

(No Model.)

2 Sheets—Sheet 1.

H. E. O'NEILL.
BLANK FOR COMMERCIAL REPORTS.

No. 591,875.

Patented Oct. 19, 1897.

READ INSTRUCTION ON REVERSE SIDE		THE AGENCY	
THE AGENCY.		OMAHA, NEBRASKA.	
Please furnish the subscriber whose name and address appears on the attached coupon the most accurate answers possible to the following questions affecting the credit of.		ORIGINAL MAILED TO	
on the day of 18		on the day of 18	
LIABILITIES.		RESOURCES	
TOTAL		TOTAL	
Dated at, this day of 18		Dated at, this day of 18	
I hereby certify that the foregoing statement of resources and liabilities is full, complete and correct and the same is furnished for the purpose of procuring credit		I hereby certify that the foregoing statement of resources and liabilities is full, complete and correct and the same is furnished for the purpose of procuring credit	
(signed)		(signed)	
Being unable to procure a statement from the party inquired about, the above information is furnished from my personal knowledge and the best information obtainable.		Being unable to procure a statement from the party inquired about, the above information is furnished from my personal knowledge and the best information obtainable.	
CORRESPONDENT FOR THE AGENCY.		CORRESPONDENT FOR THE AGENCY.	
Received 18 Report duplicated & mailed 18		50¢ This coupon when accompanied by a credit report actually furnished by any attorney of the AGENCY	
BROWN, SMITH & CO. J CHICAGO, ILL.		or by any Bank or Banker, will be redeemed by said agency; provided the report shows competency and attention on the part of the attorney or Bank. If the agency reserves the right to be the sole judge as to whether or not the report merits compensation.	
Inquiry regarding of		Remittances made on the first day of May, April, June and Sept.	
Wire them, using cipher code, any information affecting the credit of the party inquired about.			

Witnesses
Ralph A. Warfield

Fig. 1.

Harry E. O'Neill
per Rhoda O'Neill
Attorney

(No Model.)

2 Sheets—Sheet 2.

H. E. O'NEILL.
BLANK FOR COMMERCIAL REPORTS.

No. 591,875.

Patented Oct. 19, 1897.

THIS DUPLICATE and a copy of any letter
you mail the subscriber must be sent to the
Agency.
It is from this that we determine whether
or not your report merits compensation.

Fig. 3.

Do not detach this Coupon.

THE _____ AGENCY.
OMAHA, NEBRASKA.

INSTRUCTIONS TO CORRESPONDENTS.

Detach, paste and index this Coupon.

Witnesses
Ralph S. Warfield

Fig. 2.

Inventor:
Harry E. O'Neill
per *Phesa G. D. Jones*
Attorney

UNITED STATES PATENT OFFICE.

HARRY E. O'NEILL, OF OMAHA, NEBRASKA, ASSIGNOR TO THE BARTLETT AGENCY, OF SAME PLACE.

BLANK FOR COMMERCIAL REPORTS.

SPECIFICATION forming part of Letters Patent No. 591,875, dated October 19, 1897.

Application filed August 20, 1896. Serial No. 603,376. (No model.)

To all whom it may concern:

Be it known that I, HARRY E. O'NEILL, a citizen of the United States, residing at Omaha, in the county of Douglas and State of Nebraska, have invented certain new and useful Improvements in Blanks for Commercial Reports; 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 of reference marked thereon, which form a part of this specification.

My invention relates to those blank forms adapted to be used for furnishing reports for mercantile houses to their subscribers regarding the reliability of parties desiring credit. It is the custom of mercantile agencies to have a resident correspondent in all of the principal towns of the country. This correspondent is under contract with the agency to supply reports to its subscribers for an equal percentage of the compensation received by the agency. It has been common with such agencies to furnish blank sheets to their subscribers for use in making reports, such sheets usually containing instructions to correspondents and a list of items of information to be obtained relating to resources and liabilities.

The object of my invention is to provide, in connection with such a blank, a detachable duplicate to go to the agency, in combination with detachable coupons, one for the purpose of registering, recording, and indexing the report in the office of the local correspondent and the other to serve as a redeemable voucher upon which payment is to be made to the correspondent for services rendered, all of which is peculiarly arranged and inscribed in the manner more fully set forth, and hereinafter pointed out in the claims.

In the accompanying drawings, Figure 1 represents the face of the report-blank as seen when spread open; Fig. 2, the back of the first or left-hand page, and Fig. 3 the outside of the back of the second or right-hand page and the blank when the two leaves composing it are folded upon one another.

For the purpose of clearness the pages of

the two sheets will be designated by the reference-letters *a*, *b*, *c*, and *d*. On the page *a* are printed the instructions to correspondents, and on page *b*, which is the obverse side of page *a*, the location of the agency and a blank space for the name and residence of the individual or firm inquired about, together with a list of questions to be answered by the correspondent, or other printed matter indicating the information desired by the subscriber. The foregoing blank is the one commonly used for making commercial reports as to the financial standing of parties inquired about. In connection with such sheet I employ a duplicate sheet detachably secured to the original by a vertical score or perforation *e*, located at the fold where the original and duplicate are folded one upon the other. This duplicate has at the upper part of its inner face *c* a blank space for the name of the agency, its location, and the word "Duplicate," together with blank lines for the name of the subscriber to whom the report is made and the date of the report, and the body thereof is an exact duplicate of the questions printed on page *b*.

