

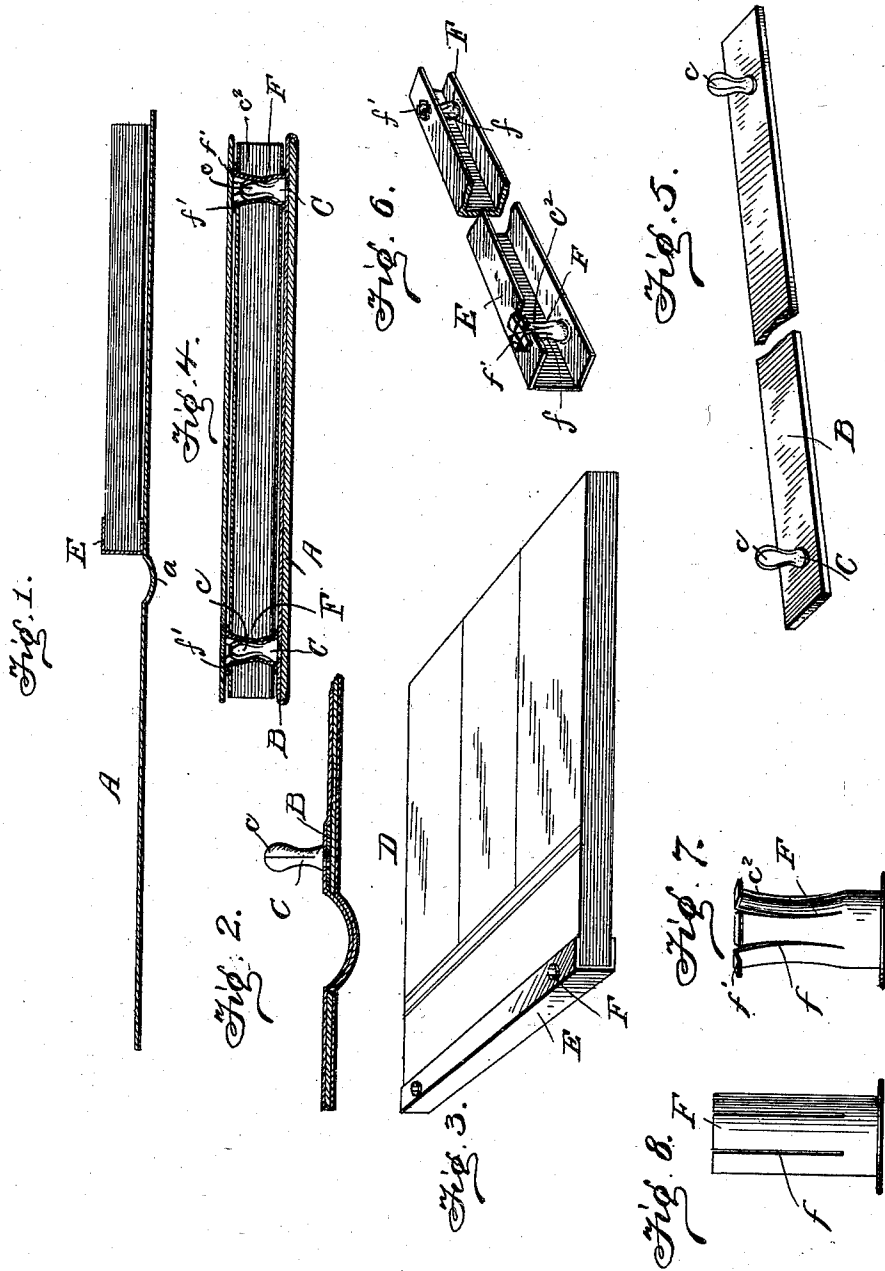
No. 647,389.

Patented Apr. 10, 1900.

M. P. EXLINE.  
CHECK BOOK.

(Application filed June 2, 1899.)

(No Model.)



WITNESSES

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# UNITED STATES PATENT OFFICE.

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## CHECK-BOOK.

SPECIFICATION forming part of Letters Patent No. 647,389, dated April 10, 1900.

Application filed June 2, 1899. Serial No. 719,101. (No model.)

*To all whom it may concern:*

Be it known that I, MARCUS P. EXLINE, a citizen of the United States, residing at Waxahachie, in the county of Ellis and State of Texas, have invented certain new and useful Improvements in Check-Books; and I do hereby declare the following to be a full, clear, and exact description of the invention, such as will enable others skilled in the art to which it appertains to make and use the same.

