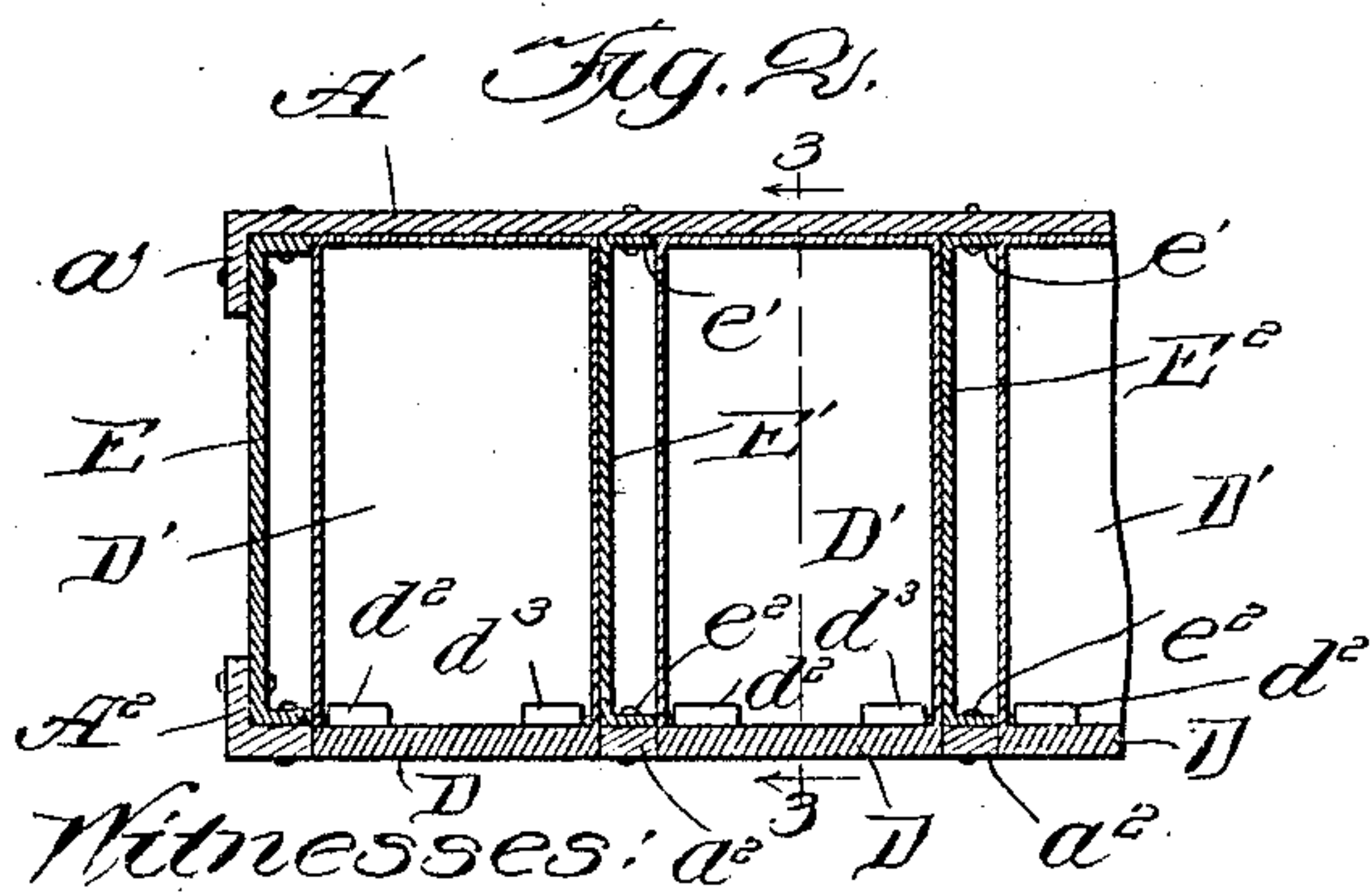
