

down of either of the others—to date, happily a rare occurrence in Haringey. The on-line system is in use, at present, from 8 am to 5.30 pm daily, with a break between 12.30 pm to 1.30 pm.

The massive print outs, usually weekly, produced by a batch-processing system to show that submissions made to the computer have been actioned and to provide details of the current state of a record, are now eliminated. Also eliminated are the problems caused by submissions which are rejected in the weekly amendment runs and which therefore require another week before they are reflected in the records.

Computer produced stationery is mainly required only for communication with ratepayers, for management control, or to provide a permanent archival record of activities. In fact, the latter is now produced on microfilm, using COM bureau facilities.

Record access by name or address

The two indexes previously mentioned, namely people and property, are cross-referenced and linked to all relevant computer application files. Access to records may be made direct to the application file by quoting a reference (eg, the rate assessment number) or via the appropriate index by quoting the name or address.

Entry via either of the indexes will give the enquirer a list of references, one for each application for which the computer holds a record for the quoted name or address.

It is not essential, in making an enquiry via either index, to know the full name or address. The system will provide a series of best matches on the information submitted to it and the user may then select which ones he thinks are the most likely and interrogate further on the record references supplied.

By adding another piece of information to the original enquiry, indicating which subsequent transaction the user requires when the correct record is found, the computer will proceed to set up the ensuing requirements with the minimum amount of user intervention.

Thus the requirement to know the reference number before obtaining details of a record is removed. The reference number is essential primarily for posting receipts and, where known, is a shorter method of identification.

Work queues

The concept of 'work queues' in the on-line rating system is a new facility. 'Work queues' are lists of selected records set up in the computer to assist the office staff in the subsequent processing of particular groups of records. These may be formed to simplify subsequent data capture (eg, property liable for void

rating) or set up consisting of notifications to the computer requiring authorisation or action by someone other than the originator (eg, refunds). Further examples of work queues arise from unmatched receipts after each daily cash posting run, and that which the computer assembles following a summons run. Normally the work queues will be printed out so that the user can investigate the circumstances of each item without pre-empting the terminal for long periods. Having made decisions, as to, for example, the correct account for unmatched receipts or those cases on the summons list which are not to be proceeded with, the rates clerk can access the relevant 'work queue' and instruct the computer accordingly. The computer will make all necessary adjustments to the records involved and duly delete the items from the queue.

Maintenance of rate records

The rates records are maintained by the entry of information via the data terminals, except for cash receipts which are posted in batch overnight, from paper tape input which is produced automatically from the cash receipting machines.

Apart from unmatched receipts therefore the accounts are up-to-date as at close of work on the previous day. The clearance of the items in the 'work queue' for unmatched receipts is a daily and simple task, once the correct accounts have been identified. The computer automatically transfers amounts from the queue to the rating account indicated and displays the revised total still remaining for clearance.

All other terminal transactions which amend and update records are designed to either produce a 'video form' or to work through a transaction step by step in a 'conversational' mode between computer and user.

Where the video form is produced the computer itemises the details required to effect the particular transaction and the user enters the appropriate values. Where amendment of an existing item is involved the computer displays the current value. Vetting checks are carried out immediately and errors reported without erasing the details notified. Corrections are carried out by changing the incorrect item, there being no need to re-submit all other items.

In a 'conversational' mode the user and the computer work through a transaction step by step, the computer indicating the requirements and displaying the results, until the transaction is completed. The completion of a video form may be incorporated in this mode also.

A major advantage of this on-line maintenance of files is that all aspects of a particular notification can be dealt with by the user in one sitting.

For example, the following sequence of events can be achieved in a few minutes using the on-line system. To accomplish the same amendments to the records in

a weekly batch-processing system would have required submissions to the computer in three consecutive weeks.

- (a) set up new property record;
- (b) occupy the property—the computer automatically calculates the rate charge due and sets up an account for the ratepayer;
- (c) vacate the property—the computer calculates the revised rate charge for the period of occupation and sets up potential void for the remainder of the rating period;
- (d) re-occupy the property with a new ratepayer—the computer calculates the rate change for the new account and sets it up in the records, writes down the potential void previously created and charges to void account the rate charge for the actual void period between vacation and re-occupation.

Council dwellings

In accordance with the principle that information in the data bases should not be duplicated, action was taken on setting up the rates records for council dwellings to ensure that the link between housing and rating which will be required in the future can be achieved. Therefore, whereas in the past the rating records for council dwellings were aggregated to block assessments, the new system has a record for each individual dwelling. In due course the relevant information used by both will be derived from the one source. Furthermore, notifications of voids to the housing records, by the Housing Department, will be automatically applied by the computer to the rate records. Conversely, changes in RV effected in the rates will be automatically reported to the Housing Department.

