A. MAN. BANK CHECK.

No. 68,448.

Patented Sept. 3, 1867



Witnesse

M. C. Dey

Signature. Albon Man

UNITED STATES PATENT OFFICE.

ALBON MAN, OF BROOKLYN, NEW YORK.

IMPROVEMENT IN BANK-CHECKS.

Specification forming part of Letters Patent No. 68,448, dated September 3, 1867.

To all whom it may concern:

Be it known that I, Albon Man, of Brooklyn, in the county of Kings, in the State of New York, have invented certain new and useful Improvements relating to Checks and analogous devices representing values or amounts; and I do hereby declare that the following is a full and exact description thereof.

My invention consists in the employment of figures, arranged in a tabular form, to allow of punching out or otherwise ineffaceably marking a figure or a cipher in each column, so as to more efficiently guard against altering the amount of the check or other document to which it is applied, and to allow the true sum to be more quickly and conveniently read than with any previously-attempted expedient of analogous character.

It also consists in the employment of different styles and sizes and different strengths of figures or backgrounds, or both, in my

columns.

It also consists in continuing the columnar arrangement into the space in which the amount is to be written in figures.

I will first describe what I consider the best means of carrying out my invention, and will afterward designate the points which I believe to new therein.

The accompanying drawing forms part of this specification, and represents a blank check printed in accordance with my invention.

My invention allows of surface-printing, plate-printing, or any other style or method

of producing the figures.

Referring to the drawing, it will be observed that the check contains the usual safeguards against altering the amount—that is to say, there is a provision for writing out the amount in full in the body of the paper, and a line provided, and properly indicated at the bottom, in which the amount is to be written, in ordinary Arabic numerals, with a pen.

The peculiarity of my invention is, in this check, all on the left side. It may, if preferred, be on the right side; but I consider it more convenient to place it as represented.

It will be observed that there are vertical columns, side by side, which contain the nine digits arranged in their proper order, and succeeded by a cipher; the style of the figures in any single column is uniform throughout,

but the style in each column differs from that in the other columns; furthermore, the strength or the blackness of the figures increases from left to right in a gradually-ascending scale: also, that the background on which the figures are placed varies in style, each from the next, and that the strength or blackness of the background increases from right to left; also, that the columnar arrangement is continued beyond the table of figures and into the space in which the amount is to be written in figures by the pen, so that the amount, being first set down in said space in figures, one figure in each column, the exact figure which is to be punched out in each column is thereby plainly indicated, and the operation of punching is more certain to be performed properly.

The main body of the draft is indicated by A, and may be of any approved style. The space provided for the number is at the lefthand upper corner, as indicated by B. No column is provided for cents. The several columns are intended for dollars. Column D is for units; E, for tens; F, for hundreds; G, for thousands; H, for tens of thousands; I, for hundreds of thousands. O is the space provided for writing the cents with a pen in ordinary figures. The several columns DE, &c., are extended down through a space on the left of C, which space is divided into equal portions, as indicated by D'E', &c. In the space thus formed the amount in dollars is to be written with ink, as indicated.

J is the portion of the document which is intended to be retained by the signer of the draft, and may be in the ordinary style of such memoranda.

The figure used in each column is the one which is removed from the paper, or unalter-

ably marked by the punching.

To use my invention, a common hand-punch is applied to the proper figure in each column, and a portion of the paper at those points punched out and destroyed. All of the columns are punched, either on one of the figures or on a cipher at the bottom, so that there is one punch-mark in each column. If more should be put in, the fact would indicate that the check or draft, &c., had been altered. It would show an attempt to make the amount different from what it originally was.

The hole punched may be round or any

other shape. The figures punched out indicate the figures which are required to denote the amount of the check, and the amount may be read at a glance with great facility.

The amount of the check, in this instance, is two thousand and fifty-seven dollars and

twenty-five cents, (\$2,057.25.)

I am aware that figures have been before punched out on checks and other papers representing value; but the figures have never been before arranged in a columnar and tabular form; and they have been so difficult to read that such mode of obtaining security against alterations was never universally adopted, and has now nearly or quite gone out of use.

Some of the advantages due to certain features of my invention may be separately

enumerated, as follows:

First, by reason of the fact that my figures are arranged in the tabular manner represented, I am able to determine the places for punching with great facility, and to read the amounts indicated thereby with the highest

rapidity and certainty.

Second, by reason of the fact that each vertical column of figures, or the background on which it is set, differs in style from those in each of the other columns, I am able to guard against the fraudulent substitution of a number punched out of one column to replace a number punched out of another column.

Third, by reason of the fact that the strength or blackness of the figures, or of the background in each column, differs from that in the other columns, increasing in strength or blackness from one side to the other in a regular scale, I am able to still further guard against the substitution of a figure or cipher from one column into another. I am certain that the eye often more readily detects a change of strength or of blackness than a mere change of style.

Fourth, by reason of the fact that the strength of both the figures and of the back-

ground is varied, and that the blackness of the background increases in the reverse order from that of the figures, two objects are attained, viz., the safeguard against substitution of the figures in one column for the figures in another, and a harmonious and even appearance of the whole, while at the same time the contrast would be double in case of substitution.

Fifth, by reason of the fact that the columns are extended across the spaces provided for the writing of the amount, in figures, as represented, the art of punching properly is more easily acquired, and a greater certainty is assured of its correct performance in each in-

stance.

Having now fully described my invention, what I claim as new in checks and other papers representing values or amounts, and desire to secure by Letters Patent, is as follows:

1. The tabular arrangement of the several series of figures and of ciphers, substantially as

and for the purpose herein specified.

2. Making each column in a different style from any of the other columns, substantially as and for the purpose herein set forth.

3. The increasing strength or blackness from one side of the table to the other, substantially as and for the purpose herein set forth.

4. Varying the blackness of the background in the reverse order from that in which the blackness of the figures is varied, substantially as and for the purpose herein set forth.

5. Continuing the columnar arrangement beyond the series of figures, so as to provide spaces for the figures to be written therein, substantially as and for the purposes herein set forth.

In testimony whereof I have hereunto set my hand in the presence of two subscribing witnesses.

ALBON MAN.

Witnesses:

W. C. DEY, D. L. FREEBORN.