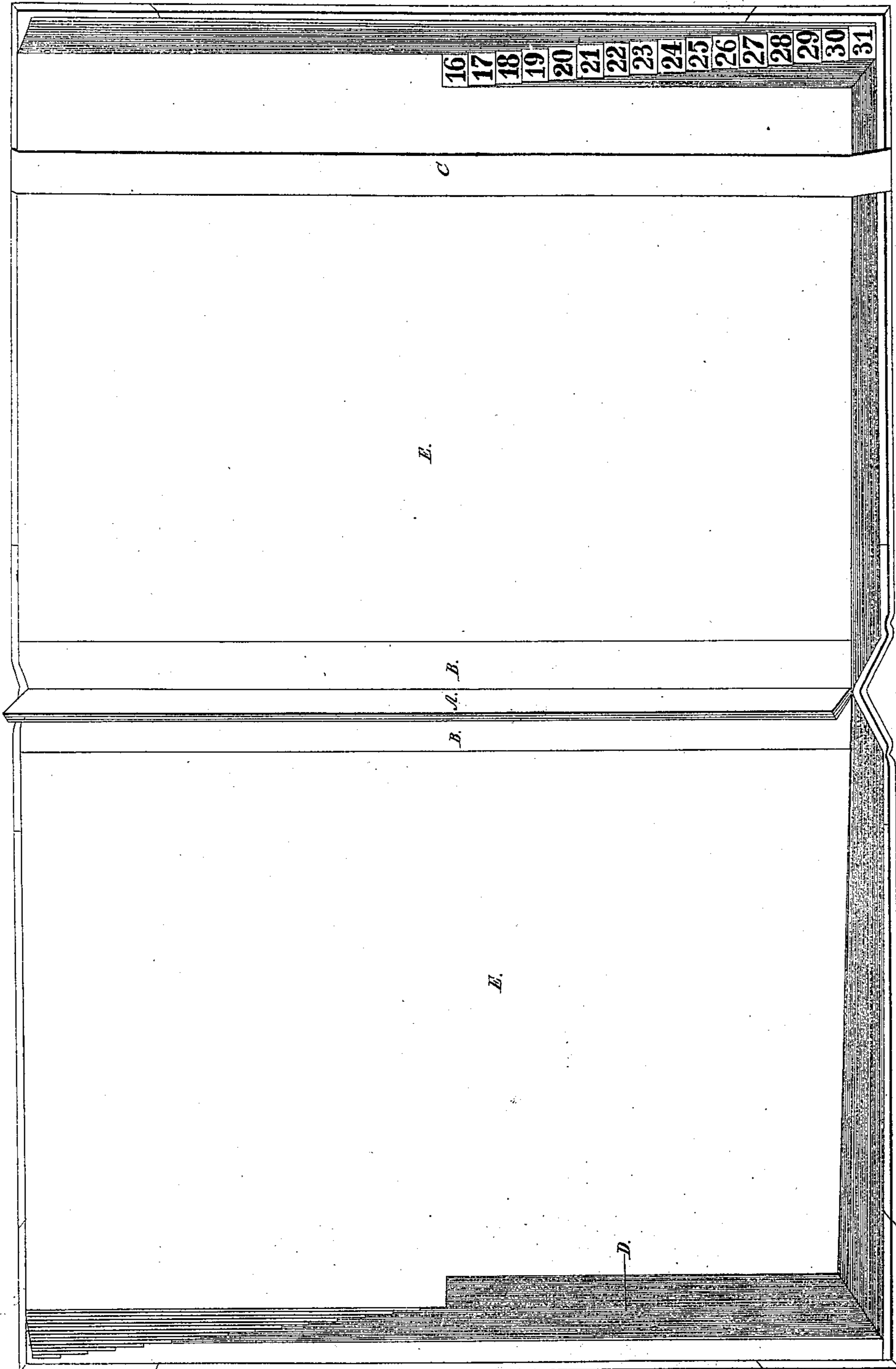


P. W. Derham. Sheet 1 of 2 Sheets.
Temporary Binder

No 92,925.

Patented Jul. 20, 1869.

Fig. 1.



Witnesses.

E. O. Hail
E. C. Sterling

Inventor.

