No. 815,785. PATENTED MAR. 20, 1906.

J. J. BENNETT.

CREDIT ACCOUNTING APPLIANCE.

APPLICATION FILED SEPT. 13, 1905.

3 SHEETS—SHEET 1.

Fig. 1.

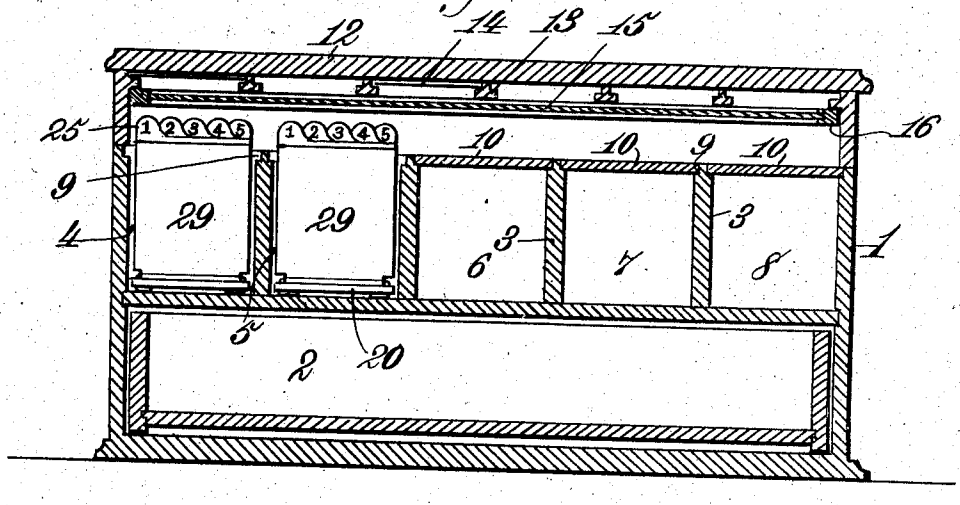
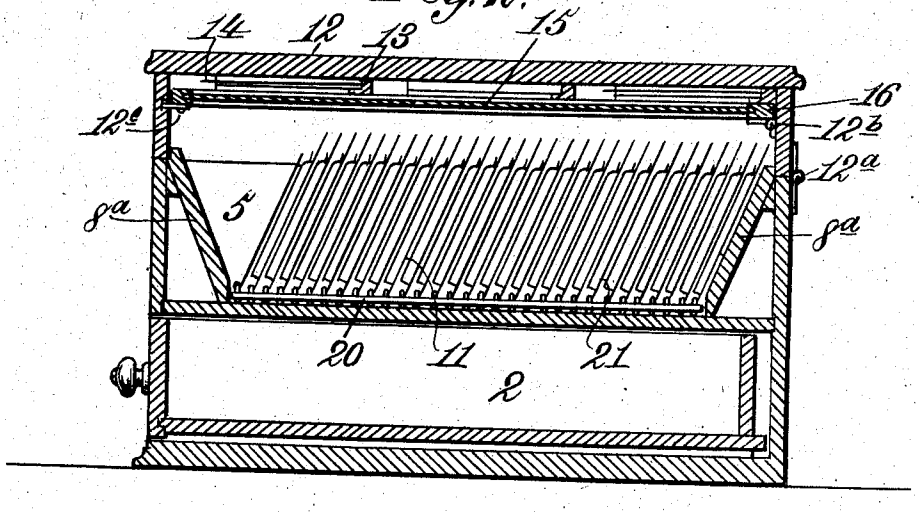


Fig. 2.



