

No. 877,230.

PATENTED JAN. 21, 1908.

W. J. ROCHE
INTEREST CALCULATOR.
APPLICATION FILED APR. 26, 1907.

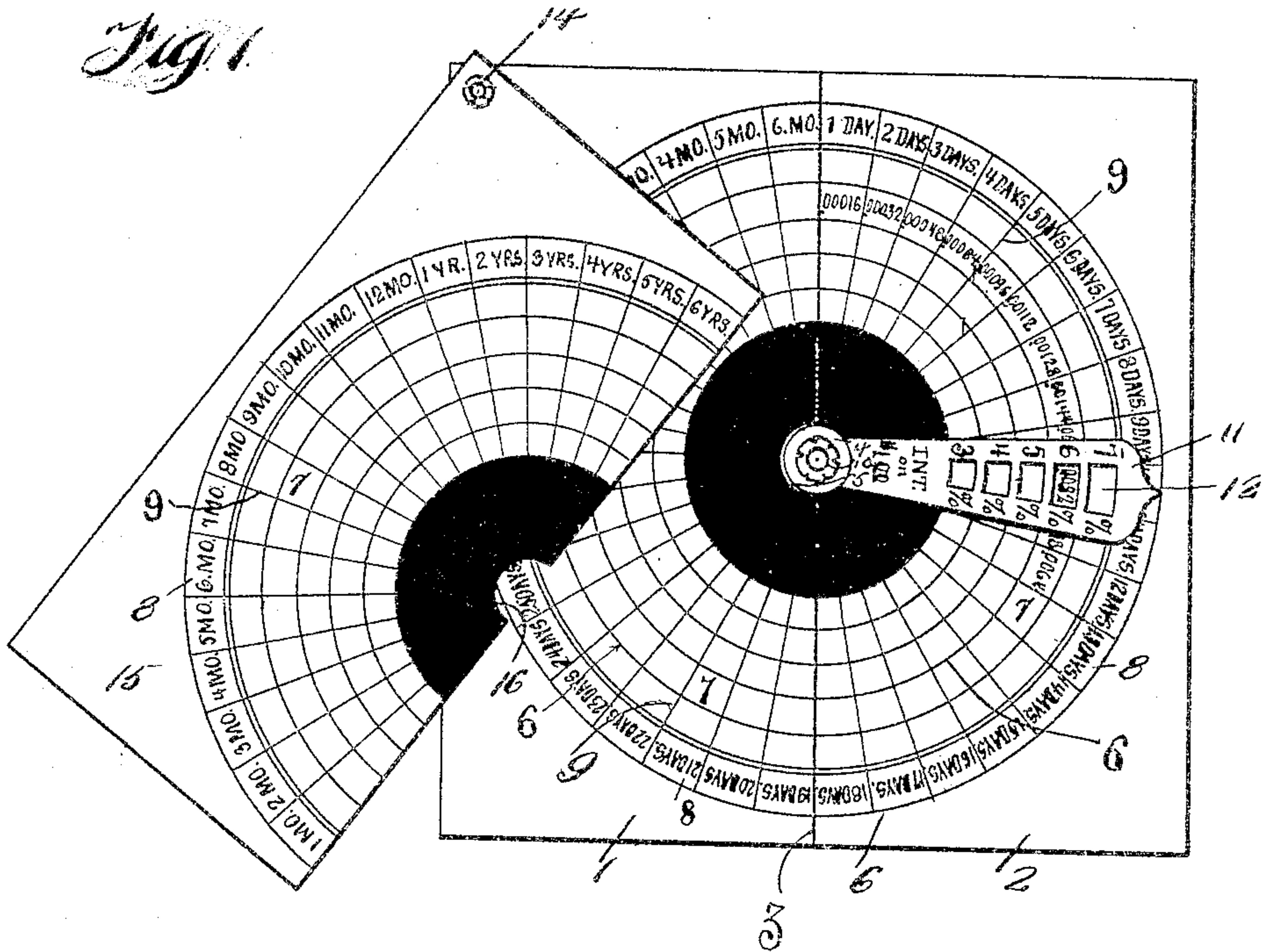


Fig. 2

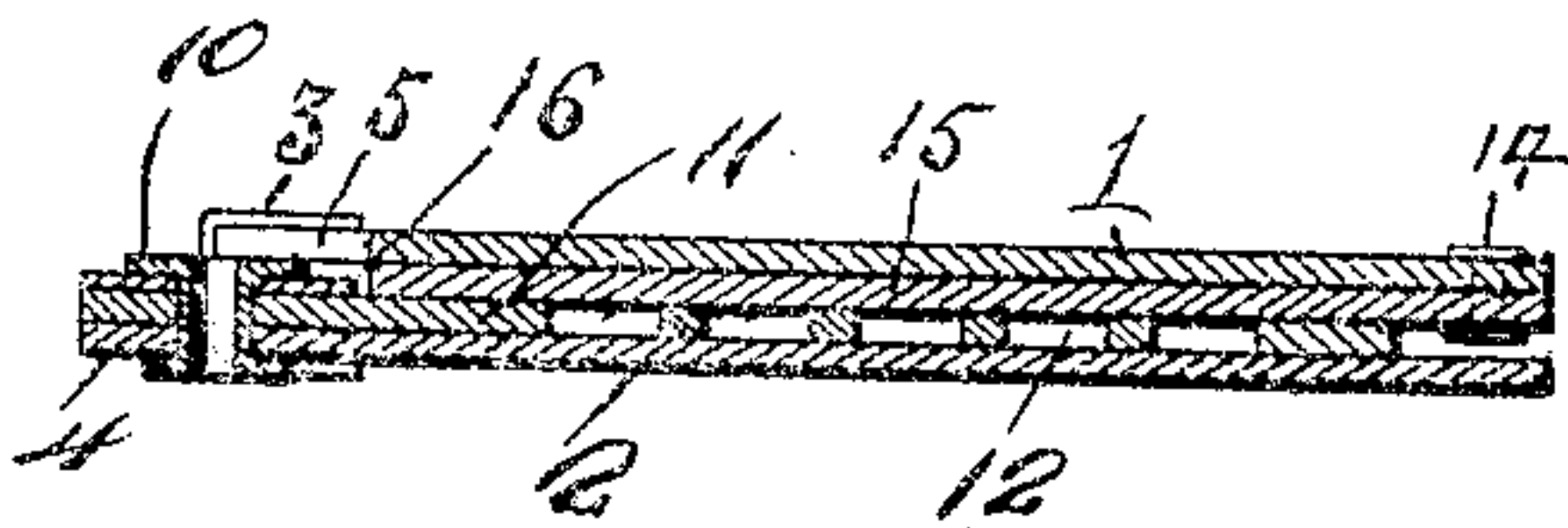
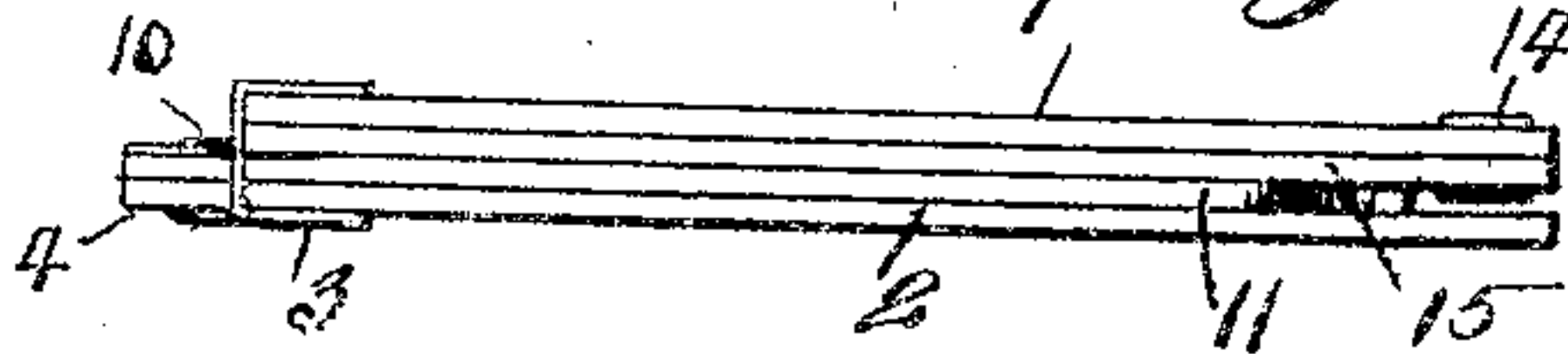


Fig. 3



WITNESSES:

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UNITED STATES PATENT OFFICE.

WILLIAM JANSON ROCHE, OF NEW BETHLEHEM, PENNSYLVANIA.

INTEREST-CALCULATOR.

No. 877,220.

Specification of Letters Patent.

Patented Jan. 21, 1908.

Application filed April 26, 1907. Serial No. 370,384.

To all whom it may concern:

Be it known that I, WILLIAM J. ROCHE, a citizen of the United States of America, residing at New Bethlehem, in the county of Clarion and State of Pennsylvania, have invented certain new and useful Improvements in Interest-Calculators, of which the following is a specification, reference being had therein to the accompanying drawing.