P. W. Derham.

P. W. Derham. Sheet 2. of 2. Sheets.
Temporary Binder
Nº 92,925. Patented Jul. 20, 1869.

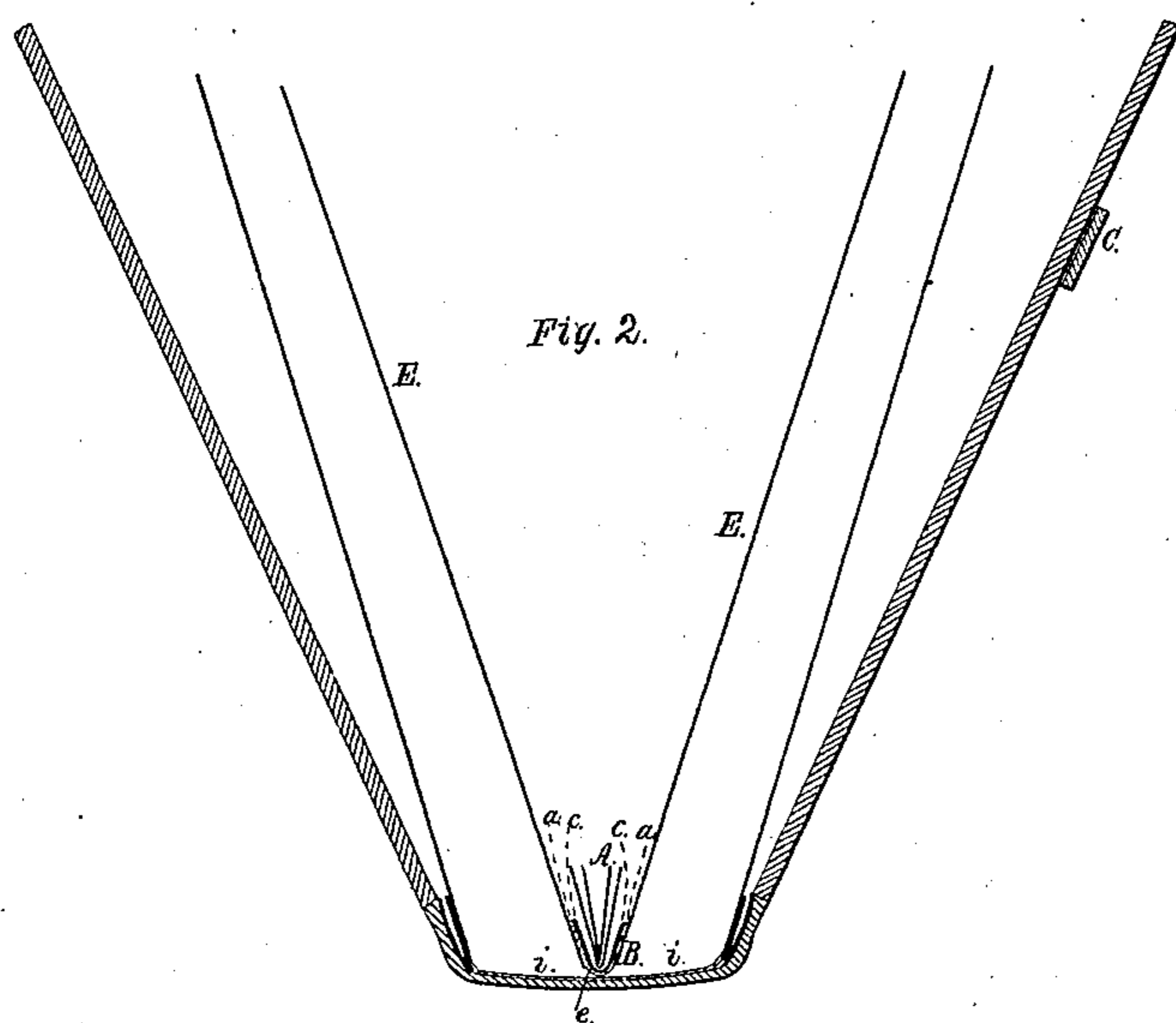
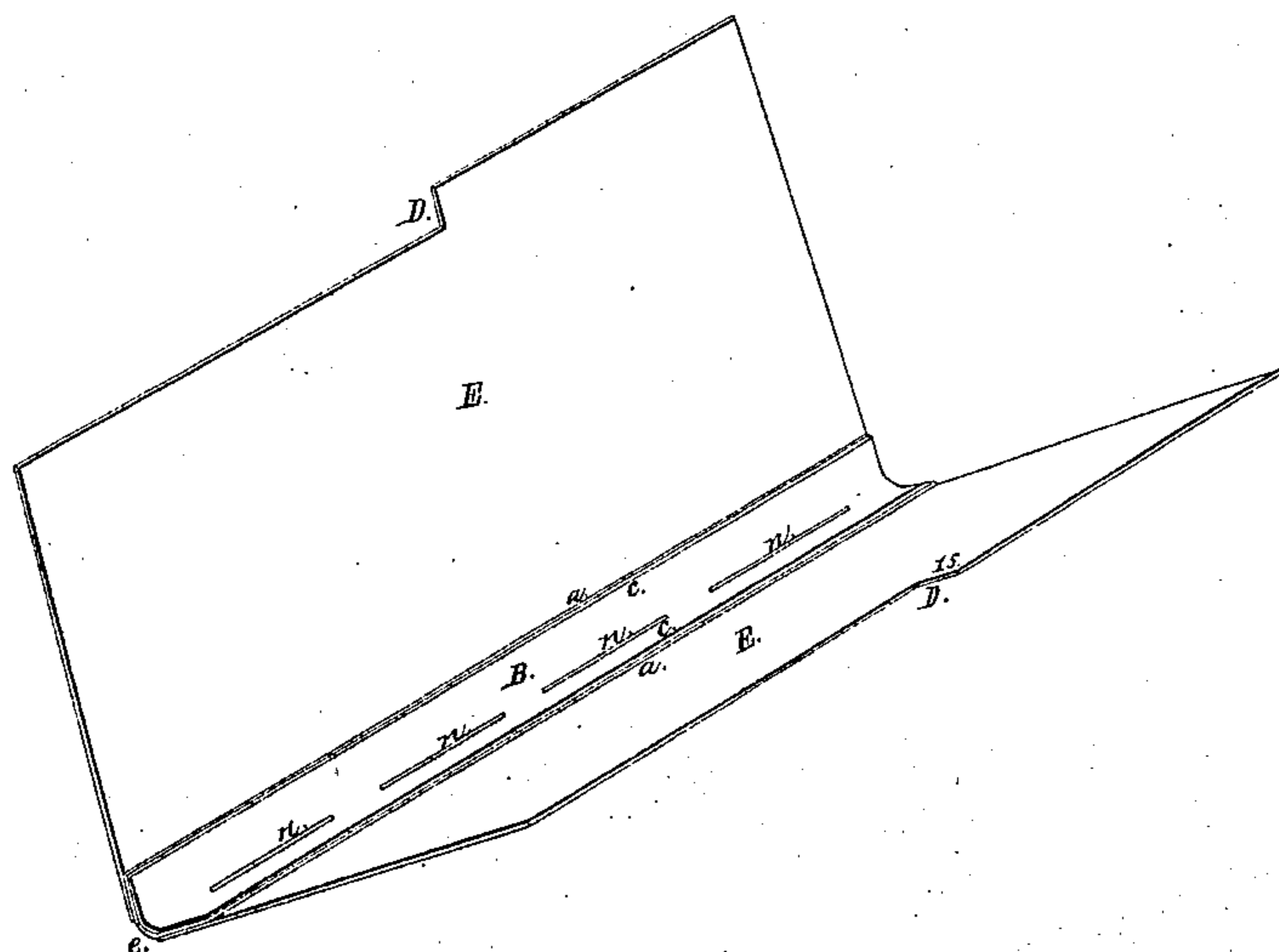


