

No. 753,887.

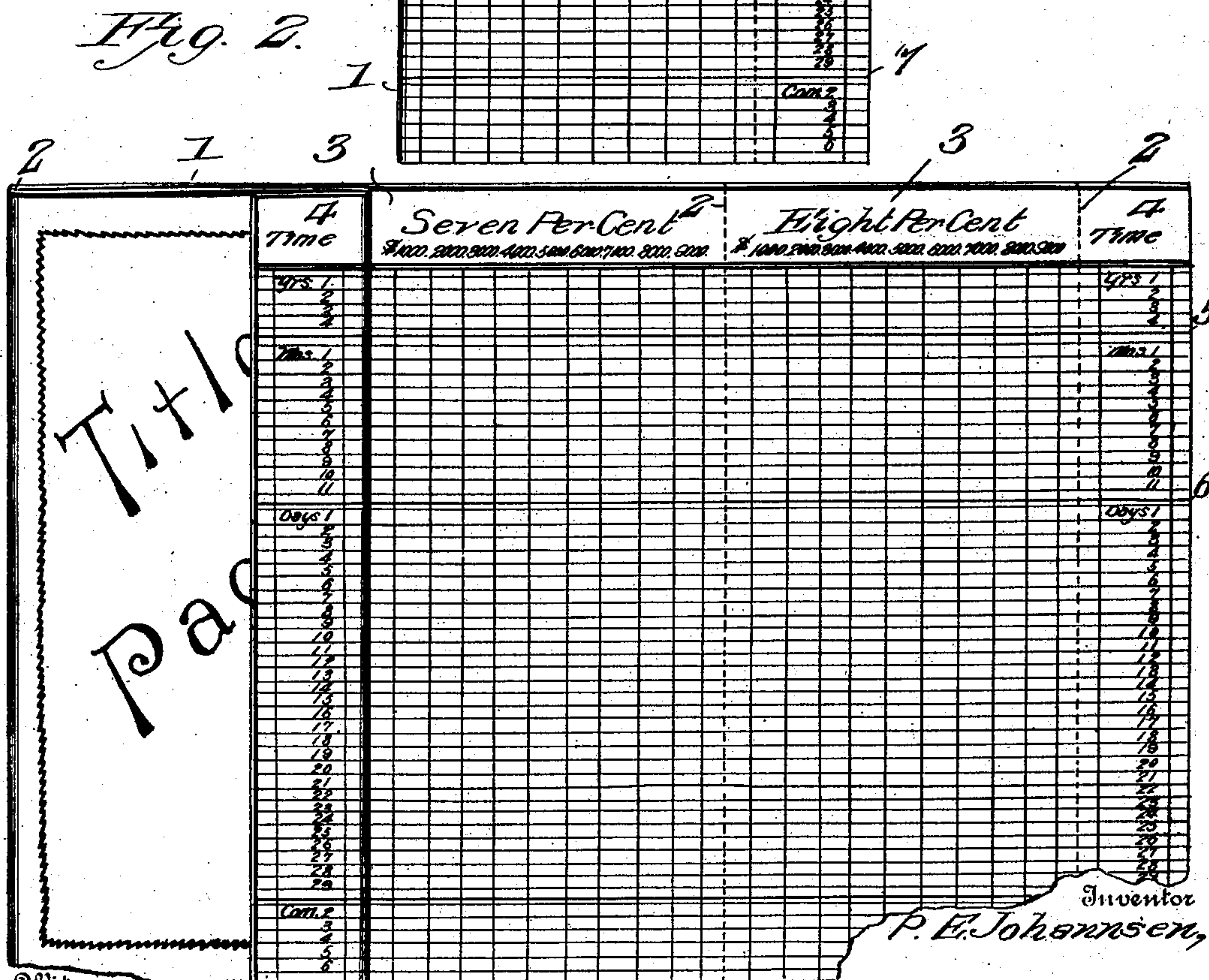
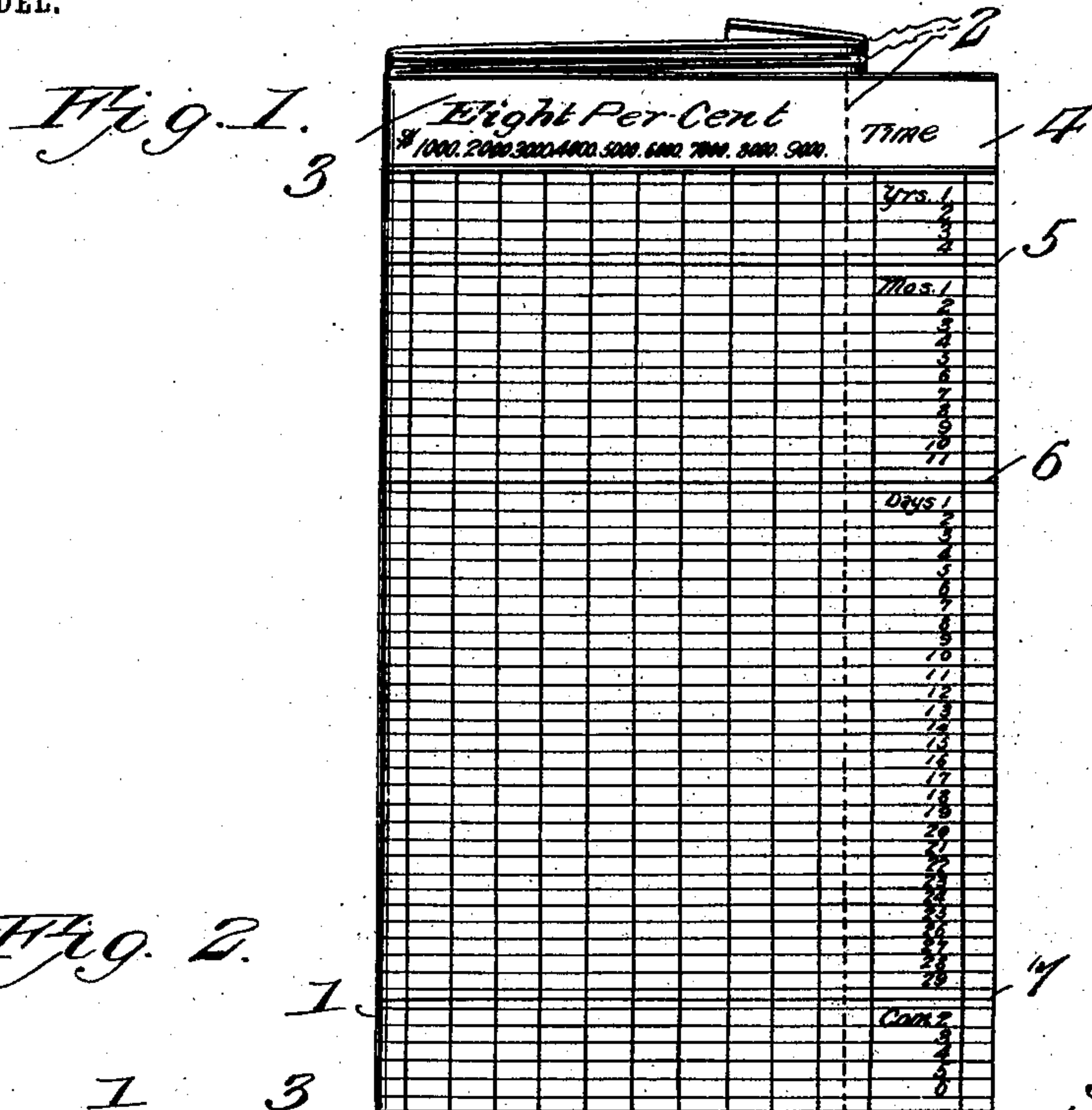
PATENTED MAR. 8, 1904.

