Sept. 20, 1938. R. P. ROSS 2,130,967

DEMONSTRATING DEVICE

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FIG. 1.

FIG. 3.

FIG. 2.

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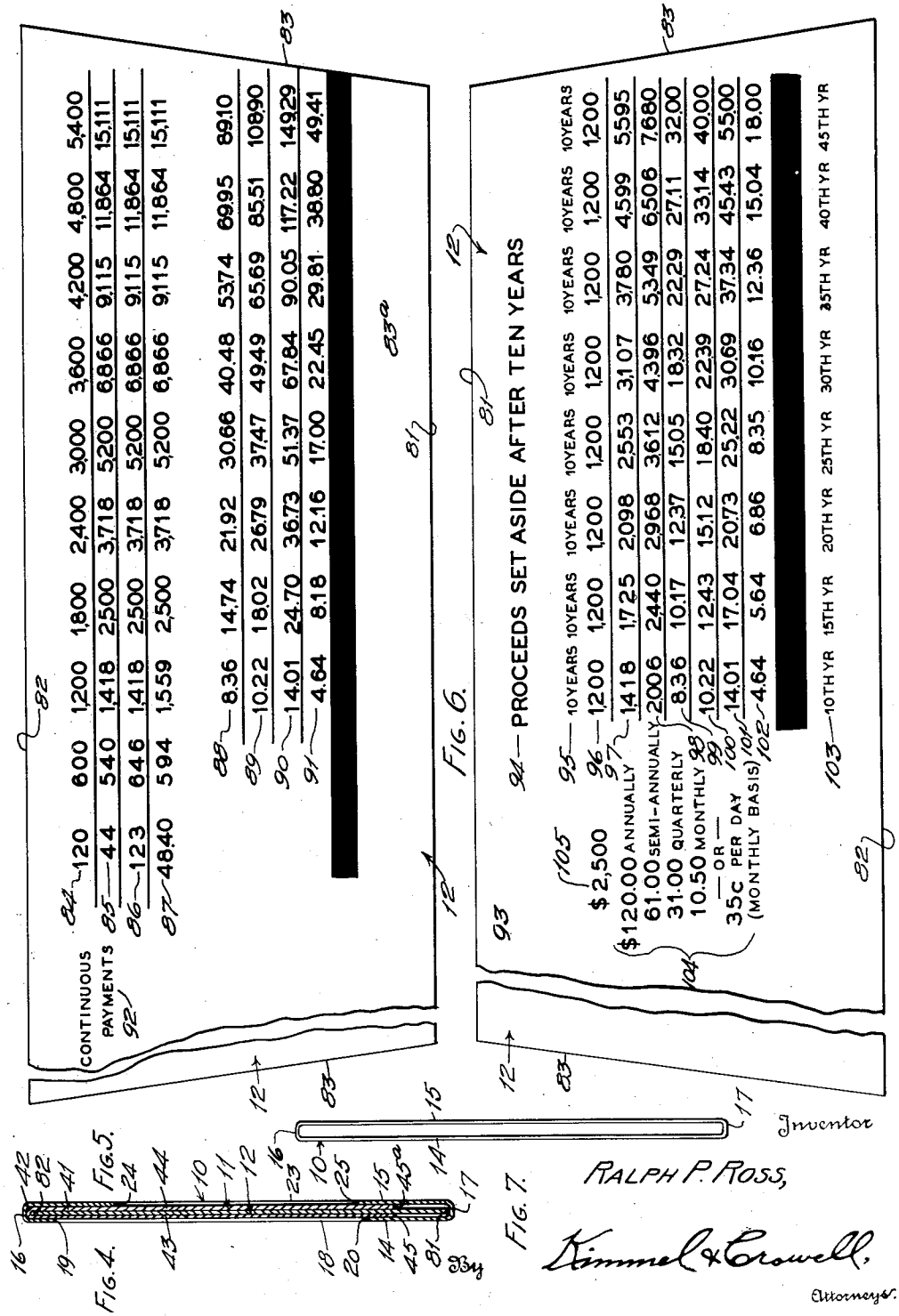


FIG. 6.

