

(No Model.)

2 Sheets—Sheet 1.

M. O. FISHER.
COUPON PASS BOOK.

No. 397,494.

Patented Feb. 12, 1889.

D COUPON PASS-BOOK.

Issued to _____

of _____ State of _____

Good for \$ _____ at the store of _____

upon the conditions named in the contract, attached to and made a part hereof.

188 _____

Due _____

No _____

Value Received _____ DOLLARS.

promise to pay to the order of _____

after _____

\$ _____

Fig. 1

CONTRACT.

The conditions upon which this Coupon Pass-Book is sold by _____ and purchased and used by the holder are as follows.

1. _____
2. _____
3. _____
4. _____
5. _____

I have purchased this Pass Book and agree to use it subject to the above conditions.

Fig. 2

MERCANTILE COUPON

MERCANTILE COUPON

MERCANTILE COUPON

MERCANTILE COUPON

MERCANTILE COUPON

MERCANTILE COUPON

MERCANTILE COUPON

MERCANTILE COUPON

Fig. 3

Witnesses
Edw. H. Berry
H. J. Deuker

Inventor
Marion Q. Fisher
By his Attorneys
Edwin Bros.

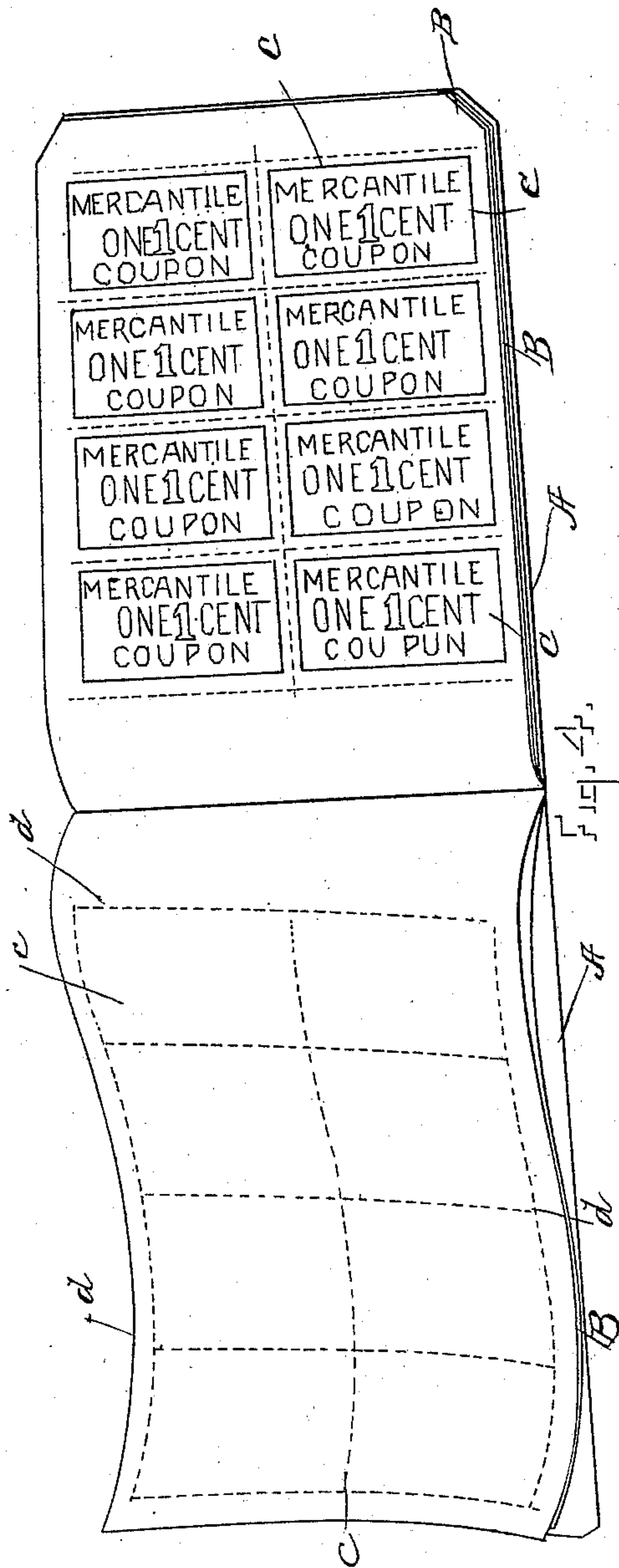
(No Model.)

