

Table of Contents

q21. How well do you feel that you balance your work and home life? 1

q20. Have you ever received time management/productivity improvement advice from any of the following sources? 6

q11. First of all, in a typical week, how many hours do you devote to running your business? 8

q12. How many days during the week do you spend any time working on your business? 9

q37. What is your gender? **Error! Bookmark not defined.**

q16. And which one task do you feel is most neglected, that is, if you spent an extra hour a day doing this task, it would have the greatest impact on your business?..... 10

q15. Which ONE business-related task would you prefer to spend most of your time on? 17

q17. What would you say is the one task you do that is the biggest "time drainer", that is, a task you are required to do, but takes time away from your preferred tasks in running a business?..... 12

q18. Which of the following, if any, do you currently do to save time or run the business as efficiently as possible?..... 14

q28a. If you had one 'extra' hour each day, what would you be MOST likely to do during that hour? 1

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

How well do you feel that you balance your work and home life?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E
Overlap formulae used.

		Region/Province				
	Total	Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
Very well	794 39%	139 35%	60 38%	141 39%	323 41%	131 41%
Somewhat well	906 45%	183 46%	73 46%	161 44%	346 44%	143 45%
Not too well	276 14%	62 16%	20 13%	52 14%	103 13%	39 12%
Not at all well	56 3%	14 4%	5 3%	9 2%	20 3%	8 2%
Summary						
Top2Box (Very/ Somewhat well)	1700 84%	322 81%	133 84%	302 83%	669 84%	274 85%
Low2Box (Not too well/ Not at all well)	332 16%	76 19%	25 16%	61 17%	123 16%	47 15%

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

. If you had one 'extra' hour each day, what would you be **MOST likely** to do during that hour?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E
Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
Personal (Net)	1366 67%	272 68%	102 65%	251 69%	539 68%	202 63%
Spend time with family/relax/get caught up on personal related matters (subnet)	1169 58%	241 61%	88 56%	207 57%	467 59%	166 52%
Spend the time with spouse/family	656 32%	146 37%	54 34%	110 30%	241 30%	105 33%
Relax/down time	319 16%	61 15%	18 11%	55 15%	149 19%	36 11%
Get caught up on personal-related matters	194 10%	34 9%	16 10%	42 12%	77 10%	25 8%
Get caught up on sleep	71 3%	7 2%	7 4%	16 4%	27 3%	14 4%
Use it to plan for your personal future	48 2%	9 2%	3 2%	7 2%	20 3%	9 3%
Give back to the community	41 2%	7 2%	2 1%	9 2%	15 2%	8 2%
Exercise/ play sports	18 1%	1 0	1 1%	4 1%	9 1%	3 1%
Read/ write (a book)	13 1%	1 0	1 1%	7 2%	3 0	1 0
Do crafts/ hobbies	13 1%	4 1%	1 1%	4 1%	3 0	1 0
Go fishing	5 0	2 1%	1 1%	0 -	2 0	0 -

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

If you had one 'extra' hour each day, what would you be **MOST** likely to do during that hour?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Work on/ around the house	4 0	1 0	0 -	1 0	0 -	2 1% D
Business (Net)	634 31%	116 29%	54 34%	103 28%	242 31%	119 37% ACD
Spend the time finding/prospecting new business customers	225 11%	38 10%	17 11%	30 8%	88 11%	52 16% ACD
Get caught up on business-related matters	111 5%	26 7%	8 5%	25 7% E	41 5%	11 3%
Develop your business skills (take a course / read)	94 5%	18 5%	11 7%	14 4%	39 5%	12 4%
Spend the time with existing business customers	63 3%	10 3%	5 3%	12 3%	27 3%	9 3%
Use it to plan for your business future	53 3%	9 2%	7 4% D	13 4% D	12 2%	12 4% D
Develop a business Network for (education/training/personal development)	40 2%	6 2%	1 1%	3 1%	17 2%	13 4% ABC
Research market trends and the competition	37 2%	6 2%	2 1%	6 2%	14 2%	9 3%
Develop new products	4 0	0 -	3 2% ACDE	0 -	1 0	0 -
Develop business/ products	4 0	2 1%	0 -	0 -	2 0	0 -
Work more	3 0	1 0	1 1% D	0 -	0 -	1 0
Research	1 0	0 -	0 -	0 -	1 0	0 -
Other	13 1%	4 1%	0 -	1 0	7 1%	1 0
None/none of these/not applicable	27 1%	6 2%	3 2%	7 2%	7 1%	4 1%

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

If you had one 'extra' hour each day, what would you be MOST likely to do during that hour?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E
Overlap formulae used.

