Aug. 23, 1966 D. N. G. METCALF 3,267,841

CHECK BOOK COVER MEANS

Filed June 16, 1964 2 Sheets-Sheet 1

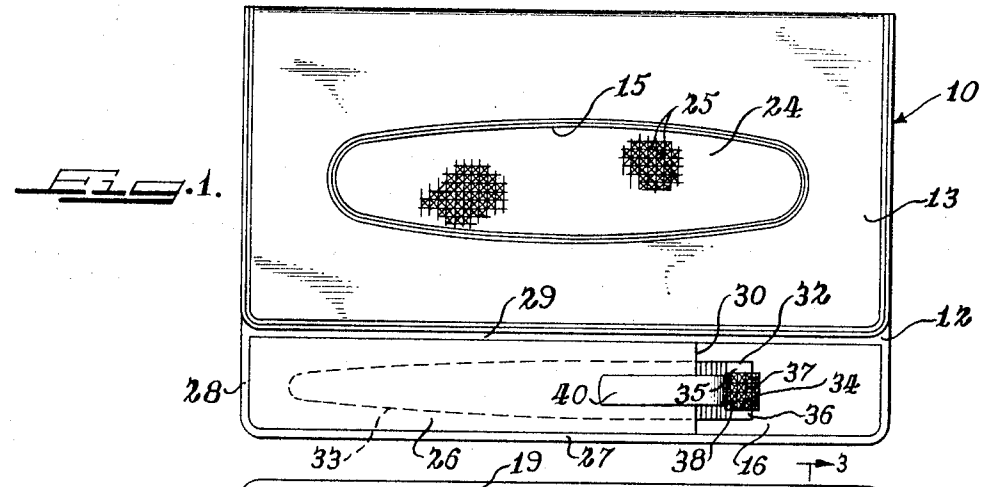


FIG. 1.

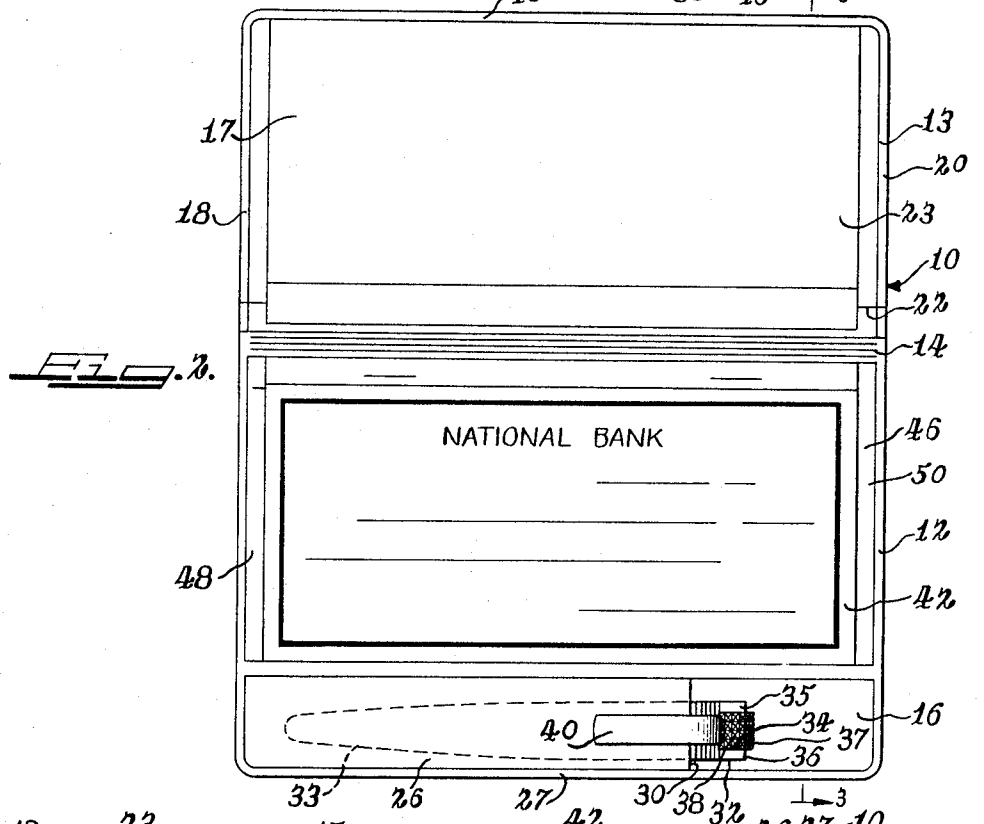


FIG. 2.

