



## Introduction

**W**elcome to SmartCard for the Palm™ Operating system. SmartCard is a high performance software product designed to be easy to use, no knowledge of accounting is required to take full advantage of SmartCard.

## About this user guide

The SmartCard User Guide contains complete information about how to use SmartCard. It will help you get started quickly. The guide assumes you have a working knowledge of your handheld device and its operating conventions. It also assumes you know how to load programs onto your handheld device and how to use the screen character recognition system. For help with any of these techniques, please see your handheld device operating documentation. This guide is also available in other languages. To obtain a free copy, visit our website <http://www.smartcard-pda.com>

## Palm™ System Requirements

To use SmartCard you will require the following software and hardware:

Visor / Palm III or higher. Color or Mono Device.  
101kb of free memory  
Mathlib.prc (supplied) requiring 54kb of free memory.

## Registration

We are confident that this program will be of great assistance to you. If you would like to be kept informed of free updates and other fine products as they become available. Please visit our dedicated website <http://www.smartcard-pda.com>.

Thank you.



## Security

The first time you access SmartCard you will be asked to enter a PIN (Personal Identification Number) onto the ATM style display.

Once you have confirmed your PIN you will have access to the program. You can change your PIN as often as you like. Just tap on the Key symbol on the main menu.

Please keep this number safe.

A sample screen titled "Enter New Pin" with a purple header. The screen displays a numeric keypad with buttons for digits 1 through 9 and 0. The buttons are arranged in a 3x3 grid for digits 1-9, with the 0 button centered below the 8 and 9 buttons. At the bottom of the screen, there are two buttons labeled "Cancel" and "Reset".

Sample screen.

Three consecutive failed attempts to access the program will result in sending back the user to the main menu.



## Getting Started

To load the application onto your Palm Pilot<sup>™</sup> or other handheld device select

SmartCard.prc - SmartCard.pdb - and Mathlib.prc

**Special Note** To users upgrading from the trial version.

To retain the records and entries you made while using the demo version. Only load the registered SmartCard.prc file.

SmartCard uses some advanced mathematics which are a little beyond the standard Palm<sup>™</sup> Operating System so we have included an excellent program called Mathlib.prc which is used in conjunction with a variety of other programs. It will work quietly in the background of your system.

Click on the files on your desktop. A message will appear asking which user to allocate this application to. Select the appropriate name. The application will be installed onto your Device during your next hot sync.

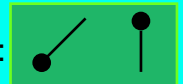
If you already have mathlib.prc installed, you will not need to load it again.

To ensure you have sufficient memory available to load this application, tap on the menu icon which is situated below the touch sensitive screen, bottom left.

Select INFO from the drop down APP list. The device will display the required information.

**TIP:** here is a shortcut to get to the same screen. Using your stylus draw a diagonal

line upward from left to right followed by a downward straight line like so:



