

(No Model.)

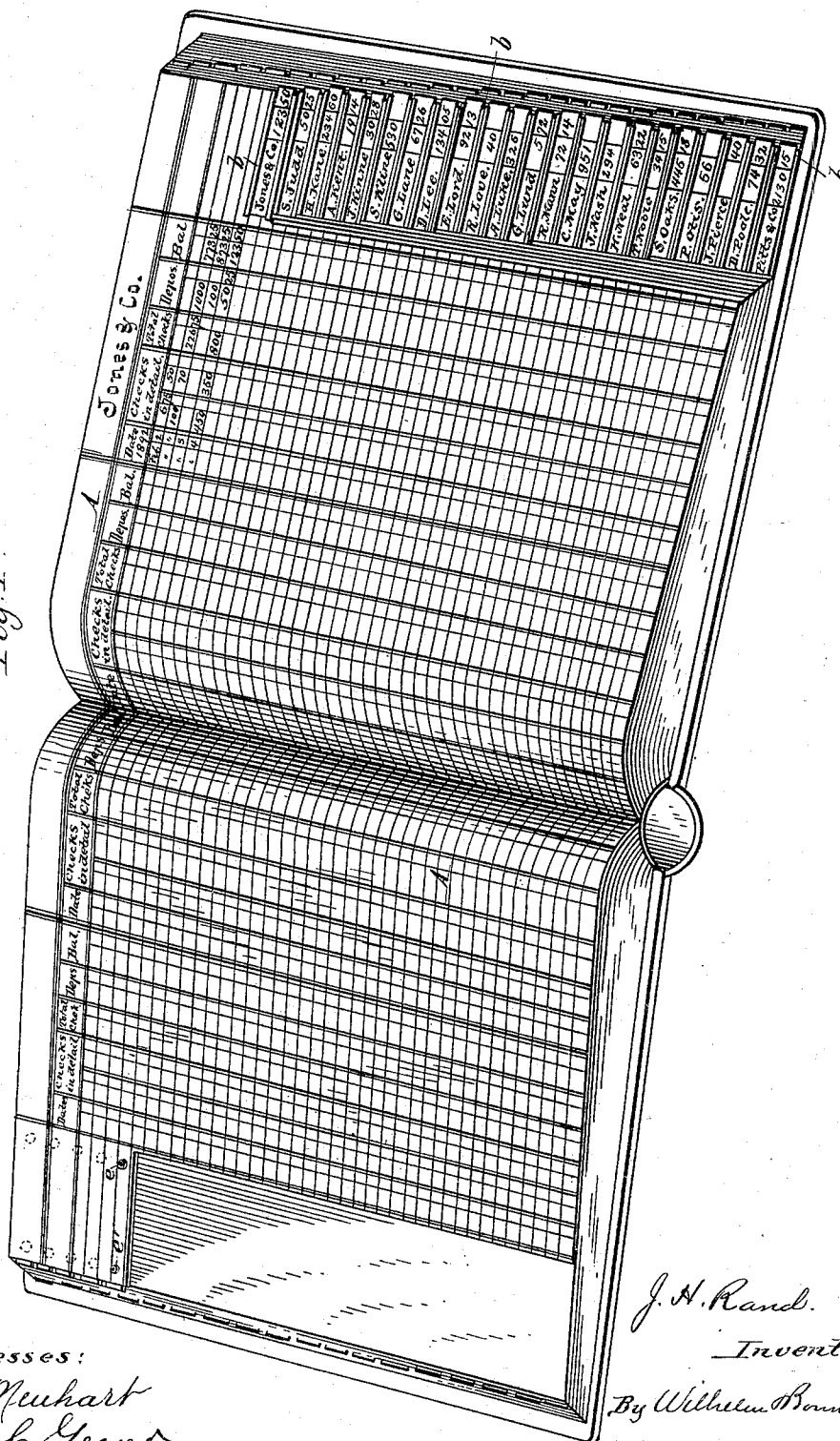
2 Sheets—Sheet 1.

J. H. RAND.
COMBINED INDEX AND BALANCE INDICATOR FOR ACCOUNT BOOKS.

No. 493,841.

Patented Mar. 21, 1893.

Fig. 1.



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Fig. 2.

