

No. 831,539.

PATENTED SEPT. 25, 1906.

C. S. CROWELL.
DEPOSITOR'S LEDGER AND DAILY BALANCE.

APPLICATION FILED JUNE 5, 1905.

2 SHEETS—SHEET 1.

Fig. 1.

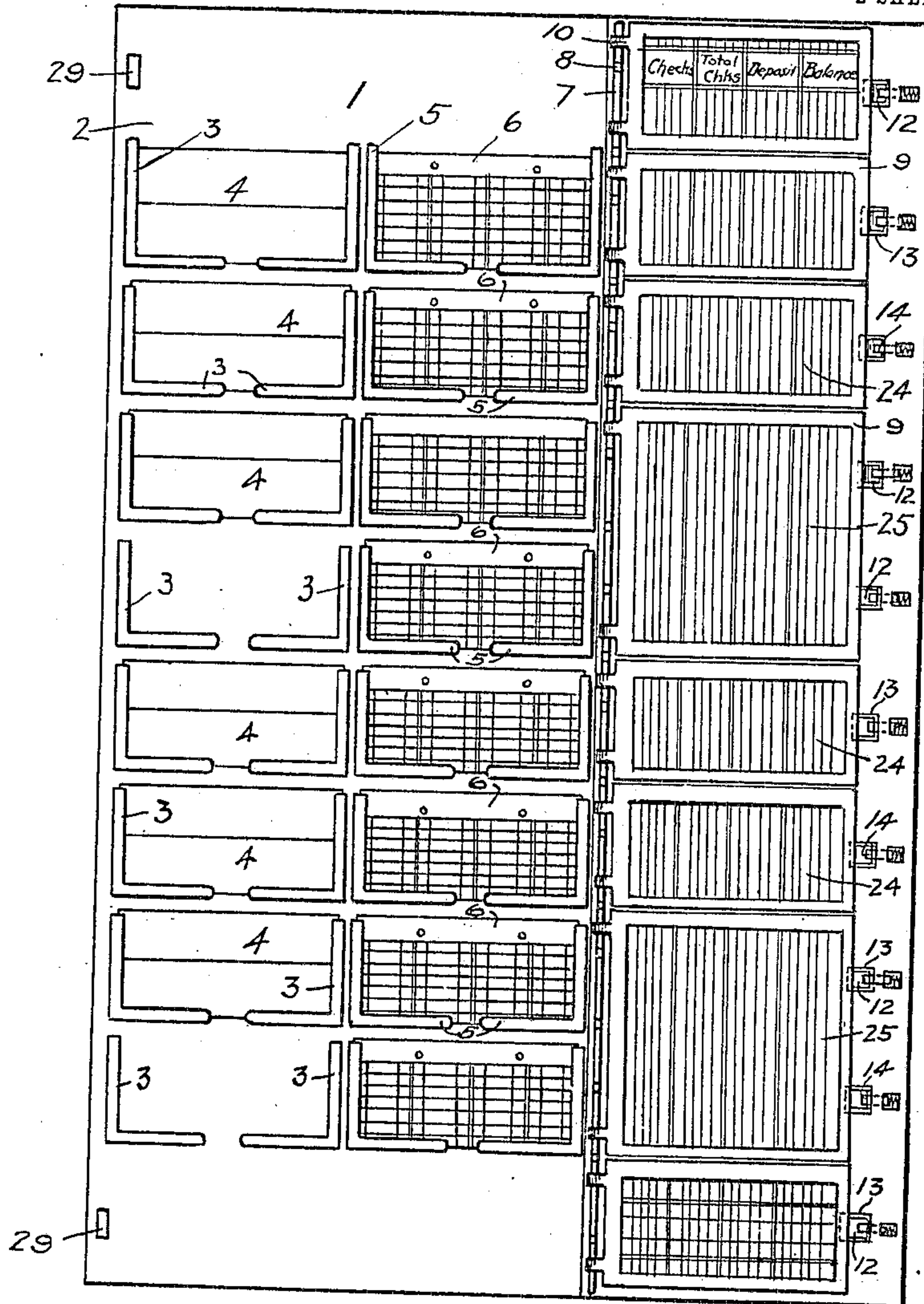
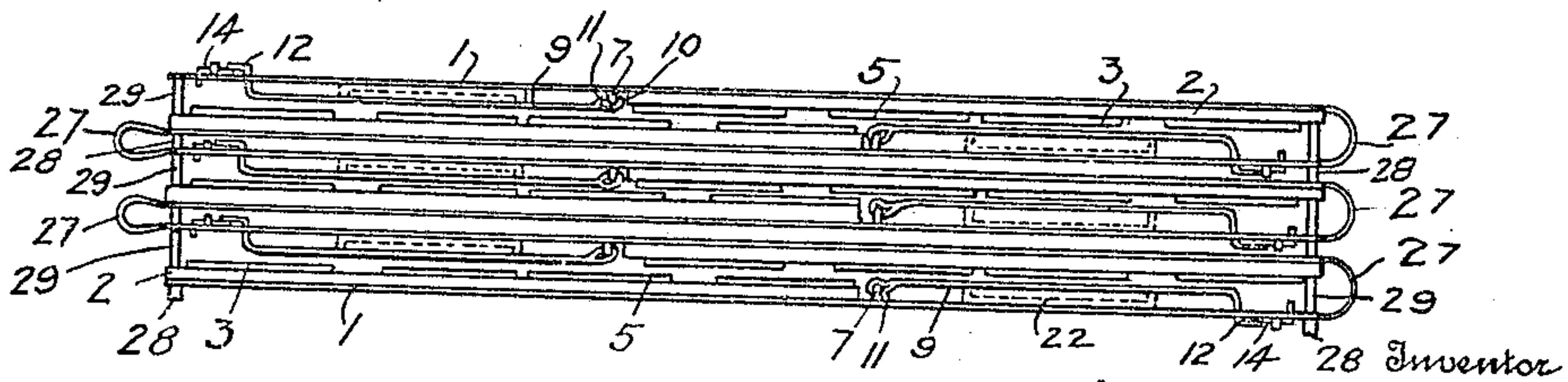