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Joseph J. Bennett.
By James L. Norris
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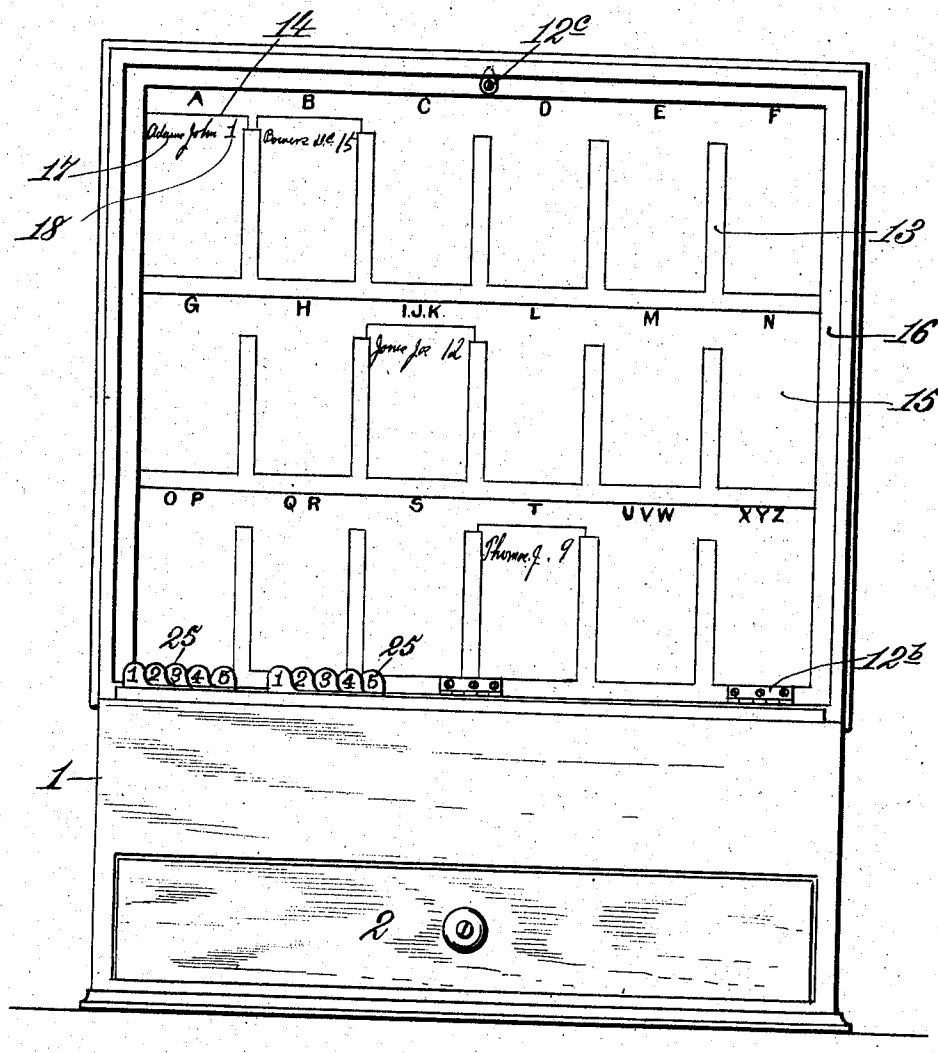
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3 SHEETS—SHEET 2.

Fig. 3.



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CREDIT ACCOUNTING APPLIANCE.

APPLICATION FILED SEPT. 13, 1905.

3 SHEETS—SHEET 3

Fig. 4.