FIG. 4.

FIG. 5.



FIG. 7.

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Patented Sept. 20, 1938

2,130,967

UNITED STATES PATENT OFFICE

2,130,967

DEMONSTRATING DEVICE

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Application April 13, 1937, Serial No. 136,682

10 Claims. (Cl. 35—24)

This invention relates to a demonstrating device designed primarily for the use and convenience of salesmen, agents, brokers, investors, etc., dealing in financial investments, as per example, insurance, annuities, retirement funds, incomes and others of a like general character, but it is to be understood that a device, in accordance with this invention is for use in any connection for which it may be found applicable.

The invention aims to provide, in a manner as hereinafter set forth, a device of the class referred to including an inner, an intermediate and an outer element disposed in what may be termed interengaged nest-like arrangement with the intermediate element capable of being adjusted relative to the other elements while these latter are held stationary, the inner element being formed with normally concealed selectable data which may be expeditiously exposed through the intermediate and outer elements and coacting with the data on the intermediate element or with data on the outer and intermediate elements for the purpose of enabling one to easily read such coacting data to obtain the complete information desired relative to a particular subject.

Further objects of the invention are to provide, in a manner as hereinafter set forth, a demonstrating device for the purpose referred to which is materially simple in its construction, and arrangement with respect to other forms of devices for the same purpose, strong, durable, compact, light in weight, common for use relative to various forms of financial investments, conveniently and expeditiously adjusted to obtain the information desired, readily assembled, and inexpensive to manufacture.

To the above ends essentially and to others which may hereinafter appear, the invention consists of the novel construction, combination and arrangement of parts as will be more specifically referred to and as illustrated in the accompanying drawings wherein is shown an embodiment of the invention, but it is to be understood that changes, variations and modifications may be resorted to which fall within the scope of the invention as claimed.

In the drawings:

Figure 1 is a fragmentary view in rear elevation of the device,

Figure 2 is a front elevation of the device,

Figure 3 is a section on line 3—3, Figure 1,

Figure 4 is a section on line 4—4, Figure 2,

Figure 5 is a front elevation of the inner element of the device,

Figure 6 is a rear elevation of the inner element of the device when inverted, and

Figure 7 is an elevation looking towards one side of the outer element of the device.

The device includes an outer, an intermediate and an inner element 10, 11, 12 respectively. The element 11 is adjustable relative to elements 10, 12 and these latter are to be held stationary when element 11 is being adjusted.

The element 10 is rectangular and of housing or envelope-like form. The element 10 is open at each of its sides 13. The element 10 includes a front wall 14, a rear wall 15, a top wall 16 and a bottom wall 17 (Figures 3 and 7). The wall 14 is formed with an elongated opening 18 lengthwise thereof. The top edge 19 of opening 18 is of less length than the bottom edge 20 of said opening. The distance between the edge 19 and top wall 16 is less than the distance between edge 20 and bottom wall 17. The side edge 21 of opening 18 is disposed parallel to the open sides 13 of element 10. The side edge 22 of opening 18 inclines outwardly from edge 19 to edge 20. The said side edges 21, 22 merge into the ends of the said edges 19, 20. The wall 15 is formed with a rectangular opening 23 lengthwise thereof having its lengthwise edges 24, 25 as they would appear when element 10 is inverted, spaced approximately equi-distant from the walls 17, 16 respectively of said element. The side edges of opening 23 are indicated at 26, 27. The edge 26 is spaced a greater distance from one side 13 of element 10 than the distance the edge 27 is spaced from the other side of such element.

The outer face of wall 14 is formed with a graduated years indicating scale 28 from "zero" to "seventy" which borders the edge 20 of opening 18. Interposed in the scale 28 is conventional means, as at 29 to indicate college years. The outer face of wall 14 in proximity to wall 17, is provided with differently colored spaced conventional means, as at 30, 31, 32, 33, 34 and 36, arranged relatively to and associated with the scale 28, for indicating the years of childhood, preparation, golden age, conservation, declining and retirement respectively.

