

No. 770,478.

PATENTED SEPT. 20, 1904.

J. F. SCHMITT.
ACCOUNT REGISTERING SYSTEM.

APPLICATION FILED APR. 16, 1901.

NO MODEL.

Fig. 1.

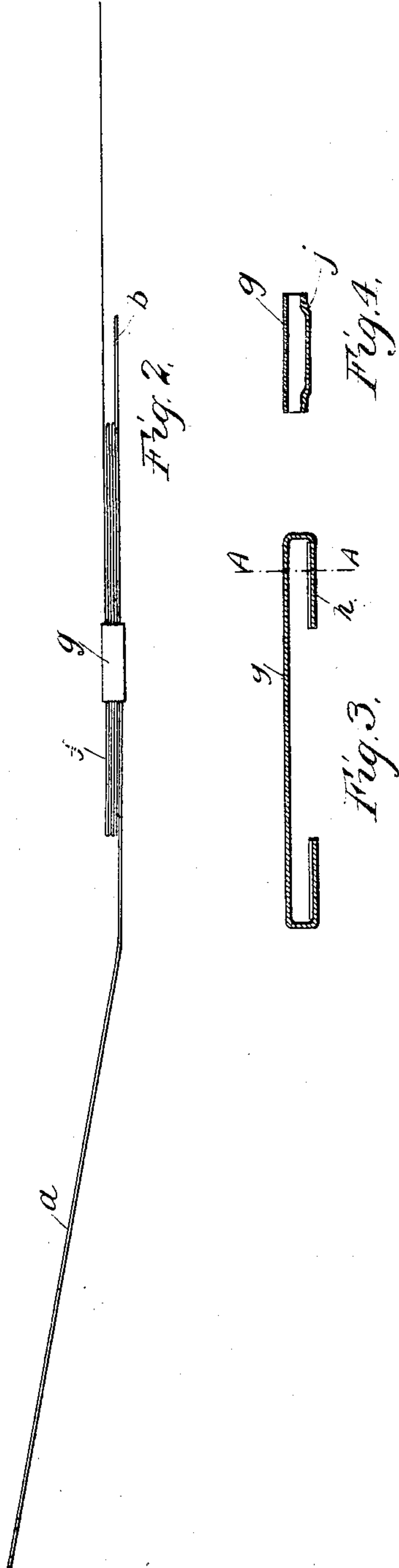
The card is labeled with letters a through z. The header section at the top contains the following fields:

- Book No. 190
- days after date promise to pay to the order of
- at \$
- 100 Dollars for value received with interest percent after maturity
- Signature
- Address
- Employed by

The table below contains 16 entries, each with a number, a name, and a balance:

No.	Name	Balance
01	J.F. Schmitt	62850
02	J.F. Schmitt	62850
03	J.F. Schmitt	62850
04	J.F. Schmitt	62850
05	J.F. Schmitt	62850
06	J.F. Schmitt	62850
07	J.F. Schmitt	62850
08	J.F. Schmitt	62850
09	J.F. Schmitt	62850
10	J.F. Schmitt	62850
11	J.F. Schmitt	62850
12	J.F. Schmitt	62850
13	J.F. Schmitt	62850
14	J.F. Schmitt	62850
15	J.F. Schmitt	62850
16	J.F. Schmitt	62850

The card is labeled with letters a through z. The letter 'a' is at the bottom left, 'b' is at the top left, 'c' is at the bottom right, 'd' is at the top right, 'e' is at the top left, 'f' is at the top left, 'g' is at the top left, 'h' is at the top left, 'i' is at the top left, 'j' is at the top left, 'k' is at the top left, 'l' is at the top left, 'm' is at the top left, 'n' is at the top left, 'o' is at the top left, 'p' is at the top left, 'q' is at the top left, 'r' is at the top left, 's' is at the top left, 't' is at the top left, 'u' is at the top left, 'v' is at the top left, 'w' is at the top left, 'x' is at the top left, 'y' is at the top left, 'z' is at the top left.



Witnesses:
Watson Hurlburt,
Wm. Geiger

Inventor:
John F. Schmitt,
Colum, (McRoberts & McElroy,
By Attys.

UNITED STATES PATENT OFFICE.

JOHN F. SCHMITT, OF CHICAGO, ILLINOIS.

ACCOUNT-REGISTERING SYSTEM.

