

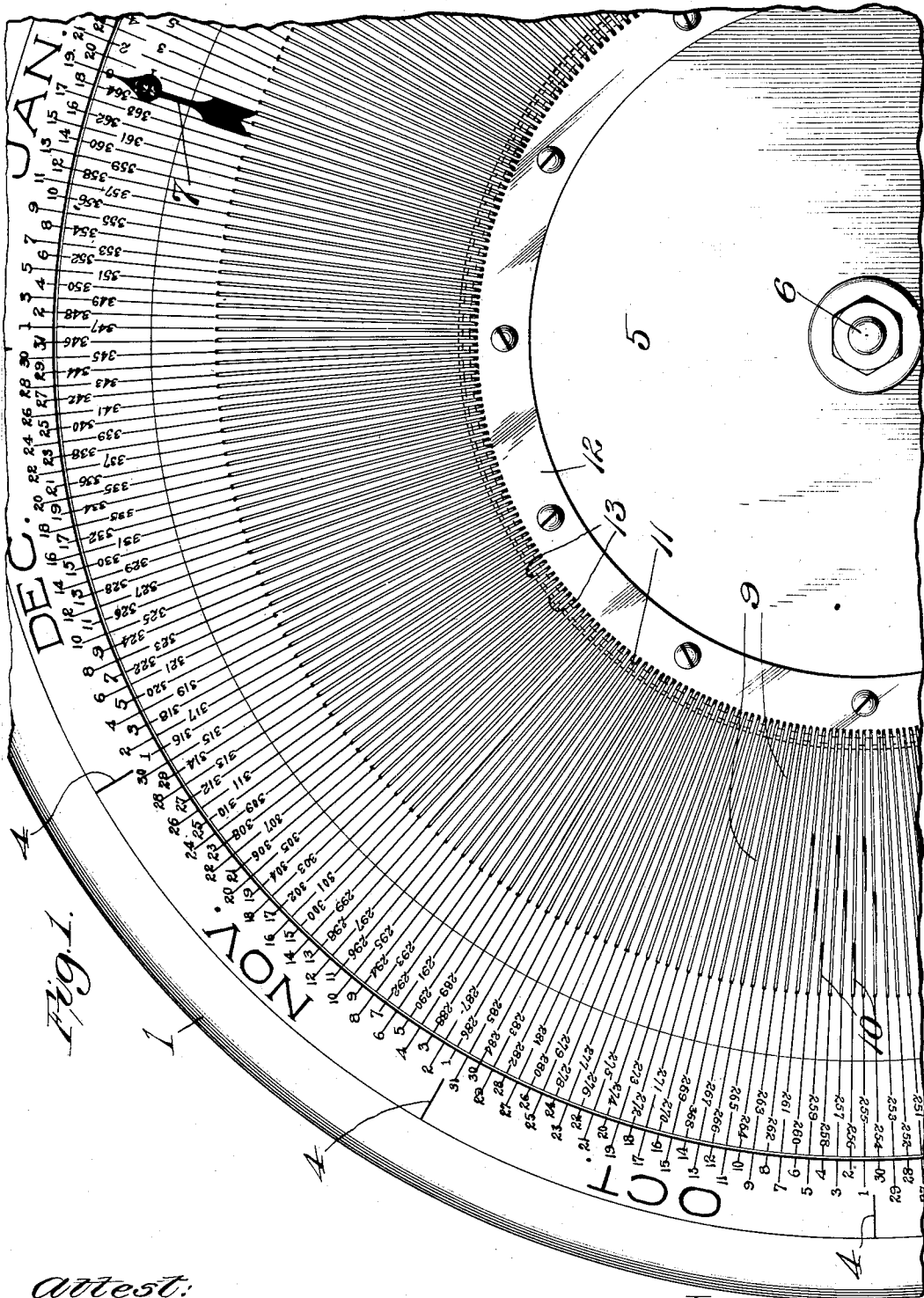
J. B. MOODY.
INTEREST CALCULATOR.