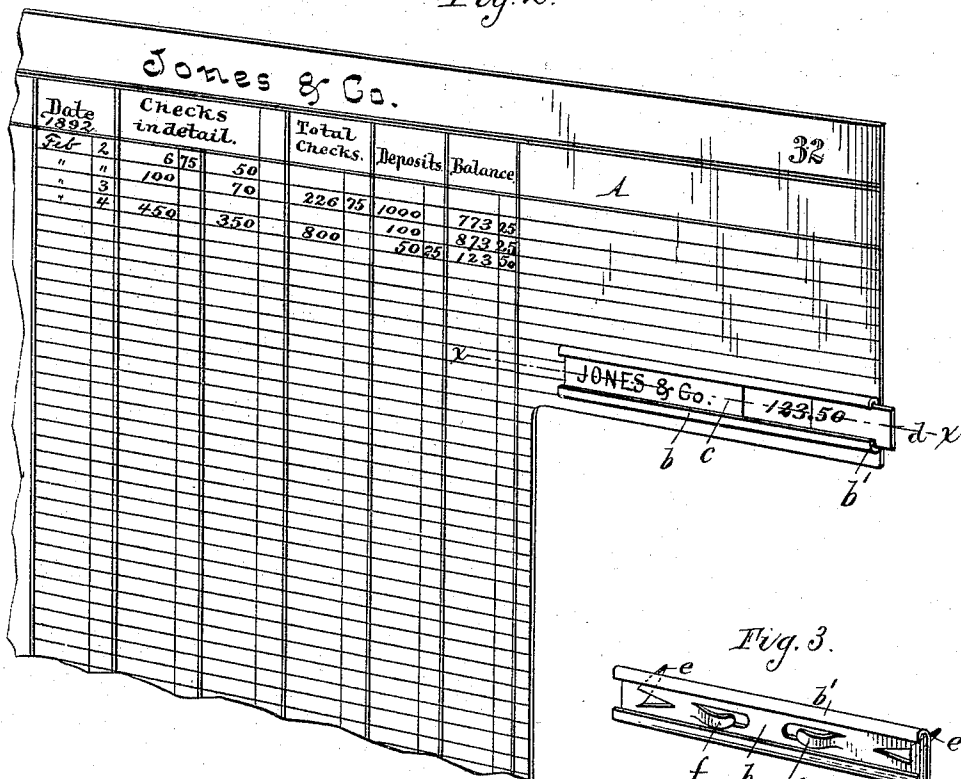


Fig. 3.

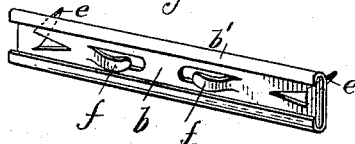


Fig. 4.

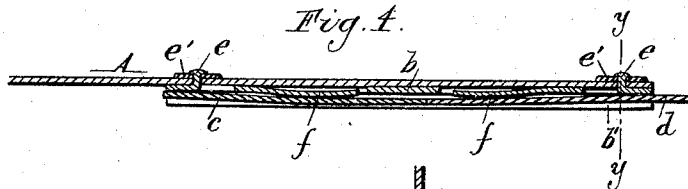
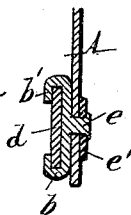


Fig. 5.



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UNITED STATES PATENT OFFICE.

JAMES H. RAND, OF NORTH TONAWANDA, NEW YORK.

COMBINED INDEX AND BALANCE-INDICATOR FOR ACCOUNT-BOOKS.

SPECIFICATION forming part of Letters Patent No. 493,841, dated March 12, 1893.

Application filed March 15, 1892. Serial No. 425,008. (No model.)

To all whom it may concern:

Be it known that I, JAMES H. RAND, a citizen of the United States, residing at North Tonawanda, in the county of Niagara and State of New York, have invented a new and useful Improvement in a Combined Index and Balance-Indicator for Account-Books, of which the following is a specification.

This invention relates to an improvement in account books, and more especially to the ledgers used in banks and known as "individual ledgers."

In order to ascertain the total deposits or take off a trial balance from the individual ledgers heretofore used, it was necessary to forward the balances of all the various accounts, even if the condition of some accounts remained unchanged since striking the last balance. The work of bringing forward such undisturbed balances involves a considerable loss of time and labor, especially in banks having numerous accounts, many of which are comparatively inactive.

One of the objects of my invention is to provide an account book which dispenses with the necessity of bringing forward the balances of unchanged accounts and requires only the balances of changed accounts to be brought forward. The invention has the further object to so organize the book that the balance of any depositor can be seen at a glance without the necessity of turning to his account.

In the accompanying drawings consisting of two sheets, Figure 1 is a perspective view of an individual ledger embodying my invention. Fig. 2 is a fragmentary perspective view on an enlarged scale of one of the pages of the ledger. Fig. 3 is a detached perspective view of one of the card holders. Fig. 4 is a longitudinal section in line $x-x$, Fig. 2, on an enlarged scale. Fig. 5 is a cross section in line $y-y$, Fig. 4.

Like letters of reference refer to like parts in the several figures.

A represents the pages of the ledger which may be ruled in any ordinary and well known manner. Each page is preferably ruled into several groups or columns, so that a number of accounts may be placed on a page if desired, the several columns being headed with

appropriate titles. In the ledger shown in the drawings, the first column from the left in each group is for the date; the second and third columns for the checks in detail; the fourth for the total amount of checks; the fifth for the deposits, and the sixth for the balance.

