

No. 671,094.

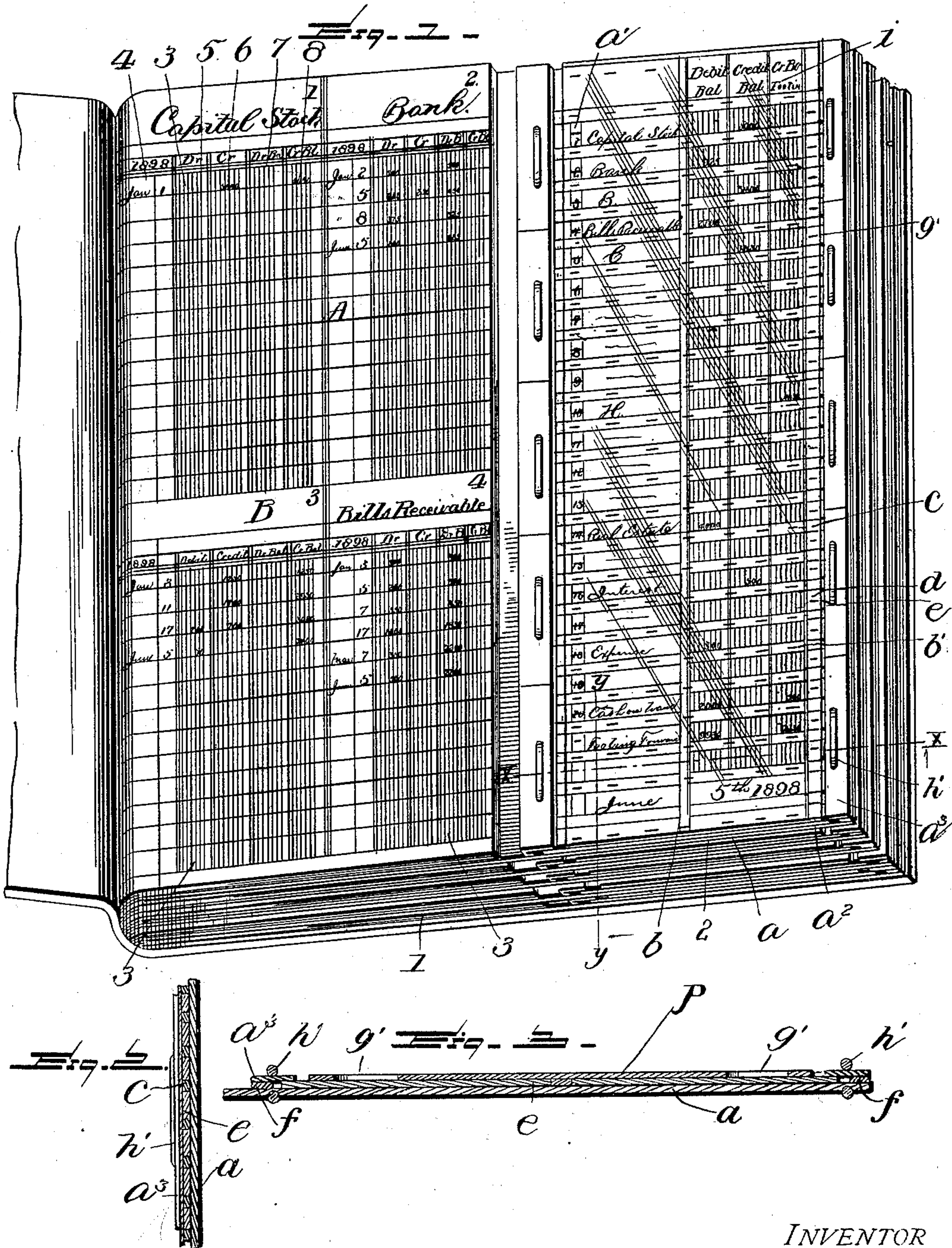
Patented Apr. 2, 1901.