Instalments

In addition to the normal calculation and printing facilities for instalments at the start of the period, the system provides for calculations relating to part of a rating period. Where volumes justify it the computer will also print the instalment slips for such cases.

Refunds

When the applications for creditors and accountancy come to be implemented, the initiation of a refund by an authorised rating officer to a rate account will cause all aspects of that refund to be processed—the account will be debited, a notification requesting a cheque will be directed to the creditors program, and the accountancy file will be updated.

Rate rebates

Rate rebates are calculated and applied in the records from submissions of certain parameters for each case, the assessable income having been arrived at manually. The assessment of rate rebates will in due

course be provided by an income assessment application which will carry out all calculations automatically and transmit the results to the rates files.

Recovery procedures

Recovery procedures are an important feature of any rates system and these have been extended substantially in the new system. Identification of the ratepayers for legal process can be made by previous payment history or percentage paid. It is also possible to operate more than one recovery cycle concurrently. Notification of the parameters for a recovery run produces the appropriate documents and lists. In Haringey, these involve reminders, final notices, summons, distress warrants and in addition lists for the court, the bailiffs, and for office use.

In addition the computer sets up a work queue of qualifying cases and the user can notify additions and deletions in the course of processing a work queue.

It is possible to analyse the effect of varying selection criteria on the work queue, producing 'dummy' recovery stages from which the user can see the likely effect of alternative courses of action and predict the work load for the next recovery stage.

All recovery runs are processed overnight and therefore take account of all receipts up to the close of business on the previous day. A further useful facility is provided by the computer reporting specially on summons cases against which it has posted any receipts in the daily payments run.

Empty property rating

In Haringey, the rating of empty properties has been in operation since April 1968 and amendments to the existing LEO III rating program only partially eased the problems arising. In the new system, reports are produced, on request, listing void properties where the liability for void rating is imminent and the user then has the option of originating a void account, exempting the account from void rating, or deferring for further investigation.

Once a void account has been originated it is maintained as a normal account for payment posting, debit raising in the demand run, and for any change in assessment details. The submission of a notification of re-occupation or deletion causes the void account to be closed. Separate statistical and accounting data is maintained for void accounts.

To assist the inspectors for void properties, lists are also produced sorted into the area for each individual inspector.

Management information

It is a general proposition in the computer project as a whole that analysis facilities within one data base

or across a number of data bases shall be available. Where a particular need for this class of information in one application can be foreseen it is generally more practicable to provide it in the course of programming that application, especially if the information is required regularly. Many additional indicators have been built into the rates records to facilitate further analysis and the weekly reconciliations which are produced provide an extensive analysis by various classes of property, increases and decreases in RV, proposals, accounting controls etc. It is intended that any analysis not provided automatically by the rates system may be obtained by special request, using a generalised interrogation program. Appendix B shows one of the control accounts, obtainable via a terminal transaction.

More significantly perhaps from the rates manager's point of view is the fact that the computer maintains a separate record of all transactions passing through the terminals for its own recovery procedures in the event of breakdown. Analysis of this record can provide management with information about the workloads of individual sections or terminals and fluctuations in the use of the system. Although all the work of the rates office will not require the use of terminals this information can be valuable when considering such matters as the organisation of office duties, additional computer requirements and forward planning based upon anticipated work peaks and troughs. In designing a complex system such as this it is also possible that facilities have been included which, in practice, prove to have a minimal use. The system can provide this kind of information which can pinpoint the need for investigation and possibly revision.

Rates office organisation

The use of terminals for record interrogation and data capture involves substantially different methods of working in the rates office. The completion of data submission forms, the printed reports relating to errors and the results of certain amendments are eliminated. The current state and history of accounts are available without recourse to a variety of printed results. The work peak which tended to follow the weekly amendment run on the previous system does not occur, since the accuracy and effect of a submission via a terminal can be seen at the time of notification. Routine office activities need no longer be governed by the artificial work cycle imposed by weekly batch runs.

In Haringey, the rates office is organised on the basis of five teams, each responsible for one-fifth of the area. Each team deals with all aspects of rating (up to the summons stage) for single demands, but excepting rate rebates. A sixth group deals with owners' schedules for the whole area. Rate rebates are controlled by a

further small section and recoveries at summons stage and beyond are handled by specialist recovery officers, in a centralised debt recovery section. The advantages claimed for this type of organisation are that the majority of the rates staff become proficient in all aspects of rating.

