

E. NORTH. CHECK BOOK.

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Fig. 4.

UNITED STATES PATENT OFFICE.

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CHECK-BOOK.

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To all whom it may concern:

Be it known that I, EDWARD NORTH, of Newhall, in the county of Los Angeles and State of California, have invented a new and useful Improvement in Check-Books, of which the following is a full, clear, and exact description.

This invention consists in a check-book provided with any number of checks having stubs of novel construction and character, each succeeding stub pertaining to its respective check varying in shape, dimensions, or position to the remaining check-stubs, so that as the checks are drawn and detached in succession the amounts of all the checks drawn will be plainly visible simultaneously in column order, one below the other, thereby affording the greatest convenience possible for adding or footing the same.

The invention also includes a special stub, preceding the stub of the first check in the book, made or ruled and printed or, in other words, constructed to make it available for adding or footing all checks drawn immediately opposite the amount of the last check drawn as appearing on the stub of said check.

Furthermore, the invention includes an advance page or leaf, which may either be the front inside of the book-cover or an independent page or leaf preceding and opposite the special stub, ruled or printed with suitable and convenient columns for entering the date and amount of each deposit, a column into which may be added or footed the total amount of deposits, and a column for entering the balance or difference between the total amount of deposits and the total amount of checks drawn.

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

Figure 1 represents a check-book embodying my invention, thrown open at where the first of a series of remaining undrawn checks is exposed, showing also the exposed portion of the stub of said check and the preceding exposed amount-spaces of the stubs of previously drawn and detached checks. Fig. 2 is a similar view of said book, in part, opened in the same place, but showing the stub of the first of the series of remaining undrawn

checks fully exposed and the stubs of the previously drawn and detached checks as thrown back. Fig. 3 is a like view of the book, in part, opened at the same place, but showing the stub of the first of the series of remaining undrawn checks thrown back; and Fig. 4 is an end view of the open book, in part exposed, as in Fig. 1.

A indicates the book, and $b b'$ the two halves of its back or cover. Said book may be of any suitable size and shape and contain any desired number of checks $c c' c^2$, &c. These checks, which are bound in with the book, are each detachable when drawn or filled up, as along a line of perforations d , leaving a blank remnant or strip e remaining bound in with the book, or at least the checks may be so detached. Said checks, too, have bound with them in the book stubs $f f' f^2$, &c.,—that is, a stub for each check. These stubs extend down throughout the length of the book for varying portions of their width at least, excepting the last one, which may extend throughout its entire width the whole length or depth of the book; but generally they are cut away successively at increasing depths from their top downward for the outside portions of their width, thereby, when closing down one upon the other as the checks are detached, forming exposed step portions or wings $g g' g^2 g^3$, &c., visible one below the other, and these wing portions where so exposed have the different amounts for which the checks are respectively drawn expressed on the face of them, so that as the checks are drawn and detached in succession the amounts of all the checks drawn will be plainly visible simultaneously in column order one below the other, thereby affording the greatest convenience possible for adding or footing the same, as clearly shown in Fig. 1 of the drawings. There is also bound in with the book a special stub h , preceding the stub of the first check and extending throughout the length of the book, but of a width so as to leave exposed the wings $g g' g^2$, &c., of the check-stubs. This special or extra stub h may have the words "Total of checks" printed on its top, and has longitudinal and transverse ruled lines $i k$, the latter being in line with the exposed wing portions $g g' g^2$, &c., whereby the adding or footing of all the

checks drawn may be entered upon the extra stub *h* immediately opposite the amount of the last check drawn. Thus, as shown in Fig. 1, the exposed amounts appearing on the wings of certain of the stubs pertaining to three previously drawn and detached checks are "\$50.08," "\$24," and "\$45.02." These foot up "\$119.10," which is entered on the extra stub *h* directly opposite the amount of the last-drawn check as appearing on its stub. Furthermore, the book has an advance page or leaf, and which is here shown to be the inside of the one-half *b* of the cover, but which might be an independent fly leaf or sheet preceding and opposite the special stub *h*. This advance page or leaf has longitudinal ruled lines *l*, preferably crossed by transversely-ruled lines *m* and forming a column or columns *n* for entering the date and amount of each deposit made in the bank, another column *r*, into which may be added or footed the total amount of deposits, and still another column *s* for entering the balance or difference between the total amount of deposits and the total amount of checks drawn. Over these columns should be inscribed or printed the uses of them, respectively, such as "Date," "Deposit," "Total deposit," and "Balance." Such page or leaf virtually forms a balance-sheet. Thus, as in Fig. 1, the separate deposits entered upon said page are "\$100," "\$60," "\$40.80," and "\$35," which foot up in the total-deposit column "\$235.80," from which, when the total amount of checks drawn, that is here shown as "\$119.10," is deducted, leaves a balance to credit of the depositor of "\$116.70" as entered in the balance-column *s*.

The uses and advantages which attach to a check-book of this description are, first, the ease with which the depositor can tell the amount left to his credit in bank; second, that while the book may be balanced at any moment with a minimum of labor, it is not

necessary to balance it until all the checks have been used; third, that an error made in balancing the account is not of necessity perpetuated as more checks are drawn, but that no footing or balancing is dependent upon the last one for its accuracy; fourth, that all the above-named advantages are obtained without posting or rewriting a single figure; fifth, that it is absolutely impossible for a check to be overlooked when once drawn; sixth, that all excuse for unconscious overdraft is avoided.

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

1. In a check-book having a series of successive checks in single order lying one under cover of the other, the combination, with said checks, of independent stubs thereto bound up with or in the book, constructed, successively, of increasing depth at the outer portions of their width from their tops downward, adapted to receive on said portions entries of the amounts of checks as drawn, and forming, as successive checks are drawn and detached, a series of step-like surfaces for simultaneous exposure of the amounts of said checks one below the other, substantially as specified.

2. In a check-book of the character described, the combination, with the checks and their independent step-like stubs, of a supplemental narrower stub arranged in advance of the first check-stub and ruled and printed or marked to provide for entries on it opposite the step-like surface of the last drawn and detached check the total amount of the series of drawn and detached checks, essentially as herein set forth.

EDWARD NORTH.

Witnesses:

GEO. CAMPTON,
FRANK HEIL.