Nov. 13, 1951 W. E. NISWANDER 2,574,885

HOLDER FOR CHECKS, RECORD SLIPS, AND THE LIKE

Filed July 5, 1949 2 SHEETS—SHEET 1

Fig. 1.

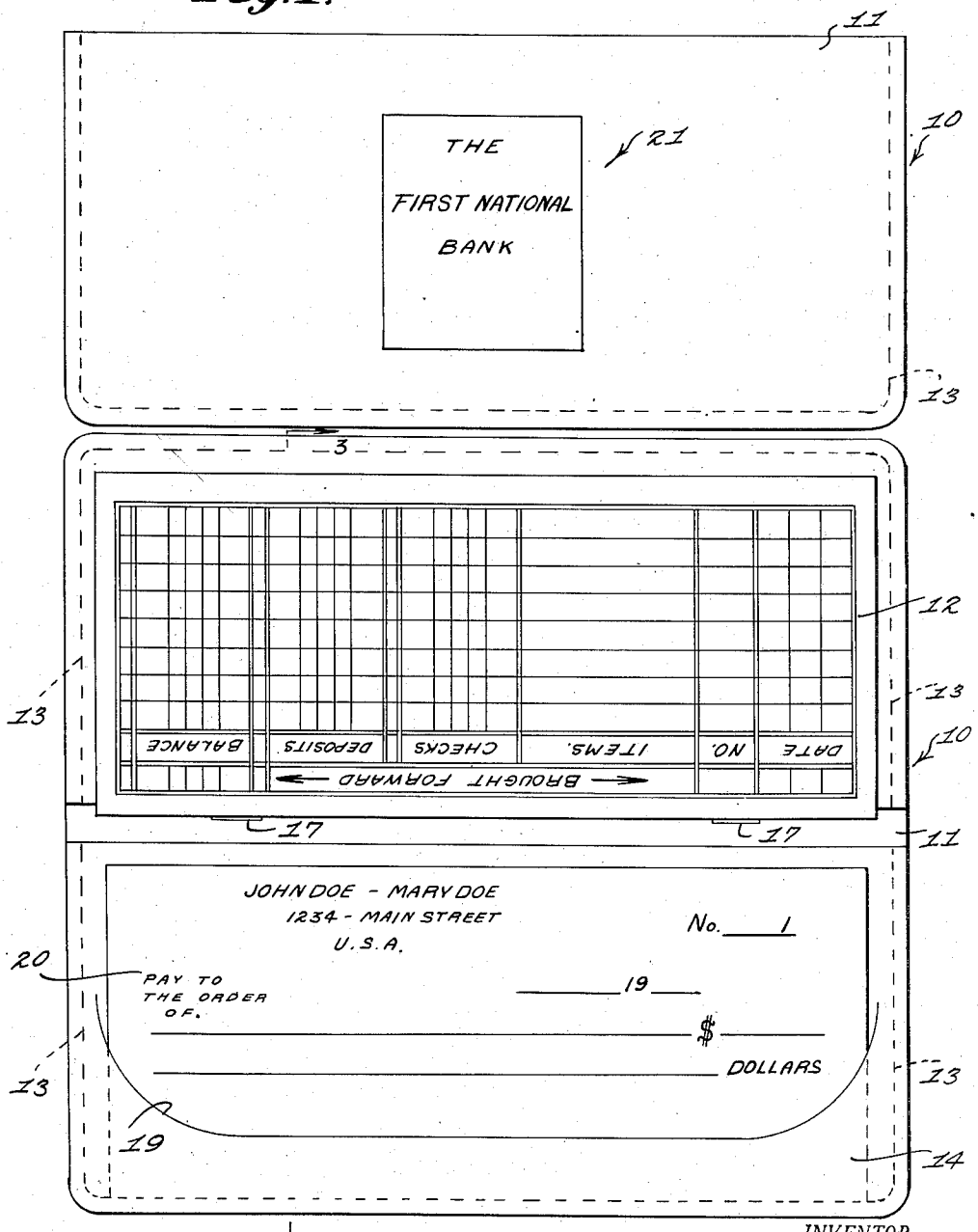


Fig. 2.

