

No. 705,851.

Patented July 29, 1902.

P. KUEHN.

BANK DEPOSIT COUPON BOOK.

(Application filed Mar. 21, 1902.)

(No Model.)

2 Sheets—Sheet 1.

Fig. 1.

<p style="text-align: center; font-size: 2em;">B</p> <p style="text-align: center;">SEE ADVERTISING MATTER FOR LIST OF DEALERS USING THIS SYSTEM.</p> <p style="text-align: center;">NEW DEPOSIT BOOKS ISSUED AS NEEDED.</p>	<p style="text-align: center; font-size: 2em;">A</p> <p style="text-align: center;"><b>THE BLANK SAVINGS BANK</b></p> <p style="text-align: center;">TOLEDO, OHIO</p> <p style="text-align: center;">IN ACCOUNT WITH</p> <hr/> <p style="text-align: center;"><b>No. 3759</b></p> <p style="text-align: center;">NOTICE ON THE SECOND THURSDAY OF EACH MONTH BRING YOUR BOOK FOR ENTRY OF DEPOSIT-COUPON CREDITS. CASH DEPOSITS RECEIVED ON ANY BANKING DAY</p>
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WITNESSES:

*Thomas H. Bierly*  
*Willard A. Sherer*

INVENTOR.

*Paul Kuehn*  
*By Owen & Owen,*  
*His Attorneys,*

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**2 Sheets—Sheet 2.**

*Fig. 2.*

[illegible]

*Fig. 3.*

WILL DEPOSIT 5 CENTS TO THE CREDIT OF 3759	THE MERCHANT DETACHING THIS DEPOSIT COUPON, AGREES TO DEPO- SIT SAME, WITHIN 30 DAYS, IN THE BANK NAMED ON COVER OF THIS BOOK, TOGETHER WITH 5 CENTS TO THE CREDIT OF <b>No. 3759</b>
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WITNESSES:

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Harold A. Shuer

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# UNITED STATES PATENT OFFICE.

PAUL KUEHN, OF TOLEDO, OHIO, ASSIGNOR TO HARRY HOWE AND  
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## BANK-DEPOSIT-COUPON BOOK.

SPECIFICATION forming part of Letters Patent No. 705,851, dated July 29, 1902.

Application filed March 21, 1902. Serial No. 99,331. (No model.)

*To all whom it may concern:*

Be it known that I, PAUL KUEHN, a citizen of the United States, residing at Toledo, in the county of Lucas and State of Ohio, have  
5 invented certain new and useful Improvements in Bank-Deposit-Coupon Books; and I declare the following to be a full, clear, and exact description of the invention, such as  
10 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.

15 My invention relates to books employed in banking and commercial transactions and used on the coöperative system; and the same consists in a numbered book comprising a cover of any suitable design, a desired number  
20 of sheets of detachable coupons having an annexed or corresponding stub, and in addition to these a number of pages arranged with appropriate headings, columns, and ruled lines common to an ordinary bank-  
25 book for the purpose of entering deposits and withdrawals.

The object of my invention is the production of an advertising medium in the form of a bank-book whereby savings-banks advertise  
30 their business and secure depositors and whereby merchants by entering into an agreement with said banks increase cash trading, a book whereby cash buyers secure discounts which are deposited in a savings-bank by the  
35 merchant to the credit of the customer, thereby benefiting the bank by increasing its customers and its cash deposits, the merchant by increasing his sales, and the customer by helping him to start a bank-account if he has  
40 not one already or adding to his account, thus encouraging thrift and economy among the people.

While the essential and characteristic features of the invention are necessarily susceptible of modification, still the preferred  
45 embodiment thereof is illustrated in the accompanying drawings, in which—

Figure I is a perspective view of the covers of my improved deposit-coupon book and  
50 shows the exterior faces of the same with the printed matter thereon. Fig. II is a per-

spective view of two sheets of the deposit and withdrawal blanks contained in my invention, showing the appropriate headings and arrangement of columns and rulings common  
55 to an ordinary bank-deposit book. Fig. III is a perspective view of a sheet of coupons and their corresponding stubs as contained in my said book and shows the horizontal and vertical rows of perforated lines by means of  
60 which the said coupons are detached from the book.

In the said drawings, A represents the front cover of the book embodying my invention, which has printed or stamped thereon the  
65 name of the bank distributing the same and to which the coupons contained therein are returnable, together with a number and any other matter or information it may be desired to give. The back cover B is of the  
70 same size as the front cover A and may have printed thereon the matter shown in drawings or any other desired information or instructions to the holder of the book.

C represents two pages of the portion of my  
75 book common to an ordinary deposit-book and having the appropriate headings and vertical and horizontal rulings therefor, the column *c* at the left being for the deposit-entries and the column *c'* at the right for withdrawal-  
80 entries. The dotted lines *xx* represent the binding.

