

No. 668,900.

Patented Feb. 26, 1901.

W. W. BARRETT.

BALANCE SHEET OR BOOK FOR BANKS.

(Application filed Nov. 15, 1900.)

(No model.)

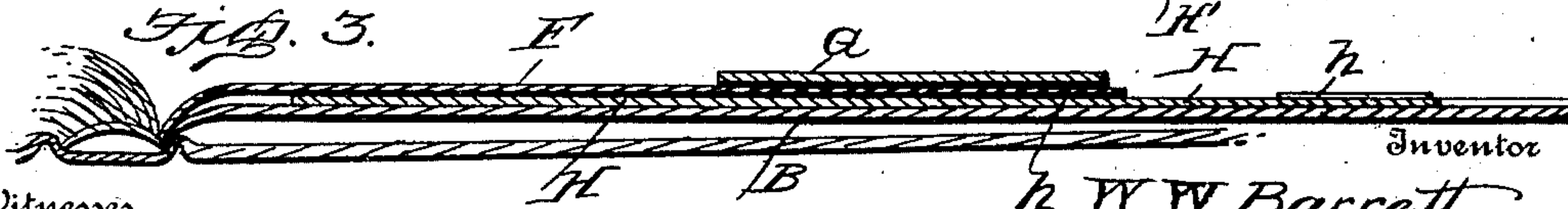
Fig. 1.

| No. | Names           | Debit | C         | D         | E |
|-----|-----------------|-------|-----------|-----------|---|
| 1   | Adams, C. W.    | 3     |           | 7 00      |   |
| 2   | Barnes, W. H.   | 7     | 10 75 34  | 12 75 34  |   |
| 3   | Coons, J. B.    | 10    | 72 2      | 2 27 40   |   |
| 4   | Dean, Geo. M.   | 15    | 71        | 75        |   |
| 5   | Early, C. H.    | 20    | 79 60 30  | 75 42 09  |   |
| 6   | Fogg, J. O.     | 32    |           | 10 00     |   |
| 7   | Gooch, R. A.    | 54    | 4 20 15   | 3 44 22   |   |
| 8   | Hanna, J. S.    | 101   | 71        | 7 30      |   |
| 9   | Jones, A. H.    | 175   |           | 43 74 93  |   |
| 10  | Keene, W. D.    | 200   |           | 25        |   |
| 11  | Lomax, L.       | 232   |           | 72 50     |   |
| 12  | Mitchell, J. O. | 275   | 79 93 57  | 103 40 82 |   |
|     | Totals          |       | 174 61 39 | 262 84 60 |   |

Fig. 2.

| No. | Names           | Debit | C         | D         | E         |
|-----|-----------------|-------|-----------|-----------|-----------|
| 1   | Adams, C. W.    | 3     |           | 7 00      |           |
| 2   | Barnes, W. H.   | 7     |           | 10 75 34  | 12 75 34  |
| 3   | Coons, J. B.    | 10    |           | 2 27 40   |           |
| 4   | Dean, Geo. M.   | 15    |           | 75        |           |
| 5   | Early, C. H.    | 20    |           | 79 60 39  | 75 42 09  |
| 6   | Fogg, J. O.     | 32    | 72 2      | 10 00     | 71        |
| 7   | Gooch, R. A.    | 54    |           | 4 20 15   | 3 44 22   |
| 8   | Hanna, J. S.    | 101   |           | 7 30      |           |
| 9   | Jones, A. H.    | 175   | 71        | 43 74 93  |           |
| 10  | Keene, W. D.    | 200   |           | 25        |           |
| 11  | Lomax, L.       | 232   |           | 72 50     |           |
| 12  | Mitchell, J. O. | 275   |           | 79 93 57  | 103 40 82 |
|     | Totals          |       | 174 61 39 | 262 84 60 | 198 02 47 |

Fig. 3.



Witnesses  
C. Hunt.

*[Signature]*

By

*[Signature]*

Inventor

W. W. Barrett

Attorneys



# UNITED STATES PATENT OFFICE.

WILLIAM W. BARRETT, OF CENTRALIA, MISSOURI.

## BALANCE SHEET OR BOOK FOR BANKS.

SPECIFICATION forming part of Letters Patent No. 668,900, dated February 26, 1901.

Application filed November 15, 1900. Serial No. 36,584. (No model.)

