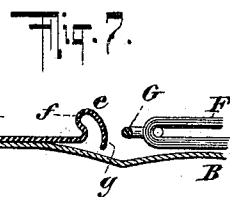
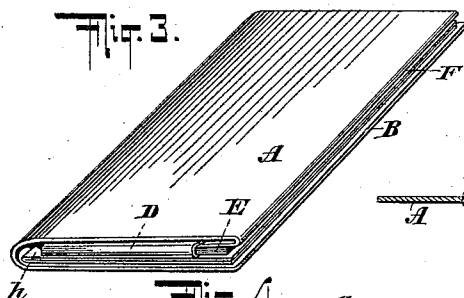
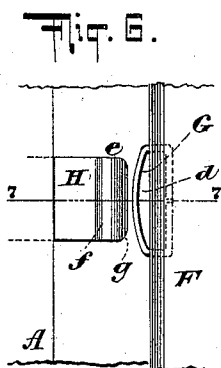
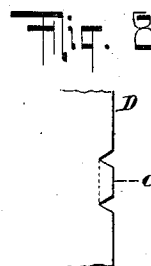
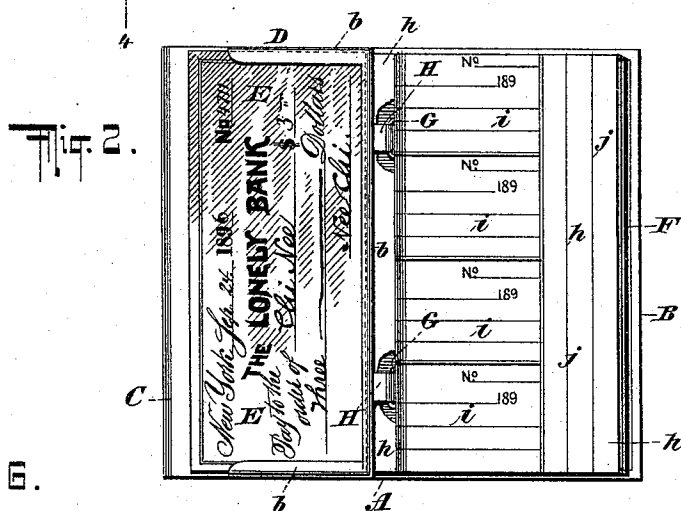
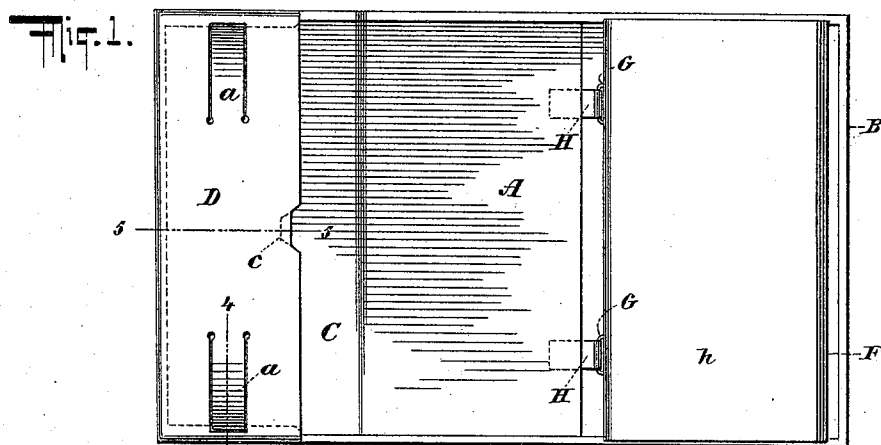


(No Model.)

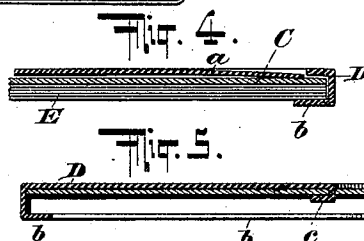
R. W. MORGAN.
CHECK BOOK.

No. 575,781.

Patented Jan. 26, 1897.



WITNESSES:
Gustave Kitchin
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UNITED STATES PATENT OFFICE.

ROBERT WEBB MORGAN, OF NEW YORK, N. Y.

CHECK-BOOK.

SPECIFICATION forming part of Letters Patent No. 575,781, dated January 26, 1897.

Application filed October 6, 1896. Serial No. 608,020. (No model.)

To all whom it may concern:

Be it known that I, ROBERT WEBB MORGAN, a citizen of the United States, and a resident of New York, in the county of New York and State of New York, have invented certain new and useful Improvements in Check-Books, of which the following is a specification.

The invention relates to improvements in check-books; and it consists, essentially, in a book comprising a detachable pad of independent checks and a series of leaves ruled to constitute stubs and deposit-columns, the pad of checks being secured in a detachable manner to a hinged section of the cover and capable of being turned upward toward the outer edge of the cover, and the leaves, as used, being adapted to be closed under the section of the cover carrying the checks.

