

No. 746,157.

PATENTED DEC. 8, 1903.

J. H. RAND.
BANK LEDGER OR SIMILAR BOOK.

NO MODEL.

APPLICATION FILED MAY 5, 1903.

3 SHEETS—SHEET 1.

Fig. 1.

Witnesses:
Louis W. Gratz
Robert Weithmecht

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3 SHEETS—SHEET 2.

Fig. 2.

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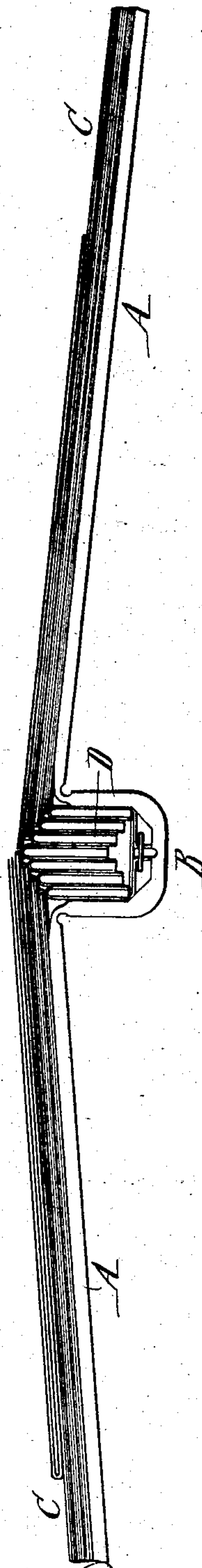
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3 SHEETS—SHEET 3.

Fig. 3.

C	A	B	F ⁴ FRIDAY				F ⁵ SATURDAY				F ¹ MONDAY				F ⁴ FRIDAY			
			C	F ⁴	C	DEPOSITS	TOTAL CHECKS	CHECKS IN DETAIL	DEPOSITS	TOTAL CHECKS	CHECKS IN DETAIL	DEPOSITS	TOTAL CHECKS	CHECKS IN DETAIL	C	F ⁴	C	DEPOSITS
NAMES	NO																	
ADAMS, H.	1		125	10	200	135	147	150	163	147	150	141	147	150	ADAMS, H.	1		
ADAMS, B.	2		125	20	125	135	147	150	120	147	150	141	147	150	ADAMS, B.	2		
ADAR, S.	3		125	20	125	135	147	150	100	147	150	141	147	150	ADAR, S.	3		
AERN, P.	4		125	20	125	135	147	150	100	147	150	141	147	150	AERN, P.	4		
ALT, C.	5		125	20	125	135	147	150	100	147	150	141	147	150	ALT, C.	5		
AMER, C.	6		125	20	125	135	147	150	100	147	150	141	147	150	AMER, C.	6		
BANKS, R.	8		125	20	125	135	147	150	100	147	150	141	147	150	BANKS, R.	8		
BARE, W.	9		125	20	125	135	147	150	100	147	150	141	147	150	BARE, W.	9		
BARY, C.	10		125	20	125	135	147	150	100	147	150	141	147	150	BARY, C.	10		
BLAKE, G.	11		125	20	125	135	147	150	100	147	150	141	147	150	BLAKE, G.	11		

Fig. 4.



Witnesses:
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UNITED STATES PATENT OFFICE.

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

BANK-LEDGER OR SIMILAR BOOK.

SPECIFICATION forming part of Letters Patent No. 746,157, dated December 8, 1903.

Application filed May 5, 1903. Serial No. 155,749. (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 Bank-Ledgers or Similar Books, of which the following is a specification.

This invention has general reference to record and account books, but relates more particularly to the skeleton or daily balance ledgers employed in banks and composed of sections each representing one week's business. In such ledgers the depositors' names are commonly printed or written in columns in alphabetical order throughout each section to form an index, each leaf of the section containing a part of the names and the corresponding leaves in the different weekly sections bearing like names or accounts. At the end of each week it is necessary to transfer the balances of the various accounts from the last or "Saturday" columns of that week to the "Monday" columns of the next following section of the ledger, and with the skeleton ledgers now in common use this operation is attended with much inconvenience.