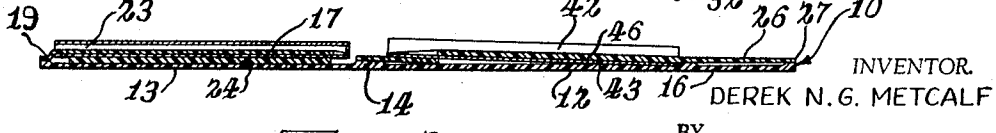


FIG. 3.

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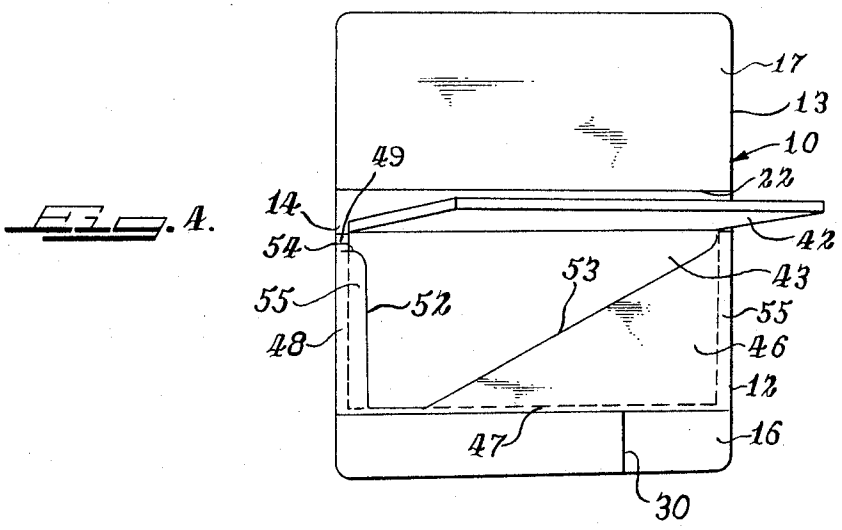


FIG. 4.

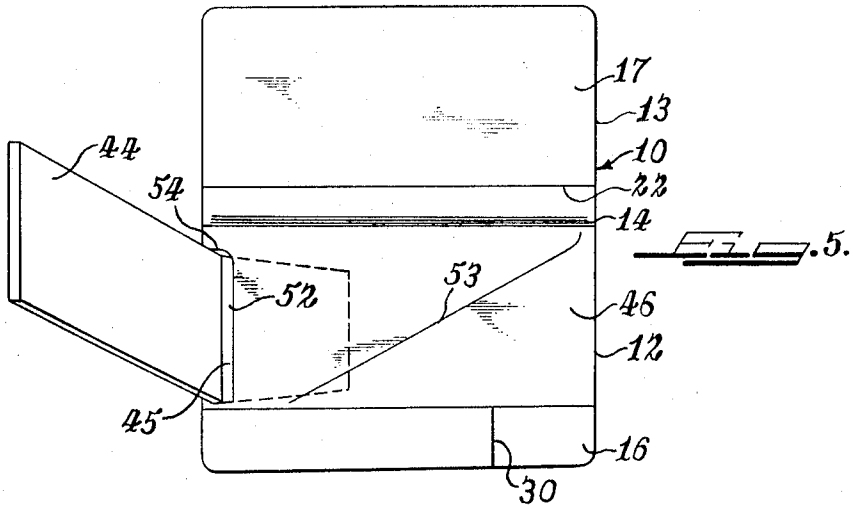


FIG. 5.

