I. L. DARBY.

BANK REMITTANCE SHEET.

APPLICATION FILED AUG. 24, 1914.

1,223,566.

Patented Apr. 24, 1917.

3 SHEETS—SHEET 1.

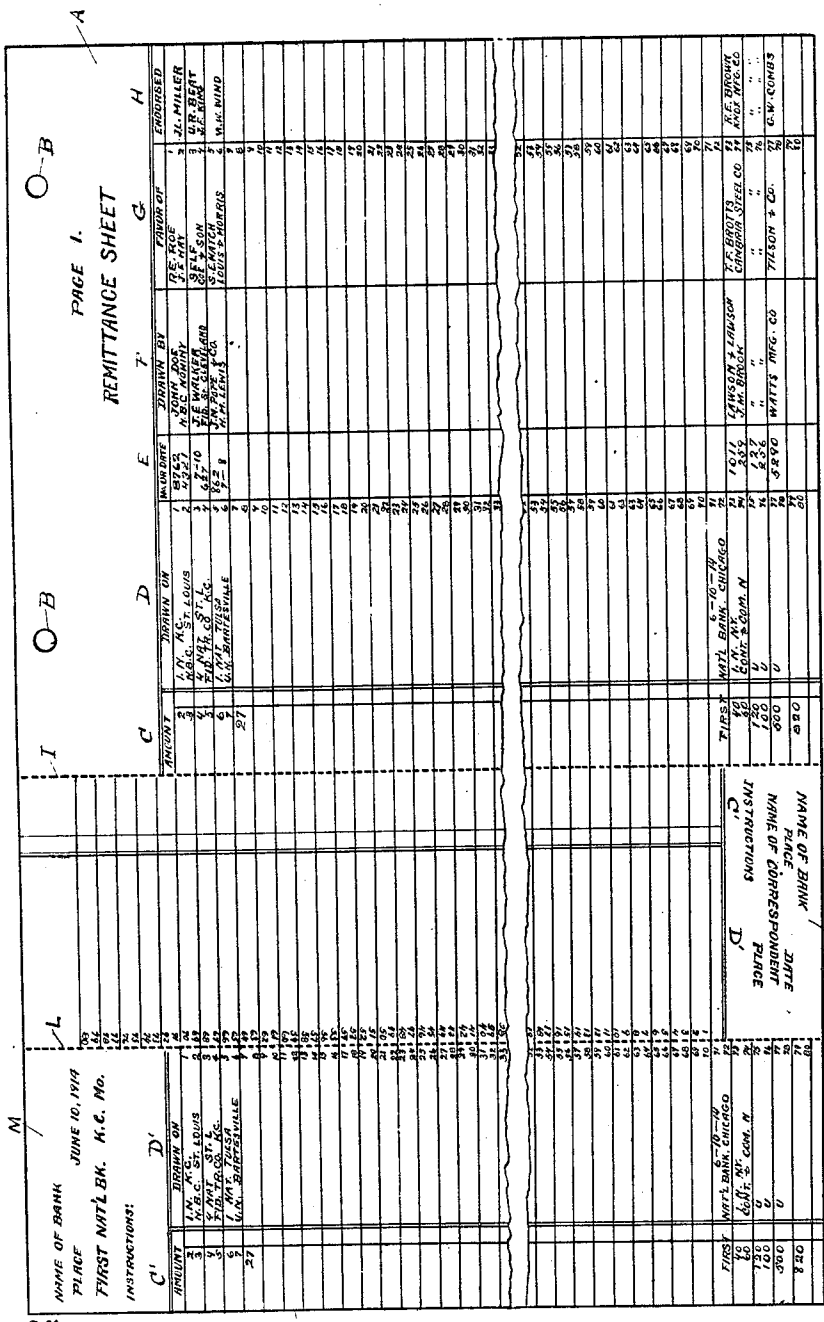


Fig. 1.

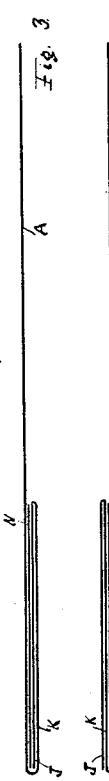


Fig. 3



Fig. 4.

Witness

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3 SHEETS—SHEET 2.

