

Nov. 8, 1927.

H. J. LILLESTON

1,648,648

BUDGET BOX

Filed Sept. 18, 1923

FIG. 1.

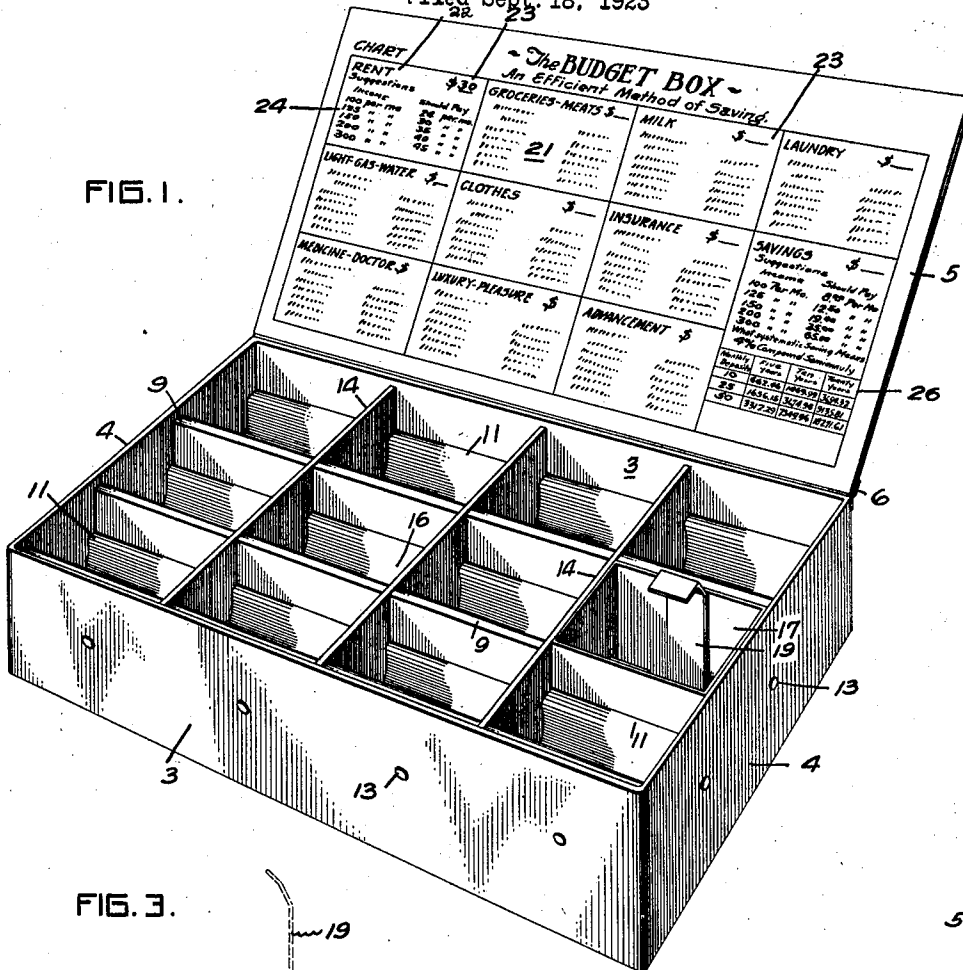


FIG. 3.

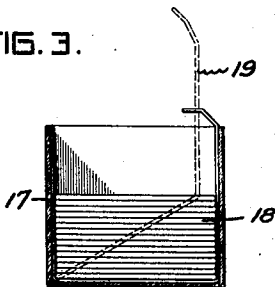


FIG. 4.