P. E. JOHANNSEN.
INTEREST TABLE.

APPLICATION FILED AUG. 12, 1903.

NO MODEL.

5 SHEETS—SHEET 1.



Witnesses

Wm. Koerth
Herbert D. Lawson

By

Victor J. Evans
Attorney

No. 753,887.

PATENTED MAR. 8, 1904.

P. E. JOHANNSEN.
INTEREST TABLE.

APPLICATION FILED AUG. 12, 1903.

NO MODEL.

5 SHEETS—SHEET 2.

Fig. 3.

Time		Five Per. Cent		Six Per. Cent		Seven Per. Cent		Eight Per. Cent		Time	
\$1,000.00		\$1,000.00		\$1,000.00		\$1,000.00		\$1,000.00		Yrs. 1	
1	5000	1	5000	1	5000	1	5000	1	5000	1	365
2	10000	2	10000	2	10000	2	10000	2	10000	2	730
3	15000	3	15000	3	15000	3	15000	3	15000	3	1095
4	20000	4	20000	4	20000	4	20000	4	20000	4	1460
5	25000	5	25000	5	25000	5	25000	5	25000	5	1825
6	30000	6	30000	6	30000	6	30000	6	30000	6	2190
7	35000	7	35000	7	35000	7	35000	7	35000	7	2555
8	40000	8	40000	8	40000	8	40000	8	40000	8	2920
9	45000	9	45000	9	45000	9	45000	9	45000	9	3285
10	50000	10	50000	10	50000	10	50000	10	50000	10	3650
11	55000	11	55000	11	55000	11	55000	11	55000	11	4015
12	60000	12	60000	12	60000	12	60000	12	60000	12	4380
13	65000	13	65000	13	65000	13	65000	13	65000	13	4745
14	70000	14	70000	14	70000	14	70000	14	70000	14	5110
15	75000	15	75000	15	75000	15	75000	15	75000	15	5475
16	80000	16	80000	16	80000	16	80000	16	80000	16	5840
17	85000	17	85000	17	85000	17	85000	17	85000	17	6205
18	90000	18	90000	18	90000	18	90000	18	90000	18	6570
19	95000	19	95000	19	95000	19	95000	19	95000	19	6935
20	100000	20	100000	20	100000	20	100000	20	100000	20	7300
21	105000	21	105000	21	105000	21	105000	21	105000	21	7665
22	110000	22	110000	22	110000	22	110000	22	110000	22	8030
23	115000	23	115000	23	115000	23	115000	23	115000	23	8395
24	120000	24	120000	24	120000	24	120000	24	120000	24	8760
25	125000	25	125000	25	125000	25	125000	25	125000	25	9125
26	130000	26	130000	26	130000	26	130000	26	130000	26	9490
27	135000	27	135000	27	135000	27	135000	27	135000	27	9855
28	140000	28	140000	28	140000	28	140000	28	140000	28	10220
29	145000	29	145000	29	145000	29	145000	29	145000	29	10585
30	150000	30	150000	30	150000	30	150000	30	150000	30	10950
31	155000	31	155000	31	155000	31	155000	31	155000	31	11315
32	160000	32	160000	32	160000	32	160000	32	160000	32	11680
33	165000	33	165000	33	165000	33	165000	33	165000	33	12045
34	170000	34	170000	34	170000	34	170000	34	170000	34	12410
35	175000	35	175000	35	175000	35	175000	35	175000	35	12775
36	180000	36	180000	36	180000	36	180000	36	180000	36	13140
37	185000	37	185000	37	185000	37	185000	37	185000	37	13505
38	190000	38	190000	38	190000	38	190000	38	190000	38	13870
39	195000	39	195000	39	195000	39	195000	39	195000	39	14235
40	200000	40	200000	40	200000	40	200000	40	200000	40	14600
41	205000	41	205000	41	205000	41	205000	41	205000	41	14965
42	210000	42	210000	42	210000	42	210000	42	210000	42	15330
43	215000	43	215000	43	215000	43	215000	43	215000	43	15695
44	220000	44	220000	44	220000	44	220000	44	220000	44	16060
45	225000	45	225000	45	225000	45	225000	45	225000	45	16425
46	230000	46	230000	46	230000	46	230000	46	230000	46	16790
47	235000	47	235000	47	235000	47	235000	47	235000	47	17155
48	240000	48	240000	48	240000	48	240000	48	240000	48	17520