2 Sheets—Sheet 2.

M. O. FISHER.
COUPON PASS BOOK.

No. 397,494.

Patented Feb. 12, 1889.



Witnesses,
Edw. H. Perry.

W. Peruch

Inventor,

Marion O. Fisher

By his Attorneys

Edson Peruch

UNITED STATES PATENT OFFICE.

MARION O. FISHER, OF DAYTON, OHIO, ASSIGNOR TO SAMUEL C. McCLURE,
OF SAME PLACE.

COUPON PASS-BOOK.

SPECIFICATION forming part of Letters Patent No. 397,494, dated February 12, 1889.

Application filed August 18, 1887. Serial No. 247,267. (No model.)

To all whom it may concern:

Be it known that I, MARION O. FISHER, a citizen of the United States, residing at Dayton, in the county of Montgomery and State of Ohio, have invented certain new and useful Improvements in Coupon Pass-Books; and I do declare the following to be a full, clear, and exact description of the invention, such as will enable others skilled in the art to which it appertains to make and use the same, reference being had to the accompanying drawings, and to the letters and figures of reference marked thereon, which form a part of this specification.

Heretofore it has been customary for merchants and their customers to use pass-books, which are sent by the customer with the order for the articles desired, and in which the same are entered by the merchant, to be settled for monthly or at certain other periods. In the use of the ordinary pass-books frequent mistakes are liable to occur, owing to carelessness in making the entries therein or in the computations or additions, which are very annoying to both the merchant and the customer, in addition to necessitating a double entry or keeping of two accounts on the part of the merchant, one of which is kept in the usual day-book and ledger and the other in the pass-book, the two accounts being compared when a settlement is desired. This method has not been found unobjectionable, as it involves considerable time and labor on the part of the merchant to keep the accounts, which in the cases of establishments doing a large retail trade requires the employment of additional clerical force at considerable outlay.

It is the object of my invention to overcome the objectionable system of keeping two accounts on the part of the merchant, which thereby avoids the liability of frequent annoying errors which the salesman is liable to make while writing in the pass-book; and the nature of my invention consists of a pass-book having a title or certificate, a stub having a detachable note, each having blank spaces for the insertion of the amount of

credit to be given, which credit is to be entered in the title, note, and stub of the latter, according to the amount of coupons in the book at the time of delivery of the same to the customer, a series of leaves, each divided into a series of detachable coupons, and a contract, as hereinafter more fully described, and pointed out in the claim.

In the accompanying drawings, Figure 1 is a plan view of a pass-book embodying my invention, with the front cover thereof open and showing a title or certificate printed on the inside of the cover and a stub and detachable note on the leaf facing said title or certificate. Fig. 2 is a like view showing the rear cover provided with a contract and agreement; and Fig. 3 is a view showing the intermediate leaves of the book, each of which is divided into a series of detachable coupons; Fig. 4, a perspective view.

Referring to the drawings, in which like letters of reference denote corresponding parts in all the figures, A designates the back of a pass-book embodying my invention, and B the leaves or pages thereof.

The leaves B of the book are divided into a suitable number of coupons, C, by means of one or more longitudinal and transverse lines of perforations, *c d*, respectively, which are disposed at suitable regular intervals to make the coupons of uniform size.

In Figs. 2 and 3 of the drawings I have shown but one longitudinal line, *c*, of perforations and five transverse lines, *d*, to divide the sheet or page into ten (10) coupons of uniform size. In practice the value or denomination of all the coupons in a single book is the same, or uniform throughout—as, for instance, a book may contain ten pages, each of which is divided into fifty coupons of one cent each; but the number of coupons to a page and the value of each coupon may be varied in many ways, the essential feature of the uniform value of the coupons, however, being retained in all instances. Each coupon bears on its face suitable words descriptive of its character or nature—as, for instance, the words “merchantile coupon”—and each coupon further has

figures, words, or other characters indicating its value—as, for instance, the words “One cent,” “Five cents,” and the corresponding numerals 1 and 5, as the case may be. Of course
 5 the value of each coupon can be fixed or placed to suit the requirements of the case by making the coupon represent a value more than that herein indicated, and the arrangement of the words, &c., on the coupon to de-
 10 note its character and value can be varied and changed at pleasure without departing from the spirit of my invention.

Any suitable number of leaves may be bound together to make the book represent a
 15 certain value—say twenty leaves or pages, each having fifty one-cent coupons to make the book worth ten dollars, or other comparative numbers of leaves and coupons.

