

(No Model.)

W. H. HOWARD.

CHECK OR OTHER NEGOTIABLE INSTRUMENT.

No. 599,841.

Patented Mar. 1, 1898.

N^o.A

NORTH RIVER BANK N^o.A

NEW YORK, 1899

\$

Pay to

DOLLARS

order

Dollars.

MAY BROTHERS & HERBERT

NEW YORK.

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WITNESSES:

R. H. Humphrey.
J. Green.

INVENTOR

BY Wm. H. Howard
Harbert D. Hughes
ATTORNEY

UNITED STATES PATENT OFFICE.

WILLIAM HENRY HOWARD, OF NEW YORK, N. Y., ASSIGNOR OF ONE-HALF
TO LEONARD W. SWEET AND ELI P. ELLSWORTH, OF SAME PLACE.

CHECK OR OTHER NEGOTIABLE INSTRUMENT.

SPECIFICATION forming part of Letters Patent No. 599,841, dated March 1, 1898.

Application filed June 15, 1897. Serial No. 640,816. (No model.)

To all whom it may concern:

Be it known that I, WILLIAM HENRY HOWARD, a citizen of the United States, residing at New York, in the county and State of New York, have invented certain new and useful Improvements in Checks or other Negotiable Instruments, of which the following is a specification.

The invention relates, broadly speaking, to a means or method of preventing the alteration of the values of issued checks, drafts, or other commercial paper and technically known as "raising;" and it consists, essentially, of a series of cut-away portions lying within the check proper, which portions being once removed cannot be replaced. The cut-away portions are arranged in sections and each portion or section denominates or indicates a certain value which, by subtraction from the instrument, limits its said value, and through the special construction which I employ such value cannot be altered or raised without immediate detection even by the most inexperienced.

In accordance with my invention the body of the check, draft, or other instrument will be of the usual form, and at one end of the same I provide the sections aforesaid, which sections are formed by lines radiating from a central point upon the left-hand end of the instrument, each section bearing a certain denomination. These spaces are nine in number on each side—that is to say, above and below. In issuing the check or other instrument the body of the same will be filled out for the proper amount in the usual manner, and then the check may be detached on the two radial lines of said diagram corresponding with and denoting its face value. This detachment of the check on the line indicated severs the sectional diagram, leaving a part of the latter to be carried by the check and a part remaining with the check-stub retained by the drawer. Thus both that portion of the diagram carried by the check and that portion remaining with the stub will clearly and permanently show the face value of the check as drawn. In carrying my invention into effect these sections are placed within the check-body proper, so that the diagram cannot be removed without mutilating the in-

strument to such an extent as to render it plainly void.

In the employment of my invention, also, I use a series of checks, which idea I have shown, described, and claimed in another application filed July 13, 1897, Serial No. 644,466, which series enables me to cover any amount from one dollar up.

The invention will be readily understood from the explanation hereinafter presented, reference being had to the accompanying drawing, which shows a face view of a check bearing on its left-hand end the lined and spaced diagram constituting the novel feature of the invention. This check is intended for amounts less than one hundred dollars and belongs to what I term "Series A."

In the drawing, A designates the body of the check or other order, and E the stub, which may be utilized for receiving the usual memoranda. The body of the check A is of any suitable and well-known form and bears such inscriptions as may be desired. At the left-hand end of the check and within the area of the check proper is the diagram, consisting of the two lettered parts F G, said parts corresponding with one another and being formed of a series of lines H I, all radiating from the central point J, which is the only connection between the parts F G. The lines H I divide the spaces K L of the said parts F G, and these spaces will contain at their outer wider ends the numerals or other indicating characters, as usual, which numerals or characters show the values corresponding with the amounts for which the checks or other orders may be drawn or issued.

The part F shown in the figure contains at its outer edge the numerals "1" to "9," inclusive, each space K being devoted to one numeral, and the outer edge of the part G of the check bears the numerals ranging from "10" to "90," inclusive, each space L being devoted to one numeral.

The numerals "1" to "9," inclusive, in the part F of the diagram connected with the check shown indicate units of dollars, the numeral "1" being one dollar, the numeral "2" two dollars, and so on; and the numerals "10" to "90," inclusive, in the part G of said diagram indicate tens of dollars, the nu-

meral "10" indicating ten dollars, the numeral "20" twenty dollars, the numeral "30" thirty dollars, and so on. The check shown will be issued for all amounts less than one

5 hundred dollars.

If the check shown should be drawn for, say, thirty-five dollars, the diagram D would be severed on the line intermediate the numerals "30" and "40" of the part C and on
10 the line intermediate the numerals "5" and "6" of the part F, and thus the check would carry with it a part of the diagram D, which part would indicate on its lower edge the numeral "30," indicating thirty dollars, and on
15 its upper edge the numeral "5," indicating five dollars. The check would thus on the diagram D carry the means indicating the amount for which the check was originally drawn, and which means, it will be apparent,
20 could never be "raised."

If the check illustrated were to be issued for ninety dollars, the check and its diagram D would be detached on the first line to the right of the part F on said diagram and on
25 the outer vertical line I of the part G on said diagram. Thus the part carried by the check would indicate on the part G that it was issued for ninety dollars, all of the part F having been removed and left with the stub E in
30 the check-book.

It will be seen that the receiver of the check is not only protected against the drawee, but the drawer is also protected, for the reason that the stub portion of the diagram indicates
35 by its absent portion the amount for which the check was drawn. It is apparent that an instrument once issued according to this plan would be impossible to change, as there are insurmountable difficulties in adding to the
40 fabric of the paper at the end. It will be seen also that the indicating-diagram contain-

ing the sections aforesaid lie within the area of the check proper and that therefore any attempt to tamper with the instrument by removing the entire section feature would re- 45
sult in a permanent mutilation of the instrument.

Having thus described my invention, what I claim as new, and desire to secure by Letters 50
Patent, is—

1. The check or other order having a diagram lying within the area of the check proper, composed of the two corresponding parts formed of lines and intervening spaces radiating from a given point, said parts each being in the form of a triangle and so arranged 55
with respect to one another that said diagram may, to properly denote the desired values, be severed on connected lines running through both said parts and at an angle to one an- 60
other, substantially as set forth.

2. The check or other order having a diagram lying within the area of the check proper composed of the two corresponding parts formed of lines and intervening spaces bear- 65
ing indicating characters denoting money values and radiating from a given point, said parts each being in the form of a triangle and so arranged with respect to one another that said diagram may, to denote the proper value 70
of the check or order, be severed on connected lines running through both said parts and at an angle to one another, the indicating characters on one of said parts representing values of one denomination and those on the 75
other of said parts denoting values of another denomination, substantially as set forth.

WILLIAM HENRY HOWARD.

Witnesses:

M. V. BIDGOOD,
J. GREEN.