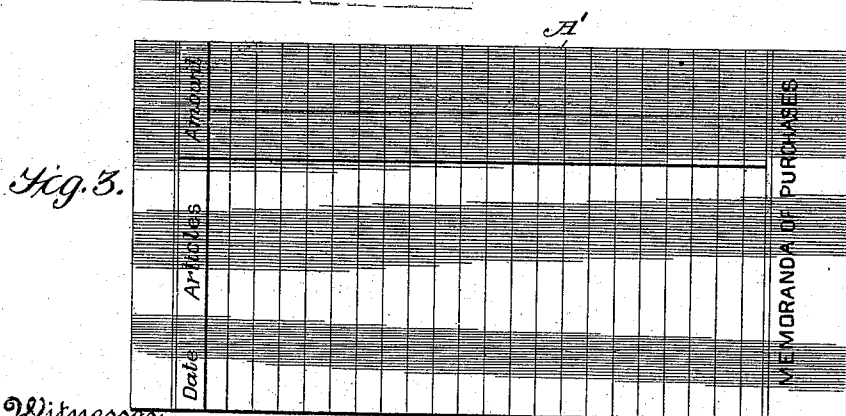
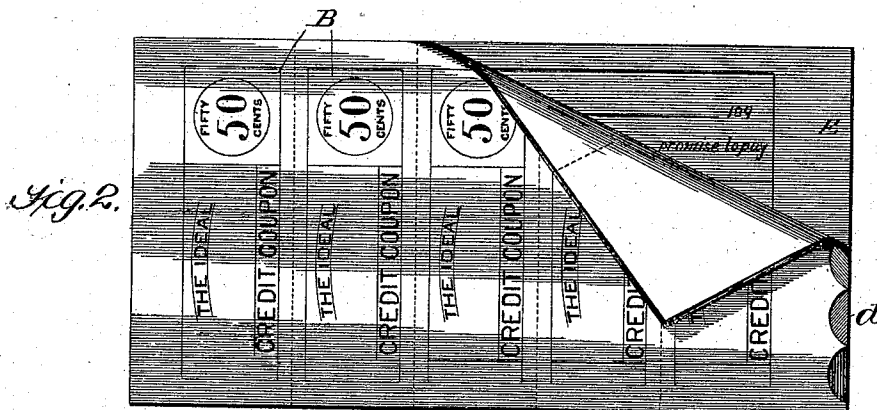
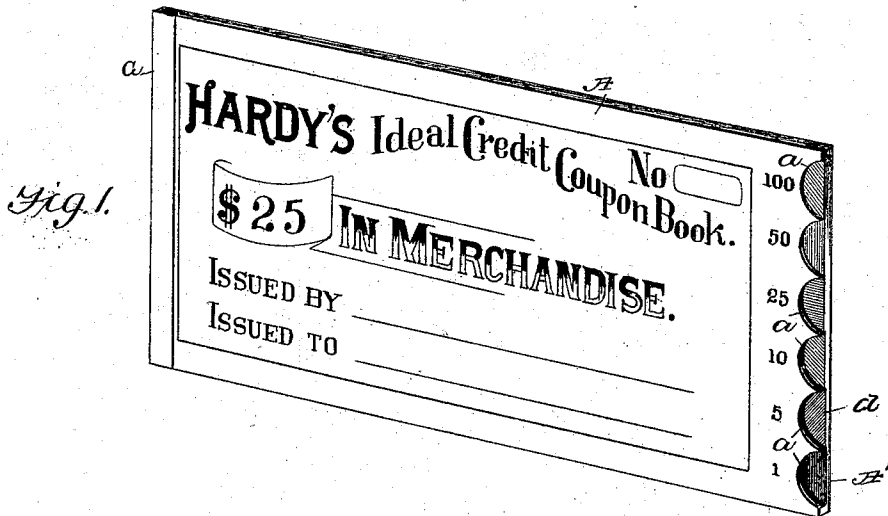


(No Model.)

L. P. HARDY.
CREDIT COUPON BOOK.

No. 554,182.

Patented Feb. 4, 1896.



Witnesses

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UNITED STATES PATENT OFFICE.

LAWRENCE P. HARDY, OF SOUTH BEND, INDIANA.

CREDIT COUPON-BOOK.

SPECIFICATION forming part of Letters Patent No. 554,182, dated February 4, 1896.

Application filed July 23, 1895. Serial No. 556,901. (No model.)

