

No. 817,255.

PATENTED APR. 10, 1906.

L. M. LANDING.
LOOSE LEAF LEDGER.

APPLICATION FILED MAR. 31, 1905.

2 SHEETS—SHEET 1.

Monday		Friday		Saturday	
190		190		190	
A		E		F	
C					
WITNESSES C. S. Snow					
B					
D					
INVENTOR LARS. M. LANDING By Paul Paul HIS ATTORNEYS.		FIG. 1.			
NAME OF DEPOSITORS	Ac. No.	Deposits	Detail Checks	Total Checks	Balances
	01				
	02				
	03				
	04				
	05				
	06				
	07				
	08				
	09				
	10				
	11				
	12				
	13				
	14				
	15				
	16				
	17				
	18				
	19				
	20				
	21				
	22				
	23				
	24				
	25				
	26				
	27				
	28				
	29				
	30				
	31				

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2 SHEETS—SHEET 2.


H
E



H
E



E
F



		Monday A			Tuesday			Friday 190			Saturday 190		
AC	No.	Balances	Deposits	Detail Checks	Total Checks	Balances	Deposits	Detail Checks	Total Checks	Balances	Deposits	Detail Checks	Total Checks
	01												
	02												
	03												
	04												
	05												
	06												
	07												
	08												
	09												
	10												
	11												
	12												
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	26												
	27												
	28												
	29												
	30												
	31												

WITNESSES.
C. F. Simon.
C. Macnamara

INVENTOR.
LAARS M. LANDING
BY *Paul Paul*
HIS ATTORNEYS

FIG. 2.

UNITED STATES PATENT OFFICE.

LARS M. LANDING, OF GLENWOOD, MINNESOTA.

LOOSE-LEAF LEDGER.

No. 817,255.

Specification of Letters Patent.

Patented April 10, 1906.

Application filed March 31, 1905. Serial No. 252,998.

To all whom it may concern:

Be it known that I, LARS M. LANDING, of Glenwood, Pope county, Minnesota, have invented certain new and useful Improvements in Loose-Leaf Ledgers, of which the following is a specification.

My invention relates to ledgers of the loose-leaf type designed particularly for use in banks for keeping a record of depositors' balances, the book being styled a "depositor's balance-ledger."

The object of my invention is to provide a ledger having loose sheets or leaves adapted to be built up as the book is used, the number of sheets or leaves used each week depending upon the size of the bank and the number of depositors, the manner of placing the sheets in the book allowing for its expansion with the growth of the bank.

A further object is to provide a ledger wherein the balance of each depositor's account can at the end of the week be easily and quickly placed on a sheet for use during the next week without the necessity of turning the leaves or transferring balances or rewriting the depositor's name.

A further object is to provide a ledger wherein the footings of two, three, four, or five pages come together in order that the totals of all the pages may be added to get the grand total or proof for the day of all the pages without rewriting or transferring a single figure.

The invention consists generally in providing a loose-leaf ledger substantially as described, and pointed out in the claims.

In the accompanying drawings, forming part of this specification, Figure 1 is a plan view of a loose-leaf ledger embodying my invention and with the cover or binder removed. Fig. 2 is a similar view showing the binder used for securing the sheets together in place.

In the drawings, A represents a loose-leaf ledger sheet or leaf and of any suitable size and ruled horizontally and provided at its left-hand edge with a space B, wherein the depositors' names are placed upon said horizontal lines. This space B is separated from the rest of the sheet by a row of perforations C, that extends across the top of the space and vertically between it and the rest of the sheet. These perforations allow the part B, bearing the depositors' names, to be folded in under the main portion of the sheet to expose the names on the sheet beneath, the said part

being folded along the vertical row of perforations and torn apart from the sheet along the line of perforations at the top. By providing this row of perforations above the depositors' names I am able to fold in the edge of the sheet bearing such names without the necessity of loosening the binder that runs along the top of the sheet.

Adjoining the blank spaces for the depositors' names, and separated from it by the vertical row of account-numbers, is a column D, wherein the Saturday's balances are placed. Following this column are blank vertical columns for the Monday deposits, detail-checks, total-checks, and the Monday balances. After these are similar blank columns for Tuesday, and so on through the week, each day having blank columns for the business of that day, as usual in books of this kind; but in the spaces for the Saturday's business the blank columns for the balances are omitted.

The perforations C are extended inwardly above the Saturday blanks and downwardly to separate them from the Friday blanks, and whenever it is desired to take the balances at the end of the week to the balance-column D of the new sheet it is only necessary to tear the perforations over the Saturday blank at the right-hand end of the sheet and fold in this blank under the main portion of the sheet, exposing Saturday's work on the sheet beneath to enable the bookkeeper to place the balances in the column preceding the Monday blank of the sheet above. The last sheet is of course placed directly upon the one beneath, so that their horizontal lines coincide, and the depositors' names being visible at the left hand of the sheets the bookkeeper can very easily and without danger of error place the balance in its proper account and avoid the necessity of turning leaves or rewriting the names of the depositors. When Saturday's balances have been placed on the new sheet, the turned-in portions of the sheet are then unfolded and returned to their normal position.