49	245000	49	245000	49	245000	49	245000	49	245000	49	17885
50	250000	50	250000	50	250000	50	250000	50	250000	50	18250
51	255000	51	255000	51	255000	51	255000	51	255000	51	18615
52	260000	52	260000	52	260000	52	260000	52	260000	52	18980
53	265000	53	265000	53	265000	53	265000	53	265000	53	19345
54	270000	54	270000	54	270000	54	270000	54	270000	54	19710
55	275000	55	275000	55	275000	55	275000	55	275000	55	20075
56	280000	56	280000	56	280000	56	280000	56	280000	56	20440
57	285000	57	285000	57	285000	57	285000	57	285000	57	20805
58	290000	58	290000	58	290000	58	290000	58	290000	58	21170
59	295000	59	295000	59	295000	59	295000	59	295000	59	21535
60	300000	60	300000	60	300000	60	300000	60	300000	60	21900
61	305000	61	305000	61	305000	61	305000	61	305000	61	22265
62	310000	62	310000	62	310000	62	310000	62	310000	62	22630
63	315000	63	315000	63	315000	63	315000	63	315000	63	22995
64	320000	64	320000	64	320000	64	320000	64	320000	64	23360
65	325000	65	325000	65	325000	65	325000	65	325000	65	23725
66	330000	66	330000	66	330000	66	330000	66	330000	66	24090
67	335000	67	335000	67	335000	67	335000	67	335000	67	24455
68	340000	68	340000	68	340000	68	340000	68	340000	68	24820
69	345000	69	345000	69	345000	69	345000	69	345000	69	25185
70	350000	70	350000	70	350000	70	350000	70	350000	70	25550
71	355000	71	355000	71	355000	71	355000	71	355000	71	25915
72	360000	72	360000	72	360000	72	360000	72	360000	72	26280
73	365000	73	365000	73	365000	73	365000	73	365000	73	26645
74	370000	74	370000	74	370000	74	370000	74	370000	74	27010
75	375000	75	375000	75	375000	75	375000	75	375000	75	27375
76	380000	76	380000	76	380000	76	380000	76	380000	76	27740
77	385000	77	385000	77	385000	77	385000	77	385000	77	28105
78	390000	78	390000	78	390000	78	390000	78	390000	78	28470
79	395000	79	395000	79	395000	79	395000	79	395000	79	28835
80	400000	80	400000	80	400000	80	400000	80	400000	80	29200
81	405000	81	405000	81	405000	81	405000	81	405000	81	29565
82	410000	82	410000	82	410000	82	410000	82	410000	82	29930
83	415000	83	415000	83	415000	83	415000	83	415000	83	30295
84	420000	84	420000	84	420000	84	420000	84	420000	84	30660
85	425000	85	425000	85	425000	85	425000	85	425000	85	31025
86	430000	86	430000	86	430000	86	430000	86	430000	86	31390
87	435000	87	435000	87	435000	87	435000	87	435000	87	31755
88	440000	88	440000	88	440000	88	440000	88	440000	88	32120
89	445000	89	445000	89	445000	89	445000	89	445000	89	32485
90	450000	90	450000	90	450000	90	450000	90	450000	90	32850
91	455000	91	455000	91	455000	91	455000	91	455000	91	33215
92	460000	92	460000	92	460000	92	460000	92	460000	92	33580
93	465000	93	465000	93	465000	93	465000	93	465000	93	33945
94	470000	94	470000	94	470000	94	470000	94	470000	94	34310
95	475000	95	475000	95	475000	95	475000	95	475000	95	34675
96	480000	96	480000	96	480000	96	480000	96	480000	96	35040
97	485000	97	485000	97	485000	97	485000	97	485000	97	35405
98	490000	98	490000	98	490000	98	490000	98	490000	98	35770
99	495000	99	495000	99	495000	99	495000	99	495000	99	36135
100	500000	100	500000	100	500000	100	500000	100	500000	100	36500