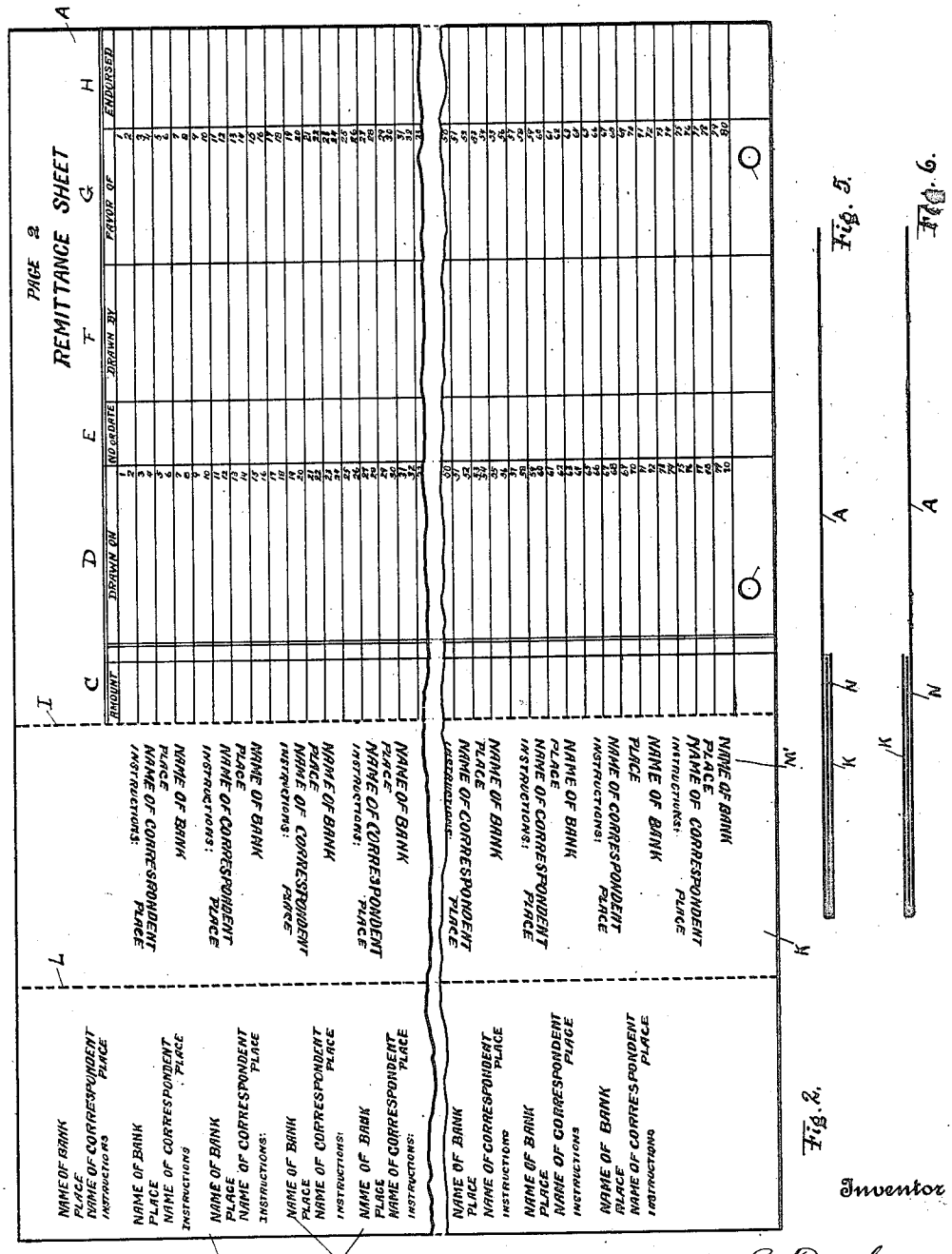


Fig. 2.

Fig. 5.

Fig. 6.

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3 SHEETS—SHEET 3.

