

No. 621,767.

Patented Mar. 21, 1899.

F. HACHMANN.
CHECK PROTECTOR.

(Application filed Oct. 15, 1898.)

(No Model.)

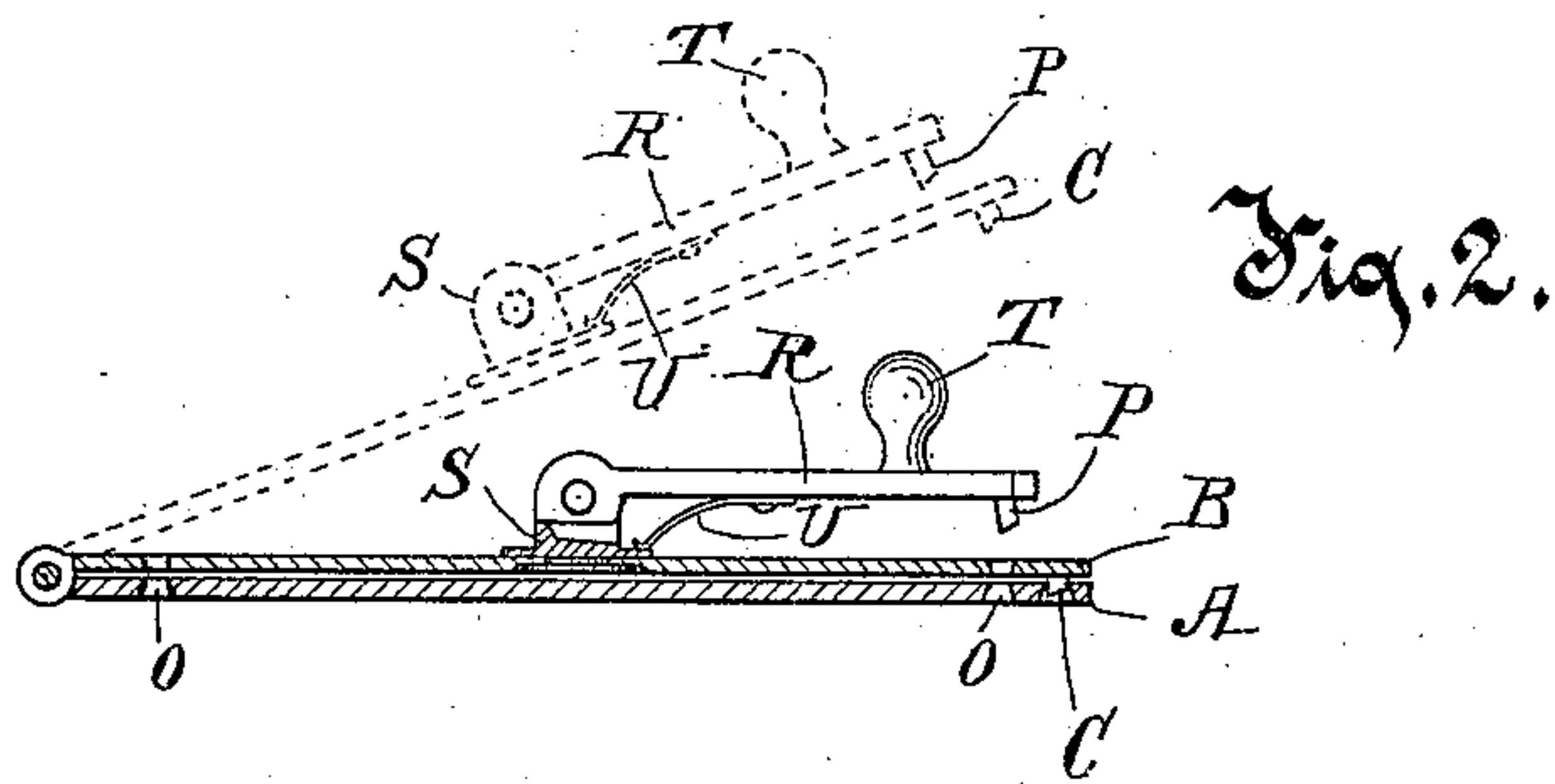
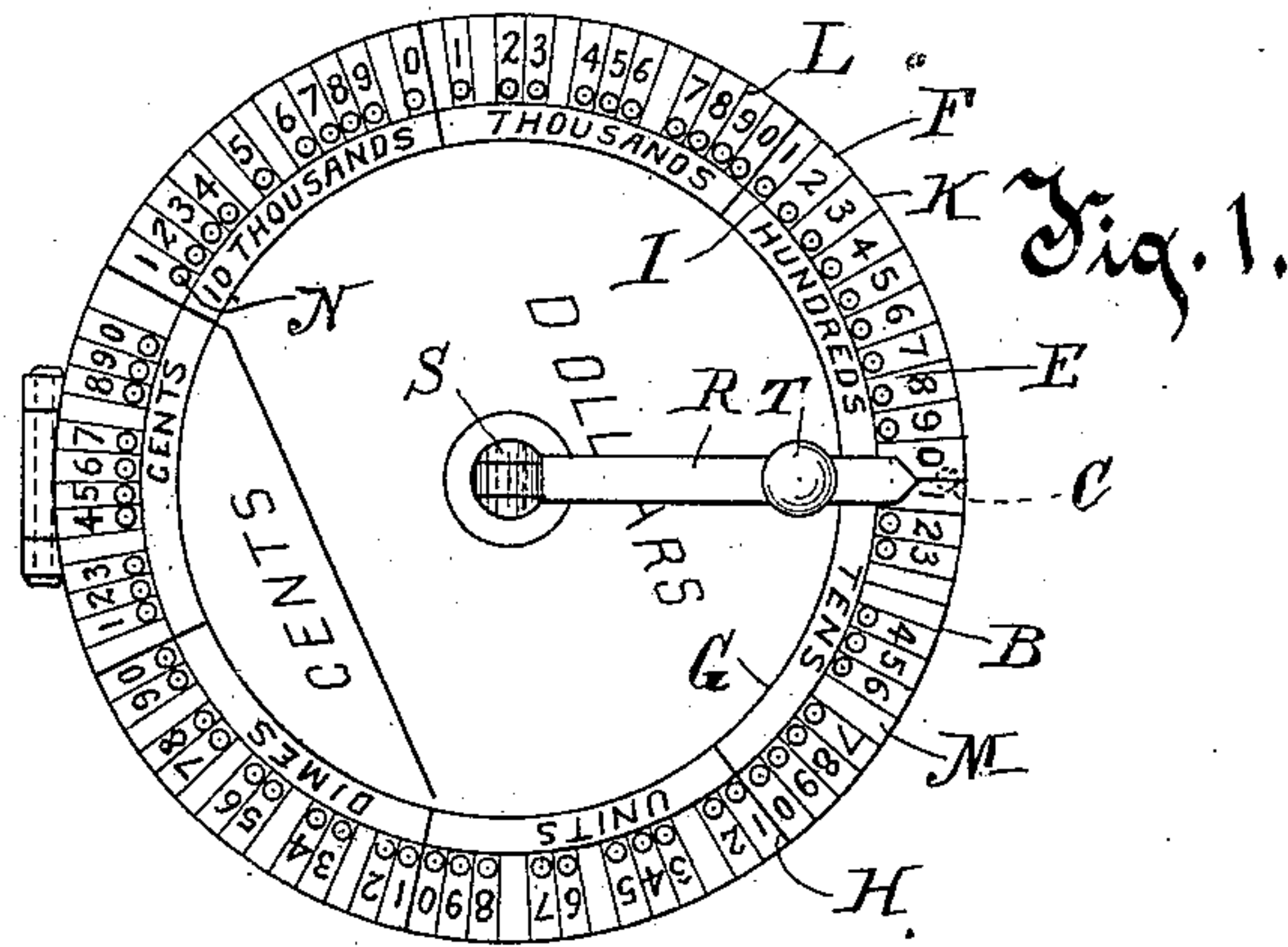


