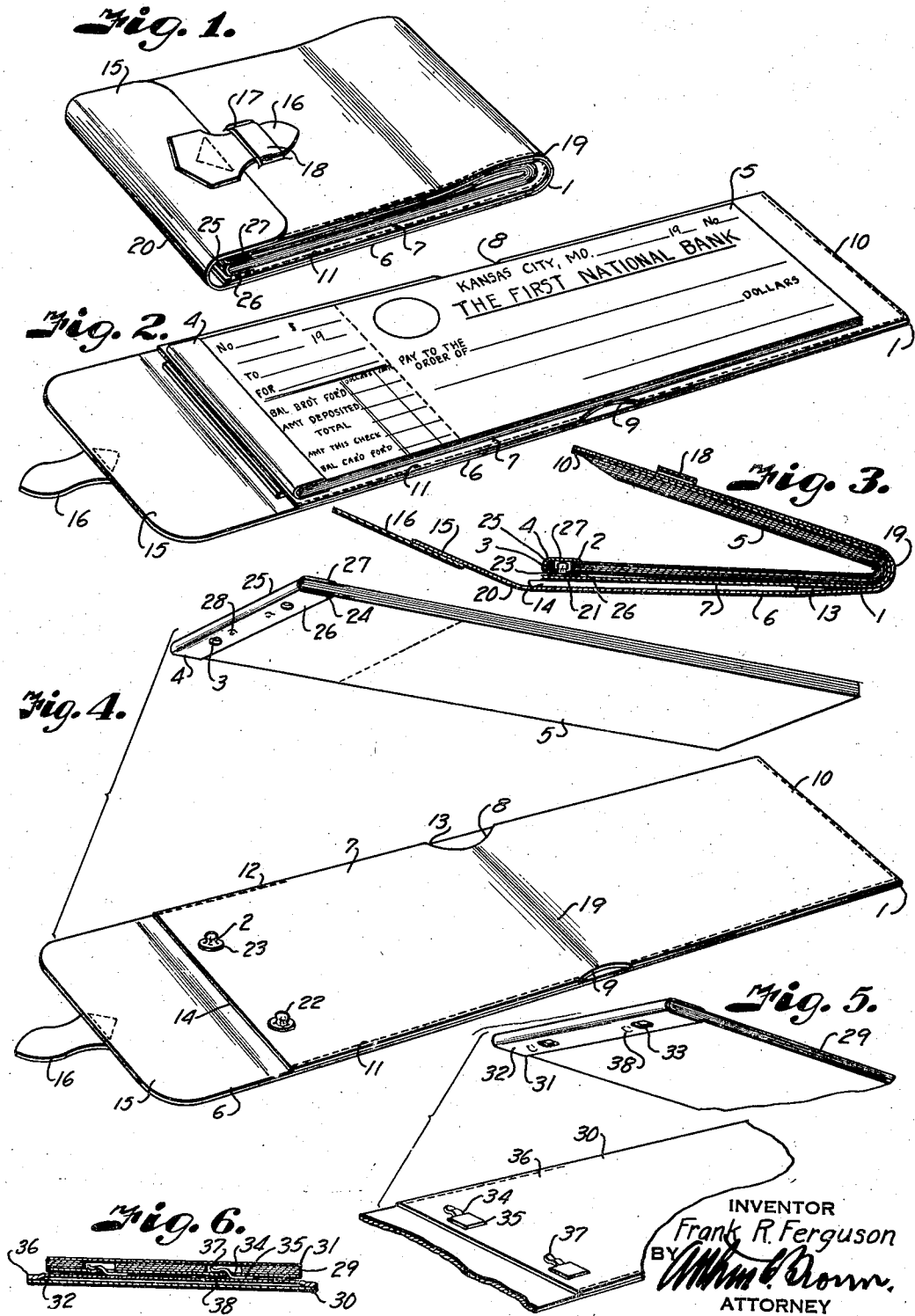


Dec. 13, 1938.

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CHECK AND LIKE BOOKS
Filed Jan. 18, 1937

2,139,889



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UNITED STATES PATENT OFFICE

2,139,889

CHECK AND LIKE BOOKS

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Application January 18, 1937, Serial No. 121,039

1 Claim. (Cl. 281—19)

This invention relates to check and like books, and more particularly to those of the refill type, and has for its principal objects to provide a construction which facilitates application and removal of the refill pads; to provide a flat and less bulky construction than usual books of this character; to provide more secure fastening of the leaves in the refill pad in combination with means for fastening the pad in the cover of the book; and to provide a relatively inexpensive construction completed with a minimum number of factory operations.

It is also an important object of the invention to provide a pad fastening and leaf retaining feature that does not interfere with stacking or packaging of the refill pads.

In accomplishing these and other objects of the present invention I have provided improved details of structure, the preferred forms of which are illustrated in the accompanying drawing, wherein:

Fig. 1 is a perspective view of a check book embodying the features of the present invention.

Fig. 2 is a perspective view of the check book in opened condition for writing checks.

Fig. 3 is a central longitudinal cross section through the check book, particularly illustrating the manner of application of the refill pad to the cover.

Fig. 4 is a perspective view of the cover and refill pad in disassembled spaced relation.

Referring more in detail to the drawing:

The invention consists generally in a cover member 1 provided with snap fasteners or the like 2 for receiving the mating eyelet members 3 of a clip 4 which binds a pad of check slips, sheets, leaves, or the like 5, whereby the pad may be removably mounted on the cover.

