

PATENTED JULY 26, 1904.

APPLICATION FILED JUNE 29, 1903.

2 SHEETS—SHEET 1.

[illegible]

Diagram illustrating a rectangular field divided into a grid. The field is labeled with numbers 1 through 27, indicating a sequence of points or locations. The grid is approximately 10 units wide and 10 units high. The numbers are placed at various intersections: 1 is at the top right corner; 2 is at the top edge, second from right; 3 is at the bottom left corner; 4 is at the bottom edge, second from left; 5 is at the bottom edge, third from left; 6 is at the bottom edge, fourth from left; 7 is at the bottom edge, fifth from left; 8 is at the bottom edge, sixth from left; 9 is at the bottom edge, seventh from left; 10 is at the bottom edge, eighth from left; 11 is at the bottom edge, ninth from left; 12 is at the bottom edge, tenth from left; 13 is at the bottom edge, eleventh from left; 14 is at the bottom edge, twelfth from left; 15 is at the bottom edge, thirteenth from left; 16 is at the bottom edge, fourteenth from left; 17 is at the bottom edge, fifteenth from left; 18 is at the bottom edge, sixteenth from left; 19 is at the bottom edge, seventeenth from left; 20 is at the bottom edge, eighteenth from left; 21 is at the bottom edge, nineteenth from left; 22 is at the bottom edge, twentieth from left; 23 is at the bottom edge, twenty-first from left; 24 is at the bottom edge, twenty-second from left; 25 is at the bottom edge, twenty-third from left; 26 is at the bottom edge, twenty-fourth from left; 27 is at the bottom edge, twenty-fifth from left. The diagram is signed "J.B. Winn" at the bottom right.

Witnesses

fas Kochl.

Edmundson

Fig. 2.

By

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PATENTED JULY 26, 1904.

APPLICATION FILED JUNE 29, 1903.

NO MODEL.

2 SHEETS—SHEET 2.

[illegible]

UNITED STATES PATENT OFFICE.

JOSEPH B. WINN, OF AUSTIN, TEXAS.

NOTE-REGISTER.

SPECIFICATION forming part of Letters Patent No. 766,089, dated July 26, 1904.

Application filed June 29, 1903. Serial No. 163,655. (No model.)

To all whom it may concern:

Be it known that I, JOSEPH B. WINN, a citizen of the United States, residing at Austin, in the county of Travis and State of Texas, have invented certain new and useful Improvements in Note-Registers; and I do declare the following to be a full, clear, and exact description of the invention, such as will enable others skilled in the art to which it appertains to make and use the same.

My invention relates generally to account or record books, and more particularly to a note register and ledger adapted to be used by banks and the like in registering, classifying, and keeping account of notes, bills, and other commercial paper discounted or handled by them.

One object of the invention is to provide means for recording in ledger form the notes received by the bank from firms or individuals engaged in active business, whereby the total note indebtedness of such customers may be seen at a glance.

Another object of the invention is to provide means for keeping the exact standing of each note and a daily-note balance from which an itemized or total-note indebtedness of any individual or firm may be seen without the necessity of computing or figuring.

Another object of the invention is to provide means for recording the class of each note adjacent to its daily balance or standing, whereby the cashier is enabled to readily prepare his government report without the necessity of handling the notes or doing any figuring.

A further object is to simplify the form and arrangement of the entries, thereby saving both time and labor in keeping the records and rendering the same more convenient for ready reference.

With these and other objects in view the invention consists of certain novel features of construction, combination, and arrangement of parts, as will be more fully described, and particularly pointed out in the appended claim.

In the accompanying drawings, Figure 1 is a plan view of the open book, illustrating the arrangement of the index portion. Fig. 2 is

a similar view showing the book opened to illustrate the ruling of the "Miscellaneous notes" portion. Fig. 3 is another similar view of the open book, illustrating the ruling of the "Firm and active individual notes" portion. Fig. 4 is an enlarged view of the upper portion of the book, showing the same opened at the "Miscellaneous notes" portion. Fig. 5 is an enlarged detail view of a corner of one of the pages, showing the schedule of loans. Fig. 6 is an end view of the book.

In carrying out my invention I provide a book 1, consisting of three groups of leaves or sheets 2, 3, and 4, which are suitably bound or secured together in book form. These groups of leaves are separated by the dividing-leaves 5 and 6, which are provided with the tabs 7 and 8 to facilitate opening the book at the desired place.

The group of leaves 2 at the front of the book forms the index portion, in which a proper index-record is made of all the notes registered in the portions 3 and 4, as hereinafter explained. The leaves 2 of this index portion of the book are suitably ruled with horizontal lines, as shown in Fig. 1 of the drawings. Each of said leaves is also divided vertically to form the vowel-index columns 9, and the free or outer side edge of each leaf is cut away, as shown at 10, and properly lettered to form the usual alphabetical index.

The two groups of leaves 3 and 4 constitute the main portion of the book, and all the records or data of the notes are entered upon these leaves. The first portion or group 3 serves as a register in which I record all notes received from persons who are not engaged in active business and which I term "Miscellaneous notes." These leaves 3 are not numbered and are ruled in full pages—that is, the vertical columns extend the full length of the sheet. The miscellaneous notes as they are received are numbered consecutively, beginning with one and entered in their proper order upon these pages. They are also entered in the index portion 2 according to the names of the parties and by their number.