Security and confidentiality

No discussion involving a 'data bank', of which the rates data base is now the first part, would be complete without reference to security and confidentiality of information. As the number of terminals on the system grows and more applications come into operation, the amount of information within the computer which may be regarded as confidential, and therefore not for access by all and sundry, will increase. As each data base for each application becomes operational, responsibility for deciding the extent of confidentiality of the records must be established.

As far as rates are concerned that responsibility rests primarily with the rating officers. Their decision has been that only the personal accounting side should remain confidential to rating staff. All other information may be made available to other departments of the council.

The computer can be programmed to restrict the use of individual transactions to individual terminals. Furthermore, personal passwords may be issued to individual officers and the computer can restrict the use of particular transactions to authorised passwords only. For the rating system three transactions are restricted by password and all transactions are restricted to rates terminals only.

Control of the authorisations of passwords, transactions and terminals is maintained by the chief auditor and only two staff at the computer centre can institute changes within the computer for these purposes.

Rating in the total system

Within the total system the rates records, updated daily, will make a significant contribution to the information base on people and properties and the indexes will make it available to authorised users in all major departments. To achieve this, a special restricted version of the rates transaction which currently interrogates all parts of rate records will be issued, allowing access to only those parts of the record considered to be non-confidential by the rating officers.

In due course, other applications will contribute information which will be useful to rates, for example movements of people discovered by other departments in the course of normal work.

For the present there is no facility by which spatial distribution information (often requested by planning

officers), can be obtained from the two indexes. The system, as envisaged, has been called an Operational Management System and the emphasis has been to provide a central filing system easily accessed by all major departments, and updated by the daily operational work of the authority.

The requirements of the planning officers are under consideration nevertheless and, by using a generalised interrogation program and utilising existing reporting and analysis procedures from the rating system, benefits can be derived which were previously unobtainable without considerable work.

Practical use of terminals

As the on-line rating system revolves primarily about the use of data terminals, comment upon their facility of operation by the staff is relevant. The video terminals in use in Haringey have screens capable of displaying 2,000 characters and keyboard layouts similar to typewriters but with the addition of some functional keys for special purposes. No difficulties were experienced in training the rating staff in the use of the equipment. Typewriting speeds are not essential as the important factor is that the rating officer is amending or updating his own records in the computer which, by the way in which the transactions have been designed, guide his every step. There are no operators, such as data preparation staff, between the rating officer and his records. The rating staff need to know what each transaction is designed to accomplish and, as there are but nine terminal transactions (see Appendix A) to cover the whole system, this is not difficult. Having entered a transaction the computer will then produce the required form for completion, or display the requested information, according to the transaction number presented to it. Completed forms are vetted for accuracy immediately and suspect information is rejected for amendment. Once a video form is accepted the records are duly amended and interrogation of these records will show the amended information.

In the early days of the system operation the rates staff would tend to interrogate after amending or updating, just to be assured that the computer had in fact carried out faithfully what they thought they should have achieved. This may have been as much a check on their own accuracy as on the operation of the programs. In either event it was extremely useful because there were occasions when the resultant records were not as they should have been, due to 'program bugs' which, as every computer user knows, are always present when a system first becomes operational (and often for some time afterwards).

When the rating system was being designed by the rating officers and LOLA systems staff, the practical knowledge of terminal usage and the controlling pro-

grams for communications networks and indexing procedures was limited. Therefore calculations as to the number of terminals required in any one borough for this system had to be based on estimates of volumes of particular transactions and times taken by the computer to complete them.

The first year of development has now seen the completion of all the basic facilities of the rates system. A whole host of very difficult problems has been overcome, the most conspicuous of which were keeping pace with IBM's control software and the commissioning of entirely new terminals. The additional tribulations of the general revaluation and the last minute Budget relief proposals were far from welcome under the circumstances.

Furthermore, the initially very satisfactory response times, when Haringey were the sole users of the system, have been eroded as the rapid rate of implementation brought the other members of the consortium on-line—Hackney and Tower Hamlets in October, 1972 and Hillingdon in March, 1973. The present total network of 36 on-line video terminals for the four authorities, together with the complexity of the rating system, has proved to be far beyond the processing capacity of a 360/50 with its 512K core limitation and current response times are quite unacceptable when all terminals are in use. However, the value of the new concepts in system design and the acceptability of such systems (given adequate response times) has been demonstrated beyond any question. The wish to develop a whole range of further on-line applications, together with the need to improve on the present system, has resulted in a decision that a 370/158 will be installed in August, 1973. This will provide a much better foundation for the ambitious development which is planned over the next five years.