Fig. 4.

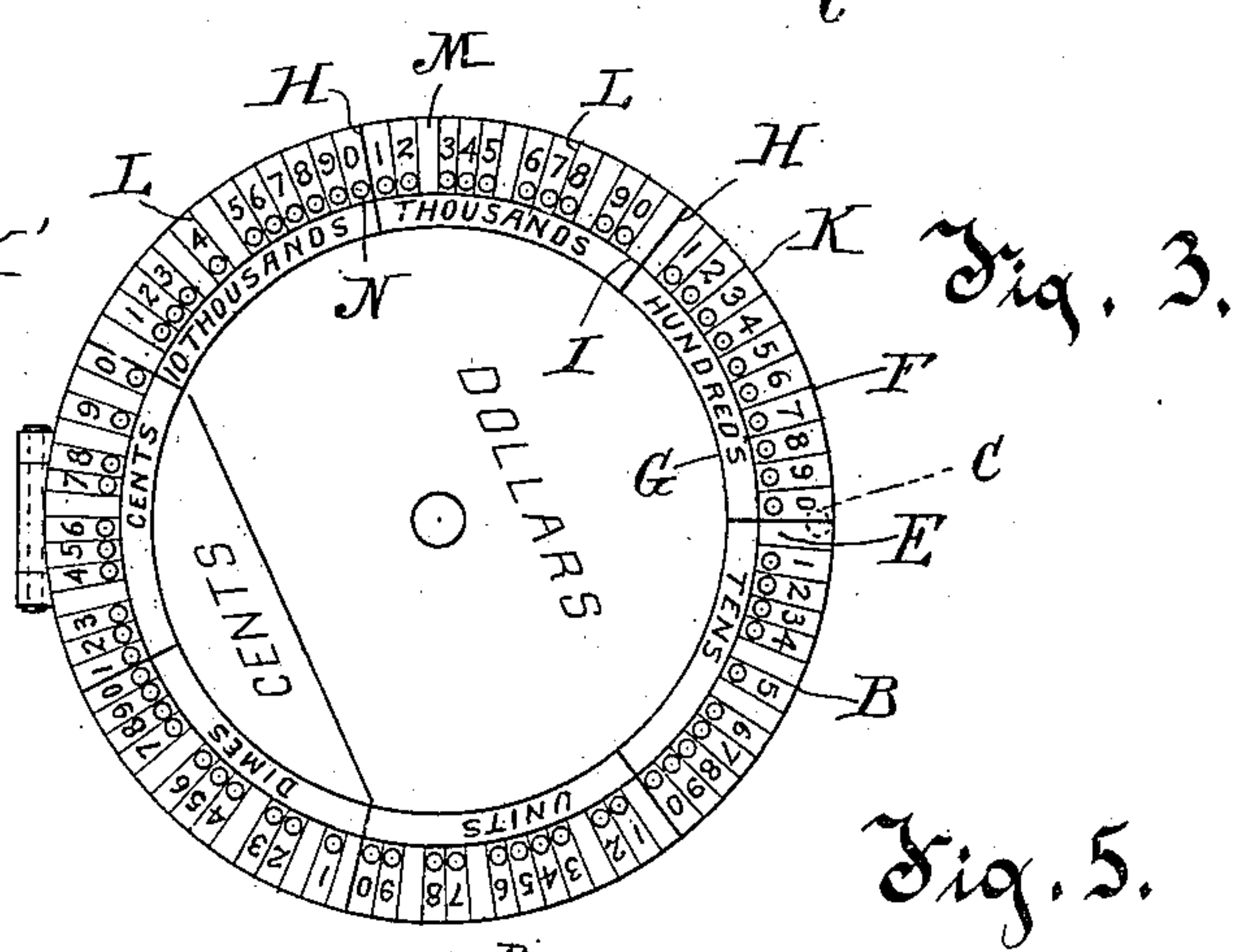