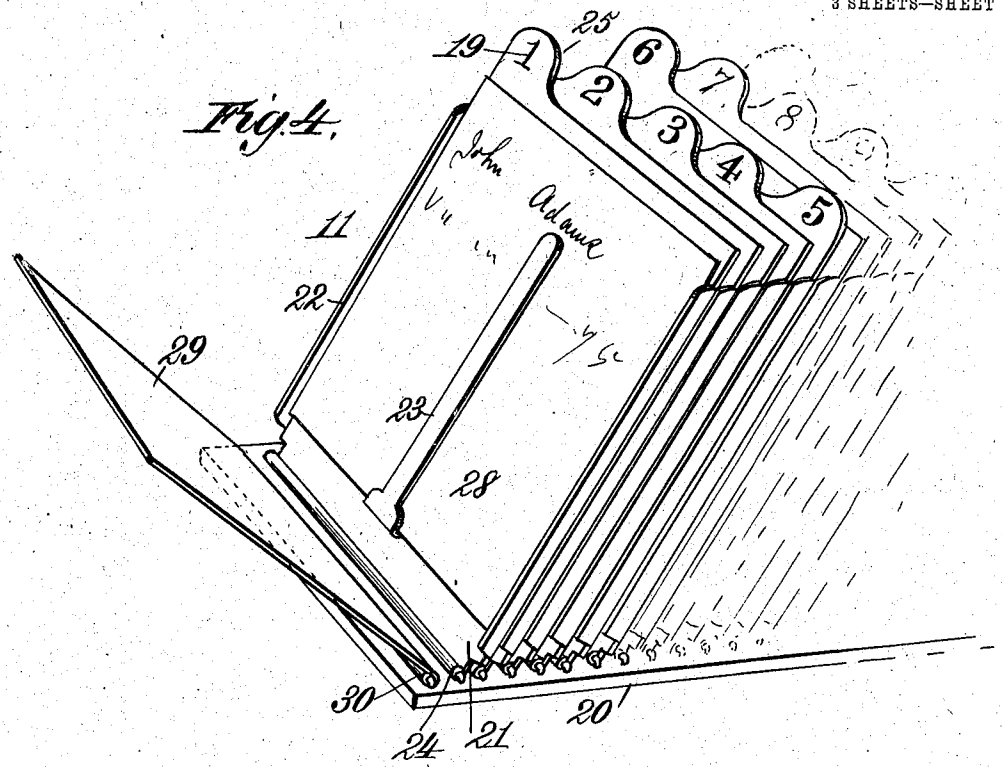


Fig. 5.

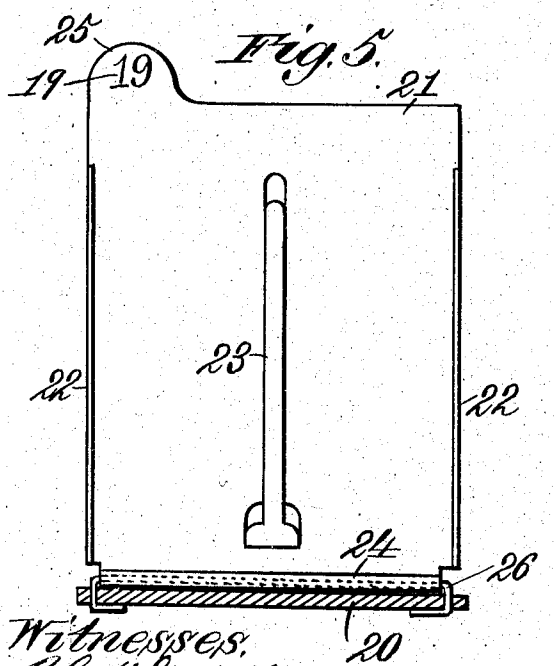
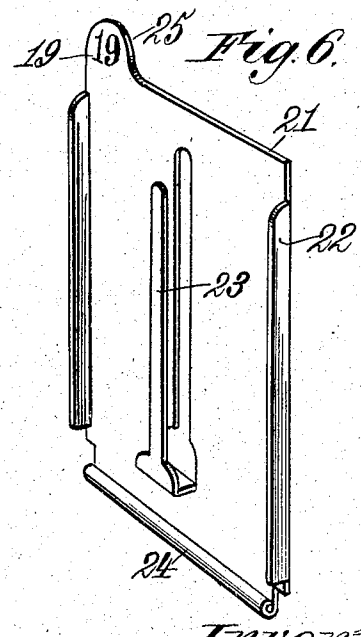


Fig. 6.



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UNITED STATES PATENT OFFICE.

JOSEPH J. BENNETT, OF LISBON, OHIO.

CREDIT-ACCOUNTING APPLIANCE.

No. 815,785. Specification of Letters Patent. Patented March 20, 1906.

Application filed September 13, 1905. Serial No. 278,306.

To all whom it may concern:

Be it known that I, JOSEPH J. BENNETT, a citizen of the United States, residing at Lisbon, in the county of Columbiana and State of Ohio, have invented new and useful Improvements in Credit-Accounting Appliances, of which the following is a specification.

This invention relates to credit-accounting appliances; and the object thereof is to provide an appliance in a manner as hereinafter set forth which is particularly adapted for the use of merchants in carrying out a system of keeping accounts against their customers who may buy on credit.

The invention further aims to provide cheap and economical appliances whereby the credit accounts may be kept accurately and in the least possible amount of time without requiring other entries than substantially those that are ordinarily made when making up and filling the orders for goods.

The invention further aims to provide means hereinafter more specifically referred to whereby a series of accounts is connected in such a manner as to permit the removing of the same bodily, so that the said series of accounts can be stored in a safe or vault when occasion requires.

The invention further aims to provide means hereinafter more specifically referred to whereby a salesman or attendant can readily and conveniently ascertain each customer's account, as well as filing any additions thereto in the respective bill holder or rack.

The invention further aims to provide a credit-accounting appliance which shall be simple in its construction, strong, durable, efficient in its use, and comparatively inexpensive to manufacture.

With the foregoing and other objects in view the invention consists of the novel construction, combination, and arrangement of parts hereinafter more specifically described, and illustrated in the accompanying drawings, wherein is shown the preferred embodiment of the invention; but it is to be understood that changes, variations, and modifications can be resorted to which come within the scope of the claims hereunto appended.

