

(No Model.)

U. G. & W. F. BECK.
PASS BOOK.

No. 544,279.

Patented Aug. 13, 1895.

Fig. 1.

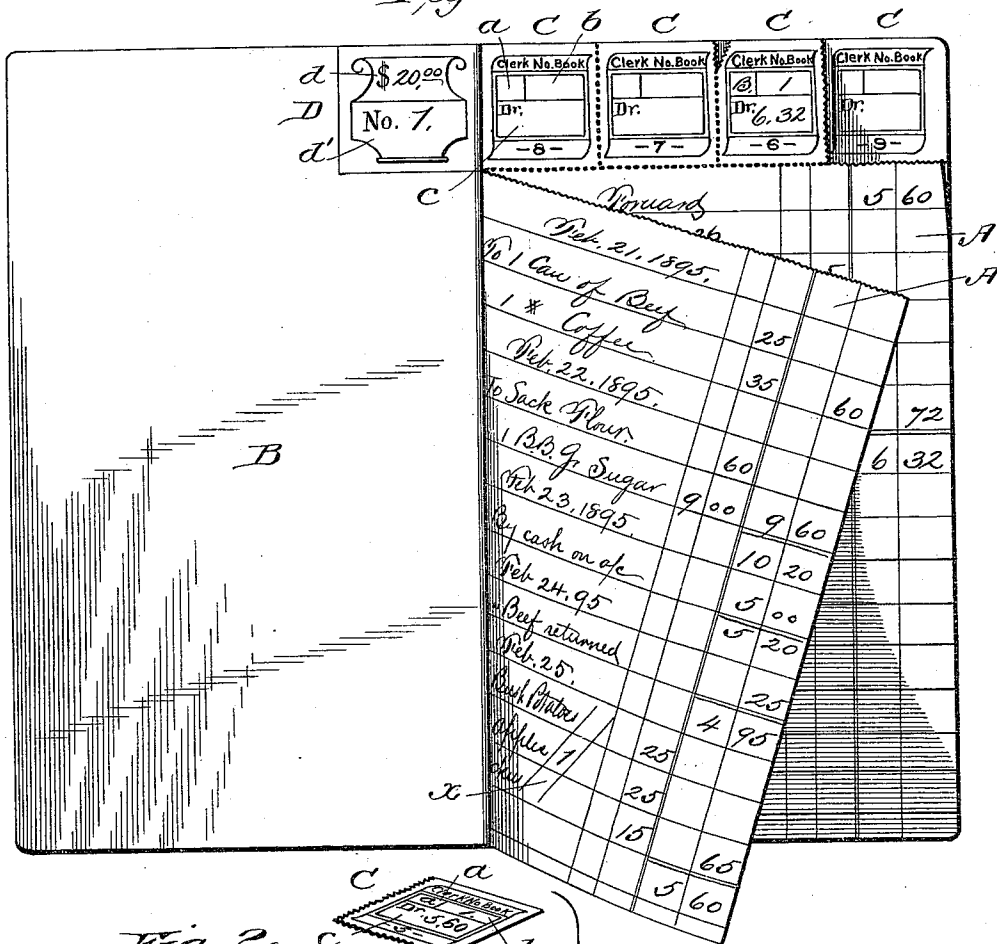
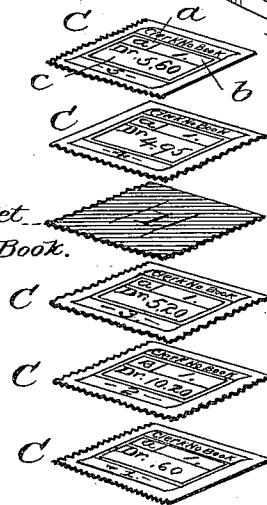


Fig. 2.

Colored ticket
from Order Book.



To be filed in Treddger.

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UNITED STATES PATENT OFFICE.

URIAH G. BECK AND WARREN F. BECK, OF ELMIRA, NEW YORK.

PASS-BOOK.

SPECIFICATION forming part of Letters Patent No. 544,279, dated August 13, 1895.

Application filed March 26, 1895. Serial No. 543,199. (No model.)

To all whom it may concern:

Be it known that we, URIAH G. BECK and WARREN F. BECK, citizens of the United States, residing at Elmira, in the county of Chemung and State of New York, have invented certain new and useful Improvements in Pass-Books, of which the following is a specification.

Our invention relates to that class of pass-books known as "coupon pass-books" in which coupons are provided, one or more of which are removed each time that a purchase is made.

In one form of pass-book heretofore extensively used a large number of coupons has been provided, each of small value but representing in the aggregate a definite sum—such as five, ten, fifteen or twenty dollars. These pass-books have no pass-leaves attached to the coupons for making itemized entries of the several purchases, and each book has a fixed value that cannot be varied, necessitating the use of a number of different kinds of books.

Our Patent No. 533,029, of January 22, 1894, shows a pass-book provided with pass-leaves and coupons, but the coupons have fixed values within certain limits and the value of each book is specifically limited, it being necessary to use different books of different values to accommodate the wants of the customer or the credit which the merchant is willing to give him.

Our improved pass-book contains pass-leaves on which may be written itemized entries of the purchases as they occur, and these pass-leaves are provided with suitable coupons on which the merchant can enter the total of the purchases, or the total of a purchase, and all prior purchases, less the credits or payments on account, goods returned, or the like.

Our pass-book is provided with means for advising the merchant at all times of the amount of credit given to the customer holding the book; and of the number of the book, which is the number of the customer.

