

(No Model.)

C. S. HEMPSTEAD.
CREDIT OR STORE ORDER.

No. 400,569.

Patented Apr. 2, 1889.

No. 188

Fairplay, Pa.

is entitled to 100 Dollars

in merchandise from my store E. H. D.

\$ 10.

Per.

5	55	105	905	2	X	965
10	60	110	910	3	X	960
15	65	115	915	2	X	965
20	70	120	920	2	X	970
25	75	125	925	1	X	975
30	80	130	930	3	X	2
35	85	135	935	1	X	3
40	90	140	940	1	X	X
45	95	145	945	3	X	X
50	100	150	950	1	X	X

No.

188.

Charge

By

WITNESSES:
W. R. Davis.
C. Sedgewick

INVENTOR:
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UNITED STATES PATENT OFFICE.

CHARLES S. HEMPSTEAD, OF FAIRCHANCE, PENNSYLVANIA.

CREDIT OR STORE ORDER.

SPECIFICATION forming part of Letters Patent No. 400,569, dated April 2, 1889.

Application filed March 2, 1888. Serial No. 265,903. (No model.)

To all whom it may concern:

Be it known that I, CHARLES S. HEMPSTEAD, of Fairchance, in the county of Fayette and State of Pennsylvania, have invented a new and useful Improvement in Credit or Store Orders, of which the following is a full, clear, and exact description.

This invention relates to orders used by merchants and others, mainly by retailers, who sell goods in small quantities that aggregate in value a limited and specified sum. This total sum, for which credit is given on the face of the order and which may have been paid in advance or be collectible after the order has been used up, entitles the customer or holder of the order to make a series of separate purchases of varying amounts each until the full value of the order has been consumed, thus facilitating trade by making one payment answer for several divided purchases and dispensing, or to a large extent, with the necessity of making change from time to time. To make these orders available, they have had printed on their faces numbers and symbols that on being punched as the purchases are made indicate the current or remaining value of the order by showing how much of the total amount has been consumed until the full value of the order has been reached. These figures and symbols have been variously arranged both to express regular and irregular progressive numbers; but the style of order which is preferred and upon which this invention is an improvement has arranged upon the face of it a series of columns of regular progressive amounts, omitting intermediate fractions, which amounts are punched to indicate purchases or additions till the whole value of the order has been consumed; but instead of completing in these columns the full amount of the order I stop the same short of that amount by a fixed sum, which is made up by a supplementary column of the intermediate fractions, whereby the progressive cancellation of the order, including amounts which take in the intermediate fractions, may be made and the making of change is avoided, and combined with these two sets of columns is also another column of symbols or marks for special cancellation of the intermediate fractions, substantially as hereinafter de-

scribed, and specifically pointed out in the claim.

Reference is to be had to the accompanying drawing, forming a part of this specification, in which the drawing represents a face view of a credit-order embodying my invention.

The order A shown in the accompanying drawing, which is represented with an attached stub, has the usual heading, with blanks for date, name, and place of business of the party issuing the order, name of the party in whose favor the order is, and amount for which the order is issued. The rows or columns *b* *b'*, of regular progressive amounts, omitting intermediate fractions, are, as in the order to which I have hereinbefore referred, represented to run transversely of the order, and are here shown as each containing, with the exception of the last column, *b'*, figures or numbers indicating fifty cents by increases of five cents in the successive figures or numbers throughout each of said columns *b*, supposing the amount contained in each of said columns to be equal; but the last column, *b'*, indicates or contains a lesser amount—say twenty-five cents—by increases of five cents each, with its last figure or number indicating an amount in cents which stops short by twenty-five cents of the amount for which the order is filled up—here supposed to be ten dollars, (\$10.) The use of these columns *b b'*, each successive division in which is numbered to show an increase of five cents, is the same as has heretofore been practiced. Thus, supposing the holder of the order to make a purchase of the value of five cents, then the first figure (5) on the first column, *b*, is punched. If his next purchase is eighty-five cents, then, adding the two amounts together, the space marked 90 in the second column is punched, and so on for any number of succeeding purchases, the last-punched space indicating the total amount which has been used up out of the whole value of the order. It will be seen, however, that these columns *b b'* of regular progressive numbers do not provide for purchases representing intermediate fractions, but that the several purchases were multiples of five. This necessitates the making of change should the holder of the order make a purchase of a less value than five cents or

where the terminal figure of the value of his purchase is less than five cents—as, for instance, two or three cents. To remedy this and to save much time and inconvenience in using an order of the character described, the last column, *b'*, of regular progressive amounts, omitting fractions, stops short, as where marked 975, of the full amount of the order by twenty-five cents or other specified sum, but which is here shown as twenty-five cents. This deficiency I make up by a supplementary column, *c*, of intermediate fractions—that is, in the present illustration, of fractions less than five—the whole column aggregating twenty-five, which completes the full amount of the order, and by the side of this column is another column, *d*, of symbols, (here represented by X,) one symbol being opposite each fraction in the column *c*.

The use of the columns *c* and *d* will now be explained. Supposing the holder of the order to make a purchase of the value of one of the fractions in the column *c*—say of the value of two cents—then the symbol X opposite the first figure 2 in the column *c* is punched, which will show that the order only has been reduced two cents; but if said first figure 2 should be punched then it will be shown that all value up to this figure has been destroyed; or should the symbol X opposite the bottom or last figure, 1, in the column *c* be punched, then only the value of one cent would be taken off the order; but should said last figure 1 itself be punched the total value remaining on the order would be destroyed.

It should be observed that the figures contained in the column *c* are grouped together in sums of five. The object of this is to make

said column as easily counted as any of the other columns.

In the use of the order, before the value in the supplementary column *c* has been reached, as much as possible of the body of the order—that is, of the columns *b b'*—is used up or punched, only making use of the column *c* to deduct the odd change until said column *c* has been reached, when the value remaining on it is deducted, as hereinbefore stated.

This improvement upon the order to which the invention has reference admits of any desired amount being readily and rapidly taken off the order without much mental labor or effort by simply making one, two, or three punch-marks.

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

In credit or store orders having upon the face of them a series of columns of regular progressive amounts, omitting intermediate fractions, the combination, with a series of such columns, the last one of which stops short of the full amount of the order, of a supplementary column of intermediate fractions amounting in the aggregate to the balance necessary to complete the full value of the order, and an additional column of symbols arranged opposite or by the side of said supplementary column of intermediate fractions, essentially as herein shown and described, and for the purposes specified.

CHARLES S. HEMPSTEAD.

Witnesses:

FRANK M. COLLIER,
CHAS. NEMON.