APPLICATION FILED OCT. 25, 1911.

Patented May 6, 1913

2 SHEETS-SHEET 1

1,060,997.



Attest:
[Signature]
L. B. Kingsland

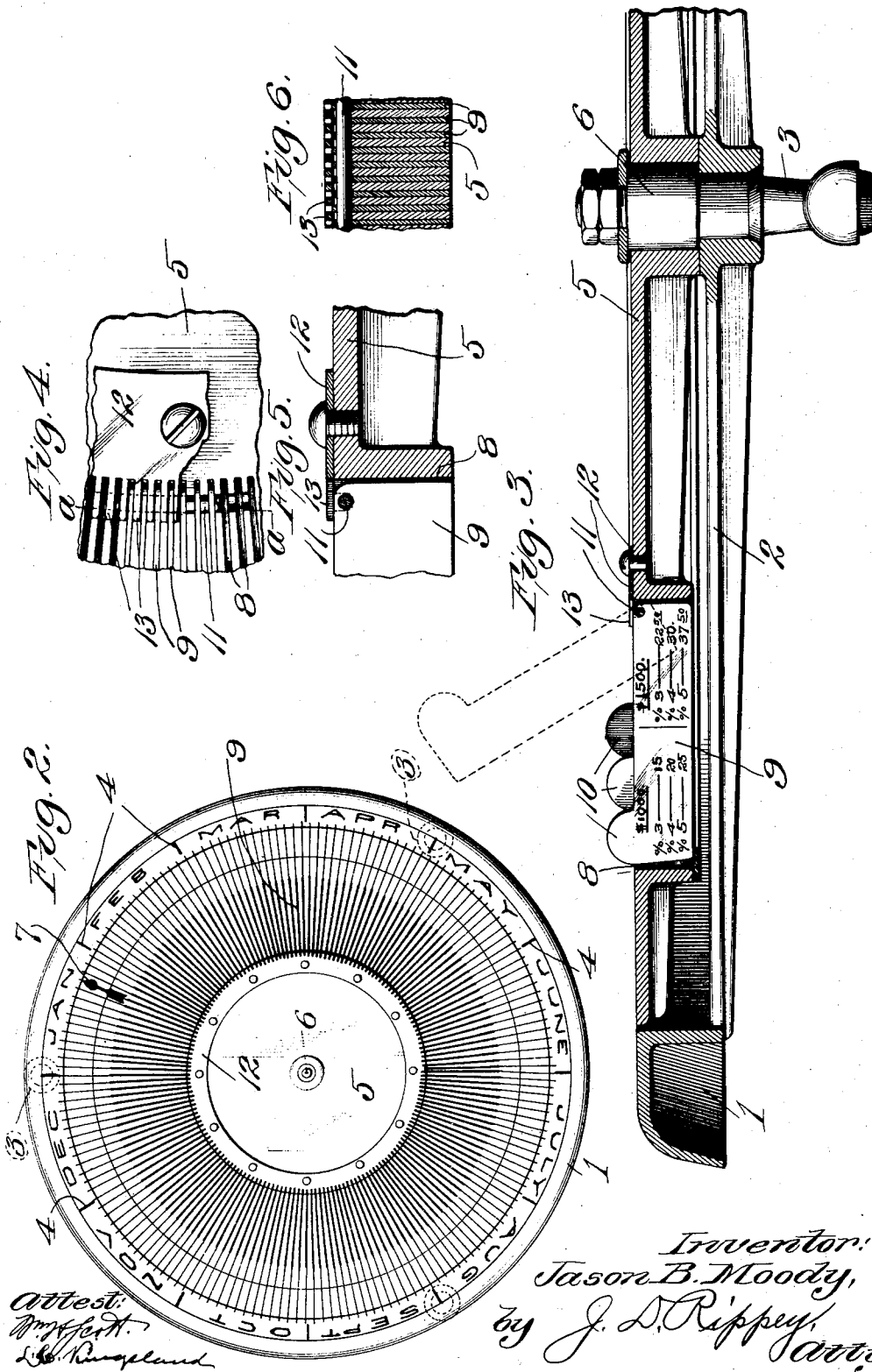
Inventor:
Jason B. Moody,
by *J. D. Ripley* Atty.

