Sept. 15, 1931. J. W. SCHOELCH 1,823,513

CHECKBOOK AND RECORD

Filed March 21, 1929 2 Sheets-Sheet 1

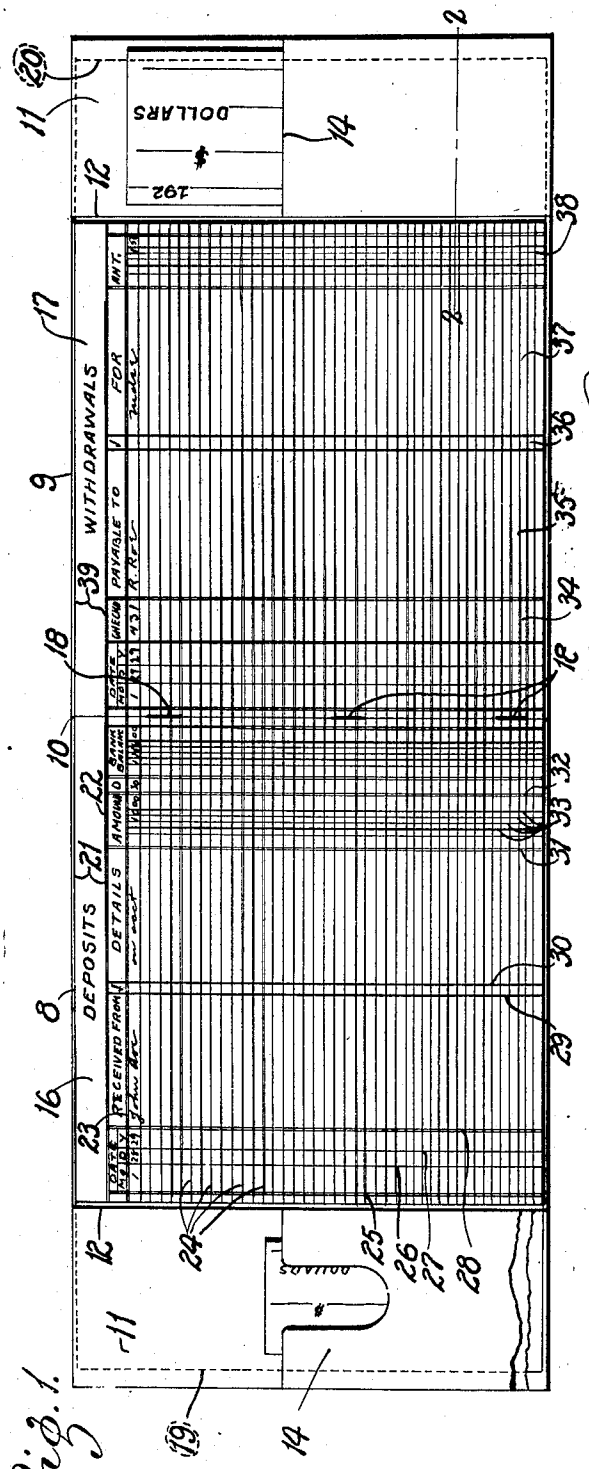



Fig. 1.

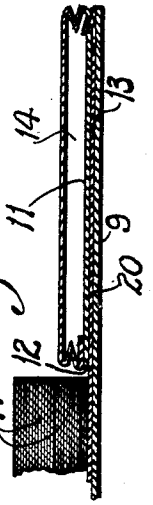



Fig. 2.

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Fig. 3.