Each page of the ledger which bears an account, is provided at its vertical margin with a holder or pocket b in which is arranged a card c bearing the name of the account on that page and a corresponding card d indicating the balance of such account. This holder preferably consists of an oblong plate provided at its longitudinal edges with lips or flanges b' , forming slide-ways which receive the cards. The holder may be attached to the page by any suitable means, but it is preferably fastened thereto by spurs e formed on the rear side of the holder and penetrating the page, the spurs being provided at their ends with fastening disks or washers e' which bear against the rear side of the leaf and are held upon the spurs by riveting or upsetting the ends of the latter, as shown in Figs. 4 and 5.

f represents springs arranged on the front side of the holder and which bear against the rear sides of the cards. These springs, while permitting the cards to be easily inserted and removed from the holder, confine the same in the holder with sufficient security to prevent accidental displacement thereof. The spurs e and springs f are preferably formed integrally with the holder by cutting the same out of its oblong body, as shown in Fig. 3.

The marginal portions of the leaves of the book are cut away from the lower edges of the holders to the bottom of the leaves, in the form of a "cut out" index, so that upon opening the book at the page to which the uppermost holder of the series is attached, the cards of the several holders will be exposed, one below the other. The index and balance indicator so formed, are arranged alphabetically and usually divided into groups or sections each comprising a part of the alphabet. In the ledger shown in the drawings, the index consists of three sections; the first section extending from A to I, inclusive, the second from J to P inclusive, and the third from Q to Z. It is obvious, however, that in thin books

having a small number of pages, the index may be arranged in a single unbroken series extending from the front to the back of the book.

- 5 When several pages are left for an account, which is necessary in active accounts, all the leaves of such account are cut out like the leaf to which the holder of the account is attached.
- 10 When several accounts are opened upon the same page, which may be done with small accounts, as many card holders are secured to such page as there are accounts upon the same.
- 15 In applying my improvement to a ledger, the holders with the name cards arranged therein, are first attached to the desired pages of the book, in alphabetical order, and the names of the accounts are then written at the top of the corresponding pages. The balance of each account is then written upon a card or slip of paper and this card is inserted in the holder representing the account, as illustrated for instance in the account of Jones & Company which shows a balance of one hundred and twenty-three dollars and fifty cents and accordingly contains an indicator card bearing that balance. Let it now be assumed that on February 5, 1892, Jones & Company deposit two thousand dollars. This amount added to their last balance of one hundred and twenty-three dollars and fifty cents makes their present balance two thousand one hundred and twenty-three dollars and fifty cents. At the close of the day's business the bookkeeper removes the card bearing the old balance of one hundred and twenty-three dollars and fifty cents and puts in its place another card bearing the new balance, namely two thousand one hundred and twenty-three dollars and fifty cents. Again, let it be supposed that on February 6, Jones & Company draw checks to the amount of five hundred dollars. At the close of the day's business, the bookkeeper removes the indicating card of that account from its holder and substitutes therefor another card bearing the balance, one thousand six hundred and twenty-three dollars and fifty cents. The balance of the other accounts upon which checks or deposits have been made since bringing forward the last balances, are changed in the same manner, while the balance-indicating cards of those accounts which have not been

changed are left undisturbed. The balance of any depositor can thus be seen at a glance by simply opening the book at the series of indicating cards in which his name occurs and without the necessity of turning to his account.

The balances on the several indicator cards of each series, being in line, one below the other, can be conveniently footed and by adding together the footings of the several series of balance cards the total deposits are obtained and the work of the bookkeeper is proved.

The balances of but a portion of the accounts ordinarily change from day to day, and as only the balances of the changed accounts are brought forward in the use of my improved account book, the labor of bringing forward the balances of undisturbed accounts is not only saved, but the finding of the total deposits and the proving of the book-keeper's work are greatly facilitated.

My improvement is herein described and shown in connection with an individual ledger, but it may be applied with equal advantage to ordinary commercial ledgers or other account books.

I claim as my invention—

1. The combination with a book having its pages provided along their outer edges with a series of open horizontal pockets or holders arranged substantially one below the other, whereby the several pockets form a vertical row in which every pocket is exposed upon opening the cover of the book, of a name card adapted to be placed in each of said holders, and a separate balance indicating card also arranged in each holder and adapted to be changed as the balance of the corresponding account changes, substantially as set forth.

2. A ledger or similar account book having its pages provided with marginal holders or pockets for receiving index and balance indicating cards, the several holders being arranged one below the other and the marginal portions of the leaves of the book being properly cut out to expose the cards in the various holders, substantially as set forth.

Witness my hand this 7th day of March, 1892.

JAMES H. RAND.

Witnesses:

CARL F. GEYER,
ALICE G. CONNELLY.