Fig. 2.



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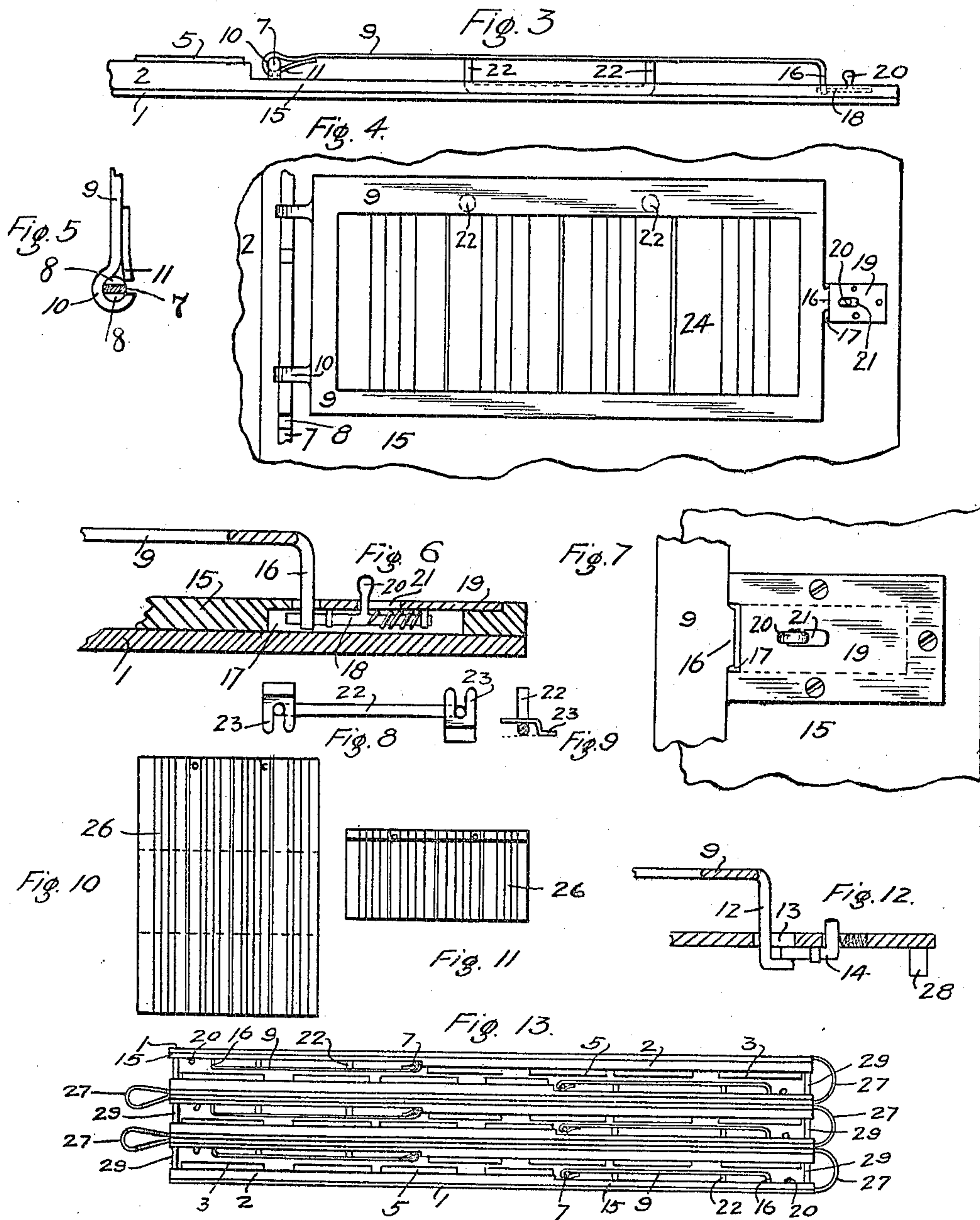
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2 SHEETS—SHEET 2.