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UNITED STATES PATENT OFFICE.

JASON B. MOODY, OF DALLAS, TEXAS.

INTEREST-CALCULATOR.

1,060,997.

Specification of Letters Patent.

Patented May 6, 1913.

Application filed October 25, 1911. Serial No. 656,724.

To all whom it may concern:

Be it known that I, JASON B. MOODY, a citizen of the United States, residing at Dallas, county of Dallas, and State of Texas, have invented a new and useful Interest-Calculator, of which the following is a specification.

This invention relates to interest calculators, and it comprises the novel construction, combination and arrangement of parts herein shown, described and included within the scope of the appended claims.

An object of the invention is to provide a device for calculating interest, and for similar purposes, comprising a calendar and another part containing numbers representing the days of the year from "1" to "365," inclusive; the part containing the calendar and the part containing the day numbers for the year are relatively adjustable so that the total number of days between any two dates within the year may be quickly ascertained; the part containing the day numbers supports tables, in the form of cards or plates, on which are printed or shown interest calculations for different sums at various rates of interest for the period of time represented by the cards or plates, respectively.

I have not attempted to mention specifically all of the objects and advantages of my invention and there are many other objects and advantages which do not require specific mention, but which will appear in the following detailed description, reference being made to the accompanying drawings in which I have shown a convenient embodiment of my invention, and in which—

Figure 1 is a plan showing a portion of the complete interest calculator, the portion illustrated in this view including the months of October, November, December, and a part of the month of January and the calendar portion, and illustrating the day numbers for the latter portion of an annual period. Fig. 2 is a reduced view showing the entire device. Fig. 3 is an enlarged sectional view, showing a convenient arrangement of the calendar part and the day number part whereby they may be readily adjusted for purposes of calculation. Fig. 4 is an enlarged plan view showing the arrangement of the cards or plates containing the interest calculations or tables. Fig. 5 is a vertical sectional view showing the convenient method of holding the cards or plates in

the proper position and adjustment. Fig. 6 is a sectional view on a line such as *a—a* of Fig. 4.

In the embodiment shown the calendar portion 1 constitutes the outer portion of a stand or support 2 which may, if desired, be supported upon legs 3. I have illustrated the calendar portion 1 as annular in form and having its upper portion divided into twelve parts or sections, representing the months of the year. These twelve sections are of different sizes, being proportioned in accordance with the number of days in the various months. For instance, January, March, May, July, August, October and December each contains thirty-one days, whereas April, June, September and November each contains thirty days, while February, in such calculations, is always regarded as containing twenty-eight days, and these divisions containing the names of the months have the same relation to each other as to size as there are number of days in the various months. That is to say, the spaces for the months of January, March, May, July, August and October are divided into thirty-one equal parts by equi-distant radial lines, while the spaces for April, June, September and November are divided into thirty equal parts by radial lines. This arrangement is clearly illustrated in Fig. 1 showing the radial line for October and December consecutively from "1" to "31," inclusive, while the radial lines in the space for November, for instance, are numbered from "1" to "30," inclusive, and this arrangement, it will be understood, is followed throughout. The name or abbreviation of the name of each month is printed or stamped or otherwise represented in its proper space, as clearly shown in Figs. 1 and 2. The month spaces are separated by suitable demarcations, as shown at 4, these demarcations being practically continuations of the radial lines representing the last day of the month, as may be clearly understood by reference to Fig. 1.

