

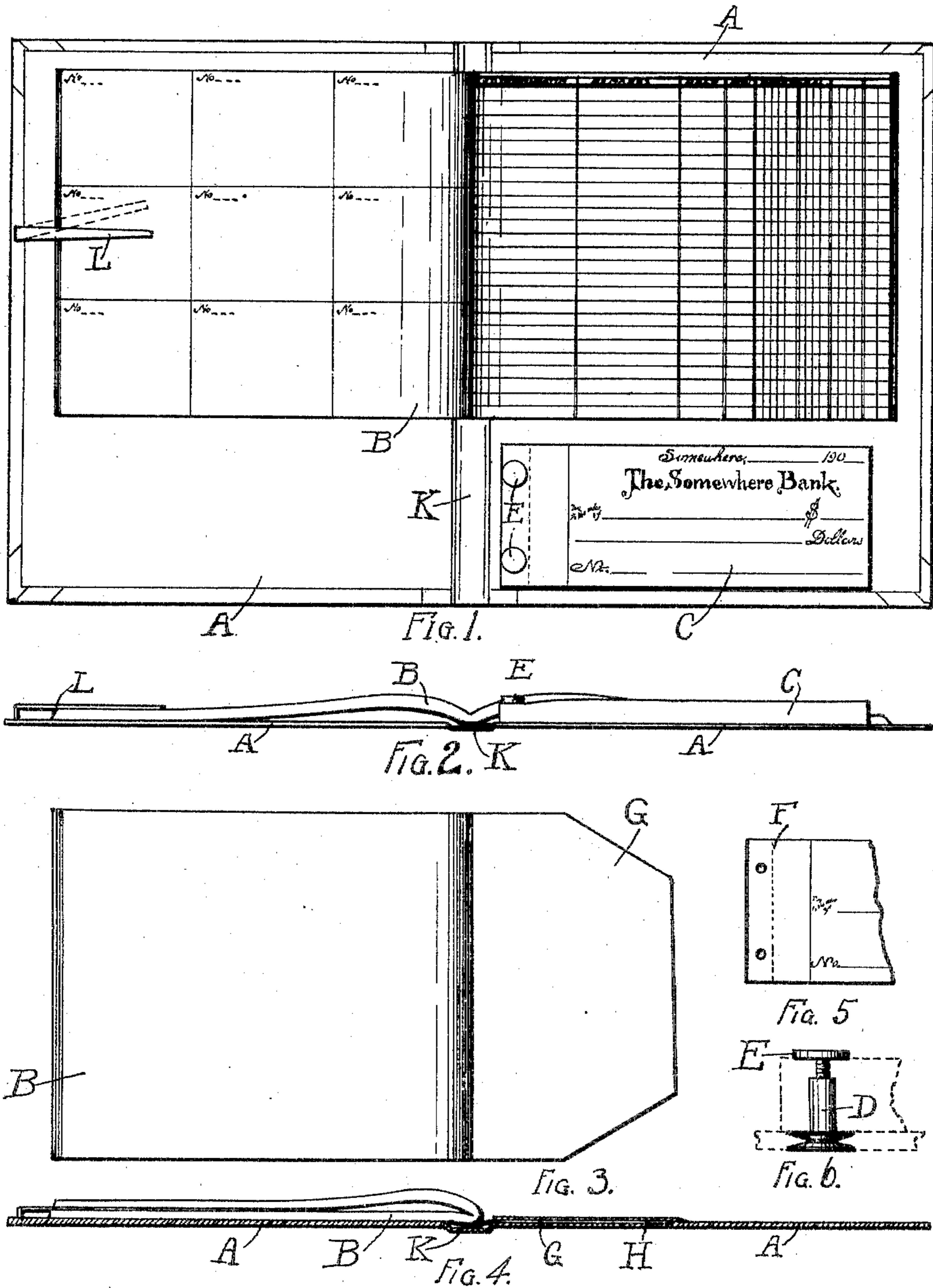
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M. A. HOWE.
BANK CHECK, RECORD BOOK, AND BINDER.

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NO MODEL.



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BANK-CHECK, RECORD-BOOK, AND BINDER.

SPECIFICATION forming part of Letters Patent No. 775,821, dated November 22, 1904.

Application filed December 31, 1903. Serial No. 187,257. (No model.)

To all whom it may concern:

Be it known that I, MORTIMER A. HOWE, a citizen of the United States, residing at 303 South G street, in the city of Tacoma, in the county of Pierce and State of Washington, have invented certain new and useful Improvements in Bank-Checks, Record-Books, and Binders, of which the following is a specification.

My invention pertains to bank-check books in which provision is made for keeping a regular and systematic record of each check as drawn or issued. The present method of keeping such records usually consists of a check-book in which each check is printed with a blank form of stub attached, on which the record of the check is entered at the same time the check is drawn and given out, the line dividing the check and the stub being perforated, so that the check may be easily torn from the stub.

The objects of my invention are, first, to provide a more economical, systematic, and convenient form of bank-check and record book than the stub-book form now commonly used; second, to provide a bank-check-record book and a bank-check book separated from each other, but within one binder, and, third, to provide a detachable binder for a bank-check-record book and check-book together within the one binder.

