B. J. STELLWAGEN.

RECORDING AND INDICATING DEVICE FOR MULTIPLE PAYMENTS.

APPLICATION FILED FEB. 23, 1912.

1,038,225. Patented Sept. 10, 1912.

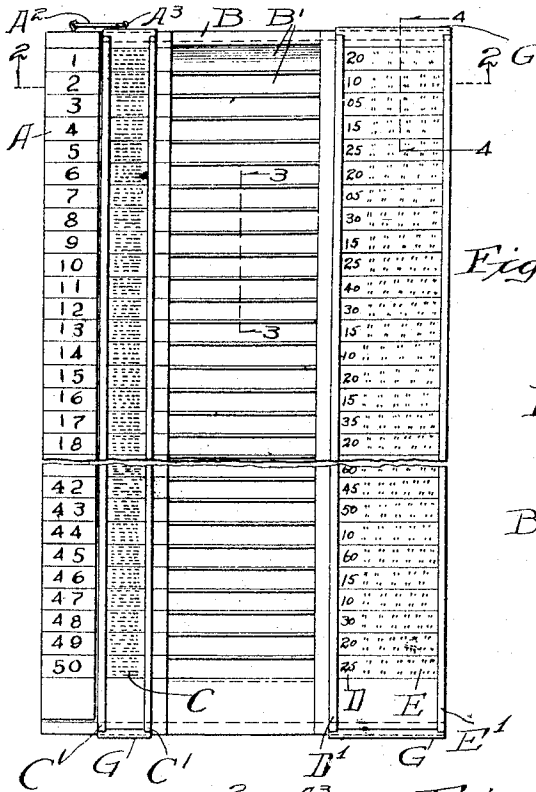

Fig. 1.

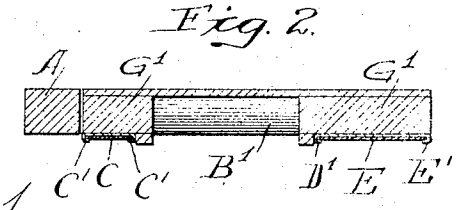

Fig. 2.

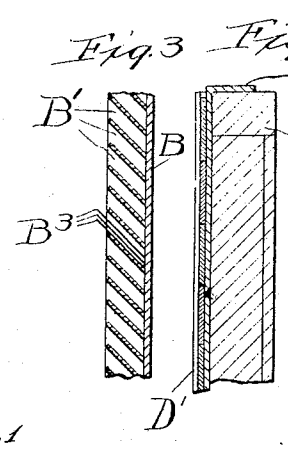

Fig. 3

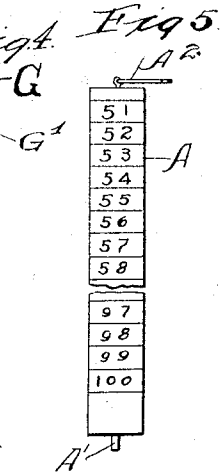

Fig. 4

Fig. 5

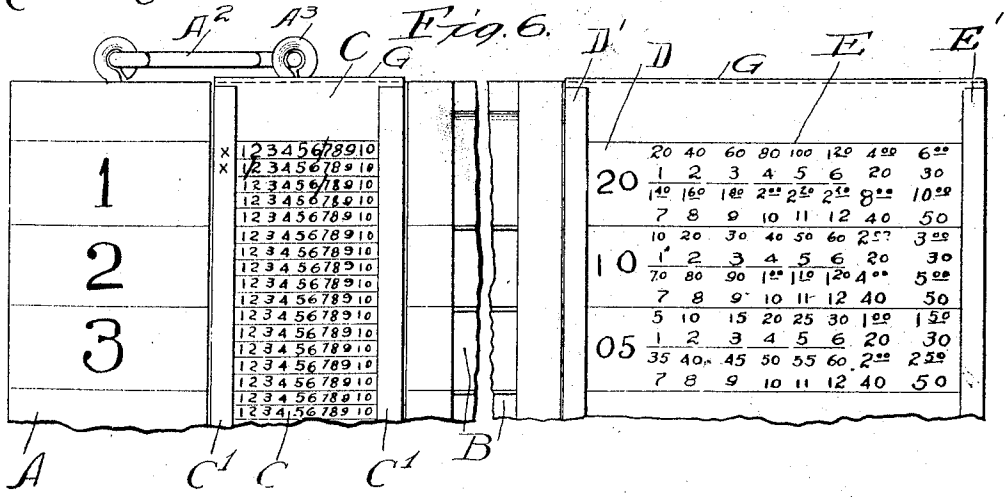

Fig. 6.

