

**No. 656,662.**

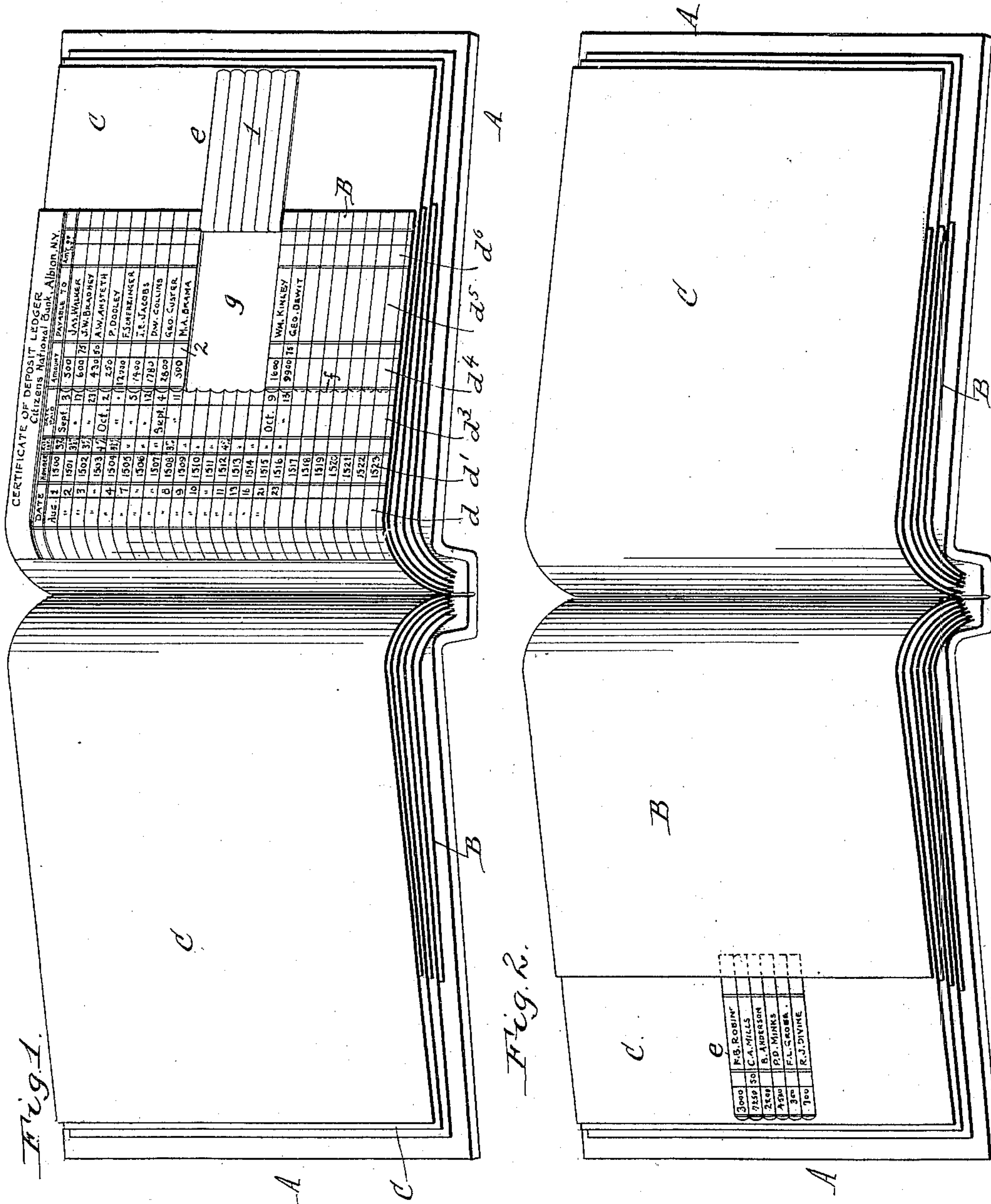
**Patented Aug. 28, 1900.**

**J. H. RAND.**  
**ACCOUNT BOOK.**

(Application filed Nov. 23, 1899.)