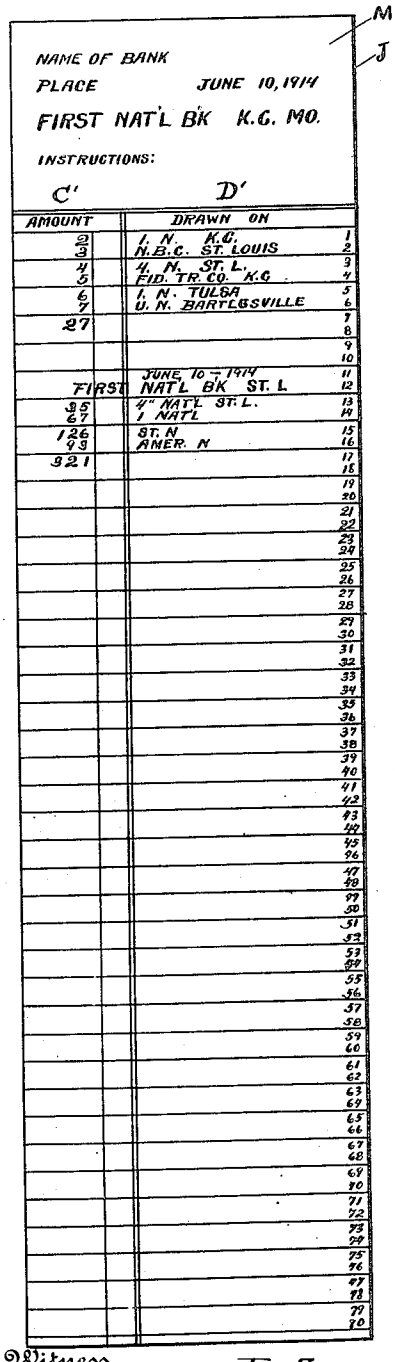


Fig. 7.

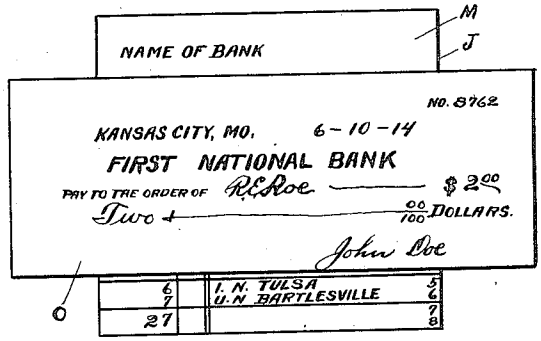


Fig. 8.

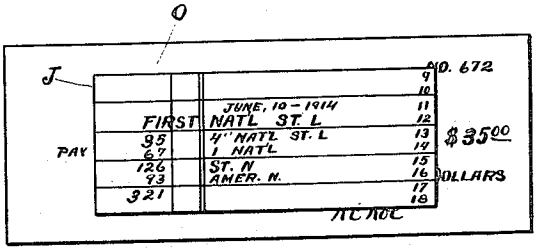


Fig. 9.

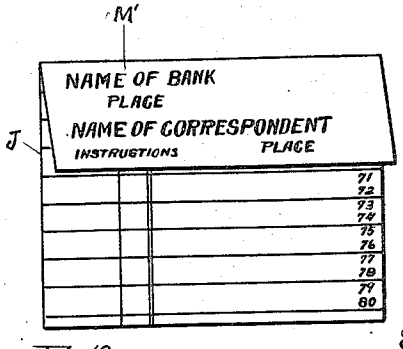


Fig. 10.

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UNITED STATES PATENT OFFICE.

IRA L. DARBY, OF PAWHUSKA, OKLAHOMA.

BANK-REMITTANCE SHEET.

1,223,566. Specification of Letters Patent. Patented Apr. 24, 1917.

Application filed August 24, 1914. Serial No. 858,392.

To all whom it may concern:

Be it known that I, IRA L. DARBY, a citizen of the United States, residing at Pawhuska, in the county of Osage and State of Oklahoma, have invented certain new and useful Improvements in Bank-Remittance Sheets, of which the following is a specification.

This invention relates to improvements in bank record sheets, and particularly to those sheets on which are recorded the checks and drafts that pass through the bank, and aims to devise a record sheet, of the loose-leaf type, which shall provide for entry of all necessary data pertaining to the checks, etc., but at a saving of space; and which shall also provide for the obtaining simultaneously, as the checks are listed, of a partial record to accompany said checks, etc., on being transmitted to the bank's correspondent. For accomplishing this purpose, the invention provides a record sheet consisting of a main body portion suitably adapted for receiving all the data necessary for constituting a permanent bank record, together with a detachable marginal portion or portions adapted to be folded in manifolding relation with the main portion of the sheet in such manner as will permit those items common to the permanent and to the transmittal or remittance records to be entered simultaneously.