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DEPOSITOR'S LEDGER AND DAILY BALANCE.

No. 831,539.

Specification of Letters Patent.

Patented Sept. 25, 1906.

Application filed June 5, 1905. Serial No. 263,872.

To all whom it may concern:

Be it known that I, CHARLES S. CROWELL, a citizen of the United States of America, residing at Tacoma, in the county of Pierce and State of Washington, have invented certain new and useful Improvements in Depositors' Ledgers and Daily Balances, of which the following is a specification, reference being had therein to the accompanying drawings.

My invention relates to devices for keeping a depositors' ledger and daily balance from records used in keeping accounts in banks or other mercantile or commercial business concerns.

My objects are to enable the bookkeeper to keep a daily balance of each account and of all accounts without having to transfer the names or such accounts as have not altered during the day; second, to enable the bookkeeper to know at a glance how the balances of any individual account have been running during the month; third, to provide the records in such form that at the end of the month they may be readily filed away in suitable filing-cases; fourth, to provide an adjustable leaf or sheet wherein accounts of different lengths may be kept simultaneously; fifth, to provide means whereby the accounts of each party for each day for a month may be securely held in place and from which they may be readily removed when required, and, sixth, to connect the leaves or sheets together in such manner that they may be all opened to inspection at the same time or any two of them may be opened for use. I attain these objects by the devices illustrated in the accompanying drawings, in which—

Figure 1 is a plan view of one leaf of my balance-sheet. Fig. 2 is an end view showing six leaves thereof folded on each other. Fig. 3 is an enlarged end view of the portion of one form of the device in which the depositors' ledger-accounts are filed during the month. Fig. 4 is a plan thereof. Fig. 5 is an enlarged detail of the hinge of said locking-frame in position for removal. Figs. 6 and 7 are respectively a vertical section and a plan, on an enlarged scale, of the locking mechanism of the frame illustrated in Figs. 3 and 4. Figs. 8 and 9 are respectively a plan and a sectional side view of the filing-pins and clips therefor. Fig. 10 is a view of one of the larger size of ruled sheets used in the depositors' ledger, showing the dotted lines on which it is to be folded; and Fig. 11

shows said sheet folded for filing in one of the locking-frames. Fig. 12 is an enlarged section, showing the form of locking mechanism illustrated in Figs. 1 and 2. Fig. 13 is an end view of a book formed of six leaves of the form illustrated in Fig. 3.

Similar numerals of reference refer to similar parts throughout the several views.

All the leaves of my improved balance-sheet are identical as to their main features, and I will therefore confine my description to one leaf only.

I prefer to construct the leaf 1 of light metal and of such dimensions as may be found most practical for the line of business in which the book is used.

I divide the leaf into a number of equal divisions, each division being a unit and of such size as to accommodate the daily business of the ordinary customer. In case a customer does a large business requiring regularly more space than is allowed by a single unit I allow him two unit-spaces. In all banking business the double unit will be sufficient for the heaviest customer, though under some circumstances three or more units could be assigned to a single account. When, however, the business of any one day is far in excess of the usual daily account, I have provided, as hereinafter described, a sheet for recording that day's business which can be folded so as to be the same size as the normal sheet for that account and which is to be filed with the other sheets.