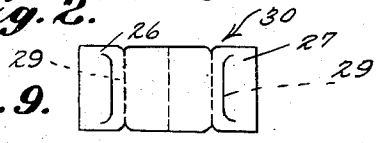


Fig. 9.

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Fig. 5.

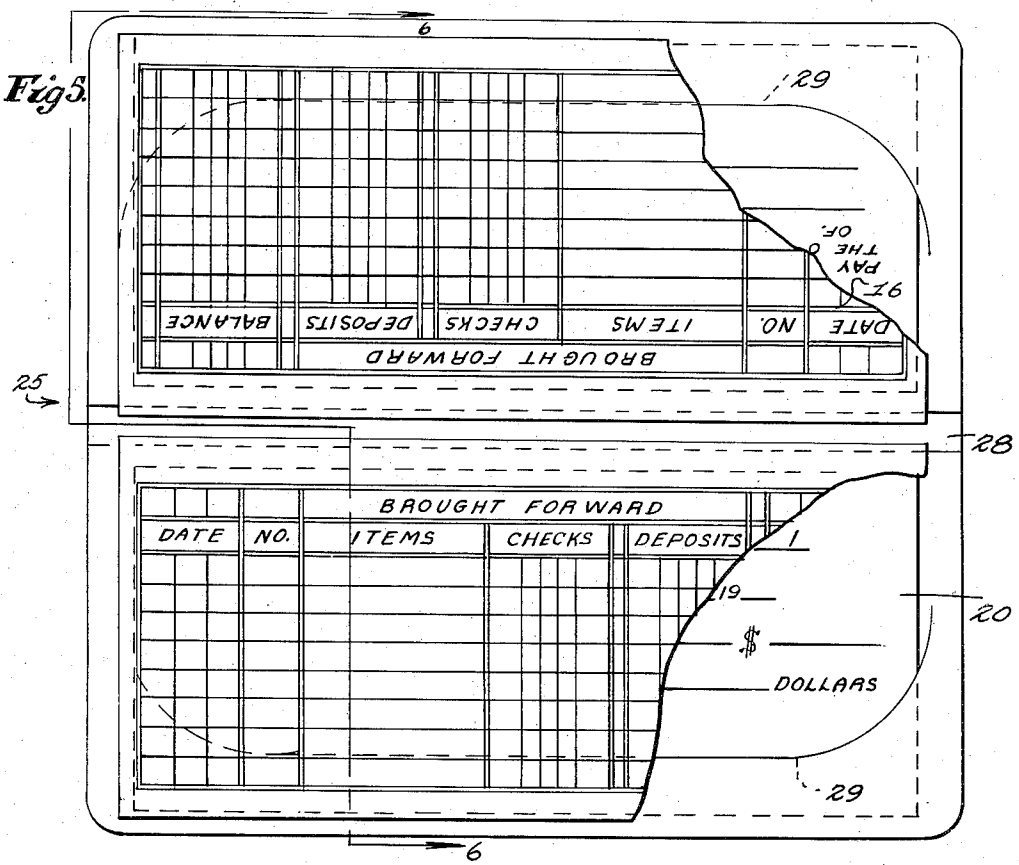


Fig. 3.

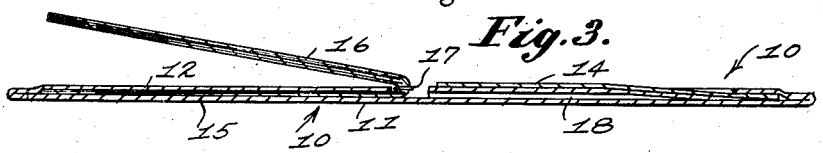


Fig. 6.