I attain these objects by means of the device illustrated in the accompanying drawings, in which—

Figure 1 represents a view of my improved record-book, check-book, and binder open for use. Fig. 2 is an edge view of Fig. 1. Fig. 3 is a view of the record-book closed and detached from the binder. Fig. 4 is a section through the record-book and binder, showing the manner of attaching the same. Fig. 5 shows the perforated and punched stub of the checks forming the check-book, and Fig. 6 shows the method of attaching the checks to the binder by means of metal posts and stem screw-cap.

Similar letters refer to similar parts in the several views.

My invention comprises a binder A with stiff or flexible back in which are inclosed a

detachable record-book B and a check-book C, consisting of a multiple of bank-checks with punched stubs mounted on the metal posts D and held firmly in place by the stem screw-caps E. The checks are perforated along the line F, so that the checks may be readily torn from the stubs as drawn. It will be observed these metal posts D are fixed to one of the covers of the binder A, as shown in Figs. 1, 2, and 6. It will also be observed the record-book B is bound to a thin stiff tongue G, made to slip into a thin pocket H, designed for it in one of the covers of the binder A.

The record-book is designed to have its pages suitably ruled for entering the record of each check regularly as drawn. It is preferably designed to have each right-hand page ruled with a multiple of horizontal lines, as shown in Fig. 1, each line to be used to record one check, the page being divided into vertical columns, as indicated, in which the record of each check can be put down in systematic order. The left-hand pages are preferably divided into a multiple of larger spaces and are designed to be used for making special records of checks drawn for the payment of large or specific sums of which it may be necessary to enter an itemized invoice or description of the items for which the check is drawn. Each of these spaces is to be numbered to correspond with the check recorded. It is to be observed that only a small number of the checks recorded on the right-hand page may require the special record for which the spaces on the left-hand side are designed.

The binder A consists of the usual front and back covers joined together with suitably stiff or flexible back K for opening when in use and for closing to lay aside. One of the covers is provided with a flat metallic tongue L, suitably pivoted thereto and bent inwardly for a book-mark to cause the book to open at the page in use. The tongue L is pivoted to the binder, so that it may be swung up or down, as indicated in Fig. 1, to allow record to be entered in the space immediately under it.

The use of my invention may be briefly described as follows: The binder is opened to draw a check and the name to whom drawn, for what, the date, the number, and amount

entered in order before drawing the check. The check is then filled out to comply with the record, torn from the stub, and disposed of. The remaining columns of the record-book can be used for entering deposits, carrying balances, &c. It is to be observed that the record-book B may be made of sufficient size to enter a large number of checks—as many as one thousand, more or less—and when filled may be removed from the binder A and filed away and a new book be inserted and the record continued. It will also be observed that a suitable number of checks may be used to form the check-book C, the book being formed by fixing a bunch of checks on the metallic posts D. When the checks are used up, the stubs are to be removed and the book renewed by placing a fresh supply in their place.

By printing and binding the check-record book in the form above described I obtain a much more complete, systematic, and economical record-book than the stub check-book now commonly used. The checks, as shown in the check-book C, require less paper than the regular stub-check and are more easily and economically printed, perforated, punched, and bound than the present form of stub check-book, while the binder being once well made will serve for an indefinite time and be in desirable form.

It is to be understood that I do not limit myself to bind the check-book with but one check to the page; but I reserve the right to print the checks with two or more to the page; nor do I limit myself to size or exact lines in printing my record-book, but reserve the right to vary the size and arrangement of the pages as circumstances may require. I also reserve the right to apply this system or method to the use of drafts, certificates of deposit, and receipts in substantially the same manner as herein described regarding bank-checks.

It will be understood that my invention relates to check and record books for office use and is distinct from pocket check-books and that by my invention I so arrange the pocket at the middle of the binder for the tongue of the record-book relative to the clamp L at the outer edge of the binder to hold the outer edge of the leaves of the record-book so such clamp will not only hold the leaves of the

record-book, but will also operate to retain the tongue G on said record-book in the pocket of the binder. It will be further noticed that the sides of the binder are of a surface area greater than the surface area of the memorandum-sheets and the check-pad, which may be placed alongside of each other on one of the sides of the binder, as best shown in Fig. 1 of the drawings.

It will be understood that in practice many banks wish to print the names of their customers on the checks, and the custom in the past has been for the bank to buy large quantities of lithographed checks from the manufacturers and leave them in stock at the factory, and when it is desired to supply a customer an order is sent to the factory to print and bind certain numbers of bank-checks held in stock by the factory for the particular customer of the bank, this being necessary from the fact that the smaller towns have no facilities for proper binding. By my invention the stock of checks can be shipped directly to the bank and the printing of their customers' names be done at home, no binding of any description being necessary. This avoids delay in sending away for checks, saves express charges, &c.

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

An office check and record book, comprising a pad of checks or the like, a record-book to contain the record of checks, and provided at its back with a projecting tongue, and a binder having a pocket at its middle to receive the tongue of the record-book, a clamp at the outer edge of the binder to hold the outer edge of the leaves of said record-book and so operate to secure the tongue within the back of the binder, the binder extending beyond the record-book to form a seat for the body of the checks, and means for detachably securing the pad of checks on said extension of the binder, substantially as set forth.

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

MORTIMER A. HOWE.

Witnesses:

AL. B. HOWE,
BERT SMITH.