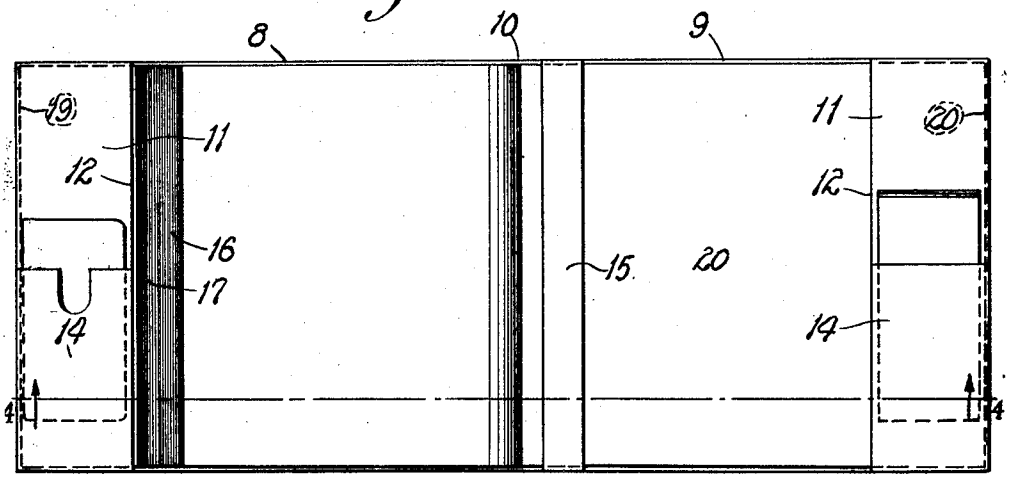



Fig. 4.

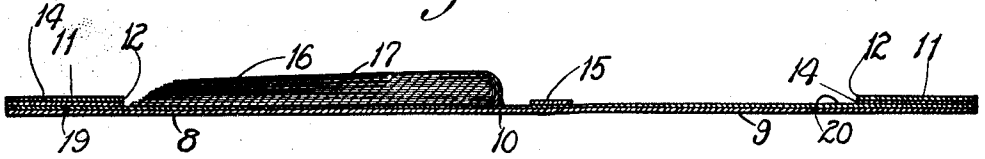
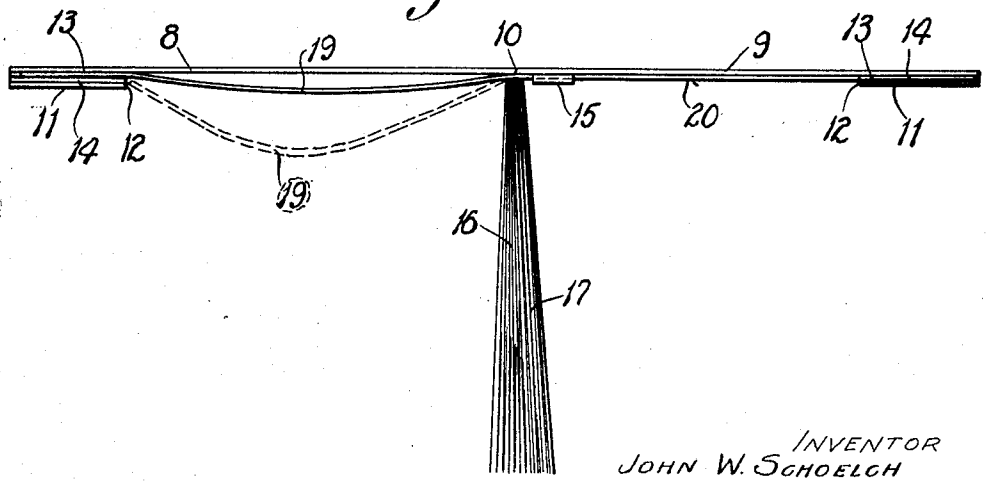



Fig. 5.




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# UNITED STATES PATENT OFFICE

JOHN W. SCHOELCH, OF ST. LOUIS, MISSOURI

## CHECKBOOK AND RECORD

Application filed March 21, 1929. Serial No. 348,837.

My invention relates to improvements in a check book and record, and has for its primary object a book having a plurality of removable bound pages on which can be entered both deposits and withdrawals so that a complete record can be maintained in the one book, and in addition thereto spaces are provided in which explanation of the money received or the money expended can be noted down thereby making the book extremely valuable when preparing income tax reports, and for many other purposes, such as convenience in tracing items, gives a month's transactions at a glance, ease in tracing paid bills, eleven to thirty-three times less figuring to do, provides a complete permanent record, and a great modern convenience for executives.

A further object is to construct a check book and record having a cover which is provided with laterally extending pockets, these pockets being arranged at each end of the cover and are designed to hold loose checks for separate accounts so that the one book can contain the record of accounts kept in two separate accounts. This is usually the practice by executives and professional men having personal and business accounts, and with my improved record only one book is necessary, whereas heretofore separate check books were used for each account and, since the stubs of the checks are rather small, it is practically impossible to enter the necessary details regarding either deposits or withdrawals, making it necessary, therefore, to keep separate books for this purpose. In fact, at times it was found necessary to have a record book for each account in addition to the check books.