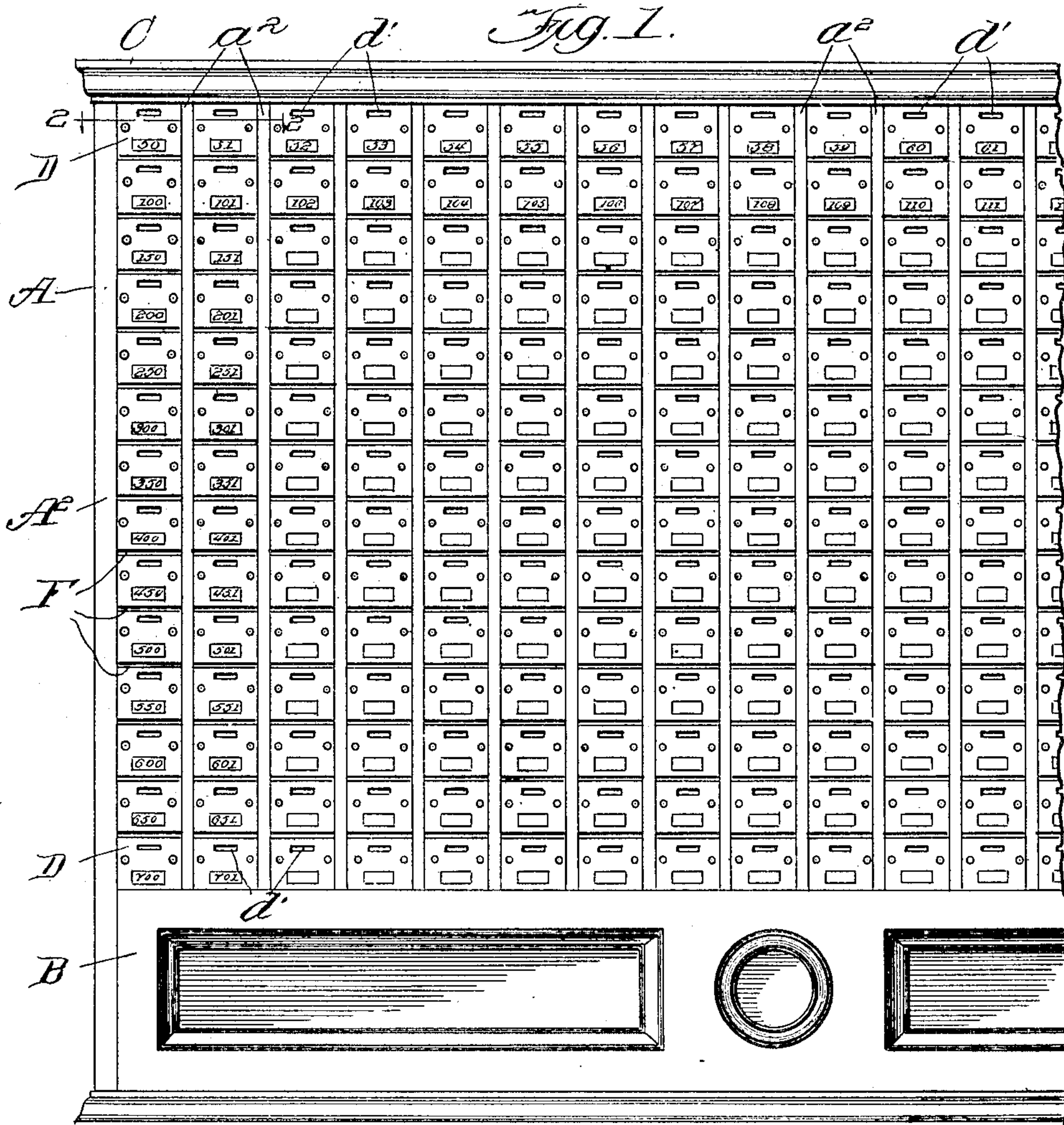


