

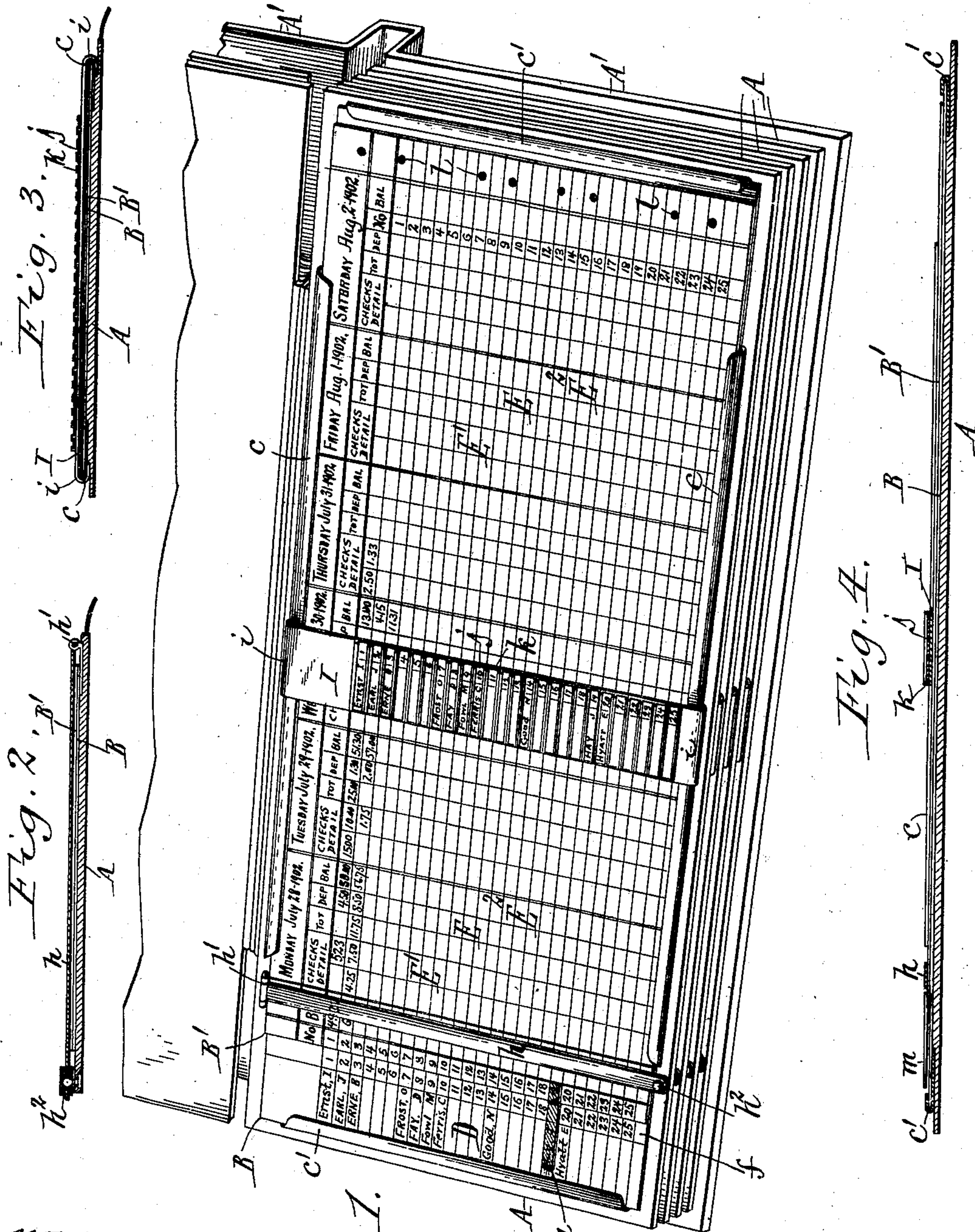
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PATENTED DEC. 8, 1903.

J. H. RAND.
ACCOUNT BOOK.

APPLICATION FILED JULY 31, 1902.

NO MODEL.



Witnesses:
Robert Weithmecht,
Emma M. Graham.

Fig. 1.

James H. Rand
Inventor
By Geyer & Popp
Attorneys.

UNITED STATES PATENT OFFICE.

JAMES H. RAND, OF NORTH TONAWANDA, NEW YORK.

ACCOUNT-BOOK.

SPECIFICATION forming part of Letters Patent No. 746,156, dated December 8, 1903.

Application filed July 31, 1902. Serial No. 117,849. (No model.)

To all whom it may concern:

Be it known that I, JAMES H. RAND, a citizen of the United States, residing at North Tonawanda, in the county of Niagara and State of New York, have invented new and useful Improvements in Account-Books, of which the following is a specification.

