April 23, 1929. L. J. DISSER, SR 1,710,210

SAVINGS BANK

Filed Feb. 13, 1928 2 Sheets-Sheet 1

FIG. 1

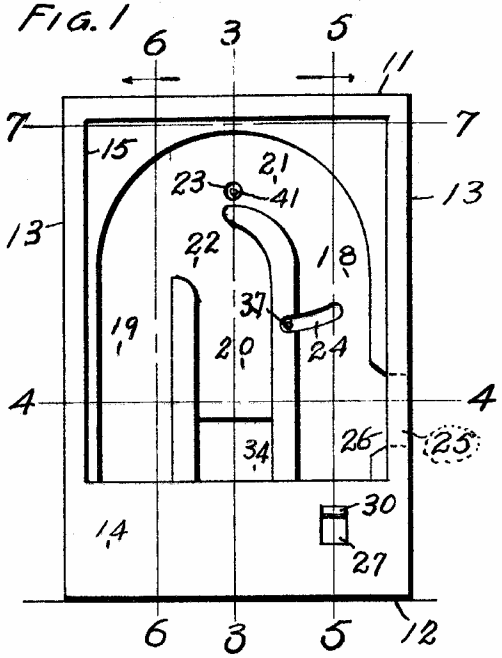


FIG. 2

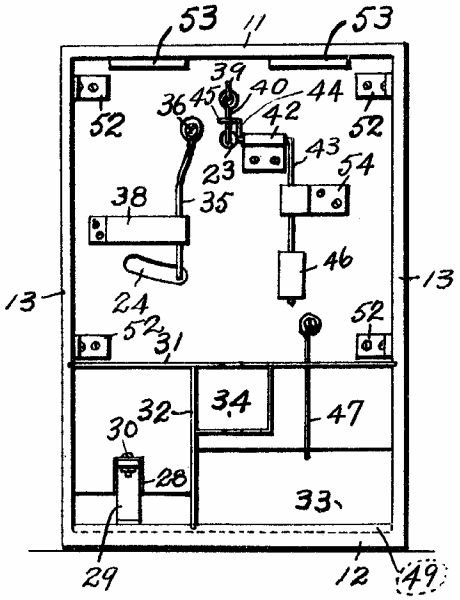


FIG. 4

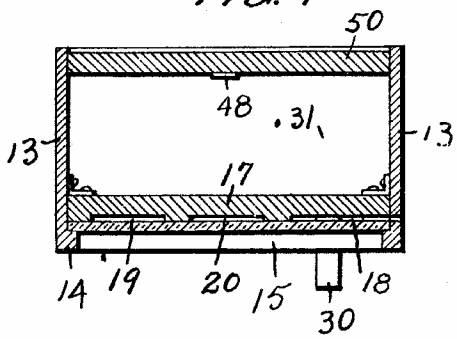


FIG. 3

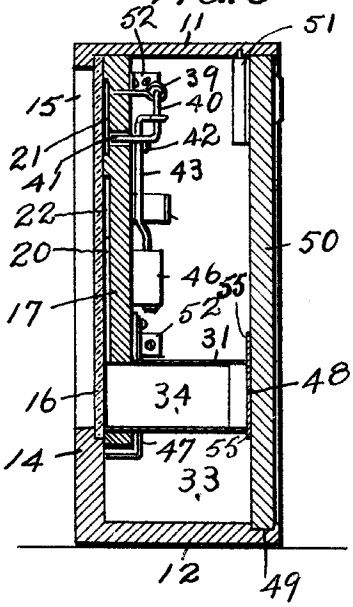
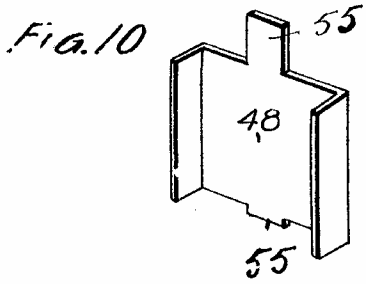


FIG. 10



INVENTOR
Louis J. Disser, Sr.
By Edward E. Logan
ATTY.

Patented Apr. 23, 1929. 1,710,210

UNITED STATES PATENT OFFICE.

LOUIS J. DISSER, SR., OF FERGUSON, MISSOURI.

SAVINGS BANK.