The outer face of wall 15, as it would appear when the element 10 is inverted is provided thereon between edge 24 of opening 23 and wall 16 with conventional means to provide a pair of superposed age scales 37, 38. The scale 37 consists of even numbers from "thirty" to "seventy" and the scale 38 is formed of odd numbers from "thirty-one" to "sixty-nine". The wall 15 between edge 25 of opening 23 and the wall 17 is

formed with a circular opening 39 for a purpose to be referred to. The wall 15 has its outer face below scale 38 provided with conventional means, as at 40 for designating the purpose of the scales 37, 38.

The element 11 is adjustable relative to elements 10 and 12 and consists of a sheet 41 of any suitable material, length and width which has its sides oppositely inwardly inclined from its longitudinal median to its lengthwise edges. The sheet 41 is folded upon itself at its longitudinal median to form a bend 42 and a pair of oppositely extending front and rear folds 43, 44 respectively of like area. The element 11 is positioned within, is slidably adjustable relative to and is of less width than element 10. The folds 43, 44 are of less length than that of element 10. When element 11 is positioned in element 10 the lengthwise edges 45, 45a of the folds 43, 44 respectively are spaced from the inner face of wall 17 and the bend 42 is positioned against the inner face of wall 16. The bend 42 is held in the position just stated by the element 12 and this arrangement will be more fully referred to.

The front fold 43 is formed with a pair of inner aligned spaced rectangular slots 46, 47 extending transversely of the fold intermediate the sides thereof. The outer end of slot 46 is arranged in proximity to bend 42. The outer end of slot 47 is arranged in proximity to fold edge 45. The fold 43 is formed with a V-shape cutout 48 which extends from and centrally of the outer wall 49 of slot 47 towards the fold edge 45 and constitutes a pointer for coaction with the scale 28. The outer face of fold 43 is provided with spaced conventional superposed means as at 50, 51, 52, 53 which are intersected by slot 50 and constitute different value designators. The outer face of fold 43 is provided with spaced conventional superposed means, as at 54, 55, 56, 57 which are intersected by the slot 47 and constitute different income designators. The outer face of fold 43 lengthwise thereof and between the slots 46, 47 is provided with conventional means, as at 58 for designating the purpose of the different income designators. The outer face of fold 43 below the means 58 and to one side of the income designators is provided with the legend 59 reading "Principal and interest" and with said legend 59 and the income designators 54, 55 and 56 having at their outer ends conventional means, as at 60, 61, 62 and 63 respectively to provide for the association of the legend 59 with the designators 54, 55, 56.

The rear fold 44 is formed intermediate its ends and transversely thereof with a rectangular slot 64 of greater length than the slot 46 or 47. The end wall 65 of the slot 64 is arranged in close proximity to fold edge 45a. The end wall 66 of slot 64 is parallel to the bend 42 but the distance between the latter and wall 66 is greater than the distance between wall 65 and fold edge 45a. The fold 44 is provided with a V-shape cutout 67 which extends from and centrally of the end wall 66 in a direction towards the bend 42 and constitutes a pointer which is common to and associates with the scales 37, 38. The outer face of fold 44 is formed with spaced superposed conventional means 68, 69, 70, 71, 72, 73 and 74 intersected by the slot 64 and constituting value designators. The outer face of fold 44 below the means 74 is provided with the legend 75 reading "Principal and interest" and with the said legend 75 and the value designators 70, 71, 72, 73 having at their outer ends conventional means as at 76, 77, 78, 79, and 80 respectively to provide for the association of the legend 75 with the designators 70, 71, 72, 73. The element 11 is arranged within and slidable relative to element 10.

The element 12 is in the form of a card of any suitable material and of slightly less length than the fold 43 or 44 and is positioned between the folds of element 11. The element 12 has its lengthwise edge 81 extending beyond the fold edges 45, 45a for seating against the inner face of the bottom wall 17 of element 10. The lengthwise edge 82 of element 12 bears against the inner face of the bend 42 of element 11. The side edges 83 of element 12 incline inwardly from the ends of edge 82 to the ends of the edge 81.

