

No. 651,899.

Patented June 19, 1900.

H. SWALLEY.
LOOSE LEAF LEDGER.

(Application filed Sept. 21, 1899.)

(No Model.)

2 Sheets—Sheet 1.

GENERAL

The diagram illustrates a loose leaf ledger page. It features a grid with columns for recording transactions. The columns are labeled: DATE, CHECKS IN DETAIL, DEPOSITS, BALANCE, and TOTAL CHECKS. The page is oriented vertically, with the header 'FIRST NATIONAL BANK' and 'Acct No.' at the top. The page is divided into two main sections, A and B, by a diagonal line. Section A is the upper portion, and Section B is the lower portion. The page is also labeled 'GENERAL' at the top right. The page is shown with three binder holes at the bottom, labeled 'm', 'e', and 'h'.

Witnesses:
Geo. W. Young
B. C. Roloff.

Fig. 1.

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Henry Swalley
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No. 651,899.

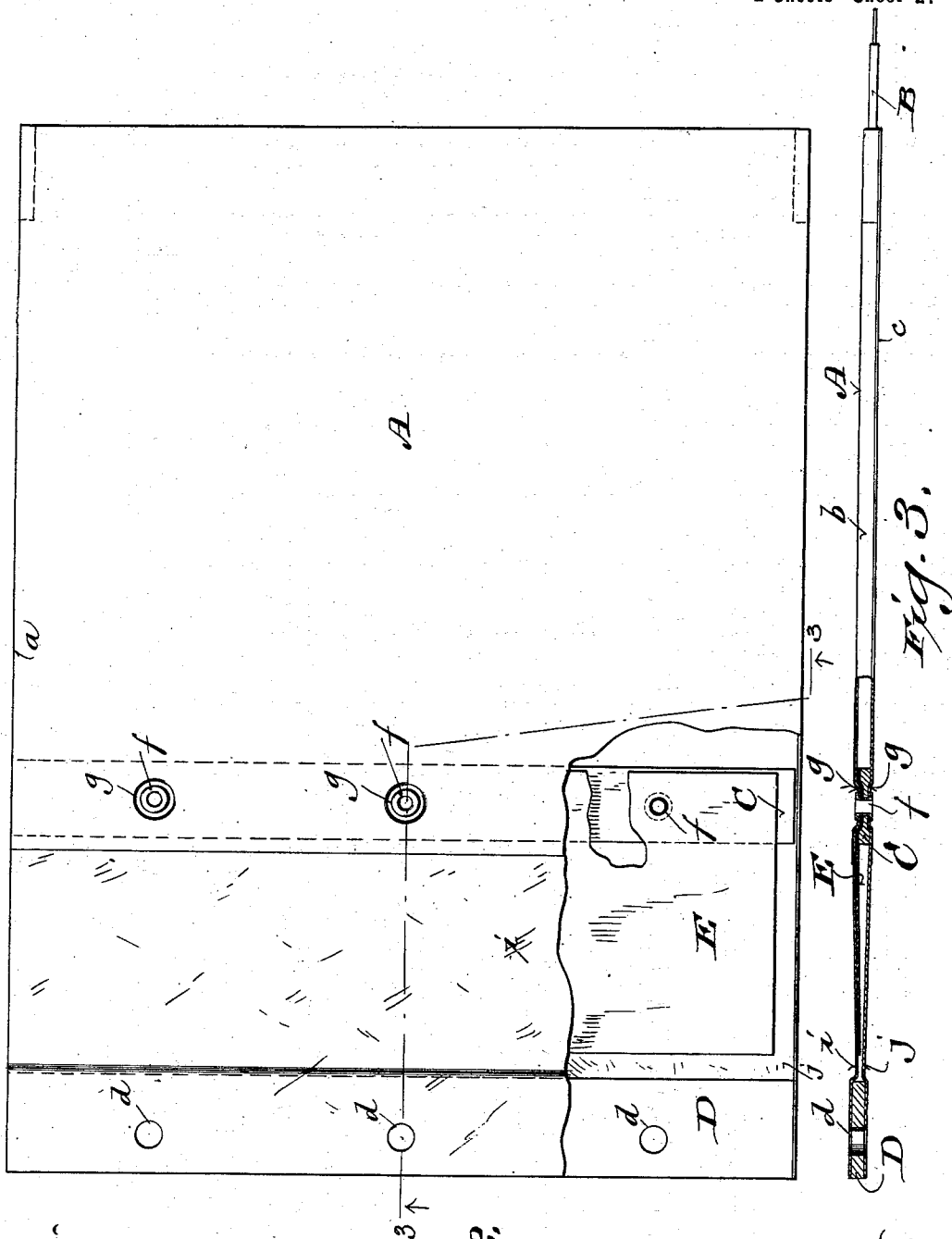
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2 Sheets—Sheet 2.