Witnesses

Am. North.
Robert Lawson

P. E. JOHANNSEN, Inventor

By *Victor J. Evans* Attorney

No. 753,887.

PATENTED MAR. 8, 1904.

P. E. JOHANNSSEN.
INTEREST TABLE.

APPLICATION FILED AUG. 12, 1903.

NO MODEL.

5 SHEETS—SHEET 3.

Fig. 3a

Witnesses
Hubert D. Lawson

By Victor J. Evans Attorney

Inventor
P. E. Johanssen

Time

Yrs. 1 2 3 4 5
Mos. 1 2 3 4 5 6 7 8 9 10 11 12
Days 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31
Sum 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Directions

Interest
Tables
Blanks

Nine Per Cent
\$100. 2700. 5400. 8100. 10800. 13500. 16200. 18900. 21600. 24300. 27000. 29700. 32400. 35100. 37800. 40500. 43200. 45900. 48600. 51300. 54000. 56700. 59400. 62100. 64800. 67500. 70200. 72900. 75600. 78300. 81000. 83700. 86400. 89100. 91800. 94500. 97200. 100000.

Ten Per Cent
\$100. 2700. 5400. 8100. 10800. 13500. 16200. 18900. 21600. 24300. 27000. 29700. 32400. 35100. 37800. 40500. 43200. 45900. 48600. 51300. 54000. 56700. 59400. 62100. 64800. 67500. 70200. 72900. 75600. 78300. 81000. 83700. 86400. 89100. 91800. 94500. 97200. 100000.

P. E. JOHANNSEN.
INTEREST TABLE.

APPLICATION FILED AUG. 12, 1903.

NO MODEL.

5 SHEETS—SHEET 4.

Fig. 4.