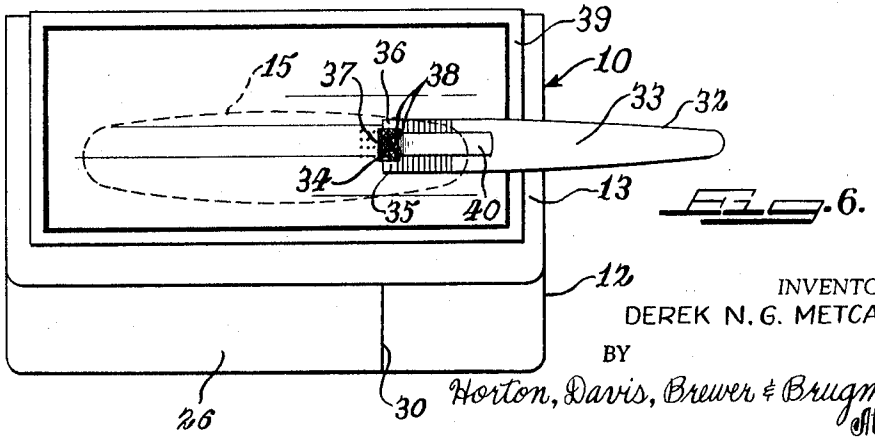


FIG. 6.

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3,267,841

CHECK BOOK COVER MEANS

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10 Claims. (Cl. 101—22)

This invention relates to cover means for check books and the like, and more particularly to such cover means which is adapted to accept and carry check books having backs of differently used types, as well as for carrying parts of check protective apparatus in a ready accessible and usable manner.

Although not necessarily limited thereto, the cover means for check books which is herein disclosed is adapted to the use therewith of the check protector apparatus disclosed in United States Letters Patent No. 3,114,312, issued December 17, 1963 to Charles E. Lane for Check Protector.

Pocket size check books are usually made with pads of checks secured together either at one of the narrow ends or along one of the longitudinal margins, and have thereon a backing piece of relatively stiff material, such as cardboard, which backing piece is utilized for holding the pad of checks in a folder by sliding the back piece into a pocket or the like of suitable size.

To date, no known folder has been devised which will accommodate and retain check pads having either one of the aforementioned backing pieces or the other. Furthermore, and while it is known that check protectors have been provided for use with pocket size check pads, it is not known that any such device has been utilized with a check book folder without materially or unduly increasing the size or bulk of the folder and which is in position for ease and convenience of use.

Thus, it is an object of this invention to provide a folder for check books which is adapted for use with check pads having backing pieces for retaining the check pad in the folder and which backing pieces are secured to either an end or a longitudinal edge portion of the pad.

Another object of the invention is to provide a folder for check books which embodies a pocket forming piece cut from a single integral piece of material which is installed in the folder as a unit and which forms pockets openable from either one end or along one longitudinal dimension thereof for receiving and retaining either of two types of check book pads when assembled in the folder.

As another object, this invention has within its purview the provision of a folder for check books which embodies a cover having an opening therein through wihch a plate having teeth thereon is exposed for use in effecting the production of protective perforations in written checks.

My invention further comprehends the provision of a cover folder for check books which includes means for retaining a small roller type of tool for use with a plate having teeth thereon for effecting the production of protective perforations in written checks.

It is also an object of this invention to provide a check book cover having the aforementioned features and which can be inexpensively produced to provide durable service.

Other objects and advantages of the invention will be apparent from the following description taken in conjunction with the accompanying drawings in which:

FIG. 1 is a front elevational view of a preferred embodiment of my cover for check books and the like and shows the cover in its closed or folded position;

FIG. 2 is a front elevational view of the cover for

check books and the like illustrated in FIG. 1, but shows the cover in its open or extended position, so that the check and account books are exposed;

FIG. 3 is an end sectional view taken substantially as indicated by a line 3—3 and accompanying arrows in FIG. 2;

FIG. 4 is a view of the cover for check books and the like shown in FIGS. 1 and 2 with the check book raised to show the manner of accommodation of one type of check book mounting;

FIG. 5 is a view similar to FIG. 4, but which illustrates the adaptation of the cover to the holding of a different type of check book; and

FIG. 6 is a front elevational view of the illustrated check book cover and depicts the manner of use of the cover for protecting checks.