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RECORDING AND INDICATING DEVICE FOR MULTIPLE PAYMENTS.

1,038,225. Specification of Letters Patent. Patented Sept. 10, 1912.

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To all whom it may concern:

Be it known that I, BENJAMIN J. STELLWAGEN, a citizen of the United States, residing at Chicago, in the county of Cook and State of Illinois, have invented a certain new and useful Improvement in Recording and Indicating Devices for Multiple Payments, of which the following is a specification.

This invention relates to a new and useful improvement in recording and indicating devices for multiple payments, and is particularly adapted for use in handling and making a record of transactions where a number of people make a series of payments at stated intervals.

Referring now to the accompanying drawings, I have illustrated one form of the device embodying the invention arranged for a particular use, wherein—

Figure 1 is a front view of the device with parts broken away. Fig. 2 is a sectional view taken on line 2—2 of Fig. 1. Fig. 3 is a sectional view taken on line 3—3 of Fig. 1. Fig. 4 is a sectional view taken on line 4—4 of Fig. 1. Fig. 5 is a rear view of the piece shown at the extreme left of Fig. 1. Fig. 6 is an enlarged view with parts broken away of the upper end of the device shown in Fig. 1.

Like letters refer to like parts throughout the several figures.

The device illustrated in the drawings is constructed, arranged and marked to be used in cases where there are a number of people, for example, to make payments at certain stated intervals, each payment being of the same amount. In order to more thoroughly indicate the scope of this device, the construction illustrated is arranged to meet a condition such as contributions to a church or the like where there are a number of individuals who contribute a small amount each week. Under these conditions, each individual is given an identification mark, such as a number. A space or a column A is arranged for these numbers, there being one number to a line. At the time the promise to make the payments is made, each individual is given a number of envelops equal to the number of payments to be made in a given period. If, for example, the payments are to be made monthly, each individual would have twelve envelops for the period say to run one year. If the payments are to be made weekly, each individual would have fifty-two envelops. All the envelops given to one individual would have his identification mark thereon. In the present case, these identification marks are the numerals 1, 2, 3, etc. These envelops each with the contribution of one individual therein are deposited weekly or at any other stated interval and are collected in any desired manner and brought to the device. This device has a column or space B with a series of pockets B^1 (see Figs. 1 and 3), there being a pocket opposite each identification mark, that is, a pocket for each contributor. The envelops B^3 of the contributors are placed in these pockets (see Fig. 3). On one side of the column or space containing these pockets is a column or space C containing a series of numbers, which designate the number of payments to be made in the year or other given period. As shown in Fig. 6, these figures run from 1 to 10, and there are five sets of them opposite each identification mark so that the device can be arranged for weekly payments through the period of one year as hereinafter explained. On the other side of the column or space B is a column or space D in which is placed on the same line as the identification mark of the contributor, the amount of each payment he is to make. In Fig. 6, contributor 1 is to pay twenty cents per week, contributor 2 is to pay ten cents per week, contributor 3 is to pay five cents per week and so forth. There is also provided a column or space E which contains a series of multiples of the amount in column D for the purpose of making it easy to determine the amount that has been paid in at any given time. In the particular form illustrated, there are placed at one side of the column a series of figures from 1 to 12 and associated with these figures (herein shown located above them) is the product of such number multiplied by the amount of each payment as indicated in column D. By using the numbers from 1 to 12, it permits the same device to be used for weekly or monthly payments. This column is also provided with the figures 20, 30, 40 and 50, there being located above them the product

of the number by the amount of the payments as shown in column D. This adapts the device to be used in connection with weekly payments. It is of course evident that the particular number of multiples used might be varied and I have simply shown a particular number with a view of more clearly describing the use and operation of the device.