		Region/Province				
	Total	Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
(Dk/Ns)	4	0	0	2	2	0
	0	-	-	1%	0	-

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

Which, if any, of these have you ever used in running your current business?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
Ability to download account information and transactions into leading financial software applications	421	72	37	72	192	48
	21%	18%	23% E	20%	24% AE	15%
Small Business specialists that can give me advice on balancing personal and business finances	196	31	15	30	72	48
	10%	8%	9%	8%	9%	15% ACD
E-mail money transfers to make immediate payments to suppliers for faster delivery	412	67	38	72	171	64
	20%	17%	24%	20%	22%	20%
Pay employees and reimburse expenses electronically using online banking	128	27	13	14	48	26
	6%	7%	8% C	4%	6%	8% C
On-line bill payment to pre-determined creditors	980	180	84	184	400	132
	48%	45%	53% E	51% E	51% E	41%
On-line tax filing services	753	144	59	162	302	86
	37%	36% E	37% E	45% ADE	38% E	27%
View and transact on business and personal accounts through single sign on on-line banking	797	148	55	141	336	117
	39%	37%	35%	39%	42%	36%
Outsourced payroll service	72	12	6	11	24	19
	4%	3%	4%	3%	3%	6% D
None of these	547	129	41	86	194	97
	27%	32% CD	26%	24%	24%	30% D

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

What advice would you give to another business person about balancing their work and home life? Please be as specific as possible.

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E

Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
Family/ home life comes first	308 15%	64 16%	21 13%	61 17%	120 15%	42 13%
Take time for yourself/ family	628 31%	128 32%	50 32%	119 33%	232 29%	99 31%
Set clear boundaries between work and home	609 30%	124 31%	47 30%	113 31%	218 28%	107 33%
Set realistic business goals/ benchmarks	256 13%	52 13%	21 13%	47 13%	102 13%	34 11%
Efficiently manage your time (at work)	244 12%	49 12%	16 10%	40 11%	100 13%	39 12%
Be organized	55 3%	13 3%	6 4%	6 2%	24 3%	6 2%
Remain disciplined/ dedicated	173 9%	31 8%	8 5%	22 6%	79 10%	33 10%
Be flexible/ adaptable	72 4%	6 2%	7 4%	20 6%	30 4%	9 3%
Work from home	29 1%	9 2%	4 3%	1 0	9 1%	6 2%
Communication/ co-operation with family/ spouse	80 4%	20 5%	7 4%	12 3%	29 4%	12 4%
Delegate/ outsource responsibilities	51 3%	7 2%	8 5%	11 3%	16 2%	9 3%
Choose work that you love/ makes you happy	84 4%	16 4%	9 6%	15 4%	30 4%	14 4%
Don't become self-employed	14 1%	5 1%	2 1%	2 1%	5 1%	0 -
Identify your priorities	103 5%	17 4%	6 4%	16 4%	43 5%	21 7%

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

What advice would you give to another business person about balancing their work and home life? Please be as specific as possible.

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

Overlap formulae used.

		Region/Province				
	Total	Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Other	89 4%	17 4%	7 4%	13 4%	30 4%	22 7% D
None	134 7%	20 5%	8 5%	25 7%	65 8% A	16 5%
(Dk/Ns)	91 4%	18 5%	15 9% ACDE	9 2%	38 5%	11 3%