The next phase

The next phase of development of the total system involves the implementation of a financial management application, in 1973-74, again for all four authorities. There is a further phase for the on-line rating system, however, which is concerned with review procedures. As there is no precedent for this kind of system in the UK it is apparent that the consortium must learn by its own experience. Before the system was operational a report was produced, setting out the objectives, method of working and the proposed organisation of the rates office necessary to control the application. When the dust has settled, after such a major change, and a clear picture can emerge of the system under normal working conditions, a review will be instituted with the rating officers. The aim will be to ascertain how effective the whole system is and what revisions are necessary.

Appendix A

RATES TELEPROCESSING TRANSACTIONS

6R3

| R11 RATE INTERROGATION TRANSACTION DISPLAYS AVAILABLE | R12 SET UP/AMEND RATES RECORD | R13 CHANGE OF RATEPAYER | R14 AMEND ASSESSMENT VALUES | R15 AMEND SINGLE/SCHED/ AGENT ACCOUNT DETAILS |
|--|---|---|---|---|
| 1. By keying in assessment no. ASSESSMENT RECORD ASSESSMENT HISTORY ACCOUNT SUMMARY | 1. To originate a new assessment which is set up in Rate Record VOID. | 1. To change A/C to or from any of the following states subject to vetting for feasibility. | 1. To action changes on CURRENT A/C to: | 1. To change SCH/AGENT account details: |
| 2. By keying in Single A/C no. SINGLE A/C RECORD REDIST. SUB A/C RECORD NON-REDIST. SUB A/C RECORD HISTORY PAYMENTS SINGLE A/C SUPPLEMENTARY DETAILS | 2. Option to give access direct to R13 to occupy the property. | 2. VOID OWNER OCCUPIED TO SCHEDULE FROM SCHEDULE | DET RV PROP RV GROSS VALUE RATE CATEGORY DESCRIPTION ALLOWANCES (incl. delete) | CENTRE CODE PROBATE INDICATOR ABSCOND INDICATOR LIQUIDATION INDICATOR DISCOUNT INDICATOR CREDIT STATUS AGENT TYPE (single or multiple) RETURN TO BOROUGH INDICATOR |
| 3. By keying in Schedule No. SCHEDULE A/C RECORD HISTORY PAYMENTS SUB A/C LIST NON-REDIST A/C LIST REDIST SCHEDULE ACCOUNT SUPPLEMENTARY DETAILS | 3. To amend assessment details, ie VOID EXEMPTION SECTION 24/25 CPO AREA CODE | 3. To display effect of change on A/C to be written. | 3. To delete an (incl. delete) ASSESSMENT. | 2. To change Single A/C details: |
| 4. By keying in Agent No. AGENT RECORD HISTORY PAYMENTS SINGLE A/C LIST NON-REDIST A/C LIST REDIST SCHEDULE ACCOUNT SUPPLEMENTARY DETAILS | 4. To set up a new Schedule. Checks are made to see if schedule already exists for this person or if OWNERS address is already known. | 4. To give an option for Demand Notes to be printed by Computer. | 4. To display effect of above changes on CURRENT A/C. | 3. To change SUB-ACCOUNT details: |
| 5. By keying in Ref. No. ASSESSMENTS FOR STREET | 5. To set up a new AGENT. Details as for 4 above. | 5. For revised Schedules only an option is given to reevaluate instalments in the weekly print program. | 5. To withdraw a PROPOSAL. | 4. To originate, amend or cancel instalment details. |
| | | 6. To allow option for D/N & instalment recal. in weekly run. | 6. To allow option for D/N & instalment recal. in weekly run. | 5. To amend recovery details. |
| | | 7. To object to proposal or withdrawal objection. | 7. To object to proposal or withdrawal objection. | 6. To originate and/or amend REBATE details on: SINGLE A/C FOREIGN SINGLE A/C SUB-ACCOUNT } Also rebate name |
| | | | | 7. To amend name and address: SINGLE A/C (name only) FOREIGN SINGLE |