With this general object in view, the invention will now be set forth and explained with reference to the accompanying drawings illustrating one form of embodiment of the invention and mode of practising the same, after which those features deemed to be novel will be pointed out and claimed.

In the drawings—

Figure 1 is a plan view—partly broken away—of one face of the sheet, with various data filled in;

Fig. 2 is a similar view of the opposite face of the same;

Figs. 3 and 4 are edge views illustrating alternative arrangements for manifolding when the record shown in Fig. 1 is being made;

Figs. 5 and 6 are similar views illustrating alternative arrangements for manifolding when the record shown in Fig. 2 is being made;

Fig. 7 is a plan view of one of the transmitting or remittance portions of the sheet detached, and with data partially filled in; and Figs. 8 and 9 represent sections of the same forming separate remittance letters together with the corresponding checks; and

Fig. 10 shows a section of one of said transmitting portions partially folded down to illustrate one mode of filling in the correspondent's name as hereinafter explained.

Referring to the drawings in detail, these show a record sheet which comprises a main body portion A having one end margin punched with the openings B for adapting this portion of the sheet to be filed in a binder with the permanent records of the bank. One face of this main portion A, shown as "Page 1" in Fig. 1, is ruled both lengthwise and transversely for the entry of the checks and drafts, the transverse ruling being preferably such as to provide spaces equal to that ordinarily obtained by "double spacing" on a typewriter, so that the entries may be made either in longhand or by means of a typewriter, if preferred. The vertical rulings divide the space on the portion A into columns C, D, E, F, G and H, provided respectively with the headings "Amount," "Drawn on," "No. or Date," "Drawn by," "Favor of," and "Endorsed," indicating the character of the entries to be made in the several columns. One or more columns H may be provided, according to whether it is desired to retain a record of more than the last indorser. The numerals "1, 2, 3," etc., are provided in column D for consecutively numbering the entries, and since use will ordinarily be made of a typewriter for making the entries, these numerals are spaced apart to correspond to "single spacing" of the typewriter. A similar series of numerals is provided in column G for enabling the entries to be traced conveniently crosswise.

As shown in Fig. 2, the opposite face of the main body portion A (represented as "Page 2") is also ruled and numbered to provide similar columns C, D, etc., and numbered spaces, excepting that the page thus formed is inverted relatively to "Page 1," the top of "Page 2" appearing opposite the bottom of "Page 1."

At the left margin of the main body portion A is a line of perforations separating it from the detachable portion of the sheet which comprises a pair of check-remitting letter-strips J, K, separated by a second line of perforations L. The faces of these strips J, K, shown in Fig. 1, are ruled and num-

bered in relatively inverted relation to provide two sets of columns C′, D′, corresponding with the columns C, D, on pages 1 and 2, respectively, of the main portion A, and so arranged that the spaces for the check entries will register when strips J, K, are placed in manifolding relation with said pages 1 and 2, respectively, as illustrated in Figs. 3 to 6. The top of each strip J and K is supplied with the appropriate heading M of the bank by which the record sheet is being used, as well as with space for the name of its correspondent and any instructions desired to be transmitted with the checks. The opposite faces of said strips J, K, carry a number of similar headings M′ and spaces for correspondents' names and appropriate instructions, at suitable intervals apart according to the average length of transmittal letter which may answer the bank's requirements.

