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F. T. WOOD

CHECK BOOK

Filed July 17, 1926

Fig. 1.

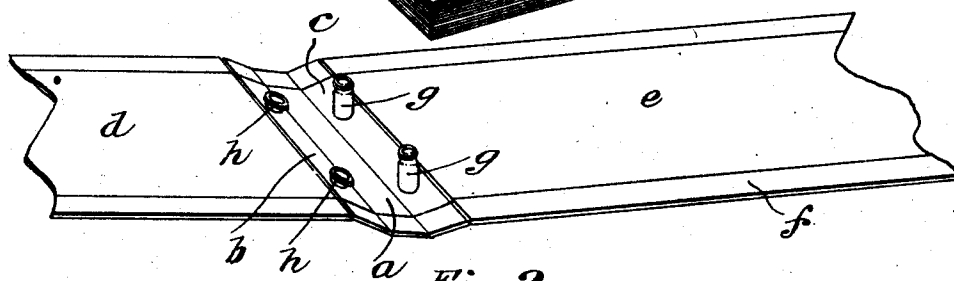
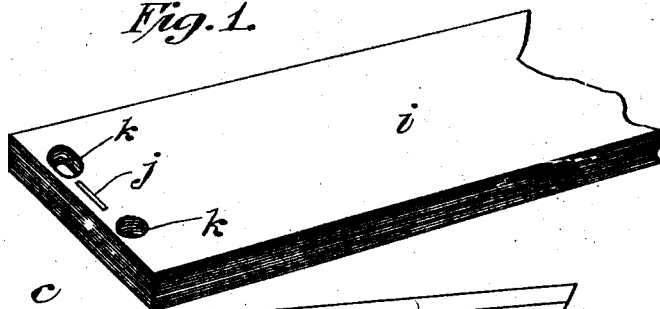


Fig. 2.

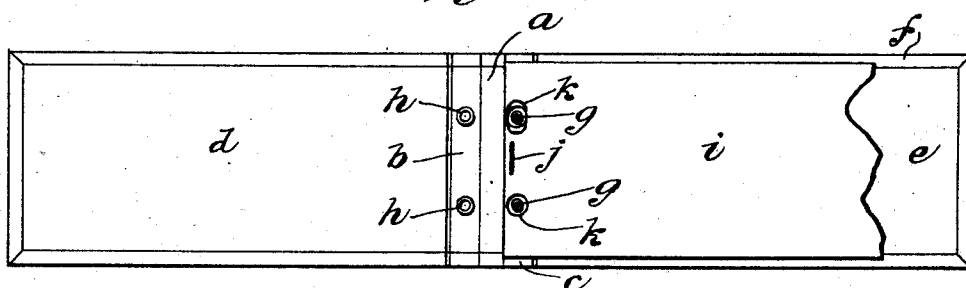
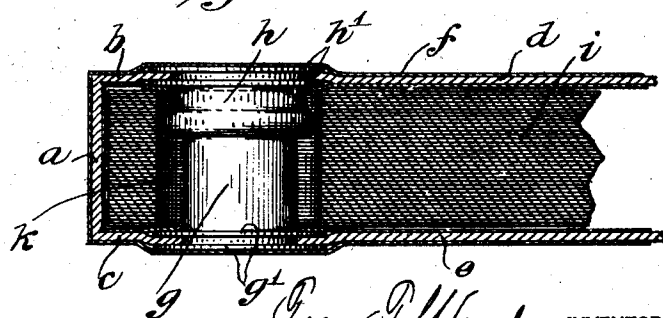


Fig. 3.



Frank T. Wood INVENTOR

BY *Charles P. Wentworth*  
ATTORNEY.

## UNITED STATES PATENT OFFICE.

FRANK T. WOOD, OF BROOKLINE, MASSACHUSETTS, ASSIGNOR TO AMERICAN BANK NOTE COMPANY, OF NEW YORK, N. Y., A CORPORATION OF NEW YORK.

## CHECK BOOK.

Application filed July 17, 1926. Serial No. 123,101.

My invention relates to check books, and more particularly to an article of this character comprising a cover so constructed as to receive pads of checks and stubs and permit the removal of a pad from which all of the checks have been extracted, and the substitution of a fresh pad therefor.

In a check book embodying my invention, I provide a cover consisting of a channelled back having hinged thereto ordinary book sides, the channelled back being flexible and provided with snap fasteners adapted to pass through circular openings in a pad and engage the pad about said openings in a manner to hold the pad firmly in position in relation to the cover.