The objects of my invention are to facilitate the transfer of the balances from one weekly section to the next, to cause the leaves to lie perfectly flat for permitting the entries to be conveniently made in the various columns, to lessen the liability of making entries on the wrong lines, to facilitate the transfer of new depositors' names from one section to another, and to permit checks and deposits to be entered in Monday's columns with greater facility than by the use of ordinary skeleton ledgers, Monday being the heaviest day of the week for bank bookkeepers.

In the accompanying drawings, consisting of three sheets, Figure 1 is a perspective view of a bank-ledger embodying my invention, the book being open and the leaves unfolded to their normal position. Fig. 2 is a similar view showing some of the leaves of two consecutive weekly sections folded for transferring the balances from one section to the other. Fig. 3 is a fragmentary plan view of the ledger on an enlarged scale, showing the leaves folded as in Fig. 2. Fig. 4 is an end view of the same.

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

In the drawings my improvement is shown in connection with a loose-leaf ledger; but the same is equally applicable to books with tight-bound leaves.

A A indicate the usual covers of the book, and B the back. When the book is of the loose-leaf type, the back is composed of the customary hinged sections carrying curved prongs or pins for removably binding the leaves in the book.

The leaves C are preferably all of the same length and in the ledger shown in the drawings are bound together in separate sections, each adapted to contain the entries of checks and deposits for a single week. In this case the leaves of each section are permanently bound to a stub or tab D, which in turn is removably bound in the book by the curved pins. (Not shown.) This feature, however, constitutes no part of my present invention, but forms the subject of another application filed by me.

As shown in Fig. 1, each page of the book is divided vertically into three main account columns or divisions, the columns E E' E² on the left-hand page of an opposing pair representing the first three business days of the week and the columns E³ E⁴ E⁵ on the right-hand page representing the last three days of the week, the six columns being headed accordingly in a manner common to skeleton ledgers. When the ledger is used for banks, each of these main columns, excepting the "Saturday" columns, is preferably subdivided into four columns, *e e' e² e³*, for the entry of checks in detail, the total amount of checks, the deposits, and the daily balance, these columns having appropriate headings, as shown. In the book shown in the drawings the last or balance column for Wednesday is arranged on the next or opposing page at the left of the "Thursday" column. The "Saturday" columns are subdivided like those of the other days, but lack the balance-column. At the extreme outer margin of each page next to the "Monday" column is a balance-column F, in which are entered the balances brought forward from the "Saturday" column of corresponding pages of the preceding weekly section.

On each page, preferably near its middle, is a name-column G for receiving depositors' names, which latter are written or printed in alphabetical order throughout each weekly section of the book in the customary manner. As shown in the drawings, the name-columns on those pages representing the first half of the week are preferably located between the "Monday" and "Tuesday" columns E E', while the name-columns on the pages representing the last half of the week are located between the "Thursday" and "Friday" columns E³ E⁴. By this arrangement of the name-columns the bookkeeper may use the one nearest the space in which an entry is to be made, and in no case is he required to cast his eye over more than two main or daily account columns, thus reducing the liability of entering amounts opposite the wrong names.

Each leaf is provided at or near its middle with one or more vertical creases *h* or is otherwise made more pliable along that line than the body of the leaf, so that the same can be readily folded at that predetermined point. This enables the outer margins of corresponding leaves of consecutive weekly sections to meet or be brought together opposite the binding of the book for transferring the balances by simply folding these two leaves and the intermediate ones toward each other, as shown in Fig. 2. In this position of the doubled leaves the balances can be readily and reliably transferred from the "Saturday" column of the last weekly section to the balance-column F at the left of the "Monday" column of the current weekly section, the folded leaves lying perfectly flat and their meeting marginal portions having a flat and firm support which enables the corresponding horizontal entry spaces of the leaves to be easily kept in alinement and the balances to be conveniently entered in the new balance-column F. For example, in transferring the balances, say, from the first portion of a completed weekly section containing the accounts of depositors whose names begin with "A," "B," and "C" to the corresponding portion of the next weekly section the first leaf of the new or current section and all of the leaves of the preceding section except the first are doubled back upon themselves to bring the "Saturday" column of the old section and the "Monday" column of the next section side by side, as shown in Fig. 2. After transferring the balances to the exposed page of the new section the top leaf of the old section is unfolded or turned toward the left, and the second unfolded leaf of the new section is folded toward the left over the previously-folded leaf of the same section, thus exposing the corresponding portions of the old and new sections bearing those depositors' names beginning with, say, "D." After transferring the balances of the last folded leaves the two corresponding leaves representing the next sec-