Witnesses:
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Fig. 2.

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UNITED STATES PATENT OFFICE.

HENRY SWALLEY, OF MILWAUKEE, WISCONSIN.

LOOSE-LEAF LEDGER.

SPECIFICATION forming part of Letters Patent No. 651,899, dated June 19, 1900.

Application filed September 21, 1899. Serial No. 731,140. (No model.)

To all whom it may concern:

Be it known that I, HENRY SWALLEY, a citizen of the United States, and a resident of Milwaukee, in the county of Milwaukee and State of Wisconsin, have invented certain new and useful Improvements in Loose-Leaf Ledgers; and I do hereby declare that the following is a full, clear, and exact description thereof.

My invention has especial reference to the pockets or casings for holding ledger balance-sheets, as well as to the account-sheets, employed in connection with what are known as "loose-leaf ledgers;" and it consists in certain peculiarities of construction and combination of parts, all as will be fully set forth hereinafter and subsequently claimed.

In the drawings, Figure 1 is a plan view of one of my improved ledger-balance-sheet pockets, showing also one of my account-sheets or loose leaves resting thereon and showing the balance-sheets partly withdrawn from said pocket, the said loose leaf being partly turned back to expose the under side thereof and portions being broken away to expose the construction beneath. Fig. 2 is a plan view of said pocket, also partly broken away. Fig. 3 is an edge view of said pocket, partly in section on the line 3 3 of Fig. 2 and with the balance-sheet partly withdrawn therefrom, as in Fig. 1.

Loose-leaf ledgers are coming into general use in banks and similar institutions, and consist, primarily, of front and back covers having series of telescoping tubes or posts secured near the inner ends thereof, said tubes being adapted to receive removable leaves on which the ledger-accounts are kept, these ledgers being further provided with means for locking the covers together, and thereby tightly securing the removable leaves in place, an example of such a device being shown in the patent granted October 18, 1898, to Henry G. Razall, numbered 612,436, and in connection with ledgers of this character pockets or casings containing withdrawable ledger balance-sheets (such, for example, as are shown in my prior patents, numbered 619,366 and 629,404, granted to me February 14, 1899, and July 25, 1899, respectively) have been found of the greatest convenience. However, in practice it has been found that with the pocket

ets or casings constructed as shown in the two patents last named there was a certain unevenness in the left-hand portion of said pockets or casings, which interfered with the smooth and ready writing on the loose leaves or account-sheets immediately above said pockets, it being usual to distribute these pockets through a ledger with twenty or more of the loose account-leaves between each two successive pockets, the latter containing the ledger balance-sheets for the immediately-preceding loose leaves, and to remedy this defect is one of the principal objects of my present invention.

Referring to the drawings, A represents one of my improved pockets, and B a ledger balance-sheet partially withdrawn therefrom. In its preferred form my pocket or casing is formed by doubling a piece of fabric or folding it upon itself, so that it shall be continuous at the upper edge *a* of the fold or top of the pocket A, and with the lower part of the front portion subsequently brought over to form the lower edge of the pocket, as shown at *b*, Fig. 3, and turned in and cemented to the adjacent edge *c* of the back portion of said folded fabric, as hereinafter described, thus making a pocket. The back-stop of the pocket proper is formed by a transverse strip C, of pasteboard or similar material, there being a similar but somewhat thicker transverse strip D at the extreme inner end of my device.

E represents a piece of smooth cardboard, leatherette, or like material of practically the height of the pocket and of less width than the distance between the right-hand edge of the transverse strip C and the like edge of the transverse strip D. This piece E is laid upon and pasted or cemented to the first-named strip C practically edge for edge at the right hand, as shown in Fig. 2, so as to leave a slight space between the left-hand edge of the piece E and the right-hand edge of the strip D. Then the front portion of the described folded piece of fabric is pasted or cemented along its left or inner edge to the front surface of the strip D and to the exposed surface of that portion of the piece E which rests upon the strip C, while the back portion of said fabric is similarly pasted or cemented to the under surfaces of the strips D and C, and the lower