Application filed February 13, 1928. Serial No. 253,913.

My invention relates to improvements in savings banks, and has for its primary object a savings bank which is so constructed as to act as an incentive for saving.

A further object is to construct a savings bank in such a manner that by the exercise of skill the party operating the bank will be entitled to certain premiums in addition to the ordinary amount saved plus the interest given him by the bank on such amounts.

In the drawings:

Fig. 1 is a front view of my device;

Fig. 2 is a rear view of the same with the closure removed;

Fig. 3 is a vertical section taken on the line 3—3 of Fig. 1;

Fig. 4 is a horizontal section taken on the line 4—4 of Fig. 1;

Fig. 5 is a vertical section taken on the line 5—5 of Fig. 1 looking in the direction of the arrow;

Fig. 6 is a similar view taken on the line 6—6 of Fig. 1 looking in the direction of the arrow;

Fig. 7 is a horizontal section taken on the line 7—7 of Fig. 1;

Fig. 8 is a face view of the run-way plate employed;

Fig. 9 is a perspective view with parts broken away of one of the lever mechanisms employed to prevent manipulation of the device; and

Fig. 10 is an enlarged perspective view of the closure employed for the special compartment.

In the construction of my device I employ a casing having a top 11, a bottom 12, side walls 13, and a front wall 14. The front wall is cut away as indicated by the numeral 15 so as to leave an opening. To the rear of this opening is placed a sheet of transparent material 16, such as glass or the like. Resting against the inner face of the sheet 16 is a run-way plate 17. This run-way plate has spaced apart vertically extending run-ways 18, 19 and 20, the run-way 20 being intermediate the run-ways 18 and 19.

The run-ways 18 and 19 are joined together at their upper ends by a curved run-way 21. Slightly past the center of the curved run-way 21 and toward the run-way 19 is a passageway 22 by means of which the run-way 20 communicates with the curved run-way. It will be noted that the run-way 18 is longer than the run-way 19 and that the run-way 20 is shorter than the run-way 19. The purpose of this will be explained in detail later.

The run-way plate is provided with an opening 23, which is formed in the curved run-way 21. The run-way 18 has a curved slot 24 cut therein. This curved slot extends into one side of the plate 17 as illustrated in Figs. 1 and 8. The side wall 13 adjacent the run-way 18 is provided with a slot or opening 25, which communicates with an opening 26 formed in the run-way plate. This slot is of sufficient size to admit a coin of a predetermined denomination, it being understood also that the various run-ways are of sufficient width as just to accommodate the diameter of a coin of predetermined denomination, the run-way being, however, wide enough so that the coin will have free movement without becoming bound along its edges.

The front wall 14 is provided with an opening 27, which is located midway of the edges of the run-way 18. The plate 17 is provided with an opening 28, which is directly to the rear of the opening 27.

Secured to the bottom 12 of the casing is a bracket 29 to which is secured a spring arm or lever 30. This spring arm or lever extends through the openings 27 and 28 and projects at some distance beyond the front 14.

Located within the casing and at a predetermined distance above the bottom thereof is a horizontal partition 31 and spaced inwardly from the bracket 29 is a vertical partition 32, this forming a general compartment 33. The general compartment has also formed therein a special compartment 34. This special compartment is in alignment with the run-way 20 while the run-way 19 communicates at its bottom with the general compartment 33.

Secured to the rear of the run-way plate 17 is a lever 35. This lever is pivotally secured at its upper end so that it will swing from side to side freely. The pivot 36, which carries the lever 35, is so placed that when the casing is standing vertically, the end 37 of the lever 35, which is bent at right angles to the main portion of the lever, will extend into or through the slot 34 so as to be in close proximity to the glass or transparent sheet 16, and in order to prevent the end 37 from moving out of the slot when the device is tilted backward, I make use of the guide 38. In this way if the device,

when viewed as shown in Fig. 1, is tilted to the right, the end 37 will swing sideways and move into the run-way 18 thus blocking the run-way and preventing a coin from moving up.

Carried by the rear of the plate 17 is an eye 39 in which is suspended a hook 40, the end 41 of this hook projecting into the opening 23. The hook is only loosely suspended so that when the device is tilted forward, the hook will move forward through the opening 23 and extend into the run-way 21 thus preventing a coin from passing that point.