(No Model.)

**2 Sheets—Sheet 1.**



Witnesses:

C. A. Volk

F. F. Scherzinger.

James H. Rand Inventor.  
By Wilhelm H. Bourne,  
Attorneys.

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(No Model.)

2 Sheets—Sheet 2.

Fig. 3.

CERTIFICATE OF DEPOSIT LEDGER  
Citizens National Bank Albany, N.Y.

DATE	NUMBER	RATE	DATE PAID	AMOUNT	PAYABLE TO	AMT. OF INT.
Aug. 1	1500	3%	Sept. 3	500	JAS. WALKER	
"	1501	3%	" 17	600	J.W. BRADNEY	
"	1502	3%	" 23	12.00	A.W. ANSTETH.	
"	1503	4%	Oct. 2	430	P. DOOLEY	
"	1504	3%	"	250	GEO. CUSTER	
"	1505	"	" 5	12.00	F. SCHERZINGER	
"	1506	"	" 12	18.3600	I.E. JACOBS	
"	1507	"	Sept. 4	1780	M. COLLINS	
"	1508	3%	" 11	7200	M. & ROBIN	
"	1509	"	"	7250.50	C.A. MILLS	
"	1510	"	"			
"	1511	"	"			
"	1512	4%	"			
"	1513	"	"			
"	1514	"	"			
"	1515	"	"			
"	1516	"	Oct. 9	1600	WM. KINLEY	
"	1517	"	" 13	9900.75	GEO. DEWIT	
"	1518	"	"			
"	1519	"	"			
"	1520	"	"			
"	1521	"	"			
"	1522	"	"			
"	1523	"	"			

Fig. 4.

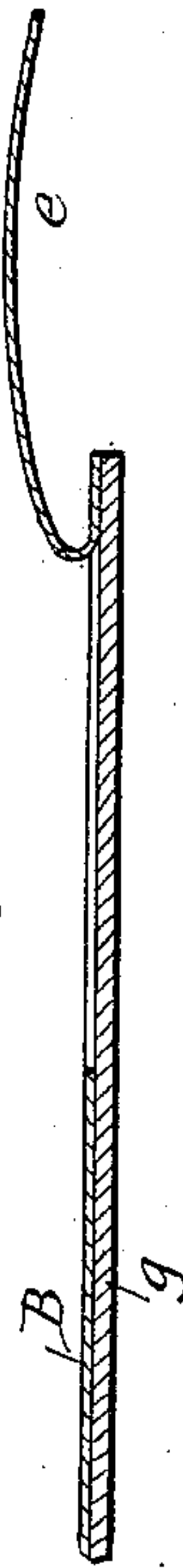
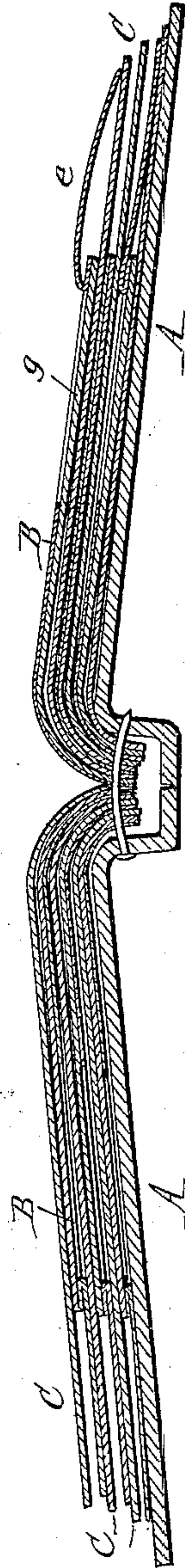


Fig. 5.



Witnesses:  
E. A. Volk.  
F. F. Scherzinger.