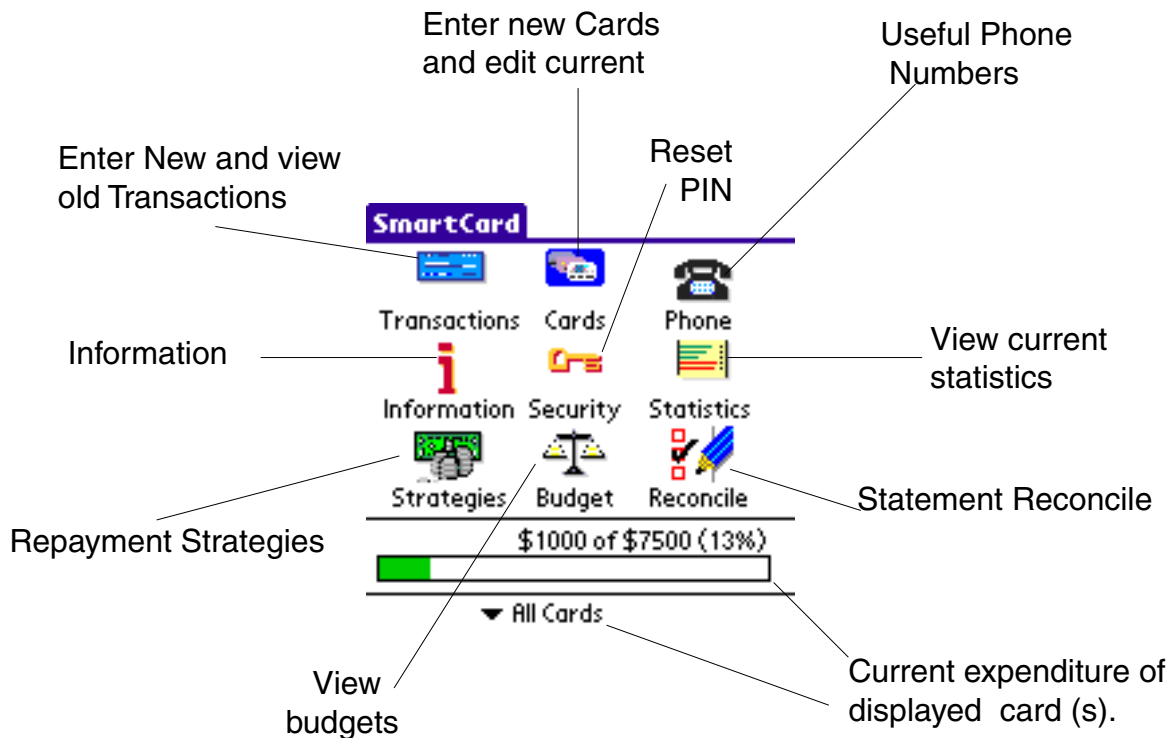
Tap **Done** to return to the main menu.

To access the application, tap on the SmartCard icon on the main menu of your handheld device.





## The Main Screen Menu

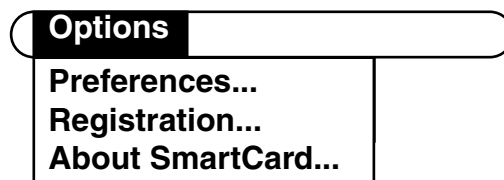


Access any of the functions by tapping the relevant icon.

To access the Preferences Menu.

Tap the Menu key on your handheld device. It's the one usually situated at the bottom left of your device.

Select Preferences.



This menu allows you to select the currency sign you wish displayed on SmartCard. Simply tap the down arrow symbol next to the sign currently displayed to view the choice of currency signs available. To select, tap the currency sign of your choice. You can also change the default Card (the card which you will use the most often). To add your own credit card details see the CARDS section.



## The Main Screen Menu

### Preferences Continued

You can also decide if you wish to activate or de-activate the autofill function. The autofill will complete the text of commonly used words as you enter them.

Autofill is active when the autofill box is ticked.

**Budget exceeded** : Leave this box ticked if you want to be informed when expenditure of a category has exceeded your indicated budgeted amount.

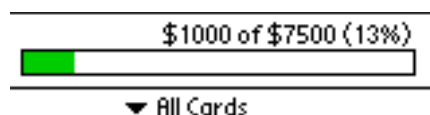
**Tip:** If you expect to use SmartCard often, you can choose one the 'below screen buttons' such as Calculator to act as a shortcut.

Select Preferences in your main Launcher menu.  
Select Buttons, then tap on SmartCard.

Each time you tap on Calculator, SmartCard will commence.  
You can change back to the original settings anytime.

### Screen Display

The display at the bottom of your screen shows how much you have actually spent on any or all your credit cards.



For instance. using the above as an example. A total of \$1000 has been spent using All Cards which have a total credit limit of \$7500 . The bracketed figure of 13% represents the percentage of available credit for the displayed cards which has been used.



## Cards Screen

Tap the cards icon



Sample Screen

Cards			
Name	APR	Balance	Limit
Amx	20.10	1450	2000
Mcard	19.60	890	2000
Smart	4.50	0	2000
Visa	19.50	1656	2000
TOTAL		3996	8000
<input type="button" value="OK"/> <input type="button" value="New"/>			

**Name** of the cards.

**APR** (Annual percentage rate).

**Balance** which is basically the current recorded expenditure specific to that card.

**Limit** of credit available for each card.

The **Total** at the bottom of the screen informs you of the total amount of credit for all cards and the total of the balances for all cards

To edit one of the displayed cards, simply tap on the listed card name.

