**Business Rules**

1. An account can reserve many books. A book reservation belongs to only one account.
2. An account can make payment on many fine. A fine can only be paid by one account.
3. A book reservation can reserve many books. A book can be reserved by many books.
4. A book reservation can have one or no fine. A fine only belongs to a book reservation.
5. A report obtains all information from payment record.
6. A report obtains all information from book reservation record.