The front face 83a of element 12 is provided respectively with a lengthwise row 84 of spaced selectable groups of numbers indicating different aggregated value amounts paid in, which row 84 associates with the designator 50 on fold 43; a lengthwise row 85 of spaced selectable groups of different numerals indicating different value amounts to be paid, which row 85 associates with the designator 51 on fold 43; a lengthwise row 86 of spaced selectable groups of different numerals indicating different value amounts to be paid, which row 86 associates with the designator 52 on fold 43; a lengthwise row 87 of spaced selectable groups of different numerals indicating different security values, which row 87 associates with the designator 53 on fold 43; a lengthwise row 88 of spaced selectable groups of different numerals indicating the amounts of monthly incomes payable for a predetermined period, which row 88 associates with the designator 54 on the fold 43; a lengthwise row 89 of spaced selectable groups of different numerals indicating the amounts of monthly incomes payable for another predetermined period, which row 89 associates with the designator 55 on fold 43; a lengthwise row 90 of spaced selectable groups of different numerals indicating the amounts of monthly incomes payable for still another predetermined period, which row 90 associates with the designator 56 on fold 43; a lengthwise row 91 of spaced selectable groups of different numerals indicating the monthly interest incomes, which row 91 associates with the designator 57 on fold 43; and a legend 92 reading "Continuous payment" indicating that the amounts on the front face of element 12 are to be continuously paid.

The rear face 93 of element 12 is provided respectively with a legend 94 reading "Proceeds set aside after ten years" lengthwise thereof in proximity to edge 82; a lengthwise row 95 of spaced like designators for an aggregate number of years; a lengthwise row 96 of spaced like value amounts, which row 96 associates with the designator 68 on fold 44; a lengthwise row 97 of spaced selectable groups of different numerals indicating different cash payments, which row 97 associates with the designator 69 on fold 44; a lengthwise row 98 of spaced selectable groups of different numerals for indicating different total incomes for twenty years, which row 98 associates with the designator 70 on fold 44; a lengthwise row 99 of spaced selectable groups of different numerals for indicating the amount of different monthly incomes for twenty years, which row 99 associates with the designator 71 on fold 44; a lengthwise row 100 of spaced selectable groups of different numerals for indicating the amount of different monthly incomes for fifteen years, which row 100 associates with the designator 72 on fold 44; a lengthwise row 101

of spaced selectable groups of different numerals for indicating the amount of different monthly incomes for ten years, which row 101 associates with the designator 73 on fold 44; a lengthwise row 102 of spaced selectable groups of different numerals for indicating different monthly interest incomes, which row 102 associates with the designator 74 on fold 44; and a lengthwise row 103 of spaced different year indicators, which figures indicate the number of elapsed years before the amounts shown in each vertical column are available.

The rear face 93 of element 12 is provided with conventional means as at 104 for setting forth the payments required annually, semi-annually, quarterly, monthly or daily on a monthly basis for a unit which by way of example has a value of twenty-five hundred dollars as indicated at 105.

The function of the opening 39 is for the passage of a portion of the thumb or finger of the operator for holding element 12 stationary with element 10 when adjusting element 11 relative to elements 10 and 12.

The openings 18, 23 and slots 46, 47, 64 are termed windows. The indicia or data upon the several elements are shown by way of example, as it is to be understood, that the data or indicia employed will be such as to provide for demonstration with respect to other matters than that as shown or to a unit of a different value than that as shown, to obtain the information desired.