James H. Rand Inventor  
By Wilhelm H. Bomer,  
Attorneys.



# UNITED STATES PATENT OFFICE.

JAMES H. RAND, OF TONAWANDA, NEW YORK.

## ACCOUNT-BOOK.

SPECIFICATION forming part of Letters Patent No. 656,662, dated August 28, 1900.

Application filed November 23, 1899. Serial No. 738,023. (No model.)

*To all whom it may concern:*

Be it known that I, JAMES H. RAND, a citizen of the United States, residing at North Tonawanda, in the county of Niagara and State of New York, have invented new and useful Improvements in Account-Books, of which the following is a specification.

This invention relates more especially to the ledgers employed in banks for keeping a record of certificates of deposit. Heretofore it has been the common practice to enter such certificates in an ordinary ledger, and when a certificate is paid the date of payment is written opposite the corresponding entry in a column provided for that purpose. By this system when it is desired to ascertain the total amount of unpaid or outstanding certificates it is necessary to pick out the entries of the paid certificates, add the same and deduct them from the total amount of certificates entered in the ledger. This involves considerable work and consumes much time, especially when such deposits run for a considerable period of time and the entries extend through a number of ledgers.

The object of my invention is the production of a convenient account-book of this character which facilitates the work of ascertaining the amount of unpaid certificates and enables the entries of the paid and unpaid certificates to be readily distinguished.

In the accompanying drawings, consisting of two sheets, Figure 1 is a perspective view of an open ledger containing my invention, showing the face side of one of the leaves of the book. Fig. 2 is a similar view showing the rear side of the same leaf. Fig. 3 is a detached perspective view of one of the leaves of the ledger and an adjacent division plate or leaf. Fig. 4 is a fragmentary horizontal section of one of the leaves. Fig. 5 is a horizontal section of the open ledger.

Like characters of reference refer to like parts in the several figures.

A A are the covers of the ledger. B represents the leaves of the same, which are preferably bound temporarily between the covers by any suitable or well-known means, so that when a leaf is filled it can be removed from the ledger and filed away and replaced by a blank leaf. The outer ends of these leaves terminate

at some distance from the ends of the covers and are preferably separated by division plates or leaves C, of cardboard or other comparatively-stiff material. These division-plates extend beyond the ledger-leaves B and are nearly as long as the covers, as shown. They are retained in place by the temporary binding devices of the leaves.

Each ledger-leaf is suitably ruled into up-right columns  $d$   $d'$ , in which are entered the date of issue of each certificate of deposit, the serial number of the certificate, the rate of interest payable on the same, the amount of the certificate, the name of the depositor, and the amount of interest paid on the certificate. The portions of each leaf bearing the columns which receive the names of the depositors and the amounts of the certificates consist of independent narrow slips  $e$ , which form part of the leaf, but are detached therefrom at their upper and lower sides and at their inner ends, or made readily detachable at the three sides named, to permit the slips to be turned upwardly and outwardly, so that their front sides face rearwardly. The attached ends of the slips are arranged near the outer ends of the leaf B, so that when the slips are reversed the portions thereof which bear the names of the depositors and the amounts of the certificates extend beyond the free outer end of the leaf, as shown in connection with the slips numbered 1 in the drawings. In order to prevent curling of the slips in the blank condition of the leaves, the inner ends of the slips are not wholly severed from the body of the leaves, but are left partly attached thereto, as shown at  $f$ , so as to be readily detachable therefrom, as most clearly shown in Fig. 3. The account-slips are as wide as the distance between two adjacent lines of the page, so that the entries thereon are in line with the corresponding entries of the remaining columns on the page. The ledger-leaves B are about as much shorter than the division-plates C as the length of the slips  $e$ , so that when the slips are turned outwardly to the reversed position above described they lie flat between said plates and are prevented from curling or becoming entangled with one another in opening and closing the ledger. Each leaf of the ledger is



preferably provided with a comparatively-stiff backing *g* of heavy paper or cardboard, to which the leaves are gummed or pasted.