The back part of the book 4 is ruled into full, half, third, or quarter pages, as desired. In Fig. 3 of the drawings I have

shown the same ruled in thirds. This ruling is to permit the notes of firms or individuals engaged in active business to be entered in the form of a ledger—that is, all the notes made or indorsed by the same firm or individual are grouped together. The pages of this section of the book, which I term the “Firm and active individual notes” portion are numbered, and said notes as they are received are given their proper consecutive number along with the miscellaneous notes and are also indexed in the portion 2 according to their page or folio number, so as to distinguish them in the index from the miscellaneous notes. By registering the notes of firms and individuals doing business in a ledger form the total note indebtedness of each firm or individual may be seen at a glance, and hence the cashier of the bank is enabled to promptly grant or refuse additional accommodation to a customer who requests it.

The arrangement and form of the entries made in the two parts 3 and 4 are the same as shown in Figs. 2 and 3 of the drawings. When the book is open at either of said portions, the opposing faces or pages of the two adjacent leaves present a series of vertical columns extending across both pages. At the left of the left-hand page is a column 11, in which the numbers of the notes are entered, and again upon the right-hand page is another number-column, 12, in which the numbers of the notes are entered for convenience in checking, as hereinafter explained. This column 12 may be omitted, if desired. On the left-hand page next to the number-column 11 are two columns 13, in which the names of the makers are entered, and following these columns are two others, 14 and 15, which are headed, respectively, “Endorser” and “Endorser on number.” In the latter column is entered the number of any note on which a firm or individual is indorser, and when the note is paid the number is checked off thus, “✓,” furnishing a ready reference to all such paper.

Between the column 15 and the number-column 12 is a series of columns denoted by the numerals 16 17 18 19 20 21 22 23 24 25 and headed, respectively “When discounted,” “Date of note,” “Time,” “When due,” “Amt. for,” “Amount,” “Int. for,” “Interest,” “Dis. for,” “Discount,” “Amt. pd. for,” “Amount paid,” “When pd. for,” “When paid,” and “Remarks.” In these columns suitable entries are made for each note.

At the extreme right of the right-hand page of the book is a vertical column 26, headed “Daily balance.” The entries in this column are made in pencil, the amount of each note being placed therein when the note is recorded, and when paid in full it is erased. When a partial payment is made, the entry is altered accordingly. When the total footings of each page of the register are kept properly changed

or footed, the daily-balance column will at all times present an exact daily note balance, which may be verified by combining the total footings of each page of the register and comparing the same with the note account in the general ledger. While it is desirable to keep this daily-balance column computed daily, yet it may be used only for trial-balance purposes and computed whenever a note balance is desired. The daily-balance column in the “Firm and active individual notes” portion when properly kept will present at all times the total and itemized note indebtedness of each firm or individual. If desired, this column 26 may be solid to the page of the register or perforated, as shown in the drawings, to permit it to be removed when all of the notes on the page have been paid in full and it is of no further service.

Between the number-column 12 and the “Daily balance” column is a column 27, headed “Kind of loan,” in which the class of each note is entered. The notes are classified according to the schedule of loans which is used in the reports of the national banks to the Comptroller of Currency, which are made upon call five times per year. This schedule or key 28 is printed upon the top of each sheet adjacent to said column. When this column is properly kept, the cashier of the bank may make up his classified list of notes for said reports without necessity of handling the notes. The column 27 being placed adjacent to the “Daily balance” column enables him at a glance to get the amount and class of each note, and as the “Daily balance” column at all times presents the exact standing of each note he has no figuring of partial payments to make, which greatly facilitates the making up of said reports.

By providing the number-column 12 adjacent to the “Daily balance” column 27 the bookkeeper is enabled to quickly check the notes against the register to ascertain if any of them have been lost or misplaced. Since the notes are filed by their number and the month in which they mature, any note may be quickly picked from the file by ascertaining its number from the index and its maturity from the register.

From the foregoing description, taken in connection with the accompanying drawings, the application and advantages of my invention will be readily understood.

Various changes in the form, proportion, and arrangement of the entry-columns and the leaves may be resorted to without departing from the principle or sacrificing any of the advantages of this invention.

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

A note-register book consisting of three groups or series of leaves or sheets bound together in book form, said groups or series of

leaves being separated by tabbed dividing-leaves and forming, respectively, an index portion, a "Miscellaneous notes portion" and a "Firm and active individual notes portion,"

5 the tabs of said dividing-leaves bearing matter indicative of the two last-named portions, the leaves of the index portion having the usual alphabetical index and appropriately-headed vowel-columns to receive the names

10 of the firms or individuals relating to note data entered upon the other two groups or series of leaves forming the said "Miscellaneous" and "Firm and active individual" notes portions; said "Miscellaneous" and

15 "Firm and active individual" notes portions being provided with columns to receive data falling under the respective headings "Number," "Maker," "Endorser," "Endorser on No." "When discounted," "Date of note,"

20 "Time," "When due," "Amt.," "Int.," "Dis.," "Amt. pd.," "When pd.," "Remarks," "Kind of loan," and "Daily balance,"

the pages of the "Miscellaneous" notes portion being unnumbered while the pages of the "Firm and active individuals" notes portion 25 are consecutively numbered and divided by ruled lines into sections; the pages of the notes portions being further provided adjacent to the "Kind of loan" and "Daily balance" columns with a key or schedule having indicia 30 designating different kinds of notes, whereby the character of each note may be indicated in the former column and the operation of preparing a classified list of notes and determining the daily balances facilitated, substan- 35 tially as described.

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

JOSEPH B. WINN.

Witnesses:

H. A. GIESEN,
C. W. FOSTER.