**R16
AMEND ACCOUNT
VALUES**

1. The following manual writeoffs can be actioned via this trans-action:
 ALLOWANCE 1
 ALLOWANCE 2
 ALLOWANCE 3
 INCREASED RV (WRITE-ON)
 DECREASED RV
 COURT
 COMMITTEE
 PETTY
 ARRESTS
 DOMESTIC
 ALLOWANCE
 PAY/CANCEL
 REFUND
 ADJUST REBATE
 COSTS—CUR-
 RENT PERIOD
 COSTS—PRE-
 VIUS PERIOD
 VOID ADJUST-
 MENT
 COLLECTION
 ALLOWANCE
 VOID PERIOD
 SPECIAL AD-
 JUSTMENTS

2. To display effect of above on account to enable Demand Note to be written.

3. Options to print Demand Note, recalculate instalment and print notification details in the weekly print program.

**R17
TRANSFERS**

1. The following transfers can be actioned via this programme:
 Transfer debit between accounts.
 Transfer debit between periods within an account.
 Transfer debit from rates to costs within an account.
 Transfer credit between accounts.
 History Lines will be generated to record transaction.
 Reconciliation totals will be updated.

**R18
ACCESS WK.
QUEUE**

Allows user to: Access credit pool work queue and to transfer items.
 Access undistributable payments work queue and to transfer payments.
 Access a recovery queue and to delete accounts.
 Access a recovery cycle work queue and to add accounts to cycle.
 Access the recovery cycle summary and to add new cycles manually.

**R19
DISPLAY
COMMON
DATA**

To display the following information:
 All Common
 Data:
 Rate poundages for 3 years.
 Court, Borough & Warrant Costs.
 Tolerances for instalment payers.
 Min. value
 Demand Note.
 GLC Collection percentage.
 Rebate details.
 Bank address, name and A/C No.
 Giro A/C No, Telephone No.
 All description Codes.
 Control Totals for Singles and Schedules combined.
 Arrears on Proposal.
 Cash to date and this week.
 Totals of:
 Determined RV1
 Determined RV2
 Proposed RV
 No. of various printed documents.
 Numbers of Single A/Cs
 Schedule A/Cs etc.

Appendix B

R19 7

CONTROL TOTALS—SINGLE AND SCHEDULED ACCOUNTS

PAGE 1 OF 2

RECOVERABLE DEBIT

| | To Date | This Week |
|----------------|--------------|------------|
| DEBIT RAISED | 16894508.12 | |
| RECOV DR B/F | 329797.81 | |
| OVERPYMNTS B/F | 101631.06- | |
| CR ON PROP B/F | 0.00 | |
| POT VOID B/F | 0.00 | |
| DR ON NEW RVS | 0.00 | 0.00 |
| DR ON INC RVS | 0.00 | 0.00 |
| DR ON DEC RVS | 0.00 | 0.00 |
| DR ON DEL RVS | 0.00 | 0.00 |
| TFR SING/SCHD | 0.00 | 0.00 |
| RECEIPTS | 1580660.19- | 136998.29- |
| REFUNDS | 3386.00 | 204.42 |
| WRITE-ONS/OFFS | 1339531.64- | 749.24 |
| OVERPYMNTS C/F | 18336.75 | |
| CR ON PROP C/F | 0.00 | |
| POT VOID C/F | 494593.14- | |
| RECOV DR C/F | 13729612.65- | |
| UNDISTRIBUTED | 0.00 | |

ADJUSTMENTS TO ACCOUNTS

| | To Date | This Week |
|---------------|------------|-----------|
| ALLCE 1 | 89838.21 | 0.00 |
| ALLCE 2 | 12796.21 | 0.00 |
| ALLCE 3 | 26154.93 | 1.65 |
| REBATES | 104881.79 | 1348.12- |
| COLLECTION | 0.00 | 0.00 |
| OTHER W/OFFS | 8.16- | 0.01 |
| VD W/OFFS A. | 713.36 | 326.59 |
| VD W/ONS A. | 0.00 | 0.00 |
| VOID PERIOD | 11.08 | 0.00 |
| VD W/OFFS M. | 1636.30 | 246.02 |
| DEBIT TFR: TO | 3429.70- | 991.92- |
| DEBIT TFR: FR | 3429.70 | 991.92 |
| ADJ. INC RVS | 25199.35- | 4.45 |
| ADJ. DEC RVS | 810.35 | 6.53 |
| COURT W/OFFS | 29.65 | 10.53 |
| COMM. W/OFFS | 20.76 | 11.48- |
| PETTY ARRS. | 0.46- | 0.00 |
| DOM ALLCE A. | 1127769.99 | 14.58 |
| DOM ALLCE M. | 76.98 | 0.00 |

OPTIONS: NEXT PAGE-P END-Z]