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H. H. MAYBERRY.  
MANAGER'S REFERENCE SYSTEM.  
APPLICATION FILED NOV. 19, 1902.

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3 SHEETS--SHEET 3.

NO MODEL.

*Fig. 5.*

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# UNITED STATES PATENT OFFICE.

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## MANAGER'S REFERENCE SYSTEM.

SPECIFICATION forming part of Letters Patent No. 728,593, dated May 19, 1903.

Application filed November 19, 1902; Serial No. 131,915. (No model.)

*To all whom it may concern:*

Be it known that I, HENRY H. MAYBERRY, a citizen of the United States, residing at Birmingham, in the county of Jefferson and State of Alabama, have invented certain new and useful Improvements in Managers' Reference Systems, of which the following is a specification.

The object of my invention is to provide a system of individual reference-sheets properly indexed and bound for the purpose of enabling managers and heads of large businesses to acquire at a glance a general knowledge of the condition of the whole business and at the same time to familiarize himself with each customer's account and general business relations with the firm. Such systems are not unknown in the business world; but they have failed of practical success either because when sufficiently comprehensive they have proved too cumbersome or because they only partially supplied the necessary information, and thus did not justify the trouble and expense of keeping them up.

By my invention I provide a system which is simple, inexpensive, and accurate, which without being too comprehensive puts within the manager's daily inspection all that is necessary to keep him generally and individually in touch with his business and customers.

My invention consists in the particular construction and arrangement of parts herein-after described, and pointed out in the claims, reference being had to the accompanying drawings, which form a part of this specification, and in which similar reference characters refer to similar parts.

Figure 1 illustrates one form of my invention, wherein a single-sheet system of reference-leaves is shown. Fig. 2 illustrates my invention in the form of a double-sheet system, which I consider the preferable form. Fig. 3 shows a further modification of the double-sheet system, and Fig. 4 is a longitudinal sectional view through Fig. 3. Fig. 5 shows another form of single-sheet systems, which gives fuller particulars regarding maturities and collections.

In Fig. 1, which illustrates my invention in the form of a single-sheet system, A indicates a detachable leaf suitably ruled and subdivided and adapted for binding in any desir-

able patent-back cover, as B. To the left of these sheets a vertical column headed "Names and addresses" contains a complete list, alphabetically arranged, of all the customers of the firm, with their addresses, the name and address preferably occupying two lines. For convenience in advertising and circular mailing it is often desirable to classify the customers, in which case separate books would be kept for the local retail dealers, the general jobbers, &c. The sheets in this form are designed for continuous use for six months or a year, and with this object in view all daily and monthly entries will be made in pencil, so that they can be readily erased when overhauled on the first of the month. If proper paper, pencil, and erasers be used, this system will prove practical and very economical. A space is left at the top of the sheet for the insertion of the current month and year, and below it is subdivided by ten parallel vertical columns. Column C is headed "Credit limit," and written therein opposite each name in the address-column are figures indicating the credit limit which the firm has decided to extend in the case of that customer. The figures in this column being of a substantially permanent nature are preferably written in ink; but it is obvious that the arbitrary limit may be increased or reduced, as circumstances justify. Column C' is headed "Open account" and contains entries in pencil made on the first of the month by the bookkeeper, showing the total indebtedness on open account at that time of each customer. Since purchases paid for by notes would not be included in the amount due on open account, I provide the column C<sup>2</sup>, headed "Bills receivable," in which the cashier makes daily entries of amounts due by notes received. Column C<sup>3</sup>, headed "Monthly credits," is also kept by the cashier, who enters therein each day all cash payments on account. These four columns at a glance show the manager, first, the credit they have agreed to extend; second, the total amount due on open account on the first of the current month; third, the amount due by bills receivable up to date, which when added to the amount due by open account gives the total indebtedness of the customer, and, fourth, the amount of payments made during



the month. Since the entries in column C<sup>3</sup> are made daily, their sum when subtracted from the total indebtedness in columns C' and C<sup>2</sup> will give the present condition of the account. In the comparison of this result with the credit limit shown in column C lies one of the points of greatest strength and novelty of my system. Thus it provides an efficient check on the credit department of a business, for the manager will see instantly when the total indebtedness of a customer exceeds his credit limit and will know that that department has permitted his account to overstep the mark of credit safety. In this manner one of the gravest dangers to all large businesses arising from inefficiency in their credit departments is minimized, since a thorough familiarity with its work is within the reach of the manager.

