June 12, 1928. 1,673,639

J. POOLE

BANK COUNTER

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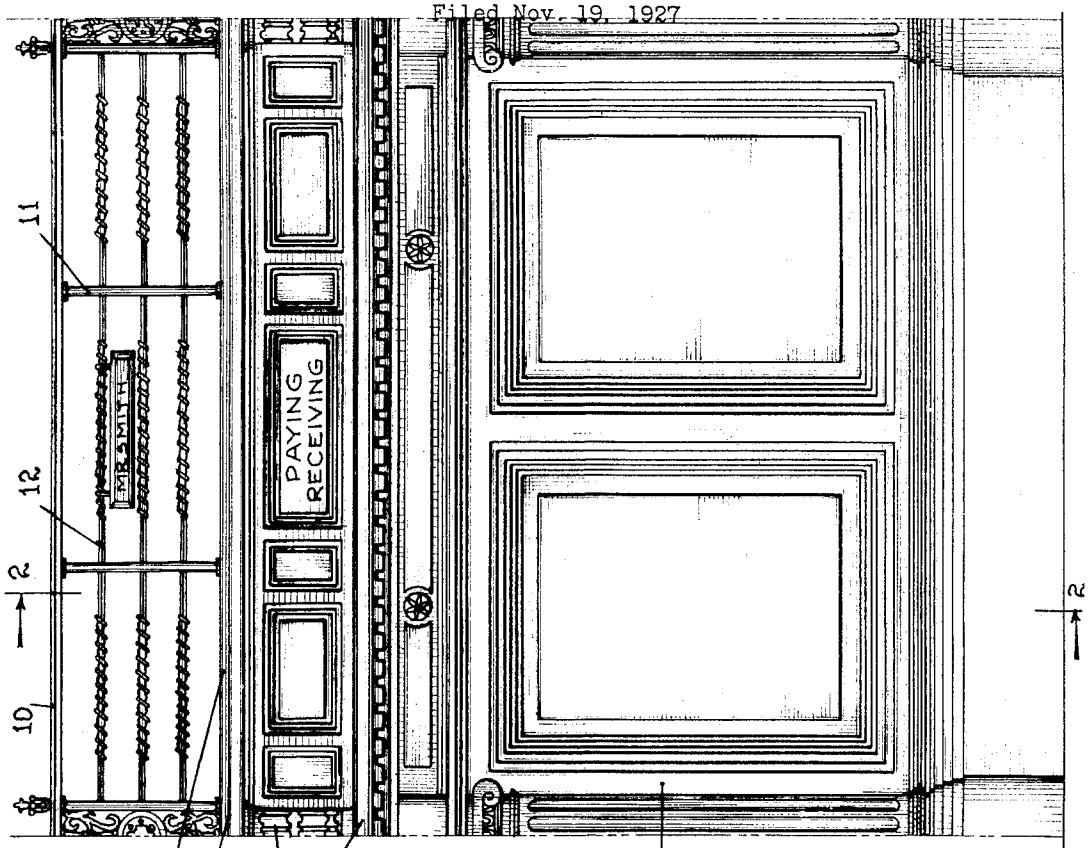


Fig. 1.