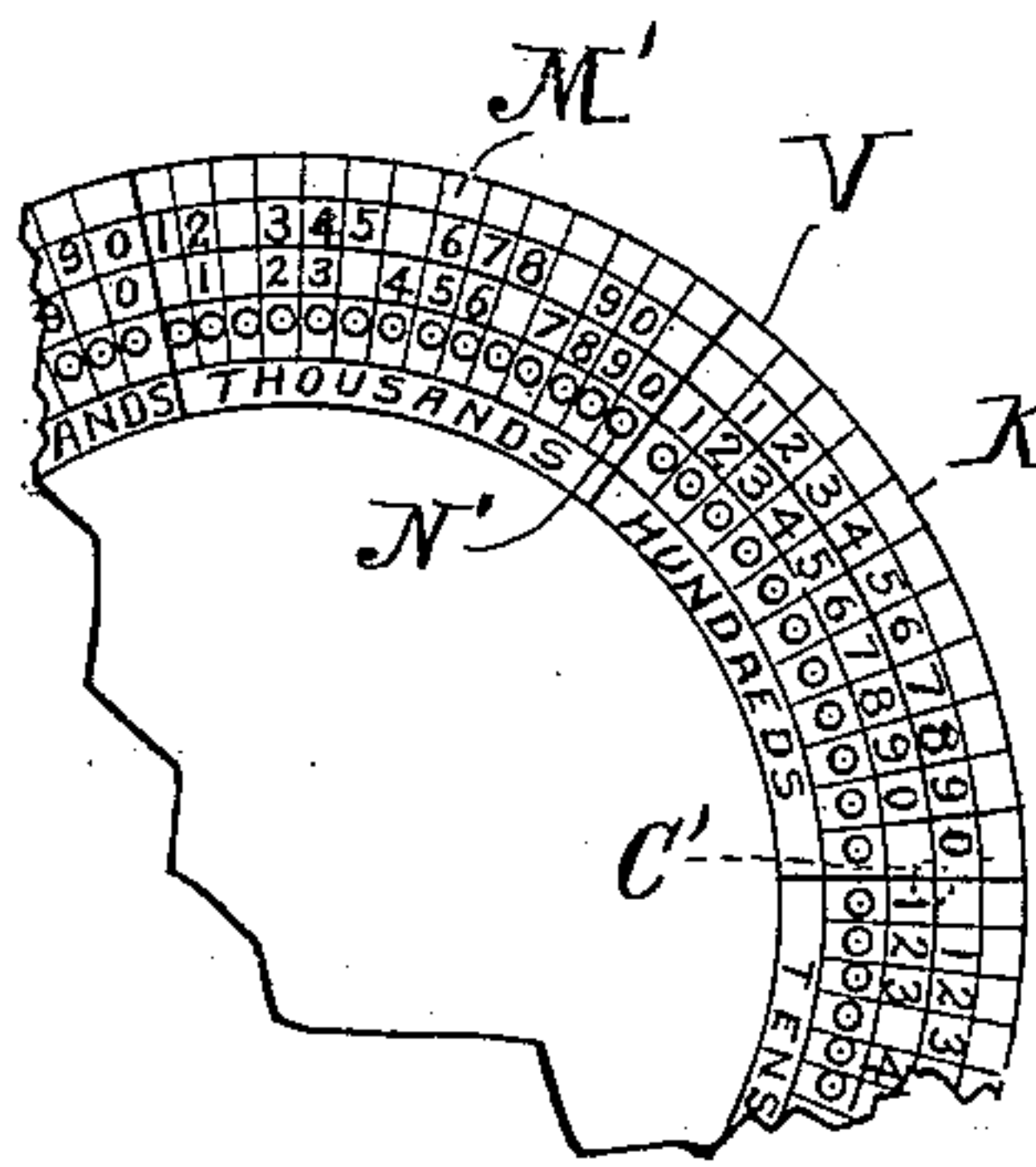
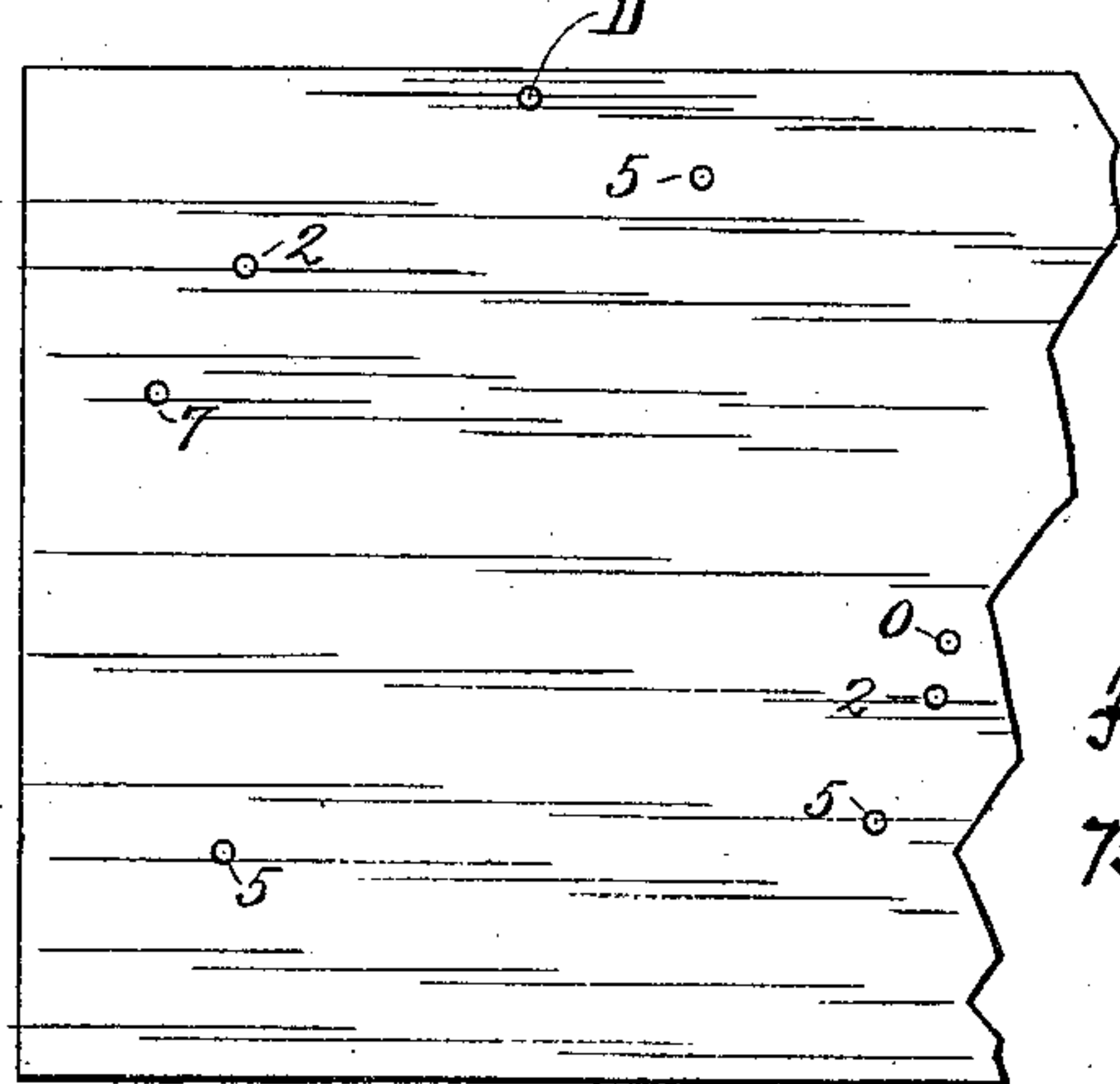