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

First of all, in a typical week, how many hours do you devote to running your business?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
Less than twenty hours a week	677 33%	136 34%	44 28%	130 36%	266 34%	101 31%
Twenty to twenty-nine hours	368 18%	71 18%	28 18%	75 21%	146 18%	48 15%
Thirty to thirty-nine hours	294 14%	39 10%	25 16%	43 12%	127 16%	60 19%
Forty to forty-nine hours	269 13%	53 13%	28 18%	47 13%	100 13%	41 13%
Fifty to fifty-nine hours	206 10%	48 12%	12 8%	30 8%	75 9%	41 13%
Sixty to sixty-nine hours	97 5%	26 7%	8 5%	18 5%	37 5%	8 2%
Seventy to seventy-nine hours	47 2%	11 3%	5 3%	8 2%	14 2%	9 3%
Eighty hours or more a week	42 2%	8 2%	6 4%	5 1%	16 2%	7 2%
It varies (unspecified)	16 1%	4 1%	1 1%	4 1%	4 1%	3 1%
Seasonal	9 0	2 1%	1 1%	1 0	4 1%	1 0
Other	5 0	0 -	0 -	2 1%	2 0	1 0
(Dk/Ns)	2 0	0 -	0 -	0 -	1 0	1 0
Mean	32	32	34 C	30	31	32

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

How many days during the week do you spend any time working on your business?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E
Overlap formulae used.

		Region/Province				
	Total	Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
One to two days a week	397 20%	78 20%	30 19%	78 21%	153 19%	58 18%
Three to four days	448 22%	83 21%	20 13%	86 24%	176 22%	83 26%
Five days	465 23%	84 21%	33 21%	69 19%	188 24%	91 28%
Six days	345 17%	88 22%	33 21%	54 15%	122 15%	48 15%
Seven days a week	377 19%	65 16%	42 27%	76 21%	153 19%	41 13%

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

And which one task do you feel is most neglected, that is, if you spent an extra hour a day doing this task, it would have the greatest impact on your business?

Proportions/Means: Columns Tested (5% risk level) - A/B/C/D/E
Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
Attracting new clients	722 36%	131 33%	44 28%	129 36%	299 38% B	119 37% B
Developing business network	188 9%	34 9%	11 7%	31 9%	59 7%	53 17% ABCD
Planning for the future of the business (innovation/growth)	179 9%	39 10%	17 11%	32 9%	72 9%	19 6%
Accounting/bookkeeping/administrative tasks	162 8%	40 10% E	20 13% CDE	26 7%	62 8% E	14 4%
Developing your business skills (education/training/personal development)	156 8%	24 6%	14 9%	26 7%	59 7%	33 10% A
Building products/Delivering Services (your core business operations)	98 5%	22 6%	13 8% DE	19 5%	32 4%	12 4%
Customer service/dealing with customers/clients	94 5%	23 6% E	7 4%	19 5%	37 5%	8 2%
Researching market trends and the competition	92 5%	23 6%	3 2%	16 4%	33 4%	17 5%
Computer/Information technology tasks	73 4%	13 3%	4 3%	12 3%	32 4%	12 4%
Community involvement	63 3%	11 3%	6 4%	9 2%	32 4% E	5 2%
Managing cash flow	58 3%	8 2%	5 3%	7 2%	31 4%	7 2%
Managing/Training employees	34 2%	8 2%	4 3%	11 3% D	8 1%	3 1%
Dealing with suppliers (i.e. sourcing and purchasing inventory/supplies)	23 1%	5 1%	4 3%	2 1%	7 1%	5 2%
Conducting banking	11 1%	1 0	1 1%	4 1%	3 0	2 1%

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

And which one task do you feel is most neglected, that is, if you spent an extra hour a day doing this task, it would have the greatest impact on your business?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E
Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Marketing/ promotion	4 0	2 1% D	0 - -	2 1% D	0 - -	0 - -
Research and development	3 0	0 -	1 1%	1 0	1 0	0 -
Enjoying life/ recreation (time not spent at work)	3 0	0 -	1 1%	0 -	2 0	0 -
Answering phones/ making calls (telephone work)	1 0	0 -	0 -	0 -	1 0	0 -
Traveling/ commuting (driving)	1 0	0 -	0 -	0 -	0 -	1 0
Other	10 0	4 1%	0 -	1 0	2 0	3 1%
Nothing	50 2%	10 3%	1 1%	15 4% BE	19 2%	5 2%
(Dk/Ns)	7 0	0 -	2 1% AD	1 0	1 0	3 1% D