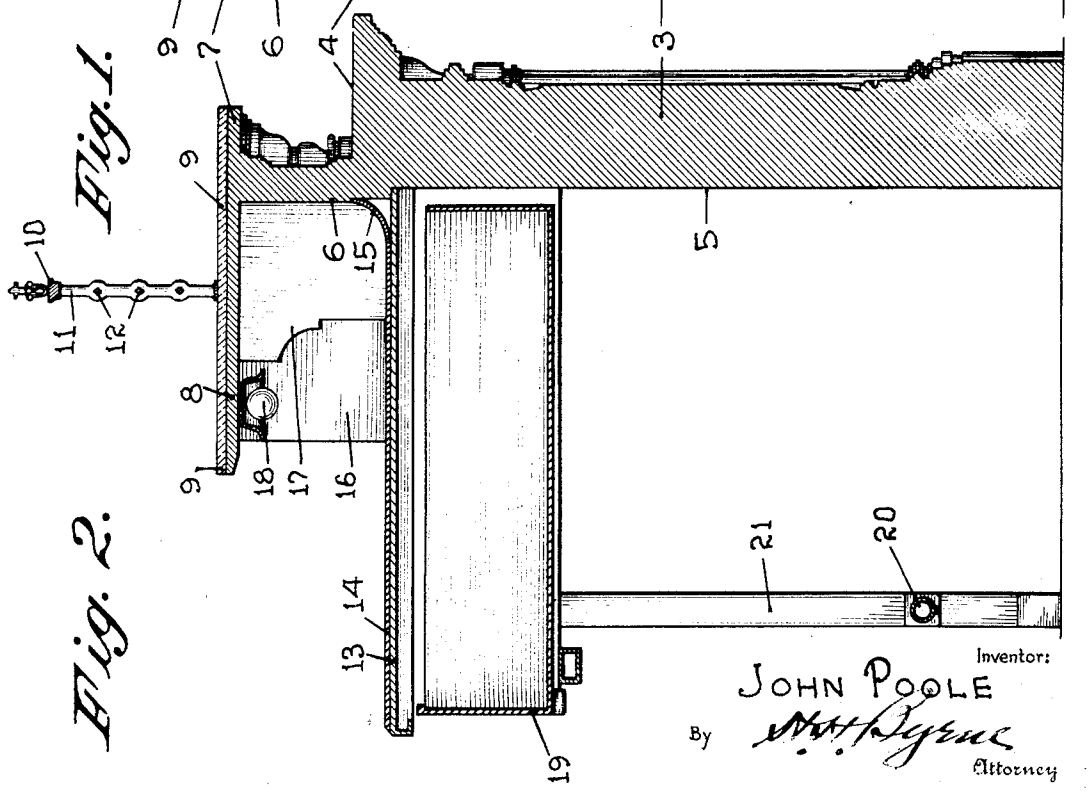


Fig. 2.

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BANK COUNTER.

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As is well known, the banking rooms of financial institutions are commonly equipped with fixtures which provide "cages" for the "tellers" charged with the duty of receiving and disbursing cash. Heretofore such fixtures have usually comprised a partition dividing the lobby of the bank-room from the portion occupied by such tellers of a height greater than that of the average man and of a construction that for such height completely separates one part of the room from the other and prevents communication between persons on opposite sides of such partition except through a small window provided in the partition at each "cage", which window is appropriately guarded by a grate structure with an opening on the counter level through which the customer may pass his deposits and the teller may pass out his disbursements. The space back of such partition is divided by grating or other suitable partitions into individual "cages" for tellers and often are covered at the top for their protection and the protection of the cash. Such a construction and arrangement requires customers having business with the teller to transact such business through the small window only and this has a tendency to keep the customer and teller from personal contact and prevent the cultivation of friendly relations. In busy hours the customers must form in line in front of the teller's window, for business can be transacted only at the narrow points occupied by such windows, and business is thus retarded and its transaction made annoying. The high partitions also not only give the banking room a cramped and congested appearance, but prevent the tellers from having the advantage of proper light and ventilation, or the advantage of such light and ventilation as the banking room would naturally afford except for such construction.

The present invention relates to counters of the type used in banks and other financial houses, and consists in the combinations and arrangements of elements hereinafter described and particularly set forth in the accompanying claims.

The invention has for its purpose to provide a bank counter which is open as distinct from the closed or cage type to the end of giving maximum service to both the bank and its patrons, and yet fully conserving that atmosphere of privacy and security essential to present day banking in its relations with the public.

A further purpose of the invention is to provide a counter for banks which, through its use, will serve to bring the bank officials and those dealing with them into more intimate contact thereby contributing to the art of making friends and patrons for the bank, and yet remove the bank employee from a position too exclusive or isolated with its natural attendant disadvantages to himself and society.

Summarily stated, the invention contemplates a design and construction of bank counter wherein the teller shall be secured in his privacy, and his funds well guarded; every convenience and facility afforded from the viewpoint of comfort, working space, light, and ventilation, and his working position sufficiently close to the customer for their mutual recognition and ease of conversation. And, on the part of the customer, the maximum convenience and despatch of business, assurance that his transaction may not be subjected to inspection by others nearby, and in all other respects conserving his time and avoiding confusion.

The use of the counter is obviously not limited to banks but may with equal advantage be installed in other business houses, stores and the like where financial transactions are in general carried on.

The invention is shown by way of illustration in the accompanying drawing, wherein:

Figure 1 is a front elevational view of the counter; and

Figure 2 is a vertical sectional view thereof taken along line 2—2 of Figure 1.