In a check book constructed in accordance with my invention, the cloth, leather or other facing for the back and sides is made by binding in the same manner as in ordinary check books, the means securing the pad in position and forming the closed channelled back of the book being so constructed and arranged as not to interfere with the assembly of the book proper while at the same time being so concealed exteriorly of the book, and so protected by the binding, as not only to permit great durability in the cover structure, but to avoid the presence of unsightly exposed metal parts.

The construction of the cover is such as to ensure not only a close fitting of the parts of the back channelled about the padded end of the checks and stubs, but, notwithstanding the thickness of the pad, a firm engaging and holding of the pad in relation to the channelled back of the cover, which will prevent possibility of such movement of the pad as would tend to cause the separation of the snap fasteners.

A pad may be quickly removed from, or mounted in, the cover, and when in position can have no movement whatever in relation to the channelled back of the book.

The pads themselves are formed by ordinary padding methods requiring merely the punching out of the material of the padded sheets by means of ordinary paper punches, thus avoiding all possibility of any such variations in the dimensions or location of the interlocking parts of the pad and the cover

as might interfere with the desired interchangeability of pads and covers.

The invention consists primarily in a check book embodying therein a flexible back having opposite sides hinged thereto, covers hinged to the sides of said back, and co-operating snap fastener parts carried respectively by and projecting from the opposite sides of said back to an extent to interlock intermediate said sides, whereby said back may be given a channelled form, said fastener parts extending across the channel and being adapted respectively to pass through and engage circular openings in a pad of checks; and in such other novel features of construction and combination of parts as are hereinafter set forth and described, and more particularly pointed out in the claims hereto appended.

Referring to the drawings,

Fig. 1 is a perspective view of a check book embodying my invention with a pad in position to be mounted therein, the channelled back being opened to receive said check book;

Fig. 2 is a plan view thereof with the pad in position; and

Fig. 3 is an enlarged cross sectional view toward the back of the book.

Like letters refer to like parts throughout the several views.

In the embodiment of the invention shown in the drawings, the check book as shown embodied therein a channelled back consisting of a back strip *a* having side strips *b* and *c* hinged at the opposite edges thereof, so that said back is adapted to be brought into channelled form as shown more particularly in Fig. 3 of the drawings.

Hinged to the strip *b* is a cover side *d*, and hinged to the strip *c* is a cover side *e*. These parts are assembled by means of the binding fabric or other material *f*, by processes well known in the book binding art, said covering forming the hinged connection between the various parts *a*, *b*, *c*, *d* and *e*.

In the accompanying drawings, the invention is shown as being applied to a pocket check book, it being apparent that

its application to larger books such as "three-on" or "four-on" books would involve merely a change in the dimensions and location of the parts.

5 Secured to one of the side strips of the back of the book as *c*, are a plurality of long stemmed fastener parts *g*, and secured to the other side strip *b* are the fastener heads *h* co-operating with the stems *g*. Both  
10 the stems *g* and heads *h* are made with narrow parallel flanges as *g'* and *h'* adapted to be clamped upon the material of the strips *c* and *b* in a manner to secure the snap fastener parts firmly in position without-  
15 presenting any material protuberances either exteriorly or interiorly of the strips *b* and *c* so far as the flanges *g'* and *h'* are concerned.

The detailed construction of the snap fasteners is not shown in the drawings, since  
20 those used do not differ materially from other well known forms of snap fasteners, with the exception of the elongation of the stems *g*, and the location and arrangement of the flanges *g'* and *h'*, the former resulting  
25 in the positioning of all of the operative friction parts of the heads *h* well within the back channel when the fastener parts are engaged one with the other to form the  
30 channel. This construction is used with the two-fold object of avoiding a material projection of the head *h* of the fastener exteriorly of the book, and to permit the utilization of this head as a wedge for drawing  
35 a pad of checks *i* toward the back strip *a*, and holding the pad in its entirety against possible displacement or movement in relation to the cover.

The various fasteners are rectilineally arranged to facilitate accuracy in the locating  
40 of co-operating fastener parts and in the openings punched through the sheets of a pad of checks.

The pad proper shown at *i*, has the sheets bound together in any desired manner, as  
45 by means of the stitch *j*, this pad ordinarily consisting of a plurality of groups of checks each associated with an insert stub sheet.

Adjacent the edges of the sheet which are joined together in the form of the pad, I  
50 form a plurality of openings *k* corresponding in number and spacing with the number of snap fasteners upon the cover. One opening *k* is of substantially the same diameter as the outside diameter of the snap fastener  
55 head *h*, and the other is elongated as shown, so that when assembling a pad in relation to the cover, the pad may be freely slipped over the stems *g* of the snap fastener, since the diameter of these parts is materially less  
60 than that of the openings *k*.