The left-hand two-thirds of the leaf 1 is provided with a cardboard, wooden, or other raised surface 2, extending from the left edge to a point adjacent to the locking-frames on the right-hand side of the leaf, thus raising the records on the left to the height of the top of the locking-frames, as shown in Figs. 2 and 3.

The left-hand end of each unit above described has a receiving flange or pocket 3, adapted to receive a card 4, which is ruled and adapted to receive the name of the account for which that unit is appropriated.

Adjacent to the name-receiving pocket 3 of each unit is another similar pocket or flange 5, adapted to receive a card 6 in similar manner. The card 6 is ruled in suitable form so that the balances of each day of the month may be recorded thereon, thus showing at a glance what otherwise takes considerable time and labor to find out. The cards 6 have a space for the name of the ac-

count and also are perforated with a pair of holes corresponding with the holes in the hereinafter-described daily ledger-slips. The raised portion 2 extends to the edge of the pockets 5.

The hinge-rod 7 extends from top to bottom of the leaf 1, being supported therefrom a slight distance thereabove by any suitable means. In Fig. 5 is shown a section of the rod 7 at one of the notches 8 therein.

The locking-frame 9 is preferably constructed of metal and has a pair of lugs 10 extending from its left side and bent so as to pass around the rod 7, a short piece 11 being secured to the bottom thereof, as shown in Fig. 5. A space is left between the end of the bent lug 10 and the piece 11. The notches 8 in the rod 7 are spaced so that if the frame 9 is turned on its hinge-lugs 10 about the rod 7 and is then slid along the rod away from its normal position, then both the lugs 10 will come over the corresponding notches 8, and the frame may be withdrawn from the rod 7 toward the left without disturbing any of the other frames. The right-hand end of the frame 9 is provided with a tongue 12, which is bent downward and passes through a slot 13 in the leaf 1 and is engaged on the under side of the leaf by the spring-latch 14.

In Figs. 6 and 7 is shown a modification of the arrangements for locking the frame, in which the raised body 15 extends out from the raised body 2, but is about one-half as thick. The tongue 16 in this case extends into a hole 17 in the body 15, but not through the leaf 1, and is engaged by a spring-latch 18, attached to the under side of the plate 19, and having its operating-knob 20 extending through the slot 21 in the plate 19.

The filing-pins 22 are formed of one piece of wire bent as shown in Figs. 8 and 9 and removably secured to the leaf 1 by the clips 23. The clips 23 are placed in pairs, one pair for each unit account, as above described, and if a larger account is used the middle pair of pins 22, which would otherwise be under the middle of the account, are removed. The clips 23 may be reversed in direction, as shown in Fig. 8, so as to brace the pins 22 vertically.

The frames 9 are made in two sizes, as shown in Fig. 1, the smaller size being the unit above mentioned and the larger size covering the space of two units. The smaller frames have one tongue 12 in the center of the right-hand end; but the larger frames have two tongues, which are so spaced as to fit into the slots 13 of the spring-locks. Thus I can place one of the larger frames at any point in my leaf by simply removing the extra pins 22 and replacing two small frames by the one larger frame.

The record which is intended to be kept on file under the frames 9 is known as the "de-

positors' ledger," having four columns for "checks," "total checks," "deposits," and "balance" in the usual manner. The records are made on paper, and the papers are preferably mounted on pads properly perforated for the pins 22. The pads are cut in four sizes. The smallest size is made of sheets 24, adapted to fit under the unit or smaller frames 9. The next size is made of sheets 25, adapted to fit under the double-unit or larger frames 9. The next size is formed of sheets which by folding twice will form a sheet the same size as sheet 24, while the largest size bears the same relation with the sheets 25. In Figs. 10 and 11 is illustrated either one of the two larger size sheets 26. The sheet is folded on the dotted lines shown in Fig. 10 in such manner that the perforations are not covered and so that the totals at the bottom of the sheet will be exposed to view.

The leaves 1 of my depositors' ledger and daily balance are secured together as shown in Figs. 2 and 13. The left-hand side of each leaf is connected by a leather or other suitable binding 27 to the right-hand side of the leaf next preceding, so that the entire set of accounts in one "book" can be worked on or inspected at the same time or any pair of leaves may be opened.

