

No. 790,002.

PATENTED MAY 16, 1905.

J. H. RAND.  
ACCOUNT BOOK.

APPLICATION FILED NOV. 6, 1901.

Fig. 1.

**Page 1 (Left):** NAME, A. H. Ferris, Acct No. 106, Address Bxxxx, N. Y., Sheet No. 34. The grid shows a balance of 700.00 and a deposit of 32.00 on July 15.

**Page 2 (Middle):** NAME, John Smith, Acct No. 107, Address Bxxxxxxx, N. Y., Sheet No. 54. The grid shows a balance of 520.13 and a deposit of 374.63 on June 15.

**Page 3 (Right):** NAME, Geo Miller, Acct No. 113, Address Lxxxxxxx, N. Y., Sheet No. 68. The grid shows a balance of 50.72 and a deposit of 168.64 on June 15. A vertical index at the top lists numbers 1 through 50.

Witnesses:  
Louis H. Gratz  
Emma M. Graham.

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# UNITED STATES PATENT OFFICE.

JAMES H. RAND, OF NORTH TONAWANDA, NEW YORK.

## ACCOUNT-BOOK.

SPECIFICATION forming part of Letters Patent No. 790,002, dated May 16, 1905.

Application filed November 6, 1901. Serial No. 81,317.

*To all whom it may concern:*

Be it known that I, JAMES H. RAND, a citizen of the United States, residing at North Tonawanda, in the county of Niagara and State of New York, have invented new and useful Improvements in Account-Books, of which the following is a specification.

This invention relates to ledgers and similar account-books, and more particularly to bank account-books having loose or temporary leaves intended to be removed when the accounts on the same are closed and transferred to a so-called "transfer-binder," the removed sheets being replaced by new ones and the cover or binder being used as long as the same remains serviceable.

The object of my invention is to provide such books with simple, compact, and convenient index and reference devices and at the same time to divide the book into sections, each of which may contain a comparatively large number of accounts that can be quickly referred to.

The accompanying drawing is a perspective view of an open loose-leaf bank-ledger embodying my invention.

A indicates the usual covers of the ledger or other book, and B the back. The leaves which are ruled into suitable columns are preferably loose or temporarily bound in the book by any well-known means, so that they can be removed when the accounts thereon are closed. In the construction shown in the drawing the back of the book is composed of hinged sections which are locked in position by suitable catches, and the leaves are removably bound in the book by curved prongs or spurs C, carried by the sections of the back and passing through perforations in the leaves in a manner common to loose-leaf ledgers. The leaves have straight or plain outer edges and are divided into main groups or sections by main division leaves or boards D, preferably of a stiff material, as cardboard, and each of these main groups is subdivided into two or more auxiliary or sub groups by auxiliary division boards or leaves D'. The leaves of each upper subgroup are narrower than those of the companion lower group, as shown, and the auxiliary division-board D', which separates these sub-

groups, extends beyond the outer edges of the leaves of the narrow group, but not beyond those of the wide lower group. Each main division-board D extends beyond the outer edges of the leaves of the overlying wide group, but preferably terminates short of the covers of the book, as shown. By this arrangement the projecting margins of each set of main and auxiliary division-boards are exposed at the outer edges of the narrow and wide subgroups of leaves upon opening the book. These exposed margins have on their faces a series of index numerals, letters, or names which correspond, respectively, to the accounts on the various leaves of the groups overlying the same. In the book shown in the drawing a numerical index is employed, and for the sake of clearness the index-numerals on the exposed auxiliary division-board are represented as running from "0" to "25" and those on the corresponding main division-board from "26" to "50." In practice, however, each division-board preferably bears fifty numbers, and each main group has a hundred pages corresponding to the index-numerals of the companion pair of main and auxiliary division-boards.

The leaves of each main group are provided at their outer edges with comparatively short projecting reference-tabs *e*, by which the book can be readily opened to any desired account and which are arranged opposite or in line with the corresponding index-numerals on the division-boards D and D', the tabs being arranged in stepped order at the outer edge of the leaves; so that every tab of a subgroup of leaves is out of alinement with all of the other tabs of that subgroup.

Each upper auxiliary division-board D' preferably bears at its head a numeral indicating the particular hundred or other multiple of the corresponding main group.

In the book shown in the drawing the leaves are each divided transversely into two sections or slips, which are separately removable. They may, however, be divided into a greater number of sections, if desired, or some of the leaves may be left whole or undivided and others divided into two or more sections for small and inactive accounts.



In order to refer to an account—say, for example, account No. 118—the bookkeeper, after turning to the division in which that account is included, simply seizes the tab located directly opposite the number “18” and opens the book at that place, thus finding the account almost instantly.

The division-boards D D' are also loosely bound in the book like the account-leaves, and can therefore be removed and replaced by other division-boards, if desired.

My account-book is especially desirable for the use of savings-banks, as such banks usually have a comparatively large number of accounts designated by numbers.

An important advantage of my improvement is that the bookkeeper upon opening the ledger at the desired section sees before him the index-numbers and tabs of all the accounts of that section, and this advantage is secured without requiring the book to be made inconveniently high or long from top to bottom. If each section contained but a single group of leaves and a single index-column of the same capacity as a section having groups of narrow and wide leaves arranged side by side, as herein shown, it would obviously be necessary to make the book about twice as long as my improved ledger, and this would render the same inconvenient and awkward in use.

I am aware that prior to my invention account-books have been provided with plain reference-tabs and that index-books designed to be used in connection with account-books

have been provided with tabs bearing index characters, and I therefore do not wish to claim, broadly, the application of such tabs to the leaves of a ledger.

I claim as my invention—

An account-book composed of independent sections of leaves each having appropriately-headed columns or spaces for entries indicating the dates and amounts of deposits, checks and balances of each account, each of said sections comprising a group of narrow account-leaves and a group of wide account-leaves extending beyond the outer edges of the narrow leaves, a wide main division-board underlying the group of wide leaves and extending beyond the outer edges thereof and a narrow auxiliary division-board interposed between said wide and narrow groups of leaves and extending beyond the outer edge of the narrow group but not beyond the wide group, each of said boards being provided on its exposed margin with a row of index characters corresponding to the leaves of the companion group, and the leaves of each group being provided at their outer edges with projecting reference-tabs arranged in line with the corresponding index characters of the companion division-board, substantially as set forth.

Witness my hand this 26th day of October, 1901.

JAMES H. RAND.

Witnesses:

JAMES H. RAND, Jr.,  
ADELAIDE A. RAND.