The fold 43 of element 11 is for association with the indicia or data on the front face of element 12. The fold 44 of element 11 is for association to the indicia or data on the rear face of element 12. When fold 44 is employed, the device is inverted to position its bottom wall 17 upwardly. When fold 43 is employed, element 11 is adjusted relative to the front face of element 12 to expose the desired groups of numerals of the rows 84, 85, 86, 87, 88, 89, 90 and 91 on the front face of element 12 in superposed relation through the windows provided by the slots 46, 47 on fold 43. The data or indicia on the outer face of fold 43 are exposed through the window formed by the opening 18. When fold 44 is used, the device is inverted from the position shown in Figure 1 to the position shown in Figure 2 with the bottom wall 17 of element 10 arranged at the top of the device. When fold 44 is employed, the element 11 is adjusted relative to the rear face of element 12 to expose the desired data of the rows 95, 96, 103 and the desired groups of numerals of the rows 97, 98, 99, 100, 101 and 102 on the rear face of element in superposed relation through the window formed by the slot 64. The data or indicia on the outer face of fold 44 are exposed through the window formed by the opening 23. When fold 43 is used and the element 11 is adjusted relative to element 10 the indicator formed by the cutout 48 in fold 43 is adjusted relatively to scale 28 on the front wall of element 10. When fold 44 is used and the element 11 adjusted relative to element 10 the indicator formed by the cutout 67 on fold 44 is adjusted relatively to the scales 37, 38.

The inner face of the element 11 is adapted to be provided with direction means, not shown, setting forth the manner in which a demonstration is carried on by the device.

What I claim is:

1. In a demonstrating device, an outer element constituting a housing formed of front, rear, top and bottom walls open at each side and being provided with a window, a two-fold intermediate element housed within and slidably adjustable relative to said outer element, said intermediate element having its bend permanently bearing against said top wall, the major portion of the width permanently exposed through said means and being provided with a window of less area than said other window and an inner element positioned within and extended from one end of said intermediate element and adapted to have a selected portion thereof, when said intermediate element is adjusted, exposed by the windows of the said outer and intermediate elements, said inner element permanently bearing against said bottom wall and said bend and said outer element being provided with means in one of its walls whereby the outer and inner elements may be held stationary by an operator when adjusting said intermediate element.

2. In a demonstrating device, outer, intermediate and inner elements arranged one within the other in nest-like form, said intermediate element being slidably adjustable relative to the other of said elements, said intermediate element having one of its edges in permanent sliding contact with said outer element, said inner element having one of its edges permanently bearing against said outer element and another of its edges permanently bearing against said intermediate element for maintaining the latter in contact with said outer element, said outer element being provided with means spaced from the intermediate element and opposing a part of the inner element whereby the outer and inner elements may be held stationary by the operator when adjusting the said intermediate element, said intermediate element being formed of a pair of hinged opposed folds between which said inner element is arranged, said inner element being extended from the free ends of said folds across the said means.

3. In a demonstrating device, outer, intermediate and inner elements arranged one within the other in nest-like form, said intermediate element being slidably adjustable relative to the other of said elements, said intermediate element having one of its edges in permanent sliding contact with said outer element, said inner element having one of its edges permanently bearing against said outer element and another of its edges permanently bearing against said intermediate element for maintaining the latter in contact with said outer element, said outer element being provided with means spaced from the intermediate element and opposing a part of the inner element whereby the outer and inner elements may be held stationary by the operator when adjusting the said intermediate element, said outer element being open at each side and formed with a window at its front and back for exposing the outer faces of said folds, and said folds being formed with windows for exposing selected portions of the outer and rear faces of said inner element.

4. In a demonstrating device, outer, intermediate and inner elements arranged one within the other in nest-like form, said intermediate element being slidably adjustable relative to the other of said elements, said intermediate element having one of its edges in permanent sliding contact with said outer element, said inner element having one of its edges permanently bearing against said outer element and another of its

edges permanently bearing against said intermediate element for maintaining the latter in contact with said outer element, said outer element being provided with means spaced from the intermediate element and opposing a part of the inner element whereby the outer and inner elements may be held stationary by the operator when adjusting the said intermediate element, said intermediate element being formed of a pair of opposed hinged folds between which said inner element is arranged, said outer element being open at each side and formed with a window at its front and back for exposing the outer faces of said folds, said folds being formed with windows for exposing selected portions of the outer and rear faces of said inner element, and said inner element being extended from the free ends of said folds across the said means.