In describing the invention in detail reference is had to the accompanying drawings, wherein like reference characters denote corresponding parts throughout the several views, and in which—

Figure 1 is a transverse section of a credit-accounting appliance in accordance with this invention. Fig. 2 is a section from front to rear through one of the series of bill holders or racks and the receptacle. Fig. 3 is a front view with the cover of the receptacle open. Fig. 4 is a perspective view showing a series of bill holders or racks hinged to the base. Fig. 5 is a section through the base, and Fig. 6 is a perspective view of one of the bill holders or racks.

A credit-accounting appliance in accordance with this invention comprises a receptacle and one or more series of bill holders or racks, the bill holders or racks of each series being connected to a common base, so as to allow of each series being bodily movable to enable the removing of a series from the receptacle and the storing of the series in a safe or vault. Each bill holder or rack of each series is suitably designated, the designation associating with an index carried by the cover of the receptacle, so that by reference to the index the designation of that bill holder or rack in which the customer's account is carried can be ascertained, so that the salesman or attendant can readily find the necessary bill holder or rack and ascertain the customer's account or insert additions to the account if occasion so requires. The receptacle is indicated by the reference character 1, which is formed into two chambers, the lower chamber of which is provided with a drawer 2 for storing the ordinary sales check-book or other objects, and the upper of said chambers is divided by a series of partitions 3 into a series of compartments, (indicated by the reference characters 4 5 6 7 8,) each compartment having the end rests 8^a. Each of the partitions 3 is shouldered, as at 9, at its top, so as to form means for supporting the covers 10. The compartments 4, 5, 6, 7, and 8 are each adapted to receive a bodily-movable series of bill holders or racks, each series being indicated by the reference character 11. When a series of bill holders or racks is not placed within one of the compartments 4, 5, 6, 7, and 8, the said compartment is closed by the cover 10. As shown, the compartments 4 and 5 have each arranged therein a series of bill holders or racks 11, and the compartments 6, 7, and 8 are closed through the me-

dium of the covers 10. The covers in this instance act as a support upon which the salesman or attendant can write.

The cover of the receptacle 1 is indicated by the reference characters 12, and is suitably hinged to the said receptacle, as at 12^a, and has its inner face formed into a card-rack 13, which receives the index-cards 14. The rack 13 and the cards 14 are protected through the medium of a sheet of transparent material 15, which is secured to the frame 16. The latter is hinged to the cover 12, as at 12^b, and provided with a catch 12^c, so that the frame 16 can be lowered and the index-cards 14 inserted and removed when occasion requires. The index-cards 14 are alphabetically arranged, and upon said cards are placed the names of the customers, as at 17, and at the side of each name of the customer the proper designation for his bill holder or rack—for example, an index-number, as at 18, which corresponds with the index-number 19 on the customer's bill holder or rack. The bill holders or racks of each series are connected to a common detached flat base 20, and each of the bill holders or racks consists of a body portion 21, having side flanges 22, a centrally-arranged supporting and retaining arm 23 at the lower end, an eye 24, and at their top a protuberance 25. Upon the protuberance 25 is placed the index-number 19, and extending through the eye 24 is a wire-retaining member 26, which is secured at each end to the base 20, and the purpose thereof is to hinge the bill holder or rack with the base. The function of the side flanges 22 is to act as retaining means for the bills or account-sheets 28, as well as to prevent lateral play of said bills or account-sheets 28, and the function of the arm 23 is to prevent the bulging of the said bills or account-sheets 28, as well as retain the said bills or sheets within their respective bill holder or rack when swinging the same. At the front of each base 20 a blank closure member 29 is hinged, as at 30, the function of the member 29 being to close or conceal the forward bill holder or rack. Preferably the bill holders or racks are formed of metal; but any other suitable material can be employed. When formed of metal, the arm 23 is struck out from or is separated or riveted to the body portion. When formed of other material, the arm 23 is suitably connected thereto. The bill holders or racks are so constructed as to contain but a single person's account, so that but a single account will be exposed during the manipulation of a series, that account which is exposed being the customer's account, thus preventing the customer from seeing or reading any other of the accounts within the series. In practical use the bill holders or racks of each series normally extend at an inclination or, rather, lean toward the back of the compartment in which the series of bill-holders or racks is placed. The hinging permanently of each series of bill holders or racks to a common base enables the salesman or attendant when occasion so requires to remove the entire series of bill-holders without any inconvenience from its respective compartment and place the said series within a safe or vault, the size of the bill-holders or racks permitting of the series being stored in the ordinary pigeonhole of a safe.

