

L. L. JOSEPH.
BANK.
APPLICATION FILED JULY 25, 1914.

Patented Aug. 31, 1915.

1,152,097.

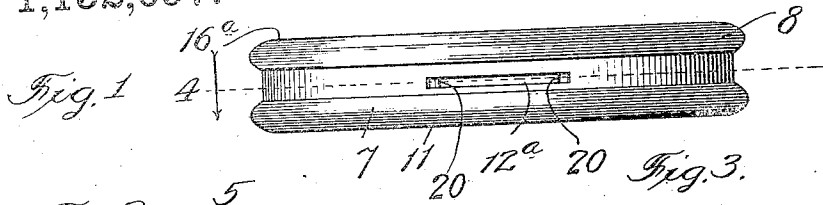


Fig. 2.

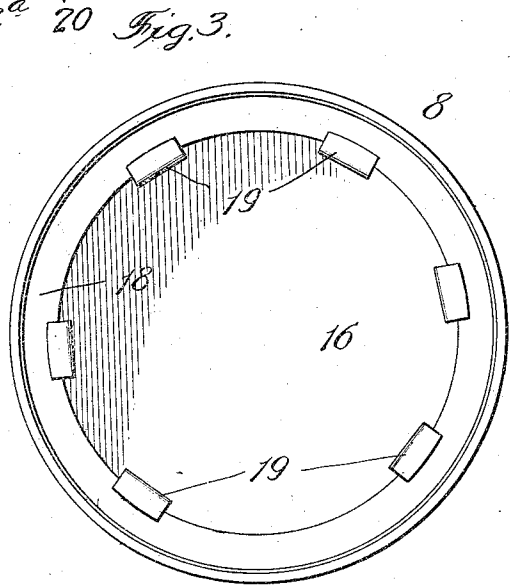
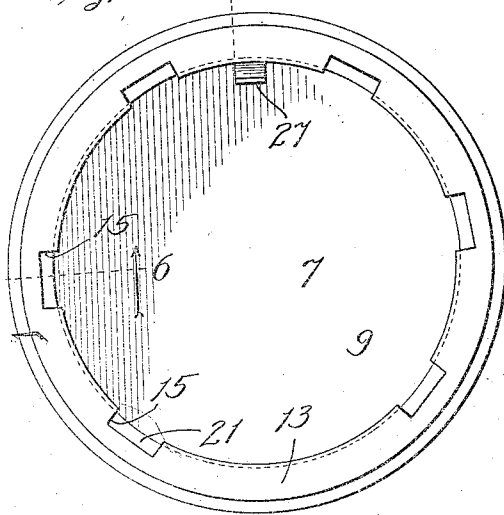
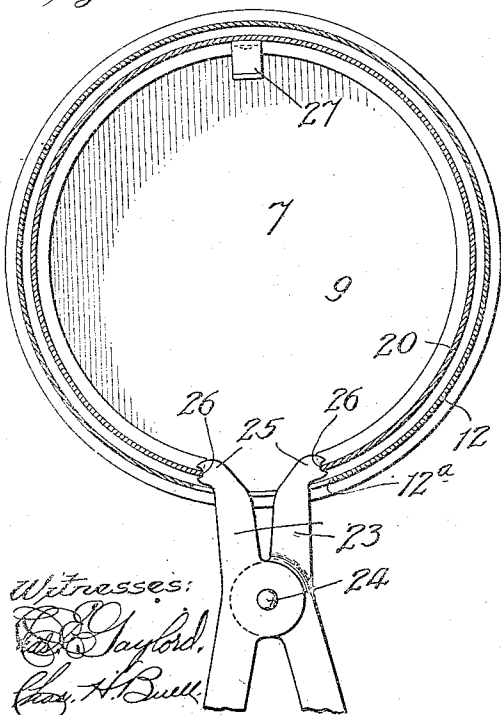


Fig. 4.



Witnesses:

E. D. Taylor.
Chas. H. Bull.

Fig. 5.

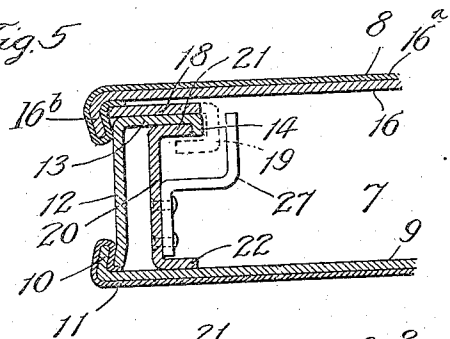
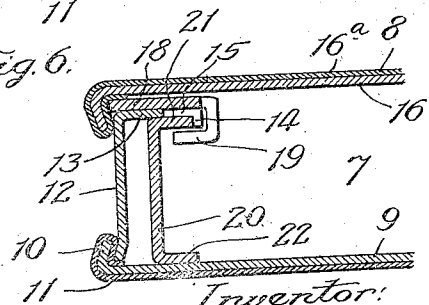


Fig. 6.