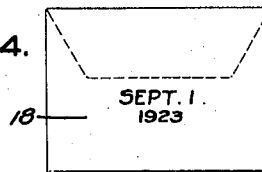
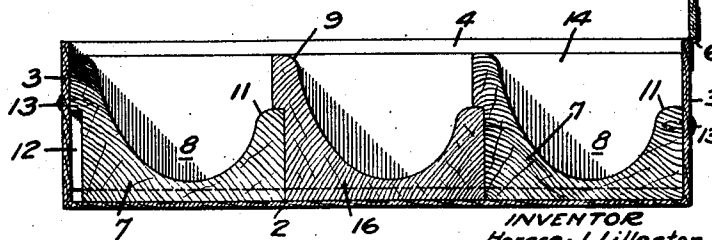


FIG. 2.



WITNESS
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UNITED STATES PATENT OFFICE.

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BUDGET BOX.

Application filed September 18, 1923. Serial No. 663,378.

My invention relates to devices for facilitating the proper organization of household expenses and the saving of money and one of the objects of the invention is to provide a device facilitating the budgeting of such expenses and providing mechanical means for taking care of the various apportionments under the budget plan. It is contemplated that the device will be distributed by a savings bank to its patrons as an incentive and assistance in encouraging regular savings.

Another object of the invention is the provision of budget box divided into a plurality of compartments by means of a structure which is at once economical and effective.

The invention possesses other objects and features of advantage, some of which, with the foregoing, will be set forth in the following description of the preferred form of my invention which is illustrated in the drawings accompanying and forming part of the specification. It is to be understood that I do not limit myself to the showing made by the said drawings and description, as I may adopt variations of the preferred form within the scope of my invention as set forth in the claims.

Referring to the drawings:

Figure 1 is a perspective view of the budget box of my invention.

Figure 2 is a vertical sectional view, showing the construction of the box.

Figure 3 is a vertical sectional view thru the replaceable unit comprising the carton and envelopes, which forms part of the device.

Figure 4 is a plan view of one of the envelopes from the replaceable unit.

In terms of broad inclusion, the budget box of my invention comprises a box divided into a plurality of compartments each of which is adapted to hold money. Arranged on the box in a convenient place and preferably on the inside of the cover, are areas corresponding to the compartments, each area bearing indicia identifying that area and the corresponding compartment with an item of the budget such as "Rent", "Insurance", "Laundry" and "Savings" and further indicating the amount of money to be apportioned to this item and deposited in the corresponding compartment. In each area there is also a table of suggested apportion-

ments, based on various incomes. The compartment devoted to savings is preferably subdivided to accommodate a replaceable unit comprising a carton or box holding a quantity of dated envelopes. At the end of the budget period, which may preferably be one month, the money apportioned to the savings compartment is placed in an envelope and deposited in the bank as of the date stamped on the envelope. In the area corresponding to the savings compartment appear the indicia already referred to and interesting data intended to stimulate the saving impulse, such as for example, a table showing the growth of systematic savings at a stated rate of interest.

More particularly, the budget box of my invention comprises a receptacle formed with bottom wall 2, lateral walls 3, and end walls 4, and having a cover 5 attached to one of the long sides by means of suitable hinges 6. The box so formed is preferably made of paper board surfaced with paper having an attractive design.

Disposed longitudinally in the box are wooden strips 7 each formed, as shown in Figure 2, with a wide groove 8, extending longitudinally thereof. The groove is bounded on one side by a high edge 9, reaching nearly to the top of the box, and on the opposite side, by a low edge 11 adapted to seat in a rabbet 12, formed longitudinally in the high lateral face of the next succeeding strip, so that when the strips are assembled in the box they are interlocked along contiguous edges. After the strips have been assembled in the box, rivet head tacks 13 are driven thru the paper board sides into the strips to hold them in position.

The strips 7 are also formed with transverse grooves which are alined when the strips are assembled in the box and which are adapted to receive the transverse strips or division walls 14 which thus divide each of the long grooves 8, and form in each strip 7 a plurality of compartments, clearly shown in Figure 1.