To **Add A New Card** tap the  button at the bottom of the screen.



## Card Screens

New / Edit Cards screen

**New Card**

Name: | .....

Rate: ..... %

Account #: .....

Cr. Limit: .....

Phone #: .....

Past Due: ..... 0.00

Current: ..... 0.00

Min. Pay.: ..... 0.00

**Edit Card**

Name: AnyCard

Rate: 4.50 %

Account #: .....

Cr. Limit: .....

Phone #: .....

Past Due: ..... 0.00

Current: ..... 0.00

Min. Pay.: ..... 0.00

**Name:** Enter the name that you wish the card to be displayed as.

**Rate:** Enter the interest rate which applies to this card.

This will be printed on your most recent statement. You can enter the annual or monthly rate and then highlight the adjacent box to indicate which applies.

**Account #** and **CR Limit** (credit limit): Enter your account number and Credit Limit.

**Phone #:** Enter the appropriate contact number for the issuing Credit Card institution.

**Past Due:** If this is a new card entry. Enter the balance outstanding at this time ie. the total amount on your most recent statement plus any further purchases made since, less any payments you have sent to the Credit Card Company since having received your last statement.

**Min Pay:** refers to the minimum payment requested by your credit card on your last statement.


The **Edit Card** screen does not allow you to alter the past due amount. This is calculated by SmartCard. If you wish to use one of the pre - entered cards. Simply enter the opening balance as a new transaction.



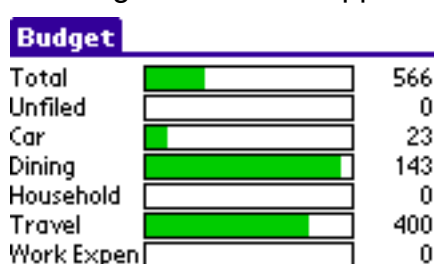
## Budgets

### An overview

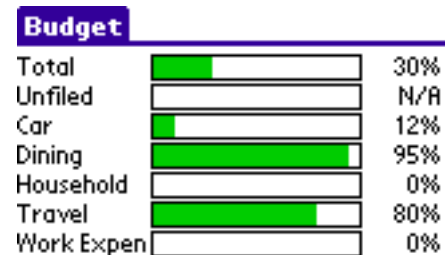
SmartCard has a very simple but effective tool to help you establish and monitor your credit card expenditure. By entering exactly how much you intend to spend on any given type of expenditure you can ensure that you are always in control.

To access the budget facility simply tap on the Main Screen  icon.

The budget screen will appear



OK ▼ All Cards \$ %



OK ▼ All Cards \$ %

The two example screens above represent the same view of a current position. The left screen shows actual money spent. The right screen shows that expenditure expressed as percentage of the budget for each category. For instance in Travel, the budget was set at \$500. An amount of \$400 has been spent which represents 80% of budget.

To Edit categories or Add a new category goto Transactions.

When we look at the Car Category we can see that \$23 has been spent on that category. That's 12% of budgeted expenditure for the Car Category. To select the view mode Tap the Dollar sign or Percentage sign at the bottom of the screen (by the way this dollar sign is in fact an icon and purely intended to represent money, not your chosen currency).

To view category expenditure on an individual Card Basis. Select the card name from the pop up list at the bottom of your screen. The display will show only the transactions which are relevant to the selected Credit Card.



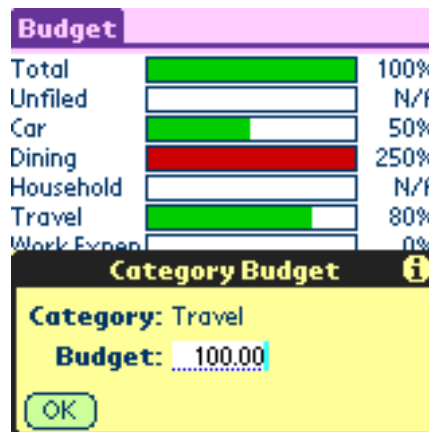


## Budgets

### Allocating Budgets to Categories

To establish a Category Budget simply tap anywhere on the category.

The following screen in screen will appear.