Referring to the construction in further detail, 3 designates a panel standard, preferably of the best grade wood, which may be ornamented with pilasters and the like to harmonize with the general effect of the bank interior, and a shelf 4 projects outwardly from said panel standard and is located at a height conveniently in reach of the average person. In upward continuation of the standard 3 and slightly offsetting from the inner surface 5 thereof is a continuous panel riser or partition 6 co-extensive in length with the shelf 4 and of appropriate thickness. This riser may be made

of wood, metal, or opaque glass to effectively conceal the teller's working place from any position outside the counter. Although part 3 is here designated as the "standard" and part 6 as the "riser or partition", this being the proper definition of the same, in some cases, as for instance in claim 17, the term "partition" is used as including both part 3 and part 6. By continuous panel riser I have reference to a longitudinal partition that does not have openings therein through which change, papers, etc., may be passed. The ordinary business of banks which this counter is designed to serve is transacted over the counter surface 9.

On the top of said riser 6 and co-extensive with its length there is a forwardly projecting shelf portion 7, of relatively narrow width, and a similar and rearwardly projecting shelf portion 8 of appreciably greater width. The shelf portions 7 and 8 are uniformly flush throughout, and overlying the same is a plate 9 of dark colored glass or composition of that kind nowadays used on counters or shelves over which money and papers are passed. This shelf 9 constitutes the receiving and delivery counter used by both the teller and customer and is located at a convenient height from the floor and above the shelf 4 for the transaction of business.

A fence-like grating 10 is placed approximately midway of the counter shelf 9 and is suitably secured in position by the posts 11 that are fixedly set within said counter portion as shown. The grating may be of any construction or design, as for instance of metal posts 11 and cross bars 12, it being essential only that sufficient space be provided thereunder for transacting business over the counter 9, and that its height properly guards against access to the working shelf of the teller by one outside the counter.

On the inside of the panel standard 5 is a teller's work shelf or counter 13 of appreciably great width and preferably mounted at a level slightly lower than the level of the outer shelf portion 4. A suitable covering 14 of appropriate material entirely overlies the counter portion 13 and at its extreme rear edge said covering meets flush with a relatively narrow and curved metal strip 15 whose upper edge is slightly set within the surface of the partition 6 as shown.

This working counter (13 and 14) is located sufficiently below the business transacting shelf 9 to provide a space or recess to hold all cash, books, papers, and other paraphernalia generally handled by a bank teller, and the counter surface 14 is of course otherwise unobstructed and clear to give perfect freedom to the teller for carrying on his multifarious duties without confusion. The shelf or ledge 4 need not necessarily be located above the working counter, but is preferably so.

The riser 6 forms the back of said chamber or receptacle, and at appropriate distances are located cross partition pieces 16 separating and defining the working space allotted to each teller. Small partitions 17 are also provided to be used as ends or supports for reference books and the like; and a suitable lamp 18 is secured to the under side of the shelf portion 8 sufficiently within the inner margin thereof to give direct lighting to the teller's working shelf and yet avoid any direct rays in his line of vision.

Located beneath the working counter 14 there is provided for each teller a cash or money drawer 19 preferably of sheet metal and of sufficient size for keeping at hand bank books, check books and such other paraphernalia as a teller usually has conveniently in reach. A foot rest 20 in the form of a bar rail is mounted on the supporting structure 21 as shown.

It will be noted that the outer and inner portions of the transacting shelf 9 are of substantially the same width inasmuch as all monies, papers and other articles passed thereover are equally handled by the teller and the customer. The outer-most shelf 4 is relatively narrow inasmuch as its use is merely for whatever purpose the customer may care to make of it, e. g. resting thereon books or packages carried by the person at the time and not necessary to his immediate transaction. In this respect the counter conserves the time of all concerned in that the customer, while transacting his business, is not obliged to place articles or packages on the floor necessarily requiring his attention with its consequent delay and confusion in picking up on completion of his business. All of these faults characterize bank counters of the plain front and cage type which the present invention seeks to avoid.

In the use of the counter herewith disclosed the customer on entering the bank can plainly see who are the tellers on duty and who may be absent, thus avoiding the necessity of banks placing such notices as "Closed", "Next Window" or the like. And the forming lines of depositors in front of the tellers may be so clearly observed that a depositor may easily accommodate himself to the conditions present, and in that particular this bank counter is submitted to offer a highly flexible service. The counter in effect is a continuous window, every part of which is open to serve a customer, and due to its proportions a bank or office having limited ground arrangement can produce the effect of a larger room without requiring more land or erecting a larger building. From the standpoint of being "held up", the counter provides every ad-

vantage to the teller and proportionately offers every disadvantage to the hold-up man or his accomplice.

It is to be understood that the invention as herein disclosed is not limited to the details of construction shown and described as these may be varied without departing from the spirit of the invention as defined by the claims. It will also be understood that wherever the word "counter" or the word "fixture" is used herein, either in the specification or claims, it will be understood as meaning the structure illustrated and not any particular part thereof, and wherever the word "bank" occurs it means either a bank or any other place where such fixtures as herein described may be found desirable.