To all whom it may concern:

Be it known that I, LAWRENCE P. HARDY, of South Bend, in the county of St. Joseph and State of Indiana, have invented certain new and useful Improvements in Credit Coupon-Books; and I do hereby declare that the following is a full, clear, and exact description thereof, reference being had to the accompanying drawings, and to the letters of reference marked thereon, which form part of this specification.

This invention is an improvement in "credit coupon-books" which are used to avoid the necessity of keeping pass-books or itemized accounts with customers, by having each customer purchase a coupon-book and give up coupons for articles purchased subsequently until the coupons are exhausted, when a new book is procured. In this way the merchant's accounts are much simplified, as he need only keep a ledger account of coupon-book items, thereby saving a great deal of labor and time.

The improved book contains series of coupons of various denominations, each denomination being of a distinguishing color, and the margin of the book-cover is scalloped in such manner that the book can be opened at any denomination of coupon desired, and opposite each scallop is the denomination of the corresponding series of coupons, which are distinguishable at a glance both by their color and the printed index.

The invention therefore consists in the novel features of the book set forth in the claim, and is particularly described as follows, reference being had to the accompanying drawings, in which—

Figure 1 is a perspective view of my improved coupon-book closed. Fig. 2 is a view of several coupon-pages and promissory note. Fig. 3 is a view of the memoranda-page.

The leaves of the book are composed of a series of parallel coupons B. As shown there are five coupons on each leaf and each is readily detachable because of perforations or indentations between the margins.

In the book shown there are six denominations of coupons, to wit: "one cent," "five cents," "dime," "quarter," "half-dollar," and "dollar," the largest denomination being at the front and the smallest at the back

of the book, though this arrangement may be varied.

The lines of separation of the coupons run parallel with the binding or back C of the book.

Each denomination of coupon is of a distinguishing color. For instance, the dollar-coupons are gray, the half-dollar coupons orange, the quarter-coupons pink, the dime-coupons blue, the five-cent coupons yellow, and the one-cent coupons green. This greatly facilitates the distinguishing of the coupons and lessens liability to errors.

In the drawings the various colors of the coupons are indicated by differently-arranged shade-lines, one color being meant by horizontal parallel lines, another by vertical parallel lines, another by diagonal lines, &c.

The five-cent-coupon sheets are scalloped in their outer edges, as at *d*, so as to disclose a bit of the underlying one-cent-coupon pages. The dime-coupon sheets are scalloped correspondingly to the five-cent-coupon sheets, so that the one-cent-coupon pages are disclosed, and are also additionally scalloped so as to disclose the five-cent-coupon pages, and accordingly the coupon-sheets of successive denominations are scalloped so that looking down thereon when the book is closed one can see the color of each coupon-sheet and thereby be enabled to open directly at the proper coupons without fumbling over the book and uselessly turning leaves.

The outer edge of the front cover, A, of the book is scalloped, as at *a*, to correspond with the scallops of the coupon-leaves, so that without opening the book the different coupon-sheets can be distinguished by their colors showing at the scalloped edges. As a further precaution, however, the denomination of the corresponding coupons is printed on the cover opposite the proper scallops, so that error is prevented.

The advantages and superiority of this improved coupon-book over the ordinary books will be obvious to those acquainted with the art. On the inner page of the front cover are printed the directions (not shown) for using the book, and on the inner page of the back cover, A', Fig. 3, is printed a table for "memoranda of purchases," containing ver-

tical columns for the "date," "articles," and "amount" of purchases. On the last leaf E of the book, Fig. 2, is printed a promissory-note to be given by the purchaser of the book in exchange therefor, and is of course removed when book is given to customer.

Having thus described my invention, what I therefore claim as new, and desire to secure by Letters Patent thereon, is—

10 In a credit coupon-book, the combination of a cover having a "memoranda of purchases" printed on the inside page of its back, and having in one edge of its front portion a series of scallops, one for each denomination of coupons, and having the value of the corresponding denomination of coupons printed in numerals on the outer face of the cover opposite each scallop; and a series of

sets of "coupon-leaves" bound in the cover each leaf consisting of a series of transverse coupons of the same denomination; each set of leaves of the different denominations being of an individual color and the edges of the leaves being scalloped to correspond to the scallops in the cover so that when the book is closed the value and color of the various leaves can be ascertained at a glance without opening the book, substantially as and for the purpose set forth.

In testimony that I claim the foregoing as my own I affix my signature in presence of two witnesses.

LAWRENCE P. HARDY.

Witnesses:

JAMES DUSHANE,

JAMES R. MANSFIELD.