

UNITED STATES PATENT OFFICE.

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CREDIT-ACCOUNT-FILING SYSTEM.

No. 854,069.

Specification of Letters Patent.

Patented May 21, 1907.

Application filed October 18, 1906. Serial No. 339,536.

To all whom it may concern:

Be it known that I, EDGAR J. WILLIAMS, a citizen of the United States of America, residing at Cincinnati, in the county of Hamilton and State of Ohio, have invented certain new and useful Improvements in Credit-Account-Filing Systems; and I hereby declare the following to be a full, clear, and exact description of the invention, such as will enable others skilled in the art to which it pertains to make and use the same.

This invention relates to improvements in credit account filing systems.

The object of this invention is to provide a convenient and reliable method or system of keeping individual accounts which will enable the creditor to see instantly the state of any current account and which will also enable him to easily ascertain the total of all accounts with the same customer.

The invention, therefore, consists in providing an outer envelop or holder, a carrier arranged in said holder and a statement blank adapted to be held by said carrier, the statement on the blank being so arranged and the envelop and carrier so formed as to disclose the balance due and such other data on the statement as will show at a glance the condition of the account without removing the contents of the envelop.

My invention also consists in the features of construction and combination of parts as described in the specification, pointed out in the claims and illustrated in the accompanying drawings.

In the accompanying drawings Figure 1 is a view in elevation of my improved envelop with the statement and carrier therein. Fig. 2 is a section on line 2—2, Fig. 1. Fig. 3 is a section on line 3—3, Fig. 1. Fig. 4 shows the carrier. Fig. 5 shows the statement blank or slip.

Again referring to the drawings 1 indicates the envelop which is formed of some stiff material, preferably of Manila paper, and the top, bottom and rear edges thereof are creased so that they may be folded or doubled upon themselves, in the usual manner, to allow the contents to be inserted or withdrawn without tearing the envelop, and so that the envelop will accommodate itself as the contents increases in bulk. The top edge is folded so as to present an inclined surface 2 which is preferably arranged at an angle of

about 45° to the face of the envelop. On the inclined surface 2 is set forth the name of the customer whose account is inclosed in the envelop and also the word "balance" or a suitable abbreviation to indicate the same. The advantage of this feature will be readily appreciated for when a bundle or pack of these envelops is rested on an even surface, as on the bottom of a drawer or file case, and inclined at an angle of about 45° then the surfaces 2 at the top edges of the envelops will all lie in an approximately horizontal plane and the names thereon can be easily perceived. The top corner edge of the envelop at the side where the mouth of the envelop is formed is cut away, as at 3, to form a display opening and at a suitable place the side edges are cut away, as at 4, to allow the contents of the envelop to be grasped by the fingers to withdraw same from the envelop. In the lower portion of the face of the envelop is formed a rectangular display opening 5 which preferably extends out to the mouth of the envelop.

In Fig. 5 is shown the face of one of my statement blanks or slips. The upper portion of the blank or slip is ruled horizontally so as to form spaces adapted to receive the name of the seller, the name and address of the person who purchases the goods, the date of the transaction and such other data as is generally set forth on a bill head. The center or body portion of the blank or slip is designed to receive the names of the articles purchased and the number or quantity thereof and is provided with vertical columns at its right hand edge for receiving the figures which indicate the selling price. A series of perforations are formed across the blank a distance above the lower end so that the portion below the perforations forms a coupon which may be readily detached from the body portion of the blank and serve as a receipt when properly filled out. The coupon portion is provided with vertical columns arranged to receive the footings or totals of the figures in the marginal columns of the body portion and also to receive figures representing credits or debits carried over from previous statements. The arrangement of the marginal columns on the coupon portion is such that all entries made therein will show through the opening 5 in the face of the envelop and can therefore be read without re-

moving the statement from the envelop. When the statement is completed the amount due is placed at the upper right hand corner of the statement so that when the statement is placed in the envelop the amount due will show where the envelop is cut away at its upper corner.

The carrier shown in Fig. 4 is formed of a stiffer material than the statement blank, and preferably consists of a sheet of light cardboard 8 which is folded so as to form two leaves one of which is approximately equal in size to the statement-blank and the other leaf is sufficiently less in width than the statement blank so that when the statement is placed between the leaves the marginal columns thereon will not be covered. The carrier is ruled on one or both sides so as to form a series of columns in which may be entered such data concerning previous statements as may be necessary or expedient and at the top of each column is set forth a suitable heading such as "No. bills," "How paid," "Am't paid," etc.