Preferably the middle strip 16 is shorter than the other two, so that a rectangular compartment is formed, which is bounded by the adjacent faces of the outside strips, the end of the middle strip and the inside of the end of the box. This rectangular compartment is adapted to receive a unit which

is replaceable from time to time and which comprises a rectangular cardboard box 17, in which a quantity of envelopes 18 are packed flat. Preferably each envelope is given a date corresponding to the budget period, that is to say, if monthly deposits in the savings bank are contemplated, there are twelve envelopes each bearing the name of a month, and the envelopes are arranged in sequence from the top down. The amount to be saved each month under the apportionment of the budget is placed in the envelope which then serves as a receptacle in which to take the savings to the bank.

A paper strip 19, fastened at one end to one side of the box near its top, and extending downwardly and under the package of envelopes, provides means for raising the envelopes at the bottom of the pile so that they may readily be picked up. When the envelopes have all been deposited, the issuing bank supplies a new unit which is slipped into the place of the old one and serves for the ensuing year. It is obvious that the envelopes may be arranged for a budget period of one week instead of one month if desired, and that any additional data which may facilitate keeping the account or recording the deposits, may be placed on the envelope.

Arranged on the box, in connection with the compartments, and preferably on the inside of the cover 5 is a chart comprising the areas 21, each area corresponding to one of the compartments. A caption 22 such as "Rent", "Milk", "Laundry" and similar items of budget expense is placed at the top of each area together with a space 23 following the caption and in which the amount apportioned to that particular item is written in by the user. For instance, in the example shown, \$30.00 is assigned or apportioned to the item of "Rent." In order to help the user apportion a proper amount to the various items, a table 24 is printed in each area, and this table is suggestive of the proper amount for a number of incomes. With special reference to the area reserved for the item of "Rent," it will be observed that on an income of \$100.00 per month, the sum of \$24.00 is suggested as a proper amount to be expended for this purpose; and for an income of \$200.00 per month a sum of \$40.00 is suggested as a suitable amount to be expended for rent.

The other areas are similarly arranged and under the heading of "Savings", data 26 is added to the suggested amount to be apportioned to this item of the budget and may consist of a table indicating the results of

systematic saving when compounded semi-annually at 4%. Of course, any suitable data may be inserted in this area, the general purpose being to encourage thrift by showing the result of systematic saving.

After filling in the blank spaces 23 in accordance with his income, the user divides the amount of his monthly pay check into the indicated amounts and deposits these amounts in their respective compartments. If the budget has been carefully prepared, an earnest attempt to follow it cannot but result in conservative spending and a systematic application of some portion of the earnings to the savings account. Of course certain adjustments will inevitably occur but unless disregarded entirely, the psychological effect of the budgeted items will necessarily exercise a restraining influence on careless expenditure and bring home to the user in a very material and real way the advantages of organizing his finances even tho on a very modest scale.

The finish of the box together with the rivet head tacks appearing on its surface is in simulation of a riveted steel box, and the impression thus given, that is, of solidity and strength, contributes to the general results sought.

I claim:

1. A box comprising a receptacle having a bottom and four lateral walls, grooved strips having one side of the groove higher than the other disposed in said receptacle, the high side of each strip having a rabbet to receive the low side of the adjacent strip, the assembled strips having aligned transverse grooves therein, and transverse division walls seated in said last named grooves to form a plurality of compartments.

2. A box comprising a receptacle having a bottom and four lateral walls, strips having wide longitudinal and narrow transverse grooves formed therein and formed with interlocking edges disposed longitudinally in said receptacle, and transverse strips disposed in the transverse grooves to form a plurality of compartments in the space between the strips.

3. A budget box to facilitate saving money comprising a plurality of compartments adapted to hold money and a compartment adapted to hold envelopes, a replaceable unit adapted to lie in said envelope compartment and comprising a box and a quantity of envelopes dated to correspond with the budget period.

In testimony whereof, I have hereunto set my hand.

HORACE J. LILLESTON.