This invention relates to loose-leaf ledgers and similar account-books having removable leaves which are designed to be transferred to a so-called "transfer" binder or ledger when filled with entries, the invention having more particular reference to the daily-balance ledgers employed in banks. Such ledgers are composed of sections each comprising a long leaf on the left-hand margin of which the depositors' names are written or printed in a vertical column in alphabetical order and a number of short leaves which terminate at the column of names on the long leaf and which are ruled into groups of vertical columns for the entry of deposits, checks, and balances, a group of such columns being provided for each day's business. In ledgers of this kind it is necessary to rewrite or print the names of the depositors more or less frequently, according to the number of short leaves bound in each section of the book, it being impracticable to employ a large number of leaves in each section—say, enough to last a year—because the leaves sag to such an extent as to throw the horizontal entry-spaces of the columns out of alinement with the name-spaces of the large or index leaves of the sections. Mistakes would therefore be liable to occur by making entries opposite the wrong names, especially in the course of the rapid work required in large and active banks.

The object of my invention is the provision of an account tablet or book which overcomes the limitations and objections of such ordinary daily-balance ledgers and which effects an important saving in time by dispensing with the necessity of rewriting or reprinting the depositors' names at comparatively short intervals.

In the accompanying drawings, Figure 1 is a fragmentary perspective view of a bank-ledger embodying my invention. Fig. 2 is a detached transverse section of one of its leaves or tablets, taken through the hinged sheet-retaining clip. Fig. 3 is a similar section taken

through the sliding index. Fig. 4 is a detached longitudinal section of one of the tablets.

Similar letters of reference indicate corresponding parts throughout the several views.

My improved book comprises a suitable number of leaves or tablets A, which are bound between the covers A' like the leaves of an ordinary book, the same being bound either loosely or permanently, as may be desired. These tablets consist of heavy cardboard or other suitable stiff material and are designed to form a firm backing for a number of record or account sheets B B', which are removably attached to the tablets. For this purpose each tablet is provided with longitudinal top and bottom lips or holders c, under which the longitudinal edges of the sheets are adapted to be slipped, and with similar end lips or holders c', under which the ends of the lower sheet are engaged, thus holding the sheets in place on the tablets and yet permitting them to be readily withdrawn from the holders. Each tablet is designed to contain two of such sheets at a time. The lower sheet B extends from one of the end holders c' to the other and is preferably provided at its left-hand margin with a vertical column D of name-spaces, in which the names of depositors are adapted to be written or printed in alphabetical order in the same manner as on the long leaves of the ordinary ledgers hereinbefore referred to. The upper sheet B' of each tablet is somewhat shorter than the lower name or index sheet B and is inserted in the holders in such manner that its inner edge terminates at the name-column D, leaving the latter exposed, as shown in Fig. 1. This short sheet is ruled into groups of vertical columns E E' E² for the entry of deposits, checks, and balances or other desired entries, and these columns are subdivided into horizontal spaces which register with the spaces of the name-column D. In the book shown in the drawings each short sheet has six groups of columns on each side, or enough for two weeks' business, thus requiring twenty-six of such removable sheets for the entries of a whole year.

If desired, the names on each tablet may be numbered consecutively, as shown at f, and the lines of the short sheet B' may be correspondingly numbered, as shown.

The inner edge of the short sheet is preferably held down in place by a transverse clip or retaining-bar *h*, extending across the same and hinged at one end to the tablet, as shown at *h'*, and provided at its opposite end with a suitable catch *h*².

I indicates a movable index arranged to extend across the short sheet *B'* of each tablet parallel with its vertical entry-columns and bearing a duplicate of the depositors' names in the name-column *D*, the names of the index being arranged in line with those of the said column and with the corresponding entry-spaces of the short sheet. This index is capable of sliding laterally on the tablet, so that it may be shifted adjacent to the columns in which the current day's entries are to be made for insuring the proper entry of the amounts opposite the corresponding names. In the construction shown in the drawings the index consists of a strip of sheet metal having its end portions doubled to form lips or hooks *i*, which snugly embrace the longitudinal sheet-holders or lips *c*. These holders thus perform the additional function of guides for the index, and in order to permit the index to be slid freely along the same they are continuous or unbroken from end to end, as shown. To permit the hooks *i* to slide freely on the holders, the portions of the latter over which the hooks engage are slightly separated from the tablet, as shown in Fig. 3.

The names may be entered on the sliding indexes in any suitable way; but they are preferably written or printed upon cards or slips *j*, which are removably inserted in suitable holders *k*, secured to the face of the index and registering with the horizontal entry-spaces of the columns. This arrangement permits the slips to be readily changed when a depositor discontinues his account and the name of a new depositor is substituted for that of the old one. The card-holders shown in the drawings consist of a strip of metal having card-retaining lips or flanges at its upper and lower edges and at one end, the opposite end of the holder being open for the insertion and removal of the card.