No. 871,874.

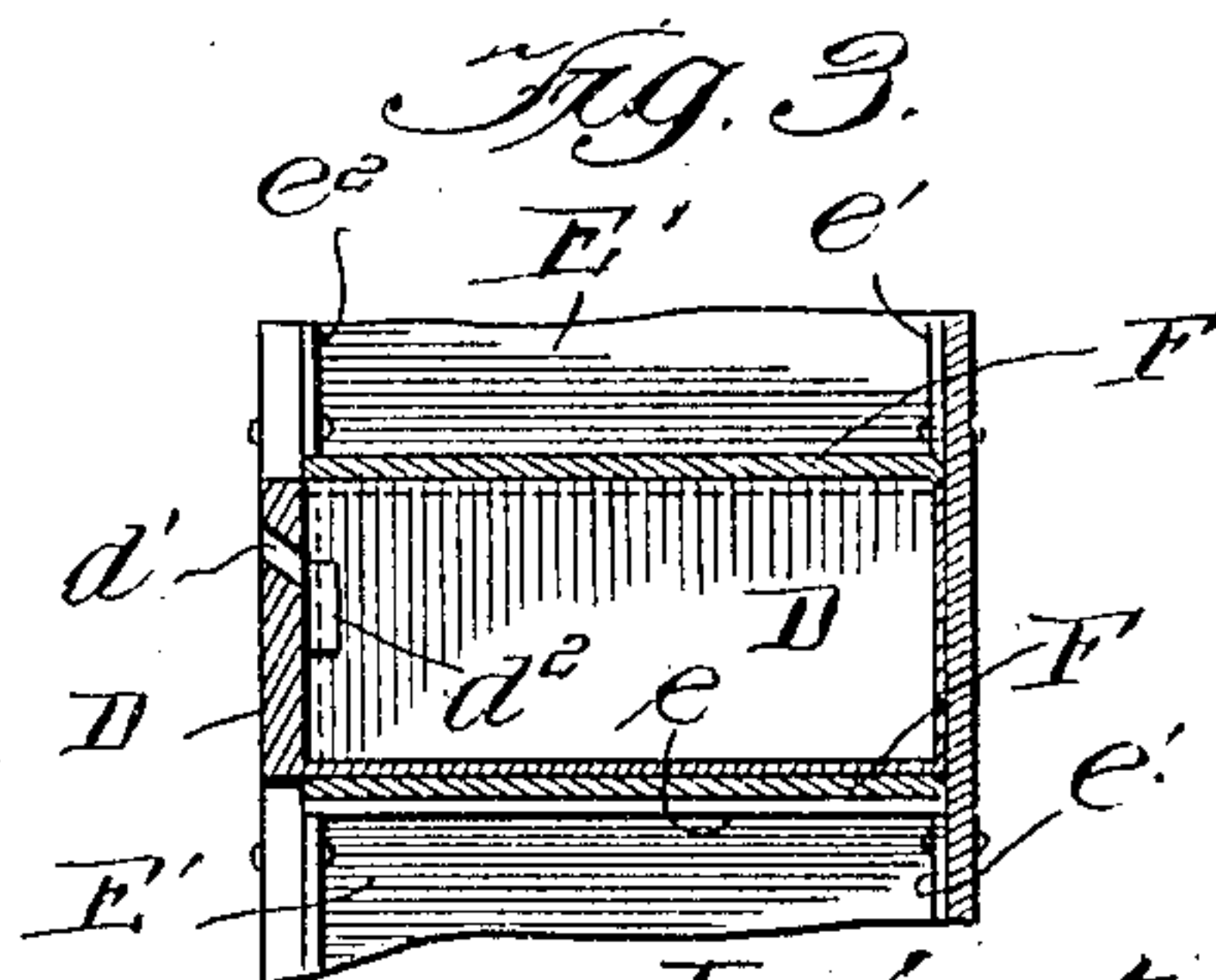
PATENTED NOV. 26, 1907.

J. L. KESNER.
SAVINGS BANK.

APPLICATION FILED OCT. 16, 1905.



Witnesses: *a² d a²*
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UNITED STATES PATENT OFFICE.

JACOB L. KESNER, OF CHICAGO, ILLINOIS.

SAVINGS-BANK.

No. 871,874.

Specification of Letters Patent.

Patented Nov. 26, 1907.

Application filed October 16, 1905. Serial No. 282,876.

To all whom it may concern:

Be it known that I, JACOB L. KESNER, a citizen of the United States, residing at Chicago, county of Cook, State of Illinois, have
5 invented a certain new and useful Improvement in Savings-Banks, and declare the following to be a full, clear, and exact description of the same, such as will enable others skilled in the art to which it pertains to make
10 and use the same, reference being had to the accompanying drawings, which form a part of this specification.

My invention relates in general to savings banks, and more particularly to a series of
15 individual banks adapted to be permanently located at a banking house.

Many banking houses in order to increase their savings accounts have instituted the system of supplying depositors with locked savings banks in which coins are from time to time
20 placed by the depositors and when the banks are full, or at any desired time, they are opened and the amounts contained therein credited to the accounts of the depositors.
25 It is customary for the savings banks to be taken home by the depositors and returned to the distributing banking house where the key is retained to be opened and the amounts of their contents credited to the depositors
30 accounts. The removal of the savings banks to the homes of the depositors results in many of the banks being lost and their presence also offers a temptation to spend their contents which may be easily removed by an
35 ingenious person.

The primary object of my invention is to provide a system for installation in a banking house for encouraging the saving of small sums of money and increasing the de-
40 positors of the banking house, in which the individual banks will never be lost and which will effectively prevent the removal of the contents by the depositors except when the banks are to be opened and the amounts con-
45 tained therein credited to the account of the depositors with the banking house.

A further object of my invention is to provide a savings banks system which will be simple in construction, inexpensive in manu-
50 facture, and efficient in operation.

My invention will be fully described hereinafter with reference to the accompanying drawing in which the same is illustrated as embodied in a convenient and practical
55 form, and in which,—

Figure 1 is a front elevational view; Fig. 2

an enlarged sectional view on line 2—2 Fig. 1; and Fig. 3 a sectional view on line 3—3 Fig. 2.