Secured to the rear of the plate 17 is a bracket 42 in which is pivotally mounted a bell crank lever 43. The bell crank lever has one arm 44 projecting upwardly and rearwardly. This arm is provided with a hook 45 which embraces a portion of the lever 40. The opposite end of the lever 43 has secured thereto a weight 46. This is for the purpose of forcing out the end 41 into the run-way 28 when the device is tilted rearwardly.

Carried by the plate 17 is an L shaped spring 47. This spring projects forward and across the lower edge of the run-way 19 and to one side of its center line and is for the purpose of preventing coins from being shaken from the general compartment back into the run-way 19. The spring, however, is flexible enough that the momentum of the coin in passing down through the run-way will be sufficient to move the spring to one side and permit the coin to drop downward into the compartment, but sufficient movement can not be imparted to the coin after it has once lodged in the compartment to cause it to move the spring aside thus permitting removal of the coin.

The special compartment 34 is provided with a separate closure 48 so that the contents of the general compartment can be removed without removing the contents of the special compartment. This is necessary for the reasons that will be later described.

The bottom 12 is provided adjacent its rear edge with a groove 49 in which the lower end of a door or closure 50 projects. This closure is provided with a suitable lock by means of which the bank can be closed so that no access can be had to its contents.

The operation of my device is as follows: A coin is inserted through the opening 25 into the run-way 18. After its insertion the coin drops down and comes to rest on the spring lever 30. The spring lever is then depressed and released suddenly so that it snaps up and comes to a sudden stop when striking the upper edges of the openings 27 and 28. The momentum imparted to the coin by this spring action carries it upward in the passage 18, around the passage 21 and down the passage 19. At the lower end of this passage the coin strikes the spring lever 47, moves it to one side, which permits the coin to drop into the general compartment. The object, however, in thus shooting up the coin, is to give it just sufficient momentum to ride over the top of the run-way 21. If successful in doing this, the coin will drop into the passageway 22, down through the run-way 20 and into the special compartment.

It is my intention to have the banker, who places these savings banks with the public, to offer a certain premium for every coin lodged in the special compartment in addition to the regular rate of interest. For instance, the banker may give a premium of ten cents for every dollar's worth of coins lodged in this special compartment, this ten cents being credited in addition to the amount taken from the bank and bears interest the same as if there had been deposited in a savings account, the coins in the general compartment only bearing the regular interest rate, there being no premium attached to the amount lodging in the general compartment. By this offering of a premium there will be an additional incentive because the party having the savings bank will try and cause coins to lodge in the special compartment. This can be done but it requires considerable skill and finess of touch to get just exactly the amount of movement on the coin to cause it to enter the passage 22. It is not necessary to have a safety lock at the bottom of the run-way 20 because there would be no incentive to shake any coins out of this compartment because there would always be a possibility of the coin entering the run-way 19 and dropping into the general compartment causing a loss of premium, but if it were possible to shake the coin from the general compartment, several could be moved from that compartment to the special compartment.

In order to prevent manipulation of the bank, I have provided the several levers aforementioned. For instance, if the bank is held in the hand with the front toward the operator and it is tipped to the right, the swinging lever will swing out into the passage 18, blocking it and prevent movement of the coin upward through the passage 18. If it is tilted forward the hook 40 will move forward into the passage or run-way 21 blocking it and preventing the coin from passing forward. If it is tilted to the rear, the weight 46 will move outward and move the end 45 of the lever 43 forward thus swinging the hook forward and causing it to project into the run-way 22, while if the device is tilted to the left, the coin will have sufficient momentum to slip past the passageway 22 and down through the run-way 19 into the general compartment.

From the foregoing it will be seen that it is practically impossible to manipulate