In the exemplary embodiment of this invention which is shown herein for illustrative purposes, a cover **10** for check books and the like is of generally rectangular shape and has a back cover part **12** and a front cover part **13** integrally adjoined to one another by a flexible hinge portion **14**. The outer or main cover part may be made of flexible plastic, leather, or other suitable material. In the illustrated embodiment of this invention, as shown in FIG. 1, the front cover part **13** has an opening **15** in the mid-region thereof which is relatively long and narrow and which extends across a major portion of the width of the cover. Also, in the illustrative embodiment of the invention, the back cover part **12** has a marginal portion **16** thereon which extends beyond the front cover part **13** when the cover is in the closed position, as shown in FIG. 1.

On its inner surface, as shown in FIG. 2, the front cover part **13** has a piece **17** of sheet material, such as plastic, secured thereto along the outer margins **18, 19** and **20** of the front cover part to form therewith a pocket **22** opening toward and adjacent the hinge portion **14**. This pocket is provided, in the present instance, to receive and retain a backing piece on an account record book **23**. In addition, in this embodiment of the invention, the pocket **22** carries a plate **24** of relatively hard and durable material, such as a molded plastic, having rows of teeth **25** on one surface thereof which are exposed through the opening **15** in the front cover part.

On the projecting marginal portion **16** of the back cover part, a piece **26** of sheet material, such as plastic, is secured thereto along its margins **27, 28** and **29** and extends along a major portion of the projecting marginal portion to provide a pocket **30** open at one end. This pocket, in the present instance, is utilized to carry a tool **32** which is utilized in conjunction with the plate **24** for effecting the protection of written checks. The tool **32** has a handle **33** having a recess **34** at one end between projecting end portions **35** and **36** and in which recess, between the projecting end portions **35** and **36**, a roller **37** is mounted for rotational movement relative to the handle. This roller **37** has rows of depression **38** therein which correspond in shape and contours to the projecting teeth **25** on the plate **24**. Thus, when a written check **39** is placed on the teeth of the plate **24** and the roller is moved along the plate with pressure applied thereto, as shown in FIG. 6, the rolled portion of the check is perforated by the coaction of the plate teeth and the roller depressions to protect the check aaginst alteration. In the disclosed structure, a clip **40** is secured to the handle adjacent the roller **37** and serves to retain the tool in the pocket **30** when it is not in use.

Some check books, such as **42** in FIG. 4, have a back cover piece **43** secured to the pad of checks along one of the longer edges of the checks. Others, such as a check book **44** of the type shown in FIG. 5, have a back mount-

ing piece 45 secured to the pad of checks along one of the narrow ends. In order to provide means for accommodating either type of check book and retain it in the cover 10, a piece 46 of sheet material, such as plastic, is secured to the inner surface of the back cover part 12 along all four of its margins 47, 48, 49 and 50. This piece 46 of sheet material has slots or cuts 52 and 53 therein which are in spaced and transverse relationship to one another. The slot or cut 52 is spaced somewhat inwardly of the margin 48 of the piece of sheet material and extends generally in parallel relationship to the margin 48 and adjoins an angularly disposed cut 54 at one end to provide a tab 55 which may be flexed away from the back cover portion 12 to retain one end of the back cover piece 43 of a check book, as shown in FIG. 4. The slot or cut 53 extends diagonally of the piece 46 from a position near the margin 50 at one side of the piece to a position along the margin 47 spaced somewhat from the cut or slot 52. This diagonal cut or slot 53 faces angularly toward the cut or slot 52 and serves as the edge of a pocket for retaining a portion of the back cover piece 43 of a check book on the end thereof opposite the tab 55, whereupon the check book is retained in the cover with reasonable security in the manner illustrated in FIG. 4.

When a check book is utilized which has the back mounting piece 45 secured thereto along one end of the checks, as shown in FIG. 5, the slot or cut 53 is not utilized, but the tab 55 is depressed and the back mounting piece 45 is inserted through the slot or cut 52, so that it underlies the piece 46 of sheet material and is retained therein between that piece of sheet material and the back cover part 12.