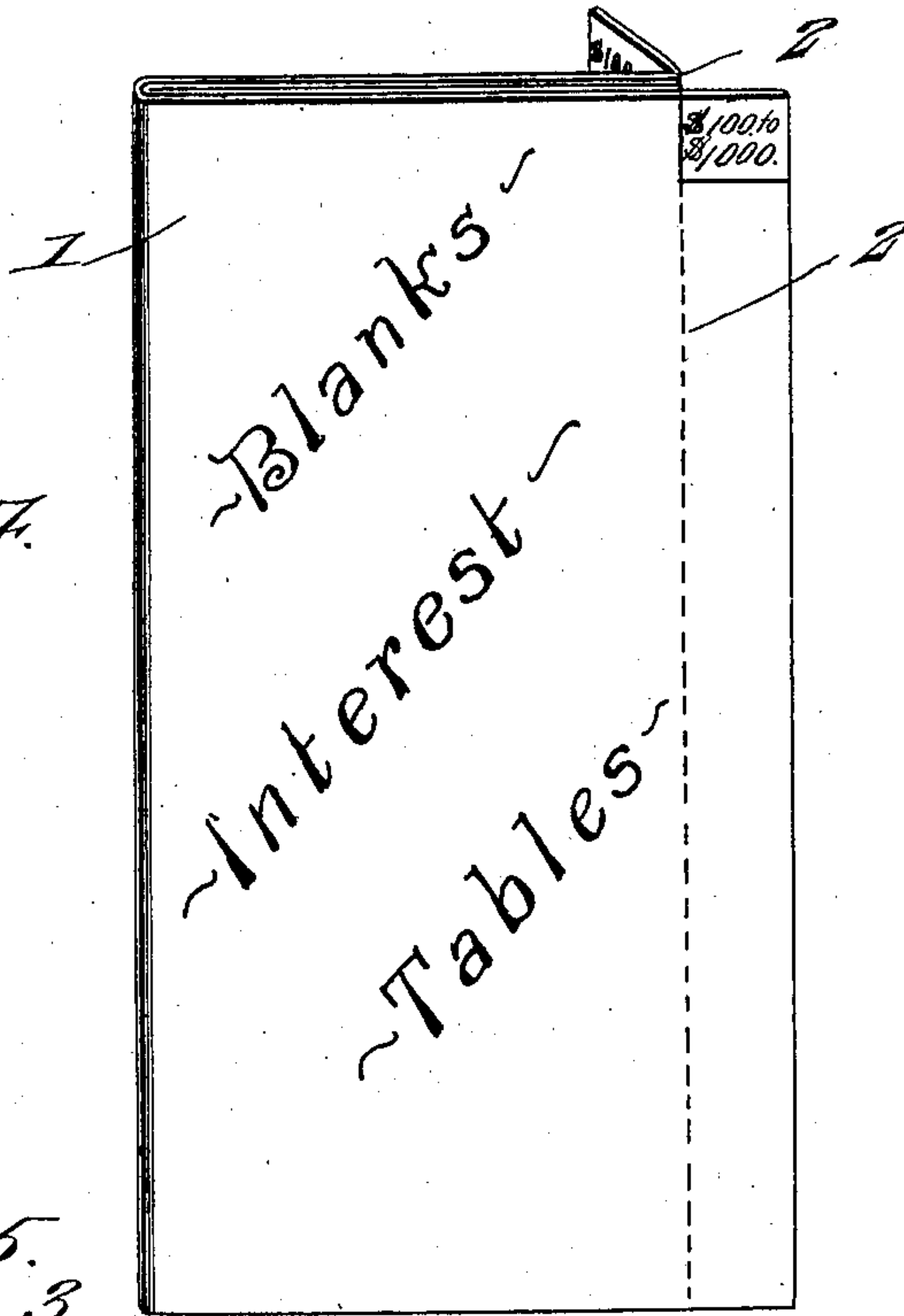


Fig. 5.

	\$1000.						\$2000.						\$3000.						\$4000.					
	5%	6%	7%	8%	9%	10%	5%	6%	7%	8%	9%	10%	5%	6%	7%	8%	9%	10%	5%	6%	7%	8%	9%	10%
Yrs. 1																								
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Com. 2																								
3																								
4																								