5. In a demonstrating device, an outer element in the form of a housing open at each side and including front, back, top and bottom walls, an intermediate element housing within and slidably adjustable relative to said outer element, said intermediate element being bent upon itself to form a pair of folds with the bend between the latter being permanently positioned against the inner face of said top wall and with the end edges of the folds being permanently spaced from the inner face of and extending from the end edges of said folds, said inner element permanently bearing against the inner faces of said bend and bottom wall for permanently maintaining said bend against the inner face of said top wall, said front and back wall being formed with windows for permanently exposing the major portion of the outer faces of said folds, said folds being formed with windows for exposing a portion of the front and rear faces of the inner element when the intermediate element is adjusted.

6. The invention as set forth in claim 5 having the outer faces of said front and rear walls provided with conventional means to constitute year scales bordering the bottoms of the windows in such walls, said folds provided with pointers for coaction with said scales, said inner element having its front and rear faces provided with conventional means to constitute spaced data for selected exposure through the windows in said folds, and said folds having their outer faces provided with conventional means to constitute spaced designators for selectable coaction with the selected data exposed through the windows in the folds.

7. In a demonstrating apparatus, an outer element of housing-like form including a front and rear wall, one of said walls being provided with a window, an intermediate element arranged within and being slidably adjustable relative to said outer element, said intermediate element having the major portion of its width permanently exposed through said window and being formed with a window, a stationary inner element arranged within the outer element and extending into the intermediate element, said inner element being of a width with respect to the width of the intermediate and outer elements to hold it and the intermediate element stationary with respect to the outer element and for releasably retaining the intermediate element in its adjusted position, said inner element having one of its faces provided with conventional means to constitute spaced information affording data for selected exposure through the window of the intermediate element when the latter is adjusted, and said intermediate element being provided on its exposed face with conventional means to constitute spaced designators for selectable coaction with the selected data exposed through the window thereof.

8. In a demonstrating apparatus, an outer element of housing-like form including a front and back wall, one of said walls being provided with a window, an intermediate element arranged within and being slidably adjustable relative to said outer element, said intermediate element having a portion of its width permanently exposed through said window and being formed with a window of less area than said other window, a stationary inner element arranged within the outer element and extending into the intermediate element, said inner element having parallel edges thereof permanently bearing against said outer and intermediate elements for maintaining it stationary and for permanently maintaining said intermediate element in slidable engagement with said outer element, said inner element having one of its faces provided with conventional means to constitute spaced information affording data for selected exposure through the window of the outer element and the window of the intermediate element when the latter is adjusted, said intermediate element being provided on its exposed face with conventional means to constitute spaced designators for selectable coaction with the selected data exposed through the window thereof, that wall of the outer element formed with a window being provided on its outer face bordering the bottom of its window with conventional means to constitute a year scale, and said intermediate element being formed with a pointer for coaction with said scale when the intermediate element is adjusted.

9. In a demonstrating device, a housing of envelope-like form having a front, a back, a top wall and a bottom wall, said housing open at each side thereof and being formed with a window in its front and back wall, a double fold adjustable intermediate element having its bend slidably bearing against the inner face of said top wall and the lengthwise edges of its folds spaced from the inner face of said bottom wall, each of the folds of said intermediate element being formed with a window of less area than the windows of the housing, and a stationary inner element positioned between and extended from the said edges of said fold, said inner element having one of its edges permanently bearing against the inner face of said bottom wall and another edge thereof permanently bearing against the inner face of said bend whereby the inner element is held stationary within the housing and the bend of the intermediate element permanently maintained in slidable engagement with said top wall.

10. In a demonstrating apparatus, outer, intermediate and inner elements arranged one within the other in nest-like form, said intermediate element being slidably adjustable relative to the other elements, said inner element being of such width in relation to the width of and coacting with portions of the other elements for maintaining the inner and intermediate elements stationary with respect to the outer element and for retaining the intermediate element in its adjusted position, and said outer element having means spaced from the intermediate element and opposing the inner element whereby an operator may hold the outer and inner elements stationary when adjusting the intermediate element.

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