A further object is to construct a check book and record in which the pages are permanently bound in fillers, which are readily removable from the cover so that when such fillers are used up, they can be removed and filed away for future use and fresh fillers inserted. This obviates the necessity of purchasing a new cover every time a filler is used up and thus materially reduces the cost of said book.

In the drawings:

Fig. 1 is a plan view of the preferred form of check book and record showing the book in open position and illustrating the rulings of the pages;

Fig. 2 is an enlarged fragmental section taken on the line 2—2 of Fig. 1;

Fig. 3 is a plan view of the main cover;

Fig. 4 is a longitudinal section taken on the line 4—4 of Fig. 3; and

Fig. 5 is a similar section showing the manner of securing the book to the main cover.

In the construction of my device I employ an auxiliary cover comprising members 8 and 9, which are hingedly united at a point indicated by the numeral 10. At each end of the covers 8 and 9 is a member 11, which is stitched along three edges leaving the inner end or edge 12 free and unattached to the cover thus forming a pocket 13.

Carried by each of the members 11 is a pocket 14, which is opened at its upper end so that the pockets extend transversely of the cover. These pockets are preferably made expansible or extensible and are designed to receive a plurality of loose bank checks as illustrated in Fig. 1. These checks, however, are free and unattached to either the cover or the members 11 and, therefore, can be readily withdrawn for use.

Adjacent the point 10 and extending laterally of the cover is a strip or loop 15. The strip or loop 15 and the members 11 are designed to hold the book in position within the cover. The book, itself, consists of a plurality of pages 16 and 17, which are bound together by means of staples or other fastening means 18. The pages are also provided with a main cover having members 19 and 20. In order to secure the book in position within the cover, the member 20 of the main cover is passed underneath the strip or loop 15 and underneath the member 11 at the right-hand side of the book and the member 19 is inserted underneath the member 11 at the left-side of the book. In this way the book is removably held within the auxiliary cover.

An important feature of my device is that the pockets extend transversely. The checks

used are not bound or blocked in any way, and it is possible to keep checks for two different banks or accounts in one book thus obviating the necessity of having two check books and two entry books in order to keep the transactions of the two different banks or accounts therein.

I may also, if desired, divide the book, using the first half thereof for one bank or account, and the second half thereof for another bank or account. In this way, two separate accounts can be kept in one book making it very easy to check up on two accounts when preparing income tax returns, and making unnecessary the keeping of a number of books.

There are various changes which may be made in my check book and record without departing from the spirit of my invention, for instance, certain of the back pages may be ruled so as to keep a record of investments, income from rents, schedules of bond interest, notes payable and receivable, and for similar purposes.

Having fully described my invention, what I claim is:

1. In a book comprising a flexible cover hinged at its center, a plurality of leaves carried by said cover, said leaves being of less width than said cover, an auxiliary cover for said first-mentioned cover and of substantially the same width as the latter, pockets formed on the outer ends of said auxiliary cover and beyond the edges of the leaves for receiving the ends of said first-mentioned cover, and pockets superimposed on each of said first-mentioned pockets.

2. In a book comprising a thin flexible cover and a plurality of leaves of less width than said cover carried therebetween, an auxiliary cover for said first-mentioned cover and of substantially the same width as the latter, laterally extending pockets opened at their inner edges formed at the extreme ends of said auxiliary cover and occupying the space between the edges of the leaves and cover, said pockets adapted to receive the ends of the flexible cover, a pocket superimposed on each of said first-mentioned pockets, said last-mentioned pockets adapted to receive a bank book and checks, and a strip extending across said auxiliary cover adjacent its center and adapted to pass over one portion of said first-mentioned cover adjacent its center portion.

3. In a book comprising a plurality of leaves, a flexible cover for said leaves, said cover being of greater width than said leaves so as to form an extension beyond the edges thereof, an auxiliary cover for said first mentioned cover, said last mentioned cover being of substantially the same width as the first mentioned cover and extending beyond the edges of the leaves, pockets formed on said auxiliary cover, said pockets being limited to the width of said extensions and adapted to receive the extensions of the flexible cover, the extensions of the auxiliary cover adapted to support a bank book and checks.

4. The book of claim 3 in which a narrow strip secured at its ends only extends laterally across said auxiliary cover at a point near its center.

In testimony whereof I have affixed my signature.

JOHN W. SCHOELCH.