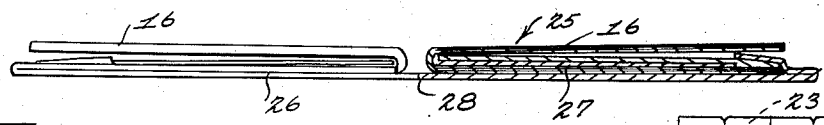


Fig. 7.

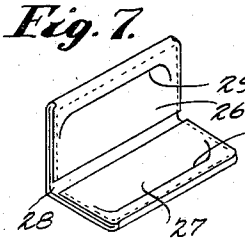


Fig. 4.

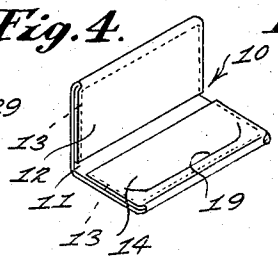
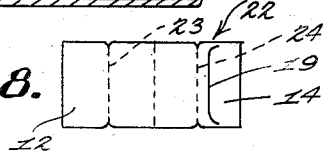


Fig. 8.



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Patented Nov. 13, 1951 2,574,885

UNITED STATES PATENT OFFICE

2,574,885

HOLDER FOR CHECKS, RECORD SLIPS, AND THE LIKE

Willis Earl Niswander, La Verne, Calif.

Application July 5, 1949, Serial No. 103,113

1 Claim. (Cl. 281—4)

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This invention relates to a banking aid, and more particularly to a holder for checks, registered receipts, and record slips used in everyday banking transactions.

The object of the invention is to provide a device which will enable a person to more efficiently and conveniently carry on his or her banking transactions.

Another object of the invention is to provide a device which will facilitate a person's banking business, the device including a holder for standard size checks and record slips whereby the cost of binding checks and fabrication of deposit books is eliminated.

Still another object of the invention is to provide a device which will facilitate recordation of financial transactions thereby simplifying the problem of computing income tax or other problems, and wherein the device is compact and can readily be folded and carried in the user's pocket, purse, or vehicle glove compartment.

A further object of the invention is to provide a holder for checks and the like which is extremely simple and inexpensive to manufacture.

Other objects and advantages will be apparent during the course of the following description.

In the accompanying drawings, forming a part of this application, and in which like numerals are used to designate like parts throughout the same:

Figure 1 is a top plan view of the device for facilitating banking business, with the holder closed, according to the present invention;

Figure 2 is a top plan view of the device of Figure 1, the holder being shown open;

Figure 3 is a sectional view taken on the line 3—3 of Figure 2;

Figure 4 is a perspective view of the holder of Figures 1 and 2;

Figure 5 is a top plan view, showing a modified device for use in facilitating banking transactions, the holder being open;

Figure 6 is a sectional view taken on the line 6—6 of Figure 5;

Figure 7 is a perspective view of the holder of of Figure 5;

Figure 8 is a plan view of the blank for forming the holder of Figure 1; and

Figure 9 is a plan view of the blank for use in forming the holder of Figure 5.

Referring in detail to Figures 1 through 4 of the drawings, there is shown a holder 10 which may be fabricated of any suitable material, such as heavy paper, plastic, fabric or leather. The holder 10 includes a back member 11 and a pair

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of front members 12 and 14 are arranged contiguous to the back member 11 and are secured thereto by suitable lines of stitching 13.

The front member 12 coacts with the back member 11 to define an open ended pocket 15 which is adapted to receive therein a portion of a pad of record slips 16. Each pad of slips 16 includes a plurality of individual sheets which are secured together by staples 17. Each of the individual sheets is so formed or arranged so that the user can readily record thereon the name of the user, the company or account in the items column, the date, the amount received and deposited, and the balance on hand so that the user has a complete record of all monies received and bills paid. The individual sheets of the pad 16 preferably have the same arrangement of printed matter and lines on both sides so that after one side of the sheet has been used, the sheet can be turned over or reversed to enable further use thereof. After all of the sheets in the pad 16 have been used, a new pad of record slips 16 can be inserted in the pocket 15.