In the accompanying drawings, Figure 1 is a view of a pass-book having pass-leaves provided with detachable coupons at their upper ends, some of the coupons being detached, the book being open, and the first pass-leaf

turned down to show the second pass-leaf. Fig. 2 is a view of the coupons detached from the book and also a view of an extra coupon which is sometimes used.

The pass-leaves A are secured in a cover B and are provided at their ends, preferably their upper ends, as shown, with a row of coupons C detachably connected with each other and detachably connected with the pass-leaves, which are ruled in any suitable way.

Each coupon is marked and divided as follows: Near the top there is a space *a* over which is printed the word "Clerk," in which the initial of the clerk is to be entered whenever a coupon is filled out by him. At the right-hand side of this space there is another space *b* over which are printed the words "No. — Book," in which to enter the number of the book, which is also the number of the customer. Below these two spaces there is another space *c* marked "Dr." in which to enter the amount of the purchase or the total of the purchase plus all previous purchases, less credits or payments on account. At the bottom the coupons are marked consecutively, beginning at the right on each page with the lowest number and increasing to the left.

On the page opposite the first pass-leaf, or on the book-cover, if it is next the first pass-leaf, we print blank spaces D, in which to enter the amount for which the customer is given credit, and also the number of the customer, which is the number of the book. The space *d* has a dollar-mark (\$) printed in it, and the space *d'* has "No." printed in it. These spaces are in line with the coupons on the end of the pass-leaves, so that it is readily seen when the clerk is making an entry on any one of the coupons C or on the pass-leaves, as it will always be beyond the end of the pass-leaves on which entries have been made and from which coupons have been detached, the pass-leaves at that time being turned over to the left upon the cover B. This is a very important feature of our pass-book. It is what we call a "limitation signal," which always appears at each transaction to remind the merchant of the amount of the customer's credit. Losses to the merchant may be prevented in this way because he may decline to fill an order when he observes that it carries the total

beyond the amount of the credit. He can never fail to observe the signal, as it is always in close proximity to the coupons on which the entries are made. He can also
 5 get the number of the customer from this signal when he enters the total of the purchases. He will have no other book to refer to for any information. He has the amount of the customer's credit and his number before him
 10 in the signal D, whenever an entry is made, and he has the total of the purchases on the pass-leaves, it of course being necessary to make calculations on the pass-leaves whenever a purchase is made. The signal may be
 15 filled out in the space *d* for any amount agreed upon, such as five, ten, fifteen, or twenty dollars. The coupons have no particular value printed upon them. Thus any book may be used for any desired amount
 20 and the extravagant use of books of different denominations is avoided, and the supply of books which it would otherwise be necessary to carry is reduced.

The book, it will be understood, is held by
 25 the customer, who should present it every time that a purchase is made, and the merchant each time detaches a coupon with the proper entry and files it away in an appropriate compartment in a receptacle called a
 30 "ledger," shown in our application for patent filed simultaneously herewith.

Should a customer make a purchase without happening to have his book with him, the merchant will make an entry of the order in a
 35 book called an "order-book," which he always retains, having a series of colored tickets consecutively numbered, and he detaches one of these tickets, enters its number between parallel lines at the left of the order, and then files
 40 the ticket away in an appropriate compartment of the ledger. He allows the colored ticket to remain in the ledger until the customer returns with his pass-book, when the colored ticket will refer him to the order-book,
 45 and he then transfers the order to the pass-book and corresponding parallel lines are placed after the items with the number of the order placed between them, as indicated at *x*, and the coupon is properly filled out and
 50 detached from the pass-book and placed with the colored ticket in an appropriate compartment in the ledger. In the drawings we have shown the pass-leaves filled out with itemized entries of several purchases.

55 The method of reckoning will be readily understood. It will be observed that the entries on the detached coupons in Fig. 2 correspond with the totals after each transaction indicated on the pass-leaves, and the simplicity
 60 of this system of accounts will be apparent,

not only being readily operated, but also providing a safeguard for both the customer and the merchant, the former always having the
 pass-book in his possession with itemized entries of all the purchases, the footing of the
 65 totals, with the proper credits, and an indication always in view of the amount for which he is given credit, while the merchant, by means of the coupons which he retains, is
 70 always informed of the condition of the customer's account and of the number of the purchases, (the coupons being consecutively numbered, and there being one coupon for each
 purchase,) and he is always warned when making an entry of the amount for which the
 75 customer has been given credit, and beyond which he should be careful not to go. Disputes and misunderstandings are thus always avoided, a safeguard is provided against
 80 charging the purchase to the wrong customer, and, as the entries may be all quickly made, valuable time is saved. The coupons being
 always numbered, when they are filled out, to correspond with the number of the customer,
 85 they will always be directed to their proper destination in the ledger.

What we claim is—

1. A pass book having a series of pass leaves provided with a series of consecutively numbered coupons detachably connected to their
 90 upper ends and detachably connected with each other, said book having on the page opposite the first pass leaf in line with the coupons and beyond the edges of the pass leaves
 an inclosed space approximately of the same
 95 size as one of the coupons and containing suitable headings or prefixes for entries, substantially as and for the purpose described.

2. A pass book having a series of leaves provided with a series of detachable, consecutively numbered coupons at their upper ends,
 100 each coupon having spaces inclosed by printed lines and separated by dividing lines and having suitable headings, said book having at the
 top of the page, opposite the first pass leaf
 105 and in line with and adjacent to the coupons above the edges of the pass leaves, blank spaces inclosed by lines and of approximately
 the same size as one of the coupons and containing suitable headings or prefixes for entries,
 110 substantially as and for the purpose described.

In testimony whereof we have hereunto subscribed our names.

URIAH G. BECK.
 WARREN F. BECK.

Witnesses:

A. B. GALATIAN,
 G. W. BECK.