It will be almost always necessary in the use of a ledger of this kind to employ several sheets to contain the names and the accounts of all the bank's depositors. In some banks a greater number of sheets will be used each week than in others, depending, of course, upon the number of accounts it carries. I have found it desirable in using a book of this kind to have the footings of two, three, four,

or five pages (or as many as may be needed to accommodate the bank's depositors) come together in order that the totals of all the pages may be added to get the grand total or proof without rewriting or transferring amounts. In carrying out this part of my invention, and assuming that it is necessary to use more than one sheet to accommodate the depositors' names and accounts, I provide a series of holes E in the sheets near their upper edge and in vertical rows, as shown in Fig. 1, and these holes are adapted to receive posts F, carried by the under cover of a binder H and having thumb nuts or locks J, that are adapted to receive the posts and draw the covers of the binders together and clamp the sheets firmly between them.

In building up the ledger the first sheet will be placed in the binder with the posts put through the upper holes in the sheet. Then when that sheet is filled with depositors' names and still more depositors' names are to be entered on another sheet a blank one is placed over the one at the bottom, but with the posts extending through the second holes from the top, and as the sheets are all of the same size it follows that the lower edge of the bottom sheet will lap by and the total footings of that sheet will be exposed below the corresponding edge of the sheet above. This operation is repeated until the names of all the depositors have been entered on the sheets. In this case I have made provision for the use of five sheets, assuming that if any bank has a greater number of depositors than could be entered on these five sheets the work would be divided among several bookkeepers, and consequently it would be unnecessary to make any provision for a larger ledger or the use of a greater number of sheets.

When the depositors' names have all been entered on the sheets properly, their accounts are carried across them from day to day in the usual manner, and when all the entries have been made for Saturday the bookkeeper removes the top cover of the binder and places a blank sheet upon each of the other sheets, so that they coincide exactly therewith. Then the ends of these blank sheets are turned in and Saturday's balance is placed on the left-hand end of the blank sheet, as before described, and the work can then be continued. The total of the left-hand balance-column of each sheet or group of sheets will be visible at the bottom and located one above another in a vertical column and the footing of each sheet or page placed in the space O at the bottom of the sheet and can be easily and quickly added to the corresponding footing at the contiguous sheets and the grand total of all the sheets placed in the space S at the extreme lower edge of the bottom sheet. The corresponding footings, including deposits and total-checks, can be entered in the blanks at other points across the sheet and checked

or proved by comparison with the deposit account in the general ledger or with the teller's journal for the corresponding day.

In Fig. 1 I have shown the ledger adapted for use where three sheets or pages were required to contain the depositors' names, and in broken lines at the left-hand corner of the figure I have shown three groups of sheets with four sheets in each group, each sheet containing a week's business for the depositors' names on that sheet, and as there are four sheets in each group it follows that all the groups represent a month's business for the bank.

Whenever it is desired, the depositors' names can be recopied on new blank sheets and the sheets at the bottom of the ledger can be removed and placed in a transfer-file.

I claim as my invention—

1. A ledger comprising a binder and a series of sheets of the same size, said sheets having blanks on one edge suitably designated for the depositors' names and being divided into blank spaces suitably designated to receive the entries for each day of the week and the edges of said sheets being adjustable in said binder to cause the lower edge of an under sheet to lap by the corresponding edge of the sheet above, substantially as described.

2. A ledger comprising a plurality of sheets having blanks on their left-hand edges suitably designated to receive the depositors' names and vertical columns suitably designated to receive the balances at the end of the week, and blanks to receive entries for the business of each day of the week, and the ends of the upper sheet being folded in under the remaining portion thereof to expose the ends of the sheet immediately beneath whereby Saturday's balance of each depositor's account can be ascertained and taken from the Saturday account of the sheet beneath to the balance-column at the left-hand end of the upper sheet without turning the sheets or transferring balances or rewriting the depositors' names, substantially as described.

3. A ledger comprising a series of sheets having suitably-designated blanks at their left-hand ends to receive the names of depositors, and vertical columns suitably designated for the balances and blanks suitably designated to receive the entries of each day of the week, and the right-hand end of each sheet being provided with a vertical row of perforations and a horizontal row intersecting said vertical row and extending inwardly from the end of the sheet whereby when said horizontal row is torn the end of each sheet bounded by said perforations can be folded in under the remaining portion to expose the end of the sheet beneath, substantially as described.

4. A ledger comprising a series of sheets having suitably-designated blanks at their left-hand ends to receive the names of the de-

positors, and suitable columns suitably designated for the balances, and blanks suitably designated to receive the entries of each day of the week, and the right-hand end of each
5 sheet being provided with a horizontal row of perforations extending inwardly from the end of the sheet whereby when said sheet is torn along the line of said horizontal row of perforations the end can be folded in under the re-

maining portion to expose the work on the 10 sheet beneath, substantially as described.

In witness whereof I have hereunto set my hand this 23d day of March, 1905.

LARS M. LANDING.

Witnesses:

RICHARD PAUL,
C. MACNAMARA.