

(No Model.)

E. T. MOULTON.  
DEPOSITOR'S BANK BOOK.

No. 287,045.

Patented Oct. 23, 1883.

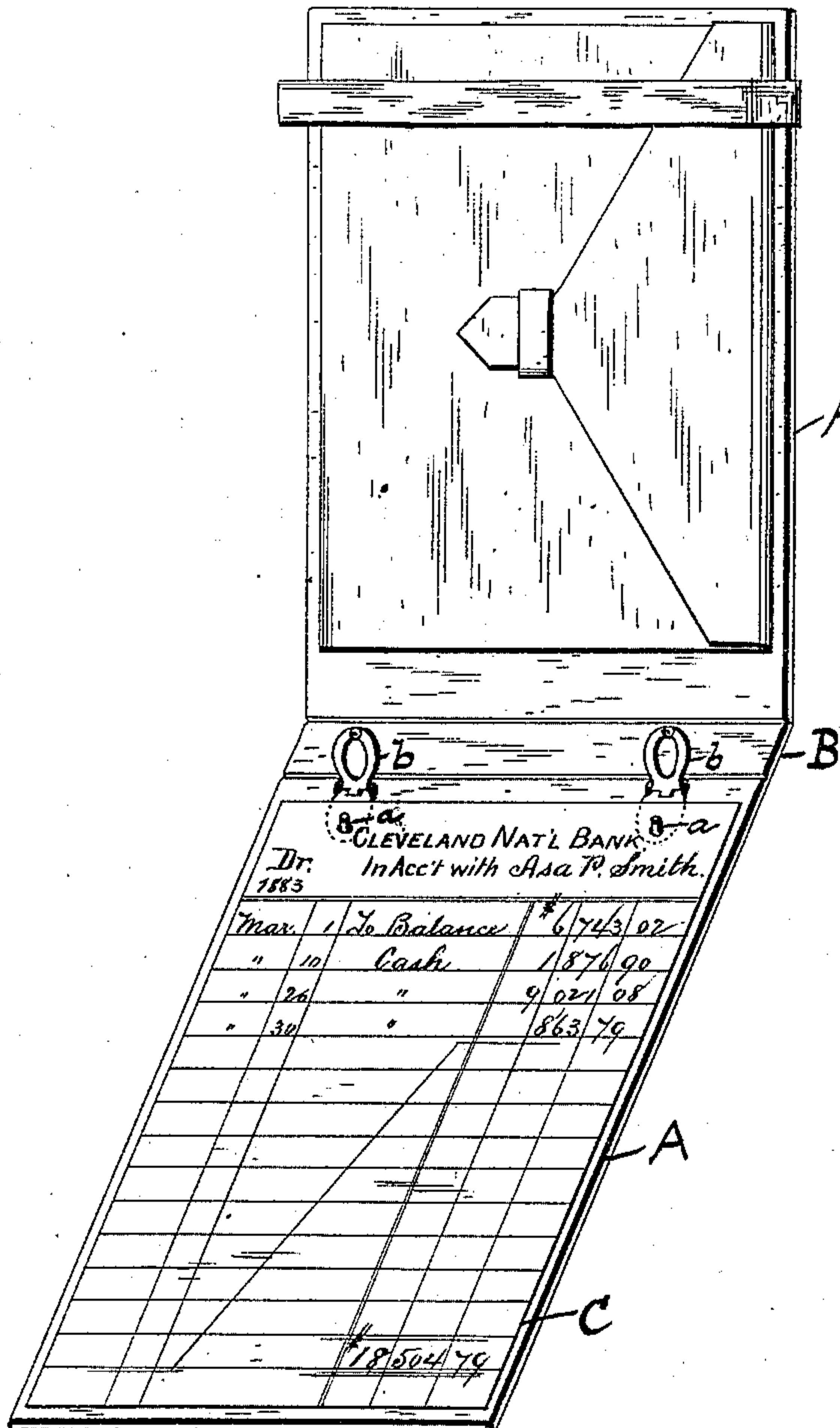


FIG. 1.