Fig. 5.



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UNITED STATES PATENT OFFICE.

FREDERICK HACHMANN, OF WHITEFISH BAY, WISCONSIN.

CHECK-PROTECTOR.

SPECIFICATION forming part of Letters Patent No. 621,767, dated March 21, 1899.

Application filed October 15, 1898. Serial No. 693,599. (No model.)

To all whom it may concern:

Be it known that I, FREDERICK HACHMANN, of Whitefish Bay, in the county of Milwaukee and State of Wisconsin, have invented a new and useful Improvement in Check-Protectors, of which the following is a description, reference being had to the accompanying drawings, which are a part of this specification.

The object of my invention is to provide means for putting on checks, drafts, and analogous instruments in the nature of orders for the payment of money certain marks not in regular consecutive order, by means of which another and distant person to whom the instrument is directed or who takes and transfers it may, by means of a key correlated to the marking, be able to read and verify the true signification of the marks on the instrument.

The invention consists of the device, its parts, and combinations of parts, as hereinafter described and claimed, or their equivalents.

In the drawings, Figure 1 is a top plan view of a mechanism for putting the marks on the check or other instrument. Fig. 2 is an edge view of the same mechanism, the check-holding plates being in section. Fig. 3 is a top plan view of an index-plate of the same general character as the plate shown in Fig. 1, modified in the arrangement of the punch-controlling apertures and corresponding numerals. Fig. 4 is a fragment of the key-plate correlated to the index-plates shown in Figs. 1 and 3. Fig. 5 is an outline of a fragment of a check having marks thereon produced in the mechanism illustrated in Fig. 1.

In the drawings, A is a base-plate, and B is an index-plate. These plates are advantageously made circular in form and are preferably hinged together at one side in such manner that the index-plate will rest on and substantially register with the base-plate. A pin C, fixed in the index-plate at any convenient locality, but preferably opposite to and on the other side of the plate from the hinge, is arranged to register with and enter an aperture therefor in the base-plate. The special purpose of this pin is to cut or punch a guide-hole in the check or instrument placed between the index-plate and the base-plate, such a hole being indicated in the check shown