The cover member 1 is formed of any suitable material, such as leather or the like, and preferably consists of a pair of rectangular shaped sections 6 and 7, the section 7 being of shorter length than section 6 and being provided substantially intermediate its ends with cut-out portions 8 and 9, for a purpose later described. The cover sections are placed together in aligned relation and are preferably stitched along one end thereof, as at 10, along one side 11 thereof with the exception of the break in the stitching at the cut-out portion 9, and along a part of the other side, as at 12, to provide a pocket 13 for receiving currency and other preferably flat articles. The open end 14 is preferably utilized for insertion of a bank pass book into that end of the pocket.

Since the cover sections are of unequal length,

a flap 15 is provided at one end of the composite cover member to which is attached a tongue 16. The end of the cover section 6 opposite the tongue 16 is provided with spaced slits 17 longitudinally thereof into which are inserted the ends of a strap 18 to form a loop, the ends of the strap being glued or otherwise secured within the interior of the pocket 13 to enhance the appearance of the cover.

As above pointed out, one of the chief purposes of the present invention is to provide a book of this type which is flat and occupies little space when carried on the person. The cut-out portions 8 and 9 aid in accomplishing this purpose due to the fact that when the cover member is to be folded, the sections are bent on the median line 19 between the cut-out portions and the corners formed by the fold will not bulge, but on the contrary will be neatly formed without wrinkles. The provision of the tongue and loop, which fit together when the cover section is folded and then overlapped by the flap 15 due to folding on the fold line 20 also enhances the compactness of the cover when in folded condition.

Spaced inwardly from the flap 15 and mounted on the inner cover member 7 are spaced fastening devices such as the snap fasteners 2 having backing members 21 within the pocket 13 and having shanks provided with substantially spherical resiliently yieldable or compressible heads 22 protruding upwardly relative to the inner cover portion 6 for a purpose later described, the fasteners having backing portions 23 cooperating with the backing portions 21 for retaining the fasteners firmly in position on the cover member.

In ordinary practice, checks, bills, memorandum pads and the like are printed in sheets and then cut to proper size. A number of leaves or sheets are then placed together to form a pad. It is then customary to staple the leaves of the pad and then bind the end of the pad with cloth or the like in a suitable manner. In the case of a pad of checks a further operation is required in the usual card board strip bound within the cloth at the stub end of the pad by which the pad may be applied to a cover for the pad of checks in the usual manner. It is also necessary to trim the ends of the card board to facilitate insertion of the card board insert into the cover as, for example, in the opening 14 of the present invention. This has the disadvantage of requiring an additional compartment for a bank pass-book.

As above pointed out, it is another purpose of the present invention to reduce the factory operations in making the invention to a minimum and

I, therefore, provide the clip 4 which obviates a number of operations mentioned above.

The clip 4 preferably consists of a sheet of thin bendable material, preferably sheet metal, which is provided with the aligned eyelets, openings or perforations 3. The eyelets are spaced to correspond with the aligned spacing of the fasteners 2 on the cover member and are of a size adapted to snugly fit over the shanks of the fasteners upon yielding of the heads thereof, whereby the clip is removably anchored to the cover member in contacting engagement between the heads 22 and backing portions 23 of the snap fasteners, as clearly shown in Fig. 3. The perforations are suitably stamped in spaced relation to the end 24 of the metallic strip forming the blank for the clip 4 together with the pad of checks to provide a space for receiving the fasteners. The strip forming the clip 4 is preferably of a length substantially equal to the width of a conventional check slip and is of a width sufficient to engage the under face of a bottom check slip and the upper face of the last in a group of superimposed check slips when it is bent upon itself beyond its elastic limit, as shown at 25, to provide a substantially U-shaped or channel-shaped clip member 4 having an arm perforated flange 26 and a substantially plane surfaced flange 27. Pressing on the clip compresses and retains the plurality of slips, when placed therein, to form a pad of convenient size for mounting on the cover member and for carriage on the person.

The pressing operation also slightly turns down the corners of the clip to bite into the pad to firmly secure the pad within the clip, it being also desirable to press dents 28 into the arm 26 of the clip intermediate the eyelets 3 to further compress and retain the pad within the clip.

It is thus apparent that by employing a clip embodying the features of the present invention, the stapling of the pad is unnecessary. A cloth binding is also unnecessary, as well as a card board insert with its tapered edges, and the clipped pad is actually smaller at the bound edge

thereof than the loose end because of the compressed nature of the leaves at that point, facilitating stacking and storage of the pads.

In using a device embodying the present invention, the clipped pad is applied to the cover by merely aligning the eyelets with the snap fasteners and pressing downwardly thereon to mount the pad of slips or sheets within the cover member. The cover is then folded upon itself after which the cover flap is folded and the tongue engaged within the loop to form a compact combination check pad and bill fold.

When the pad of checks has been exhausted, the remaining pad of stubs need only be lifted upwardly to separate the snap fasteners and eyelets, after which a fresh pad of checks may be applied to the cover in the manner described.

The advantages of my invention are apparent in the fact that a flat pad is provided which is firmly retained in a cover with fewer parts and operations than has heretofore been possible, thereby decreasing the cost of the devices embodying the invention and increasing its usefulness.

What I claim and desire to secure by Letters Patent is:

In a device of the character described, a cover, fastening devices fixed to the cover having backing members and upwardly projecting shanks provided with resiliently yieldable heads, a pad consisting of paper sheets, and a metal clip having top and bottom flanges bindingly engaging one end of the pad to retain the sheets in pad form, said top flange having a substantially plane surface, said bottom flange having openings to pass the heads of the fastening devices upon yielding of said heads, the edges of said bottom flange defining said openings being directly and removably engaged with said shanks, said bottom flange being removably engaged with and anchored between said backing members and heads of the fastening devices to removably mount the pad in the cover.

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