Near the edges of the lower side of each leaf 1, Figs. 2 and 12, are secured the rubber pads 28, which protect the spring-latches 14 from rubbing the desk when the book is opened and from rubbing on the back of the adjacent leaf when it is closed. The similar pads 29 are secured near the left-hand upper edges in such manner as to keep the right-hand end of the leaf over it when folded from touching it, thus preventing any interference between the leaves. In the form shown in Figs. 3, 4, 6, 7, and 13 there is no need of the lower pads 28, since the under side of the leaves 1 are smooth. The upper pads 29 are, however, needed and act in the same way as already described.

My depositors' ledger and daily balance is used as follows: The bookkeeper knows from experience which customers will use a single unit and which will use a double unit. When a single unit is assigned, the name is inserted on the card 4, but when a double unit has been assigned the name is only inserted on the card 4 which occupies the first of the two pockets 3, the other pocket being left empty. If no change has occurred in one of the accounts on any day, then it is not touched. If, however, a change has occurred, it is recorded on the proper size sheet 24, 25, or 26, and the totals for that account for the month are recorded at the ends of the proper columns, and the balance is recorded on the card 6. The sheet on which the business has been recorded is then torn from the pad, and the frame 9 for that account is un-

locked and raised and the sheet is placed thereunder, the pins 22 passing through the perforations in the sheet. Then the frame is shut down and latched. When the entire business of a day has thus been recorded in the proper ledger-accounts, the leaves are footed and the totals transferred to the heading of the succeeding page, as usual.

When the end of the month is reached, all the sheets 24, 25, or 26 of any account are removed from under the frame, and the corresponding card 6 is placed over them, and the name, month, &c., are written thereon, and the package is filed away in a suitable receptacle, the card 6 being similarly perforated as the sheets.

If the depositors' ledger is not needed, the leaves 1 would be narrower and the central pockets 5 and cards 6 could be dispensed with. In this case it would be only necessary to have the sheets 24 ruled with two sets of columns instead of four, as above described.

My invention does away with the largest source of error in bookkeeping—namely, erroneous transfer of figures in accounts in which no change has been made; it keeps only the latest sheet on which figures were entered exposed to view; it allows of great expansibility of the volume of business recorded; it saves much time of the officers of a bank in having the complete record of the daily balances of the current month for each account plainly in view and open for inspection; its system of unit-length accounts allows the double-length account to be inserted at any position on a page; it is practically indestructible, and one set of pages or leaves should last many years instead of three months, and it will resist destruction by fire.

Having described my invention, what I claim is—

1. In a depositors' ledger and daily balance, the combination of a sheet divided horizontally in units, each unit being provided with receptacles for a name and for a record of the consecutive daily balances, a series of holding means arranged past the several units and adapted to hold locking-frames, and locking-frames of lengths corresponding with one or more unit lengths and being engaged by said holding means and

coming opposite one or more of said unit divisions and being adapted to receive for filing the daily records of the account and leaving the last of said records exposed to view.

2. In a depositors' ledger and daily balance the combination of a sheet divided horizontally into units, receptacles for holding single-sheet records of name and the consecutive daily balances within said units, filing-spaces corresponding with said units and adapted to hold consecutive sheet-records, and hinged plates adapted to close said filing-spaces to retain the records therein.

3. Into depositors' ledger and daily balance, the combination of a sheet divided horizontally into unit-spaces, and hinged plates each adapted to close one or more of said unit-spaces to retain the records therein.

4. In a depositors' ledger and daily balance, the combination of a sheet divided horizontally into unit-spaces, a common hinge-bar crossing said unit-spaces, and plates pivoted to said hinge-bar and each adapted to close one or more of said unit-spaces to retain the records therein.

5. In a depositors' ledger and daily balance, the combination of a sheet divided horizontally into unit-spaces, a common hinge-bar crossing said unit-spaces, filing-pins secured to the sheet and adapted to hold the record-slips, plates pivoted to said hinge-bar and each adapted to close over said filing-pins to retain the record-sheets thereon, and spring devices whereby said plates are held in closed position.

6. In a depositors' ledger and daily balance, the combination of a sheet divided horizontally into unit-spaces, a hinge-bar secured to the sheet and having notches spaced thereon, and plates adapted to close one or more of said unit-spaces and having separated jaws engaging said hinge-bar and being adapted to allow the removal of said plates from the hinge-bar when placed over the notches therein.

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

CHARLES S. CROWELL.

Witnesses:

F. M. HARSHBERGER,
A. E. LAWRENCE.