

No. 632,752.

Patented Sept. 12, 1899.

G. H. ROGERS.
DEPOSIT AND CHECK BOOK.

(Application filed June 18, 1898.)

(No Model.)

2 Sheets—Sheet 1.

Fig. 1.

In Account with.....					
Dr. Deposits			Cr. Checks		
Date	Deposit	Amount	Check No.	Amount	To Whom Payable
1898			95	10 00	Jan 21 John Smith
Jan.	19	95 50	96	25 50	" 24 Wm Brown
	25	825 10	97	15 00	" 26 Jackman & Co
Feb.	12	693 00	98	103 15	Feb. 1 W. S. Milling Co.
	24	425 95	99	9 00	" 5 City Waterworks
			100	13 15	" 8 C. James
			101	29 50	" 15 City Treasurer
		A	102	31 75	" 16 S. Paper Co.
		B	103	219 50	Mar. 3 Wm Miller
			104	10 60	" 5 Jne Adams.
			05		
		C	06	D	E F'
			07		
			08	J	
			09		
			10	N	N
			11		
			12		
			13		
			14		

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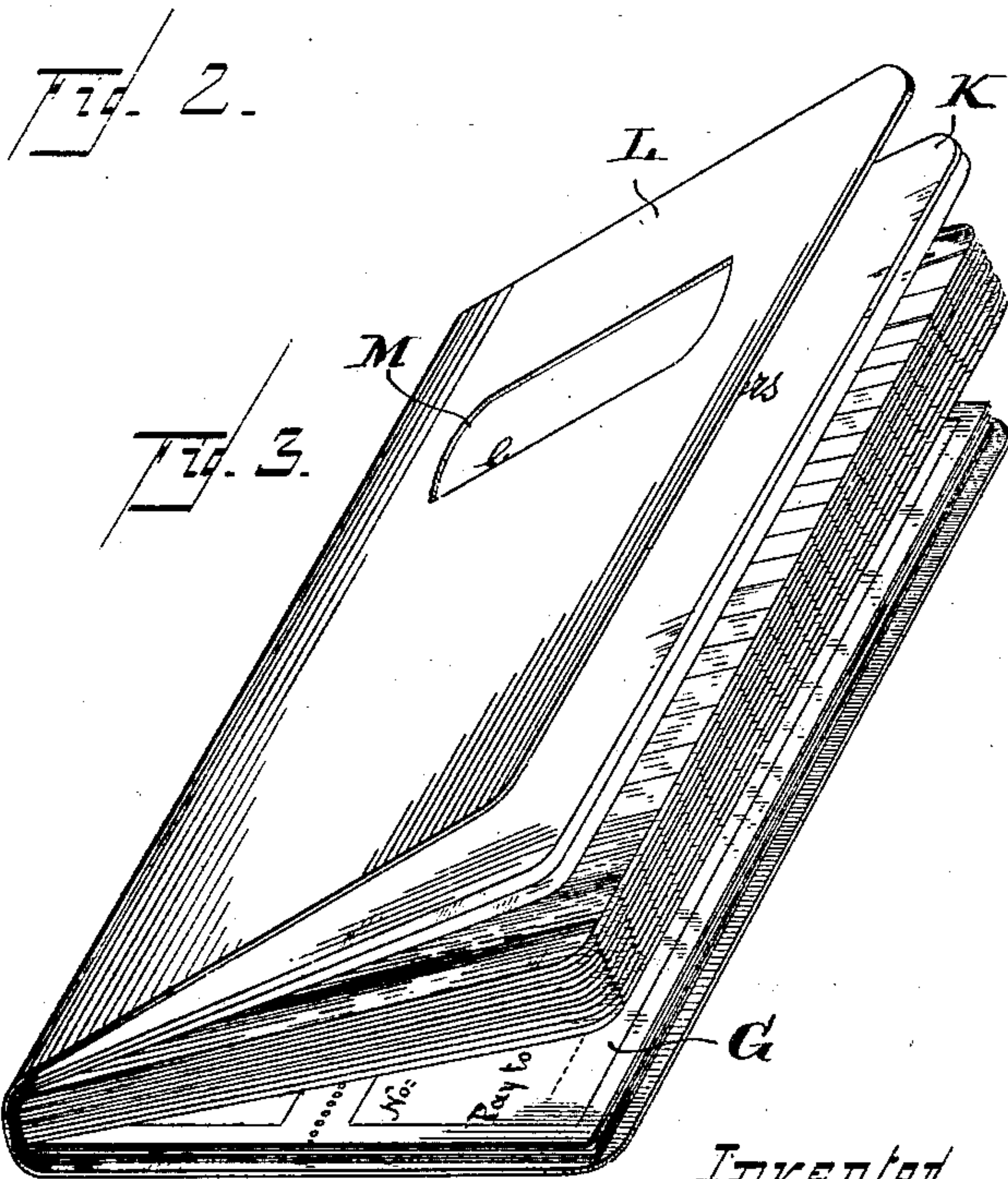
First National Bank

In Account with

M George H. Rogers K

O

Attest E. F. Smith
Arthur Kline



Invented
George H. Rogers
by C. Spengel atty.