My invention relates to certain new and useful improvements in check-books and covers for customers' use, such as are employed by the banks for general distribution among their customers; and it consists of certain novel constructions, combinations, and arrangements of parts, as will hereinafter be fully described and claimed.

The object of my present invention is to improve the construction shown in my Letters Patent No. 592,929, dated November 2, 1897, in which indented tubes or eyelets for binding the loose sheets of checks in the small back which forms the permanent stub are employed and which construction renders it necessary to employ a key for removing the book of bound stubs after the checks have all been used; and the object of this invention is to simplify and cheapen the construction of the eyelets or tubes and to do away with the key for removing the book of bound stubs.

In the accompanying drawings, Figure 1 is a vertical longitudinal section of my improved check-book and cover therefor with the checks in position within the cover and the top cover being thrown back or open. Fig. 2 is a vertical longitudinal section through a portion of the cover with the checks removed, the covers being in an open position. Fig. 3 is a perspective view of the book of bound checks. Fig. 4 is a transverse section through the cover and bound checks in line with the securing means. Fig. 5 is a detail perspective view of the securing-stems applied on the attaching-plate. Fig. 6 is a detail perspective view of the binding for the checks and of the tubes for securing the sheets of checks and binding together. Fig. 7 is a side elevation of one of the tubes for securing the sheets of checks and the binding together, and Fig. 8 is a side elevation of the same before being clamped.

My invention is especially designed to over-

come the difficulties and inconveniences which at present exist in the manufacture and filling of orders by bank stationers to banks for books of bound checks and to give to the banks a more thorough and systematic manner of providing their customers with books of checks and provides for their purchase in sheets only a method of binding in connection with a removable cover, thus saving to them the expense of a new binding on each book of checks and at the same time gives to them a neat and substantially-bound book in place of the cheap board bindings now in general use.

My method is to sell to the banks their stock of checks in sheets only, punched in such a manner so as to exactly fit the holes in the small backs, which form the permanent stub after all the checks have been used, which by the means of the split eyelet being inserted and clamped in the manner as is shown by the accompanying drawings and claims gives to the bank a permanently-bound book of checks to be placed in the removable cover, and by removing the stubs bound in this manner it gives to the customer a neatly and substantially bound stub to be filed away for future reference and allows the cover to be used over and over again.

To those banks having to send away for the printing in of their customers' names on the tops or ends of checks my system is particularly adapted, as by its use the bank will only have to send around the number of checks wanted by its customer to its home printer for the printing in of the names of the customer, which can be done as well in the smaller towns as in the larger towns. The reason of the banks generally sending away for this to be done is that in the smaller towns the facilities for binding are limited, and which my invention is especially designed to overcome, as the bank can by my construction bind these checks as well as any regular bindery, and by the construction, as will hereinafter be described, the bank can carry its stock of unbound but punched checks at its place of business, thus doing away with the necessary delay occasioned by sending away for the checks to be printed with the name of the customer and bound.

A in the drawings represents the cover,

which is made of any suitable strong material adapted for the purpose and formed with the flexible back *a*. To one side of the flexible back and along a portion of the cover which constitutes the lower lid a thin metallic band B is secured by placing the band upon the top of the lower lid along its inner edge and turning its ends over the outer edge of the said cover and turning the said ends down on the outside of the cover or by securing it in any other suitable manner. This metallic band is further secured in place and concealed from view by a portion of the binding-leather or other material, which constitutes the inner lining of the back. Before this strip is bound in the lower lid of the cover two metallic securing-stems C are fastened to the metallic band or strip by means of riveting, soldering, or other suitable means for permanently fastening it. These stems are formed at their upper ends with heads *c* and are preferably split, so as to be capable of a spring action.

D represents a book of bound checks provided with stubs at one end, and which are permanently held together at their stub end by means of a binder E to be made of any suitable material of approximately-rectangular shape, the binder being permanently secured to the stubs by a novel form of open rivets or tubes F, as will now be described. These open tubes or rivets extend entirely through the stub ends of the checks and through the binder E and are retained in position by flanges formed on one end of said tube, which bear upon one outside surface of the binder E and by riveting the other end of said tubes upon the other outside surface of said binder. The said open tubes F are provided with vertical slits, as *f*. When the said tube is given a blow by a suitable tool, the central body portion thereof will bulge inwardly, as the papers through which it passes would not permit it to bulge outwardly, which would be the natural tendency, and the upper portion of the tube would extend outwardly, as at *c*<sup>2</sup>, and the upper edges be turned over by the force of the blow to form the flanges *f*<sup>1</sup>, as will be clearly seen in Fig. 7 of the drawings. The tube is shown in Fig. 8 as it appears before being hit by the tool.

