

J. O. CARPENTER.
Monetary-Check.

No. 226,974.

Patented April 27, 1880.

Fig. 1.

A. No. 3214. *B.* New York, Janry 10th 1880.
Bank of New York
A. Pay to the order of *C.*
D. Six hundred and fifty and $\frac{00}{100}$ Dollars
One Half of Which is Three hundred and twenty five " *E.*
\$650. $\frac{00}{100}$ *A.* *A.*

Fig. 2.

A. No 34216. *B.* New York, Janry 10th 1880.
St. Nicholas Bank.
Pay to the order of *C.*
D. One Thousand and $\frac{00}{100}$ Dollars.
Twice Which is Two Thousand $\frac{00}{100}$ Dollars. *E.*
\$1000. $\frac{00}{100}$ *A.* *A.*

WITNESSES=

Gas. E. Hutchinson.
Henry C. Hazard.

INVENTOR.

Gas. O. Carpenter, by
Geo. S. Prindle, his Atty

UNITED STATES PATENT OFFICE.

JAMES O. CARPENTER, OF BROOKLYN, NEW YORK.

MONETARY CHECK.

SPECIFICATION forming part of Letters Patent No. 226,974, dated April 27, 1880.

Application filed January 17, 1880.

To all whom it may concern:

Be it known that I, J. O. CARPENTER, of Brooklyn, in the county of Kings, and in the State of New York, have invented certain new and useful Improvements in Checks, Drafts, &c.; and I do hereby declare that the following is a full, clear, and exact description thereof, reference being had to the accompanying drawings, making a part of this specification, 10 in which—

Figure 1 represents my improved check as preferably prepared, and Fig. 2 is a view of a modification of the same.

Letters of like name and kind refer to like 15 parts in each of the figures.

In the employment of checks, drafts, notes, or other papers in which values are represented by figures or words, it is often the case that such values are raised by erasing the 20 words or figures representing the same and writing in other amounts, and many means have been devised for the prevention of such frauds; but none of said means have proved unobjectionable or have been used generally 25 by business men.

The design of my invention is to remedy the before-named difficulties by furnishing a simple, inexpensive, and easily-employed check upon fraud; and it consists in a check, draft, 30 note, or other paper in which values are represented, provided with a space for the insertion of the proper value and another space for the insertion of an amount less than or in excess of said value, and having a certain 35 stated comparative relation thereto, substantially as and for the purpose hereinafter specified.

The principle involved in my invention is the same in its application to different forms 40 of commercial paper, so that the operation and advantages of said invention will be sufficiently illustrated in connection with one of said forms, which, for convenience, is a bank-check.

45 In the annexed drawings, A represents a bank-check of ordinary form provided with the usual blank spaces for date, B, name of

payee, C, amount to be paid, D, (both in words and in figures,) and the name of the payor, and having also a space, E, left for the insertion of an amount greater or less than the sum 50 to be paid, which amount has a certain stated comparative value with relation to the latter.

Immediately before the space E are printed the words "one half of which is;" and if the 55 sum to be represented by the check is one thousand dollars, then said space would be filled in with the words "five hundred dollars," so that said check would read "Pay to the order of—one thousand dollars, one 60 half of which is five hundred dollars;" and before said check could be raised and made to represent a greater value than was intended by the payor it would be necessary to erase or change the dissimilar words in spaces D 65 and E.

The words preceeding the space E may indicate any desired comparative value, either greater or less than that to be inserted in space D, the principle being the same in each 70 case.

The improvement described affords not only a check against fraud, but also against mistakes upon the part of the person filling them in, as it could hardly be possible that an error 75 in filling space D could be repeated in filling space E.

Having thus fully set forth the nature and merits of my invention, what I claim as new 80 is—

A check, draft, note, or other paper in which values are represented, provided with a space for the insertion of the proper value and another space for the insertion of an amount less than 85 or in excess of said value, and having a certain stated comparative relation thereto, substantially as and for the purpose specified.

In testimony that I claim the foregoing I have hereunto set my hand this 16th day of January, 1880.

JAMES O. CARPENTER.

Witnesses:

A. H. NONES,
JOHN M. HARRINGTON.