Enter the amount you wish to limit expenditure to for the chosen category. Tap **OK** and that's it. You have now set the category budget.

You will then be returned to the Main Budget screen.

Each recorded transaction contributes to the total amount spent in category until you purge that recorded transaction.

You can change your budgets as often as you wish.

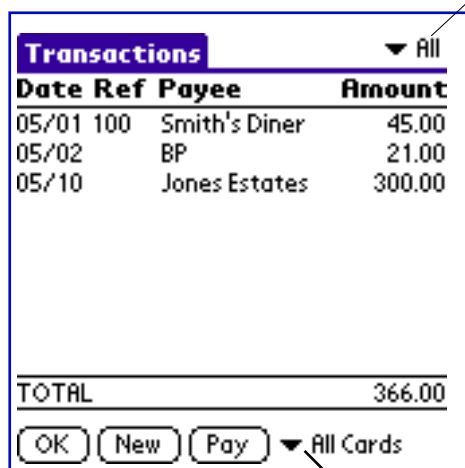
If you are about to record a purchase which will cause you to exceed your predetermined budget, you will see a message screen informing you of the impending overspend.



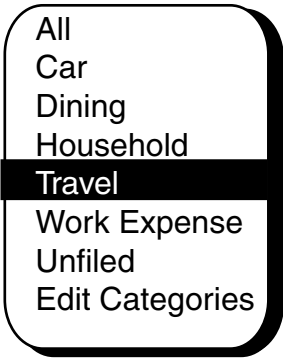
## Setting up New Categories

Access the transactions screen by tapping on the  icon

The following screen will appear. tap on the drop down menu situated in the top right hand corner of your screen to select, add, edit, create or delete a category.

A screenshot of the "Transactions" screen. At the top, there is a title bar with "Transactions" and a dropdown menu set to "All". Below this is a table with columns "Date", "Ref", "Payee", and "Amount". The table contains three rows of data. At the bottom of the table, there is a "TOTAL" row showing a sum of 366.00. Below the table are three buttons: "OK", "New", and "Pay". At the bottom right, there is another dropdown menu set to "All Cards".

Date	Ref	Payee	Amount
05/01	100	Smith's Diner	45.00
05/02		BP	21.00
05/10		Jones Estates	300.00
TOTAL			366.00


A screenshot of a category dropdown menu. It lists several categories: "All", "Car", "Dining", "Household", "Travel" (which is highlighted with a black background), "Work Expense", "Unfiled", and "Edit Categories".

- All
- Car
- Dining
- Household
- Travel
- Work Expense
- Unfiled
- Edit Categories

### Note:

These pop up menus are to select a view of recent transactions.

When you are entering a brand new transaction you will need to select the card and category from within the new transaction screen.

A screenshot of a card dropdown menu. It lists several card types: "Amex", "Visa", "Mastercard" (which is highlighted with a black background), "Marbles", and "All Cards".

- Amex
- Visa
- Mastercard
- Marbles
- All Cards

## Viewing Transactions

Once you have selected a category, transactions relevant to that category only will be displayed. By selecting a specific card from the pop up menu situated at the bottom right hand corner of the screen, you can see all transactions relevant to that combination of category and credit card.



## Transactions

To record a debit transaction ie. a purchase or cash withdrawal.

Tap the **NEW** button at the bottom of the screen.

The **NEW Trans.** screen appears.

A screenshot of the "New Trans." screen. At the top, there is a title bar with "New Trans." and a dropdown arrow next to "Car". Below this, the form contains the following fields: "Card:" with a dropdown arrow and "AnyCard" selected; "Payee:" with the text "Shell"; "Amount:" with the value "23.25"; "Date:" with a date picker showing "5/24/00"; and "Ref:" with the value "100". Below these fields is a horizontal bar showing "\$0 of \$2000 (0%)". At the bottom, there are two buttons: "OK" and "Cancel".

Tap on the down arrow at the top right of the screen to select, edit or create a category. Once having determined the category, select which card you would like to use for this purchase.

Choose from the drop down list which card is to be used.

Now move to the next field which is entitled **PAYEE** and type or write in the name of the vendor.

Next enter the **Amount** and the **Date** of the transaction. Please select a date that is within the current period.