Fig. 3.



Witnesses.

E. O. Hail

E. C. Sherling

Inventor.

P. W. Derham

United States Patent Office.

P. W. DERHAM, OF BROOKLYN, NEW YORK.

Letters Patent No. 92,925, dated July 20, 1869.

IMPROVEMENT IN PAPER-FILES.

The Schedule referred to in these Letters Patent and making part of the same.

To all whom it may concern:

Be it known that I, P. W. DERHAM, of the city of Brooklyn, in the county of Kings, and State of New York, have invented a new and useful improvement, being a Banker's Ready-Reference File; and I do hereby declare the following to be a full, clear, and exact description thereof, reference being had to the accompanying drawings of the same, making part of this specification, and in which—

Figure 1 represents a view in perspective of a banker's file opened so as to expose the intermediate guard-strips and the strengthening-ligature of the leaves;

Figure 2 represents a transverse section of the file, showing two of the leaves therein strengthened and secured to the back of the file; and

Figure 3 represents a view in perspective of two of the leaves detached from the file with the intermediate guards or holders removed, to show more fully the ligature of muslin and paper by which the leaves are united together in pairs and to the file, and made stiff and firm throughout their length.

A book or file for the safe keeping of, and easy reference to notes, drafts, bills of exchange, and other valuable papers for the daily use of banks, is not new, but such files heretofore made, have been more or less defective, and have not possessed such utility and durability as are required in the daily routine of the business of a bank.