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UNITED STATES PATENT OFFICE.

LOUIS L. JOSEPH, OF CHICAGO, ILLINOIS.

BANK.

1,152,097.

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To all whom it may concern:

Be it known that I, LOUIS L. JOSEPH, a citizen of the United States, residing at Chicago, in the county of Cook and State of Illinois, have invented a new and useful Improvement in Banks, of which the following is a specification.

My invention relates more particularly to improvement in savings banks of the small, portable type and preferably adapted to be carried about in a person's pocket and into which coins may readily be inserted, and be withdrawable therefrom only upon opening the bank through the medium of a tool specially designed for this purpose, this type of banks being commonly employed by savings bank institutions for distribution among its customers.

My primary object is to provide a novel and simple construction of bank of the general type above referred to which may be economically manufactured, which shall require the use of a specially designed tool to open it, and furthermore shall be of such form as to require, as a preliminary step in the operation of opening the bank, the preliminary setting of one of the movable parts thereof relative to the other part thereof before the tool is applied.

Referring to the accompanying drawing—Figure 1 is an edge view of a bank constructed in accordance with my invention. Fig. 2 is a top plan view of the bank with the cover-section removed. Fig. 3 is an inner face view of the cover-section of the bank. Fig. 4 is a section taken at the line 4 on Fig. 1 and viewed in the direction of the arrow showing, by partly broken representation, a tool for opening the bank, the tool being shown in the position it assumes when applied to the bank for opening it. Fig. 5 is a section taken at the line 5 on Fig. 2 and viewed in the direction of the arrow, with the cover in place; and Fig. 6, a similar view taken at the line 6 on Fig. 2 and viewed in the direction of the arrow.

The bank, generally stated, which, in the construction shown, is circular, consists of a body-section 7 and a cover-section 8, these sections being relatively rotatable, and means hereinafter described for releasably locking the cover-section 8, against removal on the section 7. The section 7 is formed of a circular bottom-plate 9 having an upturned continuous flange 10, this flanged bottom-plate being covered in the construc-

tion shown with a sheet of celluloid 11, and a cylindrical wall-section 12 rigidly fitting the flanged portion 10 of the plate 9, and containing a coin-receiving slot 12^a, the upper edge of the wall 12 being provided with an inwardly-extending continuous flange 13 provided along its inner edge with a downturned lip 14, the flange 13 and lip 14 being partially cut away at intervals to afford notches 15 arranged in a circular series about the inner edge of the flange 13.

The cover-section 8 is formed of a plate 16, preferably covered with a sheet of celluloid 16^a, and a ring 18 rigidly secured to the plate 16 by a continuous flange 16^b on the plate. The ring 18, the inner diameter of which is preferably substantially the same as the inner diameter of the ring 12 at its lip-portion 14, is provided along its inner edge with hook-shaped lugs 19, the ends of which are bent to extend radially outward, as illustrated in Figs. 5 and 6, the arrangement of the lugs 19 and the recesses 15 being such that the lugs will register with these recesses, respectively, upon applying the cover-section 8 to the body-section 7 when the cover-section occupies a certain predetermined position relative to the body-section 7.

The means for releasably locking the cover-section 8 on the body-section 7 comprises, in the construction shown, a resilient split-ring 20 preferably provided about its upper and lower edges with flanges 21 and 22, respectively, this ring being carried by the section 7 and confined between the plate 9 and the flange 13. The ring 20 is preferably of spring metal, and when assembled with the body-section 7 is held under spring tension tending to contract it, in engagement at its flange 21 with the lip 14, the latter serving as a stop for the ring 20, in which position the distance between the ends of the split-ring is less than the diameter of the coins to be introduced into the bank through the slot 12^a, there being a clearance provided between the ring 20 and the portion 12 of the body-section 7, when the ring 20 is contracted, to permit this ring to be expanded for the purpose hereinafter described. When the ring 20 is in normal contracted position, Figs. 2, 4, 5 and 6, portions thereof lie across the recesses 15 and interlock with the outwardly bent ends of the lugs 19, thus preventing the cover-section 8 from being removed from the body-section

7, until the ring 20 has been expanded out of lug-obstructing position, even though the cover-section 8 may have been rotated upon the body-section 7 to a position in which the lugs 19 register with the recesses 15.