From the foregoing description and by reference to the accompanying drawings, it may be readily understood that the cover for check books and the like which constitutes the subject matter of this invention not only serves to retain and carry an account record book and check protecting apparatus in accessible positions for use, but also provides for the accommodation and retention of two different types of check books which are in common use at the present time.

Having thus described my invention, what is claimed is:

1. A cover for check books and the like comprising, in combination, generally rectangular back and front cover parts connected together by hinge means and each having long and shorter side edges, said back cover part having a marginal portion projecting along and beyond one edge of the front cover part when the cover parts are folded together at the hinge means to overlie one another, means secured to said marginal portion of the back cover part to form a pocket open at one end, means secured to the outer margins of the inner surface of the front cover part to form therewith a pocket open adjacent the hinge means, an elongated opening in the mid-region of the front cover part, and means comprising sheet material having it marginal portions secured to the inner surface of the back cover part between said hinge means and said projecting marginal portion, the last mentioned means having a cut therein extending diagonally of the sheet material from near one end of the marginal portion thereof which is adjacent the hinge means to the opposed marginal portion thereof at a position spaced somewhat inwardly of the sheet material at the other end thereof, and said sheet material also having a second cut therein and extending in spaced and generally parallel relationship to said other end thereof and adjoined by a cut near a margin thereof which extends inwardly from the margin at said other end of the sheet material.

2. A cover for check books and the like as defined in claim 1, and further characterized by a plate of relatively hard material having rows of projecting teeth on the surface thereof, said plate being mounted in said pocket on the front cover part with said teeth exposed through said elongated opening in the mid-region of the front cover part.

3. A cover for check books and the like as defined in claim 2, and further characterized by a roller tool mounted in the said pocket in said marginal portion of the back cover part, and said roller tool having indentations therein corresponding to said projecting teeth on said plate.

4. A cover for check books and the like comprising, in combination, back and front cover parts foldably connected together by hinge means, means secured to the outer margins of the inner surface of the front cover part to form therewith a pocket having an opening adjacent the hinge means, an elongated opening at the mid-region of the front cover part, a plate of relatively hard material having projecting teeth thereon mounted in said pocket with the teeth exposed through said opening in the front cover part, means comprising sheet material having its marginal portions secured to the inner surface of the back cover part, and the last mentioned means having diagonal and marginal slots therein in spaced and transverse relationship to one another for receiving different types of check books.

5. A cover for check books and the like as defined in claim 4, and wherein said marginal slot is spaced inwardly of one end of said sheet material and is shaped to provide a flexible tab at said one end of the pocket.

6. A cover for check books and the like as defined in claim 5, and wherein said diagonal slot provides a pocket edge facing angularly toward said tab.

7. A cover for check books and the like comprising, in combination, back and front cover parts foldably connected together by hinge means, means secured to the outer margins of the inner surface of the front cover part to form therewith a pocket having an opening adjacent the hinge means, means comprising sheet material having its marginal portions secured to the inner surface of the back cover part, and the last mentioned means having diagonal and marginal slots therein in spaced and transverse relationship to one another for receiving different types of check books.

8. A cover for check books and the like as defined in claim 7, and wherein said marginal slot is spaced inwardly of one end of said sheet material and is shaped to provide a flexible tab at said one end of the pocket.

9. A cover for check books and the like as defined in claim 8, and wherein said diagonal slot provides a pocket edge facing angularly toward said tab.

10. In a cover for check books and the like, means providing pockets adapted to use with different types of check book retaining elements and comprising generally rectangular outer and inner pieces of sheet material superposed relative to one another and secured together along all four margins, said inner piece having slots therein in separated and transverse relationship to one another for providing separable portions of said outer and inner pieces for receiving and retaining said retaining elements between the outer and inner pieces, one of said slots being spaced inwardly of one margin of the inner piece and generally parallel thereto with an end portion angularly approaching the said one margin to form a tab, and the other slot being diagonally disposed with respect to two said margins of the inner piece to provide a pocket having an opening edge facing angularly toward said tab.

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