The last field is entitled **REF.** This allows you to allocate an alpha numerical reference to the transaction.

Tap **OK** to complete the record.

Or tap **Cancel** to exit transactions without making any changes.

## Paying your Credit Card Bill

To record a payment you are making to a credit card company.

Tap the **PAY** button at the bottom of the screen. The **Make a Payment** screen will appear. Select the **Card Name** from the drop down list. The bar display at the base of the screen shows the current credit position of the selected card. Enter the **Amount** you are paying TO your selected Credit Card. Tap **OK** to complete the action or tap **Cancel** to return to the transactions screen without making any changes.



## The Statistics Screen

The Statistics screen is accessed by tapping the statistics icon on the main menu.



The information displayed on this screen is a summary of your current position:

**Total Debt:**

Total amount outstanding to all credit cards at this point in time.

**Total Min. Payment:**

The total of all minimum payments currently requested by all listed credit cards.

**This Month's Interest:**

The total interest accrued for the current month to date.

**This Month's Budget:**

The total amount you have allocated to spend on all categories during the current month.

Statistics	
Total Debt:	920.00
Total Min. Payment:	95.00
This Month's Interest:	0.00
This Month's Budget:	3065.00
OK	

sample statistics screen



## Strategies

To access the strategies function of SmartCard tap on the strategies icon.



SmartCard brings a host of tools to help you decide how best to handle your credit card debts. By analysing the current balances and the rates of interest which apply to each card. SmartCard is able to calculate the outcome of a variety of scenarios to help you decide how best to proceed. With SmartCard you can decide how much you wish to pay per month. Credit card companies give you that option, SmartCard can show you how to use that to your advantage.

To begin, let's look at an example of the opening strategy screen

A screenshot of a mobile application screen titled "Min. Payment Results" with an information icon. The screen displays a warning message and a table of repayment details. At the bottom are "OK" and "Cancel" buttons.

Min. Payment Results ⓘ	
If you continue paying the minimum per month, this debt will be repaid as follows:	
Months:	26
Principal:	366.00
Interest:	18.17
Total:	384.17
<input type="button" value="OK"/> <input type="button" value="Cancel"/>	

This screen is showing the worst case scenario. The result if only the minimum amount required by the credit card companies each month is paid for each credit card listed in the program.

**Months:** The actual number of months it would take to repay the total amount owed.

**Principal:** The total amount owed to all credit cards

**Interest:** The finance charges which are levied over the full repayment period.

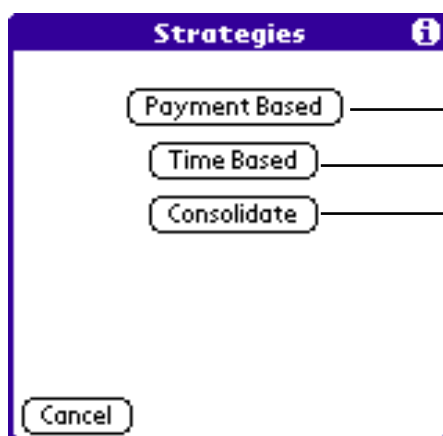
**Total:** The finance charges plus the Total owed.

To proceed tap  To return to the main menu tap



## Strategies

The screen which follows has three types of strategy listed.

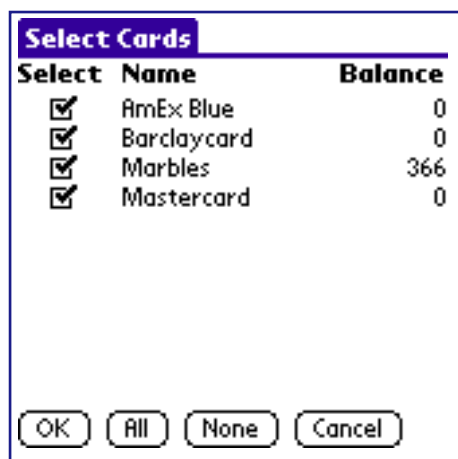


— You decide how much you will pay each month

— You decide the period over which you wish to repay.

— Combine any or all amounts owed into a bank loan or lower rate credit card.

Once having decided on your strategy, the next step is to select the cards you wish to analyse.



