

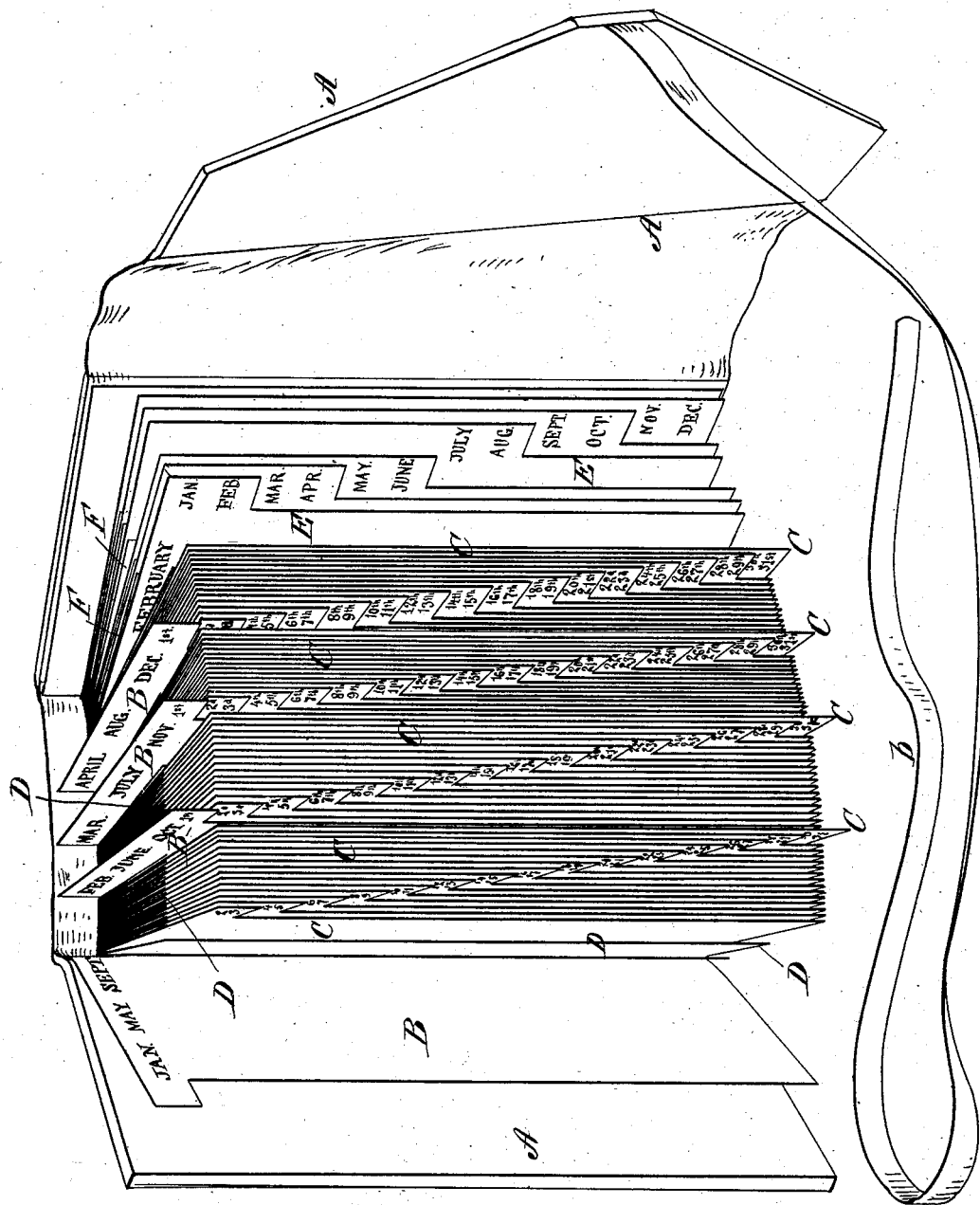
(Model.)

C. C. NORTH.

HOLDER FOR BILLS OR NOTES AND COLLECTION ITEMS.

No. 264,558.

Patented Sept. 19, 1882.



WITNESSES:

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# UNITED STATES PATENT OFFICE.

CALEB C. NORTH, OF HUNTINGDON, PENNSYLVANIA.

## HOLDER FOR BILLS OR NOTES AND COLLECTION ITEMS.

SPECIFICATION forming part of Letters Patent No. 264,558, dated September 19, 1882.

Application filed May 6, 1882. (Model.)