In accordance with my invention the detachable pad of independent checks is held upon the hinged section of the cover carrying it by means of a frame held upon said hinged section and provided with springs at its opposite ends which will act upon the pad of checks and prevent the latter from escaping from the frame except under the pressure of the hand. The leaves of the book are detachable from the cover, and may therefore, after being used, be detached and filed away for reference. The cover of the book is provided with suitable means for retaining the leaves of the book and permitting their detachment, and upon one set of leaves having been used a new set of leaves may be applied within the cover, and thus the cover is adapted for use over and over again as the leaves are filled and withdrawn and new leaves substituted. The frame carrying the pad of checks is permanent in character and is adapted to hold one or a number of checks and may be replenished from time to time.

The object of the invention is to produce a check-book of compact form and capable of being manufactured at reasonable expense, and which may be practically used without complications and with great convenience.

The book made the subject of this application presents all of the completeness and convenience of the large expensive check-books, but is in a form capable of being manufactured and sold at reasonable prices and of being readily carried in the pocket.

The invention will be more readily understood from the detailed description hereinafter presented, reference being had to the accompanying drawings, in which—

Figure 1 is a plan view of the check-book, shown in its entirely open position, with the leaves thereof all turned upon the right-hand section of the cover, while the hinged section of said cover is turned completely outward in order to disclose the lower side of the frame which holds the independent checks. Fig. 2 is a like view of same, illustrating the hinged section of the cover as having been folded inward and one of the leaves of the book as having been turned to the left below said hinged section. Fig. 3 is a perspective view of the book, shown in its entirely-closed position. Fig. 4 is a detached vertical section of a portion of the book on the dotted line 4 4 of Fig. 1 and illustrating the action of the spring pressing against the independent checks held in the frame provided therefor. Fig. 5 is a like section of a portion of the book on the dotted line 5 5 of Fig. 1 and illustrating the manner of securing the check-holding frame to the hinged section of the book-cover. Fig. 6 is a detached enlarged elevation illustrating the form of the staple used for securing the leaves of the book together prior to their being applied to the cover and showing also the form of catch which is carried by the cover to receive said staple and thereby secure in a detachable manner the leaves to said cover. Fig. 7 is a central section of same on the dotted line 7 7 of Fig. 6, and Fig. 8 is a detached elevation of a portion of the check-holding frame and illustrating the outline of said portion prior to the lip thereof being bent over on the dotted line shown to effect the attachment of the check-holding frame to the hinged section of the book-cover.

In the drawings, A B, respectively, denote the usual covers for the book; C, the hinged section at the outer edge of the cover A and adapted to be turned inward upon the inner face of said cover A, as illustrated in Figs. 2 and 3; D, the check-holding frame applied to said hinged section C; E, the pad of checks held upon said hinged section C by means of said frame D, and F the series of leaves which are held together by the staples G and at-

tached between the covers A B by means of the metallic catches H, which engage said staples.

The covers A B are in themselves of usual form and material and are integral with the hinged section C, which is about the size of the cover A and is adapted to be folded inward upon the latter. Upon the hinged section C is applied the check-holding frame D, which is a metallic frame having upon the inner side of said hinged section C the spring-lips *a a*, formed therein, which press upon the material of the hinged section C and act to create a tension upon the pad of checks E, which are detachably held within the three-sided inclosing flange *b*, which passes upon the edge of the hinged section C and receives at the outer side of said section the said pad of checks E, as shown in Fig. 2.

The blank of metal from which the frame D is formed is provided with the lip *c*, as shown in Figs. 1 and 8, and this lip is utilized to secure the frame D upon the hinged section C by being passed through a slit in the latter and then folded over upon the outer side of same, as indicated by the dotted line in Fig. 1. The lip *c* will prevent the frame D from slipping from the hinged section C. The springs *a a* are at opposite ends of the frame D, and hence act upon the opposite ends of the pad of checks E and keep the latter pressed outward against the outer portions of the flange *b*. The checks forming the pad E are not pasted together in the usual manner of forming pads, but are entirely independent of one another and slipped within the flange *b* of the frame D. The form of the flange *b* permits of the convenient introduction of the checks and the removal thereof, and the tension on the pad of checks created by the springs *a a* will prevent the same from slipping from the flange *b*, except when desired and under the pressure of the hand. The checks may be singly withdrawn from the flange *b*, and as the pad is reduced in thickness the springs *a a* always keep the remaining checks pressed outward toward the flange *b*. The checks may be placed within the flange *b* with their upper edges inward toward the center of the check-book, as shown in Fig. 2, or with their upper edges outward from the center, as may be preferred or convenience dictate, and said checks may be replenished from time to time, as may be required.