**Tip:** If you are only selecting one card tap None and then tick your selection

All the cards are selected (or de-selected ) by tapping the box adjacent to each card name.

Tap  when ready to proceed



## Strategies

The Payment Based strategy will analyse what would happen if you increased your monthly payments to all the card companies by a fixed amount. The increase does not need to be great, in fact, just paying the same as the minimum you are paying this month and ignoring future minimum amounts requested by the card company will greatly reduce the period of repayment and the finance charges.

**Strategy - Payment Based**  
**Please enter the total amount  
you would like to pay per  
month on your selected credit  
cards: .....**

By entering the Total amount for all your card debts, SmartCard is able to calculate a payment schedule aimed at reducing all balances to zero as quickly as possible.

The Strategy Results screen will show you the period and in brackets, the date when the debt is reduced to zero ( providing of course, no further purchases are made with the selected cards). The Total Saved refers to the finance charges saved by adopting this strategy.

**Strategy Results**  
**Total Months:** 16 (09/2001)  
**Monthly Payment:** 25.00  
**Total Principal:** 366.00  
**Total Interest:** 10.91  
**Total Paid:** 376.91  
**Total Saved:** 7.26



## Strategies

To view the actual monthly payment plan. Tap the **View Payments** Button at the bottom of the screen.

In the following sample screen, the payments for each month and the reducing balance are clearly illustrated. You can however, select an individual card from the pop up menu at the bottom of your screen to view each card's payment schedule.

The Strategies function works by directing the maximum resources available, to the Credit Card with the highest APR. Once having reduced that card debt to zero it will then bring the same resources to bear on the card with the next highest APR and so on. Your total monthly payments will remain constant thru out the entire payment period, but the amount you pay to each credit card will alter as each card debt in turn is settled.

Payments			
#	Month	Payment	Balance
1	06/2000	25.00	342.34
2	07/2000	25.00	318.60
3	08/2000	25.00	294.77
4	09/2000	25.00	270.86
5	10/2000	25.00	246.85
6	11/2000	25.00	222.76
7	12/2000	25.00	198.58
8	01/2001	25.00	174.31
9	02/2001	25.00	149.95
10	03/2001	25.00	125.50
OK ▼ All Cards ▲			

Note: The default selection is All Cards even when you have only selected one card for analysis.





## Strategies

If you select **Time Based** from the strategy options. SmartCard will calculate how much you will need to pay each month to settle the debt completely within the time frame you have specified. As in the Payment Based Strategy First select which cards you wish to include. Tap  to move to the next screen ...

A screenshot of a software dialog box titled "Strategy - Time Based". The title bar is purple with white text. Below the title, the text "Specify the number of months over which you wish to pay." is displayed. There are four buttons labeled "6", "12", "18", and "24" arranged horizontally. Below these buttons is the text "Other: " followed by a dotted line for text entry. At the bottom of the dialog are two buttons labeled "OK" and "Cancel".

**Strategy - Time Based**

Specify the number of months over which you wish to pay.

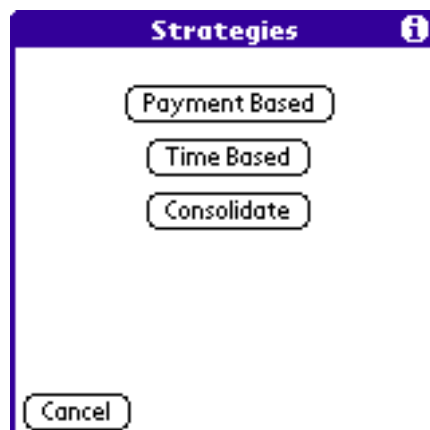
Other: .....

Select the number of months or enter a number in the **Other:** field.  
Tap  To view the results screen.



## Strategies

The **Consolidate** Strategy.



SmartCard can show you the result of consolidating your existing Credit Card balances into one loan or credit card balance.

Tap the **Consolidate** button.

You can choose between Bank loan or Credit Card. Select the cards you wish to include. Then tap on your preferred choice at the bottom of the screen.