April 23, 1929. L. J. DISSER, SR 1,710,210

SAVINGS BANK

Filed Feb. 13, 1928 2 Sheets-Sheet 2

FIG. 5

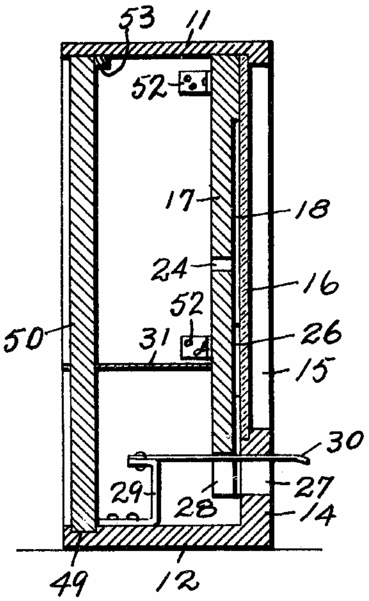


FIG. 6

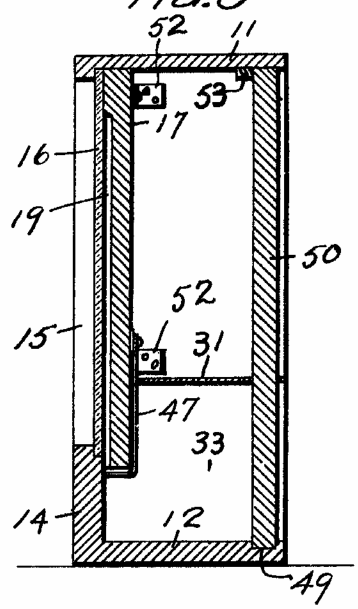


FIG. 8

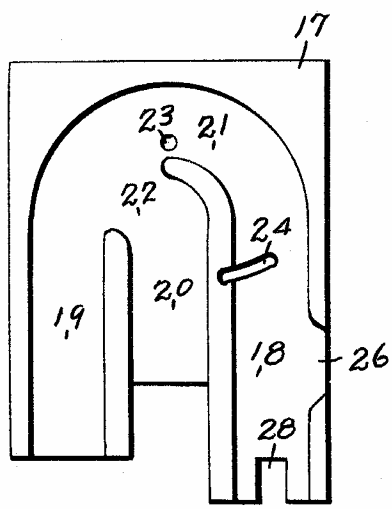


FIG. 7

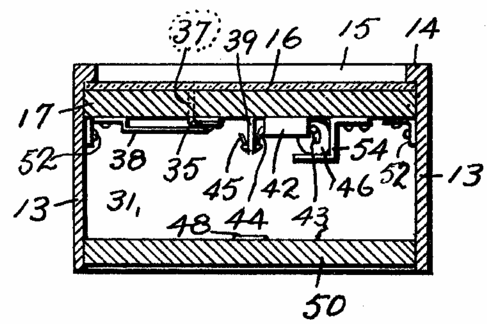
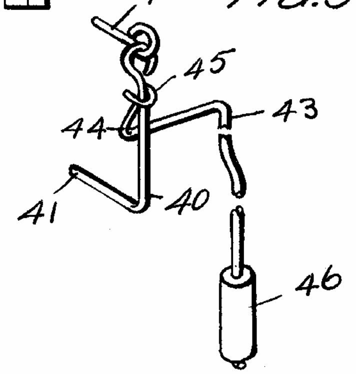


FIG. 9



INVENTOR
Louis J. Disser Sr.
By Edward E Longan
ATTY.

my device in such a manner as to unjustly cause coins to enter the special compartment. In other words, in order to operate my device successfully, the bank must stand vertical so that all the levers, which tend to choke the run-ways, will be in neutral position.

It will be noted from Figs. 2 and 4 that brackets 52 are used to hold the run-way plate in position. These brackets after being secured to the run-way plate are also secured to the side walls 13 and in order to prevent the door or closure from moving inward too far at its upper end I have provided stops 53, which are secured to the top 11. It will also be noted from Fig. 10 that the closure 48 is provided with projections 55. These projections preventing or limiting the insertion of the closure and also providing for its ready removal so that the contents of the general compartment 33 can be removed first and then access be had to the special compartment 34. This limiting of the insertion of the closure 48 by means of the projections assures the special compartment 34 of being always of the same size so that there will be no possibility of inserting the closure too far and consequently cutting down the content of the special compartment.

It will also be noted that the closure 48 is provided with projections 55, these projections being along the upper and lower edges of the closure and which limit its insertion in the special compartment 34. By this construction the contents of the special compartment cannot be varied whereas if these projections were not present, the closure could be pushed into the compartment to such an extent as to limit its content and again after the closure 50 has been removed and the contents of the general compartment 33 discharged and counted up, it will be an easy matter by reason of the projections 55 to remove the closure from the special compartment 34 permitting its contents to be separately discharged and counted up for premium purposes.