*To all whom it may concern:*

Be it known that I, WILLIAM W. BARRETT, a citizen of the United States, residing at Centralia, in the county of Boone and State of Missouri, have invented certain new and useful Improvements in Balance Sheets or Books for Banks; 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.

This invention relates to a daily balance book or sheet for banks, the object of the invention being to provide a book or sheet of this character by means of which the accounts of the individual depositors may be quickly and conveniently balanced at the end of each business day, so that the standing of any account may be instantly determined and much time and labor saved over the ordinary and well-known methods of balancing.

The invention consists of a balance sheet or book embodying certain novel features of construction, combination, and arrangement of parts, as will be hereinafter more fully described, and particularly pointed out in the appended claim.

In the accompanying drawings, Figure 1 is a plan view of a balance-book embodying my invention, showing the front cover thrown back to expose a balance sheet or leaf and indicating the arrangement of the slides prior to the taking of a balance. Fig. 2 is a similar view showing the arrangement of the slides after a balance has been taken. Fig. 3 is a longitudinal section through the book.

Referring now more particularly to the drawings, the letter A designates the improved balance-book, having bound therein any desired number of balance sheets or leaves B, made of cardboard or any other suitable material. Each leaf has its front face ruled at its outer or free end, forming columns C, D, and E.

F denotes a fly-leaf arranged upon the outer or front face of the balance-leaf and having one end bound in the book and its free end terminating short of the column C, leaving the said columns C, D, and E exposed. A depositor's-name slip G is arranged upon the outer side of this fly-leaf, near its free end, and may be ruled to receive the names of

any desired number of depositors, twelve of which appear in the present instance. This fly-sheet is attached at top and bottom to the balance-sheet by suitable fastening devices, which will permit of the ready and quick removal of the sheet.

To the balance-sheet B are secured two sets or series of guides *h*, consisting of grooved or channeled strips of metal passed through slits therein or otherwise suitably secured thereto, said guides extending longitudinally in parallel relation with the corresponding guides of the series in alinement with each other. In these guides are arranged to move a series of slides H, corresponding in number to the name-spaces on the slip G and ruled to form column portions or sections *i*, separated by lines of perforations *i'*. A slide H' to receive the totals is also arranged below said slides H at the foot of columns C D E. These slides preferably consist of strips of cardboard and occupy the space between the balance-leaf B and fly-leaf F and are adapted to slide across the column-spaces C, D, and E. The depositor's name slip is provided with vertical columns *j* and *j'* to respectively receive the numbers of the accounts and the pages on which said accounts appear in the ledger. In the column-spaces *i* of the slides the amounts representing the balances of accounts at the beginning and end of each day's business are to be placed and in the column portions of the slide H' at the foot of the columns C, D, and E the totals showing the total deposits at the beginning of the day, the total amount of the new balances, and the total amount of the old balances are to be placed, from which the increase or decrease of deposits during the day may be quickly ascertained.

The mode of employing the balance-sheet is as follows: The outer ends of the slides H are drawn out until the outermost column-sections *i* register with the column D and the balances of the several accounts at the beginning of the day's business are written therein. By reference to Fig. 1 it will be seen that the amounts designating the balance of the account of each depositor whose name appears on the slip is shown in the corresponding slide in column D, and that the sum total of all the accounts—viz., twenty-six thousand two hun-