Select Cards		
Select	Name	Balance
<input checked="" type="checkbox"/>	AmEx Blue	0
<input checked="" type="checkbox"/>	Barclaycard	0
<input checked="" type="checkbox"/>	Marbles	366
<input checked="" type="checkbox"/>	Mastercard	0

**Consolidate Strategy**

**How would you like to consolidate your debts?**

**Bank Loan** **Credit Card** **Cancel**



## Strategies

Select  followed by the number of months.

SmartCard will show you the result of transferring your card balances to the featured card in this application.

Select  the following screen will appear.

A screenshot of a software screen titled "Strategy - Consolidate". It contains input fields for "Amount:" (366.00), "Rate:" (with a percentage symbol and a dropdown menu showing "Year" and "Month"), and "Months:". At the bottom are "OK" and "Cancel" buttons.

Enter the percentage rate of the bank loan and indicate whether this rate is per month or per annum.

Enter the period in months of the term of the loan and tap .

The **Strategy Results** screen will display the result as before.

A screenshot of a software screen titled "Strategy Results". It displays the following information:

<b>Total Months:</b>	16 (09/2001)
<b>Monthly Payment:</b>	25.00
<b>Total Principal:</b>	366.00
<b>Total Interest:</b>	10.91
<b>Total Paid:</b>	376.91
<b>Total Saved:</b>	7.26

At the bottom are "OK" and "View Payments" buttons.



## Reconciling your Statement

SmartCard makes it easy.

Basically, reconciling simply means checking off the recorded purchases on your credit card statement against the recorded purchases on your handheld device.

To begin, just tap on the reconcile icon on the Main Menu  
The reconcile screen in screen will appear.



The screenshot shows the "SmartCard" application interface. At the top, there are three icons: a credit card, a handheld device, and a telephone. Below these are the labels "Transactions", "Cards", and "Phone". The "Reconcile Statement" screen is displayed, featuring a dropdown menu for "Card:" set to "AnyCard". The fields show "Penalties:" as 0.00, "Balance:" as 566.25, and "Min. Pay.:" as 0.00. At the bottom are "OK" and "Cancel" buttons.

In this example we will reconcile the Anycard account step by step.

**Card:** Select the name of the card whose statement you wish to reconcile.

**Penalties:** Enter the amount of interest or finances charges if any that you have been charged on this statement.

**Balance:** Enter the total amount on the statement (including Penalties (finance charges)).

**Min. Pay:** Enter the minimum amount you could pay, as requested on your statement. Tap **OK** to continue or **CANCEL** to stop the reconciliation.

The screenshot shows the "SmartCard" application interface. At the top, there are three icons: a credit card, a handheld device, and a telephone. Below these are the labels "Transactions", "Cards", and "Phone". The "Reconcile Statement" screen is displayed, featuring a dropdown menu for "Card:" set to "AnyCard". The fields show "Penalties:" as 2.80, "Balance:" as 569.05, and "Min. Pay.:" as 17.07. At the bottom are "OK" and "Cancel" buttons.

On our actual statement from Anycard We have been charged 2.80 interest, the total owed is 569.05 and the 17.07 is the minimum payment req by Anycard.



## Reconciling your Statement

The statement screen which follows lists the recorded purchases for the card in question. You will note that there is a **Total Card** amount. A **Statement Total**, (which is the actual statement amount) and a **Diff:** amount (difference between the paper statement and the system statement). The headings for the listed transactions are as follows:

Statement		
Pd	Date Payee	Amount
<input type="checkbox"/>	05/24 Shell	23.25
<input type="checkbox"/>	05/24 American Airlines	400.00
<input type="checkbox"/>	05/24 Harry's Restaura	143.00
Total AnyCard		2.80
Statement:		569.05 Diff: 566.25
<input type="button" value="Cancel"/> <input type="button" value="New"/>		

**PD :** Paid . Tap the box to place a tick (or tap again to untick) next to the transaction which you have decided is correct and does agree with the amount and details on your paper statement.

**DATE:** This refers to the date of the transaction. It will not necessarily be exactly the same date as listed on your actual paper credit card statement.