The series of leaves F will, separately from the cover, be secured together by means of the wire staples G, which at their outer sides, instead of being parallel with the edge of the leaves, will be bowed or arched outward, as indicated at *d* in Fig. 6, and this bowed or arched portion of the staples G will be passed upon the catches H, carried by the covers, for the purpose of securing the series of leaves within the latter. The method of securing the series of leaves F by means of the staples G and catches H is clearly illustrated in Figs. 1, 6, and 7, in which it will be observed that

the catches H are formed from strips of metal having their outer ends passed through a thickness of the cover A and folded upon the latter for the purpose of securing the catches in place, while the other ends of the said catches, as indicated more clearly in Figs. 6 and 7, form the loop *e*, having the inner bowed portion *f* and curved dependent flange *g*. The staples G are passed upon the flanges *g* of the catches H and move upward into the bowed portion *f* of said catches, the special form of the said bowed portions *f* being adapted to prevent the said staples G from passing below the flat portion of the catches H, and hence serving to retain the series of leaves centrally between the covers A B. The special form of the staples G also aids in properly securing the series of leaves F within the covers, since at their ends they will have a frictional contact with the catches H and will draw the leaves close to the said catches and toward the center of the book-covers. The outer edges of the catches H are rounded off or tapered, as shown in Fig. 6, and thus the latter will be enabled to readily enter the central or arched portions of the staples G, and the latter may be conveniently guided upward upon the flange *g* of said catches H. Each leaf *h* of the series of leaves F will be provided upon its obverse side with the ruled transverse stubs *i* and vertical columns *j*, while the reverse side of each leaf will be used for noting deposits and balances. In Fig. 2 one of the leaves *h* has been shown as turned under the hinged cover-section C, and this is the position the deposit side of the leaves will always take after the stubs on the obverse side thereof have been used. For instance, after the exposed stub side of the leaf *h* has been used it will be turned below the hinged section C and its reverse side will thereupon be used for noting deposits and balances. The side of the leaf thus used for noting deposits and balances will be concealed below the hinged section C, while the stubs of the succeeding leaf will be exposed in convenient position for use in connection with the checks, which when the book is opened are fully exposed in convenient position for use. In Fig. 2 the leaf *h*, turned under the hinged section C, has been partly broken away to disclose the catches H and staples G. After the catches H have been applied to the cover A the latter may have an inner lining applied to it, as illustrated in Fig. 1, to cover the larger portion of the said catches.

After all of the leaves *h* have been used they will in their connected form be detached by slipping the staples G from the flanges *g* of the catches H and another series of leaves F will be applied to the covers A B, and as the checks are used they may be replenished at will. The covers A B, having the hinged section C, check-holding frame D, and catches H, may thus be used for an indefinite period, the bank being required to supply the depositor with simply additional series F of

leaves *h* and additional independent checks, the depositor being able to apply the said leaves and checks thus supplied to the covers already in his possession.

5 The action of the spring *a* upon the pad of checks is illustrated in Fig. 4, and the construction of the lip *c*, whereby it is enabled to retain the check-holding frame D upon the hinged section C, is illustrated by solid lines
10 in Fig. 5 and by dotted lines in Fig. 1.

What I claim as my invention, and desire to secure by Letters Patent, is—

1. A check-book comprising the covers, the series of leaves inclosed therein and each having on the one face the stubs, the hinged section, hinged at its outer edge and adapted to fold inward within said covers, and the pad of checks secured to and carried by said hinged section and being on the outside face of said
20 hinged section, whereby, when said covers are opened with said hinged section folded inward in normal position, both said checks and stubs are fully exposed; substantially as shown and described.

25 2. A check-book comprising the covers, the stub-leaves and the hinged section hinged at its outer edge and adapted to fold inward within said covers, combined with the check-holding frame applied to said hinged section and
30 having the flange which holds the checks at their edges and a spring which exerts a tension against the checks to bind them within said flange, said flange and pad of checks being on the outside face of said hinged section,

whereby when said covers are opened with
35 said hinged section folded inward in normal position, both said checks and stubs are fully exposed; substantially as set forth.

3. A check-book comprising the covers, the stub-leaves and the hinged section hinged at
40 its outer edge and adapted to fold inward within said covers, combined with the check-holding frame adapted to pass upon the edges of said hinged section and having the check-holding flanges at three of its edges, and the
45 springs at its opposite ends to exert a tension against said checks, said flanges and said pad of checks being on the outside face of said hinged section, whereby when said covers are
50 opened with said hinged section folded inward in normal position, both said checks and stubs are fully exposed; substantially as shown and described.

4. A check-book comprising the covers, and the catches H secured thereto and having at
55 their exposed ends the loops of the character described, combined with the series of leaves, and the staples securing said leaves together and adapted to engage said loops for detachably securing the leaves within said covers;
60 substantially as set forth.

Signed at New York, in the county of New York and State of New York, this 29th day of September, A. D. 1896.

ROBERT WEBB MORGAN.

Witnesses:

CHAS. C. GILL,
E. JOS. BELKNAP.