What is claimed as new is:

1. A fixture for banks comprising a support, a working counter mounted on said support and having a forward and rearward portion positioned at different levels, said counter portions being separated by a longitudinally running partition, and a receiving counter mounted on said partition and projecting both forwardly and rearwardly therefrom, and a low grating positioned on said receiving counter intermediate the edges thereof.

2. A fixture for banks comprising a support, a working counter mounted on said support, the said counter having a wide rear portion and a comparatively narrow front portion separated therefrom by a vertical unbroken partition extending longitudinally thereof; a receiving counter mounted on said partition and extending a substantial distance both rearwardly and forwardly therefrom, the said receiving counter being at such a height as to prevent reaching over the same to the said work counter and of a height sufficient for convenient use by the teller, and a low longitudinally extending grating having openings therein positioned on said receiving counter intermediate the edges thereof.

3. An article of manufacture including a support having a partition mounted thereon, vertically spaced counters associated with said partition, said counters having wide rear and narrower front working surfaces, the uppermost counter being of a width and height to provide a vision obstructing element and prevent a person of average height from reaching over the same to the lowermost counter, and both of said counters being of a height for convenient use by the teller, and a low longitudinally extending shield having openings therein associated with the uppermost counter.

4. A bank fixture comprising a panel standard and a plurality of shelves, said standard terminating with a plain top surface forming the first of said shelves projecting forwardly from the standard; a longitudinally extending unbroken vision obstructing riser above said first shelf terminating with the second of said shelves projecting both forwardly and rearwardly of the riser, and providing a delivery and a receiving counter; said third shelf projecting rearwardly from the standard below the level of said first shelf to form a teller's desk.

5. A bank fixture comprising a panel standard and a plurality of shelves, said standard terminating with a plain top surface forming the first of said shelves projecting forwardly from the standard; a longitudinally extending unbroken vision obstructing riser above said first shelf terminating with the second of said shelves projecting both forwardly and rearwardly of the riser and providing a delivery and a receiving counter; the third shelf projecting rearwardly from the standard to form a teller's desk, a recess thus being formed between said second and third shelves and the riser providing a receptacle for bookkeeping paraphernalia.

6. A bank fixture comprising a panel standard and a plurality of shelves, said standard terminating with a plain top surface forming the first of said shelves projecting forwardly from the standard; a longitudinally extending unbroken vision obstructing riser above said first shelf terminating with the second of said shelves projecting both forwardly and rearwardly of the riser and providing a delivery and a receiving counter; the third shelf projecting rearwardly from the standard to form a teller's desk, a recess thus being formed between said second and third shelves and the riser providing a receptacle for bookkeeping paraphernalia; and partitions in said recess dividing it into sections.

7. A bank fixture comprising a panel standard and a plurality of shelves, said standard terminating with a plain top surface forming the first of said shelves projecting forwardly from the standard; a longitudinally extending riser above said first shelf terminating with the second of said shelves projecting both forwardly and rearwardly of the riser and providing a delivery and a receiving counter; the third shelf projecting rearwardly from the standard to form a teller's desk, a recess thus being formed between said second and third shelves and the riser providing a receptacle for bookkeeping paraphernalia; partitions in said recess dividing it into sections, and an upstanding low grating placed substantially midway between the edges of the second shelf.

8. A bank fixture comprising a panel standard and a plurality of shelves, said standard terminating with a plain top surface forming the first of said shelves pro-

jecting forwardly from the standard, a longitudinally extending riser above said first shelf, the said riser being offset rearwardly as regards the rear surface of the standard and terminating at its top with the second of said shelves which projects both forwardly and rearwardly of the riser, the said second shelf providing a delivery and a receiving counter; the third shelf projecting rearwardly from the standard to form a teller's desk, a recess thus being formed between said second and third shelves and the riser providing a receptacle for bookkeeping paraphernalia; partitions in said recess dividing it into sections, and an upstanding low grating placed substantially midway between the outer and inner edges of the second shelf.

9. A bank fixture comprising a panel standard and a plurality of shelves, said standard terminating with a plain top surface forming the first of said shelves projecting forwardly from the counter; a riser above said first shelf, the said riser being offset rearwardly as regards the rear surface of the standard and terminating with the second of said shelves which projects both forwardly and rearwardly of the riser and provides a delivery and a receiving counter; the third shelf projecting rearwardly from the standard to form a teller's desk, a recess thus being formed between said second and third shelves and the riser providing a receptacle for bookkeeping paraphernalia; partitions in said recess dividing it into sections, and an upstanding low grating placed substantially midway between the edges of the second shelf; drawers and means for suspending the drawers beneath the third of said shelves.

