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# UNITED STATES PATENT OFFICE.

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## BANK TELLER'S CASH-BOOK.

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*To all whom it may concern:*

Be it known that I, JOHN S. WHITING, of Little Rock, Arkansas, have made a new and useful Improvement in Bank Tellers' Cash-Books, of which the following is a full, clear, and exact description.

The present invention is a new and useful means for carrying out an improved method of keeping tellers' cash, whereby at the close of the day's business it can be at once determined whether the errors, if any, are in the individual or in the general books of the bank, or in both the individual and the general books, thereby frequently saving hours of work to either the individual or the general book-keeper, substantially as is hereinafter set forth and claimed, aided by the annexed drawing, making part of this specification, and representing a double page or two opposing pages of my improved cash-book, and having items entered therein to exhibit the working of the improvement—that is to say, the teller's cash-book hitherto in use is ruled to devote certain pages entirely to debits and certain other pages entirely to credits, and all items of receipts and payments by the teller are entered on the respective pages to which they belong—that is, all the debit items, deposits, drafts, and certificates of deposit are entered together in one place, say on one page, and all credit items, checks, exchanges, notes, and bills of exchange are entered together in another place, usually the opposite to the first-named page. Of such entries there are items on both the credit and the debit pages that belong to and that are afterward entered respectively in two sets of books, the "individual," so called, and the "general," so called, and no regard is had to the separation of these items before or at the time of entering them in the teller's cash-book. It is therefore impossible to determine whether errors, if any, are confined to the individual or to the general books, or whether they occur in both the individual and the general books, and hence both sets of books have to be checked in searching for errors; but in checking both sets of books it is frequently ascertained that one of the sets is correct, and hence the time consumed by the book-keeper of that correct set in checking the items in his books is so much valuable time thrown away, and by just

so much is he retarded in making up his part of the transactions of the day.

My improved method of keeping teller's cash is as follows: In place of merging the items, as described, they are separated as they are entered on the teller's cash-book. Those items which belong to the individual books are entered by themselves in their own place in the cash-book and under their respective debit and credit headings, and those items which belong to the general books are entered by themselves in their own place in the cash-book, and under their respective debit and credit headings, thus showing the correct debit and credit totals for each set of books separately, and thereby enabling the book-keeper of whichever set of books is correct to proceed at once with the completion of his day's work and without delaying to check for errors which do not exist.

A desirable mode of carrying out the improvement is shown in the drawing, in which A and B, respectively, represent two "opposing pages" or a "double page," as it may indifferently be termed, of my improved cash-book. One of the pages or part of a double page, say the page or part A, is devoted to the individual books' items, and the opposite page or part of page B is in like manner devoted to the general books' items. To readily distinguish them, the page A may have a suitable head-line  $a$ , such as the words "Individual books," and the page B a suitable head-line  $b$ , such as the words "General books," and the two pages may jointly have the heading  $a'$  "Teller's cash" and the date-space  $b'$ , substantially as described. The page A, by means of the vertical line  $a^2$ , is divided to form the debit-space  $a^3$  and the credit-space  $a^4$ ; and the space  $a^3$  is further suitably divided to form any desirable number of sub-spaces, such as the "deposits" spaces  $a^5$   $a^5$   $a^5$ ; and the space  $a^4$  may be analogously subdivided to form any suitable number of "checks" spaces  $a^6$ , and at  $a^7$  the page is suitably ruled horizontally to form the "totals" spaces  $a^8$  and  $a^9$ , the debits and the credits, respectively, substantially as shown. The page B by means of the vertical line  $b^2$  is divided to form the debit-space  $b^3$  and the credit-space  $b^4$ ; and the space  $b^3$  is further suitably divided to form any desirable num-



ber of sub-spaces, such as the "drafts" space  $b^5$ , "deposits" space  $b^6$ , and the "certificate of deposit" space  $b^7$ ; and the space  $b^4$  is suitably divided to form any desirable sub-spaces, such as the "exchange" space  $b^8$ , the "notes and bills of exchange" space  $b^9$ , and the "checks" space  $b^{10}$ ; and at  $b^{11}$  the page B is suitably ruled horizontally to form the "totals" spaces  $b^{12}$  and  $b^{13}$  for the debits and credits, respectively, substantially as shown.

To illustrate the operation: C represents a series of entries in the left-hand one of the spaces  $a^5$ , and D and E, respectively, represent series of entries in the two right-hand spaces  $a^6$   $a^6$ . Their respective footings  $c$   $d$   $e$  are carried to the totals-space and the totals of the debits and of the credits appear at  $c'$  and  $d'$ , respectively. Upon page B three series F, G, and H appear in the debit-space and three series I J K appear in the credit-space. Their respective footings  $f$   $g$   $h$   $i$   $j$   $k$  are carried to the totals-spaces and the total debits and credits appear at  $f'$  and  $g'$ , respectively. It is only necessary then for the book-keeper in charge of the individuals books and the general books, respectively, to refer to the above-named footings to ascer-

tain whose books need to be checked for errors.

I claim—

The herein-described bank teller's cash-book having permanent headings on each double page or two opposite pages A B across the top, consisting of the words "Teller's cash," and below this on the part A the words "Individual books" permanently placed therein, and below these the words "Debits" and "Credits," and suitable sub-headings below these, and on the opposite page or part B near the top the words "General books" constituting permanent headings, and below these, as on the opposite page or part, the words "Debits" and "Credits" and suitable sub-headings, and also on each page or part suitable vertical and other rulings for entries of figures, and near the foot of each page or part a space having the words "Totals" and "Debit" and "Credit" permanently placed therein, all as and for the purposes set forth.

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Witnesses:

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