(No Model.) 2 Sheets—Sheet 1.

P. A. McCASKEY.

BILL AND ACCOUNT FILE.

No. 560,523. Patented May 19, 1896.

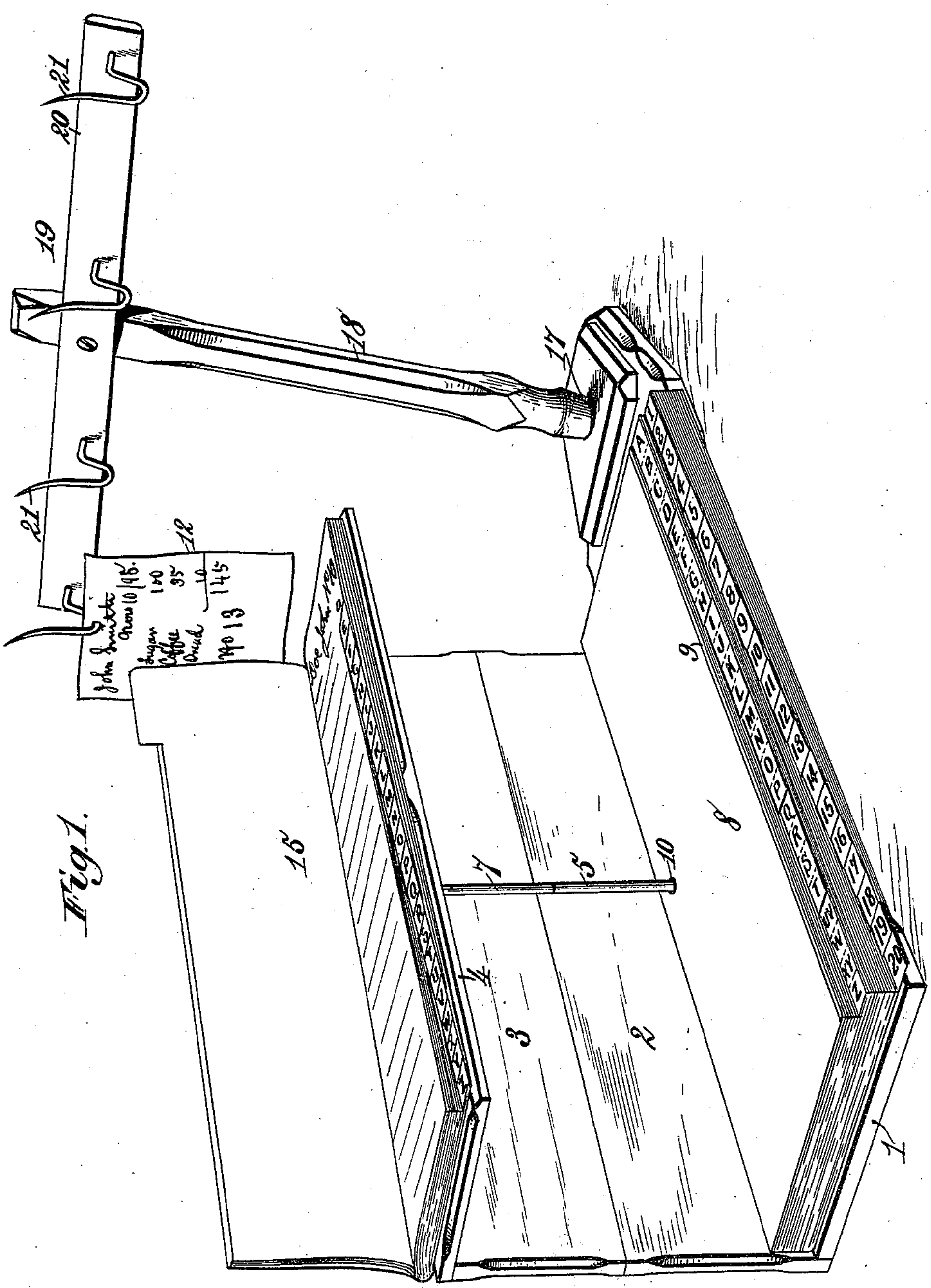

Fig. 1.

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(No Model.) 2 Sheets—Sheet 2.

