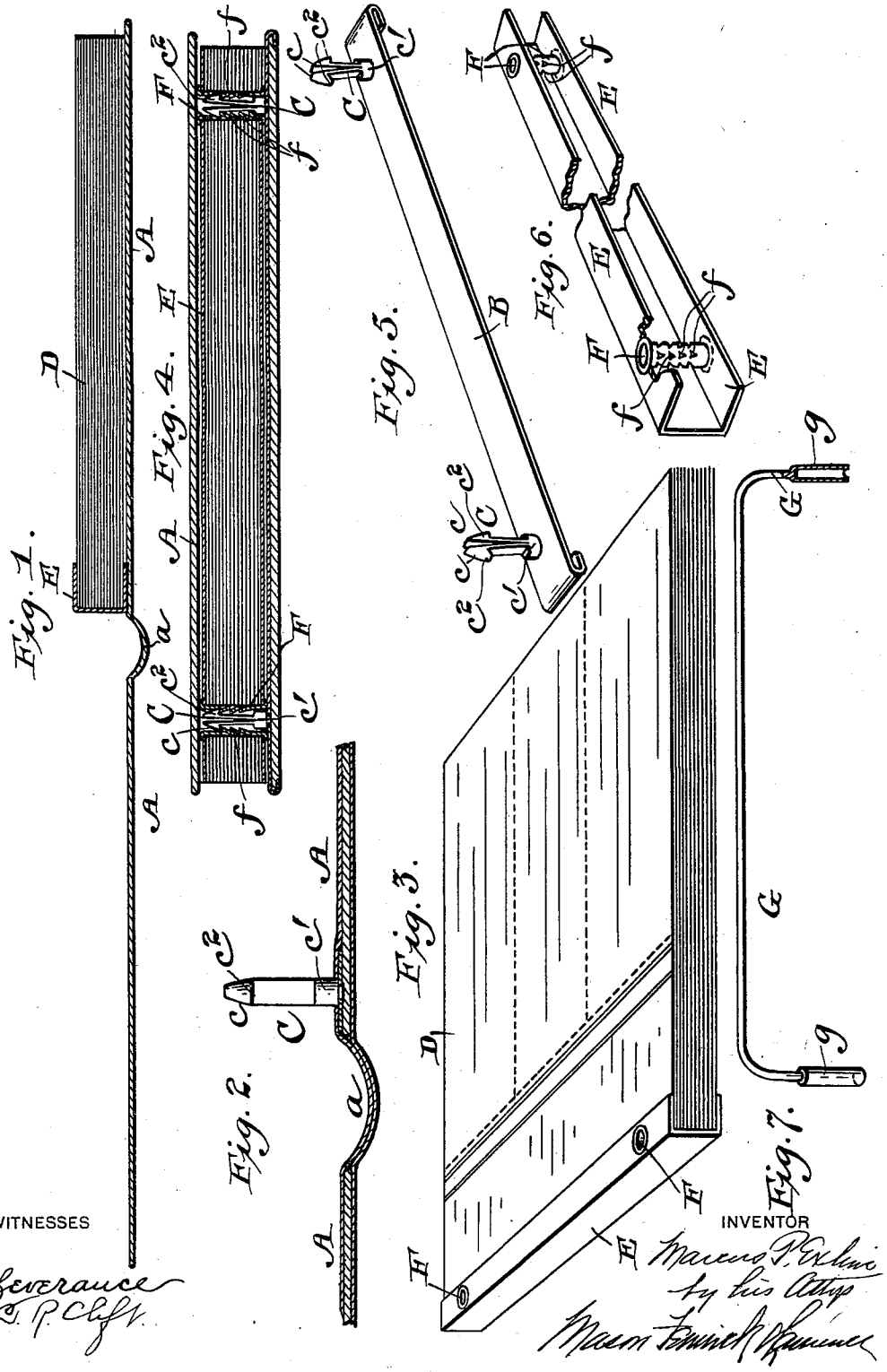
(No Model.)

M. P. EXLINE.

CHECK BOOK.

No. 592,929. Patented Nov. 2, 1897.



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UNITED STATES PATENT OFFICE.

MARCUS P. EXLINE, OF WAXAHACHIE, TEXAS.

CHECK-BOOK.

SPECIFICATION forming part of Letters Patent No. 592,929, dated November 2, 1897.

Application filed March 10, 1897. Serial No. 626,776. (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 for customers' use, such as are employed by banks for free distribution; and it consists of certain novel constructions, combinations, and arrangements of parts, as will be hereinafter described and specifically claimed.

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 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 strong securing-stems applied on the attaching-plate, and Fig. 6 is a detail perspective view of the metal binding for the checks and of the tubes for securing the sheets of checks and the metal binding together. Fig. 7 is a perspective view of the key used for removing the bound sheets of checks or the stubs thereof from the cover.