The providing of the index on the inner face of the cover 12 of the receptacle enables only the salesman or attendant to see the names of the various customers, and, furthermore, prevents the customer from ascertaining the names of other customers, which otherwise would be the case if the index rack and cards were exposed. The cover 12 when closed also acts as a support upon which the salesman or attendant can write the bills. The bills, however, may be written out at any part of the store, the only entries to be made at the receptacle being the old balances and new footings, showing the new balances due.

It is thought that the operation of the appliance can be readily understood from the foregoing description, taken in connection with the accompanying drawings; but it will be stated that when a customer has been served and the bill made the salesman or attendant will raise the cover 12, ascertain the number of the customer's bill holder or rack by reference to the index-card. The salesman or attendant will then shift the racks of the series until he reaches the customer's bill holder or rack, and he will then place the new bill therein or do whatever is necessary. The bill holders or racks while in the compartments can be moved forwardly and backwardly, (swinging on their connections with the base,) either collectively or separately, as occasion requires. The series of compartments 4 5 6 7 8 permit of increasing the capacity of the account system without inconvenience or material cost. This is evident, as a cover 10 can be removed from the empty compartments and a series of bill-racks or bill-holders inserted.

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

1. Credit-accounting appliances comprising a receptacle provided with a covering, a card-index carried by the cover, a removable flat base mounted in said receptacle, and a series of bill holders or racks designated to associate with said card-index, hinged to the base and bodily removable with the base from the receptacle.

2. Credit-accounting appliances comprising a receptacle having a cover and a series of compartments, certain of which are provided with covers, a card-index carried by the

cover, a removable flat base mounted in one of said compartments, and a series of bill holders or racks designated to associate with said index, hinged to the base and bodily removable with the base from the said compartment.

3. Credit-accounting appliances comprising a receptacle provided with a cover, an index carried by the cover, a sheet of transparent material suitably connected to the cover and adapted to protect the index, a removable base mounted in said receptacle, and a series of bill holders or racks designated to associate with said index, hinged to the base and bodily removable with the base from the receptacle.

4. Credit-accounting appliances comprising the combination with a detached flat base, of means for receiving accounts connected with the base, said means consisting of a series of bill holders or racks, each consisting of a body portion having side flanges forming pockets, a combined supporting and retaining arm having its lower end extending at right angles and connected to the body portion, and a transversely-extending eye at the lower end of the body portion, combined with means engaging in the eye for hinging the holder to the base.

5. Credit-accounting appliances comprising the combination with a detached flat base, of means for receiving accounts connected with the base, said means consisting of a series of bill holders or racks, each consisting of a body portion having side flanges forming pockets, a combined supporting and retaining arm having its lower end extending at right angles and connected to the body portion, and a transversely-extending eye at the lower end of the body portion, combined with means engaging in the eye for permanently hinging the holder to the base.

6. Credit-accounting appliances comprising a receptacle provided with a cover and a compartment, a pair of end rests in said compartment, means to constitute an index carried by the cover, a removable flat detached base mounted in said compartment, and a series of bill holders or racks designated to associate with said index, hinged to the base and bodily removable with the base from said compartment.

7. Credit-accounting appliances comprising a receptacle provided with a cover and a compartment, a pair of end rests in said compartment, means to constitute an index carried by the cover, a removable flat detached base mounted in said compartment, a series of bill holders or racks designated to associate with said index, hinged to the base and bodily removable with the base from said compartment, and means connected with the cover for protecting the index and to permit of access being had to the index.

8. Credit-accounting appliances comprising a receptacle having a cover and a series of compartments arranged therein, covers for certain of said compartments, a pair of end rests in each of said compartments, and means to constitute an index carried by the receptacle-cover, a detached removable flat base mounted in each of two or more of said compartments, and a series of bill holders or racks hinged to each of the said bases and bodily removable with their respective bases from said compartment, each of said bill holders or racks of each series of bill holders or racks suitably designated to associate with said index.

9. Credit-accounting appliances comprising a receptacle provided with a cover, a card-index carried by the cover, a removable base mounted in said receptacle, and a series of bill holders or racks designated to associate with said card-index, connected to the base and bodily removable with the base from the receptacle.

In testimony whereof I have hereunto set my hand in presence of two subscribing witnesses.

JOSEPH J. BENNETT.

Witnesses:
LODGE RIDDLE,
VERA HOOPES.