dred and eighty-four dollars and sixty cents—appears at the foot of said column. At the end of the day's business the new balances of the depositors whose accounts have changed are written in the next adjoining column portions of the slides. Now assuming that the current page of the journal shows that W. H. Barnes has checked out two hundred dollars, C. H. Early checked out three hundred dollars and deposited four hundred and twenty-seven dollars and thirty cents, Gooch & Paxton deposited seventy-eight dollars and ninety-three cents, and J. T. Mitchell checked out two thousand three hundred and forty-seven dollars and thirty-one cents, it will be apparent that by taking the differences between the total amounts checked out and deposited during the day that there was two thousand three hundred and forty-one dollars and eight cents more checked out than was deposited, or, in other words, deposits have decreased that amount. The next step is to post the different items from the journal to their respective accounts in the ledger, extend the balances, and at the same time, with the balance-book open on the desk, copy these new balances on the slides H, as follows: W. H. Barnes's account becomes two hundred dollars less, or ten hundred and seventy-five dollars and thirty-four cents; C. H. Early's balance is one hundred and twenty-seven dollars and thirty cents more, or seven thousand nine hundred and sixty-nine dollars and thirty-nine cents; Gooch & Paxton's seventy-eight dollars and ninety-three cents more, or four hundred and twenty-three dollars and fifteen cents, and J. T. Mitchell's two thousand three hundred and forty-seven dollars and thirty-one cents less, or seven thousand nine hundred and ninety-three dollars and fifty-one cents. All the new balances thus appear in column C in proper position for adding. The sum of them is found to be seventeen thousand four hundred and sixty-one dollars and thirty-nine cents, which is placed on the slide H' at the foot of said column. Then the slides H containing the new balances—slides representing the aforementioned accounts numbered "2," "5," "7," and "12"—are moved one column to the right, bringing the new balances in their proper position in column D and the old balances of these accounts in column E, as shown in Fig. 2. Upon adding the old balances in this column it is found that their total is nineteen thousand eight hundred and two dollars and forty-seven cents. By now deducting the sum total of the new balances in column C of slide H'—viz., seventeen thousand four hundred and sixty-one dollars and thirty-nine cents—from the old balance total, nineteen thousand eight hundred and two dollars and forty-seven cents, a balance of two thousand three hundred and forty-one dollars and eight cents is left. The old balances thus exceed the new ones this amount. Hence the deposits have decreased this much, which corresponds with the bal-

ance in the journal. Therefore the work must be right. When this is done, the amount now on deposit may be readily ascertained by subtracting two thousand three hundred and forty-one dollars and eight cents, the amount the deposits decreased, from the amount on hand at the beginning of the day's business—namely, twenty-six thousand two hundred and eighty-four dollars and sixty cents—which will show a balance of twenty-three thousand nine hundred and forty-three dollars and fifty-two cents. Upon then detaching the outer column-sections *i* of slides H, representing accounts "2," "5," "7," and "12," and also detaching the filled column-sections H' of slide H and writing the new total deposit balance thereon the book will be ready for the next day's work.

The advantage of employing my balance book or sheet over the old method of striking a balance will be readily understood. The ordinary way is to first copy the balances that have changed in a new column, then to copy all the remaining balances that have not changed in the same column, and finally to add this column and take the difference between it and the preceding column. As it is estimated that only one-fifth of the accounts of a bank change daily, it will be readily seen that a great deal of useless work is required. For example, if a bank has one thousand accounts and two hundred only of them change daily the remaining eight hundred old balances have under the present practice to be copied in the new column with the new balances and all the accounts in the old column added in order to prove the two hundred that have changed. It will be readily seen that this requires a considerable amount of time and labor. By the use of my invention under similar conditions it would only be necessary to copy the two hundred new balances instead of one thousand, then add the two hundred new balances and the two hundred old balances of the same accounts, making a total of four hundred to be added instead of one thousand.

The depositor's-name slip G is detachably secured, so that it can be easily detached at any time for the substitution of a new depositor's slip embodying any required changes in the accounts. This will enable the bookkeeper to revise one page at a time when needed and does away with transferring them every month or two, as is required under the old system. The slides H and H' may be easily placed in position by simply detaching and raising the free end of the fly-leaf from the balance-sheet B. In practice these slides will be made from twelve to fourteen inches long and be divided into a corresponding number of columns or entry portions by the perforations, so as to receive a dozen or more entries. When one is used up, a new one is substituted therefor, this making the book perpetual. In the practical use of the invention the accounts may be alphabetically



arranged by name, one or two letters to a sheet, and the standing of any accounts may thus be instantly determined by turning to the proper sheet, by which a considerable  
5 saving of time may be effected over the ordinary practice of consulting the ledger.

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

10 A daily balance-sheet having at one end balance-columns, a fly-leaf covering the front face thereof with the exception of said columns, a depositor's-name slip removably ap-

plied upon the upper surface of the outer free end of said fly-leaf, and balance-slides movable beneath the fly-leaf and between the same and balance-sheet and across said columns, substantially as set forth. 15

In testimony whereof I have hereunto set my hand in presence of two subscribing witnesses. 20

WILLIAM W. BARRETT.

Witnesses:

C. H. EARLY,

E. R. BARRETT.