tion of the alphabet are folded toward each other in the same manner, and so on throughout the remaining leaves of the section. Ordinarily a single crease in each leaf is sufficient; but, if desired, the leaves may be provided with two or more creases arranged closely together. When several creases are employed, as many as fifteen or twenty leaves can be folded upon themselves, as above described, so that the writing-surface will be perfectly flat.

The name-columns are preferably arranged at the left of the creases *h*, as shown, so that when the leaves are folded for transferring balances from one section to the next, as shown in Fig. 2, the corresponding name-columns of the two sections are both exposed. This greatly facilitates the transfer of new names from the old to the new section.

The creasing of the leaves in the center also permits the same to be folded and narrowed to one-half their full width for facilitating the entry of Monday's checks and deposits. For this purpose the leaves are successively folded toward the left, so as to expose the "Monday" columns, as seen in Fig. 2. This permits the bookkeeper to place the package of checks to be entered upon the opposite leaf close to Monday's column and to enter the same without the necessity of shifting or disturbing the package before turning the leaves. The work of a bank bookkeeper is much heavier on Monday than on other days, and by doubling the leaves, as above described, he can turn them with greater facility than the ordinary uncreased wide leaves.

While I prefer to crease the leaves for rendering them pliable along the predetermined central line, my invention is not limited to the particular means employed for accomplishing that result, but contemplates other equivalent means for this purpose—such, for instance, as one or more lines of perforations formed in the middle of the leaves or a separate strip of fabric or other more pliable material than that of the leaves inserted in the middle of the same.

I claim as my invention—

1. An account-book having leaves creased vertically midway between their bound edges and their free outer edges, whereby opposing leaves meet at the center of the book when folded toward each other, each leaf being provided on opposite sides of its crease with account-columns having appropriate headings, and at its outer vertical margin with a balance-column having a suitable heading, substantially as set forth.

2. An account-book having leaves creased vertically midway between their bound edges and their free outer edges, whereby opposing leaves meet at the center of the book when folded toward each other, each leaf being provided on opposite sides of its crease with account-columns having appropriate headings, on one side of said crease with a name-column having a suitable heading, and adjacent to

its outer vertical edge with a balance-column having an appropriate heading, substantially as set forth.

3. An account-book having leaves creased at or near the middle, each of said leaves being provided adjacent to its crease with a column appropriately designated to receive depositors' names, on opposite sides of said column with columns appropriately designated to receive account entries, and at its outer vertical margin with a column appropriately designated to receive the balances of the accounts, substantially as set forth.

4. A ledger having its leaves creased vertically at or near the middle, one side of each leaf being divided into three daily columns appropriately designated to receive account entries for Monday, Tuesday and Wednesday, and its other side being divided into three similar columns appropriately designated to receive account entries for Thursday, Friday and Saturday, and each leaf being provided between the Monday and Tuesday columns and between the Thursday and Friday columns with columns appropriately designated

to receive depositors' names, substantially as set forth.

5. A ledger having its leaves creased vertically at or near the middle, one side of each leaf being divided into three daily columns appropriately designated to receive account entries for Monday, Tuesday and Wednesday and its other side being divided into three similar columns appropriately designated to receive account entries for Thursday, Friday and Saturday, and each leaf being provided between the Monday and Tuesday columns and between the Thursday and Friday columns with columns appropriately designated to receive depositors' names, and at the left of the Monday column with a column appropriately designated to receive the balances of the accounts, substantially as set forth.

Witness my hand this 30th day of April, 1903.

JAMES H. RAND.

Witnesses:

CARL F. GEYER,
EMMA M. GRAHAM.