5																								
6																								

Witnesses

Wm. J. Kocin
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By

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Attorney

Inventor

P. E. JOHANNSEN

No. 753,887.

PATENTED MAR. 8, 1904.

P. E. JOHANNSEN. INTEREST TABLE.

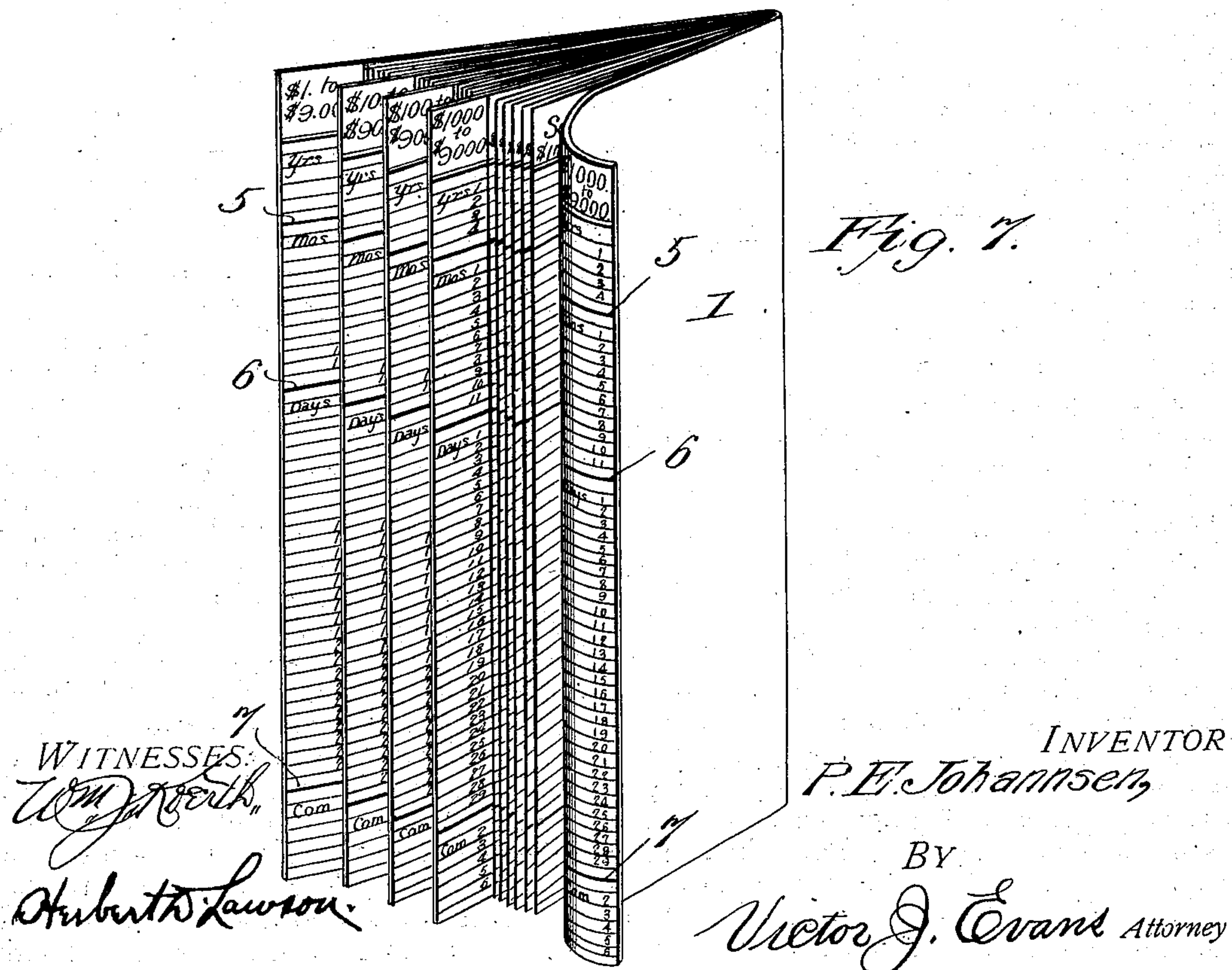
APPLICATION FILED AUG. 12, 1903.