I have shown a device arranged with identification marks, pockets, etc. for fifty contributors. If there is a larger number of contributors, the device may be made larger or several devices may be used or the device may be made adjustable. The particular construction is shown as adjustable. In this construction, the piece containing the column A for the identification marks is removably connected with the rest of the device and is held in place by a pin A^1 at the bottom and a hook A^2 at the top, said hook engaging a staple A^3. The back of this piece is provided with a second series of identification marks as shown in Fig. 5. If there are more contributors, then any number of additional pieces may be used, the identification marks being placed thereon and running as high as necessary. The space or column C as herein shown may consist of a removable piece of cardboard or the like which is slipped in between guides C^1 (see Figs. 1 and 2) so that it can be moved out at the top and replaced by another column. The columns D and E preferably consist of removable pieces of cardboard. For simplicity of construction, I prefer to divide these columns up into sections, there being a section for each contributor, each section containing the amount of the payment and the table made up of a series of multiples thereof. These pieces of cardboard are held in place by guides D^1 and E^2 so that the columns may be replaced by others for a different set of contributors at the end of the month, year or other period covered. By making separate pieces for each contributor, these pieces may be printed and kept in stock and will then be easily and quickly delivered so as to make up the complete columns for any desired variation in amounts contributed. As herein shown, the cardboard for the columns C and for the columns D and E are connected with removable pieces carrying the guides C^1, D^1, and E^1. These removable pieces are preferably provided with bent ends G which engage the back piece G^1, so that the entire device can be removed and replaced by others in case the same series of receptacles are to be used with a number of contributors larger than the number of envelop receptacles.

The use and operation of my invention are as follows: When the envelops are handed in containing the contributions or amounts paid, they are assorted and arranged in the pockets B^1 opposite the identification mark of the contributor. It often happens, for example, that a contributor will make several contributions at one time instead of making one at each period. In that event, he may place each contribution in an envelop and deposit several envelops or he may place the several contributions in one enevelop and deposit a number of envelops equal to the number of contributions. Each depositor is instructed to always deposit a number of envelops equal to the number of payments he makes so that all of the envelops will be properly accounted for. All of the envelops of any given contributor deposited at one time are placed in the pocket opposite his identification mark. After the envelops have been placed in their proper receptacles, the party in charge takes the envelop or envelops out of the first column (preferably working from the top down so as to be able to file the envelops in numerical rotation) and counts them if there are more than one. He then marks on the first envelop the amount which contributor 1 has contributed. If there is one envelop he finds he takes this amount from column D, which in the case of contributor 1 is 20 cents. If there should be more than one envelop, say for example six, he turns to column E and above the multiplier 6, he sees the product $1.20, which amount he records on the top envelop to show that the series of envelops must contain, according to the pledge, this particular amount. He then credits the receipt of the six envelops in column C by placing a mark back of the sixth figure opposite contributor 1 identification mark, or if a number of envelops have previously been handed in, he locates such number in column C and then places a similar mark after the sixth figure ahead of this last mark. It is of course evident that one man can do the entire work if desired when only one record is made, that is, the record on the device. I prefer to have at least one assistant, who may be the treasurer. The first party in this case then hands the envelop to the treasurer and he opens the envelops and counts the money to see if it corresponds with the figures placed on the envelop by the first party. By this means, the second party checks the first party and if there is any error, it is caught and the contributor is notified. If it is desired to make a second record in a book, there will be a third party who would be the book-keeper. The first party or the treasurer, preferably the latter, would then call out the identification mark of the contributor and the number of envelops of this particular contributor, which figures the book-keeper inserts in his book. In order to more carefully check up the matter and get