In the use of my improved ledger when a  
 5 certificate of deposit is issued the name of the depositor and the amount of the certificate are entered in the proper columns  $d^1$  and  $d^2$  of one of the reversible slips *e*, and the date of issue of the certificate and the rate of  
 10 interest which it bears are entered in the corresponding spaces of the columns  $d$  and  $d^2$ . The numbers of the certificates in the column  $d'$  are usually printed on the leaves in consecutive order, as shown. After making the  
 15 entries on the slip *e* the same is turned outwardly to the reversed position, (shown in connection with the slips 1.) Each succeeding slip upon which an entry is made is reversed to the same position. When a cer-  
 20 tificate is paid by the bank, the corresponding slip *e* is turned back to its original position and the date of payment of the certificate is entered opposite said slip in the column  $d^3$ , as shown in connection with the slips num-  
 25 bered 2. The slips which are thus returned to their original position are held in place by pasting or otherwise attaching their free ends to the backing *g* of the leaf. For this purpose the slips *e* may be gummed on their backs, if  
 30 desired. It will now be understood that the reversed slips 1 represent all the unpaid certificates, and the slips 2, which have been pasted in their original position, represent the paid certificates, the entries of the paid certificates  
 35 appearing on the front side of each leaf and the entries of the unpaid certificates appearing on the rear side of each leaf, thereby enabling the two kinds of entries to be readily distinguished. When it is desired to ascer-  
 40 tain the total amount of unpaid or outstanding certificates, each of the leaves bearing the entries of the certificates is turned back, so as to expose the faces of the reversed slips 1, as shown in Fig. 2. In this position of  
 45 the reversed slips the amounts entered on the same appear in a vertical column, one below another, and can be quickly and conveniently footed, the sum of the amounts on the reversed slips of all the leaves being the  
 50 total amount of unpaid certificates. By this improved construction and arrangement the entries representing the paid and unpaid certificates are grouped or kept separate from each other, so that they can be distinguished  
 55 at a glance and the amounts of the unpaid

certificates be added together without the necessity of picking out the entries of the paid certificates and then deducting them from the total amount of certificates issued, as is necessary with the ordinary system here- 60  
 tofore employed. When all of the certificates entered on a leaf are paid, the leaf is removed from the book and placed in a separate binder of any suitable construction.

Although my improved account-book is es- 65  
 pecially suitable as a certificate-of-deposit ledger, it may obviously be used for other purposes.

I claim as my invention—

1. An account-book having leaves which 70  
 are ruled into suitable spaces and which are provided with a plurality of reversible account-slips arranged one below another and registering with said spaces, each of said slips having its outer end attached to the leaf near 75  
 the outer end of the leaf, whereby each slip may be turned so as to project beyond the end of the leaf for indicating one condition of an account, or returned to its normal position against the front side of the leaf for in- 80  
 dicating another condition of the account, substantially as set forth.

2. An account-book having leaves which terminate at some distance from the ends of the covers and which are provided with a 85  
 plurality of reversible account-slips arranged one below another and each having its outer end attached to the leaf near the outer end of the leaf, whereby the slips project beyond the outer end of the leaf, when reversed, and 90  
 division-plates arranged between said leaves and extending beyond the outer ends thereof, for retaining the reversed slips in a flat condition, substantially as set forth.

3. An account-book having leaves provided 95  
 with a comparatively-stiff backing, said leaves being ruled into suitable columns or spaces and having reversible account-slips which normally form one or more of said columns and which are permanently attached to said 100  
 leaves only at the outer ends of the slips, and adapted to be gummed at their free ends to said backing, when turned to their original position, substantially as set forth.

Witness my hand this 9th day of Novem- 105  
 ber, 1899.

JAMES H. RAND.

Witnesses:

CARL F. GEYER,  
 JNO. J. BONNER.