

No. 720,414.

PATENTED FEB. 10, 1903.

E. FORD.
BANK LEDGER.

APPLICATION FILED DEC. 2, 1901.

NO MODEL.

2 SHEETS—SHEET 1.

FIG. 1

NO. MODEL.					2 SHEETS—SHEET 1.				
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2 SHEETS—SHEET 2.

[illegible]

Fig. 2

		1		12			
		No.	Dep. Proof	Overdraft Proof	No.	Dep. Proof	Overdraft Proof
11	Balance	1			1		
	Balance	2			2		
	Balance	3			3		
	Balance	4			4		
	Balance	5	14		5		
	Balance	6			6		
	Balance	7			7		
	Balance	8			8		
	Balance	9			9		
	Balance	10			10		
	Balance	11			11		
	Balance	12			12		
Total Deposits	Bal. Total	11 No.	Day		11 No.	Day	
	" Brought For'd						
	" Carried "	"			"		
	" Total	"	15		"		
	" Brought "	"	13		"		
	" Carried "						
	" Total						

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UNITED STATES PATENT OFFICE.

EARLE FORD, OF BROWNWOOD TEXAS.

BANK-LEDGER.

SPECIFICATION forming part of Letters Patent No. 720,414, dated February 10, 1903.

Application filed December 2, 1901. Serial No. 84,426. (No model.)

To all whom it may concern:

Be it known that I, EARLE FORD, a citizen of the United States, residing at Brownwood, in the county of Brown and State of Texas, have invented certain new and useful Improvements in Bank-Ledgers; 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 improvements in ledger-sheets, and particularly to a ledger-sheet for use in the keeping of accounts between a bank and its individual depositors.

The object is to provide a ledger-sheet by means of which the process of posting is simplified and abbreviated, greater security against errors insured, a large amount of time and labor in posting, &c., saved, and the necessity of making trial balances dispensed with.

The invention consists of a ledger-sheet embodying novel features hereinafter described, whereby a daily balance and proof is secured by the simple change and extension of those balances which change every day.

In the accompanying drawings, Figure 1 is a view of a ledger-sheet embodying my invention. Fig. 2 is an enlarged detail view of the top of the sheet, and Fig. 3 is an enlarged detail view of the balance and proof columns.

The numeral 1 denotes the ledger-sheet, which is designed to form two pages 2 and 3 of a book, which pages are suitably ruled to provide the account-columns 4, of which any desired number, varying according to the size of the sheet, may be employed. Each column 4 has an upper space 5 to receive the name of the depositor or number of the account represented thereby and four subdivisions 6, 7, 8, and 9, designed to receive information falling under the respective headings, "Day," "Checks," "Deposits," and "Balances."

At the outer or right-hand end of the sheet (falling on the page 3) are columns 10 and 11, headed "Total checks" and "Total deposits," and to the right of these are the "Proof" and "Total-balance" columns 12 and 13. One, two, or more of the "Proof" and "Total-

balance" columns may be employed, the left-hand column being used first and the others in regular order upon the filling up of the preceding column. There are two total-balance and two proof columns shown in the present instance, one of which may be used after the other has been filled up.

The columns 10 and 11 are used for the total addition of the checks and deposits for each day on each two pages. These amounts will stand there for record and future reference.

The "Proof" column is subdivided to form three spaces or subdivisions, headed, respectively, by the captions "No. acc.," "Dep. (deposit) proof," and "Overdraft proof." Beneath the first heading are placed, in a vertical row, the numbers of the accounts, beneath the second the proof data relating to the deposits, and beneath the third the proof data relating to the overdrafts. The proof data is set down in pencil, so that it may be changed from day to day, according to the extension and changes in the accounts. The word "Balance" is imprinted in line and to the left of each account-number, as shown. These subcolumns show the balance of each account, and the data therein constitutes a proof to both pages for each day's work. The "proof" includes all work from the last line that divides the last accounts from the "Total deposits."

The "Balance" column 12 has spaces for the months during which the pages 2 and 3 are used and a vertical subcolumn 15, in which are inscribed the numbers designating the days of each month. The ledger-sheet shown in the present instance contains seven account-columns for page 2, five account-columns for page 3, and the "Total checks," "Total deposits," "Balance," and "Proof" columns, each proof-column being good for thirty-seven days' work. Each account, as shown, will run seventy-four days. In the subcolumn 16, forming part of the balance-column, are the subcaptions "Brought for'd," "Carried," and "Total," arranged beneath the caption "Bal. total" at the head of the column and to the left of each horizontal space containing the day-numeral and the ruled spaces in the column 12, which are to contain the data falling thereunder. This

data is to show the total-accounts balance for each day.

Under the caption "Deposit proof" is placed the accounts-balance, provided the account be a liability. The "Overdraft" column proof is to be treated in the same manner. When the balances of all the accounts that are on the two pages are noted down, they are added up and the totals put under their respective columns opposite the words "Total balance," meaning the total balances of the accounts for the two pages. The difference between the "Total overdrafts" and "Total deposits" should be the difference between the checks and deposits—that is, the proof of the two pages for that day's work. We then bring forward the total balance of the overdraft-proof for that day from the preceding two pages' work, as is indicated by the words "Balance carried forward" and put the same opposite the words "Balance brought forward," then add the "Balance total" and "Balance brought forward" together, put them opposite the words "Balance carried forward," and we are then ready to take up the proof of the next two pages. The next proof is treated likewise, and so on until the last page of the book is reached, when we will have the "Total deposits" and "Total overdrafts" that the bank is carrying. As to the balances that change each day, they are changed on the proof, and those that do not change are allowed to remain on the proof.

I wish it to be understood that the proof-column extends higher than the remaining columns, and the said extended part is divided by horizontal lines into as many numbered spaces as there are columns for checks or deposits.

In the accounts illustrated in Fig. 1 the balances shown in the deposit and overdraft columns are taken as they were on December 27, the balances of accounts Nos. 1 to 7 being taken from page 2, (not shown,) only accounts 8 to 12 being on Fig. 1.

From the foregoing description, taken in

connection with the drawings, the mode of using the sheet will be readily understood without a further extended description.

The advantages of the invention are, first, that the accountant has always before him a combined daily balance ledger and proof without having to extend those balances which have remained unchanged, but only those which change every day; second, that the accounts are always before you for as long a period as it is desired to have them run, which may be as much as three months, without transferring the accounts; third, for the entering of checks and deposits it is superior to others in that liability of crediting charges to wrong accounts is diminished and less trouble is occasioned in writing up pass-books and figuring interest in overdrafts, as all the accounts are in sight; and, finally, less expense is required in the keeping of the accounts, as less work and books are required in carrying on the business from year to year.

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

A ledger-sheet for banks having depositors' account-columns each divided into subcolumns appropriately headed to show deposits, withdrawals and balances; appropriately-headed total withdrawal and deposit columns; and appropriately-headed columns for deposit-proof and overdraft-proof, the upper part of the proof-columns being divided by transverse lines into as many spaces as there are account-columns; said proof-columns being extended below said spaces to the bottom of the sheet for the successive entry of total balances.

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

EARLE FORD.

Witnesses:

H. E. LOONEY,
ED. T. SMITH.