a maximum speed, a fourth party may be used, the first party handing the envelops to the fourth party who calls out the information for the book-keeper and then hands the envelops to the treasurer. If when the treasurer counts the money, there is any discrepancy, the book-keeper can make a note thereof and the contributor can then be notified. Every week, month or other periods when the payments are made, the same operation is repeated. If only one device is used with a large number of contributors or depositors, the various columns A, C, D and E are removed and different ones placed in the device for the different sets of contributors. Suppose now after a number of payments have been made, it is desired to find out what any certain contributor has paid in, say, for example, contributor 1, it is only necessary in such event to look at column C and note the last number, after which there is a dash or other mark made by party No. 1 who has been removing the envelops from the pockets B^1. If, for example, the last number having this mark should be figure 1 in the second row of figures opposite the identification mark No. 1, this would indicate that contributor 1 had made payments equal to 10 plus 1, that is eleven payments. Column E is then examined and the number above the figure 11, namely $2.20 indicates the full amount paid in by contributor No. 1 up to this time. If for example in looking at column C it was found that the last number having a mark after it was No. 6 in the third row, this would indicate that contributor 1 had up to that time made twenty-six payments. Column E is then consulted and it is noted that above the figure 20 is the amount $4.00, and above the figure 6 is the amount $1.20, and hence the total amount is $5.20. It will be seen that by means of this device, the total amount paid in by any given contributor at any given time may be easily and quickly read from the device. When the device is arranged as shown in the drawings where there are only fifty numbers in column C for each contributor and the contributions are weekly so that there will be fifty-two per year, the last two envelops may be designated by two letters "X" as indicated in Fig. 1 opposite the identification mark of contributor 1. If therefore a complete record is required at any time, such complete record can be made easily and quickly by simply consulting the device as above set out. The importance of this feature will be readily ascertained when it is remembered that if it were necessary to examine a book to find out these payments, it would be necessary to look on twenty-six different pages when twenty-six payments had been made and add up these twenty-six amounts. The amount of time therefore saved by means of the use of my present device is very great, and in addition to this, great accuracy is secured. I find that by the use of my device, these contributions may be recorded and counted and disposed of in one fourth of the time or less than that required under the ordinary methods. The various envelops of the contributors may be filed away in any desired manner for future reference.

I claim:

1. A recording and indicating device for multiple payments comprising a series of receptacles into which envelops containing the payments are deposited, an identification mark for each contributor located opposite each receptacle, means opposite each receptacle for designating the number of envelops which have been deposited in each receptacle and a number opposite each receptacle showing the amount of each payment.

2. A recording and indicating device for multiple payments comprising a series of receptacles into which envelops containing the payments are deposited, an identification mark for each contributor located opposite each receptacle, means opposite each receptacle for designating the number of envelops which have been deposited in each receptacle, a number opposite each receptacle showing the amount of each payment and a table opposite each receptacle made up of a series of multiples of the said payment.

3. A recording and indicating device for multiple payments comprising a column or space for a series of identification marks for the contributor, a column for recording the number of payments made by each contributor, a column containing a series of envelop-receiving receptacles for receiving the envelops containing the payments and a column for the stated amount to be paid at each payment.

4. A recording and indicating device for multiple payments comprising a column or space for a series of identification marks for the contributor, a column for recording the number of payments made by each contributor, a column containing a series of envelop-receiving receptacles for receiving the envelops containing the payments and a column for the stated amount to be paid at each payment, the columns for the identification marks and the number of payments and the stated amount being removable so that the same envelop-receiving spaces may be used with a series of such columns.

5. A recording and indicating device for multiple payments comprising a series of envelop-receiving receptacles for receiving the envelops in which the payments are made, means associated with said envelop-receiving receptacles for identifying the contributor and for indicating the number

of payments made and the amount of each payment and a table opposite each envelop made up of a number of multiples of the amount the contributor is to pay whose envelops are placed in such pocket whereby the total amount paid may be easily read off.

Signed at Chicago, Illinois, this 21st day of February, 1912.

BENJAMIN J. STELLWAGEN.

Witnesses:
FRANCIS W. PARKER, JR.,
GENEVA HIRTH.