This invention relates to improvements in interest calculators, and the invention has for its object to provide a novel device in the form of a booklet by which the rate of interest on one dollar can be determined for from one day to five years, or even a greater period of time.

My invention aims to provide an interest calculator in the form of a booklet that can be used as an advertising medium for banks, brokers and commercial houses, the calculator being constructed whereby the rate of interest can be easily and quickly ascertained, simply by selecting the time and interest percent. and then shifting an indicator and observing the reading exposed through the same.

The detail construction entering into my invention will be hereinafter more fully described and then specifically pointed out in the appended claims.

Referring to the drawing forming part of this specification, like numerals of reference designate corresponding parts throughout the several views, in which:—

Figure 1 is a plan of an interest calculator constructed in accordance with my invention, Fig. 2 is a cross sectional view of the same, in a closed position, Fig. 3 is an end view of the calculator also in closed position.

To put my invention into practice, I construct the calculator of two cards or plates 1 and 2, said cards or plates being hinged, as at 3, with the hinge member sufficiently extended to enable the parts to be folded together as shown in Figs. 2 and 3. The plate or card 2 at the hinged edge of said card or plate is provided with a central semi-circular extension 4, the card or plate 1 opposite the extension being cut away, as at 5, to clear the extension, when the cards or plates are folded together.

With the extension 4 as a center, I print or otherwise mark upon the cards or plate 1 and 2, a plurality of circular lines 6 providing spaces 7 and 8 which are subdivided by a plurality of lines 9 radiating from the central ex-

tension 4. In the subdivided spaces 8, I print the days of a month and some of the months of a year, for instance, "6 days" and "4 months." In the subdivided spaces 7, I print or mark the interest on a given sum of money, as \$1., for a prescribed time at so much percent. interest, for instance the interest at 6% on \$1. for 6 days, is ".00112."

Pivotaly mounted upon the central extension 4 by a rivet 10 is an indicator 11, said indicator being provided with a plurality of openings 12 adapted to register with the subdivided spaces 7 of the cards or plates 1 and 2. At the side of each opening, I print or otherwise mark the percentage, the opening shown representing 3 to 7% inclusive. I also print upon the indicator the words "Interest on \$1."

In order that the calculator can be made of a small compact size, and yet permit of the interest being calculated for days, months and years, I swivel as at 14, upon the upper left hand corner of the card or plate 1, another card or plate 15, upon which is printed or otherwise marked, semi-circular and radiating lines, similar to the card or plate 1. The central portion of the card or plate 15 is cut away, as at 16, to clear the pivoted end of the indicator 11. The spaces 7 and 8 of the card 15 are marked similar to the spaces of the cards or plates 1 and 2, with the exception that the interest quotations are much larger owing to the fact that the card or plate 15 is used for determining interest for months and years.

Upon the cards or plates 1, 2 and 15 can be printed or otherwise marked advertising matter; whereby the calculator can be used as an advertising medium.

It is thought that the manner of determining the amount of interest upon \$1. for a specified time will be readily understood, and it is obvious that a calculator can be made of a larger size and provided with a greater number of subdivided spaces, whereby the interest on a given sum at so much percentage for a specified time can be determined.

What I claim and desire to secure by Letters Patent, is:—

1. An interest calculator consisting of two hinged cards or plates having marked thereon, circular lines divided by radiating lines, providing a plurality of spaces, some of said spaces being marked with days, months and years and the other of said spaces with the

interest on a given sum of money at a certain percentage, an indicator pivotally mounted centrally of one of said cards at the hinged edge thereof, said indicator having a plurality of openings formed therein with a percentage marked adjacent to each opening, a card or plate swiveled at the corner of one of said cards or plates and having its edge cut away to clear the pivot point of said indicator, said swiveled card or plate being provided with subdivided spaces similar to the hinged cards or plates.

2. An interest calculator consisting of hinged cards, an extension carried by one of said cards at its hinged edge, the other of said hinged cards being cut away to clear said extension, an indicator pivotally mounted upon said extension and having a plurality of openings formed therein, a card swiveled at one corner of one of said hinged cards and having its edge cut away to clear

the pivoted end of said indicator, said cards being provided with circumferentially arranged printed matter, some of which is adapted to be exposed through the openings of said indicator. 25

3. An interest calculator consisting of hinged cards, an indicator pivotally mounted centrally of the hinged edge of one of said cards, said indicator having openings formed therein, a card swiveled at one corner of one of said hinged cards, and printed matter arranged upon said cards, a part of which is adapted to be exposed through the openings of said indicator. 30

In testimony whereof I affix my signature in the presence of two witnesses. 35

WILLIAM JANSON ROCHE.

Witnesses:

DANIEL M. GEIST,
TILLIE KRUMP.