*To all whom it may concern:*

Be it known that I, CALEB C. NORTH, of Huntingdon, in the county of Huntingdon and State of Pennsylvania, have invented a new and useful Improvement in Holders for Bills or Notes and Collection Items, of which the following is a full, clear, and exact description.

The invention is more particularly designed for use in banks as a more convenient holder of bills receivable, also, if desired, of collection items, than the gum bands, spring-files, or like devices in ordinary use for the same purpose.

It consists in a holder, of book form, having a series of stiff leaves or flaps, certain of said flaps being marked and indexed with the names of the months and dates thereof, and forming what may be termed a "daily index," in which notes falling shortly due or due within a limited number of months may be filed, while others of said flaps, being indexed only to indicate the months of the year, form a "monthly index," in which notes having longer to run may be temporarily filed, substantially as herein-after described.

Reference is to be had to the accompanying drawing, which forms part of this specification, and which represents a view in perspective of my improved bill or bill and collection-item holder when open.

A is the cover of the holder, which may be of pocket-book form and have a strap, *b*, for securing it when closed. Bound up with or within said holder are a series of stiff leaves or dividing-flaps, B, on the upper margins of which are printed on both sides the names of three or any other given number of months, arranged so that unitedly said flaps take in all the months of the year, each of said flaps having the same number of months on its upper margin, but not consecutive months. Thus, supposing there are four of such flaps in all, then each flap will represent three months, the first one taking in January, May, and September, the second one February, June, and October, the third one March, July, and November, and the fourth one April, August, and December. Combined with these flaps B are a series of interposed stiff leaves or flaps, C, of somewhat shorter length than the flaps B, so as to expose above them the names of the

months on the flaps B. Said combined flaps B and C are indexed, in a step-like manner, down their outer longitudinal margins with dates of the months, from 1st to 31st, inclusive, the interposed flaps C preferably having two consecutive dates on each of them. Thus indexed, said flaps B and C form what is here termed the "daily index," and arranged between each of them are narrower blank flaps, D. Bound in said holder, also, at back of or following up said daily index, is a monthly index, composed of flaps E, indexed with the names of the months down their outer longitudinal margins, also, if desired, on opposite sides of their upper margins, each of said flaps indicating one, two, or more months, in consecutive order, and the whole of them taking in the several months of the year. Combined with these flaps E are also narrower flaps, F, interposed between them.

Supposing the holder is intended to carry notes maturing within four months from date, which is the arrangement here represented for it, then all notes having a longer time to run are put in their proper places at the back part of the holder—that is, in the monthly index—where they are filed to correspond with the months they fall due in. Thus, for instance, a note falling due in June, 1883, is temporarily filed between the flaps of the monthly index marked "June" and the adjacent blank flap D, and is there allowed to remain until within two or three months of its maturity, when it is taken out, entered in the tickler, and placed in the daily-index portion of the holder following the flap B, on which is indicated "June," or which has printed on it "February, June, October."

The holder is used straight through and in regular order, thus: Supposing we are in January, 1882, and have notes maturing in January, February, March, and April, then it will be proper to commence at the beginning of the holder and to go straight through it, placing each note or notes in at their respective maturing dates. By the time the April notes are out it will be necessary to commence at the beginning of the holder on the May notes, which have been placed there in the meantime, and so on through the entire year.

Among the advantages of this holder over

the usual gum bands or spring-files are, first, a great saving of labor, inasmuch as the notes need not be backed by the bank with the date of maturity, amount, number, and payer's name; second, the notes or bills will be better preserved, for the reason that in case of reference, or when it is necessary to enter a credit there will be no pulling of them out and pushing them in; and, third, there will be a great saving of time, owing to the convenience of the device, and whereby any note, after ascertaining its date of maturity from the tickler, can be instantly found by placing the thumb on the proper index date of the daily-index portion of the holder.

When, too, the holder is used for filing collection items said items may be very readily placed to their proper dates by simply placing the thumb on the date and laying the item in without docking or folding. In some cases it may be necessary to use one of said holders exclusively for bills and another for collection items.

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

A holder, of book form, for bills, notes, and other papers, having a daily index composed of a series of leaves or flaps, B and C, with intervening leaves, D, the leaves B and C being indexed with the dates of the months along their outer longitudinal margins, and the leaves B, between which the leaves C are arranged, having on their upper exposed margin the months of the year spread over them, said holder having also bound at its back, within its cover, the monthly index composed of the leaves E, with intervening leaves, F, indexed as set forth, the whole constructed, arranged, and operated in the manner and for the purpose set forth.

CALEB C. NORTH.

Witnesses:

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