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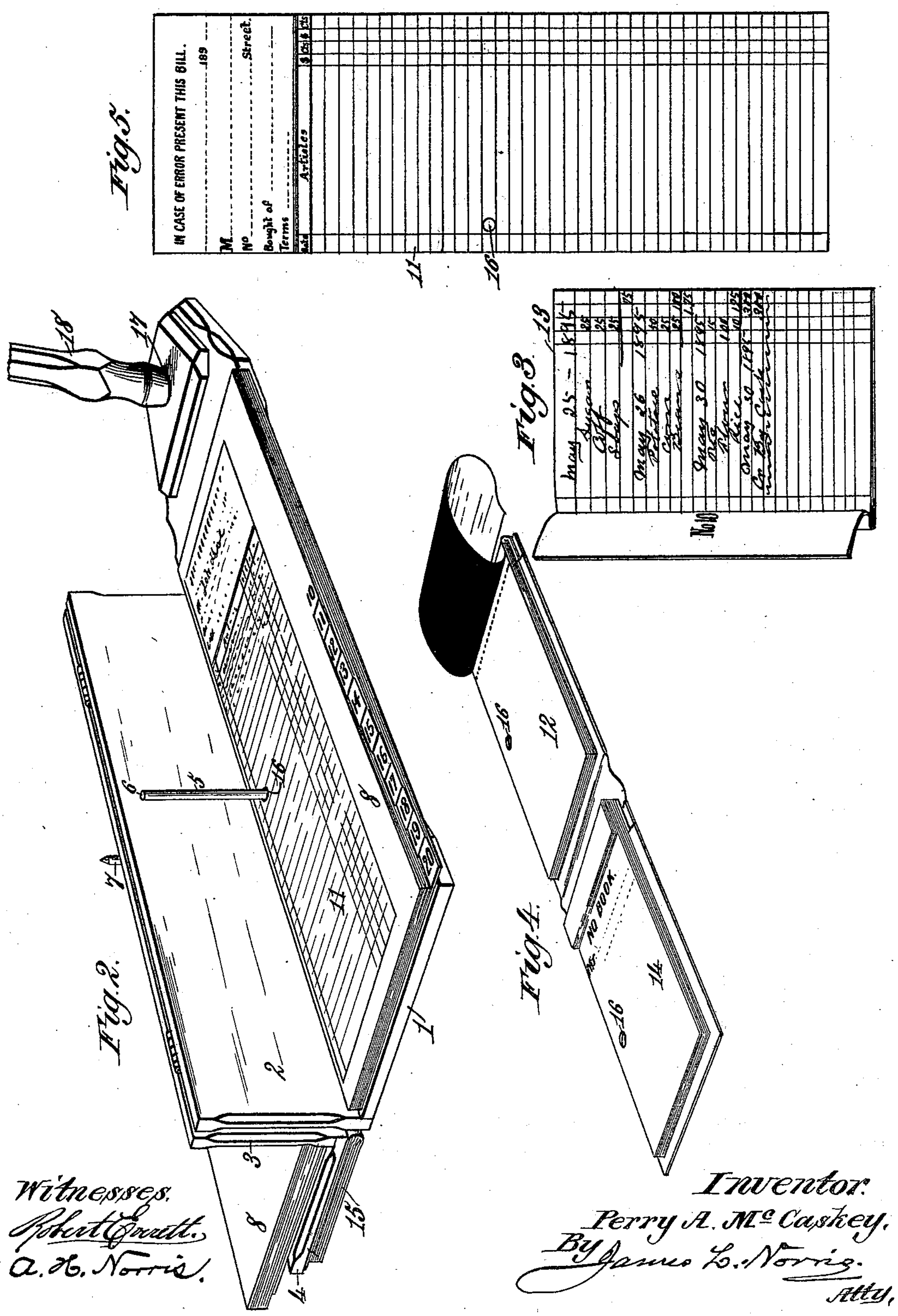

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UNITED STATES PATENT OFFICE.

PERRY ALBERT McCASKEY, OF LISBON, OHIO.

BILL AND ACCOUNT FILE.

SPECIFICATION forming part of Letters Patent No. 560,523, dated May 19, 1896.

Application filed December 12, 1895. Serial No. 571,924. (No model.)

To all whom it may concern:

Be it known that I, PERRY ALBERT McCASKEY, a citizen of the United States, residing at Lisbon, in the county of Columbiana and State of Ohio, have invented new and useful Improvements in Bill and Account Files, of which the following is a specification.

My invention relates to an improved bill and account file especially adapted to the purpose of providing a simple labor-saving system of keeping debit and credit accounts, either with or without a customer's pass-book, and designed to eliminate the usual ledger and the posting of individual accounts therein.