At the bottom of the two sheets forming the original and duplicate two detachable coupons *g* and *h* are connected by horizontal scoring or perforations *f* and vertical perforations or scoring *e'*. The latter is a continuation of the scoring *e*, which comes at the fold of the original and duplicate. The coupon *g* contains upon its back printed instructions about detaching, pasting, and indexing, and on its face blank spaces for dating, recording the name of the inquirer and the party inquired about, together with other suitable instructions. This coupon is adapted to be detached and kept by the correspondent as a record of the report. The coupon *h* is an exact duplicate in size and shape of the coupon *g*, and is attached to the duplicate in the same manner. When the original and duplicate sheets are folded one upon the other, the perforations *f* are brought into coincidence, so that both coupons can be detached at once. At the left-hand end of this coupon *h* is printed the amount of compensation the commercial agency will allow for the report of the correspondent, and the coupon bears

the statement that the agency will pay such amount and redeem the coupon upon certain conditions, &c.

On page *d*, which is the back of the duplicate, is printed a statement about sending it to the agency for judgment as to whether the report merits compensation, and on the back of the coupon *h*, below, are instructions about not detaching. The original report on page *b* goes to the general office of the agency and the coupon *g* is to be detached by the attorney and filed away for future reference, and in the event of the failure of the party inquired of or the development of new circumstances tending to impair his credit, it may at once be communicated to the subscriber making the inquiry. The duplicate is to be mailed to the agency and from it is determined whether or not the report of the correspondent merits compensation. If in the affirmative, then the coupon attached to the duplicate becomes an obligation of the agency for the amount stated thereon.

By a reporting-blank thus constructed and arranged a simple, quick, accurate, and satisfactory record may be kept for the benefit of the agency, the subscriber, and the correspondent. In addition to these advantages the correspondent has a certificate of money due for work performed.

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

1. The herein-described blank for commercial reports, consisting of a leaf having on one side blank spaces and memoranda for recording resources, liabilities, or other information affecting credit and on the obverse side spaces for instructions, in combination with a duplicate leaf directly attached to the original, and connected, but detachable, coupons at the bottom of said leaves, one of said coupons being provided with memoranda-spaces for dating and recording, and the other with credit memoranda relating to the compensation of the correspondent, substantially as described.

2. In a commercial-report blank the combination with an original-report sheet containing two leaves, one bearing items of resources and liabilities, estimates of values, and other information affecting credit, reliability or integrity, to be filled in, and having a detachable coupon at the bottom containing data in relation to time and recording, and the other being a duplicate page of substantially the same size and shape as the original, detachably secured to the latter, and having a detachable credit-coupon at the bottom bearing on its face data as to the amount

due to the correspondent for services rendered, all arranged and operated in the manner and for the purposes described.

3. The herein-described blank for commercial reports which consists of the combination of a two-leaved sheet comprising a left-hand leaf bearing an original-report blank, a right-hand duplicate leaf, a coupon on the left-hand leaf containing data in regard to recording the report above, a coupon at the bottom of the right-hand leaf containing data regarding the compensation for the report on the duplicate sheet, said first leaf having on its back printed blanks regarding the name of the agency, instructions to correspondents on the main portion, and instructions about detaching and indexing or recording on the coupon at the bottom, and said second leaf having on its back instructions to the correspondent on both the main portion and back of the coupon at its bottom, all arranged to operate substantially as described.

4. The herein-described blank for commercial reports, consisting of a sheet composed of two leaves, one of which has on its face blanks for the name of the agency and blanks for data concerning liabilities, resources, and matter affecting the credit, and the other being a duplicate adapted to be sent to the home agency; a coupon at the bottom of the first leaf bearing on its face recording memoranda identifying the report above, and on its back instructions about detaching and indexing, and the second leaf being provided with a coupon at the bottom relating to compensation for the report contained on the duplicate, said compensation-coupon having on its back instructions about detaching and indexing.

5. The herein-described blank for commercial reports consisting of a sheet divided at *e*, to form two leaves having pages *b*, and *c*, page *b*, being provided with instructions and blank spaces relating to liabilities, resources, credit, and similar items, and with a coupon *g*, at the bottom containing identifying and recording memoranda and adapted to be retained by the correspondent; and a duplicate leaf being provided with a page *c*, bearing memoranda and blank spaces corresponding with and relating to the original, and a coupon *h*, at the bottom, having its end attached to the coupon *d*, and being provided with compensation memoranda, substantially as described.

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

HARRY E. O'NEILL.

Witnesses:

CHARLES W. JOHNSON,
GERTRUDE M. CULLOH.