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

What would you say is the one task you do that is the biggest "time drainer", that is, a task you are required to do, but takes time away from your preferred tasks in running a business?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E
Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
Accounting/bookkeeping/administrative tasks	505 25%	100 25%	36 23%	83 23%	200 25%	86 27%
Computer/Information technology tasks	145 7%	21 5%	11 7%	34 9% A	60 8%	19 6%
Customer service/dealing with customers/clients	140 7%	23 6%	8 5%	33 9%	59 7%	17 5%
Traveling/ commuting (driving)	96 5%	17 4%	7 4%	13 4%	50 6% E	9 3%
Dealing with suppliers (i.e. sourcing and purchasing inventory/supplies)	72 4%	20 5% E	7 4%	9 2%	30 4%	6 2%
Government requirements/ paperwork (bureaucracy, taxes)	72 4%	17 4%	9 6% D	15 4%	20 3%	11 3%
Building products/delivering Services (your core business operations)	68 3%	11 3%	4 3%	14 4%	31 4%	8 2%
Maintenance/ repair (cleaning/ restocking)	66 3%	11 3%	6 4%	13 4%	23 3%	13 4%
Attracting new clients	55 3%	11 3%	6 4%	7 2%	19 2%	12 4%
Answering phones/ making calls (telephone work)	44 2%	12 3%	5 3%	7 2%	15 2%	5 2%
Research and development	43 2%	7 2%	2 1%	9 2%	22 3%	3 1%
Conducting banking	34 2%	5 1%	2 1%	7 2%	12 2%	8 2%
Housework/ chores/ meal planning/ childcare	33 2%	14 4% DE	4 3% D	8 2% D	4 1%	3 1%
Managing cash flow	27 1%	4 1%	0 -	5 1%	11 1%	7 2%

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

	26	6	1	2	11	6
	1%	2%	1%	1%	1%	2%
Marketing/ promotion	25	3	2	5	12	3
	1%	1%	1%	1%	2%	1%
Developing your business skills (education/training/personal development)	18	6	2	2	6	2
	1%	2%	1%	1%	1%	1%
Researching market trends and the competition	11	3	0	3	4	1
	1%	1%	-	1%	1%	0
Developing business network	8	3	0	2	3	0
	0	1%	-	1%	0	-
Community involvement	6	1	2	1	2	0
	0	0	1% E	0	0	-
Planning for the future of the business (innovation/growth)	4	1	1	1	1	0
	0	0	1%	0	0	-
Enjoying life/ recreation (time not spent at work)	3	0	0	0	3	0
	0	-	-	-	0	-
Other	271	57	20	51	96	47
	13%	14%	13%	14%	12%	15%
Nothing	165	29	7	27	61	41
	8%	7%	4%	7%	8%	13% ABCD
(Dk/Ns)	95	16	16	12	37	14
	5%	4%	10% ACDE	3%	5%	4%

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

Which of the following, if any, do you currently do to save time or run the business as efficiently as possible?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
Use online banking capabilities (pay bills, transfer money, etc)	1221	220	101	229	514	157
	60%	55%	64%	63%	65%	49%
		E	E	AE	AE	
Write TO-DO lists	1179	229	102	234	461	153
	58%	58%	65%	64%	58%	48%
		E	E	DE	E	
Use accounting software	768	153	59	140	312	104
	38%	38%	37%	39%	39%	32%
					E	
Use communication technology	717	124	54	142	277	120
	35%	31%	34%	39%	35%	37%
				A		
Ensure you have banking facilities (credit) to anticipate your needs	635	117	49	126	263	80
	31%	29%	31%	35%	33%	25%
				E	E	
Work only with suppliers who respect my time	390	77	31	68	151	63
	19%	19%	20%	19%	19%	20%
Set and review your business objectives/goals on a regular basis	355	67	37	55	133	63
	17%	17%	23%	15%	17%	20%
			CD			
Delegate responsibilities	333	67	37	57	119	53
	16%	17%	23%	16%	15%	17%
			CD			
Defined client routines	247	44	20	44	85	54
	12%	11%	13%	12%	11%	17%
						AD
Download banking information to accounting software	244	47	18	43	103	33
	12%	12%	11%	12%	13%	10%
Outsource bookkeeping, payroll, recruitment, etc.	243	44	11	40	96	52
	12%	11%	7%	11%	12%	16%
						ABC
Use time management software to manage/schedule tasks	190	37	10	41	72	30
	9%	9%	6%	11%	9%	9%
Outsource technology support	180	34	9	37	79	21
	9%	9%	6%	10%	10%	7%
Hire employees with the best skill sets and train them well	157	32	15	31	55	24
	8%	8%	9%	9%	7%	7%
Use Blackberry or similar wireless support tool	135	28	8	21	56	22
	7%	7%	5%	6%	7%	7%