The same reference characters are used to
60 designate the same parts in the several figures of the drawings.

Reference letter A indicates a suitable stationary frame work preferably made of metal and comprising ends such as shown at
65 E in Fig. 2, and a rear wall A'. The rear wall may be conveniently secured to the end wall by means of an angular flange *a'* extending around the adjacent edge of the end wall.
70

A² indicates a corner strip extending around the front of the end wall and secured thereto in any suitable manner.

B indicates a base of suitable construction adapted to rest upon a floor upon which the
75 frame work is supported.

C indicates an ornamental cornice at the top of the frame work.

Mounted above the base B are a series of plates E' E², etc. spaced equal distances
80 apart and provided with flanges *e'* at their rear edges secured in any suitable manner as for instance by rivets to the rear wall A' of the frame work. The upper edges of the plates E' etc. are provided with horizontal
85 flanges *e* upon which rests a horizontal shelf F. Upon the shelf F are supported a second series of plates or partitions E' E², etc. secured to the back wall A' by flanges *e'*. A second horizontal plate F is supported upon
90 this second series of partitions E' etc. In a similar manner any desired number of horizontal partitions are supported above the base B by means of the interposed plates or partitions E', E² etc. The front edges of
95 the vertical alined partitions E' are provided with flanges *e²* to which is secured a vertical strip *a²*. A similar vertical strip is secured to the inturned flanges *e²* of the next series of alined partitions E². In a similar manner
100 other vertical strips are secured to each series of vertically alined partitions.

The frame work as above described forms a plurality of horizontal rows of compartments. The first vertical row of compart-
105 ments being formed between the side wall E and the series of partitions E' and each succeeding vertical row of compartments being formed between partitions on each side thereof. The horizontal plates F form the
110 bottoms and tops of the compartments in the several horizontal rows.

Each compartment is provided with a door D for closing the same. The doors of the first vertical row at the left of Fig. 1 fit between the angular corner A^2 and the first vertical strip a^2 while the successive vertical rows of doors fit between the vertical strips a^2 on each side thereof. Each door is provided with a slot d' through which pieces of money may be inserted to the compartment closed thereby. Each door is retained in position to close its compartment by means of two locks d^2 & d^3 preferably located on the inner surface of the door adjacent each vertical edge thereof so that the bolts of the locks may extend behind the vertical strips a^2 at each side of the door.

The doors D have preferably secured thereto drawers which slide within the compartments, such drawers having bottom, side, and rear walls but being open at their tops. Each door is provided with a number on the exterior thereof.

The manner of using my invention is as follows: The frame work is permanently secured at any suitable place within a banking house or the office of an employer where it will be accessible to the public. The frame work may extend to any desired height and may be of any desired length, and is preferably arranged against a wall. The various compartments constitute individual savings banks which may be assigned to different customers of the bank or different employees. The key of one of the locks of the door of each compartment is retained by the party to whom such compartment has been assigned, while the key of the other of the two locks of the door of such compartment is retained by the bank. The holder of the compartment may from time to time deposit pieces of money within his compartment. At any desired time, as for instance on the first day of each month, the depositor may take the key to his compartment to the bank and an official of the bank then by the use of the key retained by the bank and the depositors key open the compartment and remove the contents thereof which will then be counted and credited to the account of the depositor with the banking house.

From the foregoing description it will be

observed that I have invented an improved system of individual savings banks which always remain at the banking house and hence will not be lost by the depositor to whom the individual banks are assigned. In my improved system it will be further observed there is no liability of the depositors removing the contents of their banks except in the presence of an official of the bank and the temptation to spend the savings is thereby removed.

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

1. In a system of individual savings banks, the combination with a stationary framework comprising a plurality of separate compartments, of a door for each compartment, a drawer in each compartment secured to the door and having its one end closed thereby, and a pair of locks for retaining each door in position to prevent access to the compartment closed thereby, each door having an opening therethrough of sufficient size only to permit the insertion of pieces of money, the openings in the doors being arranged to permit the pieces of money to drop into the drawers.

2. In a system of individual savings banks, a stationary frame-work comprising a casing open on one side and having a plurality of intersecting vertical and horizontal partitions forming a series of open-ended compartments, a drawer slidably fitted in each compartment, a door forming the outer end wall of each drawer and adapted to close one of the compartments when the drawer is inserted therein, and a pair of locks for securing each door in place, each of said doors having an opening therethrough of a size only sufficient to receive pieces of money, and the openings being so arranged that the pieces of money may drop directly into the drawers.

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

JACOB L. KESNER.

Witnesses:

H. S. GAITHER,
C. A. MULLEN.