In the files for this purpose heretofore in use, the binding is so weak, that in a short time of constant use, the leaves will break in the centre, or become loose at the ends, and render the file useless.

Reference-files have also been made of leaves of glazed muslin, stiffened by a paper back of equal size pasted to it, and sewed to the back of the book in such manner that the muslin leaf extends over the joint of the leaves to permit it to be sewed to the back of the book.

This extension of the muslin leaf over the joint of the file, and upon the adjacent leaf, serves no useful purpose whatever, but renders the file clumsy.

Moreover, the muslin leaf causes the entire leaf to blister or pucker, and become irregular on its surface, whereas a smooth surface in a bank-file is indispensable.

In this file, also, the extension of the muslin leaf over the joint, crowds the intermediate guards too much together, renders them clumsy of access, and makes it necessary to secure the muslin leaves and the intermediate guards to the back of the file by separate threads, thus increasing its cost, and rather interrupting the utility of the guards than otherwise.

A muslin tie or strip to connect the leaves separately to the back of the book by sewing, is also old; but this method neither gives rigidity or permanence to the leaves, and the result is, the leaves soon become

flabby and wear loose, as is often seen in the use of albums, each stiff leaf of which is connected by a muslin strip, sewed to the back of the cover.

My improvements are designed to remedy these defects, and to produce a bank reference-file, which will be cheap, durable, and handled with facility; and

It consists in uniting the leaves of the file together, and to the file, by a ligature of muslin stiffened and strengthened by a paper back which covers the ligature, and in securing the leaves to the file by pasting and stitching the stiffening-ligature to the ordinary muslin back, thus imparting a solidity and permanency to the leaves which it is impossible to obtain by the muslin alone, or by the muslin-backed leaf stitched to and overlapping the joint of the file.

The employment of this stiffened ligature B, also serves as a firm seat to secure the intermediate guards or holders A by the same threads which secure the leaves E, and thus allow them to be easily opened.

The bracing and connecting-ligature B is composed of a strip of muslin *a*, and a strip of stout brown paper, *c*, of equal size, and these are pasted together, so that one side is a cotton back, and the other a paper back.

It is pasted to the lower edges of the leaves by the cotton back, so as to leave a space, *e*, between the parallel edges of said leaves, as shown in figs. 2 and 3, which forms the hinge of the leaves, and by which they are also pasted and sewed to the common muslin back *i*, as shown in fig. 2.

A muslin back cannot be secured by paste as well as stitching, because the paste would be absorbed by the cotton, and the leaves would stick together irregularly, while the paper alone would soon tear out of the stitching. But the stiffened ligature B forms a durable hinge, and braces the leaves together in pairs, so that the stiffness of one adds to that of the other.

The bracing-ligature also embraces either side of the nest of guards or holders A, when the file is closed, and thus stiffens them as well as the leaves.

The paper covering *c*, of the ligature, on the inside, also gives a neat finish to each leaf, and the stitching *n*, shown in fig. 3, will hold the leaves and guards perfectly secure.

The file or book is about nine inches long and about five and one-quarter inches wide, and the leaves E are of an extra quality of very thick brown paper, the edges of which are cut, as shown at D, so as to be numbered from 1 to 31, inclusive, corresponding to the days of the month.

The guards or holders A are secured between each pair of leaves E, and consist of a number of narrow strips of paper extending the length of the book, and secured thereto by the same threads *n*, which secure the leaves.

Notes, bills, and drafts maturing, are placed between the leaves, opened face upwards, corresponding to the day of the month on which they are due, and the guards between the leaves serve to hold the contents of the file in their proper places.

One of these files suffices for all the maturing paper of the largest banking-establishment for a month, and a set of twelve for a year. They may be used again and again, and it is believed that a single set of these files will last an ordinary banking-house at least ten years.

A wide elastic band, C, is fastened to the cover of the file, near its outer edge, by which it will be kept closely and effectually shut, and secures the contents from danger of falling out.

Having thus described my improvements,
I claim—

The combination, in a banker's file, of the leaves E, made of stiff brown paper, cut and numbered from one to thirty-one; the intermediate guards or strips A, with the stiffened ligatures B, and the elastic band C, the whole arranged and made as described, and forming a banker's file, in which may be arranged and secured all the notes, bills, &c., maturing during the month.

P. W. DERHAM.

Witnesses:

HENRY E. HIGGINSON,
W. TITUS.