

(No Model.)

A. W. DOWE.
SAFETY BANK CHECK, DRAFT, &c.

No. 585,087.

Patented June 22, 1897.

Fig. 1.

San Francisco, Cal. 189 N^o 585,087

The Safety Bank Check Company —

Pay to _____ or order \$ _____ Dollars

To _____

UNITS. 1 2 3 4 5 6 7 8 9

MILLIONS * HUNDREDS OF THOUSANDS * TENS OF THOUSANDS * HUNDREDS * TENS *

A. B. C. D.

Fig. 2.

San Francisco, Cal. May 14 1896 N^o 591

The Safety Bank Check Company —

Pay to Arthur W. Dowe or Order \$ 910.00

Nine Hundred and ten — Dollars

To John Doe & Co.

UNITS. 1 2 3 4 5 6 7 8 9

TENS OF THOUSANDS * HUNDREDS * TENS *

A. B. C. D.

Witnesses:

E. Salomon

M. Beggs

Inventor:

Arthur W. Dowe

By Smith & Son Attys.

UNITED STATES PATENT OFFICE.

ARTHUR W. DOWE, OF SAN FRANCISCO, CALIFORNIA.

SAFETY BANK CHECK, DRAFT, &c.

SPECIFICATION forming part of Letters Patent No. 585,087, dated June 22, 1897.

Application filed May 21, 1896. Serial No. 592,454. (No model.)

To all whom it may concern:

Be it known that I, ARTHUR W. DOWE, a citizen of the United States, residing in the city and county of San Francisco and State of California, have invented certain new and useful Improvements in Safety Bank Checks, Drafts, and Similar Instruments, of which the following is a specification.

This invention relates to an improved form of safety-blank for checks, drafts, and other commercial instruments, having for its object to provide an effective protection against fraudulent alteration of the instrument without materially changing the size and other characteristics of the ordinary paper blank and without any complicated system of marking, cutting, or perforating the instrument.

To such end and object my said invention consists in a blank having on one end and integral with the body portion a stub, coupon, or extension of the body, at and along one edge of which is printed in spaced order just back of the edge a row of digits from "1" to "9," inclusive, and at and along the opposite edge of which is printed in spaced order a row of asterisks or other equivalent marks or characters, each having a given value, which is fixed and denoted by printed words on the body of the coupon, as hereinafter fully described, and pointed out in the claim.

In the following description, which explains the nature of the said invention and the manner of using the same, reference is made to the drawings that accompany and form part of this specification, in which—

Figure 1 represents a blank check or draft embodying my said improvement. Fig. 2 illustrates the same blank filled out for a certain sum and with the safety portion properly cut to prevent the check from being raised in value.

A indicates the body portion of a blank check or draft, on the face of which are printed in the usual form the name of the bank, the name of the city or town, and the blank space for names and amounts.

B is a stub, coupon, or short extension of this body portion at one end and integral with the body.

C is a row of figures printed along the bottom of this stub B and composed of the nine digits. These are arranged in spaced or

open order at regular intervals apart, beginning at the side next the body portion and extending in single line parallel with the bottom edge.

D is a row of asterisks, dots, or other suitable marks or characters printed at the opposite side along the top edge of the stub portion at intervals apart, while the words "Tens," "Hundreds," "Thousands," &c., are printed on the body of the stub below and directly opposite or in line with these marks and giving to each of them a fixed value. Thus, for example, the word "Tens" is printed in line with the first one of the characters D, next to the body portion of the blank, giving that character in the row or line the value of tens. At the next character is printed the word "Hundreds," and so on, each character being advanced in value in regular order for the entire row or line. These words are printed across the face of the stub in slanting lines converging generally toward the numeral "1," as shown in Fig. 1 of the drawings. As thus arranged the numerals along the bottom side of the stub will designate the first figure of any sum from one dollar to nine million dollars written on the body of the check, while the marks or characters along the opposite side will give a value to each numeral from tens to millions, according to that particular one of the marks or characters D which is associated with the numeral in the opposite row C, by tearing or cutting off from the outer end of the stub all that portion beyond the required numeral at the bottom and the required character at the top on a straight line between those points. This will be clearly understood from the sample check illustrated in Fig. 2 of the drawings, where it will be seen that the stub being cut from the numeral "9" diagonally across to the character D, at the opposite side, denoting hundreds, all the figures and characters, and especially the character D of larger value, are permanently detached or removed from the stub, and those left at the extreme outer end denote the value or sum in round numbers that is written on the body of the check.

It will be seen from the above description that my improvement combines extreme simplicity, certainty of protection, and a large limit of value, ranging from one dollar to nine

million dollars, without increasing materially the size of the blank and without requiring complicated calculations.

5 A special and important feature of the structure is the production of a straight and even edge with a single cut without irregular projections or indentations at the end of the check.

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

15 In a safety bank check, draft or similar instrument, the combination, of a stub or extension at and integral with one end thereof having along one of its edges a row of digits from "1" to "9" inclusive beginning at the side next the body of the check and extending along that edge at intervals of space to the outer side of the stub; and along the opposite
20 edge a row of asterisks or similar characters also at intervals apart each of said characters having a given value expressed by the words "Tens," "Hundreds," "Thousands" and so

on, beginning at the side next the body of the check and increasing in regular order in a ten- 25 fold ratio, to the outer side of the stub, the said words being printed on the stub in lines converging toward the opposite side and the unit end of the opposite row of digits; whereby the sum expressed on the body of the instrument 30 is also denoted on the stub in round numbers by tearing away the end portion thereof on a line that connects the proper numeral on one side with the proper character of the row on the opposite side that will raise the value of 35 such numeral to the required place, and the word or words that express the value of such character will remain on the body of the stub, as described.

In testimony that I claim the foregoing I 40 have hereunto set my hand and seal.

ARTHUR W. DOWE. [L. S.]

Witnesses:

EDWARD E. OSBORN,
M. REGNER.