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(Application filed June 16, 1898.)

(No Model.)

2 Sheets—Sheet 2.

In Account with									
Dr. Deposits				Cr. Checks					
Date Deposit		Amount		Check No.	Amount Check		Date Check	To Whom Payable	
1898		Deposit					1898		
Jan	19	95	50	00	10	00 ✓	Jan	21	John Smith
"	25	325	10	01	25	50 ✓	"	24	Wm Proctor
Feb.	12	699	00	02	25	80 ✓	"	25	Jackson & Co.
"	13	25	65	03	15	00 ✓	"	26	
"	20	10	00	04	103	15 ✓	Feb.	1	U. S. Milling Co
				05	9	00 ✓	"	5	City Waterworks
				06	13	15 ✓	"	8	E. Jones
Total	Dr.	1149	25	07	29	50 ✓	"	15	City Treasurer
	Cr.	169	60	08	31	70 ✓	"	15	L. Paper Co.
Bal. Fd.	20	979	65	09	919	50 ✓	Mar	3	Wm Miller
Sep "	24	10	00	10	10	60 ✓	"	"	Joe Adams
Total	Dr.	989	65	11	1000	35			
	Cr.	1000	35	12					
Credit	Feb	10	70	13					
				14					
				15					
				16					
				17					
				18					
				19					
				20					
				21					
				22					
				23					
				24					

Fig. 4.

Jan 25		1898		First National Bank	
DEBIT		Geo H. Rogers			
		Interest on Note renewed		2	80
		E. F. E. Cashier	\$	2	80

<i>Feb.</i>	<i>13</i>	<i>1898</i>	<i>First National Bank</i>
CREDIT	<i>Geo. H. Rogers</i>		
	<i>Return on Draft on S. Murray</i>	<i>25</i>	<i>65</i>
	<i>Given us for Collection</i>		
	<i>Feb 9. 98</i>		
	<i>E. F. E</i>	<i>Cashier</i>	<i>\$ 25 65</i>

Attest
E. F. Smith
Arthur Kline

Inventor
George H. Rogers
by C. Sprengel Atty.

UNITED STATES PATENT OFFICE.

GEORGE H. ROGERS, OF BIRMINGHAM, ALABAMA.

DEPOSIT AND CHECK BOOK.

SPECIFICATION forming part of Letters Patent No. 632,752, dated September 12, 1899.

Application filed June 16, 1898. Serial No. 683,555. (No model.)

To all whom it may concern:

Be it known that I, GEORGE H. ROGERS, a citizen of the United States, and a resident of Birmingham, Jefferson county, State of Alabama, have invented a certain new and useful Deposit and Check Book; and I do hereby declare the following to be a clear, full, 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, attention being called to the accompanying drawings, with the reference-letters marked thereon, which form a part of this specification.

The subject of this invention relates to books used by patrons of banks in connection with such of their intercourse with the latter as concerns the deposit of money and issuance of checks against such deposits. At present two books are used, one being the so-called "pass" or "deposit" book, in which deposits as presented are entered by the bank. The other is the check-book, containing check-blanks for checks to be issued against the amounts deposited and having also means usually in form of stubs for keeping a record of checks so issued. My invention provides certain improvements which are intended to benefit the depositor, as well as the banker, by simplifying and rendering more convenient the different transactions required during this particular part of their business intercourse. As to the depositor, it provides a deposit and check book combined, so that only one book is required in place of two. As to the banker, the arrangements are such that whenever balancing of the book is required he may use the record of the issued checks as already noted by the depositors for checking off the amounts. The bank saves thereby the additional entering up of checks now necessary for such balancing purposes, using instead only the original entries of the drawer of the checks.

The book is further so prepared that it may be used by different depositors, passing successively from one to the other without requiring a new one every time. This is to provide for such cases when a depositor surrenders his book after using it only a short time. As it is now, such books by reason of the depositor's name appearing on the front cover becomes useless, notwithstanding the fact that many pages are unused yet.

In the following specification, and particularly pointed out in the claims, is found a full description of the invention, its manner of use, parts, and arrangement, which latter is also illustrated in the accompanying drawings, in which—

Figure 1 is a full face view of the book open. Fig. 2 is a front view of the book closed. Fig. 3 is a perspective view of the book partly open. Fig. 4 is a view similar to Fig. 1, illustrating manner of balancing the book.