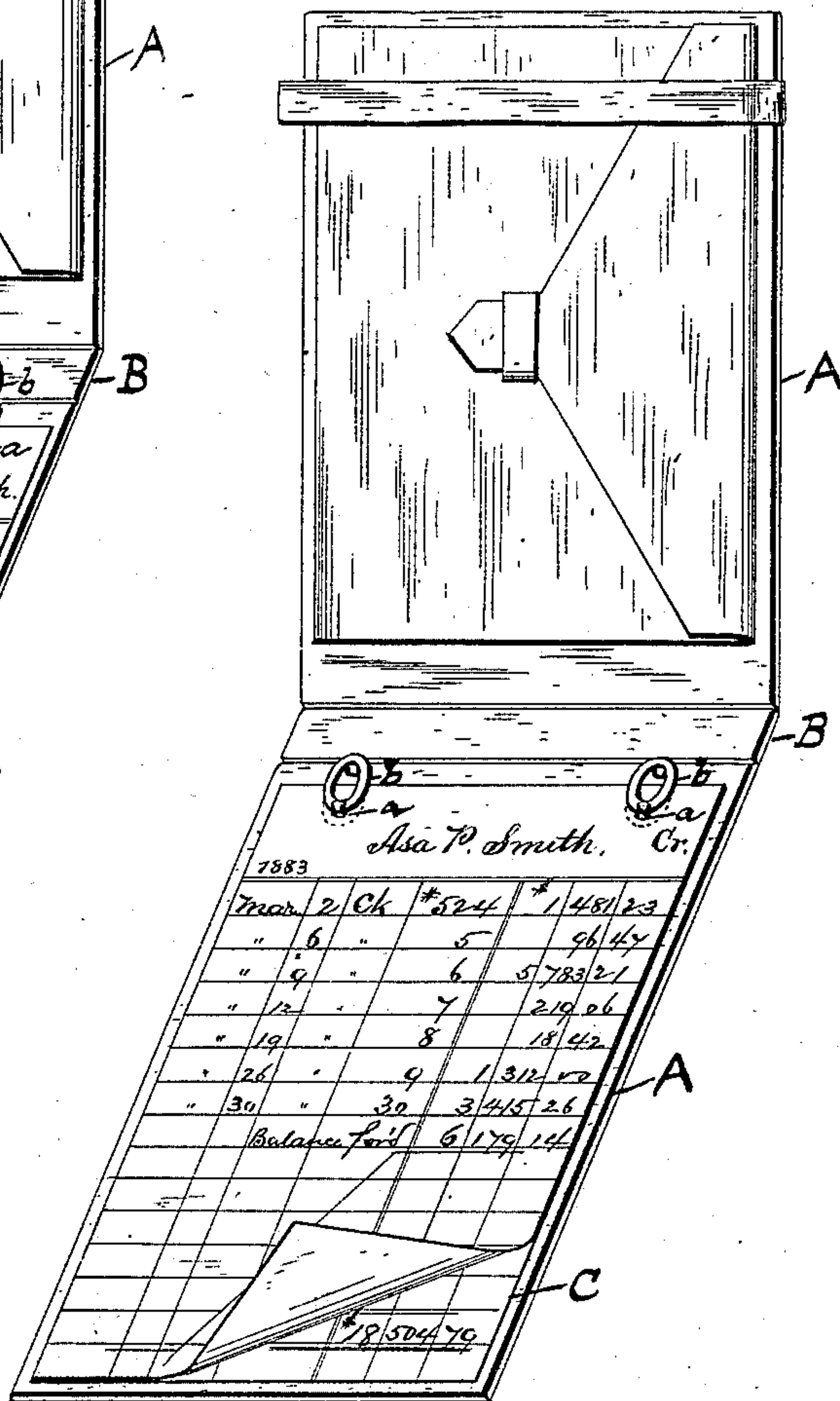


FIG. 2.

WITNESSES.

*W. H. Thurston.*  
*S. J. Murphy.*

INVENTOR

*Edmund T. Moulton.*



# UNITED STATES PATENT OFFICE.

EDMUND T. MOULTON, OF PROVIDENCE, RHODE ISLAND.

## DEPOSITOR'S BANK-BOOK.

SPECIFICATION forming part of Letters Patent No. 287,045, dated October 23, 1883.

Application filed July 9, 1883. (No model.)

*To all whom it may concern:*

Be it known that I, EDMUND T. MOULTON, of the city and county of Providence, in the State of Rhode Island, have invented a new and useful Depositor's Bank-Book; and I do hereby declare that the following specification, taken in connection with the drawings making a part of the same, is a full, clear, and exact description thereof.

The depositor's bank-book in general use is simply a common blank-book ruled with lines for the dollar and cent columns. The customer of the bank, as a rule, desires to keep possession of his book as the evidence of the indebtedness of the bank to himself for the amount of his deposits of funds from day to day, and he requires each deposit to be entered in the deposit-book by the bank-clerk when made and the book to be immediately returned to him. The checks upon the bank drawn by the customer against his deposit are not in practice entered upon the book by the bank until the end of the current month, or other stated period, when the customer is necessarily required to leave his book with the bank long enough to enable the debit items against his credits to be entered and the balance to be stated and carried forward. Where the bank has a large number of customers' accounts, the amount of clerical work which is forced into a single day at the close of the month, to enable the accounts of the customers with the bank to be "made up," is very great, and the force of clerks required to meet these regularly-recurring emergencies is much greater than would be necessary in case the work of entering the customers' checks against their deposits upon their pass-books could be performed at the convenience of the clerks daily during the entire month.