In the embodiment shown the member 5 fits within the annular calendar part "1" and is arranged to revolve therein. A central pivot 6 holds the two parts together and permits relative movement and adjustment for any purpose within the scope or sphere of uses of the device. The upper surface of the part 5 near its outer edge or periphery is divided into three hundred and sixty-five

(365) equal spaces by radial lines, which register with the radial date lines in the calendar spaces, as clearly illustrated in Fig. 1. These radial lines on the part 5 are numbered consecutively from "1" to "365," inclusive, and the line containing or representing the number "365" is provided with a pointer 7 which is conspicuous so that it may readily be observed whenever the device is to be used. When it is desired to ascertain the number of days between any two dates, less than one year apart, the part 5 will be turned to place the pointer 7 at the earlier date and then by observing the later date in the calendar portion on the line at the part 5 which registers with the said later date the total number of days between the two dates will be known because the total number of days are contained or represented upon the line at the said part 5.

The part 5 contains a recess 8 for each of the radial lines which, as stated previously and described, are consecutively numbered from "1" to "365," inclusive. A card or plate 9 is arranged to operate in each of the recesses 8, the upper edges of said cards or plates preferably being flush with the upper surface of the part 5 containing them. The said cards or plates may be provided with projecting tabs or ears 10 to be engaged by the fingers of the user when it is desired to remove or raise any one thereof to observe the interest tables and calculations contained or represented on said cards or plates. A preferred arrangement is to have represented on each of said cards or plates tables or calculations showing the interest at different rates of interest and on different sums or amounts of money for a period of time, that is for the number of days, to which the said card or plate corresponds. It will be observed that there is one of these cards or plates for each of the three hundred and sixty-five radial lines so that there will be an interest table for any number of days less than a year for various sums of money and at various rates of interest. Assuming that it has been found that there are one hundred and fifty-five (155) days between the earlier and the later date the card or plate in alinement with the later date when the part 5 has been adjusted, as previously described, may be raised to show the amount of interest on various sums or amounts of money at the various rates of interest commercially employed for the one hundred and fifty-five (155) days for which interest is to be calculated. This arrangement and operation prevails throughout from the first to the last card or plate so that the amount of interest on any given amount and at any commercial rate may quickly be ascertained.

Projections or ears 10 are preferably in staggered relation so that they may be en-

gaged. The inner ends of the said cards or plates are preferably held by a pivot rod 11 which extends through the wall portions separating the recesses in which the cards or plates are contained. An annular plate 12 secured to the upper surface of the part 5 is provided with a series of notches registering with the recesses 8 and forming extensions which rest upon the walls separating the said recesses 8 and constitute guides or retainers for the cards or plates when they are raised.

The device may be composed of any suitable material and may be of any desired dimensions.

I do not restrict myself to specific features of construction and arrangement and am aware that there may be various changes and alterations and modifications of the various parts without departure from the spirit and scope of the invention, but what I claim and desire to secure by Letters-Patent is—

1. An interest calculator comprising an annular support, divisions on said annular support representing the months, and designations of the months and the number of days of the various months in said divisions, in combination with a member within said annular support and having in its upper side a recess for each day of the year, an interest table movably mounted in each of said recesses, designations of the days of the year opposite said recesses, respectively, and means preventing removal of said interest tables from said member, substantially as specified.

2. An interest calculator comprising an annular support having on its upper flat side divisions representing the months, and designations of the months and the numbers of the days of the various months in said divisions, respectively, in combination with another member movably mounted on said support and having its upper side in the same plane or flush with the upper side of said support and having in its upper side a recess for each day of the year, designations of the days of the year on said second-named member opposite said recesses and arranged to register with the divisions of the days of the months on said support, an interest table movably supported in each of said recesses, and means preventing detachment of said interest tables from said member, substantially as specified.

3. An interest calculator comprising two members adjustable in connection with each other effectively to make a visual indication of the number of days between two selected dates, interest tables containing calculations of interest on various sums of money for various selected periods of time at various rates of interest, compartments in one of said members in which said tables are

mounted, a pivot holding said tables in
said compartments, guides for said tables
and manually engageable projections on said
tables whereby said tables may be rotated
5 on their pivot and raised from said com-
partments, substantially as specified.

In witness whereof, I have signed this

specification, in the presence of two sub-
scribing witnesses.

JASON B. MOODY.

Witnesses:

E. R. McDUFFIE,

A. M. FARMER.