NO MODEL.

5 SHEETS—SHEET 5.

Fig. 6.

Seven Per Cent 3		Eight Per Cent 3	
\$1000.00 \$5000.00		\$1000.00 \$5000.00	
Yrs	1 2 3 4	Yrs	1 2 3 4
Mos	1 2 3 4 5 6 7 8 9 10 11	Mos	1 2 3 4 5 6 7 8 9 10 11
Days	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	Days	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29
Com	2 3 4 5 6	Com	2 3 4 5 6



UNITED STATES PATENT OFFICE.

PALMER E. JOHANNSSEN, OF CARSON, IOWA.

INTEREST-TABLE.

SPECIFICATION forming part of Letters Patent No. 753,887, dated March 8, 1904.

Application filed August 12, 1903. Serial No. 169,252. (No model.)

To all whom it may concern:

Be it known that I, PALMER E. JOHANNSSEN, a citizen of the United States, residing at Carson, in the county of Pottawattamie and State of Iowa, have invented new and useful Improvements in Interest-Tables, of which the following is a specification.

My invention relates to new and useful improvements in interest-tables; and its object is to provide a table having a reversible flap upon which are numerically arranged years, months, and days, and said flaps are so arranged as to be brought to the margin of any one of the divisions of the table, whereby the characters in said divisions which are in alignment with a desired numeral upon the flap may be readily located. The table is so arranged as to accurately designate any interest for a desired period of time.

The invention consists in the novel construction and combination of parts hereinafter more fully described and claimed, and illustrated in the accompanying drawings, showing the preferred form of my invention, and in which—

Figure 1 is a perspective view of the table folded, one of the flaps being extended to permit the contents of the adjacent section of the table to be read in connection therewith. Fig. 2 is an elevation of the table, partly folded, so as to bring the flap to the margin of one of the central sections of the table. Fig. 3 is an elevation of the table opened its full length. Fig. 3^a is a view similar to Fig. 3 and showing the opposite face of the strip. Fig. 4 is an elevation of a modified form of table which is constructed in book form. Fig. 5 is an elevation showing said modification opened. Fig. 6 is a view of another modified form of table, and Fig. 7 shows a book formed of sections.

Referring to the figures by numerals of reference, 1 is a sheet of suitable material divided by creases 2 into a desired number of similar sections 3, which extend transversely of the sheet and each of which is divided into the same number of alining spaces, which are arranged in columns, said columns being designated at their upper ends by numerals indicating any suitable sums of money. In Figs. 1 to 3 I have shown the columns designated by the numerals "1000," "2000," "3000,"

&c. The sections are designated by indications of percentage. The front faces of the sections are preferably marked "Five per cent.," "Six per cent.," "Seven per cent.," and "Eight per cent.," and the rear faces of the central sections, which are similar to the sections above described, are designated by the words "Ten per cent." and "Nine per cent.," respectively. The rear faces of the end sections can be utilized for instructions, title, &c. The ends of the strip 1 are formed into flaps 4, which extend transversely of the strip, and at the head of each of these flaps is the word "Time," while arranged thereunder in spaces alining longitudinally with the spaces in the sections 3 are numerals designating years, months, and days. The year-numerals are separated from the month-numerals by a longitudinally-extending division-line 5, and the month-numerals are separated from the day-numerals by a similar division-line 6. Both faces of each flap 4 are similar.