When using my improved system the debtor's name is printed on the inclined surface at the top of the envelop. The articles purchased and the cost thereof is entered on the body of the blank and the sum is marked down in one of the marginal spaces on the coupon portion of the blank. The balance of any former statement is also entered in the marginal column of the coupon and the total of both are then set down and below is entered any payment which has been made and the amount due. The amount due is again entered at the right-hand top corner of the blank. The statement blank is then placed in the carrier and the whole is pushed into the envelop. The device will then appear as in Fig. 1, that is, the amount due will appear through the display opening at the upper right-hand corner of the envelop and all the entries in the marginal columns of the coupon will appear through the opening at the bottom of the envelop. When the account is either settled in full or in part all the statement blanks which have accumulated in the envelop are removed and placed in a permanent file or otherwise disposed of and all the principal data relating thereto is entered in the columns prepared therefor on the carrier which serves as a permanent record of all the dealings with the customer. When a number of these envelops are placed upright in the drawer of a filing cabinet it will be possible for the creditor to see at a glance the state of all the accounts by simply opening the drawer. The inclined surfaces will be uppermost and will disclose the respective debtor's names. Their balances will show through the openings in the upper corner. By withdrawing envelop the creditor may see the whole state of the account through the opening 7. If he wishes to refer

to past statements he has only to withdraw the inclosure and he will find a complete record of same on the statement receiver.

What I claim is:—

1. In a system of the character indicated the combination of an envelop having a display opening in the face thereof, a statement slip adapted to fit into said envelop and having the face thereof arranged to receive entries so that a portion of said entries will show through said display opening and a carrier arranged to hold said statement without covering up the portion of the face of said slip which registers with said opening.

2. In a system of the character indicated the combination of an envelop having a display opening in the face thereof, a statement slip adapted to fit into said envelop and having the face thereof arranged to receive entries so that a portion of the marginal entries will show through said display opening and a carrier comprising a sheet of stiff material folded upon itself to form two leaves, one of which forms a backing for said slip and the other overlaps the face thereof without covering the portion of the face of said slip which registers with said opening.

3. In a system of the character indicated the combination of an envelop, one or more statements slips adapted to fit into said envelop and arranged to receive entries of current accounts and a carrier comprising a sheet of stiff material folded upon itself to form two leaves arranged to receive said statement slip between them, each of said leaves being arranged to receive entries of past or liquidated accounts.

4. In a system of the character indicated the combination of an envelop having a display opening at the top and a display opening at the bottom of the face portion thereof, and a statement slip adapted to fit into said envelop and having the face portion arranged to receive entries so that a portion of said entries will show through said display openings.

5. In a system of the character indicated the combination of an envelop having a display opening at the top and a display opening at the bottom of the face portion thereof, a statement slip adapted to fit into said envelop and having the face thereof arranged to receive entries so that a portion of the marginal entries will show through said display opening and a carrier arranged to hold said slip without covering up the portion of the face of said slip which registers with said openings.

6. In a system of the character indicated the combination of an envelop having its upper top edge inclined at an angle to the face thereof and arranged to receive a name or other mark of identification, said envelop having a display opening at the top and a display opening at the bottom of the face portion, and a statement slip adapted to fit into

said envelop and having the face portion arranged to receive entries so that a portion of said entries will show through said display openings.

5 7. In a system of the character indicated, the combination with an envelop having its upper top edge inclined at an angle to the face thereof and arranged to receive a name or other mark of identification, said envelop
10 having a display opening at the top in line with the inclined surface and a display opening at the bottom of the face portion, a statement slip arranged to fit into said envelop so that the upper right hand corner thereof will
5 appear through the display opening at the top of said envelop and having entries so disposed thereon that the totals, credits, debits and balances will show through the display

opening at the bottom of said envelop and a carrier arranged to fit into said envelop, said 20 carrier comprising two leaves, one of which is adapted to form a backing for the statement slip and the other leaf is arranged to partially cover the face of said slip leaving the marginal columns thereon uncovered and columns 25 arranged on said carrier for receiving entries relative to the previous statement slips held by said envelop.

In testimony whereof, I sign the foregoing specification, in the presence of two witnesses. 30

EDGAR J. WILLIAMS.

Witnesses:

VICTOR C. LYNCH,
N. L. McDONNELL.