W. E. SAVAGE.
BALANCE LEDGER.

(Application filed Jan. 4, 1901.)

(No Model.)

2 Sheets—Sheet 1.



WITNESSES:

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J. R. Lockwood

INVENTOR

William E. Savage.

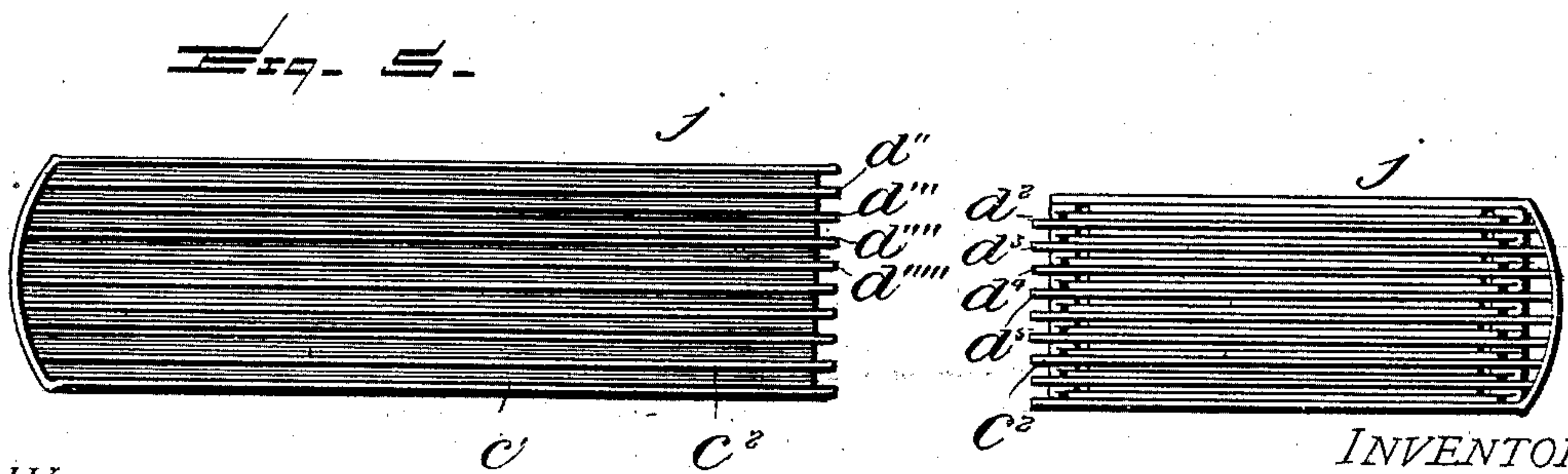
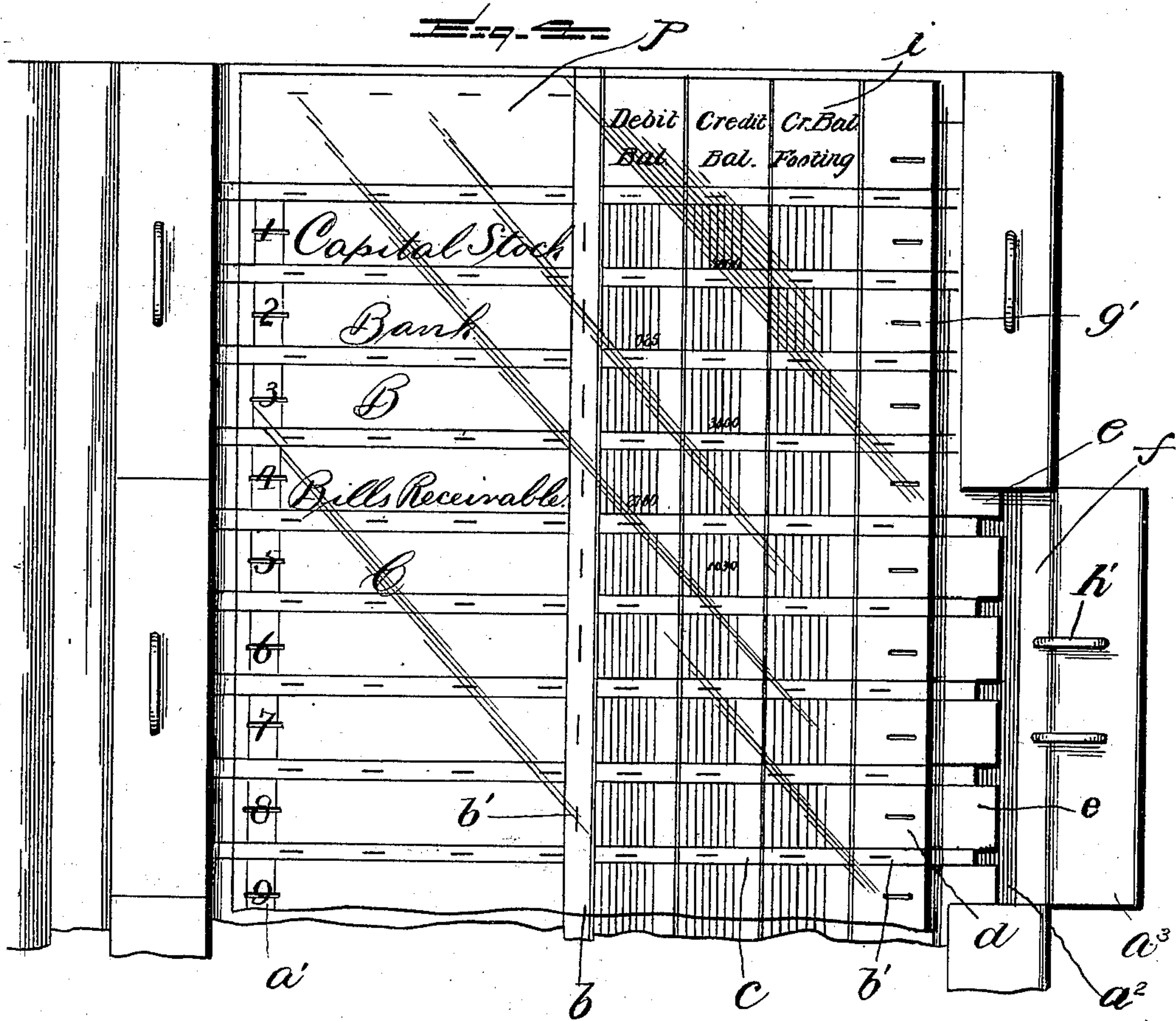
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2 Sheets—Sheet 2.