in Fig. 5 at D. On the upper surface of the index-plate B a circular space E is marked off by larger and smaller concentric lines F and G, which circular space E is divided into sections by radial lines H H. The number and segmental extent of these sections may be varied without departing from the spirit of my invention; but I preferably divide the circular space E into seven sections, which are desirably marked near their inner edges "units," "tens," "hundreds," "thousands," "ten thousands," and "dimes" and "cents." The sections marked "dimes" and "cents" are in the nomenclature of this mechanism intended to indicate cents, as shown by the word "cents" adjacent thereto in larger letters on the surface of the plate, while the remaining sections of the circular space are intended to relate to dollars, as also indicated by the word "dollars" in larger letters on the surface of the plate. The words "units," "tens," &c., in the inner parts of the sections of the circular space E are surrounded and thereby separated from the remaining portions of the sections by a circular line I. The several segmental sections K of the circular space E outside of the line I are severally divided by radial lines L L into subsections M, of which there are not less than eleven subsections in each section K, and a larger number, as twelve, thirteen, fourteen or more subsections, are desirable. Nine of these subsections M in each principal section K are numbered from "1" to "9" consecutively, and a tenth subsection contains the naught or zero character. These numerals and the naught are arranged consecutively but not regularly in each adjacent subsection. Thus on the index-plate shown in Fig. 1 in the section K marked "units" the figures are arranged as follows: "1, 2, space, 3, 4, 5, space, 6, 7, space, 8, 9, 0," and in the adjacent tens-section they are arranged as follows: "1, 2, 3, space, space, 4, 5, 6, space, 7, 8, 9, 0." A similar but not the same variation and arrangement will be found in the other sections K. It will also be observed that the index-plate shown in Fig. 3 has similar divisions into principal sections K and subsections M, but that the numerals and naught in the sections are arranged differently with reference to interposed spaces than they are in the corresponding sections

of the index-plate shown in Fig. 1. Each of the subsections M that has a numeral or naught thereon is also provided with a hole or aperture N. These apertures are arranged concentric with the center of the circular space E, and there are registering apertures O through the base-plate A.

For cutting holes through a check or analogous instrument a punch P, of such diameter and length as adapts it for passing through the apertures N, is fixed in the free extremity of the arm R, hinged at its inner end to a post S, swiveled at the center of the circular space E on the index-plate B. The arm R is provided with a knob-handle T, and a spring U, fixed to the arm and bearing against a flange of the post S, is adapted to support the arm R normally yieldingly in position parallel with the index-plate, the punch P being above the plate. For marking a check or analogous instrument with this mechanism the index-plate B is raised and the check is placed on the base-plate in any convenient direction, but so as to substantially cover it, and the index-plate is then pressed down on the check, punching a hole by means of the pin B in the check corresponding to the hole D of the check of Fig. 5. Thereupon the punch P is swung around and the punch is forced through apertures N, corresponding with the figures in the same subsections of the principal or segmental sections K, to cut holes representing the numbers indicated on the index-plate in these several sections to thereby represent and stand for the figures or characters of the amount in dollars and cents of the check. In this manner holes may be cut on the index-plate of Fig. 1 in a check to stand for the figures "57250.25," as indicated by corresponding numerals on Fig. 5.

The arrangement of the numerals on the dial-plate within the several principal sections K may be varied considerably, as will be understood by reference to the variations in arrangement shown in the dials of Figs. 1 and 3. In this manner depositors in a bank may each have a punch-and-dial mechanism substantially like those shown in Figs. 1 and 3, but each varying from the other in the arrangement of the numerals and naughts thereon, including also a corresponding variation and arrangement of the apertures N and corresponding apertures O, and the bank on which the several depositors draw their checks will be able by means of a key-plate, such as is illustrated in Fig. 4, to verify the checks drawn by these several depositors, having holes made therein by these different devices, while all other persons handling such checks and not having such key-plate or any knowledge of the original punching mechanism would not know what was indicated by the holes therein. Of course a bank could have a duplicate plate of the index-plate used by each of its depositors in connection with his checks of the character of the index-plates shown in Figs. 1 and 3, and a clearing-house

could use duplicate index-plates like the several index-plates used by the several banks whose drafts it had occasion to pass through the house; but it is much more convenient to have a single key-plate of the style illustrated by a fragment thereof in Fig. 4, on which there are series of numerals arranged in concentric circles, each circle of numerals and naughts representing and standing for the corresponding series of numerals and naughts on one of the index-plates used by its several customers.