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

Which of the following, if any, do you currently do to save time or run the business as efficiently as possible?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Established Business Management processes and controls	129 6%	28 7%	10 6%	20 6%	49 6%	22 7%
Keep books accurate/ core business software up to date	4 0	1 0	0 -	1 0	2 0	0 -
Home based business more effective	2 0	0 -	0 -	0 -	2 0	0 -
Eliminate clutter/ keep all tools in one place	2 0	0 -	0 -	0 -	2 0	0 -
Read technical journals/ listen to prerecorded product training instead of live participation	2 0	1 0	0 -	0 -	1 0	0 -
Maintain high level of customer satisfaction	2 0	0 -	0 -	0 -	1 0	1 0
Other	7 0	0 -	0 -	2 1%	4 1%	1 0
Nothing	1 0	0 -	0 -	0 -	1 0	0 -
None of the above/nothing specific	169 8%	33 8%	9 6%	30 8%	57 7%	40 12% BD

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

Have you ever received time management/productivity improvement advice from any of the following sources?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
Base: All respondents	2032	398	158	363	792	321
Friend/family member	607 30%	114 29%	50 32%	126 35% D	217 27%	100 31%
Other business owners/networking contacts	572 28%	120 30%	49 31%	93 26%	221 28%	89 28%
Websites/online	467 23%	85 21%	39 25%	98 27% E	190 24% E	55 17%
Accountant/bookkeeper	466 23%	77 19%	38 24%	86 24%	173 22%	92 29% AD
Industry/trade associations	365 18% E	85 21% E	24 15%	71 20% E	155 20% E	30 9%
Consultant	252 12%	38 10%	18 11%	55 15% A	94 12%	47 15% A
Financial institution/bank	243 12%	38 10%	27 17% AC	33 9%	102 13%	43 13%
Government agency	224 11%	47 12%	19 12%	35 10%	89 11%	34 11%
Books and magazines	13 1%	2 1%	1 1%	3 1%	6 1%	1 0
Colege course/ education	11 1%	1 0	0 -	2 1%	5 1%	3 1%
(Business) coach/ mentor	10 0	2 1%	0 -	3 1%	3 0	2 1%
Current/ past industry experience	4 0	0 -	0 -	1 0	3 0	0 -
Lawyer/ legal advise	3 0	1 0	1 1%	0 -	1 0	0 -
Seminars	3 0	0 -	0 -	1 0	2 0	0 -
Priority manager/ management	2 0	0 -	0 -	1 0	1 0	0 -

RBC Royal Bank Small Business Time Management Survey (60-2568-89)

Have you ever received time management/productivity improvement advice from any of the following sources?

Proportions/Mean: Columns Tested (5% risk level) - A/B/C/D/E

Overlap formulae used.

	Total	Region/Province				
		Prairies Sub-Total	Atlantic Sub-Total	British Columbia	Ontario	Quebec
		A	B	C	D	E
CDs	2 0	0 -	1 1%	0 -	1 0	0 -
Formation	2 0	0 -	0 -	0 -	0 -	2 1% D
Professional organization's support	2 0	0 -	0 -	2 1% D	0 -	0 -
Other	9 0	1 0	0 -	1 0	6 1%	1 0
Nothing	1 0	0 -	0 -	0 -	1 0	0 -
None of these/have not received this type of advice	716 35%	154 39%	58 37%	120 33%	280 35%	104 32%
(Dk/Ns)	1 0	0 -	0 -	0 -	1 0	0 -