The mode of using the sheet as thus made will be readily understood by reference to the entries which have been illustrated in the spaces provided therefor and the manner of folding the sheet for manifolding purposes as indicated in Figs. 3 to 6. For making the entries on page 1 of the sheet, the strips J and K are folded upon each other and upon the portion A′ with a sheet of carbon paper N inserted as illustrated in either Fig. 3 or Fig. 4, according to whether it is desired to have the original entries appear in columns C, D, or C′, D′,—preferably the former since this gives the remitting bank a full record in the original; and it will be noted that the strip J is slightly narrower than strip K to permit the former to be folded between the latter and the main portion A. Either method of folding brings in register the spaces between the transverse rulings for the check entries in columns C, D, and columns C′ and D′ of the strip J. Placing the sheet thus folded in the typewriter, the entries are made as shown in Fig. 1 with the exception of the amounts of the checks. The column for the amounts is at the extreme left since it is usual for the typewriter to leave a blank margin at the left of the sheet, and advantage is taken of this blank space for the later recording of the amounts. The columns first filled in are the columns D, D′, for the drawees of the checks, after which columns E, F, G and H are successively filled in, this order being especially advantageous because, usually, the first part of the check is the name of the bank on which it is drawn and the last item the clerk looks for is the name of the indorser, which is observed as he turns the check over in passing from it to the next succeeding check. The first heading, at the top of the strip J, is filled in with the date and name of the correspondent to which the first group of checks is to be transmitted, as, "First Nat'l Bank," etc., in the example illustrated. Each succeeding group of checks is preceded by the date and name of the correspondent, as shown, the name of the remitting bank appearing at M′ on the opposite face of each remitting letter thus formed. In Fig. 10 is illustrated a manner in which the name of the correspondent can be inserted in the space provided beneath the appropriate heading M′ if desired, by tearing down strip J (or K as the case may be) sufficiently along the perforated line to permit the strip to be folded over as shown, and bringing the space provided for correspondent's name into proper position. This method of inserting name of correspondent would not be used except when manifolding as in Figs. 4 and 6, but is not essential even there, and it is preferred to insert the correspondent's name in the heading M′ after making the other entries, or simply insert it at the head of each remittance letter as first explained, since this requires less space and time.

After the items have all been entered in columns D, E, F, G and H, the sheet is then ready for the entry of the respective amounts of the checks in columns C, C′, and this is conveniently done by means of an adding machine and inserting the total amount for each group of checks as illustrated, *e. g.*, "$27" and "$820" in Fig. 1. In the use of the adding machine, the amounts and totals may be inserted in both columns C and C′ simultaneously by means of a carbon; or it may be preferred to detach the strip J (or K as the case may be) before insertion of the check amounts, and run said detached portion and the main portion A through separately and thus obtain a check on the accuracy of the work.

For making the entries on page 2 after the strip J has been torn off, the carbon N is inserted in either of the relations shown in Figs. 5 and 6, and the folded sheet is then placed in the typewriting machine in inverted position with respect to its original position, with the face of page 2 exposed to the action of the type. The same method is then followed as described above in connection with page 1.

After the complete record has been made of all the checks, and the strips J and K have been detached, the latter are cut up into as many sections or remittance-letters as there are groups of checks for individual correspondents, the names of which have been inserted at the top or head of each of said sections or letters or else in one of the headings M′ on the back thereof, as may be preferred. Figs. 8 and 9 illustrate the grouping of the checks O with their corresponding letters; if the list of checks is long enough, the letter may be folded around the checks, as may be done in the case of the

group in Fig. 8, while in shorter lists, as in Fig. 9, the remittance letter will simply be pinned or strapped to the checks.

It will thus be apparent that a simple and efficient means has been devised for carrying out the objects of the invention; that the necessary items may be condensed into as small a space as practicable to meet the requirements of the average bank, and that the amount of space required for records is in the end greatly reduced since both sides of the sheet are used with the result that fewer binders are needed for filing the records. Greater despatch is effected by the producing of the remittance letters for the correspondent at the same time as the remitting bank's record is made, besides insuring that the record transmitted shall conform to that retained.

While the foregoing illustrates what is now deemed to constitute the preferred mode of practising the invention, the right is reserved to such formal changes or modifications as may fairly fall within the scope of the appended claims.

Claims:

1. A bank remittance sheet comprising a main portion having its opposite faces ruled for check entries and forming opposite pages in relatively inverted relation, and detachable similarly ruled portions providing correspondingly inverted pages adapted to be folded upon said opposite faces, respectively, in manifolding relation.

2. A bank remittance sheet comprising a main portion having its opposite faces ruled for check entries and forming opposite pages in relatively inverted relation, and a detachable similarly ruled portion providing correspondingly inverted pages divided by a weakened line and adapted to be folded upon said opposite pages, respectively, of said main portion in manifolding relation.

3. A bank remittance sheet comprising a main portion provided with a binder margin at one end and having its opposite faces ruled for check entries and forming opposite pages in relatively inverted relation, and a detachable portion carried by one side of said main portion, said detachable portion being similarly ruled to provide correspondingly inverted pages and the latter being separated by a weakened line and adapted to be folded upon said opposite pages, respectively, of said main portion in manifolding relation.

IRA L. DARBY.