It is often desirable to secure a more intimate knowledge of the condition of the individual accounts than is derived from columns C' and C<sup>2</sup>. Columns C<sup>4</sup> and C<sup>5</sup> are provided to lay this information before the manager. Column C<sup>4</sup> is headed "Amount now due" and contains entries made by the bookkeeper on the first of the month or on the first and fifteenth, indicating the amount of the total indebtedness on open account that is now due, and column C<sup>5</sup>, headed "Special attention," shows so much of said indebtedness as arises from accounts past due over thirty days or bad for other reasons. These columns supply all information necessary to enable a manager to keep a close check on his collection department, to secure a general idea of the firm's bad debts, and a closer touch with each customer's business for proper adjustment of his credit limit.

If the entries in the column C' of all the sheets be added, their sum shows the indebtedness by open account to the firm on the first of the month, and if to this we add the sum of the columns C<sup>2</sup> the result shows the total indebtedness to the firm. If now the sum of the entries in the columns C<sup>3</sup>, representing the total cash receipts, be subtracted from the total indebtedness, the present condition of the business is shown. No note is taken in this system of new business by discount or open account since the first of the current month. The total of columns C<sup>4</sup> gives the manager the amount of good accounts now due and enables him to estimate the percentage thereof that should be collected, both with a view to keeping his collection department well under check and also of regulating his purchases.

In keeping in touch with his customers it is important that a manager should be informed of the volume of their business shown by their monthly purchases, and with this object in view I provide the columns D, D', and D<sup>2</sup>, arranged parallel with the other columns and headed "Purchases," with a blank space above for the insertion of the month in pencil. The entries in these columns show

the total purchases of each customer for the month indicated in the heading, and when all three columns are filled the one containing the entries of the earliest of the three months will be erased and the entries for the month last past substituted. In this manner the last three months' business of each customer can be inspected, or, if desired, the two lines opposite each name in these columns may be used and six months' business shown.

The column E is used for entering any remarks or suggestions deemed necessary.

I have thus fully described the operation of my system; but in practice I find various other ways of embodying it. Thus in Fig. 2 I show a double-sheet system which for practical purposes I consider the preferable form. Here two sets of sheets are used, A and A', and are bound together in one cover. The sheets A are used for a permanent record and are only changed yearly or as often as the whole business is overhauled. They contain the names and addresses and the credit limits arranged in columns, as in Fig. 1, and also the columns D, D', and D<sup>2</sup>, headed "Monthly purchases;" but in this instance I subdivide the horizontal lines occupied by the name and address, so that under each column I provide four spaces for the entries of monthly purchases, and I further add three narrow columns G, G', and G<sup>2</sup>, headed "Month" and arranged one to the left of each of the columns D, D', and D<sup>2</sup>. Thus twelve spaces are provided, one for each month, and with the name of the month printed opposite them in the "Month" column they show the customer's business for a whole year. The temporary sheets A' are headed "Bookkeeper's report for the month ending —, 190—," and have the columns C', C<sup>2</sup>, C<sup>3</sup>, C<sup>4</sup>, and C<sup>5</sup>, as in Fig. 1, except that I place the "Bills receivable" column first for convenience, so that the columns C' and C<sup>3</sup> will be together. These sheets are removed monthly and filed away and fresh sheets are substituted, thus avoiding the necessity for any erasure with this system.

In the form shown in Figs. 3 and 4 the names and addresses and credit limits only are inserted on the permanent sheet A, while the monthly and daily entries are made on the temporary sheets A', which may be changed at will.

The form shown in Fig. 5 is designed more particularly for managers who control and attend to their own collections and follows the form shown in Fig. 1, except that three lines are used for the name and address, and instead of the vertical "Monthly purchases" columns I substitute the three horizontal columns F, F', and F<sup>2</sup> and intersect them by twelve parallel vertical columns, one for each month of the year and so headed. The horizontal columns are headed "Maturing 1st," "Maturing 15th," and "Monthly purch's," or "Purchases," respectively. The dates when accounts fall due are averaged and the first



and fifteenth are selected as dates of final payment. The bookkeeper will enter up the amount of the open account that is due on the first and place it in the proper column with the month of maturity above, and so with accounts due on the fifteenth, which, however, will be entered under the proper column F'. In this way the manager can follow very closely the maturities and payments of accounts, reference being had to column C<sup>3</sup>, where all payments made previously during the month are noted. The column C<sup>4</sup> may be dispensed with when this form is used, since the columns F and F' show the manager the amount of total indebtedness now due; but I prefer to retain it for greater convenience and for the ease with which a total of the amount now due can be cast up.