Referring to Fig. 1, all that part of the page to the left of line A is used by the bank to enter deposits when such are tendered by the depositor. It is subdivided by a line B into two columns, of which the first receives the date, while the other between lines B and A receives the amount of the deposit. The space to the right of line A is to be used by the depositor as a record for checks issued by him. This space contains a column C receiving the ordinal numbers of the checks, a column D receiving the amounts of the same, a column E for the date, and, finally, one F to receive the name of the parties to whom the checks are made payable. The numbers in column C may all be written; but I prefer to print them, as shown, in consecutive groups from "0" to "99," the check-writer then merely adding the necessary numerals when the numbers exceed ninety-nine—for instance, for one hundred he adds a "1" to the left of the two naughts, and continuing so adds every time a "1" until the hundred is exhausted, when he adds a "2" for two hundred, and so on. These groups are so arranged that they always start with the top of the page.

It is expected that this system prevents carelessness on the part of the depositors and induces them to number and record their checks properly. The blanks G for these latter are contained in the back of the book. It will thus be seen that a deposit and check book, with the necessary blanks, are all contained in one, which results in great convenience to the patrons of the bank. When in balancing accounts the banker proceeds to charge up the checks against the deposits, it is not necessary for the bank-clerk to enter the individual amounts of all the checks, as is done now; but he simply uses column D,

where he finds such amounts all ready for him, since they had been previously entered thereat by the depositor. It is then only necessary to compare the checks on hand, one
 5 by one, with the numbers in column C and the amounts in column D and checking them off, marking the amounts of all checks as they are found in the book with the usual checking-mark ✓. The marked amounts are then
 10 added, and the results appear between red lines to be drawn in the usual manner. Amounts representing debit or credit tickets are entered between the lines and in the proper columns, as usual. In Fig. 4 this
 15 method of balancing is shown in connection with a debit and credit ticket. The amounts of these tickets are shown as entered between the numbered lines, in this case lines numbered "2" and "3" and "1" and "2," respectively, the first in the debit, the other in the credit column. The depositor is informed as to this manner of balancing and checking by a suitable remark to be printed up and down in column J and reading as follows:
 25 "Amounts checked ✓ are footed between red lines. Dr. and Cr. Tickets and checks not included in previous balance are inserted between lines." This column may also be used to receive the checking-marks. Fig. 4 also
 30 illustrates the preferable manner of arranging the numbers in column C, which is so as to have twenty-five numbers to a page.

The double use of column D, which contains already the amounts of the checks to be
 35 charged against the deposits, is a great convenience to the bank, saving them the additional entry of these checks, as is now done, and using thus the original entry only all possible mistakes to which repeated entries
 40 are liable are avoided. Not a figure need be made outside of the book, no scratch-pad is needed to do any extraneous figuring, and if any errors are made they are always visible and readily found at any later time. As to
 45 the debit and credit tickets, they find their way into the book only through the book-keeper, who enters them when he balances the book.

The name of the depositor is written on the
 50 first one of a number of blank leaves K immediately behind the front cover L, and appears through an opening M in the latter. If, as it frequently occurs, a depositor surrenders his book after a short use only, the
 55 first one of leaves K is torn out, leaving again a clean space behind opening M to be used for entering the name of a subsequent depositor. The pages used by the previous depositor are also torn out, for which purpose
 60 upright rows of perforations N are provided on all pages. Sufficient pages are always torn

out, even if partly unused, to have the numbers on the first of the remaining pages beginning with a naught, so that the new user may start his checks with the numeral 1. It
 65 will thus be seen that a perfectly-clean book is left available for subsequent use. Remarks giving general and special instructions are printed within a space marked "O" on cover L, and read as follows:
 70

"Always bring this book with your deposit and see that entries agree with deposit-ticket.

"Have book balanced when few or no checks are out.

"Never give out a check until properly entered.
 75

"Deposits and checks are visible on opening the book, and the difference in footings of columns 'Amount Deposit' and 'Amount Check' shows balance.
 80

"The bank balances this book by simply checking off amounts of checks entered and returning paid checks, thus avoiding any but original entries.

"When accounts are closed, the leaves
 85 written on are torn out at perforation and given to depositor with canceled checks, thus leaving the book to be used by another customer."

Having described my invention, I claim as
 90 new—

1. A book to be used between banks and depositors, having an opening in its front cover, a number of blank pages back of said cover, with the name of the holder on the first blank
 95 page and so placed as to appear through the opening in the cover, so that on removal of such page a blank space appears within said opening and available for another name.

2. A book used between bank and depositor
 100 having a number of leaves K next to the front cover, intended to receive the name of the holder, an opening in the front cover to render such name visible and a number of leaves following the leaves mentioned and all suit-
 105 ably arranged to receive entries, all leaves perforated near their inner connecting edge to facilitate removal.

3. A book used between bank and depositor, having an opening in the front cover, a number of blank pages next to it, a number of
 110 pages arranged to receive entries of deposits and records of checks and blanks for these latter, all pages perforated near their inner connecting edge to facilitate removal.
 115

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

GEORGE H. ROGERS.

Witnesses:

W. J. ARMSTRONG,
 P. B. CARPENTER.