10. A bank fixture comprising a panel standard and a plurality of shelves, said standard terminating with a plain top surface forming the first of said shelves projecting forwardly from the counter; a riser above said first shelf, the said riser being offset rearwardly as regards the rear surface of the standard and terminating with the second of said shelves which projects both rearwardly and forwardly of the riser and provides a delivery and a receiving counter; the third shelf projecting rearwardly from the standard to form a teller's desk, a recess thus being formed between said second and third shelves and the riser providing a receptacle for bookkeeping paraphernalia; partitions in said recess dividing it into sections, and an upstanding low grating placed substantially midway between the edges of the second shelf, the forward projection of the first shelf being about twice that of the second shelf and the rear projection of the third shelf being about twice that of the second shelf.

11. A bank fixture having an upper shelf portion and a wider lower shelf portion separated by a continuous unbroken longitudinally extending partition, and a low grating comprising widely spaced horizontal rods surmounted on said upper shelf portion, both of the said shelf portions being at such heights lower than the head of a person of average height that they may be conveniently used as working surfaces.

12. A fixture for banks and other financial houses, comprising an elongated panel standard, a working counter mounted on said standard, a continuous unbroken riser mounted on said working counter, a receiving counter mounted on said riser and extending rearwardly therefrom over said working counter, and a longitudinally extending low grating positioned on said receiving counter substantially midway the edges thereof.

13. A bank fixture, comprising an elongated panel standard, a working counter mounted on said standard, the said counter being at a height approximating the height of the waist of the average user, a continuous unbroken longitudinally extending opaque panel riser mounted on said standard, a receiving counter mounted on said riser and extending rearwardly therefrom over said working counter, the said receiving counter being of such a height below the head of the average customer that it may be conveniently used.

14. A bank fixture, comprising an elongated panel standard, a working counter mounted on said standard, the said counter being at a height approximating the height of the waist of the average user, a continuous unbroken longitudinally extending panel riser mounted on said standard near an edge thereof, a receiving counter mounted on said riser and extending rearwardly therefrom over said working counter, the said receiving counter being of such a height below the head of the average customer that it can be conveniently used, and a continuous longitudinally extending low grating mounted on said receiving counter intermediate the edges thereof.

15. As an article of manufacture, a bank fixture comprising an upper shelf portion, and lower shelf portions separated therefrom by a continuous and unbroken longitudinally extending opaque partition, said lower shelf portions extending forwardly and rearwardly beyond the upper shelf portions, the upper shelf portion providing a vision obstructing element and a guard for the lower rear shelf portion, and said upper shelf portion being at such height near the head of a person of average height that it may be used as a regular business transacting counter surface.

16. A structure for serving as a barrier to separate the space in banking institutions

occupied by tellers from the space occupied by customers and also as a service desk for both the customer and the teller, comprising an upright partition, a flat top mounted on said partition, the said top having a portion thereof extending rearwardly from said partition, a low longitudinally extending open-work barrier rising from said top intermediate its longitudinal edges, and a work desk for the teller extending rearwardly from the upright partition at a level substantially below the level of said top and for a substantial part of its width beneath the rearwardly extending portion of said top, whereby a teller's work desk is provided the major portion of which is concealed by said top from the view of persons outside the partition and said top made to serve also as another desk at a higher elevation for exchange of business transactions between the teller and customer and the space above said higher desk is left open for free communication between them, the said desk and top being of such heights that they may be conveniently used for the purpose intended.

17. A structure for separating the space occupied by bank tellers from the bank lobby comprising an upright vision obstructing partition extending across the space normally used by the teller, a ledge or shelf at a convenient height for customers' use extending forwardly from said partition, a top positioned on said partition above said ledge and also extending across the space normally used by the teller and rearwardly into the teller's space behind said partition, the said top being of such height that it may be conveniently used as a receiving counter, and a teller's desk extending rearwardly from said partition below said top, whereby said desk will be protected by the rearwardly extending portion of said top.

18. A bank fixture comprising an upright partition having a forwardly projecting ledge thereon, a teller's desk projecting rearwardly from said partition, a top counter surmounted intermediate its edges on said partition, the major portion of said top projecting rearwardly over said teller's desk, and a low longitudinally extending grating mounted on said top substantially midway the edges thereof, the said ledge, desk and top being of such heights that they may be conveniently used.

In witness whereof, I have hereunto set my hand at Washington, D. C., this 7th day of November, A. D. nineteen hundred and twenty-seven.

JOHN POOLE.