5 It will be readily understood from the foregoing that upon expanding the ring 20 to cause it to be moved out of lug-obstructing position, assuming that the lugs 19 register with the recesses 15, the cover may be readily lifted off the body-section. The ring 20 is expanded for the purpose stated by introducing ring-expanding means into the coin-slot 12^a, and to prevent one not provided with a tool adapted for this specific purpose, from opening the bank, as by inserting a strip of metal, or the like, into the coin-slot 12^a, I so proportion the parts of the construction described as to require the ring 20 to be expanded to such a degree, before it will move out of lug-obstructing position, that the distance between the ends of the ring will be greater than the length of the coin-slot 12^a. By thus constructing the bank, however, a tool, especially formed for this purpose, must be used, such a tool being represented by a broken view in Fig. 4, wherein it is shown as formed of two bar-sections 23 pivotally connected together at 24, and provided at adjacent ends with outwardly-turned sections 25 notched as indicated at 26. The notches 26 are intended for cooperation with the ends of the ring 20, and the portions 25 are outwardly turned in order that the tool, when applied to position as illustrated in Fig. 4, may, when the operator by drawing together the outer ends of the bar 23 forces the inner ends of these bars away from each other, cause the notched portions 26 to spread apart a distance greater than the length of the coin-slot for expanding the ring 20 the desired extent for disengaging the lugs 19. As the ends of the ring 20, when the latter is in normal, contracted, position, are spaced apart a distance less than the diameter of the coin, the ring in its normal position, while permitting coins to be introduced into the bank, retains them against withdrawal from the bank through the slot 12^a.

From the foregoing description it will be readily understood that assuming the cover to be locked on the body-section 7 by means of the ring 20, the bank may be opened, in other words, the cover removed, by introducing the tool hereinbefore described at its grooved-equipped ends through the slot 12^a and into engagement with the ends of the ring 20 (Fig. 4), and thereupon expanding the ring by operating the tool, the ring in this operation expanding into a position in which it will not interfere with the lugs 19, the operator thereupon rotating the cover upon the section 7 to bring the lugs 19 into engagement with the respective recesses 15.

The cover is applied to the body-section 7, by the operator first expanding the ring 20 to permit the lugs 19 on the cover to enter the recesses 15, the spring 20 automatically springing into lug-obstructing position upon releasing the tool.

In order that the opening of the bank may be rendered difficult by an unauthorized person, even should he have a tool by which the ring 20 may be expanded sufficiently to disengage from the lugs 19, I prefer to so space these lugs 19, as for example, as illustrated, as to require the cover 8 to be rotated to one given position in order that these lugs register with the recesses 15, and this position may be indicated inconspicuously on the bank itself in any desirable manner. Such an irregular arrangement of lugs 19, as stated, would permit one seeking to open the bank to continue rotating the cover until the lugs 19 had been brought into proper registering position with the recesses 15 which might not present sufficient inconvenience to deter him from opening the bank. To make its opening more difficult, I prefer to provide on the inner side of the ring 20 an upwardly-extending lug 27 which extends into the plane occupied by the lugs 19, this lug being so proportioned that when the ring 20 is contracted, as shown in the drawings, the said lug 27 will extend inwardly beyond the lugs 19 and will not interfere in any way with the latter, permitting the cover to be freely rotated upon the section 7, but adapted to extend into the path of movement of the lugs 19, upon expanding the ring 20 sufficiently to remove the flange 21 from a position in which it obstructs the removal of the lugs 19 through the recesses 15. Thus upon expanding the ring 20 by use of the tool hereinbefore described, the lug 27 is projected between two of the lugs 19 and into a position wherein the cover can be rotated a distance equal only to the distance between the particular two lugs 19 between which the lug 27 extends. Thus one not knowing the position to which the cover 8 should be adjusted on the section 9 before expanding the ring 20, is apt to be required to successively adjust the cover 8 on the section 7 by rotating it thereon a number of times corresponding to the number of spaces between adjacent lugs, and alternating each adjusting operation with a ring-expanding operation, which is apt to present such inconvenience to the one attempting to open the bank that he will be deterred from continuing these operations until the bank is opened.

While I have illustrated and described a particular embodiment of my invention, I do not wish to be understood as intending to limit it thereto as the same may be variously modified and altered without departing from the spirit of my invention, it being

my intention to claim my invention as broadly and completely as the prior state of the art will permit.