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UNITED STATES PATENT OFFICE.

WILLIAM EDWARD SAVAGE, OF OKOLONA, MISSISSIPPI.

BALANCE-LEDGER.

SPECIFICATION forming part of Letters Patent No. 671,094, dated April 2, 1901.

Application filed January 4, 1901. Serial No. 42,054. (No model.)

To all whom it may concern:

Be it known that I, WILLIAM EDWARD SAVAGE, a citizen of the United States, residing at Okolona, in the county of Chickasaw and State of Mississippi, have invented certain new and useful Improvements in Balance-Ledgers; and I do hereby 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 ledgers and balance-indicators therefor.

One object of the invention is to produce a ledger in which the condition of an account may be instantly determined by an inspection of the account or by reference to a balance-indicator.

A further object of the invention is to provide a ledger having the usual debit and credit columns and, in addition, debit and credit balance columns, so that with each entry a deduction or addition may be inserted in either the debit or credit balance columns, that the last entry may indicate the condition of the account.

Furthermore, the object of the invention is to produce a balance-indicating device in connection with a ledger in which a column for the titles of the accounts and the columns for the debit and credit balances and a column for the footings are formed.

Furthermore, the object of the invention is to provide novel means for protecting the titles and figures of the indicator and in providing means whereby the footings may be readily changed.

Finally, the object of the invention is to provide indicator-slips and means whereby the said slips are held in place.

With the above and other objects in view the invention consists in the details of construction and in the arrangement and combination of parts to be hereinafter more fully set forth and claimed.

In describing the invention in detail reference will be had to the accompanying drawings, forming part of this specification, wherein like characters of reference denote corresponding parts in the several views, and in which—

Figure 1 is a perspective view of a ledger

embodying the invention. Fig. 2 is a sectional view on the line *y y* of Fig. 1. Fig. 3 is a sectional view on the line *x x* of Fig. 1. Fig. 4 is an enlarged detailed view of a fragment of one of the indicators. Fig. 5 is a view in elevation of a modification, showing the ends of the ledger and indicators bound in separate volumes.

In the drawings, 1 1 1 indicate a series of leaves, and 2 2 2 the interposed indicators. As many leaves may comprise a series as practice demonstrates most convenient; but I have found that a series of thirty or forty leaves is best adapted to banking or commercial requirements. Each page of the ledger is divided into spaces for accounts, the number of spaces being governed by the requirements of the business in which the ledger is used. In the drawings the pages are divided into four spaces 3 3 3 3, which are numbered consecutively, each space having a title or name at the top and then below a date-column 4, a column 5 marked "Debits," a column 6 marked "Credits," a column 7 marked "Debit-balances," and a column 8 marked "Credit-balances."

It is my purpose to have the balance-columns indicate always the condition of the account. Thus the account A shows four debit items, and on the same day of the second debit there is a credit item, and in the debit-balance column the balance of the account is shown for that day.

In the account B is shown a credit-balance, thus illustrating the simplicity of the system, and the advantageous results.

The indicators 2 are formed with a back *a*, to which are secured by stitches *b'* or otherwise a longitudinally-disposed central partition *b* and a series of equidistantly-spaced transverse partitions. Between each of the partitions *c* are the ways *d*, in which are slidably and removably seated indicating-slips *e*, which may be of any suitable material, preferably light cardboard. The column *a'* is for numerals designating a space in the preceding series of leaves and opposite thereto the title of the account corresponding to the numeral. To the right of the longitudinal partition three columns are indicated by lines on the slips, which slide under the transparent cover *p*, and these columns are used in indi-

cating the conditions of the accounts named in the column to the left of the longitudinal partition. The date of each balance indicated may be placed on the top or bottom slip, as best suits the purpose of the user, or left off entirely.

As an aid to the introduction of the slips the transparent cover is provided with the slots g' between each two transverse partitions, through which a pointed instrument may be run to engage and withdraw the slides e when a change is made in the footing of the account to which it corresponds.

The transparent cover terminates at each side a suitable distance from the edge of the base, and the slips e are of such length as to protrude beyond the edges of the cover, thus affording means for grasping the ends of the slides for their manipulation. Strips f of the same thickness as the partitions c are secured along the edges of the base, and a space a^2 intervenes between the strips f and the ends of the partitions to afford ready access to the slips e . Guards a^3 , comprising strips of any suitable length, preferably of such length as to guard four or five slips, are hinged to the edges of the base and are drawn down to normally cover the space a^2 , that the slips e may not be accidentally misplaced. There is a space between the edges of the guards and transparent cover for the purpose of permitting the operator to lift the guards by engaging the edges thereof. The guards may be swung back, as shown in Fig. 4, that access may be had to the slips. Elastic bands h' , strung through the base and through the guards, serve to exert a pull to retain said guards firmly in place in engagement with the slips e , the strips f , and the partitions c . It is a well-known fact that many accounts are inactive and such slides need not be disturbed, but the figures thereon are always protected by the transparent cover.

In my system it is my purpose to have a column i , which shall indicate footings of either the debit or credit balance, according to the use of the ledger, such footings to be made every ten items, so that the work of balancing may be simplified.