My invention is especially designed to overcome the difficulties and inconveniences which at present exist in the manufacture and filling of orders by bank stationers to banks for blank check-books. The practice now is for banks to purchase large quantities of blank checks in sheets, the sheets generally being held by the manufacturer subject to order of the bank for the purpose of printing in the names of the customers of the bank and binding in quantities and styles as wanted. The bank orders from the manufacturer from their stock of checks kept on hand by him a certain quantity of customers' checks printed with the name of, say, "John Smith & Co." The manufacturer then takes from the bank's stock of checks the quantity ordered and prints on the same the name of "John Smith & Co.," binding them as ordered, and sends them to the bank. The reason these checks are generally held by the manufacturer subject to the bank's order is that in most towns outside of the large cities the facilities for binding are limited.

By my invention, as will be hereinafter described, the bank can carry its stock of unbound but perforated checks at its own place of business, thus doing away with the necessary delay occasioned by sending away for the checks to be printed with the name of a customer and bound.

A in the drawings represents my improved cover, which is made of any suitable strong material adapted for the purpose and formed with a 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 edges of said cover and turning said ends down upon the outside of the cover. 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 interlining of the back. Before this strip is bound in the lower lid of the cover two metallic securing-stems C are fastened in the metallic band or strip by means of riveting, soldering, or any other suitable permanent manner. These stems comprise two strong prongs *c c*, which are secured close together at their lower ends in the base *c'* of the stem in such a manner that their upper ends, which are provided with lugs or heads c^2, lie normally apart. The lugs on the prongs are rounded and tapered upwardly, so that they can be brought together by a key having a round recess. I regard the manner of securing the strong stems to the cover by means of the metal band or strip as described and also the construction of the stems with strong prongs and smoothly-rounded and upwardly-tapering heads as important features of this part of my invention.

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 metal binder E of approximately rectangular shape, the binder being permanently secured to the stubs by a novel form of open rivets F, as will now be described. These open tubes extend entirely through the stub ends of the checks and through the metal binder E and are retained in position by flanges formed on one end of said tubes, which bear upon one outside surface of the metal binder and by riveting the other end of said tubes upon another outside surface of said binder. As stated above, these tubes extend entirely through the stub ends of the checks and are provided with a series of rows of indentures *f*, which are adapted to engage and retain the heads of lugs c^2, as shown in the drawings.

When it is desired to disengage the bound sheets of checks from the spring-stems, I employ a key G, which is preferably constructed of a piece of metal bent in U form and provided with round apertures or sockets *g* at each end. By the use of this key both fastenings can be released simultaneously without the key being turned, the rounded and beveled heads on the stems admitting of their being drawn together and released from engagement with the indentations in the tubes.

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 to admit of their being used in this manner, and in this respect my invention differs from 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 been torn off, and by removing the stubs thus bound from the split spring-stems 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 a check or series of checks and without liability of becoming separated in any manner.

By permanently securing the split spring-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 open 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 opened. Another advantage of this construction is that the strain is taken off of 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 metal binding the blank checks will be kept in 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, 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 with his name printed upon the same, by the use of my invention it is simply necessary for the banker to take from his stock of unbound checks the number of checks desired and have the name of the customer printed thereon by his local printer. After the checks are printed they will be bound together by means of the binder E and in this form will be handed to the customer by the banker, who can readily secure the checks into place upon the split spring-stems.

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

1. A bank-check book comprising in its construction an outer cover consisting of upper and lower lids secured together by a flexible back, spring split stems provided with upwardly-tapering heads and secured to 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 back provided with open tubes having indentations, the spring-stems being adapted to be inserted into the tubes, and the heads thereof engaging the indentations of the tubes, substantially as described.

2. A bank-check book comprising in its construction an outer cover consisting of upper and lower lids secured together by a flexible back, spring split stems provided with upwardly-tapering rounded heads secured to a metallic strip which extends the entire width of the book and is bent over and around the outer edges of the lower lid, said strip being concealed by the binding-leather of the cover, and sheets of checks provided with stubs permanently bound together by means of a back provided with open tubes having a series of rows of indentations, the spring-stems adapted to be inserted into the tubes and the heads engage the indentations of the tubes, substantially as described.

3. A bank-check book comprising in its construction an outer cover consisting of upper

and lower lids secured together by a flexible back, spring split stems provided with upwardly-tapering rounded 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 metallic back and open tubes having indentations, the spring-stems being adapted to be inserted into the tubes and the heads thereof engage the indentations, the said tubes being held in position by means of heads or flanges formed on one end and by riveting on the other end, substantially as described.

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

MARCUS P. EXLINE.

Witnesses:

J. L. GAMMON,

J. H. BEALL.