The invention will be described with reference to the annexed drawings, in which—

Figure 1 is a perspective of my improved bill and account file in its closed position. Fig. 2 is a similar view of the open file. Fig. 3 is a view of a pass-book. Fig. 4 represents pads of duplicating memorandum-slips. Fig. 5 is a view of a bill-slip.

The framework of the filing device may be made of wood or other suitable material, and comprises a base or bottom board 1, of any appropriate length and width. To the base 1 is secured an upright back piece 2, of any preferred length and height, and to the top edge of this back piece is hinged a supplemental back piece 3, on which a top piece 4 is rigidly supported.

The base 1 supports, adjacent to the back piece 2 and about midway its length, an upright filing wire or rod 5, having in its upper end a socket 6 to receive the pointed end of a vertical wire or rod 7, carried by the hinged top section of the file. These rods or wires 5 and 7 are adapted to hold in place a series of index-cardboards 8, both alphabetical and numerical, that are superposed and normally rest on the base of the file. The index-cards 8 are each preferably reinforced with a metal rim 9 along the indexed edge of the card to protect the same from wear in lifting or turning the cards; but the metal rim 9, Fig. 1, is not essential and may be dispensed with. Each index-card has, near its inner edge, a circular perforation 10 for slipping the card onto and off from the retaining-wires when the file is opened.

In carrying on a credit trade the numerical index-cards will serve as file-partitions or division-plates to separate the bills or itemized memoranda of the character, quantity, and value of goods sold to different parties on credit, the bill-slips 11 or memorandum-slips 12 being numbered to correspond with the number of the index-card adjacent to or beneath or upon which they are placed, and also numbered to correspond with the number of the pass-book held by the customer. For instance, let it be supposed that on a certain date one John Doe presents his pass-book, No. 10, and purchases a bill of goods on credit. The date, the articles sold, the value of each, and the total amount of the transaction are entered in the pass-book, and simultaneously a duplicate memorandum is taken, by means of carbon transfer-paper, on a bill-slip 11 or memorandum-slip 12, preferably the latter, and the said slip, with duplicate entry thereon, is numbered to correspond with the number of the pass-book and is filed away upon or beneath the index-card bearing the same number. The next transaction with the same party is to be entered in his pass-book and a duplicate entry taken as before, numbered 10, to correspond with the number of the pass-book, and filed away in like manner, all the memoranda or duplicate account slips of the same customer being deposited at the same place in the file and all numbered to correspond with the number of the pass-book and the number of the index-card.

I prefer to employ a pass-book, as 13, ruled with double columns for dollars and cents, the value or price of each item to be entered in the first pair of columns and the total of the transaction in the second pair of columns. When each transaction is entered in the pass-book, its total should be added, as shown, to the total of the transaction or transactions previously entered, and by use of the carbon transfer-sheet and duplicate memorandum-slip 12 the grand total is taken for filing, as well as the items of the last transaction. Cash credits and balances, if any, will be entered in the pass-book and duplicated on the memorandum-slip 12 that is simultaneously obtained, and thus, by inspection of the last memorandum-slip filed and comparison of the same with the last entry and total or balance in the pass-book, the state of the account can be at any time quickly and accurately ascertained and verified. By this use of the pass-book and bill or account file the usual necessity for a ledger and the labor of posting will be wholly avoided.

If at any time a customer should neglect to bring his pass-book, the items of a sale to him will be entered on a memorandum-slip 14, marked "No book" or otherwise distinguished to indicate that the entries thereon are not contained in the pass-book. A duplicate slip similarly marked is simultaneously taken by means of carbon transfer-paper and is filed away with the previously-filed bills or memorandum-slips of the same customer, the number of whose pass-book, to be entered on the slip, can be obtained from an alphabetical reference index-book 15, fastened to the top 4 of the bill and account file. From this alphabetical reference index-book may be ascertained—for instance, under letter D—that John Doe's pass-book is No. 10, and consequently that the retained duplicate memorandum slip or slips should be filed at the No. 10 index-card of the file. At a subsequent time or on settling the account the items on the slips 14 marked "No book" can be entered on the customer's pass-book.

When a customer buying on credit does not desire a pass-book or should the small amount and infrequency of credit sales to him not warrant the issue of a pass-book, the headed bill-slip 11 may be used for a record of the transaction and the original or a carbon duplicate thereof may be filed away at the appropriate letter of the alphabetical index-cards corresponding with the initial of the customer's surname. The bill-slip 11 is ruled in the same manner as the pages of the pass-book 13, to show the value or price of items and the total or totals from time to time, so that the state of the account will always appear from an inspection of the retained bill-slips or duplicates, without the labor and loss of time incident to posting.