Within each space of each section of the strip 1 is a numeral, and this numeral represents the amount of interest on the sum arranged above it for the time indicated upon the flap 4 at a point in alinement therewith. In other words, the interest on one thousand dollars at five per cent. for one year is fifty dollars, and this sum will be found in the space on the table which is within the five-per-cent. section and is in alinement with both the sum "1,000" and year "1" on the flap. When it is desired to ascertain the amount of interest at seven per cent. or at any per cent. which is indicated in one of the sections removed from a flap 4, this sum can be quickly ascertained by so folding the table upon the creases 2 as to bring one of the flaps 4 to the margin of the section indicating the per cent. to be ascertained. For instance, as shown in Fig. 2, when it is desired to ascertain the sum of seven per cent. of one thousand dollars for one year it is merely necessary to fold one of the end sections 3 upon the adjoining section and bend back the flap 4, and the same will then be brought into position at the margin of the seven-per-cent. section and the amount sought for can be readily located. A division-line 7 is preferably arranged longitudinally under

the numerals indicating the days of the month, and below this line on the flaps 4 is arranged the word "Compound" or an abbreviation thereof and numerals indicating years. In the sections 3 on lines in alinement with these numerals are sums indicating the compound interest for the respective years on the amounts at the heads of the respective columns.

The device is extremely simple in construction and arrangement, and by folding it in various ways one of the flaps 4 can always be brought to the margin of the desired per cent. section. The interest on any designated sum can thus be quickly ascertained without the necessity of tracing from one of the strips to the other, as is the case where it is impossible to bring the time-indicating flap to the margin of the per cent. section.

In Figs. 4 and 5 I have shown a modified form of table which is constructed of leaves fastened together at the center, and the cover of the book thus formed is similar to the leaves, but is provided in addition with end flaps 8, which are similar to the flaps 4, but are, however, provided with printing only on their inner faces. The various divisions on the leaves of this book may be divided in the manner described, as shown in Figs. 4 and 5, said divisions being designated by numerals indicating sums of money and the columns designated by percentage-marks. With this modified construction it will be understood that it is unnecessary to fold the end flaps 8, as the page of the book containing the sum upon which interest is to be obtained can be readily moved, so as to bring its margin adjacent the flap. It is only necessary to bend the flap upon itself to bring the characters thereon in alinement with the columns upon the outer faces of the cover.

In Fig. 6 I have shown a modified form of book in which each page is designated by a certain percentage, and the columns on these pages are headed by amounts running from one thousand dollars to nine thousand dollars. If preferred and as shown in Fig. 7, the book,

can be formed of similar sections, one section having its columns headed by amounts from one dollar to nine dollars, the next by ten dollars to ninety dollars, the third by one hundred dollars to nine hundred dollars, and another by one thousand dollars to nine thousand dollars. Each section has end flaps 4^a, and these flaps have designated thereon the amounts indicated by their respective sections, thereby serving as an index for locating desired pages in the book.

In the foregoing description I have shown the preferred form of my invention; but I do not limit myself thereto, as I am aware that modifications may be made therein without departing from the spirit or sacrificing any of the advantages thereof, and I therefore reserve the right to make such changes as fairly fall within the scope of my invention.

Having thus described the invention, what is claimed as new is—

1. In a table of the character described, the combination with a strip having divisions thereon with headings for indicating percentage; of a flap at one end of the strip having time-indicating characters thereon.

2. An interest-table comprising a strip having sections designated thereon, each of said sections having columns extending transversely of the strip, numerals designating the columns, and each section being devoted to a different percentage, similar flaps at the ends of the strip, each flap having time-indicating characters arranged in a column extending transversely of the strip, said characters being within columns extending longitudinally of the strip, said transverse and longitudinal columns forming spaces within which are arranged interest-designating characters.

In testimony whereof I affix my signature in presence of two witnesses.

PALMER E. JOHANNSEN.

Witnesses:

THOMAS MARTIN,
JAMES H. LONDON.