When a pad is in position upon the stems *g*, the side *d* is brought over upon the top of the pad, thus imparting movement to the back strip *a*, and the side strip *b* of the  
35 channelled back, the former accurately posi-

tioning the pad with relation to the snap fastener heads *h*, so that to thereafter secure the cover upon the pad, it is merely necessary to exert pressure upon the opposite snap fastener parts. As the heads *h* enter the  
70 punch holes *k*, they will frictionally engage the walls of these holes, and since they have a fairly close fit therein, will thereafter serve to rigidly hold the pad in position within the cover.

When it is desired to remove a pad, it is merely necessary to exert a pull upon either or both cover parts *d—e*, since while under ordinary circumstances the entire pad will have movement with either cover part be-  
80 fore the snap fastener parts will become disengaged one from the other, little or no effort is required to disengage the snap fastener parts when the pad and one cover are held against movement, and a slight pull  
85 is exerted upon the other side.

The snap fastener parts are assembled in relation to the strips *b* and *c* before the various parts of the cover are assembled in relation to each other and secured by the  
90 binding material *f*.

The cost of producing a check book embodying my invention is substantially no greater than that of producing an ordinary check book, since the snap fasteners are not  
95 costly and may be applied to the strips *b* and *c* sufficiently quickly, as compared with the assembling of the padded checks in an ordinary check book, to have no increasing labor cost, and the binding operation, so  
100 far as the assembling of the parts of the cover and the application of the binding material *f* is concerned, is the same as in an ordinary check book.

While in the accompanying drawings, I  
105 have shown a fabric binder, cardboard reinforced cover, it is apparent that where the cover may be used indefinitely by the removal of exhausted pads and the substitution of fresh ones, a more durable and attractive binding material may be used without added cost to the distributors of the  
110 books over extended periods of time.

It is not my intention to limit the invention to the particularly materials of which  
115 the book is made, nor to the dimensions of the book, since it is apparent that, while ordinarily books of the type in which the pads or checks may be renewed from time to time are particularly adapted for use with  
120 pocket check books, the herein described construction may be effectively used with three-on or four-on books, or even larger check books by merely increasing the dimensions of the parts and the number of snap fasteners if such are required to hold the sides  
125 *b* and *c* of the channelled back perfectly flat throughout. Since the parts of all of the snap fasteners are rectilineally arranged, it is apparent that the number of such fasten-  
13

ers which may be used presents no mechanical difficulties since the holes *k* may be punched with absolute accuracy and no difficulty is experienced in accurately locating the various parts of the snap fasteners.

Having described the invention, what I claim as new and desire to have protected by Letters Patent, is:—

1. A check book embodying therein a flexible back having opposite sides hinged thereto, covers hinged to the sides of said back, and co-operating snap fastener parts carried respectively by and projecting from the opposite sides of said back to an extent to interlock intermediate said sides, whereby said back may be given a channelled form, said fastener parts extending across the channel and being adapted respectively to pass through and engage circular openings in a pad of checks.

2. A check book embodying therein a back consisting of a back strip and side strips hinged on the opposite edges thereof, sides hinged to said side strips respectively, a plurality of long stemmed fastener parts secured to one of said side strips and relatively larger fastener heads adapted to co-operate with said stem secured to and projecting from the other of said side strips to an extent to interlock intermediate said side strips, whereby when said fastener parts are engaged one with the other, said back strip and said side strips will be brought into and held in channelled form, and said fastener parts will extend across the channelled back

and pass respectively through an opening in a pad of checks, said fastener head being of substantially the same dimensions as the opening in said pad of checks, and being so spaced with relation to said back strip as to firmly hold the bound edge of the pad of checks against said back strip.

3. A check book embodying therein a back consisting of a back strip and side strips hinged on the opposite edges thereof, sides hinged to said side strips respectively, a plurality of long stemmed fastener parts, each having narrow parallel flanges adapted to be clamped upon the material of one of said side strips and relatively larger fastener heads adapted to co-operate with said stem, each having narrow parallel flanges adapted to be clamped upon the other of said side strips with the fastener head projecting from said side strip, whereby when said fastener parts are engaged one with the other, said back strip and said side strips will be brought into and held in channelled form, and said fastener parts will extend across the channelled back and pass respectively through an opening in a pad of checks, said fastener head being of substantially the same dimensions as the opening in said pad of checks, and being so spaced with relation to said back strip as to firmly hold the bound edge of the pad of checks against said back strip.

In witness whereof I have hereunto affixed my signature this 2nd day of July, 1926.

FRANK T. WOOD.