What I claim as new and desire to secure by Letters Patent is—

1. In a bank structure, the combination of a body-section, a cover-section, one of said sections containing a coin slot, an expansible and contractible ring on one of said sections housed within the receptacle formed by said body-section and cover-section when assembled, and means on the other of said sections releasably engaging with said ring.

2. In a bank structure, the combination of a body-section, a cover-section; one of said sections containing a coin slot, an expansible and contractible ring on one of said sections housed within the receptacle formed by said body-section and cover-section when assembled, and a projection on the other of said sections releasably engaging with said ring.

3. In a bank structure, the combination of a body-section, a cover-section, one of said sections containing a coin slot, an expansible and contractible ring on one of said sections housed within the receptacle formed by said body-section and cover-section when assembled, and means on the other of said sections engaging said ring when the latter is in normal contracted condition and releasable therefrom by expanding said ring.

4. In a bank structure, the combination of a body-section, a cover-section, one of said sections containing a coin slot, an expansible and contractible ring on one of said sections housed within the receptacle formed by said body-section and cover-section when assembled, and a projection on the other of said sections engaging said ring when the latter is in normal contracted condition and releasable therefrom by expanding said ring.

5. In a bank structure, the combination of a body-section, a cover-section, one of said sections containing a coin slot, an expansible and contractible split ring on one of said sections housed within the receptacle formed by said body-section and cover-section when assembled with the ends of said ring at said slot, and means on the other of said sections releasably engaging with said ring.

6. In a bank structure, the combination of a body-section, a cover-section, one of said sections containing a coin-slot, an expansible and contractible split ring on one of said sections housed within the receptacle formed by said body-section and cover-section when assembled, with the ends of said ring at said slot, and a projection on the other of said sections releasably engaging with said ring.

7. In a bank structure, the combination of a body-section, a cover-section, one of said sections containing a coin slot, an expansible and contractible split ring on one of said sections housed within the receptacle formed by said body-section and cover-section

when assembled, with the ends of said ring at the slot, and means on the other of said sections engaging said ring when the latter is in normal contracted condition and releasable therefrom by expanding said ring.

8. In a bank structure, the combination of a body-section, a cover-section, one of said sections containing a coin slot, an expansible and contractible split ring on one of said sections housed within the receptacle formed by said body-section and cover-section when assembled, with the ends of said ring at said slot, and a projection on the other of said sections releasably engaging with said ring when the latter is in normal contracted condition and releasable therefrom by expanding said ring.

9. In a bank structure the combination of a body-section, a cover-section, one of said sections containing a recess, a lug on the other of said sections adapted to enter said recess, and locking means on the one of said sections containing said recess and shiftable thereon for releasably interlocking with said lug.

10. In a bank structure, the combination of a body-section, a cover-section, one of said sections containing a recess, a lug on the other of said sections adapted to enter said recess, one of said sections containing a coin slot, and means on the one of said sections containing said recess, operable through said slot for releasably interlocking with said lug.

11. In a bank structure, the combination of relatively rotatable receptacle-forming sections, one of said sections containing a recess, a lug on the other of said sections adapted to enter said recess, and interlocking with said section containing the recess, when the lug is moved to a position out of registration with the latter, and locking means on the one of said sections containing said recess releasably engaging with said lug.

12. In a bank structure, the combination of relatively rotatable receptacle-forming sections, one of said sections containing a recess, a lug on the other of said sections adapted to enter said recess and interlock with the one of said sections containing said recess when said lug is moved out of registration with the latter, one of said sections containing a coin slot, and means on the one of said sections containing said recess operable through said slot, for releasably interlocking with said lug.

13. In a bank structure, the combination of relatively rotatable receptacle-forming sections, one of said sections containing recesses, lugs on the other of said sections adapted to enter said recesses, locking means releasably interlocking with said lugs, and means, operating automatically upon releas-

ing said locking means, for limiting the relative rotation of said sections, one on the other.

14. In a bank structure, the combination of relatively rotatable receptacle-forming sections, one of said sections containing recesses, lugs on the other of said sections adapted to enter said recesses, locking means releasably interlocking with said lugs, and means automatically projectable into the path of movement of said lugs, upon releasing said locking means, for the purpose set forth.