By my new construction of depositor's bank or pass book the customer is not deprived of the possession of the evidence of the amounts which the bank has received from him or from his messenger for deposit, and the bank is enabled to make up the detailed charges of checks drawn by the customer at its convenience during the month, and so that upon the first occasion that the pass-book is sent to the bank at the beginning of the next month the list of debits so made up can be added to the book, to form an addition to its leaves, and the

balance of the account be stated and carried forward without occasioning any more than a momentary delay to the customer.

In the accompanying drawings one of the various forms which may be adopted for my improved depositor's bank-book is illustrated.

Figure 1 represents the book as open, with a statement of the deposits made by the customer during any month in view. Fig. 2 represents the same book with an additional leaf superimposed upon the leaf shown in Fig. 1, and showing the checks drawn during the same period and the amount of balance to be carried forward to the credit of the depositor upon the new blank leaf to be superimposed upon the leaf shown in Fig. 2.

The construction which characterizes and identifies my improved depositor's book is a book-cover provided with a mechanical binder or paper-file, for receiving and holding leaves to be inserted therein, and a body of leaves separated from the cover, but of a size and form corresponding with and intended for the cover and adapted to be bound or fastened therein to form a complete book, the leaves composing such book being divided between the banker and the customer until they have all been collected and bound within the cover, as hereinafter explained.

In the drawings, A represents a book-cover, the hinge or "back" of which, B, is in this instance at the top instead of at the sides of the "boards." This cover is furnished with any of the common devices for binding or preserving files of papers. In this instance pins or studs *a a*, set in one of the boards of the cover, are used, and which are of sufficient length to hold the desired number of leaves to complete the book. In connection with these pins, spring holders or clamps *b b* are employed to hold down the sheets to prevent them from becoming displaced from the pins upon which they are to be filed. These pins and studs together form what is commonly called a "self-binder," and under this term I refer to all such known mechanical devices, as well as stub-leaves gummed on one side.

To complete the book there are required to be leaves properly ruled and with any preferred head-lines, one-half (more or less) of the sheets being suitably ruled and head lined, if desired, for the entry of the sums of money



deposited by the customer, and the residue being ruled conveniently for the entry of checks paid by the bank, which have been drawn by the customer against the funds to his credit. The detached leaves upon which the sums paid by the bank are to be entered are designed to be kept temporarily in the possession of the bank, while the leaves upon which deposits of funds are to be entered, together with the cover, may be retained by the customer.

It is apparent that with a book so constructed the depositor can have his deposits of funds entered upon the proper leaf or leaves C as such deposits are made, as illustrated at Fig. 1, and that the bank upon which the checks of such customer are drawn can, at the convenience of its clerks, enter from the ledger the amount of the sums drawn by the customer upon one or more leaves belonging to such book in the possession of the bank, and at the end of the current month or stated period such leaves can be inserted in the book, as illustrated at Fig. 2, without depriving the customer of the possession of his book for the time which, under the present system, is required to "make up" the book. Besides, too, by the use of my improved book a less force of clerks is required to execute this portion of the work of the bank.

A modification of my invention not involving any substantial change of principle will be made if all the leaves which are intended to receive entries of deposits are permanently bound with the cover and the residue of the book be composed of stub-leaves gummed on one side and with loose leaves for the entries of the sums paid out by the bank corresponding with the number of stub-leaves, such loose leaves being attached to the stubs, one after another, by the bank after the entries have been made thereon, as above explained;

or, instead of such gummed stubs, any one of the mechanical self-binders in common use may be used in combination with the body of bound leaves for the entry of deposits. By this modified construction all the entries of deposits for any stated period will be made in the front half or portion of the book, together with the monthly balance of account, and all the entries of checks paid by the bank in the back half or portion of the book, together with the statement of the same balance of account; and it will be equally convenient in use for the book to have its back at the side of the boards, or at the top, as shown in the drawings. It will be advisable with this modification to introduce between the bound leaves for the entry of deposits and the stub-leaves or self-binder a flexible leaf of leather or colored paper to mark readily the division between the two parts of the book.

What I claim as my invention, and desire to secure by Letters Patent, is—

The improved depositor's bank-book, substantially as hereinbefore described, constructed, primarily, in two parts, viz: one part a suitable cover provided with a self-binder attachment, and with leaves for containing the entries by the bank of sums deposited, and the other part a body of detached leaves, intended to be temporarily in the custody of the bank, for containing the entries of sums withdrawn by the depositor, such detached leaves being of proper form and size and adapted to be ultimately assembled one by one within the cover, so that the said two parts, when brought together as hereinbefore specified, shall compose the complete book.

EDMUND T. MOULTON.

Witnesses:

W. H. THURSTON,  
S. J. MURPHY.