When the ledger is to be used in banking-houses, it would be more desirable to have the footings-column denote the credit-balances, for it is well understood that the accounts having credit-balances prevail, while but few accounts will have a debit-balance.

In mercantile use the number of accounts with a debit-balance prevail. Hence for such use it would be more convenient to have the footings show the debit-balance, for the credit-balance in such cases can be readily footed in the credit-balance column.

As shown in Fig. 5, the ledger c' may be bound in sections with any suitable partitions, such as c^2 , to show the sections, and these partitions may be appropriately marked to correspond to the indicators, which may be provided with any suitable cover, such as j .

In this form the indicators will be constructed as those heretofore described, and the indicators marked d^2 d^3 d^4 d^5 will disclose the accounts entered in the sections d'' d''' d'''' d''''' of the ledger. It is understood that this arrangement of the indicators separate from the ledger may be resorted to wherever convenient and advantageous to the user.

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

1. A ledger and balance-book comprising several series of leaves and balance-indicators interposed between the several series, said indicators each comprising a base with longitudinally and transversely disposed partitions on its face, a transparent sheet on the partitions having slots registering with the spaces between the partitions and slides inserted in the interstices of the transparent cover and partitions adapted to be engaged by an instrument inserted in the slots, as and for the purpose set forth and described.

2. A ledger and balance-indicator comprising several series of leaves, each of which is ruled with a date-column and a credit-balance column, a credit-column, a debit-column and a debit-balance column for each account, a balance-indicator comprising a base interposed between the series of leaves and bound therewith, a longitudinal partition on the base about centrally distant from the edge of the series of leaves to the outer edge of the base, a series of transverse partitions on each side of the longitudinal partition, and a transparent cover on the partitions forming therewith slideways and slips adapted to enter the slideways; said cover having slots registering with the slideways, substantially as described.

3. A ledger and balance-indicator comprising several series of leaves each of which is ruled with a date-column, a debit-column, a credit-column, a debit-balance column and a credit-balance column for each account, a balance-indicator comprising a base interposed between the series of leaves and bound therewith, a longitudinal partition on the base about centrally of the distance from the edge of the series of leaves to the outer edge of the base, a series of transverse partitions on each side of the longitudinal partitions, and a transparent cover on the partitions forming therewith slideways, and slips adapted to enter slideways formed by the partitions and cover, said slips having columns ruled thereon, substantially as described.

4. In a balance-indicator for ledgers, a suitable base having longitudinal and transverse partitions, said transverse partitions terminating back of the edges of the base, strips secured along the edges of the base with intervening spaces between the edges of the strips and the ends of the partitions; said strips being of the same thickness as the partitions, keepers hinged along the edges of the base and contacting with the surface of the

transverse partitions and guarding the spaces between the strips and partitions, elastic lacing for retaining the guards in place, and a transparent cover secured on the partitions with its edges terminating back of the edges of the guards, as and for the purpose described.

5. In a balance-indicator for ledgers, a base, longitudinal and transverse partitions on the base; said transverse partitions terminating back of the edges of said base; a transparent cover secured on the partitions and terminating back of the ends of the transversely-disposed partitions, strips secured along the edges of the base of equal thickness with the partitions with the edges a suitable distance therefrom, slips having rulings thereon adapted to slide in the ways formed by the partitions and the cover and guards hinged along

the edges of the base for holding the strips in place and suitable means for holding the guards in contact with the transversely-disposed partitions, substantially as described.

6. In a balance-indicator for ledgers, a base, partitions thereon, a cover, slips inserted under the cover between the partitions; said slips being provided with suitable ruling, guards hinged to the base and overlapping the ends of the partitions, and elastic cords strung through apertures in the base and guards, substantially as described.

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

WILLIAM EDWARD SAVAGE.

Witnesses:

B. F. ELLIS,
C. M. SAVAGE.