The key-plate V, a fragment of which is shown in Fig. 4, is provided with a series of segmental sections K', corresponding in a general way with the sections K of the index-plates of Figs. 1 and 3, and there are subsections M', corresponding in number with the subsections in the sections M of the index-plates, each of which subsections is provided with an aperture N', arranged in a circle of the same diameter and corresponding with the circle of the apertures N in the index-plates. In successive concentric circles exterior to the circle of apertures N' the subsections M are marked with numerals and naughts corresponding in arrangement in each circle with one of the index-plates of the devices illustrated in Figs. 1 and 3. Thus on the key-plate of Fig. 4 the first circle of figures exterior to the apertures N' corresponds with the circle of figures on the index-plate of Fig. 1 and the second circle of figures on the key-plate corresponds with the circle of figures on the index-plate of Fig. 3. Only two such circles of figures are shown on the key-plate in Fig. 4, and these illustrate the manner of the construction and arrangement of the key-plate, and it will be understood that other circles of figures may be added to the key-plate corresponding with other index-plates, so that a single key-plate may have as many as ten or even more circles of figures corresponding with a similar number of index-plates. This key-plate also has a pin C', corresponding with the pin C of the index-plates. When a check having holes cut therein on one of the index-plate mechanisms illustrated in Figs. 1 and 3 in the manner indicated by the fragment of a check in Fig. 5 is presented at a bank having a key-plate, the check is at once placed beneath the key-plate and made to register therewith by inserting the pin C' through the hole D in the check or draft, and the other holes in the check are then made to register with the corresponding apertures N' of the key, and thereupon by looking through the apertures N' and ascertaining under which apertures the holes in the check are found and then referring these apertures to the numeral or naught in the same subsection M' of the circle of numbers representing the index-plate used by the depositor or bank that drew the check or draft the amount written in the check or draft is surely verified by the holes cut therein by their relation to the key.

The key-plate V is conveniently made of metal, but may be made of glass, and in such case it would not be necessary to cut the apertures M' through the plate, but to merely indicate their location by little circles marked on the glass.

What I claim as my invention is—

1. A check-protector comprising a base-plate, an index-plate hinged thereto and overlying and registering with the base-plate, a pin projecting from the index-plate registering with the aperture in the base-plate, the index-plate and the base-plate having several corresponding series of apertures arranged in a circle, the several series of apertures being disposed at non-regular distances apart in each series, and a punch adapted to enter the apertures and cut holes in a check or draft interposed between the plates.

2. In a check-protector an index-plate provided with several segmental series of apertures arranged in a circle, the apertures of the several series and of each series being disposed at non-regular distances apart, and a punch fixed on an arm hinged on a post swiveled on the index-plate, the punch being adapted to enter any of the apertures of the circle in said index-plate.

3. In a check-protector, an index-plate provided with line-bounded segmental sections arranged in a circle on the plate, each section being divided by radial lines into eleven or more subsections, at least ten of which subsections in each segmental section are each provided with an aperture the apertures being arranged in an arc concentric with the section-circle and each subsection having such aperture being also provided with a numeral or naught the numerals and naught of each section being arranged in consecutive numeric order.

4. In a check-protector, an index-plate provided with line-bounded segmental sections arranged in a circle on the plate, each section

Being divided by radial lines into eleven or more subsections, at least ten of which subsections in each segmental section are each provided with an aperture the apertures being arranged in an arc concentric with the section-circle the series of apertures in the several sections being in connection with a non-apertured subsection or subsections in said several segmental sections disposed at non-regular intervals, and numerals and naughts in the several subsections having apertures.

5. In a check-protector, an index-plate provided with line-bounded segmental sections arranged in a circle on the plate, the segmental sections being severally designated by denominating words as "units" "tens" "hundreds," &c., and divided in their outer portions by radial lines into eleven or more subsections, ten of which subsections in each segmental section are provided severally both with an aperture and with a numeral or naught, the apertures and numerals being arranged in circles but in non-regular distances apart.

6. In a check-protector, the combination with check-punching mechanisms including index-plates having segmental sections provided with series of apertures and corresponding numbers arranged in circles in non-regular order, and means for cutting holes in a check or analogous instrument corresponding with the holes of the index-plates, of a key-plate having segmental sections and one or more series of numbers in non-regular order corresponding with the index plate or plates and a continuous series of apertures corresponding with the circle of apertures in the index-plates.

In testimony whereof I affix my signature in presence of two witnesses.

FREDERICK HACHMANN.

Witnesses:

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