SPECIFICATION forming part of Letters Patent No. 770,478, dated September 20, 1904.

Application filed April 15, 1901. Serial No. 55,979. (No model.)

To all whom it may concern:

Be it known that I, JOHN F. SCHMITT, a citizen of the United States, residing at Chicago, in the county of Cook and State of Illinois, have invented certain new and useful Improvements in Account-Registering Systems, of which the following is a specification.

My invention is concerned with certain improvements in the construction, arrangement, and printing of coupon-books, issued by merchants for the use of customers in making payment for small purchases to obviate the necessity of keeping books of account with said customers, and is designed to produce a book of that character which will prevent the fraudulent use of the same and at the same time indicate both to the merchant and the customer the exact condition of the account between them.

To illustrate my invention, I annex hereto a sheet of drawings, in which the same reference characters are used to designate identical parts in all the figures, of which—

Figure 1 is a plan view of the book opened. Fig. 2 is a side elevation of the same. Fig. 3 is a central section through the spring-clip, and Fig. 4 is a section on the line A A of Fig. 3.

The book consists of the back-pieces *a* and *b*, connected by the flexible hinge or back *c*. The back-pieces are constructed cheaply of cardboard, and to form a hard and durable bearing edge thereon I dip both back-pieces, as indicated by the shaded portions *d* and *e*, in japan, creosote-oil, or any waterproofing-oil, which serves to harden said edges so that they can be used in the manner hereinafter described. Instead of making the coupons in the form of separate leaves, as has been the practice in books of this kind heretofore, I print them in a continuous strip *f*, which is fastened at one end to the back-piece *b* and folded so that it can be held in place by the spring-clip *g*, which consists of the main portion resting on the folds of the strip *f* and the arms *h*, projecting beneath the back-piece *b* and serving to hold the clip in place. To facilitate this holding of the parts and increase

the resilience, I curve the edges of the arms *h*, as seen at *j*. The extreme outer end of the strip *f* is preferably printed in the form of a blank note, as seen at *k*, and before the book is given to the customer this note is filled out, showing the value of the book, its number, and the time in which the note is to be paid, and such other items as may be useful to the purchaser of the note. When this note is filled out and detached, the book is given to the customer, who then tenders it in payment of small bills, when coupons amounting to the price of the purchase are detached.

As will be seen in Fig. 1, the coupons *l* are arranged to extend entirely across the strip, and each one is provided with at least three distinct markings. The marking *m* on the lower edge is the number of the book, and as a dealer never issues the same number of book twice when any coupons are presented by any party with whom he is not personally acquainted he can identify them as coming from the book which should be in the hands of the original purchaser. At the upper edge of the strip are the markings *n*, which represent the number of the coupon from one end, and if each coupon is of the value of one cent, as is preferred, this number also represents the total number of coupons that have been detached from the strip. Adjacent the markings *n* are the markings *o*, which are complementary to the markings *n* and represent the number of the coupons from the other end of the strip, and if the value of the coupons are one cent each that also represents the total value of the coupons remaining in the book when any particular coupon is detached. By means of this double row of markings *n* and *o* it will be apparent that the dealer and the customer can tell at a glance how their accounts stand, as the number *n* represents how much the customer has had from the dealer on the book and the number *o* represents how much he can still draw with the book. If desired, I can utilize the space between the markings *m* and *o* with another set of markings, *p*, for the name of the dealer or, if desired, any form of advertising matter. The coupons are

separated from each other by the printed lines *g*, and for convenience in reckoning I make every fifth line, *r*, heavier than the line *g*.

In use the clip *g* can be slid along until the
5 required number of coupons are in position to be torn off, and they can be torn off against the edge of the clip; but the preferable method is to close the back-pieces of the book and draw out the coupons between the edges *d* and *e*
10 and when the proper number of coupons are withdrawn to hold said edges together tightly and tear off the required number of coupons, which are then kept by the dealer as a check upon the account of the customer.

Having thus described my invention, what 15
I claim as new, and desire to secure by Letters Patent, is—

In a device of the class described, the combination with back-pieces *a* and *b*, of the folded strip *f* secured to one of said back-pieces, and 20
the hard edge *e* formed on one of said back-pieces by dipping it in some hardening-oil.

In witness whereof I have hereunto set my hand this 13th day of April, 1901.

JOHN F. SCHMITT.

In presence of—

JOHN H. McELROY,
LAWRENCE LARSEN.