From the foregoing it will appear that the alphabetical index-cards are designed to facilitate a convenient filing of and reference to loose accounts. They may be also employed for other purposes that will be readily suggested in various lines of business.

The numerical index-cards are designed for the assorting and filing of duplicate accounts corresponding with the individual numbering of books in a pass-book credit system and to which a ready reference may be had to the account of any customer, in absence of his pass-book, by means of the alphabetical reference index-book 15, fastened to the file.

To facilitate the filing of the bill-slips 11 and memorandum-slips 12 and 14 or any other papers, a perforation 16 will be punched near the left-hand edge of the slip or paper to permit passing it onto or from the filing rod or wire. When accounts are finally settled or closed, the duplicate bill-slips or memoranda may be removed from the file and destroyed or filed elsewhere.

In order to gain access to the proper place of any account, whether alphabetically or numerically arranged, the file being closed, as shown in Fig. 1, it is only necessary to lift onto the uppermost filing-rod 7 all the index-cards and interposed papers or slips above the point to which access is desired. The top section of the file, together with the attached rod 7 and cards and papers thereon, will then be folded back, as shown in Fig. 2, to permit removal of any required paper, bill, or memorandum and its replacement or the filing of additional papers, bills, or memorandum-slips. When the file is again closed, all the papers and index-cards therein will be securely retained without liability of disarrangement or confusion.

It is preferable to extend one end of the file-base 1 to afford space for a socket 17, receiving the staff or standard 18 of a detachable file-rack 19, having a cross-bar 20, provided with hooks 21, on which order-slips, bills, memorandum-slips, and other papers may be caught and temporarily retained until it is convenient to file them away in their appropriate places.

In the drawings, for clearness of illustration, I have shown only a small number of numerical index-cards; but it is obvious that by extending the file-base 1, or increasing the number of files or file-cases mounted thereon, the number of numerical index-cards can be correspondingly increased to meet the requirements of an increased volume of credit business or a larger number of customers.

For convenience of use I prefer to have the duplicating memorandum-slips 12 and 14 bound in pad or book form and provided with a detachable cover, as shown in Fig. 4.

If desired, the filing-rods 5 and 7 may be reversed in position, the rod 5, with socket 6, being placed uppermost to receive a pointed end on the lower rod.

The file-rack 19 will be useful for the temporary filing of orders for goods not yet delivered. Consequently no order-book will be needed, and an order placed on one of the hooks 21 cannot be overlooked.

I am aware of the patent to J. H. Stull, No. 341,960, dated May 18, 1886, relating to a paper file or holder consisting of two hinged right-angle sections, each of which is provided with a section of filing-wire and inclosing a series of alphabetical index-plates; but this arrangement I do not claim. I am also aware of the patent to C. W. Taylor, No. 393,455, dated November 27, 1888, for an alphabetically-indexed device, described as a "topical scrap index-file," comprising alphabetically-arranged filing divisions and a register or table of contents; and this I do not claim. Also, I am aware of the patent to A. L. Brown, No. 379,560, dated March 28, 1888, for a filing-receptacle comprising index-sheets and a temporary or removable record-sheet on which to note the disposition made of papers removed from one filing-case to another. This I do not claim. From each of these my invention differs in comprising both alphabetical and numerical index-cards or division-plates and an alphabetical reference index-book fastened to the file to indicate the required number of a customer's pass-book, the alphabetical cards being designed for the assorting and separating of bills and memorandum accounts for which no pass-book has been issued, while the numerical index-cards are used to assort and separate bills or accounts corresponding with the entries in numbered pass-books held by customers, and ready reference to which is afforded, in absence of a particular pass-book, by means of the alphabetical index-book.

What I claim as my invention is—

A bill and account file, consisting of a base-section and a hinged top section, series of alphabetical and numerical index-cards retained between said sections by filing-wires and adapted to separate different individual accounts, an alphabetical reference index-book fastened to the top section of the file, and a filing-rack mounted on one end of the file-base, substantially as described.

In testimony whereof I have hereunto set my hand in presence of two subscribing witnesses.

PERRY ALBERT McCASKEY.

Witnesses:
WILL. A. BLOCKSOM,
S. T. MORRIS.