

(No Model.)

W. T. DOREMUS.

DRAFT, CHECK, OR OTHER MONEY ORDER.

No. 322,166.

Patented July 14, 1885.

Fig: 1.

A.

B.

C.

E.

D	Index	\$	0	1	2	3	4	5	6	7	8	9	100	D
D	5 Thousands													D
D	4 Hundreds													D
D	3 Tens													D
D	2 Units													D
D	1 Fractions													D

E.

F.

Fig: 2.

A. New York Nov. 29th 1884.

B. Quogue National Bank

C. Pay to order of: William L. Watkins

E.

D	Index	\$	0	1	2	3	4	5	6	7	8	9	100	D
D	5 Thousands	0												D
D	4 Hundreds	0												D
D	3 Tens	0												D
D	2 Units	6												D
D	1 Fractions	⁵⁰ / ₁₀₀												D

E.

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Fig: 3.

A. New York Nov. 29th 1884.

B. Quogue Dirt Bank

C. Pay to order of: William L. Watkins

E.

D	Index	\$	0	1	2	3	4	5	6	7	8	9	100	D
D	5 Thousands	3												D
D	4 Hundreds	2		2										D
D	3 Tens	5					5							D
D	2 Units	8								8				D
D	1 Fractions	⁵⁰ / ₁₀₀											⁵⁰ / ₁₀₀	D

E.

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WITNESSES:

Chas. Nida
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UNITED STATES PATENT OFFICE.

WILLIAM T. DOREMUS, OF FLATBUSH, NEW YORK.

DRAFT, CHECK, AND OTHER MONEY-ORDERS.

SPECIFICATION forming part of Letters Patent No. 322,166, dated July 14, 1885,

Application filed December 15, 1884. (No model.)

To all whom it may concern:

Be it known that I, WILLIAM T. DOREMUS, of Flatbush, in the county of Kings and State of New York, have invented certain new and useful Improvements in Drafts, Checks, and other Money-Orders, of which the following is a full, clear, and exact description.

Reference is to be had to the accompanying drawings, forming part of this specification, in which similar letters of reference indicate corresponding parts in all the figures.

Figure 1 is a diagram of one of my improved blank checks. Fig. 2 is a diagram of one of the improved checks filled out for a small sum. Fig. 3 is a diagram of one of the improved checks filled out for a larger sum.

The object of this invention is to provide drafts, checks, and other money-orders so prepared that when properly filled out it will be very difficult to "raise" them or make them represent a larger sum than that for which they were drawn.

The invention relates to a draft, check, or other money-order made with spaces and provided with numerals and words whereby the said draft, check, or other money-order can be filled out in such a manner as to prevent it from being "raised" or made to represent a larger sum than that for which it was drawn, as will be hereinafter fully described and then claimed.

The check is prepared with a blank space, A, to receive the name of the place where and the date when the check is drawn, a blank space, B, to receive the name of the drawer, and a blank space, C, to receive the order and the name of the payee.

Below the spaces A B C are six or more spaces, D, separated by transverse lines and which are divided into spaces E by vertical lines. In the upper space D, at the upper ends of the first two spaces E, is the word "index," at the upper end of the third space E is the dollar-sign "\$," and at the upper ends of the following spaces E are a cipher, the numerals 1, 2, 3, 4, 5, 6, 7, 8, 9, and the fraction-sign $\frac{1}{100}$ in regular order. In the first space E, beginning at the lower space D, are the numerals 1 2 3 4 5, according to the number of spaces D, the upper space D not being numbered. In the second space E, beginning at the lowest space D, are the words "Frac-

tions," "Units," "Tens," "Hundreds," "Thousands," and so on, according to the number of the said spaces D. Below the spaces D E is a space, F, for the signature of the drawer.

In filling out the check the sum for which the said check is drawn is written out in words in the space D in which occurs the name of the highest denomination mentioned in the check—as, for instance, if the highest denomination mentioned is thousands, the words should be written upon the fifth or thousands space; if the highest denomination mentioned is hundreds, the words should be written upon the fourth or hundreds space. The writing should begin under the numeral in the upper space D representing the number of the highest denomination mentioned in the sum—as, for example, if the highest denomination mentioned is three thousand, the writing should begin under the numeral 3, as illustrated in Fig. 3. In case there is not room for the whole sum to be written in the space in which the writing is begun, it can be completed in the next space. The third space E is then filled out with numerals, putting the number representing the amount of each denomination in its appropriate space D and placing ciphers in the spaces where there are no numerals, as illustrated in Figs. 2 and 3. The numerals representing the different denominations mentioned in the sum, except the highest denomination, are then placed in the spaces D belonging to the said denominations and below the corresponding numeral in the upper space D—as, for example, if the sum be three thousand two hundred and fifty-eight and $\frac{50}{100}$ dollars, the numeral 2 will be placed in the hundreds-space D below the numeral 2 in the upper space D; the numeral 5 will be placed in the tens-space D below the numeral 5 in the upper space D; the numeral 8 will be placed in the units-space D below the numeral 8 in the upper space, D, and the fraction $\frac{50}{100}$ will be placed in the fractions-space D below the fraction-symbol in the upper space D. The whole sum is then written in figures in the space D below the last words of the sum written in words.

After the signature of the drawer, or in some other part of the check, is written a numeral corresponding with the numeral of the

space D corresponding with the highest denomination mentioned in the sum for which the check is drawn—as, for example, if the highest denomination mentioned is thousands, the numeral 5 will be written after the signature, to indicate that thousands is the highest denomination mentioned in the check and that the writing will be or will begin upon the space D marked 5, as illustrated in Figs. 2 and 3. By this method of filling out the check so many erasures and changes will be necessary in “raising” the check that it cannot be done without detection.

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

A blank draft, check, or other money-order made, substantially as herein shown and described, with spaces A B C, to receive the name of the place and the date, the name of the drawee, and the order and the name of the payee, and with spaces D E, containing the dollar-sign \$, the numerals 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, and the fraction-sign, and the numbers and denominational names of the spaces D, as and for the purpose set forth.

WILLIAM T. DOREMUS.

Witnesses:

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