Having fully described my invention, what I claim is:—

1. A savings bank comprising a casing, a transparent sheet carried by the front of said casing, a run-way plate carried by said casing and located against the rear face of said transparent sheet, a pair of vertically parallel run-ways formed in said plate, a curved run-way formed in said plate and connecting the upper ends of said run-ways, a vertical run-way intermediate the first mentioned run-ways, a passageway connecting said last mentioned run-way and said curved run-way, a general compartment formed in the bottom of said casing and communicating with one of said first mentioned run-ways, a special compartment below and communicating with the intermediate run-way, means carried by said casing and operable from without for projecting a coin upwardly in the remaining vertical run-way, said coin adapted to pass up around the curved run-way and enter one of said compartments, and a removable closure for the rear of said casing.

2. A savings bank comprising a casing, a transparent sheet carried by the front of said casing, a run-way plate carried by said casing and located against the rear face of said transparent sheet, a pair of vertically parallel run-ways formed in said plate, a curved run-way formed in said plate and connecting the upper ends of said run-ways, a vertical run-way intermediate the first mentioned run-ways, a passageway connecting said last mentioned run-way and said curved run-way, a general compartment formed in the bottom of said casing and communicating with one of said first mentioned run-ways, a special compartment below and communicating with the intermediate run-way, means carried by said casing and operable from without for projecting a coin upwardly in the remaining vertical run-way, said coin adapted to pass up around the curved run-way and enter one of said compartments, a removable closure for the rear of said casing, and a separate closure for said special compartment.

3. A savings bank comprising a casing, a transparent sheet carried by the front of said casing, a run-way plate carried by said casing and located against the rear face of said transparent sheet, a pair of vertically parallel run-ways formed in said plate, a curved run-way formed in said plate and connecting the upper ends of said run-ways, a vertical run-way intermediate the first mentioned run-ways, a passageway connecting said last mentioned run-way and said curved run-way, a general compartment formed in the bottom of said casing and communicating with one of said first mentioned run-ways, a special compartment below and communicating with the intermediate run-way, means carried by said casing and operable from without for projecting a coin upwardly in the remaining vertical run-way, said coin adapted to pass up around the curved run-way and enter one of said compartments, and means pivotally carried by the rear of said run-way plate and adapted to be projected into one of said run-ways when the casing is tilted sideways for preventing a coin from passing upward in said run-way.

4. A savings bank comprising a casing, a transparent sheet carried by the front of said casing, a run-way plate carried by said casing and located against the rear face of said transparent sheet, a pair of vertically parallel run-ways formed in said plate, a curved run-way formed in said plate and connecting the upper ends of said run-ways, a vertical run-way intermediate the first mentioned run-ways, a passageway connecting said last mentioned run-way and said curved run-way, a general compartment formed in the bottom of said casing and communicating with one of said first mentioned run-ways, a special compartment below and communicating with the intermediate run-way, means carried by said casing and operable from without for projecting a coin upwardly in the remaining vertical run-way, said coin adapted to pass up around the curved run-way and enter one of said compartments, a removable closure for the rear of said casing, and pivoted means carried by the rear of said plate and adapted to be projected outwardly into said curved run-way for preventing the passage of a coin when the casing is tilted forward or back.

5. A savings bank comprising a casing, a transparent sheet carried by the front of said casing, a run-way plate carried by said casing and located against the rear face of said transparent sheet, a pair of vertically parallel run-ways formed in said plate, a curved run-way formed in said plate and connecting the upper ends of said run-ways, a vertical run-way intermediate the first mentioned run-ways, a passageway connecting said last mentioned run-way and said curved run-way, a general compartment formed in the bottom of said casing and communicating with one of said first mentioned run-ways, a special compartment below and communicating with the intermediate run-way, means carried by said casing and operable from without for projecting a coin upwardly in the remaining vertical run-way, said coin adapted to pass up around the curved run-way and enter one of said compartments, a removable closure for the rear of said casing, means pivotally carried by the rear of said run-way plate and adapted to be projected into one of said run-ways when the casing is tilted sideways for preventing a coin from passing upward in said runway, and pivoted means carried by the rear of said plate and adapted to be projected outwardly into said curved run-way for preventing the passage of a coin when the casing is tilted forward or back.

In testimony whereof I have affixed my signature.

LOUIS J. DISSER, Sr.