When the customer purchases one or more
 20 articles of merchandise, he hands the book to the salesman upon the delivery of the goods, who immediately detaches a number of coupons from the book representing the total amount of the purchase or value of the sale
 25 and returns the book to the purchaser. The salesman then returns the coupons to the cashier or money-drawer in the same manner as if the sale were a cash one and the money was paid therefor instead of the coupons.

30 The back A of the pass-book is preferably made of a flexible or pliable material, and the back and leaves or pages are suitably bound together in any preferred manner.

Opposite to the first page of the book—preferably on the inner side of the front backing
 35 page or leaf—a title or certificate is provided, as at D, which is printed with blank spaces, to be filled in with the name and residence of the purchaser or holder of the book, the
 40 amount or value which the coupons in the book represent, and the name of the merchant who delivers the book and who will honor the coupons tendered in payment for merchandise, as clearly shown in Fig. 1. It will be
 45 understood, however, that it is not essential that the instructions referred to shall be located at the place described; nor do I wish to confine myself to the language used to convey the instructions, nor to the exact form of
 50 the contract or agreement and note presently referred to, and shown in the accompanying drawings.

The contract or agreement is preferably located at the end of the book, as at F in Fig.
 55 2, and it contains a blank, as at f, which is to be signed by the purchaser upon the delivery of the book. I also provide the pass-book with a promissory note, G, which is arranged at the front of the book. This note is pro-
 60 vided with the usual blank spaces, in which the value and time thereof are inserted, and it is worded in the usual manner or form of commercial paper of this class. The note, after having been signed by the purchaser, is de-
 65 tached by the merchant, for which purpose a transverse line of perforations is formed near

the inner end thereof, so as to leave a stub, g, on which are entered, in brief, the conditions, value, &c., for which the note is given.

It will be understood that the note is exe- 70
 cuted for and in consideration of the credit to be given by the merchant to the purchaser for an amount or figure corresponding to the value represented by the coupons.

By providing the title or certificate D, the 75
 promissory note G, and the contract F, the book can be issued to the holder for a less amount than the total value represented by the coupons, which is a very great convenience, as the amount for which the book is is- 80
 sued can be readily inserted in the blank spaces left in the certificate and note provided for the purpose and the surplus coupons readily torn out before the book is de-
 85 livered to the owner. This enables the merchant to issue the book for an odd amount, which is oftentimes a matter of convenience to the purchaser.

By the use of my improved coupon-book the merchant is only compelled to keep one 90
 set of accounts, in which the notes executed by the purchasers and retailed by him are entered, instead of keeping individual accounts with all the purchasers and noting each article purchased. The time and labor 95
 of the accountant are largely decreased, and annoying errors on the part of the salesman in making entries in the book are entirely avoided.

My pass-book can be made and supplied 100
 merchants at the same or a slightly-advanced cost as the ordinary pass-book now in extensive use, while the advantages arising from the use thereof more than offset the additional outlay necessary. Besides the conven- 105
 ience and facility with which transactions can be disposed of attending the use thereof are to be greatly desired.

I prefer to make the coupons of the specific character shown in Fig. 3 of the drawings, in 110
 which the words “Mercantile coupon” are arranged in arched lines which are curved in reverse directions to each other to form an inclosed space. In the middle of this space is printed the numeral “1,” denoting the value 115
 of the coupon, and on the opposite sides of the numeral are printed the words “One cent.” A curved border incloses the words “Mercantile coupon,” which borders are printed in a solid black color with the said words in relief, 120
 and the face of the coupon is relieved by fine hair-lines, which are made parallel and close together, as shown.

Having thus fully described my invention, what I claim as new, and desire to secure by 125
 Letters Patent, is—

As a new article of manufacture, a coupon pass-book, a title or certificate, D, a leaf containing a detachable promissory note, G, and a stub, g, each provided with blank spaces, 130
 as set forth, including the blank space for the insertion of the amount represented by

the coupons in the book at the time of delivery of the same to the customer, a contract, F, and the intermediate leaves, each divided into a series of detachable coupons, C, which
5 are inscribed with numerals, figures, or other characters to denote the value and nature of the same, substantially as and for the purpose described.

In testimony whereof I affix my signature in presence of two witnesses.

MARION O. FISHER.

Witnesses:

ARTHUR M. FISHER,
FRANK O. CASE.