The other front member 14 coacts with the back member 11 to define a second pocket 18 which is similar in construction to the pocket 15. The pocket 18 is adapted to provide a receptacle for holding cancelled checks or the like. The front member 14 is provided with a longitudinally extending slit or cut-out 19 which is adapted to receive therein the edge of a check 20. One or more checks 20 can be inserted in the cutout 20 and these checks are thus conveniently held in the cutout until needed by the user.

When the device of the present invention is not being used, the holder can be folded into a compact parcel as shown in Figure 1 wherein the holder can be readily carried in the user's pocket, purse or vehicle glove compartment. The exterior surface of the holder 10 may have a suitable design thereon, such as the name of the bank 21.

Referring to Figure 8 of the drawings, there is shown the blank used in forming the holder 10. Thus, the blank is designated generally by the numeral 22 and includes the member or section 12 which is adapted to be folded along the crease line 23 and secured to the back member 11 by stitching in order to provide the pocket 15. Similarly, the blank 22 includes a section or member 14 which is adapted to be folded along the crease line 24 and secured to the back member 11 in order to define the other pocket 18.

Referring to Figures 5, 6, 7, and 9 of the drawings, there is shown a modified device for facili-

tating banking transactions. Thus, there is provided a holder 25 which has substantially the same construction and use as the holder 10. The holder 25 includes the pair of front members 26 and 27 which coact with the back member 28 to define a pair of pockets for receiving therein a portion of the record pad 16. Further, each of the front members 26 and 27 are provided with a slit or cut out 29, Figure 7, and the cut outs 29 are adapted to hold checks 20 therein. The holder 25 of Figures 5–7 is adapted to be used by two persons, such as a husband and wife or else the holder can be used to record banking transactions wherein the user deals in two separate banks. Thus, one of the pads 16 can be used to record one set of transactions, while the other pad 16 can be readily used for recording a separate or distinct set of transactions. In Figure 9, there is shown a blank 30 for use in forming the holder 25. The blank 30 is folded and formed in the same manner as the previously described blank 22, but the blank 30 includes the pair of cutouts 29 for the reception therein of checks after the holder has been formed.

From the foregoing, it is apparent that a device has been provided which will facilitate the usual or everyday banking transactions. The holder of the present invention is inexpensive to manufacture and convenient to carry. The device includes record slips 16 which are reversible and replaceable whereby the user can make use of the holder for an indefinite period of time. Further, currency can be concealed in the pockets of the holder, if desired, and other banking appurtenances, such as registered receipts, can also be stored therein. By using the device of the present invention, the user will have at his or her finger tips all of the information necessary for the computation of income taxes and the like. Also, a few sheets of plain paper can be carried in the holder to be used as needed.

However, since many other modifications and purposes of this invention will become readily apparent to those skilled in the art upon a perusal of the foregoing description, it is to be understood that certain changes in style, size and components may be effected without a departure from the spirit of the invention and within the scope of the appended claim.

What I claim:

In a holder for record sheets and the like, an oblong blank formed from a sheet of a flexible material having end portions infolded over and upon adjacent intermediate portions of substantially the same area and the side edges of the same secured to the like edges of the intermediate portions by lines of stitching to form oppositely opening pockets, said infolded portions being transversely slitted intermediate the side edges thereof in slightly spaced relation with respect to the lines of fold, the ends of the slits being inwardly curved with the end terminals of curved portions terminating adjacent the lines of stitching so that a side edge portion of a record sheet can be inserted through the slit and have that edge and portions of its end edges engaged beneath that portion of the infolded end portion at the outer side of the slit and a major area of its face left exposed for the making of entries thereon, said record sheets being housed within the pockets when not in active use.

WILLIS EARL NISWANDER.

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