inturned edge of the front portion of the folded fabric is pasted or cemented to the adjacent surface of the lower edge of the back portion thereof. If desired, the said folded fabric is first sized or stiffened, as with dextrine or the like, and the surfaces that are folded together may be lined with paper or other material, and paper may be pasted upon the outer surfaces of the pocket proper, if desired, (as indicated in Fig. 2, where the vertical line immediately at the left of strip C represents the left-hand edge of such superimposed sheet of paper,) to afford space for making any desired entries upon said pocket. After this a series of holes, as *d d d*, are punched through the inner transverse strip D and the fabric covering the same, whereby the pocket may be afterward secured to the tubes or posts *e e e* of the hereinbefore-referred-to loose-leaf ledger, and a series of rivets or like fastening devices *f f f* are driven through the strip C and its superimposed piece E and the fabric covering of these parts, the said strip C and the piece E and fabric cemented thereto being first countersunk on top and bottom, as shown at *g g g*, so that the heads of the rivets or other fasteners may be practically flush with the surfaces on either side thereof. One of my improved ledger balance-sheets (such, for example, as is shown in my patent of July 25, 1899, hereinbefore referred to) is then slipped into the pocket from the open right-hand end and the front corner-stops *h* secured by cement or otherwise just within the said open end of the pocket to prevent the complete withdrawal of the ledger balance-sheet therefrom, and the device is complete.

It is essential that the thickness of the device should be the same at the inner end, where the strip D is applied, and at the intermediate point, where the strip C is applied, as well as at the pocket portion, (when the ledger balance-sheet is pushed back to place,) this construction leaving the thickness less between the strips D and C, so that there will be a flexible hinge at this point, there being a slight space just to the right of the strip D, where there is nothing between the front and back portions *i j* of the folded fabric and only the thickness of the piece E beyond this point up to the location of the strip C, so that a ledger equipped with my balance-sheet pockets will readily fold back flatly.

F in Fig. 1 shows one of my improved reversible loose leaves, same consisting of a single piece of paper headed and properly ruled, the headings and rulings on the reverse side extending from the lower edge upward exactly opposite to those upon the obverse side and the left-hand edge of said sheet having openings, as shown at *k k k*, to embrace the described tubes or posts *e e e* of the loose-leaf ledger and having slits *m m m* extending from said openings to the adjacent inner edge for the ready removal of one of said sheets from or its replacement on said tubes or posts. By

reason of the described piece E extending under the front portion *i* of the folded fabric at the left, as shown, there is always a smooth surface under the said loose leaf, which greatly facilitates the writing on the first few ruled columns of the said leaf, and if the account occupies more than the obverse side of the said leaf the latter when the said side is written full is pulled out from its place and reversed and replaced and the account continued, which will be found to be a great advantage, inasmuch as thus the writing is always done upon the right-hand side of the open ledger; another advantage being that thus the account is always on that side next to the balance-sheet, and the awkwardness of having to go from the extreme left hand of an open ledger to the extreme right hand of the extended or drawn-out balance-sheet is obviated, and hence the entries or transfers can be much more quickly and conveniently made than otherwise and with a greatly-reduced chance of errors, which is a matter of the utmost importance in the regular daily use of these ledgers in banks and similar institutions.

With a loose-leaf ledger consisting of my improved leaves interposed between my improved balance-sheet pockets it will be found that my said leaves will turn as readily and fold as flatly as will the leaves commonly employed in such devices, which have separate cloth hinges between the stub and body of the leaf, besides which my leaves are much cheaper in manufacture and safer in use, as when locked to place in the ledger they cannot be removed without being bodily torn out, thereby serving as an effectual guard against being tampered with by a dishonest bookkeeper or other employee.

Having thus described my invention, what I claim as new, and desire to secure by Letters Patent, is—

1. A pocket or casing for the balance-sheets of a loose-leaf ledger, comprising a piece of folded fabric having a transverse stiffening-strip at its inner end, and another like transverse strip intermediate of its ends, a receptacle for the balance-sheet forward of said intermediate strip, and a smooth-surfaced piece of cardboard or analogous material secured to the front surface of said intermediate strip and extending toward the inner strip, between the front and back portions of the folded fabric, the projection of said piece being less than the width between the said end and intermediate transverse strips, and the thickness of the said pocket or casing at the line of both of said strips being equal.

2. In a loose-leaf ledger, the combination with the tubes or posts thereof, of a pocket or casing for the balance-sheet, said pocket or casing having an inner transverse strip with openings therein for engagement with said tubes or posts, another transverse strip adjacent to the inner strip, and a covering of

folded fabric, forming a pocket forward of
the intermediate strip and a flexible hinge
between the two strips, a smooth piece of
cardboard superimposed upon the intermedi-
5 ate strip, and secured thereto by countersunk
rivets, said piece projecting over part of the
space between the two strips, between the
folds of the fabric covering, and a reversible
loose leaf, ruled on both sides for ledger-ac-
10 counts, having openings for engagement with
said tubes or posts, and communicating slits

for the ready removal or replacement of said
leaf.

In testimony that I claim the foregoing I
have hereunto set my hand, at Moline, in the 15
county of Rock Island and State of Illinois,
in the presence of two witnesses.

HENRY SWALLEY.

Witnesses:

CHAS. W. LUNDAHL,
CHAS. F. KERNS.