D represents a sheet of detachable coupons E, with their corresponding stubs F, the said coupons E being divided and capable of separation  
85 from each other by means of the horizontal perforated lines *e* and from their respective stubs by the vertical perforated line *f*. On these coupons E, as shown in Fig. III, is printed or stamped an agreement whereby  
90 a merchant detaching one of said coupons agrees to deposit such coupon in the bank named on cover of book, together with an amount of money designated thereon, to the credit of the person holding the book from  
95 which said coupon is detached, each of the coupons E bearing a number corresponding to the number on the cover A, thus enabling the coupons to be properly identified with the book to which they pertain when deposited  
100 in the bank. It will be likewise noticed that the stubs F which remain in the book after



the coupons E have been detached therefrom bear a number identical with the number appearing on the cover and coupons and either a printed form of agreement that the person  
5 detaching the coupon will deposit a certain amount to credit of person designated, with space left for signature, as shown in Fig. III, or a printed form of receipt, with a space for the signature of the person or firm detaching  
10 its annexed or corresponding coupon, each of the stubs being separated from each other by the unperforated lines e'.

In carrying my invention into practice savings-banks and merchants doing business in  
15 the same locality enter into an agreement whereby the bank distributes books among the public free of charge, taking a record of number of book and name and address of person to whom delivered. The merchant  
20 agrees that in selling for cash to holders of deposit-coupon books he will detach a sufficient number of coupons to equal in value the amount of discount he wishes to allow and that he will on corresponding stubs in  
25 the book receipt for coupons so detached. At times agreed upon between bank and merchants each merchant delivers to the bank all coupons accepted by him and deposit an amount of money equal to that called for by  
30 the said coupons so delivered. The bank sorts the coupons by the numbers and credits the book-holders of such numbers the amount received for them, and at convenient times—say once a month—such amounts are entered  
35 on the deposit-coupon books of the customers. The bank distributing these deposit-coupon books will do so without charge, and any person wishing to avail himself of the benefits derived through my invention calls at the  
40 bank for a deposit-coupon book, giving his name and address. By notices in newspapers the public will be informed which merchants will accept deposit-coupons, and holders of books when buying for cash from merchants  
45 in this arrangement offer their books for coupons to be detached, and on dates fixed by the bank present their deposit-coupon books for credits which have been placed to their account to be entered therein, and if a holder  
50 so desires a direct or cash deposit can also be entered in this same book, thus obviating the necessity of a person having two deposit-books.

It is apparent that my invention will enable  
55 savings-banks to advertise their business and secure depositors, that it enables a merchant to advertise his business and pay for the advertising after he receives the customer, and that it affords the cash buyer an  
60 opportunity to obtain rebates and secure a savings-bank account.

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

65 1. A numbered book for banking and commercial purposes, said book consisting of a set of covers with a number on one of said

covers, a number of leaves provided with appropriate headings and ruled and arranged with columns so as to constitute a debit and  
70 credit page for deposits and withdrawals, and a desired number of leaves perforated so as to form stubs with detachable coupons interposed between said covers, said coupons bearing a number identical with that on cover  
75 and having printed thereon an agreement that the person detaching such coupon will deposit it in a certain bank, substantially as described.

2. In a book for banking and commercial purposes, the combination, with a set of covers, one of said covers having a number thereon, of a series of sheets being divided by horizontal and vertical rows of perforated and unperforated lines into coupons and stubs, said  
80 coupons bearing a number identical with number on cover and each having printed thereon an agreement that the person detaching such coupon will deposit it in a certain bank together with amount in money represented  
85 thereby, said stubs bearing a number the same as number on coupons and each having printed thereon a form of receipt, and a series of sheets having appropriate headings and horizontal and vertical lines arranged to constitute  
90 debit and credit pages for entry of deposits and withdrawals, substantially as described.

3. In a book for banking and commercial purposes, the combination, with a set of covers having a number thereon and a series of  
100 sheets having headings and vertical columns for debit and credit entries, of a series of sheets, said sheets being divided by horizontal and vertical perforated lines into detachable coupons and stubs therefor, each of said  
105 coupons and stubs bearing a number identical with number on cover, said coupons containing an agreement that the person detaching them agrees to deposit an amount represented thereby in the bank designated on  
110 said cover, and the stubs each containing a blank form of agreement to be signed by person detaching said coupons.

4. The combination, with a book having a numbered cover and leaves with headings  
115 and columns for debit and credit entries, of other leaves comprising discount deposit-coupons containing an agreement that the person detaching the same will deposit an amount named thereon to credit of person designated,  
120 and stubs therefor containing a form of agreement, said coupons being adapted to be detached from said stubs, and the said stubs and coupons being numbered to correspond  
125 to number on said cover, all being assembled and bound together, substantially as described.

In testimony whereof I have signed my name to this specification in the presence of two subscribing witnesses.

PAUL KUEHN.

Witnesses:

HARRY HOWE,

WILBER A. OWEN.