15. In a bank structure, the combination of relatively rotatable receptacle-forming sections, one of said sections containing recesses, lugs on the other of said sections adapted to enter said recesses, an expansible and contractible ring on one of said sections releasably interlocking with said lugs, and means on said ring operating automatically upon actuating said ring to release said lugs, to be shifted to position for limiting the relative rotation of said sections one on the other.

16. In a bank structure, the combination of relatively rotatable receptacle-forming sections, one of said sections containing recesses, lugs on the other of said sections adapted to enter said recesses, an expansible and contractible ring on one of said sections, operating when in normal contracted condition to interlock with said lugs and release therefrom when expanded, and means automatically projectable, upon expanding said ring, into the space between adjacent lugs.

17. In a bank structure, the combination of relatively rotatable receptacle-forming sections, with means for preventing separation of said sections except when said sections are adjusted to a predetermined position, means for releasably locking said sections against withdrawal, and means operating automatically upon releasing said last-named means, to limit the rotation of said members relative to each other.

18. In a bank structure, the combination of a body-section having an open end with an inwardly projecting flange at said opening containing recesses, a cover-section provided with lugs adapted to register with said recesses, said sections being relatively rotatable and said lugs interlocking with said flange upon rotating one of said sections relative to the other to move said lugs out of registration with said recesses, and an expansible and contractible ring located in said body-section and carrying a flange adapted to interlock with said lugs, for the purpose set forth.

19. In a bank structure, the combination of a body-section containing a coin-receiving slot and open at one end, with an inwardly-extending flange at the open end of

said body-section, containing inwardly opening recesses, a cover-section provided at intervals with hook-shaped lugs opening outwardly, said lugs being arranged to register with said recesses, said sections being relatively rotatable and said lugs interlocking with said flange upon rotating one of said sections on the other thereof to a position in which said lugs do not register with said recesses, and an expansible and contractible split ring in said body-section and operating when in normal contracted condition to interlock with said lugs and when expanded disengaged therefrom, the ends of said ring, when the latter is in normal contracted condition, being spaced apart a distance less than the diameter of the coins to be inserted into the bank and when in expanded condition being spaced apart a distance greater than the length of said coin slot.

20. In a bank-structure, the combination of a body-section containing a coin-slot in its side-wall, a cover-section, an expansible and contractible split ring extending within said body-section and at the inner side of said side-wall with the ends of said ring at said slot, and means on the other of said sections releasably engaging with said ring.

21. In a bank-structure, the combination of a body-section, a cover-section, one of said sections containing a coin-slot, an expansible and contractible split ring on one of said sections housed within the receptacle formed by said body-section and said cover-section when assembled, and means on the other of said sections releasably engaging with said ring, with portions of said ring located at opposite sides of said slot and normally spaced apart a less distance than the width of said slot.

22. In a bank-structure, the combination of a body-portion, a cover-section, one of said sections containing a coin-slot, a split spring ring on one of said sections housed within the receptacle formed by said body-section and said cover-section when assembled, and means on the other of said sections releasably engaging with said ring, the ends of said ring, when the latter is in normal condition, being spaced apart a distance less than the length of the coin-slot and when expanded to release said means, being spaced apart a distance greater than the length of said coin-slot.

23. In a bank-structure, the combination of a body-portion, a cover-section, one of said sections containing a coin-slot, and means for releasably securing said sections together including a split spring ring constructed and arranged when in normal position to retain in the bank against discharge through said coin-slot, coins inserted therein through said slot.

24. In a bank structure, the combination

of a body-section and a cover-section relatively rotatable, one of said sections carrying a projection, and means housed within the receptacle formed by said body-section and cover-section when assembled, and movable relative to said sections into and out of engagement with said projection, for releasably securing said sections together.

25. In a bank structure, the combination of relatively rotatable receptacle-forming sections, one of said sections containing a recess, a lug on the other of said sections adapted to enter said recess, and locking means on the one of said sections containing said recess and shiftable thereon for releasably interlocking with said lug.

26. In a bank structure, the combination of a body-section and a cover-section relatively rotatable, one of said sections carry-

ing a projection, an expansible and contractible ring housed within the receptacle formed by said body-section and said cover-section when assembled and engaging said projection for releasably securing said sections together. 20

27. In a bank structure, the combination of relatively rotatable receptacle-forming sections, one of said sections containing a recess, a lug on the other of said sections adapted to enter said recess, and an expansible and contractible ring on the section containing said recess and adapted to interlock with said lug. 25 30

LOUIS L. JOSEPH.

In presence of—

O. C. AVISUS,
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Copies of this patent may be obtained for five cents each, by addressing the "Commissioner of Patents, Washington, D. C."