

(No Model.)

3 Sheets—Sheet 1.

J. W. GARNEAU.
ACCOUNT BOOK.

No. 445,313.

Patented Jan. 27, 1891.

April, 1890.	Smith & Co. Dr.	J. Brown. Dr.		Merchandise Dr.		
1	34570					
2		2475 1160 6310		9670 8420 340		
3	7450 9360					
4						
5				9300		
6	45695	10640				
7				4695 14065 32046 96243		
8		362				
9	206356					
10						

Fig. 1

Witnesses.

Joseph Crocker.
Alfred Ramel

Inventor.

James W. Garneau,
Paul Bakerell,
his attorney

UNITED STATES PATENT OFFICE.

JAMES W. GARNEAU, OF ST. LOUIS, MISSOURI.

ACCOUNT-BOOK.

SPECIFICATION forming part of Letters Patent No. 445,313, dated January 27, 1891.

Application filed June 3, 1890. Serial No. 354,150. (No model.)

To all whom it may concern:

Be it known that I, JAMES W. GARNEAU, a citizen of the United States, residing in the city of St. Louis and State of Missouri, have invented certain new and useful Improvements in Account-Books, of which the following is a full, clear, and exact description.

My invention relates to methods of keeping current records or accounts of the operations of commerce and business transactions carried on between business establishments and between individuals; and it consists in an improved form of ledger-page for keeping ledger accounts. Its object is to simplify and abbreviate the process of posting and insure greater security against error, and, in closing, to dispense with the necessity of taking off a trial-balance.

In the methods of book-keeping at present used the items from the day-book are generally journalized and then posted in the ledger, in which there is used a separate page for each account. In closing, each individual account has to be turned to again and the balances copied to the balance-sheet.

In keeping the ledger account on my improved form of ledger-page, of which the accompanying drawings are an illustration, I post directly from the blotter to the ledger, grouping the several accounts on the same page, (other pages similar to the first being used if the number of accounts demand it,) which is made to represent the business transactions for any definite length of time, preferably one month. In business as it is now almost universally conducted there is little need of space in a ledger for keeping but one side of the account throughout the month, as between business concerns there is rarely occasion for making entry of payments made oftener than once or twice during the month.

My improved form of ledger is more particularly useful as a city ledger or as designed for keeping the accounts between business concerns in the same place.

The accompanying drawings serve to illustrate, essentially, the style of ruling of my improved ledger, Figures (plates) 1, 2, and 3 being, respectively, the upper left hand, the lower left hand, and the lower right hand corners of a page of the same.

In the ledger, as shown, I make use of a page

for a month, as before stated, and divide the page transversely into several vertical columns, the first to the left being used to indicate the days of the month, and at the bottom, as shown in Fig. 2, the heading for the transverse columns across the bottom of the page. The other vertical columns are used for the different individual accounts, generally using only one column for each, for the debit side throughout the month, for the reasons before stated. Any one account extends from the top to the bottom of the page, any item of entry being read with reference to the dates and headings in the first vertical column, which in any instance relate to all the items that appear in that transverse column at the head of which they stand. The transverse columns for the different days of the month are preferably subdivided, so as to permit of one or more entries being made on any given date, as is often necessary in business.

The method of keeping the ledger will be better understood by an examination of two of the exemplary accounts which have been entered on the accompanying drawings, the items for which have been taken from the blotter or day-book and the other auxiliaries. The first account is that of Smith & Co. for the month of April, 1890. As per bills rendered, goods were purchased from me by Smith & Co. for the following amounts: On the 1st, \$345.70; on the 3d, \$74.50 and \$93.60; on the 6th, \$456.95; on the 9th, \$2,063.56, and on the 30th, \$543.73, amounting to a total of \$3,578.04. I find that, as per balance brought forward from the ledger-page for March, they owe me \$50.65 on account, making them my debtors at the end of April for a total amount of \$3,628.69. On the 30th they paid me \$3,600 leaving a balance in my favor of \$28.69, which is entered as a debit balance on the May ledger-page in Smith & Co.'s account. In the merchandise account I charge that account with items amounting to \$1,843.99, for invoices of goods purchased, as per inward invoice-book, during the month. I debit the account with \$12,654.63, the debit balance to that account as shown at March 31. I credit the account with the amount of sales, \$5,864.45, as shown by the sales-book during the month. The balance shows a debit amounting to \$8,634.17, which should be carried to the May

ledger-page as a debit against the merchandise account.

It will be seen that the several items in the debit and credit balance columns show at a glance my standing with any individual account, and that the footings of the same, when the property, cash, and bank accounts have been properly entered, show my liabilities and assets.

The differences between the footings of the debit and credit columns and between the footings of the debit and credit balance columns should correspond and act as a check upon the ledger-balance and are virtually a trial-balance, thus balancing and closing the ledger at the end of each month.

I have described my improved style of blank-book as peculiarly suited for keeping ledger accounts. It will be obvious that the division of the page into several vertical columns, making use of the different columns for different accounts, may prove useful for keeping other accounts than those of the ledger, and that in some instances the vertical columns might be used and the transverse columns, other than the date and total, be dispensed with.

I claim—

1. An account-book page having a series of vertical account-columns intersected by transverse lines corresponding to the month dates and crossed at the bottom of the page by a series of transverse lines which form trial-balance sections corresponding to the several account-columns, and a transverse total-column interposed between the date-columns and the

trial-balance sections and corresponding to the several account-columns, substantially as and for the purposes specified.

2. An account-book page having a series of vertical account-columns intersected by transverse lines corresponding to the month dates and crossed at the bottom of the page by a series of transverse lines which form trial-balance sections, and a transverse total-column corresponding to the several account-columns and interposed between the date-columns and the trial-balance sections, the whole divided up by a series of vertical and transverse lines into separate figure-spaces, substantially as and for the purposes specified.

3. An account-book page having a series of vertical account-columns intersected by transverse lines corresponding to the month dates, a transverse total-column which corresponds to the several account-columns, a series of transverse lines which form trial-balance sections below the transverse total-column and corresponding to the several account-columns, and a series of vertical lines at the extreme right of the trial-balance sections and intersecting the same to form sum-total columns, substantially as and for the purposes specified.

In testimony whereof I have affixed my signature, in presence of two witnesses, this 21st day of May, 1890.

JAMES W. GARNEAU.

Witnesses:

JOS. W. CROOKES,
B. E. SEEMANN.