The column F<sup>2</sup> shows the total transactions of the customer during the entire year. In case it is desired to use these sheets for several years the entries in these columns will be made lightly in pencil, so that that may be readily erased. In this way the entries for each month of the past year will be erased in turn and those for the succeeding months of the following year substituted month by month, so as to show at all times twelve months' business.

When a customer discounts, no obligation is shown in any of these systems; but it is indicated when the monthly purchases of the customer are compared with the amounts shown to be due by open account and bills receivable.

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

1. In a manager's reference system, a leaf or sheet divided into a plurality of separate columns appropriately designated to receive the names of customers, the credit limit allowed each customer, and the general condition of said customer's account, substantially as described.

2. In a manager's reference system, a leaf or sheet ruled to provide a plurality of separate columns, one of said columns being appropriately designated to receive the names of customers, and the other columns being appropriately designated to receive entries opposite each customer's name showing his credit limit and the present condition of his account, substantially as described.

3. In a manager's reference system, a leaf or sheet ruled to provide a plurality of separate columns, one of said columns being appropriately designated to receive the names and addresses of customers, and the other columns being appropriately designated to receive entries opposite each customer's name showing the credit limit allowed him, his indebtedness on account at any fixed time, and payments made by him on account since such fixed time, substantially as described.

4. In a manager's reference system, a leaf or sheet ruled to provide a column designated

to receive the names and addresses of customers, a column designated to receive the credit limit allowed each customer, columns appropriately designated to receive entries showing the present condition of each customer's account and the volume of his business by the month with the firm, substantially as described.

5. In a manager's reference system, a leaf or sheet ruled to provide separate columns appropriately designated to receive the names of customers, their credit limits, and entries showing the condition of the account of each customer, his total monthly transactions during a number of months past, and so much of the amount due by him on account as requires special attention, substantially as described.

6. In a manager's reference system, a leaf or sheet ruled to provide separate columns appropriately designated to receive the names and addresses of customers, their credit limits, and entries showing the present condition of the account of each customer, his monthly transactions during a number of months past, the amount of the total indebtedness on account now due and the amount requiring special attention, substantially as described.

7. In a manager's reference system, a plurality of leaves or sheets each divided into a plurality of columns appropriately designated to receive entries showing each customer's name and address, his credit limit, the amount due on the first of the month on open account, the amount due to date by bills receivable, the amounts paid since the first of the month on account, the amount of his total indebtedness now due and the amount requiring special attention, and his total monthly purchases during a number of months past, substantially as described.

8. In a manager's reference system, a plurality of leaves or sheets each divided into a plurality of separate columns appropriately designated to receive the names of customers and their addresses, the credit limit and entries showing the present condition of the accounts of each customer, his total monthly transactions during a number of months past, and columns appropriately designated to indicate the dates of maturity when such accounts fall due during a number of months, substantially as described.

9. In a manager's reference system, two sets of leaves or sheets, the leaves of one set being divided into columns appropriately designated to receive the names and addresses of customers, their credit limit, and their monthly purchases for a number of months past, the leaves of the other set being ruled to correspond with the leaves of said first-mentioned set and divided into columns appropriately designated to receive entries showing the present condition of each customer's account, and a suitable binding for said leaves, substantially as shown and described.

10. In a manager's reference system, two



sets of leaves or sheets, the leaves of one set being divided into separate columns appropriately designated to receive the names and addresses of customers, their credit limit, and  
5 their monthly purchases for a number of months past, the leaves of the other set being ruled to correspond with the leaves of said first-mentioned set and divided into separate columns appropriately designated to receive  
10 entries showing the amount due on open account at any stated time, and the amounts paid on account since such time, and a suitable binding for said leaves, substantially as described.  
15 11. A manager's reference system, comprising two sets of leaves or sheets suitably ruled and arranged for binding in any desirable manner, one set of said leaves being divided into separate columns appropriately designated to receive the names and addresses of  
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customers, their credit limits and monthly purchases for several preceding months, and the other set of leaves divided into columns appropriately designated to receive entries indicating the total amount due on open account, the  
25 portion thereof now due, and the amount requiring special attention, the amount due by bills receivable, and the monthly credits of each customer, such entries corresponding with and being opposite to the customer's  
30 name on the leaves of said first-mentioned set to which they relate, substantially as described.

In testimony whereof I have hereunto set my hand in presence of two subscribing witnesses. 35

HENRY H. MAYBERRY.

Witnesses:

ROBT. D. JOHNSTON, Jr.,  
C. W. WILSON.