

PATENTED JAN. 26, 1904.

APPLICATION FILED MAY 19, 1902.

NO MODEL.

[illegible][illegible][illegible]

Received of John Doe in  
Three Dollars  
on account. n  
Richard Roe, n

**WITNESSES:**

WITNESSES:  
F. D. Warner  
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*INVENTOR.*

*Will R. Swan*

BY

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# UNITED STATES PATENT OFFICE.

WILL R. SWAN, OF COLUMBUS, OHIO, ASSIGNOR TO HALLWOOD CASH REGISTER COMPANY, OF COLUMBUS, OHIO, A CORPORATION OF NEW JERSEY.

## CREDIT ACCOUNT.

SPECIFICATION forming part of Letters Patent No. 750,557, dated January 26, 1904.

Application filed May 19, 1902. Serial No. 107,956. (No model.)

*To all whom it may concern:*

Be it known that I, WILL R. SWAN, a citizen of the United States, residing at Columbus, in the county of Franklin and State of Ohio, have  
5 invented a certain new and useful Improvement in Credit Accounts, of which the following is a specification.

My invention relates to the improvement of means for keeping credit accounts; and the objects of my invention are to provide simple, convenient, and accurate means whereby a merchant may keep at all times a concise and accurate account of transactions with any one customer, to combine therewith an improved  
15 construction of account-envelop, and to produce other improvements, the details of which will be more fully pointed out hereinafter. These objects I accomplish in the manner illustrated in the accompanying drawings, in  
20 which—

Figure 1 is a face view of one of the account-slips which I employ and showing items charged thereon. Fig. 2 is a similar account-slip, showing the result of the second purchase.  
25 Fig. 3 is a credit-slip. Fig. 4 is a face view of my improved account-containing envelop, and Fig. 5 is a rear side view of said envelop with the flap turned up.

Similar letters refer to similar parts throughout the several views.

In carrying out my invention I employ a suitably-constructed envelop *a*, of paper or other suitable material, upon the address-face of which I provide lengthwise of the envelop  
35 parallel-ruled lines *b*, the latter being divided into columns by transverse and preferably double-ruled lines *c*. These columns have their upper terminations below the upper side of the envelop and are provided, as indicated  
40 in Fig. 4 of the drawings, with headings, such as "Date," "Number of slips," "Amount of bill," "Amount paid," and "Balance." Above the columns thus headed I provide parallel horizontal lines, to the left of one of which is  
45 printed the word "Name" and to the left of the lower line the word "Address." On that end of the envelop which is to the right of the "Balance" column I provide transverse-ruled lines *d*, on which are printed, respectively,

"Amount of last bill," "Amount of previous bills," "Total amount of bills to date." These lines lead to an opening *e*, formed at the right of the space containing the lines *d*.

*f* represents an account-slip provided with transverse parallel-ruled lines *g*, the right portion of which are intersected by lines *h*, resulting in the formation of parallel dollars and cents columns, which extend lengthwise of the strip. To the left of the slip is formed a column *i*, above which is a heading "Sold by." Above  
60 the ruled lines between the column-lines *h* and *i* are the words "Amount received," and above the latter are lines arranged one above the other intended, respectively, for date, name of the customer, and the customer's address.  
65

I also employ in connection with my invention a receipt-slip, such as is indicated at *k* in Fig. 3, this receipt-slip having thereon a date-blank and the words "Received of" followed by blank lines *m* and terminating in the word  
70 "Dollars." Beyond this word are arranged one or more blank lines *n* for a signature, one of these lines being shorter than the others, resulting in the formation of a space *o* at the end thereof, on which may be indicated an  
75 amount.

In order to illustrate the use of my device, we will assume that the customer, John Doe, first purchases goods to the amount of five dollars and fifty cents. In this case the name  
80 "John Doe" is written under the proper date at the head of the slip *f*, (indicated in Fig. 1,) together with the address, while the various items of said purchase are indicated on the parallel lines *g* of said slip with the amounts  
85 opposite the same in the amount-columns to the right. The total of this first purchase is then placed on the third line from the last of the amount-columns. The account-memorandum thus produced is inserted in the envelop  
90 *a*, so that the total, which in the present instance amounts to "\$5.50," is displayed through the opening *e* of said envelop opposite the line on which is printed "Amount of last bill." Assuming now that the same customer  
95 afterward makes another purchase, a second account-slip, such as is indicated at *o* in Fig. 2 and which may correspond in form with the



slip *f*, has similarly written thereon the date, name of the purchaser, his address, the items, and their amounts, the total amount being, as before mentioned, indicated on the third line 5 from the bottom of the amount-column. The amount of the last purchase, which in the present case is five dollars and fifty cents, is then inserted on the account-slip *o* immediately below the total amount of said second purchase 10 and said second slip *o* inserted in the envelop *a* in such position that opposite "Amount of last bill" will be seen through the opening *e* the figures indicating "\$2.50" and opposite the space designated "Amount of previous 15 bills" the figures "\$5.50" and opposite the "Total amount of bills to date" the total of the amounts of both purchases, which in the present instance is "\$8.00." In case the customer should call and pay on his account the 20 sum of three dollars the receipt, which is indicated at *k*, would be made in duplicate, one copy given to the customer and the other inserted in the envelop *a*; but prior to the insertion of the copy within the envelop the 25 amount of balance due is indicated to the left of the shorter line *n*, this balance being in the present instance "\$5.00," the merchant's copy of the receipt being so inserted in said envelop as to come opposite the opening *e* and indicate 30 the total amount due from said customer to date. On the face of the envelop, on the lines *b* and in the proper columns, may be written at the end of a week or month or at any other convenient time the number of ac- 35 count-slips contained in the envelop, the amount of the total account, the amount paid thereon, the balance due, and the date of such balance.

By the means described it will readily be 40 seen that the envelop may be employed to contain all of the credit and receipt slips and that through the medium of the envelop-opening *e* and the lines and printed matter thereon which lead to said opening the amount due 45 from the customer may always be read through the opening, and when the last account-slip is so placed in the envelop as to bring the footings opposite said opening not only the bal-

ance due, but the amount of the last bill and total amount of previous bills, will be indicated 50 without removal of the slip from the envelop. The ruled lines, columns, and headings on the face of the envelop may be employed, if desired, to indicate the condition of the account at the end of each month, so that a year's record, if desired, may be kept on the envelop. 55

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

1. In means for keeping credit accounts, the 60 combination with an envelop adapted to have written thereon the name and address of a customer and having an opening in its face, and printed matter arranged in lines on said envelop and leading to said opening, of account- 65 slips adapted to contain a date, a customer's name and address, an itemized statement of articles purchased and amounts charged therefor, said statement adapted to indicate the total amount of the bill, total amount of previous bills, and total amount of all bills to 70 date, said account-slip adapted to be received by the envelop so that said totals will be displayed through the envelop-opening and opposite the proper printed matter on said envelop, substantially as specified. 75

2. In means for keeping a credit account, the combination with an envelop having thereon blank spaces for the reception of the name of a customer and his address and parallel columns provided with suitably-printed headings, said envelop having formed in its face near one end an opening *e* and lines of printed matter on the face of the envelop leading to said opening, of account-slips adapted to be inserted within said envelop, said account-slips adapted to contain and display through said envelop-opening opposite the proper lines of printed matter on said envelop the amount of the last bill, amount of previous bills, and total amount of bills to date, substantially as specified. 85 90

WILL R. SWAN.

In presence of—

C. C. SHEPHERD,  
P. S. KORSHNER.