In order to place the bound sheets of checks within the cover A, it is simply necessary to force the spring slit stems into engagement with the open tubes, the heads of the spring-stems being compressed by the inwardly-extending body portion of the tubes and locked in the tubes above the said inwardly-extending portion. When it is desired to disengage the bound sheets of checks from the spring-stems, it can be accomplished by simply pulling the tubes F out of engagement with the spring split heads *c*, the heads of the said stems being compressed by the inwardly-extending portions of the tubes, and thereby permitted to slip out.

It will be observed that in my construction

the checks are bound permanently together by means of the open tubes F, which latter are rigidly held in place by riveting, and that the split spring-stems serve as a means of securing a bound book of checks in position within the cover, and that the stems are so constructed as to admit of their being used in this manner, and in this respect my invention differs from other temporary binders, in which separate sheets are bound together and each sheet is capable of being removed when desired.

By constructing a book of checks with the binder E as a means of permanently holding the stubs a book of bound stubs can be preserved after the checks have all been torn off, and by removing the stubs bound in this manner they can be conveniently stored away in a safe or other place without occupying so much space as when permanently bound in a cover of the full size of the check or series of checks and without liability of becoming separated in any manner.

By permanently securing the split stems to the lower cover or lid at a point forward of the flexible back and having the upper portion of the split spring-stems disconnected from the upper cover or lid several important advantages are secured. First, the upper cover or lid is adapted to be thrown back or opened independently of the sheets of checks, and thus the book or sheets of checks will remain in a flat or horizontal position while being written upon, which would not be the case if the securing-stems were secured to the upper cover or lid, as the sheets of checks will have a tendency to bulge or bow up when the book is open. Another advantage of this construction is that the strain is taken off from the flexible back while the book is open as well as when closed, and the back being made flexible and disconnected from the securing-stems is free to lie flat when the cover is thrown back on the table or other support free from all strain.

By making the split spring-stems a permanent part of the cover and binding the sheets of checks in the form of a book having a permanent back edge binding the blank checks will be kept in a position within the cover to be filled in, and after all the checks have been used a permanently-bound series of stubs will be left, which can be readily removed from the cover and stored away for future reference, as stated above, and a new set of bound checks inserted into the old cover, and thus the cover can be used over and over again, thereby saving considerable expense to the banking-house.

When a bank customer desires a new check-book, by the use of my invention it is simply necessary for the banker to take from his stock of unbound checks the number wanted by his customer, place them in the small binder E, and secure them together by means of the tube or eyelet F, and place the above combi-

nation in the removable cover by means of the slit spring-heads, engaging as above described.

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

10 1. A bank-check book comprising in its construction an upper and lower lid secured together by a flexible back, split spring-stems provided with heads and secured to the lower lid at points to one side of the flexible back, sheets of checks provided with apertures, a flanged back provided with apertures in its flanges coinciding with the apertures in the sheets of checks, tubes riveted to the flanged back inserted into the apertures in the sheets of checks and riveted to the flanges of the back so as to form a permanent binding, said tubes being provided with vertical slits, the central body portions of the tubes extending inwardly, and the upper portions extending outwardly, the construction and arrangement being such that when the split spring-stems are inserted into the tubes, the heads thereof will be compressed by the inwardly-extending body portions, and become locked in the tubes above the said inwardly-extending portions, substantially as described.

2. A bank-check book comprising in its construction an outer cover consisting of an upper and a lower lid secured together by a flexible back, spring split stems provided with heads and secured to the said lower lid at points to one side of the flexible back and sheets of checks provided with stubs permanently bound together by means of a flanged back provided with open tubes, said tubes being riveted to the flanges and provided with vertical slits, the central body portions of the tubes extending inwardly and the upper portions extending outwardly, the portions of the bound checks surrounding the open tubes preventing them from bulging outwardly, the construction and arrangement being such that when the spring split stems are inserted into the tubes, the heads thereof will be compressed by the inwardly-extending body portion and become locked in the tubes above the said inwardly-extending portion, substantially as described.

In testimony whereof I hereunto affix my signature in presence of two witnesses.

MARCUS P. EXLINE.

Witnesses:

WIN P. HANCOCK,  
J. E. LANCASTER.