**PAYEE:** This is the person, company or vendor with whom the transaction took place.

**AMOUNT:** This amount should be the same as on your paper credit card statement.



## Reconciling your Statement

Statement		
Pd Date	Payee	Amount
<input type="checkbox"/>	05/24 Shell	23.25
<input type="checkbox"/>	05/24 American Airlines	400.00
<input type="checkbox"/>	05/24 Harry's Restaura	143.00
Total AnyCard		2.80
Statement:		569.05 Diff: 566.25
<input type="button" value="Cancel"/> <input type="button" value="New"/>		

In this example the first screen shows all boxes unticked.

The total of 2.80 is the penalties (finance/interest) charge entered in the previous screen. The diff of 566.25 will change as the boxes are ticked.

In our example we agree the 23.25 with our paper statement and so tick the adjacent box. Note the 'Total Anycard' has increased by 23.25 and the 'Diff.' has decreased by 23.25.

Statement		
Pd Date	Payee	Amount
<input checked="" type="checkbox"/>	05/24 Shell	23.25
<input type="checkbox"/>	05/24 American Airlines	400.00
<input type="checkbox"/>	05/24 Harry's Restaura	143.00
Total AnyCard		26.05
Statement:		569.05 Diff: 543.00
<input type="button" value="Cancel"/> <input type="button" value="New"/>		

Statement		
Pd Date	Payee	Amount
<input checked="" type="checkbox"/>	05/24 Shell	23.25
<input checked="" type="checkbox"/>	05/24 American Airlines	400.00
<input type="checkbox"/>	05/24 Harry's Restaura	143.00
Total AnyCard		426.05
Statement:		569.05 Diff: 143.00
<input type="button" value="Cancel"/> <input type="button" value="New"/>		

As we continue to check off the transactions the 'Total Anycard' approaches our 'Statement' amount of 569.05 and our 'Diff.' approaches Zero.

As soon as the difference becomes Zero the Purge button will appear. You have reconciled !!

Statement		
Pd Date	Payee	Amount
<input checked="" type="checkbox"/>	05/24 Shell	23.25
<input checked="" type="checkbox"/>	05/24 American Airlines	400.00
<input checked="" type="checkbox"/>	05/24 Harry's Restaura	143.00
Total AnyCard		569.05
Statement:		569.05 Diff: 0.00
<input type="button" value="Cancel"/> <input type="button" value="New"/> <input type="button" value="Purge"/>		



## Reconciling your Statement

The only transactions you would not tick are those which have not yet appeared on your credit card statement.

In the event that you discover a purchase on your statement which does not appear on SmartCard. If this is simply a transaction you forgot to enter, case, tap the **New** button at the bottom of the screen. You will then be able to record the purchase and be returned to the statement screen to continue reconciling.

Statement		
Pd	Date	Payee
<input checked="" type="checkbox"/>	05/24	Shell
<input checked="" type="checkbox"/>	05/24	American Airlines
<input checked="" type="checkbox"/>	05/24	Harry's Restaura

Total AnyCard	569.05
Statement:	569.05 Diff: 0.00

Statement		
Pd	Date	Payee
<input checked="" type="checkbox"/>	05/24	Shell
<input checked="" type="checkbox"/>	05/24	American Airlines
<input checked="" type="checkbox"/>	05/24	Harry's Restaura

**Confirm Purge**

**Purge these reconciled transactions?**

To complete the reconcile tap the **Purge** button at the bottom of the screen. This has the effect of removing the reconciled transactions completely from the system. Please note, the purge action cannot be reversed.

When you send your payment to the credit company, remember to enter the payment as a **Pay** amount in the transactions screen.



## Information

A variety of other information has been included in this application.

For instance if you tap the Phone Icon on the main menu you will find a list of helpful numbers ranging from services to reporting a lost or stolen card.

Tap the Information Icon on the main menu and you will find help getting started

Tap the Compare APR to see what kind of rates, cards are offering at the moment.

Tap the Shop WWW icon for a list of websites which you can visit for information, shopping or just because they looked interesting to us at the time of writing. We hope to bring you more of the same in later versions.

Suggestions are welcome.





## Acknowledgements

Thank you to Rick Huebner (rhuebner@probe.net) for mathlib  
The latest version, source code, bug reports, etc. are available at the  
MathLib Information web page [www.probe.net/~rhuebner/mathlib.html](http://www.probe.net/~rhuebner/mathlib.html)