It will now be understood that each of the several tablets or stiff leaves *A* of the book carries a sliding index-strip *I*, bearing in alphabetical order the names of the accounts on that particular tablet, and that these strips together form a complete index extending throughout the book.

In the use of the ledger entries are made on the account-sheets *B'* opposite the proper names and after filling one side of the sheets they are withdrawn from the holders *c* of the tablets, reversed, and replaced on the tablets, after which the balances are transferred from the filled to the opposite blank sides of the sheets in an obvious manner. After filling the second side of the sheets the same are removed from the tablets and placed in a transfer binder or ledger of any suitable construction having the usual long sheets pro-

vided on their left-hand margin with columns of depositors' names corresponding to those of the tablets, so that the accounts in the transfer-binder can be readily referred to in the usual manner. As shown in Fig. 1, the account-sheets are provided near one end with perforations *l* for receiving the usual binding hooks or prongs of the transfer-ledger. After transferring the filled sheets to the binder new account-sheets are placed in the holders of the tablets under the sliding indexes *I*, the balances of the accounts having been previously transferred to the new sheets from the preceding removed ones. In this manner blank account-sheets are successively applied to the tablets and after being filled up are transformed to the binder, while the long sheets bearing the names of the depositors remain attached to the tablets throughout the life of the book. The depositors' names need therefore be written or printed but once, instead of repeatedly, as in the ledgers heretofore in use, thus effecting a great saving in time. As each tablet contains but a single account-sheet at a time, which cannot sag or otherwise move out of its proper position, its entry-spaces are reliably kept in register with the names on the sliding index, reducing the liability to make mistakes to a minimum.

I prefer to employ in connection with the changeable name or index cards *j* substitute name-tabs *m*, which are attached to the outer vertical edges of the sheets on which changes occur in the names of accounts. These tabs, which are preferably colored to render them conspicuous, correspond in width with the spaces of the name-columns *D* and are adapted to overlie such spaces. In the use of this feature of the invention when it is desired to substitute a new depositor's name for that of a discontinued one the bookkeeper at the time of changing the corresponding card on the movable index *I* writes the new depositor's name upon such a tab and then pastes or otherwise attaches it to the edge of the sheet in the proper place to register with and cover the depositor's name previously written or printed in the name-space in line with the changed index-card. At the same time the bookkeeper crosses off the former depositor's name, but does not erase it, both in the name-column *D* of the corresponding tablet and on the corresponding name or index leaf of the transfer-binder. Upon transferring a sheet with such a tab or tabs from the current ledger to the binder the same overlie the corresponding canceled names in the binder, and should it later be desired to refer to the page in the binder where a substitute depositor's account was begun or the previous depositor's account discontinued this can be readily done by turning to the proper section of the binder and opening the same at the tab by seizing the latter. The use of such tabs in conjunction with the changeable name-cards of the movable index permits the entry-spaces opposite

a discontinuing depositor's name to be utilized throughout the remaining sheets of the corresponding section without confusing the original and substituted accounts, thus avoiding waste of the remaining entry-spaces opposite the names of discontinued accounts, which would otherwise occur. When these substitute tabs are not used, the long sheets B with the name-columns D are not absolutely necessary, the sliding indexes I being sufficient; but I prefer to employ the same even in the absence of such substitute tabs, inasmuch as they are convenient in referring to the last week's balances on the back of the short account-sheet. In such a case the inner portion of the short sheet is partly withdrawn from its holders and turned or rolled back, and the lines on which the balances are entered are traced from the name-column or index on the long sheet.

I do not wish to claim in this application the feature of the substitute tabs *m*, as the same is claimed in another application for patent filed by July 31, 1902, Serial No. 117,850.

I claim as my invention—

1. A book having leaves or tablets, each provided with continuous opposing holders

adapted to receive a removable sheet and also forming guides, and a sliding index engaging at its ends with said holders, substantially as set forth.

2. A leaf for a book consisting of a tablet provided with opposing lips or holders adapted to receive a removable sheet, and a sliding index guided on the tablet and provided with a row of holders for changeable name-slips, substantially as set forth.

3. A leaf for a book consisting of a tablet provided with opposing lips or holders, a long sheet engaging under said holders and provided at one end with a name-column, an overlying short account-sheet also engaging with said holders and terminating at said name-column, said short sheet being ruled into suitable columns having horizontal entry-spaces which register with the spaces of said name-column, and a sliding index guided on the tablet and adapted to be moved over said account-sheet, substantially as set forth.

Witness my hand this 28th day of July, 1902.

JAMES H. RAND.

Witnesses:

CARL F. GEYER,
THEO. L. POPP.